

# 'Now We Can Breathe'

Stefani and Joel Dunn have bounced back from bankruptcy through their It Works! business.

## by Wendy Rudman

It wasn't that long ago that Stefani and Joel Dunn were going to their local churches and getting donations of food to help them get by. Now the roles are reversed. When local churches need food donations, they go to the Dunns for help. The Dunns, who filed for bankruptcy four years ago, have also paid off the house they fought hard not to lose, hired a personal chef, recently put a swimming pool in their yard and are building their dream home.

### **Living Again**

It's been five years since the Dunns lost almost everything, including their opportunity to obtain credit. At about the same time as the papers were filed, Stefani went to get her hair cut and heard about It Works! from her hairdresser. She liked the wrap, while Joel believed the business opportunity could make them millionaires.

Their lives today are almost unrecognizable from the ones they were living five years ago. Their financial situation was so bleak when they signed up for It Works!, they almost bounced a check to do it. Stefani had just lost her job and they were being pulled under financially by rental properties. Just over a year

after starting their It Works! business, the Dunns had paid off most of their debt and were enjoying their lives again.

### 'You Can Do It'

Because their ability to obtain credit was impacted by filing for bankruptcy, the couple had to pay for everything with cash. What seemed like a burden turned out to be a blessing. The epitome of financial freedom is being able to pay for everything with cash, they say. "We are grateful," Stefani says. "Be persistent. Don't give up. You can do it."

And now that they have money, they also have the time to reflect on the contrast between their lives before It Works! and after. "It's kind of funny because when you think about money, it's like air," Joel says. "If you have it, you're OK. If you don't, you panic. Being debt-free gives you options—you can breathe." **SfH** 

#### It Works! Accomplishments:

- ▶ Paid off house and building their dream home
- ► Bought new cars with cash
- ► Debt free