

## "Paycheck To Paycheck Nation" There is a Better Way!

April 16, 2018

- Tax Advantages of a Home-Based Business Class on April 21st. Learn the many tax savings you can achieve with a Mannatech business including the updates from the new Tax Law. You can Register on <http://www.mannatrain.net/tax.html>
- Are you registered for Mannafest 2018? An event not to miss. Register at [www.mannafest.com](http://www.mannafest.com)
- No TNL on April 24<sup>th</sup> due to Mannafest. Next TNL is May 8<sup>th</sup>

Article in "Success From Home"

1. Let's first look at the landscape
  - a. An estimated 38 million live paycheck to paycheck
  - b. U.S. Consumer Debt topped \$12.7 trillion
  - c. Student Loan Debt now outweighs Credit Card Debt AND other non-mtge debt
  - d. Car debt ....July 2017 stat says average car loan now 69.3 months (almost 6 years!)
  - e. 1 in 4 Americans has no money set aside for emergencies
  - f. Just over 40% of adults have less than \$500 in their emergency fund
2. Since 2003 the overall cost of living has risen faster than wages
  - a. Rising costs of living (home prices "sky rocketing")
  - b. Retirees who take out reverse Mortgages to survive
  - c. Unforeseen expense (whether medical or house, or car) can create ripple effect
  - d. Cost of living no house: \$48,500 for fam of 4 in NYC
3. For people living on this tightrope, Mannatech is an answer!
  - a. Additional \$500 per month (remember the bankruptcy stat from back in early 2000's ...80% would not file bankruptcy if just had an additional \$300 per month)
  - b. Americans lie awake at night for an answer...worrying about the electricity going out, an appliance breaking, just one little event could shake them to the core
  - c. Some don't even go to doctors with fear that one health crisis away from bankruptcy
  - d. This desire to have "financial peace" has given rise to new innovative markets...AIRBNB, Uber, dog sitting, dog walking, online retail, etc. The "Side hustle" is a popular expression for a way to earn additional cash.
  - e. Tax rates for those in JOB versus Home based business...
4. US Statistics on Direct Selling in the US
  - a. Over 20 million involved in network marketing in the US in 2017 (8% of our population)
  - b. 85% of those doing the business are working it part-time

So, have the freedom to work regular job if you want along with this side "gig" to earn that additional cash flow

(attach the page from site)

c. Personal development and education on how to start your own business is **INVALUABLE** whether stick with the company or go on to entrepreneurship in another way. Building belief in self and in the entrepreneurial way of life...PRICELESS!

#### 5. Starting Fresh

a. Worrying about money every month...financial stress...can destroy you (your health and your life)

I live knowing on every tree grows tons of money...I just need to find a way to pick it!

b. Protect yourself from the unknown (corporate layoffs, downturns, health, etc.)

c. You decide how much time you want to dedicate

d. You will not only learn a way to greater wealth, but be on a pathway to continual self-improvement....becoming more inspiring, confident and more giving.

e. **OPPORTUNITY:** To change the legacy you leave behind.

Join Today!!!

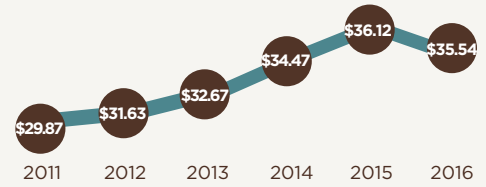


DIRECT SELLING ASSOCIATION

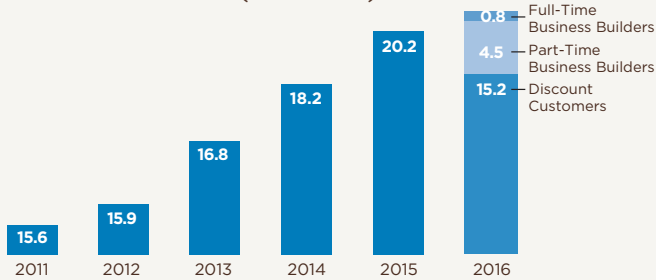
# Direct Selling in 2016: An Overview

A record **20.5 million people** were involved in direct selling in the United States in 2016, a 1.5% increase from the previous year. These people are affiliated with direct selling companies, and are eligible to purchase products at a discount, and resell them at a profit. They are also eligible to sponsor others to do the same. **5.3 million are building independent businesses as direct sellers**, meaning they are actively managing a customer base and possibly sponsoring others to do the same. 800,000 of these people are full-time and 4.5 million are part time. In addition, **15.2 million** others receive a discount on products and services that they personally enjoy and use. Estimated direct retail sales of \$35.54 billion in 2016 is the second most in direct selling history.

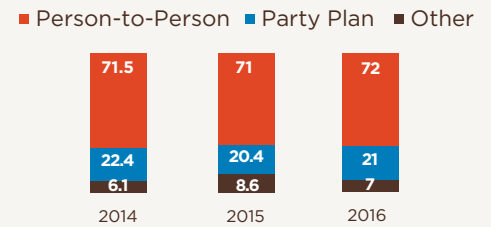
## U.S. Retail Sales (in billions)



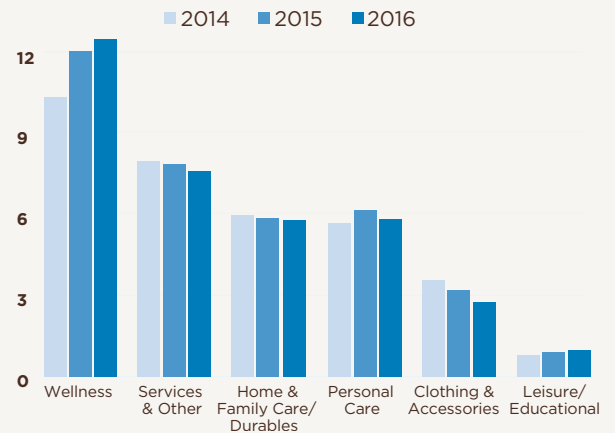
## People Involved in Direct Selling (in millions)



## Percentage by Sales Strategy

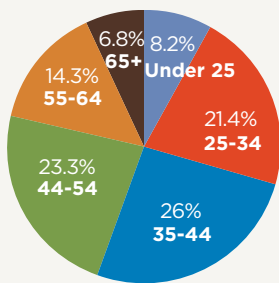


## Sales by Major Product Group (in billions)

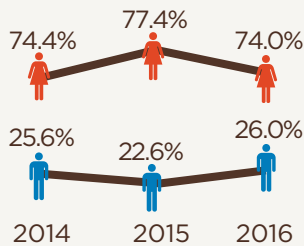


Note: Starting in 2014, adults products were moved from Other to Leisure & Educational.

## People Involved by Age

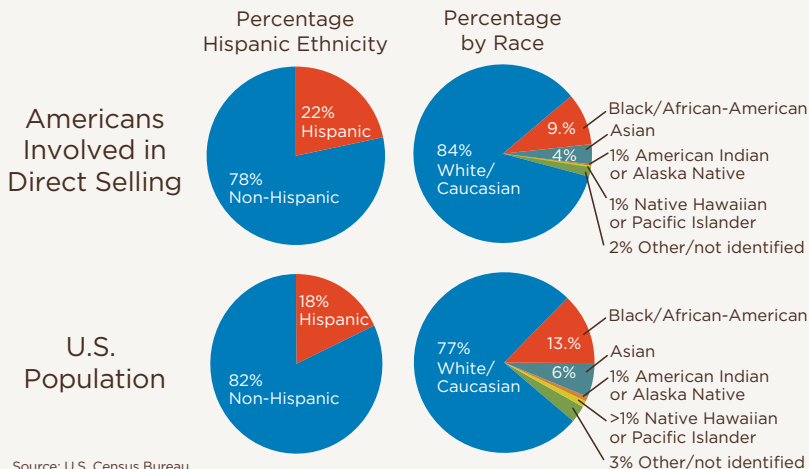


## People Involved by Gender



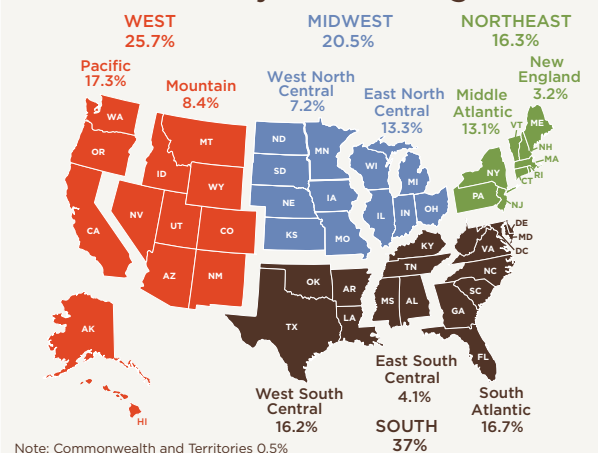
## Ethnic and Racial Demographics

Direct selling reflects America.



Source: U.S. Census Bureau

## Sales by Census Region



Source: 2017 Growth & Outlook Report: U.S. Direct Selling in 2016; For further information visit [www.dsa.org/benefits/research](http://www.dsa.org/benefits/research).