Email #1

Subject: Happy New Year + a resource for your 2020 financial glow-up.

Hey Lady!!

I hope you've enjoyed your New Year's and you're ready to make money moves, grow exponentially, and become more of the woman that you were meant to be this year and this decade.

Yass!

I'ma let you go and enjoy the rest of your day, but I wanted to give you a heads-up that I want to introduce you to a (sistergirl, friend, or fellow high-vibration woman) named Kara and something I've been working on with her.

Not sure if you know her but she's a Money + Career columnist over at ESSENCE and the founder of the award-winning personal finance site The Frugal Feminista committed to helping women like me and like you heal our relationship with money, slay student loan debt, and enjoy valued-based living.

If you don't know her, check her out. She's dope.

Warmly, (Name).

P.S. If you scrolled for this gist (lol), be sure to check your inbox in the upcoming days. I want to introduce to Kara aka <u>The Frugal Feminista</u> and something we've collaborated on last year to help you level up in your finances. Can't wait to share.

Super excited.

Email #2

Subject: what they don't talk about when they talk about student loans
Black women + student loans (some facts)

Happy (Day of the week) Sis!

My friend, sister-in-the-digital space, a respected colleague Kara who is a Money + Career columnist and founder of the award-winning personal finance site The Frugal Feminista, noticed that the student loan narrative has been whitewashed, when all of the data and statistics show that Black women really should be the face of the student loan debt crisis:

- The 2019 report Deeper in Debt: Women and Student Loans, published by the American Association of University Women (AAUW), found that Black women amass an average debt load of \$30,366 by college graduation, compared with \$21,993 for white women and \$19,486 for white men.
- Our parents often forgo their retirement planning to repay our loans. (USA Today)
- Black women face pay inequity, making only 68% of their male counterparts while still being overlooked at work and overloaded with student loan balances at home (AAUW)

So she decided to do something about it.

She created a course called 60 Days to Slay Sallie Mae (insert your customized link), the only student loan repayment course designed with brown girls' heart, money, and soul in mind. It's a comprehensive course where she shared her GEMS system that helped her slay \$40k of student loan debt in two years.

And she invited ME, yes—me to be a part of this conversation and student loan solution. I'm a guest expert where I share my expertise on this topic!

And it is truly changing ambitious, highly educated (and unfortunately indebted) brown girls lives for the better. Check out what this Slayer had to say about the course:

I completed the course! And I love it. I appreciated the format of the course with the short videos and real life stories and the written materials. My biggest takeaways:

My debt doesn't have to be with me for the next 18 years. Because of this course, I will refinance my loans. I have enough credit cards so I'll do a quick loan to consolidate the credit card debt and pay that off quickly. Also, looking for another job. I fixed my resume and will begin to apply to jobs by the end of the week.

I opened another checking account and will only put \$80 there for the month for my discretionary spending.

Thank you for giving me the clarity and boost I needed to slay my student loans.

So, if you're struggling with student loan debt and are:

- unsure about where to start,
- clueless about your repayment options are
- confused about if you qualify for loan forgiveness
- drowning in interest rates
- fearful that you can't get your life back because of student loan debt

But want:

- Save thousands (if not tens of thousands of dollars) on interest rates
- Learn how to kill the principal and pay more than your minimum
- Figure out how to repay your loans using other people's money
- Gain clarity and confidence on all of the student loan repayment options and what that means for YOUR loans and your life

- Build an emergency fund, a retirement fund, and learn to negotiate a higher salary so you're financially full as you repay your student loans
- Hear REAL LIFE stories, tips, and strategies from women that look like you with regular, degular salaries that slayed high five-figure student loan debt
- Be the woman that gets her financial life together in 2020 with support and zero shame

Then I highly recommend you invest in yourself (customized link) and change your money story today.

Click here (customized link) to see everything you need to know about this self-paced course and the one-on-one private coaching you get with Kara and the community accountability group.

Oh! Did I mention that Kara was a former classroom teacher and vice principal so she created a curriculum for all learning styles—bite-sized videos, lectures, worksheets, interviews, workbooks, and an interactive private accountability community?

Also, if you're one of the first 50 women that decides she wants to live 2020 differently when it comes to your money, Kara will match your ambition and gift you a 30 minute one-on-one with her exclusively!

Yes!

Use the time to brainstorm your side-hustle, review your budget, log on to your accounts, or whatever else you need.

Kara's course brings you everything you need to slay:

And with a 14-day money back guarantee, it's probably the best thing you could do for yourself and your finances in 2020. This move along will get you used to winning and winning hard in the ways that matters the most.

So get on it.

Warmly, (Name)

P.S. My girl Kara at The Frugal Feminista just opened up her 60 Days to Slay Sallie Mae (customized link)-the only student loan repayment course where the curriculum was designed exclusively with brown girls

and their money stories in mind. If you know you need the confidence, community, clarity, and accountability to slay Sallie in 2020, then you need to grab your spot quick.

Email #3

Quick reminder- after five days from Email #2.

Subject: your financial glow-up on sale until tonight

Hey Lady,

Just wanted to let you know that 60 Days to Slay Sallie Mae course(insert custom link here) jumps UP in price today. By \$100 to be exact. So if you've been thinking about investing in yourself for your financial glow-up and getting the support, information, and accountability you need to slay your student loans, then pull the trigger.

Click here (insert custom link) so you get your one-on-one private coaching with Kara. Did I mention that she slayed over \$65k of student loan debt, \$40k of it in 2 years?

And all of the other FIRE bonuses she's offering to help make repayment easy and painless.

Hugs, (Name)