

# Emancipation Center

Communicating, Inspiring, and Assisting Debt Freedom for All People



Harvey Bernard

Professional Speaker, Instructor, Consultant, and Author

## Meet Harvey Bernard . . .

Debt and financial issues are major problems today. Harvey knows this from firsthand experience because he has been there. In the early 1990's, Harvey was seduced by this credit-driven culture to use debt in trying to expand a business, only to have the attempt end in bankruptcy. Through the intense emotional pain of that experience, Harvey found God and committed himself to a new mission -- freeing Americans from the slavery of debt.

His passion led him into years of study of financial issues, conducting hundreds of seminars on debt elimination reaching thousands of people. Since financial statistics show that 95% of people fail financially by age 65, Harvey communicates a critical message everyone needs to hear.

Through a straightforward, practical delivery style intertwined with energy, enthusiasm and humor, Harvey delivers a message of financial hope that can free you from debt. He makes difficult financial concepts seem simple. He receives virtually unanimous rave reviews on participant evaluations with comments such as "the time went so fast" and "it was too short."

As the author of the book, *No Mortgage, No Loan Payments Forever!*, Harvey is uniquely qualified to help you become debt-free. He holds a Bachelor of Science in Business degree from the University of Minnesota, has many years experience in the mortgage industry and teaching debt elimination, and owns Three Oaks Mortgage and Emancipation Center.

*Communicating, inspiring and assisting debt freedom for all people through presentations to . . .*

### Churches and Christian organizations

When Harvey teaches your church's attendees about debt elimination and credit, they will be better able to handle their finances God's way and giving might even increase. Harvey's presentation makes a great outreach tool. As a benefit, your church can become even stronger.

### Employers

By booking Harvey to teach your employees about debt elimination and credit, your employees can improve their lives. Studies prove that as a result you, the employer, can gain more valuable, more productive employees.

### Meeting Planners

Harvey's debt elimination and credit presentations can be your most successful self-improvement educational offering to your members. Varied presentations are available for break-out sessions, keynote addresses, or half- and full-day workshops.

### Continuing Education

Professional groups, such as real estate agents, insurance agents, etc., can learn to use these debt elimination and credit principles to better serve your customers and build your own businesses. Ask how Harvey's programs can also provide required continuing education credits.

### Individuals

Through Harvey's book, newsletter, and personal consulting resources you will learn a new perspective on debt elimination and credit quite different than you have been taught. You can become truly financially independent more quickly than you might have imagined.

## Types of programs . . .

### Keynotes

Typically 30 minutes up to 60 minutes in length, Harvey will entertain and educate your group on debt elimination and credit to enhance your meeting.

### Breakout sessions

These 45 to 90 minutes presentations will take your group more in depth to learn debt elimination and credit principles and have fun too.

### Workshops

Half-day and full-day workshops give your people an opportunity to apply debt elimination and credit principles to their own personal situation while going even further in depth.

Contact Harvey . . . 952-888-0074

Harvey@EmancipationCenter.com  
www.EmancipationCenter.com

# "It's OK to be debt-free!" . . . Harvey Bernard



***In spite of what this culture tells you, it is okay to be debt-free. These programs will help you and your people . . .***

## **No Mortgage, No Loan Payments Forever!**

Learn how you can be completely debt free in as little as 6-10 years on your current income. Discover how you could be a millionaire more easily than you think. In longer presentations, you can actually create your own debt elimination plan, privately, with your own numbers.

Available as a:

- Keynote speech
- Breakout session
- Half- or full-day workshop

## **No Mortgage, No Loan Payments Forever! - According to the Bible**

Discover how to be completely debt-free (as above), plus learn what the Bible says about debt, wealth and giving.

Available as a:

- Keynote speech
- Breakout session
- Half- or full-day workshop

## **Ten Secrets to Increasing Your Credit Score**

In this credit-driven culture, your credit score can be all important. It can also impact your insurance costs or your ability to get a job. Learn ten powerful actions that could increase your credit score. In longer presentations, you can actually apply this information to your own credit report.

Available as a:

- Keynote speech
- Breakout session
- Half-day workshop

## **The Three Mortgage Secrets**

A mortgage loan is the single largest loan burden most people take on in their lifetime; it is also the most expensive loan. These three mortgage secrets will help you make wise decisions about your mortgage financing and greatly impact your financial well-being.

Available as a:

- Keynote speech
- Breakout session
- Half-day workshop

## **Don't Make the Biggest Mortgage Mistake**

Almost everyone makes this mortgage mistake without understanding the thousands of dollars it costs them. In this humorous, insightful and fascinating presentation Harvey reveals the biggest mortgage mistake and the secret to overcoming that mistake.

Available as a:

- Keynote speech
- Breakout session

## ***What others are saying . . .***

*"We paid off our mortgage in 5 years and 3 months. Thanks again for your education and motivation to do the get-out-of-debt plan."*

*Richard Willis, Rochester, MN*

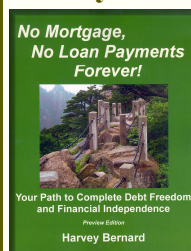
*"Thank you so much for your class. I came away with a whole new standard for evaluating expenses. I decided if all I teach my children is to manage money the way you teach, and to love and serve God, they will be very successful in all areas of their life. And they will have the financial freedom that so few Americans have attained."* *Anonymous survey response*

*"Harvey, I took your seminar last spring in Winona. In that time, my wife and I have no credit card debt, we paid off the truck loan, which was about \$6000.00, and now we have taken about \$7000.00 off of our mortgage. We plan on having the house paid off by the Summer of 2007. Thanks so much for the help."* *Pat McGillis, Winona, MN*

*"I have cut my debt in half since taking your class and am VERY pleased with that. And every money decision that we make is more carefully thought out because of your class. THANKS."* *Anonymous survey response*

*"We are now to being out of debt on December 15, 2009. The date keeps changing for the good. Thanks so much for teaching me how to do this plan. It's the most wonderful thing that I have ever learned."* *Anonymous survey response*

## **Harvey's Book . . . *No Mortgage, No Loan Payments Forever!* . . .**



*Your Path to Complete Debt Freedom and Financial Independence.*

Here is everything you need to become completely debt-free and financially free. By following this plan, you can truly have no mortgage payments, no car payments, no credit card payments—no loan payments at all! Best of all, you can do this with your current income, possibly in as little as 6-10 years. Through the wealth of information packed into these pages, you'll learn how to follow this plan and how you could join the 5% who succeed!

**Contact Harvey, 952-888-0074** [Harvey@EmancipationCenter.com](mailto:Harvey@EmancipationCenter.com)  
[www.EmancipationCenter.com](http://www.EmancipationCenter.com)