

# MARY KAY®

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## Congratulations! You have made a great decision!

You are now in business for yourself, but not by yourself. As your Sales Director, it is my pleasure to welcome you to one of the **top** units in Mary Kay Cosmetics ... the **Trotnic's Rising Stars Unit**. We are so proud to have you as part of our team. You have started a powerful career with one of the most progressive companies in the world! As your Sales Director, I am going to guide you in taking the path that Mary Kay has set up for you to be successful, and I want to help make your career both profitable and fun.

Just as each of us has the same 24 hours available each day, so does each consultant begin with an equal opportunity. You may make of it what you wish and are willing to work for. You can truly accomplish everything you want, and help women get what they want too! Your rewards will come in direct proportion to the amount of sincere effort you contribute to your career.

This is your welcome packet. Inside is valuable information that you'll want to begin reading right away. You will find additional training materials, as well as our monthly unit newsletter on-line at the above listed unit website. It is available to you 24 hours a day, seven days a week! Be sure to check it frequently to keep up with the latest information, announcements and training. I recommend that you create a good filing system where you can keep all of this information as a resource for your business. There is also fabulous material available under Learn MK at [www.marykayintouch.com](http://www.marykayintouch.com).

The first few weeks of your Mary Kay career may feel like a whirlwind, however once you have completed your initial training you will be better prepared for success. Although it is impossible to cover everything, the *Mary Kay Career Essentials Guide* covers every phase of our job in detail. When you receive the Guide that comes in your kit, please read it thoroughly several times, and then review it often. **DO WHAT IT TELLS YOU!** I cannot stress enough the importance of the Guide to new consultants. It is the summation of Mary Kay's successful years as a leader in the direct sales field, and **IT WORKS!** The only time you will get into trouble is when you fail to follow the Guide. There are incredible audio tapes that go along with the written material to aid in helping you get started too!

Every Monday night from 7:00 to 9:00 pm at The Woodlands Community Center, I encourage you to attend our Success Event where consultants from our unit gather for training, encouragement and **REWARDS!** This is a great time to learn, share and bring guests to be your models or who may be interested in the Mary Kay opportunity. If you live outside the area, I will assist you in finding an Adopted Director so you can attend local Success events and training classes. After all, they are designed with your success in mind. Mary Kay always said, "If you've had a great week, the meeting needs you. If you've had a challenging week – you need the meeting!" Always come with an attitude to learn and to share.

Take advantage of these training opportunities. They will help you grow both personally and professionally and will keep you on the path to success as a consultant!

In the beginning of your career you will make up for any lack of knowledge with your enthusiasm. Your attitude is one of the greatest influences on your success. As Mary Kay always said, "*You can do everything right with the wrong attitude and fail to succeed, but you can do everything wrong with the right attitude and succeed beyond your dreams!*"

Again, I am excited that you are a part of our Unit. If you have any questions, do not hesitate to call me. Remember ... my goal is your success in this great company!

With belief and excitement for you,

*Joyce*

## GETTING STARTED

### *Check List*

- ❑ Post this list where you will see it every day and check the items off as you complete them!
- ❑ Orientation with your Director Monday nights at 7:00
- ❑ Order your inventory (Earn Rhinestone Enhancer)
- ❑ Order your Business Package from MK Connections (business cards, reorder labels, stamp)
- ❑ Purchase cotton balls, q-tips and headbands (Wal-Mart or some place like it)
- ❑ Open a bank account for your Mary Kay business (please don't use the words Mary Kay on your checks or account)
- ❑ Complete the Career Essentials Workbook and listen to the audio tapes
- ❑ Attend your weekly Success Meetings and take a friend with you! (5 guests win Cadillac pin)
- ❑ Set up your Mary Kay website ([www.marykayintouch.com](http://www.marykayintouch.com))
- ❑ Make a list of at least 30 women who will let you "borrow their face" to practice on
- ❑ Make a list of at least 10 women who will listen to the marketing plan to help with your training
- ❑ Schedule 3 women to hear the marketing plan before your kit arrives – earn your Pearl Earrings!
- ❑ Memorize your conversations guide scripts for Booking your Perfect/Power Start (scripts follow)
- ❑ Book your facials and classes
- ❑ Complete your Perfect Start (win Perfect Start pin)
- ❑ Schedule 3 additional women to hear the marketing plan within your first 30 days – earn your Pearl Bracelet!
- ❑ Complete your Power Start (win Austrian Crystal Power Start pin)
- ❑ Replace the inventory that you have sold
- ❑ Continue to book and hold facials and classes
- ❑ Set up your record keeping system (if you want a computer program, go to [www.mainstsoftware.com](http://www.mainstsoftware.com) or visit [www.pinkoffice.com](http://www.pinkoffice.com) )
- ❑ 1<sup>st</sup> Recruit - earn Pearl Necklace

If you have any questions, call your Director or Recruiter. We are here to help you and encourage you!!

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## SUCCESS PRINCIPLES

It has been said that **90% of our success is in our attitude!** And, it's also been said that attitude truly will determine your altitude! "As a man thinks, so is he." With this in mind, let's look at a few guidelines and helpful hints for a successful business.

### Learn to speak positive words.

We hear ourselves more during the day than any other voice. It is said that it takes 13 positives to overcome every 1 negative! We believe what we hear most often. Be sure you are hearing positive words about your business. Watch the words you confess about yourself, your business and your expectations.

### Attend success meeting every week.

It is provided for *your* success. Mary Kay always said, "When you've had a great week – the meeting needs you. When you've had a challenging week - - YOU NEED THE MEETING!" Always come with something to share and a desire to learn. When you give you can't help but receive in return. If you have an idea and I have an idea and we both keep ours, we each still have *one* idea. When you share yours with me and I share mine with you, we each now have *two* ideas! Success meeting is designed for your motivation, inspiration, recognition, and education. No matter where you are in your business you can and will benefit from *every* meeting!

### Habits to Develop That Will Help You Succeed:

- ✓ Be on time to all meetings and appointments. Treat your business like a business and others will to.
- ✓ Wear a dress or skirted suit, hose and heels to all meetings and appointments.
- ✓ Always have your makeup applied well, including fresh lipstick, blusher and powder. You are the best advertisement for your business!
- ✓ Children are a blessing – however, a business meeting or an appointment are not the place for them. Thank you for understanding.
- ✓ Contact me several times a week for guidance, motivation and help. As your Director, I will be your Mary Kay coach. **The more personal training you receive – the better you will become!**
- ✓ Fill out your weekly accomplishment sheet each week and bring a copy to Success Meeting. If you are not in the same city, please give a copy to your adopted director and mail, fax or email a copy to me every week. You can also submit them on-line from the Intouch website.
- ✓ Always sell the TimeWise (or Classic) Basic as a set the first time a customer purchases the product. This is to make sure she is receiving the full benefit of her purchase. (This includes the day radiance foundation).
- ✓ Lending or borrowing products from another consultant is not encouraged or recommended. We recommend you place your own product inventory order and continue to reinvest in *your* business.
- ✓ Mary Kay, Inc. asks that we refrain from smoking or consuming alcoholic beverages at all Mary Kay events and appointments. Thank you.
- ✓ Bring guests to all events and Success Meetings. It is the fastest way to build your team! Set your goals to always have at least one guests at every event.
- ✓ Study your Career Essentials and completely listen to the audio tapes

Use these things as a guide for your success principles. Remember to develop a positive attitude, to set your goals and to work consistently towards your purpose every day and week. Inside your GO Kit are the tools and possibilities for your dreams to become realities! The rest, as they say .... Is up to YOU!

**May God richly bless everything you put your hands to!**

## A "PERFECT START"

(5 classes or 15 faces in two weeks)

What are the benefits of having a Perfect Start?

- ✓ You get to practice on your presentation.
- ✓ You will see success right away.
- ✓ You learn to book from your classes and get your business going.
- ✓ You build confidence.
- ✓ You become a member of the elite Perfect Start Club.

When you signed your application, you promised the company that you would book and hold five classes or trunk shows. This is the procedure the company recommends you use. Make a list of the following categories, then add the names of 5 people in each category.

### Friends

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Relatives

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Neighbors

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### School/Church Organizations

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Hobbies

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Other People (hairdresser, etc.)

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Co-workers

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

### Husband's Co-workers

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

You now have 40 names (WOW!). Call this entire list and do not put down the telephone until you have completed it. I promise you success if you follow this plan!

## “PERFECT START” VERIFICATION WORKSHEET

### Observation Classes

Consultant \_\_\_\_\_ Phone \_\_\_\_\_ Class Date \_\_\_\_\_  
Hostess \_\_\_\_\_ Address \_\_\_\_\_  
Consultant \_\_\_\_\_ Phone \_\_\_\_\_ Class Date \_\_\_\_\_  
Hostess \_\_\_\_\_ Address \_\_\_\_\_  
Consultant \_\_\_\_\_ Phone \_\_\_\_\_ Class Date \_\_\_\_\_  
Hostess \_\_\_\_\_ Address \_\_\_\_\_

### Bookings

Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_

### Skin Care Classes Held

Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_

You’ve completed your “Perfect Start” – Now schedule bookings from “Perfect Start” skin care classes to build your future business and achieve your Power Start (holding 10 classes or 30 faces in one month. That’s only 5 additional classes or 15 additional faces after completing your Perfect Start!).

Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_  
Hostess \_\_\_\_\_ Phone \_\_\_\_\_ Class Date/Time \_\_\_\_/\_\_\_\_

This sheet must be turned in to be eligible to receive “PS” pin and gold money bag!

## TIPS FOR NEW CONSULTANTS

- ✓ 9 am to 9 pm is people time. Try to keep calls within that time slot.
- ✓ Call ahead before to confirm an appointment.
- ✓ Avoid calling on Sunday afternoons. It is often nap time.
- ✓ Remember to ask, "Do you have a moment?" when you are calling. She will appreciate your consideration.
- ✓ Limit telephone conversations to three minutes. Time is valuable ... yours and hers.
- ✓ When something negative occurs, shake it off and move on. Dwell on the positive and be thankful for the personal growth.
- ✓ Associate with positive people. The expression, "one bad apple ruins the whole bunch," also applies to our day-to-day contacts.
- ✓ When arriving at your customer's home, knock on the door and then take a step back.
- ✓ Take no more than two bags to the door at a time.
- ✓ Take small plastic bags to your classes to use for your disposables when cleaning up. Avoid using the hostess' trash.
- ✓ Deliver orders promptly and neatly (i.e. make sure packaging is not crushed, sacks are not crumpled, etc.). Remember, by law products must be packaged.
- ✓ Place labels on bottoms or backs of products, NEVER on top or front.
- ✓ When a customer complains about a product, promptly offer an alternate product or a refund. Make sure customers know the company's policy.
- ✓ If you display your personal items such as a compact, be sure it is spotless and attractive.
- ✓ Send thank you notes to hostesses for booking and again for holding the class. Notes to new customers will also be appreciated. These small acts convey your appreciation and exhibit the graciousness and professionalism that sets Mary Kay Cosmetics above the competition.
- ✓ When meeting a Mary Kay client who wants to purchase products from you, ask about her own consultant. If her consultant is active, encourage her to purchase her products from her. However, if there has been a problem between them, use your discretion, remembering that fairness to both the client and the consultant is your priority.
- ✓ NEVER BUY OR BORROW products from other consultants. You may trade product if you want. Pay back or trade products without your label on them.
- ✓ When ordering, remember to think in terms of SECTION 1, WHOLESale. This is the figure that counts in contests, etc.
- ✓ Realize that for an order to be counted in a given month, it must be mailed three days BEFORE the end of the month, allowing time for it to be processed by the deadline. POSTMARKS COUNT ONLY FOR CONTESTS! The best way is to order on-line or via the telephone.
- ✓ Keep a monthly chart of every MK deposit and every MK dime spent.
- ✓ Always dress for success! You are a BEAUTY CONSULTANT. It is vital that you always look the part when conducting your business. Always wear dresses and/or suits to classes AND when making deliveries.

## BEING A “MASTER CONSULTANT”

### Image

- ✓ Dress, hose, nice shoes at every Mary Kay function.
- ✓ Clean, neat hair always.
- ✓ Clean, neatly manicured nails.
- ✓ Properly applied makeup.

### Conduct

- ✓ Never smoke, even if given permission.
- ✓ Don't accept alcoholic beverages to drink at classes.
- ✓ Never get into a controversial conversation at classes or with customers.
- ✓ No children allowed in the facial/business/show/meeting areas.
- ✓ If your car has a Mary Kay sticker, keep it neat and clean; drive with courtesy.

### Attitude

- ✓ Be positive and enthusiastic always. Don't say negative things or gossip about others.
- ✓ Attend all Success Meetings and special gatherings for Mary Kay.
- ✓ Read the show procedure in your Career Essentials Guide at least six times before your first class.
- ✓ Never share down times with sister consultants; call your Sales Director instead.
- ✓ Do something positive for someone else whenever you get down; it will lift your spirit.

### Know Your Business

- ✓ Fill out Consultant's Study Review Sheet and send to your Director.
- ✓ Learn the Do's and Don'ts in your Career Essentials Guide.
- ✓ Practice and perfect your class procedure; tape yourself if possible.
- ✓ Learn the Booking and Coaching section of the Guide.
- ✓ Learn all company policies. What you are unsure about, ask your Director.
- ✓ Take advantage of all avenues of income.

### Inventory

- ✓ Always order at the 50% level.
- ✓ You are really successful in business when you have 50 total sets on your shelf.
- ✓ Open a checking account and place all of your sales money in the account. Once you have reached a profit level, 60% will always remain in the account for your inventory and the remaining 40% is your profit or salary.

### Recruiting

- ✓ This is the only avenue of income to take advantage of before your training.
- ✓ You share this opportunity with her; it is up to your Director to train her.
- ✓ Earn while you both learn.

## SCRIPTS

### New Consultant Dialogue

“Hi, \_\_\_\_\_. This is \_\_\_\_\_. Do you have a quick minute? The reason I’m calling is to let you know that I’ve started a new business. I’m teaching skin care and color with Mary Kay Cosmetics. Part of my training is to hold 5 practice appointments within my first two weeks of my business. \_\_\_\_\_, is there any reason why you wouldn’t let me practice on you and a few of your friends? I can give my first five hostesses extra free product for helping me, plus you deserve some pampering! Do you usually have more time on a weeknight or weekend?”

Book her by giving her a couple of choices, depending on whether she works or not.

“Now, you’ll want to have a few people join you, so I’ll send out your hostess packet right away. Inside there is a sheet for you to jot down the names, addresses and phone numbers of everyone you’d like to invite. There is a return envelope for you to use. If you return it in the mail (or even better – email @ (your address) postmarked within 24-48 hours, I’ll have a really nice free gift for you.

\_\_\_\_\_, thank you so much. I truly appreciate your support, and I’m looking forward to your class.”

### Perfect Start” or “Power Start” Dialogue 1

“Hi, \_\_\_\_\_. This is \_\_\_\_\_. Do you have a quick minute? I am really excited about what I’m doing, and I wanted you to be one of the first people I shared this with. I’m teaching skin care and color with Mary Kay Cosmetics. I never thought I’d be interested in doing something like this, but I just love this company and it’s such a great opportunity. As part of my initial training, I have to hold 5 (10) practice skin care classes in the next 15 (30) days, and I’m calling for your help. I was asked to select women who are fun to be around, who cared about the way they looked, and who I thought would help me with my training. I immediately thought of you! Is there any reason why you couldn’t invite a couple of friends, either to my home or yours, so that I could practice and complete my training? (wait for reply) Great! What works best for you ... weeknights or weekends? Tue or Thu? 6:00 or 7:00?” (always give choices)

### Perfect Start” or “Power Start” Dialogue 2

“Hi, \_\_\_\_\_. This is \_\_\_\_\_. Guess what? (let her answer) I just started a new business! (let her talk) I’m a new consultant with Mary Kay Cosmetics. (Let her talk, chit chat a bit) So anyway, I am calling to see if you’ll let me borrow your face to let me practice on. (wait for her reply) Great! I knew I could count on you.

Now as part of my training, I need to do 15 (30) practice facials and makeovers in the next 2 weeks (30 days). Who else do you know who likes to look good and take care of themselves who might want to join you for a free facial. (wait for an answer) Great! Well if you invite 4-5 women to get together that would really help me with my training, and I’ll give you some free products for including them.

Let me tell you the dates I have available so you can pick what’s best for you. I have \_\_\_\_\_ (date) at \_\_\_\_\_ (time) OR \_\_\_\_\_ (date) at \_\_\_\_\_ (time). Which of these would be better? (wait for her response) One last thing ... these are my training classes, and I have to hold them during a certain period of time to get credit, so I want you to know that I’LL be there no matter what, and I know I can count on you too. Thanks again for helping me out. We’ll have so much fun!”

## SCRIPTS FOR OVERCOMING COMMON OBJECTIONS

### **I'm Too Busy**

I know that you are a busy woman and that's one of the reasons I called you! Did you know that busy women just like you have made Mary Kay the number one best-selling brand in the U.S. for the past 8 years? Busy women like you are the ones who are trying and buying Mary Kay today because of the quality and convenience of the products. (Name), it would be a wonderful time of pampering for you and at the same time it will really help me with my training. Is there any reason why we can't fit a time into your busy schedule? I promise I'll do everything I can to make you glad you did!

*(Let her answer and then say, "Is (blank) or (blank) best for you?")*

Once you've scheduled the date and time, then say, "(Name), since I need to share the product with at least 15 women to complete my training, can you think of a few friends or co-workers who are just as busy as you are that you could include in this time of pampering? I'll have a special gift for you for helping me!"

### **I Already Use Brand X**

(Name), that's wonderful! Many women who use Mary Kay used to use (brand name). Because you already use such a good brand of skin care and color, I would really value your opinion of Mary Kay! It would be especially helpful in my training. Is there any reason why you wouldn't be open minded to trying Mary Kay and find out why it has been the #1 best-selling brand of skin care & color for the past eight years? It will help me complete my training and I would love your opinion of the products I'm representing!

*(Pause and let her answer the question.)*

Once you have booked the facial then proceed to encourage her to include a few friends to join her. Use the dialogue above under the booking scripts.

### **I Tried Mary Kay Once ...**

Would you mind if I ask how long it's been? What was the problem you felt you had? (Name), Mary Kay has changed so much since then. As a matter of fact, you probably don't realize that Mary Kay has been the #1 best-selling brand of skin care & color for the past eight years! Isn't that amazing? Would you be open minded to allowing me to introduce you to the current line of Mary Kay so you can see why millions of women have given us that prestigious honor? I think you will be pleasantly surprised at the changes and improvements and at the same time you will be helping me complete my training! *(Allow her to answer and then give her a choice of (blank) or (blank) ..... weeknight or weekend, morning or evening, Wednesday or Saturday, etc.)*

### **Most Importantly**

Realize that you represent the #1 best-selling brand of skin care and color cosmetics in the U.S. today! You are offering her a gift ... the gift of your time, your attention, free products and the opportunity to try and use the best brand available today!!!!

Have fun and be proud of the products and the company you have elected to represent!

# Pearls of Sharing



**Be a SMART Consultant!**

**Do what your Recruiter/Director says...**

**Complete your Pearls of Sharing!!**

1. Earn your **Pearls of Sharing Earrings** simply by having 3 adult women attend one of our Success Events within your first 30 days!!!
2. Earn your **Pearls of Sharing Bracelet** to match by having 3 additional women attend one of our Success Events within your first 30 days!!!
3. Earn your **Pearls of Sharing Necklace** by sponsoring your first team member in during your first 30 days in business!



It's as easy as 1, 2, 3 ... simply by making a list of the sharpest women you know, coordinating a date to attend and submitting the following voucher!

**Start Date** \_\_\_\_\_

**End Date** \_\_\_\_\_

*Immediately* provide your Director with 9 NAMES AND NUMBERS of women who you like, respect, who intimidate you, make you nervous (in a good way!), etc. **DO NOT PREJUDGE!!!** You are not a mind reader. Remember...this is for you to practice and learn. Your Director will do the rest!

	<b>Name</b>	<b>Number</b>
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____
7.	_____	_____
8.	_____	_____
9.	_____	_____

## Reasons To Stock Inventory

**Customer Service:** Unlike other in-home sold products, when women try our Mary Kay products and purchase them, they want to use them the moment they get home. Women purchase immediately when they know they can take their products home on the spot. This also applies when conducting reorder customer service calls. You will retain at least 7 out of 10 customers with exceptional servicing and immediate delivery. An adequate inventory allows for a flow in and out of your inventory on a regular basis, which builds customer trust and adds to your professionalism. You do not want to lose customers because of your lack of an inadequate stock. Just as women will shop elsewhere when a store doesn't have the size they desire, the same is true in our business.

**Personal Use:** YOU are the best advertisement for your products. In order to sell your products, it is important that you wear them yourself and see the benefits. There is an expression, the more you use, the more you sell!" Likewise, you will want to stock your home with MK products. For example: your bathrooms, have your husband use the men's care line, teach your children which products are suitable for them, etc. Why not get the whole family involved in marketing the MK products?

**A Time Saver:** With the ever-growing demands women have on their time, saving time is a must. With an adequate inventory you eliminate deliveries and back log work in your business. Transactions are efficient and complete at the moment of purchase.

**An Indicator of Your Professionalism:** Mary Kay prides itself on being a company that offers exceptional product quality, and professional service. Stocking an adequate inventory is important to your customer. She knows you are serious about her and your business.

**A Level of Commitment:** When you invest in an adequate inventory there is a higher level of commitment to work your business consistently. This is the main reason it is encouraged for you to use an outside form of capital to invest in your first inventory, i.e.: Visa, MasterCard, bank loan, personal loan, etc. Good businesses never co-mingle personal finances with business finances. The business debt is paid off immediately by your first MK profits.

**A Guarantee of Success:** The MK Company has found that consultants who begin their businesses with inventory are those that achieve the most success. With our 90% buy-back guarantee as your insurance policy, doesn't it make sense to start with your best foot forward?

### Stocking a Profit Level Inventory Allows You To:

**Offer payment plans to your customers:** This increases the options by which your customer can purchase her product, which increases her buying power. Payment plan options should be offered only when you have reached Profit Level Inventory to allow for proper rotation and ordering to take place.

**Take an immediate profit:** After your initial profits have paid off your original inventory loan source, then you will draw an immediate profit from every product purchase from that point on.

**Money management is simpler:** When a consultant invests in inventory that is below her profit level, she must then not only pay off the smaller investment, but also build her store at the same time. If at all possible, it is much simpler to pay off one larger loan with your initial profits, have all the benefits listed above, and begin making a profit sooner. In the end it is all the same. Building an inventory AND paying off a smaller loan at the same time requires tedious bookkeeping and can be more frustrating.

## Ways to Purchase Inventory

1. **Conventional Loans:** Your own bank is a prime source. They prefer loaning larger amounts, usually \$2500 to \$3000 minimum. The rates are usually reasonable and there is usually no pre-payment penalty should you decide to pay your loan off quickly. Check with other local banks as additional options.
2. **Financial Institution Loans:** Along with banks, financial institutions such as Beneficial, Morris Plan, Avco, etc. also have loans available. They offer a variety of loan packages. This is not usually the most advantageous way and should be used as a "no other option" plan!
3. **Visa/MasterCard/Discover:** Mary Kay will accept Visa, MasterCard and Discover for inventory purchases. You must be sure to have enough available credit on the card to cover your purchase. It's simple to find this out by calling the bank issuing the card and asking what your credit balance is. We recommend you use a separate bankcard for your Mary Kay business if one is available. If not you can still prove the purchases for inventory and deduct that interest. Then, if possible, switch to a separate card for bookkeeping purposes.
4. **M Bank Visa:** You will receive a credit card application for M Bank in your showcase or you may get one through your Director. This card is available to you on terms negotiated by Mary Kay. The disadvantage for your first order is that it takes 3-4 weeks for credit approval. It's best to use another card or source for your initial order and then use this card for your future business expenses.
5. **Refinance a Current Loan:** If you currently have a loan that you have made payments on for a year or so, you can often refinance the loan and get some money to work with. This is normally without raising your payment, but by extending the length of the loan. This method works well with car loans.
6. **Credit Unions:** Credit Unions are traditionally a source of low-interest loans. Call your credit union immediately. Processing your loan may take a few weeks.
7. **Passbook Loans:** For relatively low interest rates, you can borrow up to 95% or more the amount in your savings account.
8. **Family Loans:** Many times there are members of your family willing to help you start your career. It is recommended that the arrangements be made on a loan basis where you pay this money back in monthly installments.
9. **Hidden Treasure:** Don't overlook the value of jewelry, sports equipment and household appliances. You'd be surprised how much your possessions are worth!
10. **Rummage Sales:** Other people will pay good money for items you don't use! The good news is that you'll be able to make \$2 for each \$2 you put into Mary Kay.
11. **Co-signers:** If you don't have a lengthy credit history or have not been employed long enough, having a co-signer (parent, relative, close friend) may help you qualify.
12. **Your own funds:** We live in a world where many of us like to pay cash! If you have it and want to begin your business that way – great idea!
13. [www.nextcard.com](http://www.nextcard.com) tells you quickly if you are approved for a loan and interest rate based on credit report.
14. Alcoa Credit Union considers Mary Kay a select group. The fastest way for approval is via the internet at [www.aeccu.org](http://www.aeccu.org) or you may call 1-800-426-5241.
15. Get a Platinum or Classic credit card through the card called the Capital One Card. Go to [www.capitalone.com](http://www.capitalone.com) and click on the Card 60 second application.