

Increase Sum in Your Check Account with Follow-Ups

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By Janice Chiang

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We'll be examining what makes follow up to prospects/customers so important on our online world today.

Are you familiar with this scenario? Joined an affiliate program with good pay-out. Send an email to everyone you know and/or send an email to a list of people Didn't make any sales Change to another affiliate program

Well, I am.

This never ending cycle is what I used to do.

Until I stumble across a training article from Six-Figure Income Marketing Group - "The Fortune is in the Follow-Up!" I wake up.

I was clearly informed of this statistics:

The average sale is closed as follows: 2% on 1st contact 3% on 2nd contact 5% on 3rd contact 10% on 4th contact 80% on 5th-12th contact --- The National Sales Executive Association

I then think: if follow up is so important what information can I give to my prospects?

The answer is easier then I thought it could be...

That is, I can get plenty of informative articles and e-books from the affiliate programs that I've joined.

Gathering all the articles and e-books I can utilize from my entire affiliate program is the next step I took in forming my own follow-ups.

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What I need now is a good autoresponder that can do the work for me 24/7.

Throughout my research I found that a free autoresponder is good for short term follow-ups (approx. 20 emails).

If you want to use a free autoresponder be sure to find one that is third-party ads free! You don't want your competitor's ads showing up and get all the customers from you!

I often use free autoresponder for short term training courses when prospects joined under me.

I then use a paid autoresponder to organize a long term email campaign!

Most of the paid autoresponder gives unlimited follow-ups which is the key point to follow-ups and sales conversion.

After you've found the best autoresponder for you or you could follow the link in the resource box below to find out some of the *good quality* autoresponder that I recommends.

You can now start thinking about organizing your follow-up emails.

Here are some of ideas to help you sort out your articles in order: Send all articles and e-books belong to one affiliate program together If that particular program provides both articles and e-books, interchange them. I.e. Send one emails with the articles, send another emails with the thank you notes and a link for your prospects/subscribers to download the e-books. Unless you are sending a series of articles, e.g. Part 1 to part 5 of Effective Ways of Promoting Your Affiliate Products, send the emails every 3-5 days, but never longer than 7 weeks. You don't want your prospects to forget who you are. Always send a welcome email to your prospects to introduce yourself and ask the prospects to email you back. A good technique is to ask open questions to your prospects. Open questions allow your prospects to tell you more about him/her instead of yes/no answer. Always provide an easy way for people to unsubscribe themselves from your list. Your autoresponder should do this job for you quite easy and fast.

Caution!

If you are buying or using free email lists is sure to double check with the list providers the sources of their leads.

You don't want to end up with a lot of spamming warning!

Reminder: To build relationship is the key element to bear in mind when following-up with your prospects.

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Credit Card Charge-Off - What Does It Mean And What Should You Do About It?

By Charles Phelan

Have you been told by a creditor that your debt is about to "charge-off"? Did the bill collector make it sound like you will be ruined financially if you allow this catastrophe to happen? If you're behind on your bills, unable to keep up with payments on your credit cards and other debts, sooner or later you will hear a creditor representative threaten you with the dreaded "charge-off." So what is a charge-off anyway? Should you be worried? What are the consequences of this mysterious event?

I'll start by explaining what a charge-off is NOT. Because the term includes the word "charge," many people mistakenly think it has to do with cancellation of the account by the creditor. In other words, you can't "charge" anything on your credit card anymore. But it's not the same thing at all, and most banks will revoke charging privileges around 2-3 months before the deadline we're talking about here.

What banks and bill collectors call a "charge-off" is the point at which the creditor writes off the account balance as a "bad debt." It usually happens after six months of non-payment. After that, they no longer count it on their books as an asset. You still owe the money, of course. And they will certainly make continued attempts to collect it from you. But the creditor has been forced by the rules of accounting to zero out the debt on their financial ledgers. For causing this loss, they will punish you by placing a derogatory mark on your credit report. A "charge-off" is a serious negative mark, to be sure, but it is not the financial ruination that debt collectors would like to have you believe it is.

Should charge-offs be avoided if possible? Certainly. Does the prospect of a charge-off mean you should panic if you have no way to pay the bill? No! Is it the end of the world if the account has already charged off? No! Too often, bill collectors make a charge-off sound so bad, and they apply so much pressure, that people cave in and make payment commitments they cannot keep. Collectors usually demand payment via post-dated checks, and this frequently leads to bounced checks and even worse financial problems. Most of us are brainwashed by the banks and media on the subject of credit. Sure, good credit is important. But committing to payments you really can't afford just to preserve your credit is like watering the lawn while your house is burning down.

Here are a few simple rules to follow when trying to avoid a charge-off that hasn't happened yet:

* Don't be intimidated or threatened by pre-charge-off collection tactics. Keep a cool head and don't take it personally when collectors try to get under your skin.

* Call your creditor to find out the minimum payment necessary to avoid the charge-off, and subsequent payments to keep the account current going forward. Don't commit to this payment (or series of payments) unless you're sure you can follow through.

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* Negotiate a lump-sum settlement at 50% or less if you have the resources, or a workout plan for monthly payments that you can live with.

* Do not allow bill collectors to talk you into using post-dated checks, or providing your checking account details over the telephone. Instead, make payments via cashier's check or money order.

* Do not make payments based on a verbal arrangement. Get the deal in writing and signed by a creditor representative who has authority to approve the workout plan.

What should you do if you simply don't have the money to rescue the account from charge-off, or if the account has already been charged off by the creditor?

* Take a deep breath and relax; the sky won't fall on your head just because you had a charge-off.

* Realize that you still have an opportunity to resolve the matter by dealing with the original creditor or the collection agency assigned to the account.

* Negotiate a lump-sum settlement with the creditor or collection agency. Again, aim for 50% or less, and ask for the charge-off to be deleted from your credit report as a condition of the settlement. (Most creditors will not agree to this, but it's worth asking anyway. Do be sure that they will update your credit report to show that the matter has been resolved and the account has been satisfied.)

* If you can't work out a deal with the collection agency assigned to your account, then wait until it goes to another agency! Eventually, it will either be assigned or sold to an outfit that you can deal with to get the matter cleared up.

To sum up, a charge-off is not the end of the world. It should certainly be avoided if possible, but not at the risk of making things worse by committing to payments you're not sure you can keep up with. Just remember that the creditor doesn't want to see a charge-off any more than you do, so use that knowledge to your advantage in working out a mutually acceptable arrangement. Get everything in writing, don't disclose your checking account details, and follow up to make sure the creditor reports the matter correctly on your credit report. You'll find that it's easier than you think to resolve a charge-off situation before it happens, or clean it up if it's already taken place.

Charles J. Phelan has been helping people become debt-free without bankruptcy since 1997. A former executive in the debt settlement industry, he teaches the do-it-yourself method of debt negotiation. Audio-CD material plus expert personal coaching helps consumers achieve professional results at a fraction of the cost.

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