



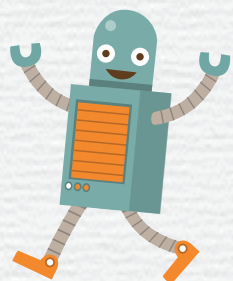
Interview with Dr. Tom Watson

Founder www.TargetDebtFree.com

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breadnbeyond



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“Are you living hand to mouth?”

Dr. Tom Watson used to. He was a college professor who quit his job to pursue a better life—which actually is just normal; to have more money at the end of the month, save for his kids’ education, a vacation, and retirement. Although he made more money starting his own training business, he still struggled because of his debt. After several years of struggling, he created a method to eliminate his debt and to actually start saving and investing money. Since he isn’t the only one with this problem, he decided to share his method by founding www.TargetDebtFree.com.

www.TargetDebtFree.com was created for people who can make their debt payments, but are living from paycheck to paycheck. According to research studies, as much as 20%-40% of the average person's paycheck goes straight to debt payments each month – and most of that is just the interest. So the idea is, if we can pay off our debt, we can regain that 20%-40% to spend freely, including saving and making investments.

From his teaching experience, Dr. Watson knows how to teach his method without any unnecessary diversions. All the processes he shows consist of straight-forward, well explained, simple steps to get you out of debt, including how to get rid of financial stress, avoid credit traps, and take care of emergencies without having to go even further into debt. His course has 16 video based lessons including assignments to keep people on track.

This is our interview with Dr. Watson:

breadnbeyond: You were a college professor for some time, how long were you a lecturer at the college? Where, if you don’t mind telling us? Do you think the teaching experience has a big effect on who you are right now?

Dr. Tom Watson: I was a college professor for 10 years in the Texas A&M University System and 5 years at a private college. I was also a visiting professor in the University of Texas System for one semester. Yes, my teaching experience has really

affected me. I am passionate about helping people learn and grow, and now, to help them eliminate the strangle-hold of debt.

Nowadays GTC has been established as a leading service provider of communication solutions. The product range includes the mass sending of messages by e-mail, fax and SMS. We also provide services like InterFax or Web-SMS and telephone conferences.

breadnbeyond: How old you were when decided to quit the teaching job? What did you give up by making this decision?

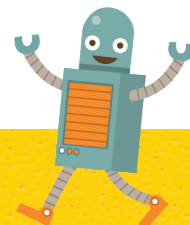
Dr. Tom Watson: was 44 years old when I decided to quit my college teaching job. I gave up a lot: being in a research environment, only teaching four courses a week, and job security.

breadnbeyond: Could you tell us more about the business you were in when you decided to quit teaching?

Dr. Tom Watson: I started a training and development company called Watson Training & Development. Our company provides education to other companies in areas such as leadership, customer service, communication, and of course, financial education.

breadnbeyond: Can you tell us a bit about your journey until you invented out the debt elimination system? The research you did, what inspired you, what happened in that period? How did you keep motivated?

Dr. Tom Watson: Actually, I didn’t invent the Target Debt Free system. I took various elements from several systems and created one for me that was easy to use and worked for me and my family. I spent several years researching systems because I wanted to get rid of my debt—it was a real burden. I was kept motivated because I knew how good it would feel to get completely out of debt.



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breadnbeyond: Why did you decide to share the method?

Dr. Tom Watson: Because I know that so many people are burdened by debt—it is the number one cause (in the US) for divorce and the main reason people can't retire. Being an educator, I felt obligated to share my system with others.

breadnbeyond: How did you go about making yourself appealing to your audience at the start?

Dr. Tom Watson: At the start, I was only doing classroom Target Debt Free seminars. The appeal came from mentioning that I knew how to get out of debt and could show others how to do so as well. That seemed to appeal to most people

breadnbeyond: How do you feel now that you're sharing this system with other people?

Dr. Tom Watson: I feel great. I have lots of letters on file that talk about how their lives were changed, or even saved.

breadnbeyond: What about the guides that you wrote (I was referring to these)?

Dr. Tom Watson: I think you mean the guidelines in the course. There are only two: 1) Eliminate all of your debt following our system and 2) take all of the available money you were wasting on debt and invest it. In other words, turn your debt into wealth!

breadnbeyond: You've seen thousands of students over the course of your career. You've also consulted with the world's best executives. What are the skills that you feel people in college aren't getting that they need in the "real world"?

Dr. Tom Watson: That's a very good question. I feel that most people in college aren't getting enough training in communication. That is THE most important skill a person in business needs, if he or she is to be successful.

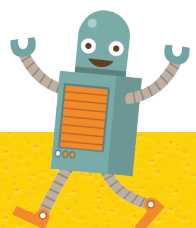
breadnbeyond: What is the most important lesson you've learned throughout your journey?

Dr. Tom Watson: The most important thing I've learned I learned from a famous author, Don Miguel Ruiz, who wrote The Four Agreements. That is 1) Be impeccable with your word, 2) Don't take anything personally, 3) Don't make assumptions, and 4) Always do your best.

breadnbeyond: Wow, that sounds really great. Do you have any advice or any memorable moments that you want to share with other entrepreneurs?

Dr. Tom Watson: I would say that there are only two rules for an entrepreneur: 1) NEVER GIVE UP and 2) Follow rule number one.

breadnbeyond: Okay Dr. Watson. Thank you so much for the opportunity to have this interesting discussion with you. We wish you the best and good luck with www.TargetDebtFree.com.



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