

# Top 10 Ways to Find Money for Your MK Inventory

## 1 Credit Card

Use your current credit card (your Director can use up to 4 cards for your initial order) or apply for the MK Chase Visa Card. 0% interest for 12 months. If you do not receive your Card number instantly then this card may take up to 14 days to process. This would be past the 15 day deadline for "First Look" FREE Product Bonus. You may choose to use a current card to place order and then transfer balance once the MK Chase Visa Card arrives. Go to [www.marykayintouch.com](http://www.marykayintouch.com), Click on "Ordering" and click "Mk Connections" to apply. Another credit card option: Go to [CreditKarma.com](http://CreditKarma.com) and click on Credit Recommendations. Apply for the best card that is recommended to you based on your own personal credit score.

## 2 Your Local Bank

Check with your current Bank to secure a personal loan. Most Banks ask that the minimum bank loan request would be in excess of \$3000. Be sure to ask for a loan with no penalty for early pay off. Reminder: Your Mk Business will make the monthly payment ... not your current budget.

## 3 Credit Union

It is sometimes easier to secure a loan if your place of employment is connected to a Credit Union. This is mainly due to the fact that they can access your paycheck if needed to secure the loan. Reminder: Your Mk Business will make the monthly payment ... not your current budget.

## 4 Financial Institution

If you have experienced credit issues in your most recent past then an alternate Financial Institution may be your answer. They may request collateral to secure the loan and the interest rate will be higher. This is also a good way to rebuild a good credit history by securing a loan thru a Financial Institution and making on time payments. Reminder: Your Mk Business will make the monthly payment, not your current budget. Ask your Director for names of local financial Institutions in your area.

## 5 Who Loves You?

Many times when the first 4 options aren't an option due to slow credit or no credit. The next best option might be to ask someone to lend a helping hand as you begin your new business. Options include: They could co-sign a loan which could help you start your business and also help to re-establish your credit. They could add your name to a credit card that would be used for your business and good payment history would also help build your credit score. Many times a relative will loan you the money needed. If funds are acquired thru this option remember to take this loan as serious as if it were a bank loan. Make on time payments and pay the loan off as quickly as possible. Reminder: Your Mk Business will make the monthly payment, not your current budget.

## 6 Life Insurance

Many whole and some term life insurance policies with attached investment options will accumulate a loan value that can be used when needed. Many times the interest rate is much lower than a traditional bank loan and the payment arrangements are very flexible. You must have had the policy in affect for some time in order for it to have accumulated a cash value. Accessing the funds should not harm the life of the policy only the death benefit pay off if loan is not paid back. Contact your life Insurance agent to see if this is an option. Reminder: Your Mk Business will make the monthly payment ... not your current budget.

## 7 Employment Investment Options

Many employers offer options to employees to save for the future. Retirement plans and other saving account options may offer a solution when looking for funds to begin your MK Business. Contact your Human Resource Department to find out if this would be an option and if so, the repayment structure that would be best for you.

## 8 Cash for Gold

The price of Gold has sky rocketed in the past few years. Many people have gold jewelry and trinkets laying around in their jewelry box that they no longer love or want. A great way to find extra cash quickly is to turn your gold into cash. Contact a gold dealer to find out what treasures are in your Jewelry box.

## 9 Yard Sale / Garage Sale

What items can you place in a weekend yard sale /garage sale that you no longer need, want or love that is cluttering up your home? These can be turned into money to be used for your MK Inventory, such as old furniture, vehicles, sporting equipment, band instruments, handbags, etc. Clean out your closets and garages and turn your clutter into cash!

## 10 Online Options

Weather and time do not always allow for a Yard Sale/ Garage Sale. But thanks to today's online options anyone can sell items that are no longer needed or loved. eBay, Craig's List, Facebook, Yard sales, are great ways to sell items quickly from the convenience of your computer.

*Remember when it comes to finding money to build your MK inventory, the old saying definitely holds true. "Where there is a will, there will always be a way" ... Good Luck!*