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Time & Money, LLC

Company History

Principle-Based Beginnings

Founded in 1993, Time & Money, LLC is a financial literacy service provider that began as the brainchild of Peter Jeppson and Alan Williams. Having spent 30-plus years in the financial services industry, Williams and Jeppson had seen first-hand the danger of selling people investment and insurance products in an attempt to solve financial problems. Their vision was to create a company that would empower individuals to take charge of their own finances, using foundational principles rather than financial products. In 1994, Williams and Jeppson authored the Money Mastery® Personal Financial Management System based on 10 time-proven principles. The program's systematic approach to money management and wealth maximization was the result of both Jeppson's personal experience in living these principles as he quickly eliminated a staggering load of medical debt incurred after he was burned in a car accident in 1965, and Williams' extensive experience in fiscally responsible corporate financial management.

Taking the Lead on Leading Others

In 1995, Williams and Jeppson began educating thousands across the U.S. and Canada through the company's exclusive one-on-one coaching program, which set Time & Money apart as the only company to teach people how to take control of every aspect of their financial life. Williams' extensive knowledge of debt restructuring, tax law, investment management, and estate organization played an important role in the development of the Money Mastery coaching program, as did Jeppson's inspirational speaking background and broad-based experience in mortgage lending and insurance. Seeing the need to make it easier for people to accurately predict for themselves how their financial situation in the present would be affected over time, the company developed an easy-to-use, yet powerful financial forecasting software in 1996. It also mounted a national campaign that year through an alliance with Rockhurst University's "National Seminars" program to expose the powerful Money Mastery Principles to a broader base of people — today the Money Mastery program reaches over 300,000 National Seminar students every year.

In 2002, Williams and Jeppson, along with former IRS tax attorney, Sandy Botkin, published their book *Money Mastery: 10 Principles That Will Change Your Financial Life Forever*, bringing the Money Mastery concepts to the attention of an even larger national audience. In 2006, the company released the second edition of the book under a new title, *MONEY: What Financial "Experts" Will Never Tell You*.

Time & Money Today: Education, Inspiration and Motivation

Today, the company is ultra fine-tuned to the financial fears and failures that plague North Americans. Its extensive 14-year history of personal coaching and grass roots diagnoses of the financial lives of hundreds of thousands across the U.S. and Canada provides the company and its founders, Alan Williams and Peter Jeppson, with essential principle-based insight that other financial "experts" cannot offer.

Its mission is to educate, inspire, and motivate people to make significant changes in their lives through the application of proven financial principles. The company has a broad base of tools and services designed to teach principle-based financial management including one-on-one personal mentoring, interactive online coaching, tax and business planning tools, software programs, and estate organization materials.