



Testimonies

"We are now totally debt-free and will be sending our daughters to a good college...thanks to your program."

"I had debt, like everyone else. Not that 'out of control- they're calling all the time debt.' We paid our bills alright... we just couldn't save money...for vacation or college for our daughters. My employer signed us up for the Target Debt Free course. You showed us how to take what we earn now, pay down our debt and increase our net cash, every payday by 20%. We are now totally debt free and will sending our daughters to a good college."

Larry D.

"It's going to work for me, just like you said!"

"I have had great success thus far with the suggestions from the debt free course. I have not used a credit card since the meeting (and I do not plan to). I took action as soon as I started the course by creating a plan and setting goals. It is going to work for me, just like you said!"

Mary L.

"I was totally blown away!"

"When I first heard about your debt free course I was very skeptical. I had heard just about everything out there that promised to help people in debt. Because my friends told me about your course and I 'believed' them, I thought I would give it a try...what did I have to lose. After going through your course, I was totally blown away...I now have a realistic plan that will allow me to get totally out of debt in 7 short years, and that includes my mortgage.

Fred K

"I would have gone to my grave worrying about debt..."

"The course opened my eyes to the kind of wasting of money I have been doing all along. I suppose I would have gone to my grave worrying about debt if not for this Target Debt Free Program. Thanks! (In more than cents!)"

*Jim H.
Guam*

"All of our debt will be eliminated..."

"The course was wonderful; we are now on track to become financially sound in just three years. **All of our debt will be eliminated because of this amazing course.**"

*Kyle P.
Houston*

"Now what do we do with all our extra monthly income?"

"We paid off all our debt, including mortgage, in five years using your debt-elimination system. Now what do we do with all our extra monthly income :-)"

*Peggy W.
Longview, TX*

"I will teach this to my daughter so she will not fall prisoner to the credit monster."

"This has been an answer to prayer. I feel like the reins to my life have been given back to me. I will teach this to my daughter so she will not fall prisoner to the credit monster."

*Dee A.
Bellaire, TX*

"You Have Given Our Family Hope..."

"Dr. Watson, thank you so much for this amazing course. I had no idea that anything like this existed in this country. You have given our family the hope that we can retire very well off...thanks again."

*Carl S
Houston, TX*

"Renewed my mind and changed my life..."

"I think the course was excellent...the information has renewed my mind and changed my life."

*Benjamin J
Guam*

"A single parent's solution!"

"Being a single parent, I wondered how I was going to put my daughter through college with my salary. You have given me the way and incentive to do it."

*Nancy S.
Bellaire, TX*

"Increased our monthly net cash by about 20%!"

"Your program helped us to increase our monthly net cash by about 20% each month. That helped us so much. Our lives are back on track. I've finally earned my degree. Now we're able to focus on our future. Thank you."

*Doris M.
Houston*

"This program has saved our family."

"This program has saved our family. We were deep in debt and saw no way out until being introduced to your Program. It literally changed our lives...it saved us. Thank you so much."

*Donnie J.
Kilgore, TX*

"I would recommend this program to anyone wishing to better manage their money!"

"Your debt free program clearly demonstrates a no nonsense, realistic approach to debt elimination and the accumulation of significant retirement savings. After completing the course, I was left with a clear plan of action to take control of my finances.

*Skip Morton
Principal Broker
Century 21/Classic*

"Everyone should take this course..."

"Excellent program! Everyone should take this course, as it will bring light to their financial stress situation. There is a solution. In turn, it would result in increased productivity at the job site."

*Johann Sobredo,
UPS*

"I was skeptical at first"

"...I must admit that I was skeptical that people could eliminate all of their personal debt in 5 to 7 years (including mortgage) ... In only a few hours with the help of Dr. Watson, and by using the workbook, I was forced to change my position. I quickly came to realize that it is possible for an individual or a family to eliminate all of their personal debt within 5 to 7 years."

*Dr. Larry O'Neal
Finance Professor
SFA State University*

"Your financial education course is excellent!"

"Your financial education course is excellent. Those employees who complete the course should have less stress on the job and be more productive. I think this training benefits both employer and employee "

*Patricia Smith, PWE
Training & Development
City of Houston*

“Our firm’s productivity and morale have been greatly enhanced”

"The most valuable part of your program is how to operate on a cash basis and how to build a large savings on the money being wasted on debt payments. Our firm's productivity and morale have been greatly enhanced by your financial education program."

*Oscar Miyashita,
Managing Partner,
Ernst & Young LLP/Guam*

"The most beneficial training he has had"

"Thank you for providing the financial education training at our regional meeting. One employee stated that this was the most beneficial training he has had since being at the TDA"

*Ronald Bertrand,
Texas Department of Agriculture*

"Appreciated Your Enthusiastic Presentation... Very Excited!"

"Our associates appreciated your enthusiastic presentation and now seem very excited about reducing their debt. My belief is that any Neiman Marcus associate can benefit from your program."

*Kerry Wefald,
Human Resources,
Neiman Marcus*

"A guaranteed pay raise... In your own control without even having to ask for one!"

"The employees who choose to implement what you teach will have less stress on the job and have less of a need for pay increases to solve their financial problems. Your program is a way for our employees to give themselves a pay raise without having to make more money."

*Mottie Cato
Career Development Specialist
Harris County Sheriff's Office*

"Our company's morale is up since our employees took your program!"

"Thank you...our company' morale and productivity have been greatly improved by your debt-free program."

*L. Villeneuve
HR Director,
Exxon/Mobil*

“Excellent for military families...I would love to see this be a requirement in command orientations.”

“It was a great course and I think this could really help some of our active duty personnel. I would love to see this be a requirement in command orientations.”

*Shari Biery
Caseworker for Navy Marine
Corp Relief Society*

"...what you offer should be a must for everyone in this day and age of 'living beyond our means.'"

"Many thanks for the outstanding course you presented to our Chamber members. The information was excellent and what you offered should be a must for everyone in this day and age of “living beyond our means.” It was a significant program for businesses and individuals finding themselves over-extended in debt.”

*Sid Allen
President
Longview, TX Chamber of Commerce*

"I can enthusiastically endorse your program to anyone who is serious about achieving a better quality of life!"

“I am recommending that our bank offer your course as a benefit for our entire staff, and I can enthusiastically endorse your program to anyone who is serious about achieving a better quality of life by being debt free.”

*Latricia Nicols
Senior Vice President
Texas Bank and Trust*

"Your financial education program accomplished it all..."

“We had a room packed with about 30 of our Airmen. All of them carried the same desire: achieving financial independence and developing a greater awareness of the financial area. Your financial education program accomplished it all. Our people felt fantastic, increasing awareness and giving them a greater understanding of things they can do to achieve financial freedom.”

*Chief Master Sgt Robert Wicks
Anderson Air Force Base/Guam
United Air Force*

"I only wish someone had taught me this twenty years ago!"

"The few hours I invested in your financial education course were very well spent. I just wish someone had taught me this twenty years ago--when I started my career. I'd be able to retire or as you put it, choose to work, at age 40!"

*Kenneth Bland, General
Former Manager, Xerox Corporation*

"I am delighted this program was offered to me... and I highly recommend it!"

"Your financial education course was excellent. The course provided me with the specific information to help me achieve financial freedom and get the most out of my money, and do all of this on my current income. I am delighted that this program was offered to me through my company and I highly recommend it!"

*Lisa Wellborn
Account Executive
KMSS FOX 33*

"Anyone can do it...simple to understand and apply"

I found the money saving tips and techniques simple to understand and apply. Dealing with small business persons on a daily basis, **I see first hand the problems and challenges that arise as a result of consumer debt.** Not only does this "debt overload" affect business owners' ability to foster employee morale, it also impacts productivity. We look forward to working with you to expand this program to help East Texas businesses and families."

Todd Long
Training Coordinator
Small Business Development Center/Kilgore College

"I now use this information personally and to counsel my family and clients... It is a relief..."

"Your debt free course provides indispensable information to every person who spends and wants to save money. I did not have this material years ago for my personal and professional use. I now use this information personally and to counsel my family and clients. It is a relief to know that most people can eliminate their debt within 5-7 years with no increase in their income."

*Frank L. Supercinski
Attorney at Law
Longview, TX*