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## Chapel of love elton john free

CravetigerGetty Images Sometimes songs can say things that regular words simply can't be properly and fully expressed. That's why these romantic lyrics from the best love songs are so popular. No one really understands true romance like Celine Dion, Elton John, Stevie Wonder, and more of these great musicians. Even though they were songwriters behind the scenes (as many of them were – looking at you, especially Elton John) there's no denying that each artist's unique rendition of lyrics helps create a sweaty worthy line in life. After all, that would be Titanic even if not for Celine Dion's haunting performance of My Heart Will Go On – not the third highest grossing film of all time, perhaps. Love songs can make or break the movie, cheer, first wedding dance, etc. Hear some of the best of the best, keep reading, these lyrics will feel you feel all things. People who get out of debt are driven by a variety of motivations – either want to avoid stress in monthly payments, take control of their finances or have more money to do what they want. For Melissa Thomas, these reasons played a role in her desire to wipe out her \$43,544 consumer debt – but they were not the driving force. I became indebted so I could meet Elton John, Thomas said. Click to learn the money mantras from financial experts that you should live your life with. Now, that's not the motivation you hear every day to get out of the show. But for a superfan like Thomas, able to afford Elton John concerts, so one day she might be able to introduce herself to a British rock legend gave her reason to pay off what she owes and remains debt free. As Love Elton John led to the show Thomas got hooked on the music of Elton John as a teenager. Going through a box of her father's cassette tapes in the 1980s, she found John's Goodbye Yellow Brick Road and was intrigued by the cover. From the moment I pressed the play, it was an instant connection, Thomas said. Then she became that kid who needed to be at the music store every time a new Elton John album was released. She bought every cassette, then every CD and vinyl record, even if she wasn't her record player. When she was a 19-year-old college student, Thomas went to his first Elton John concert. At the concert, I decided I was going to go to as many Elton John concerts as possible, she said. She also decided that she wanted to get a front row seat someday. Then another one was put in her head. I had a crazy idea that I wanted to meet him personally, Thomas said. This is the driving force of everything I have done over the last 25 years. And it's played a big role in the show she racked up these years. I got Elton John trips on credit cards, Thomas said. Over the years, she has spent more than \$11,000 on tickets, travel and custody passes (not all of it charged for credit, though). Her the process was: What can I do to get one step closer? As her debt grew got her first credit card when she started college in 1991. At the time, there were no rules around giving credit cards to college children, she said. All I had to do was walk up to the table, sign my name on the line and get a Discover card with a \$5,000 limit. When the first bill arrived, she discovered she could make a minimum payment rather than pay off what she owes in full. But what Thomas didn't realize was that making only the minimum payments was to keep her debt and forcing her to pay much more than what she originally charged, thanks to the interest that was racking up her balance. In addition to her credit card debt, Thomas graduated with \$30,000 in student loans. She got a job teaching a special education in high school with an annual salary of \$19,500. But that alone is not enough to meet the ends. I had a very rude awakening about how I was going to make \$19,500 and pay all my bills, she said. She lived paycheck to paycheck, so she got a second job with a training service and made extra money babysitting on weekends. But she didn't end up using that extra money to pay off both her student loans or credit cards faster. Instead, she spent it. Boost Your Income: 15 Weekend Jobs and Side Gigs She Sank Deeper and Deeper into Debt because she was spending most of her money, Thomas relied on credit cards even more to keep her afloat. I didn't know how to stop, she said. It was normal for me to live this way, as everyone else did. When Thomas and her fiance Jack married in 2001, the debt kept rising as they had three credit cards and a desire to keep up with the Joneses, she said. They bought a home with a \$125,000 mortgage, and they had two auto loans with monthly payments totaling \$700. She hit Rock Bottom in 2007, a friend called Thomas and asked if she wanted to go to an Elton John concert at Madison Square Garden in New York. Thomas's family had only one income because she had stopped working to care for her two sons. Her credit cards were sucked, so she had to tell her friend that she couldn't go. It was the beginning of me taking a step back and realizing it's funny, Thomas said. All I wanted to do was see Elton John concerts. But she couldn't afford to go. She started working with a direct selling company to earn money to see Elton John. As she made more money, though, Thomas spent it. It took hitting the financial rock bottom in 2009 to finally make Thomas change his ways. Her boys were aged 4 and 5, and Thomas wanted to give them a Christmas to remember. She sat in front of her computer with four credit cards that were almost maxed out, trying to figure out how to split the fees between them to pay for gifts. I hear this voice in my head, you're doing it all wrong, Thomas said. So she does business with herself. Thomas bought gifts but promised that she could do something Jan 1 to ensure that she would not be in the same situation next year. She was Dave Ramsey Course Thomas turned to guru Dave Ramsey help getting out of the show. She bought her Financial Peace University course for \$99, which actually sparked an argument with her husband because he didn't have the idea that she was spending money to get out of debt. Using Ramsey's debt snowball method to deal with debts with the slightest balance first building momentum, Thomas began by adding up all his debts. They owe \$43,544 for six credit cards, two auto loans and her student loan. She had to make a budget to pay off her debt. Because her husband wasn't on board, she opened a separate checking account for him and put \$500 a month into it. I knew he wasn't going to spend \$500 each month – which he didn't, she said. He should have known the money was there. But after 18 months of sticking to the budget and chipping away at their debt, Thomas showed her husband how much she had paid off. And she pointed out that he was only spending about \$150 to \$200 a month instead of the \$500 that was going into his account. So they took all the money he had accumulated and wiped out what they owed two credit cards. It was a very exciting moment for us, she said. Since then, he's been on board. In his significant cut in spending to come up with money for debt payments, Thomas eliminated all unnecessary expenses. We had n't had a life in four years, she said. They didn't go to dinner or start. She even pulled her boys out of every extracurricular activity to save money. Thomas also mastered extreme couponing to save money on groceries and has more money to pay the debt. She got to the point where she couldn't buy anything without a coupon. Couponing became an obsession – more than Elton John, Thomas said. She also started making money by teaching coupon classes. Then people started asking her for help on the budget because she was discussing the benefits of her coupon workshops. This eventually led to the launch of his financial coaching business in 2012, Melissa Coach Financial Coaching. That additional income helped speed up the repayment of the debt. In his Set Timeline Getting No Show Extra Wanting to be out of the show to see Elton John concerts, Thomas motivates herself by setting a goal at the show without her 40th birthday. Her student loan – which was her biggest debt – was the last thing Thomas paid off. She made her last payment on .m 40th birthday in September 2013. Then she, her husband and their children called Dave Ramsey's radio show 2 p.m that day to do their debt without a scream. Ramsey interviews people in the air after they've gone through his course and paid off his debt. Then he counts down and they shout that they are debt-free. It was such a cool moment, Thomas said. The boys remember that. They don't remember Christmas, which I was so worried about. More inspiration: This couple Paid Off \$5,000 In Debt for One Month She Changed Her Mindset to Stay Out of Debt, Thomas No Longer Using Credit She also has a new mindset about money. Now we have money, but we don't spend it, she said. Instead of buying whatever they want, they ask if it's best to use their money. And if that's something they really want, they'll save on it. I don't want to put myself in a position where I miss out on something because I don't have the money, she said. She and her husband save 15 percent of their retirement income. They're saving their son in college. They have an emergency fund. And Thomas's set aside money for Elton John's concerts. Finally, She shook Elton John's Hand Thomas averages about three Elton John concerts a year, and has had a total of 38 concerts over the past 25 years – 20 of which she sat in the first three rows. She was even able to buy backstage passes and met every member of Elton John's band. This October, she finally got a chance to see Elton John at a concert in Las Vegas – actually two concerts that cost \$540 each. During both performances, she was able to go on stage as she sat in one of the first five rows. It was only the second night, though, that she stuck her hand to Elton John for a handshake. He actually shook my hand instead of giving me just a high five, she said. For me, this is one step closer. But she doesn't get over the handshake when her goal is actually to meet Elton John. It would be like paying off only \$40,000 of her debt instead of the full \$43,544, she said. What I want is to stand in front of him and say, Hello, I'm Melissa, and I've been a huge fan for 25 years, she said. When that happens, it will be my dream come true. She hopes that taking the money to pay for concerts rather than debt will help put her in the right place at the right time to make this dream a reality. Keep Reading: Cut Costs Without Cutting Out Everything You Love Love

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