

Vault Funnel #5: The Debt Snowball & Cash-Flow Reset System

Complete Product Guide + Payoff Calculator Guide + Sales Page Copy + 10 Emails

Funnel Overview & Offer Stack

- **Front-End (\$19):** Interactive Debt Snowball vs. Avalanche Payoff System + Creditor APR Negotiation Scripts
- **Bump 1 (\$17):** The 30-Minute Subscription & Bill Slash Audit
- **Bump 2 (\$9):** Printable Visual Debt-Free Thermometer & Milestone Tracker
- **Upsell 1 (\$67):** Zero-Based Bi-Weekly Paycheck Allocation System
- **Upsell 2 (\$97):** Credit Score Rebuilder & Emergency Fund Accelerator

Word-for-Word APR Reduction Phone Scripts Included

Includes the exact 4-minute phone script to request a temporary or permanent APR reduction and late-fee waiver from major credit card issuers, plus the companion `Debt-Snowball-Tracker-Template.csv` spreadsheet.

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