

A person in a white shirt and red tie is holding several large stacks of US dollar bills. The bills are fanned out, showing various denominations including \$50 and \$100 bills. The background is slightly blurred, focusing attention on the money and the person's hands.

**Zero Investor –  
Credit Card Report:  
How To Get  
Your First  
\$50K  
To Invest**

## **EXCLUSIVE: Zero Investor Credit Report**

### **How to Get Your First \$50,000 to Invest in Real Estate or Business!**

Hi everyone Stefan Aarnio here. I want to share with you my **Zero Investor Credit report**. This is a report for people who want to get their first \$50,000 dollars to invest in real estate or their real estate business. Why am I sharing this report with you? I used to be a flat broke 22 year old who only made \$10,000 a year teaching guitar in my mother's living room. I had a deep desire to be wealthy, make money and gain independence through real estate. I had a big dream and absolutely no cash to finance my real estate ambitions. I was self-employed, so I didn't qualify for any mortgages and my income of only \$10,000 dollars a year could not qualify me for any type of loan - hardly even a credit card. So, today I'm sharing with you, a quick report of how I got my first

\$50,000 dollars of credit to invest. I am a big fan of no money down real estate investing and I do dozens of no money down deals every year. In this report, I'm going to share with you a special script that I have used in the past with credit card companies to get relatively cheap and easy credit to finance your real estate ambitions.

My journey into real estate and business was financed in the beginning on credit cards. In the beginning you have no cash and no credit, so you have to use something! I love credit cards because as a serial entrepreneur it is because it's harder than ever to get seed capital to start a business and credit cards allow you to start a business quickly and efficiently without begging a banker for a loan. One of the best ways to get money in the beginning is through credit cards. While some people might say, "Stefan, I prefer lines of credit", I think lines of credit are so much better. I like home

equity lines of credit - If you can get lines of credit! If you have access to cheap home equity, then good for you! Home equity is much cheaper and better credit, but I'm talking to the people today who need to get an extra, let's say, \$10,000-\$50,000 to start their real estate businesses or to start investing. The route that I went, when I started was by building credit through credit cards to finance business, deals and education. I ended up raising a considerable amount of credit and built a "cash" cushion or credit cushion that so many entrepreneurs need when they start full time in real estate.

In my case, I quit my job and I had to live on credit cards for a few months until my business started pulling in income. I prefer credit cards to bank loans because there is no loan officer telling you what you can and cannot spend your money on! You can do whatever you want with your credit -

you just have to promise me that you will be responsible!

Promise me, if you're going to use the information in this report, make sure you use the money for investing in smart things like; investing in your business, building your business or doing a profitable deal! DO NOT, I repeat DO NOT use your credit cards for consumer goods. Don't waste the money! You must be very smart and very shrewd with these credit cards because it costs money every month to get your initial start-up capital.

My strategy to build credit years ago was simple, I had a \$10,000 dollar income and one \$500.00 credit card. I learned to call all of the credit card companies and ask for additional credit (an action that my friends and I nick named the "credit blitz.") A credit blitz meant that I would call all of the major banks in my area. I'm in Canada, so I would call five major banks and then I would call some of the other credit card

companies and I would sit down for an afternoon and call every single one with my script and apply for as much credit as I could get. Now here's the deal, I would ask for \$10,000, \$50,000 or even an outrageous \$100,000! I would ask for ridiculous amounts of money and what would happen is the card companies would send me half of what I was asking for, or even 25% of what I was asking for. Even if I got half or less, I was still happy! Once I asked for \$10,000.00 and they sent me a card in the mail a week later for \$5,000.00. That \$5,000.00 of extra credit helped me build my business and do my first couple deals!

My strategy was simple; I would go to the five major banks and I would get five credit cards; Visas and MasterCard. I would get those five credit cards and negotiate as low of an interest rate as they would give me (as low as 4% annually) and I'd also get them to wave the fees! I would get an

assortment of credit cards with \$3,000.00 or \$5,000.00 limits and each month I would use those credit cards to buy coke and chips – small purchase balances- every month. I would put some of my groceries or small expenses on them each month and over time I would build my credit. Six months later or as quick as three months later, I would call those credit card companies back and I would request a credit increase.

Now because I'd established credit with them, suddenly, instead of having \$5,000.00 credit cards, suddenly I got five \$10,000.00 credit cards. The interest rates I had at the time we're as low as 4% on my credit cards but I usually had them around 10.9%, 11.9%, or 12.9%.

For those of you that think that 10.9%, 11.9% and 12.9% is expensive, let's have a reality check. When you're looking at corporate credit, business credit, credit for doing rehabs, flips, houses, things like that, usually you're going to pay

10%, 11%, 12%, 18% for business money. If you're thinking like a business owner or a businessperson, it makes sense to be using credit at 10%, 11% or 12% percent. If you can get your credit cards to those kinds of rates, I use those interest rates all the time. Not just on my deals, but also on my own credit cards' lines of credit. That's the reality of business. The 3%-4% you get on home equity lines of credit isn't always realistic when financing a business, but remember, 10%, 11% or 12% percent is actually pretty reasonable and useable for a profitable business.

Let's do some quick math... If you borrow \$10,000, it's only going to cost you a few dollars per month to have that money... let's say it's 12%. So if we borrow \$10,000 and let's say we borrow it for six months, it's going to cost us \$1200 per year. The interest cost per month ( $\$1200$  divided by 12 months) is only \$100.00 dollars. So if you want to make a

\$10,000.00 purchase, its only going to cost you \$100.00 dollars per month. That's how real estate works ladies and gentlemen, it's all about finance... If you buy a \$10,000.00 item on 12% financing it really costs you \$100.00 dollars a month. Now not everyone can afford to buy a \$10,000.00 dollar item today all cash, but if you finance it at 12% you can afford it for \$100.00 a month –just about everybody can... And if you can't afford \$100.00 dollars a month, then you shouldn't be reading this report in the first place.

With that being said, enclosed I included a copy of my “credit card” script that I've used to get my credit card limits increased with a decreased interest rate. Some of you might run into resistance from the bank when you ask for the low interest rate... the bank might say; “well sir, you have to pay an annual fee for that rate”. If you have to pay \$10.00, \$20.00, \$30.00 dollars a year for cheaper money then I think

that the benefits outweigh the cost. A lot of times you can actually get that fee waved if you complain to the right supervisor.

Below I have the step by step script here that you can use my script to get your credit card interest rate lowered and receive your first \$50,000.00 to either invest in real estate, start your real estate business, build your brand or whatever else you wish to do with the money - it's all here!

Thanks so much for reading this report and remember, be responsible with your credit!

## SCRIPT FOR CREDIT CARD NEGOTIATIONS

### STEP ONE: INCREASING LINES OF CREDIT

**Student:** Hi, I'm calling to make some adjustments to my current credit card. First, what is my current credit line limit?

**Operator:** Your current limit is \$\_\_\_\_\_ .

**Student:** I am going to be making a significant purchase and rather than using more than one card, I would like to use this as my primary credit card. In order to do so, I will need to raise my limit.

**Operator:** How much would you like?

**Student:** What are you authorized to offer me? (If they offer less than you are looking for, continue to negotiate through Steps Two and Three, then, ask to speak to a supervisor, outlined in Step Four.)

**or**

I would like to increase my limit to \$\_\_\_\_\_ .

**Operator:** I can raise your limit to \$\_\_\_\_\_ .

(If this is acceptable, move to Step Two.)

**or**

We will get back in touch with you in 72 Hours, etc.

**then,**

**Student:** What can you do for me today?

**If their response is not acceptable to you:**

**Student:** Thank you for your assistance. Now, I would like to speak with a supervisor. (Return to script, and begin again.)

## **STEP TWO: DECREASING INTEREST RATES**

**Student:** What interest rate am I currently paying?

**Operator:** \_\_\_\_\_ .

**Student:** I would like that interest rate lowered immediately. If they do not decrease your interest rate to an acceptable level:

**Student:** I'm confused... I receive offers in the mail quite frequently that are for \_\_\_\_\_ % interest. I realize these are introductory offers, but in order for me to be comfortable using this as my primary card, I would think you could be more competitive. Can you reconsider or meet me at least part way for a limited period of time?

**Operator:** We could go down to \_\_\_\_\_ for \_\_\_\_\_ months.

**Student:** Thank you so much!

### **STEP THREE: ELIMINATING ANNUAL FEES**

**Student:** Am I currently paying an annual fee for this card?

**Operator:** You are paying \$\_\_\_\_\_ per year.

**Student:** What benefit(s) am I receiving for this fee?

**Operator:** You are

receiving:\_\_\_\_\_ If

you are paying just for the privilege of holding the card:

**Student:** I would like that fee credited and discontinued.

**Operator:** Okay.

### **STEP FOUR: NEGOTIATING WITH A SUPERVISOR**

#### **(When Negotiations are Unsatisfactory)**

**Student:** Thank you for your help. Now, I would like to speak with a supervisor. When the supervisor gets on the line:

**Student:** Hello, I have been speaking with one of your representatives, but I need some additional assistance.

(Continue negotiations, beginning with Step One, as appropriate.)