

How to Become an Authorized Training Instructor for 713Training.Com

As the demand for good quality training in preparing Chapter 7 and Chapter 13 bankruptcy petitions continues to increase, 713Training.Com is seeking trainers to conduct seminars in their area and throughout the country.



However, not everyone can be an effective training instructor. Even though a person may be able to prepare the most detailed bankruptcy petition in the world, they may not have the skills that are needed to train that knowledge effectively. Therefore, I have written the following information and am distributing it free of charge. This way, you can make a more informed decision about whether to become an Authorized Training Instructor for 713Training.Com or not.

Please understand that 713Training.Com is not making this opportunity available in an effort to earn an additional income. If money were our main focus, we would not be providing the information you are reading now. Instead, 713Training.Com is seeking only top notch training instructors. We set the qualifications high in order to achieve and maintain this goal. So I stress again; this opportunity is not for the masses but rather the unique minority.

Thank you for your consideration in becoming an Authorized Training Instructor for 713Training.Com. I hope you are one of the unique minorities.

How Much Money Can You Make?

I want to get this question out of the way first because it is a subject that is on everyone's mind. First of all, you are not going to become wealthy as a seminar training instructor. When I used to attend seminars, I would imagine 100 people paying \$200 each, which brought in \$20,000.00. Wow! I knew the training instructors had to be making a lot of money.

However, when I started doing my own seminars for 713Training.Com, I found out the hard way about the overhead costs involved. In fact, when I hosted my first seminar, I lost \$7,000.00. That hurt! Plus, it took me several months to recover from the financial loss.

At that time, I vowed never to do another seminar out of town. Instead, I conducted three 1-day seminars in Columbus, Ohio where I kept my overhead costs lower. But during the experience of living through the three Columbus seminars, I learned some very valuable lessons about cutting overhead expenses. I will teach you these lessons when you book your first meeting space as an Authorized Training Instructor.

But let's get back to the question at hand: How much money can you make? Below is a typical example from one of my recent seminars:

20 Attendees @ \$375.00	=	\$7,500.00
Cost for Meeting Room	=	750.00
Round Trip Airfare	=	525.00
Hotel Rooms (4 days)	=	580.00
Rental Car	=	188.00
Shipping and Other Supplies	=	415.00
Food and Other Expenses	=	375.00
Profit	=	\$4,667.00

However, my assistant Angie Boyd and I learned through experience that training can only handle 10 attendees in order to effectively provide the absorption of information. If an instructor is doing a seminar with more than 10 people, the people do not get the training they paid for and they leave the seminar with unanswered questions.

Because 713Training.Com is consistently evaluating the level of training that attendees receive, we prefer to limit the number of attendees, even though we

make less money. As you know, most companies put money first in building their business, but 713Training.Com lives and breathes what it preaches. We teach others to enjoy their work and get involved for personal enrichment. When a person is able to do that, the money will come second in their life.

However, using the previous example, if there had only been 10 attendees at the seminar and each one paid \$375, it would have netted an income of \$3,750 instead of \$7,500. This reduces the profit to only \$917. So you can easily see, you are not going to become wealthy as a training instructor unless you can significantly reduce your overhead expenses or charge more for the seminar.

How Angie Boyd Reduced Costs

One idea that my assistant, Angie Boyd recently implemented was group training. She charged \$500 for the first person and \$100 for each additional person. She also required the group pay for her airfare, hotel room and \$80 for food expenses. The total amount she collected was \$1,500. Because she had no airfare, hotel or food expenses, the only overhead costs she had were: (1) Printing of the training materials; (2) Certificates; (3) Name Labels; (4) Shipping costs. She ended up with a profit of \$1,375 which is pretty good money for one day of work.

You Are Free to Choose Training Methods

As an Authorized Training Instructor for 713Training.Com you will have the ability to conduct either 1-day, 2-day or 3-day seminars. 713Training.Com customizes all your course materials and Instructors Manual to fit whatever length of seminar you choose to do.

You also have the choice of topics to do a seminar on: (1) Bankruptcy petition training; or (2) Basic Introduction and Marketing. Again, whatever topic you choose, 713Training.Com will develop your course materials and Instructors Manual for the particular seminar you choose to do.

It is important for you to know all this information up front so you will not be guided by the perception that you are going to become rich and famous working as an Authorized Training Instructor for 713Training.Com. Besides, we are not looking for people with the number one goal of making money. We are looking for trainers who enjoy training others and helping them to succeed in establishing their own businesses. If you are this type of person, please continue reading. You may be exactly what 713Training.Com is looking for.

How Does the Sign Up Process Work?

My all-time favorite marketer was Colonel Sanders (the man who started Kentucky Fried Chicken.) The thing I admire most about him was his passion for consistency and high quality. The Colonel rented his special chicken fryers to restaurants and controlled the entire process. Then, he visited every restaurant to make sure they were following his guidelines. If he found the restaurant was altering his recipe or not doing something he had required them to do, he would remove the chicken fryers and not do business with them again. This caused the restaurant to lose a lot of business that had been built on the Colonel's fried chicken.

At first thought you may think this behavior is mean and selfish. But that is not the case. The Colonel was not exhibiting this behavior for selfish reasons. He did it because he wanted his chicken in Utah to taste the same in Vermont. By maintaining consistency, it built customer loyalty and they could depend on the same consistent quality time after time.

With the same mindset as Colonel Sanders, 713Training.Com is building a network of Authorized Training Instructors who will also follow a consistent pattern. When someone attends a 713Training.Com training seminar in Chicago, I want the person at a training seminar in California to be receiving the same quality of training. Therefore, as an Authorized Training Instructor must be willing to adhere to a set of

established training methods which cannot be altered unless discussion and approval has been made by Victoria Ring.

Step One

The first step in the sign-up process is to record a video and send it to us on DVD. Simply set up your camcorder and record your video. It does not have to be professional grade. We just want to get some idea of your training and presentation skills and will not be judging your photography skills.

On Page 12 of this manual is the outline of a script that 713Training.Com uses in its seminars. Study the outline, and then put together a presentation. Feel free to let your personality shine through. 713Training.Com wants the attendees to feel relaxed and comfortable, which promotes a good training environment. If you are too stiff and overly professional, the audience will not be as relaxed and open minded.

After you have made your video, copy your video tape onto a DVD and send to 713Training.Com along with your Application Form. Any camera shop (including Cord camera) will transfer your videotape to DVD at a very reasonable cost. Or, if you have a software program like ULead DVD Movie Factory Pro at <http://www.ulead.com/dmf/runme.htm> and can transfer the video into your computer, you can do the job yourself.

Send your video, your Application and your non-refundable \$50.00 application fee to 713Training.Com. If your video is accepted, you will move on to Step 2. If your video is not accepted, we will write you a letter and explain the reasons for our decision. The \$50.00 fee is cover administrative costs in reviewing your video and Application.

Step 2

If your video is accepted, the next step is to meet the following requirements:

1. **Be a member of The Bankruptcy Teleconference Club.** This is required because members of the club receive all the announcements made by Victoria Ring. It is important for trainers to keep up-to-date with changes before the general public. Being a member of The Bankruptcy Teleconference Club is the only way to assure you receive those messages.

2. **Attend or listen to all weekly teleconferences.** If you are unable to attend the teleconference you must download and listen to the audio sometime within the week. It is necessary for Authorized Training Instructors to be aware of the needs of the people they train. Each week, new people attend a teleconference and ask a variety of questions. As an Authorized Training Instructor, you need to always remain aware and understand the mindset of your audience so you can improve your training skills in this particular niche market.

3. **Pass the AVBA Exam.** This will require a \$495.00 investment; however, the only way to evaluate your knowledge of preparing bankruptcy petitions is by taking the exam. At this point in time, no other form of testing is available.

4. **Attend one seminar as the Assistant Training Instructor.** Before you can be endorsed as an Authorized Training Instructor for 713Training.Com, you must train at a seminar either with Victoria Ring or Angie Boyd as the speaker. Your admittance to the seminar is free, but you will be financially responsible for your travel, food and lodging.

Costs for You to Complete Step 2

Join Bankruptcy Club	\$15.99
Listen to Teleconferences	0.00
AVBA Exam	495.00
Travel, lodging for seminar	400.00
Approximate total	910.99

After you have completed the requirements of Step 2 with satisfactory results, you will be awarded a Certificate of Training as an Authorized Training Instructor for 713Training.Com. You also will be presented with a trophy award personalized with your name as well as name recognition on the 713Training.Com website.

Now, you will advance to Step 3.

Step 3

Now comes the fun part. 713Training.Com will now work with you to put together your first Bankruptcy Petition Training Seminar. Victoria Ring will personally work with you to select a city and location. After the location has been secured, 713Training.Com will market your seminar on the website and process orders securely online.

You will be responsible for the cost of the meeting room, travel, food and lodging. However, 713Training.Com will provide you with the following:

1. All the training materials and handouts
2. All Certificates personalized with attendee name
3. Name labels
4. Order forms and other advertising materials.
5. Exclusive CD-Rom of additional training materials

6. 6-foot 713Training.Com banner for displaying in the meeting room
7. One each of all training products to generate additional sales
8. Personalized Instructor's Manual
9. Powerpoint slides for questions and answers
10. One set of 20 white boards, erasers and markers for quizzes
11. Products to be used as prize giveaways

Your Overhead Costs

Other than the cost for the meeting room, your travel, food and lodging expenses, you need to invest into a laptop computer and projector. To save you a lot of money on these purchases, I suggest you use the vendors below:

Laptop Computer

Geoff Gratz is a personal friend of mine. He is a Dell certified technician and an employee of TimeWarner Cable. Geoff will customize a Dell laptop computer specifically to fit your needs and save you a lot of money. Just tell him you were referred by Victoria Ring. His contact information is:

Phone: 614-668-5037

Email: geoff@monkprod.com

Pager Email: cell@monkeyg.com

Projector

For only \$399 you can purchase the perfect projector for your training needs. In fact, 713Training.Com uses this same model and highly recommends it:

Product: Mitsubishi PK-10 DLP Pocket Projector

Website: <http://www.tigerdirect.com>

Click on: Projectors from the front page of their website

Seminar Sign-Ups Through You

As an Authorized Training Instructor of 713Training.Com, you are also eligible to accept payments from attendees for your own seminars. However, you must provide 713Training.Com with a list containing the full name, address, city, state, zip, telephone number, email address and the amount the attendee paid at least 10 days prior to the seminar. 713Training.Com will do the same by providing the Authorized Training Instructor with the same type of list of registrations they have received.

Note: 713Training.Com will not issue a Certificate or training materials to any attendee when payment has not been verified.

How Authorized Training Instructors Are Paid

Payment for the Seminar

When the seminar is over, both the Authorized Training Instructor and 713Training.Com will determine the total amount of income the attendees paid to attend the seminar. Payment will be made as follows:

Authorized Training Instructor	60% of gross
713Training.Com	40% of gross

713Training.Com Products

Every product sold at the seminar will earn you an additional commission of 25%. When attendees place an order from the order form and fax to 713Training.Com, we will calculate the Authorized Training Instructors commission and a separate payment.

Filming the Seminar

If you want to made additional money by having the seminar filmed and then selling the video as a DVD, 713Training.Com will work with you to make that happen. However, there is an additional cash outlay for the Authorized Training Instructor to pay for the videotaping as well as editing time to produce a final, saleable product. Videographers charge approximately \$800.00 per day. The editing of the video will add another \$1,000 - \$1,500 to the cost.

However, if any Authorized Training Instructor wishes to make this investment, 713Training.Com will work you to make this possible as well as sell, market and even distribute your video.

713Training.Com will agree to pay the cost to have the DVDs burned, design the video cover and produce the finished product. We also will make the training video available from our shopping cart. The DVD will be owned by both the Authorized Training Instructor as well as 713Training.Com.

The Authorized Training Instructor will purchase DVDs from 713Training.Com to sell to their own customers or at future seminars. The cost of each DVD will be determined when the product is finished and a cost can be determined. DVDs purchased from 713Training.Com become the property of the Authorized Training Instructor and no additional payment will be required. This means, the Authorized Training Instructor will earn all the money they make from selling the DVDs.

If, on the other hand, 713Training.Com sells a copy of the DVD from their website, the Authorized Training Instructor will be paid an additional commission of 25% from all sales of the DVD as long as it remains available for sale.

Flexibility for Authorized Training Instructor

Authorized Training Instructors may charge whatever amount they wish to attendees for attending the seminar. 713Training.Com normally charges \$375.00 but this amount is not written in stone. If you believe you can handle a larger number of people, or wish to charge more per person to increase profits, feel free to do so. However, all Authorized Training Instructors must communicate directly with Victoria Ring to implement any changes. As previously discussed, it is necessary for Victoria Ring to implement these regulations in order to maintain consistency and quality. The goal of 713Training.Com is to be the leader in education for those working virtually or non-virtually for bankruptcy attorneys.

One Last Question: Why Can't I Just Do My Own Seminars?

As a free American citizen you can pursue whatever business you want. However, 713Training.Com can only endorse, promote and supply official training materials to our Authorized Training Instructors. This ensures our attorney, paralegal and virtual assistant clients receive the highest quality of training that remains consistent, dependable and always up-to-date.

Thank you for considering to make that possible.

Sincerely,

Victoria Ring

Victoria Ring

CEO, 713Training.Com and 50StateNotary.Com

VIDEO SCRIPT

On the following pages is an outline of the Statement of Affairs that 713Training.Com uses to train at its 2-day seminars. Review and practice a presentation. Then, set up your camcorder and record your presentation.

Hint: You may want to turn all the lights on in the room as well as bring in additional floor lamps. Or, you may have a lighting adjustment on your camcorder to brighten up the picture. One way to make sure it is not too dark in your room before filming your presentation is to do a test run. Turn the camcorder on and record 2-3 minutes. Then review the video to make sure the video is not too dark. If we cannot see your presentation, we cannot evaluate your speaking and training skills.

SPEAKERS OUTLINE

Statement of Affairs

Item 1 – Income from employment or operation of a business

Item 2 – Income other than from employment or operation of a business

- Count number of different incomes from Schedule I and include them in the proper category under Item 1 and 2

Item 3 – Payments to Creditors

- Difference between "Ordinary Creditors" and "Insiders"
- According to 11 USC, Section 101, insider is:
 - if the debtor is an individual
 - relative of the debtor or of a general partner of the debtor;
 - partnership in which the debtor is a general partner;
 - general partner of the debtor; or
 - corporation of which the debtor is a director, officer, or person in control;
 - if the debtor is a corporation
 - director of the debtor;
 - officer of the debtor;
 - person in control of the debtor;
 - partnership in which the debtor is a general partner;
 - general partner of the debtor; or
 - relative of a general partner, director, officer, or person in control of the debtor;
 - if the debtor is a partnership
 - general partner in the debtor;
 - relative of a general partner in, general partner of, or person in control of the debtor;
 - partnership in which the debtor is a general partner;
 - general partner of the debtor; or
 - person in control of the debtor;
 - if the debtor is a municipality, elected official of the debtor or relative of an elected official of the debtor;

- affiliate, or insider of an affiliate as if such affiliate were the debtor; and
- managing agent of the debtor;

Item 4 – Suits, executions, garnishments and attachments

- (4a) Includes foreclosures and any other action
- (4b) List any property that has been attached, garnished or seized - For items that have NOT been taken from the debtor unless their have been seized under legal or equitable process
- A foreclosure is not a seizure because the debtor still occupies the house and it is in their possession.
- Meaning of "et al." It means there are more parties to the case and they are listed on the original Complaint.
- Only the Complaint must have a name and address list of all parties involved. Documents filed after the Complaint may list one party and use the Latin phrase "et al" on the case heading.

Item 5 – Repossessions, foreclosures and returns

- For items already taken from the debtor or the debtor returned voluntarily.

Item 6 – Assignments and Receiverships

- Legal definition: Assignment: A transfer of property rights from one person to another, called the assignee.
 - An assignee is one appointed to act for another; a deputy or agent.
- Legal definition: Receivership: the process of appointment by a court of a receiver to take custody of the property, business, rents and profits of a party to a lawsuit pending a final decision on disbursement or an agreement that a receiver control the financial receipts of a person who is deeply in debt (insolvent) for the benefit of creditors. Thus, the term "the business is in receivership."
 - Example: Property in the hands of a receiver before the court has made a final decision on the case. Temporary restraining orders are one example but not all TROs return possession of property to a receiver.

Item 7 – Gifts

- Only list if \$200 or more per family member
- Only list if charitable contributions are \$100 or more per family member
- Do not include ordinary and usual gifts like birthday and Christmas presents
- The court is looking for hidden assets that may have been transferred to avoid paying creditors.

Item 8 – Fire, theft, casualty or gambling

- List regardless if insurance paid them for the loss or not
- If debtor had \$75,000 in credit card debt within a short period of time, a gambling loss would be one way to explain where the money went.
- Normally, if there is a theft or casualty, an insurance company paid the debtor's claim. Find out how much money they received from the insurance settlement and what they did with the money. Did they replace their loss or keep the money and pay bills?

Item 9 – Payments related to debt counseling or bankruptcy, includes:

- bankruptcy attorney fees only
- credit counseling fee
- fees paid to a debt consolidation firm (like Credit Solutions and LowerMyBills.Com) which many people use confidentially online.
- These fees do NOT include money paid to the creditors. They are only for the fees charged for the service provided to the debtor.

Item 10 – Other transfers

- Transfers made within 10 years by the debtor.
- This way, people who try to transfer assets prior to filing bankruptcy cannot conceal those assets.
- Hiding and concealing assets (called a "fraudulent transfer") is a common occurrence in many bankruptcy courts. Even if the debtors

do not reveal this information in their Client Intake Forms, the information is now available online.

Item 11 – Closed financial accounts

- If balance is owed, the debt is listed on Schedule F.

Item 12 – Safe Deposit Box

- Unless the contents of the safe deposit box have no value (like birth certificates, wills, etc) these items need to be listed on Schedule B.

Item 13 – Setoffs

- A claim made by a person who owes the debtor money but the debtor also owes them money. Example: Joe owes Harry \$10,000. Harry owes Joe \$25,000. Harry is filing bankruptcy. The setoff amount would be \$10,000, leaving Harry with a debt obligation of \$15,000 instead of \$25,000.

Item 14 – Property held for another person

- Consumers often have their daughter's car in their possession. If the car is solely titled in their daughter's name, it is listed here.
- Consumers often fear when you ask this question that their daughter's car (for example) will be taken in the bankruptcy. Assure them that their daughter is not filing bankruptcy. As long as the debtors are not a cosigner or their names appear on the title this should not be a concern.
- Be careful. You could get into unauthorized practice of law issues. If you are ever backed in a corner, simply say "I'll make a note for the attorney and find out for you and call you back." Then – call them back or they will be calling you every second of the day because they are worried their daughter's car (or whatever) will be taken.

Item 15 – Prior address of debtors

- Past 3 years only
- Helps to identify debts and help form the entire debt picture
- Also cross check for accuracy. If a debtor had a foreclosure stated in Items 4 and 5 of the Statement of Affairs, they would have more than 1 address.

- This is necessary in case the debtor has gone through a divorce. They could have unrevealed assets.
- Community property states: Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin)
- Community property states means assets and debts accumulated during a marriage are the responsibility of both parties regardless of who paid for the asset or made the debt.
- Community property states consider a married couple as one individual.

Item 17 – Environmental information

- Rarely used in consumer bankruptcy but if the debtor was involved in an environmental related business, this may apply.
- Item 18 – Nature, location and name of business
- Any business the debtor had within 6 years, even a Flea Market business.
- Common for creditors: Avon, Ebay, multi level marketing, etc.

Items 19 – 25 – For businesses

- Find out if there is any inventory left from the business that the debtor could resell for a profit
- Find out if they owe any employees or contractors for services
- Name and address of any bookkeepers (other than the debtor)
- Any names and addresses of partners if the debtor did not 100% own the business as a sole proprietor.

Workshop Exercise (Answers are in **BOLD**)

1. What does "income from employment" mean?
 - A. Income the debtor worked for**
 - B. Net income after taxes
 - C. Income from Social Security
 - D. Income from Retirement

2. Which income is considered "income other than from employment"?
 - A. Social Security
 - B. Retirement
 - C. Child Support
 - D. All of the above.**

3. What person or entity below is considered to be an "insider"?
 - A. J.C. Penny Department Store
 - B. Debtor's mother**
 - C. The car mechanic
 - D. Amazon and Ebay

4. What is considered to be a lawsuit?
 - A. Divorce proceeding**
 - B. Aunt June owes the debtor money
 - C. Insurance claim
 - D. None of the above.

5. What types of gifts are listed on the Statement of Affairs?
 - A. Christmas presents
 - B. Birthday gifts
 - C. \$100 or more given to charity**
 - D. \$50 to daughter for school play

6. What type of loss below is listed on the Statement of Affairs?
 - A. Stolen car
 - B. Purse snatching
 - C. \$1,000 lost playing lottery
 - D. All of the above.**

7. If a balance is owed on a closed bank account, what do you do?
- A. Add it to the bank fees on Schedule A.
 - B. Add it as a debt to Schedule F.**
 - C. Add it as a loss on the Statement of Affairs.
 - D. Make a notation for the attorney.
8. If a safe deposit box has jewelry in it, what do you do?
- A. List the asset on Schedule B.**
 - B. Add the description to the Statement of Affairs.
 - C. Get the account number.
 - D. Have the jewelry appraised.
9. Which asset below is NOT considered to be "property held for another person"?
- A. Car titled in daughter's name
 - B. Daughter's car titled to debtor**
 - C. The drill debtor borrowed from neighbor
 - D. Rowboat belonging to debtor's brother
10. What state below is a community property state?
- A. Ohio
 - B. Kentucky
 - C. New York
 - D. California**

(end. Time: approx 1 hour)

APPLICATION

for Authorized Training Instructor for 713Training.Com

Fill out this application and return with:

1. Video on DVD presenting your training on the Statement of Affairs
2. Your Resume
3. Nonrefundable \$50.00 check or money order
4. Mail to: 713Training.Com, Dept: Training Instructors, 1601 West Fifth Ave, Suite 123, Columbus OH 43212

Name _____

Company Name _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____

Email _____

Website _____

Describe your experience as a training instructor (if applicable): _____

Why do you want to be a training instructor for 713Training.Com? _____

What (if any) marketing skills do you have? _____

How many businesses have you started yourself? What types of businesses were they?

What do you like least about being a training instructor? _____

