



*Rafael & Monica Rojas* MELALEUCA'S NEWEST CORPORATE DIRECTORS VI

YEAR STARTED:


2005

PERSONALLY  
ENROLLED  
CUSTOMERS:

182

2012 AVERAGE MONTHLY CHECK:

\$107,011



*"Now, when I walk around my house or go out into the yard and watch my girls play, I think to myself, 'Thanks to God and Melaleuca, all of this is mine and no bank can ever take it away from me.'"*

—Rafael Rojas

# *The Rojas'* JOURNEY *to* FINANCIAL FREEDOM

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Rafael and Monica Rojas enjoy both a quality of life and a sense of financial stability that surpass anything they dreamt of before. With their thriving Melaleuca business, they have achieved total financial freedom and they continue to help others find the peace of mind that comes from a debt-free life.

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## **RAFAEL AND MONICA ROJAS' SUCCESS WITH MELALEUCA BORDERS ON LEGEND.**

Since enrolling in February 2005, they have built their business with such commitment and passion that they've become the fastest advancing Marketing Executives in the history of Melaleuca. They've inspired thousands of business builders to overcome the barriers they face and to realize that, with Melaleuca, anything is possible.

## **A Financial Rollercoaster**

Despite all the financial prosperity they enjoy now, Rafael and Monica haven't forgotten the challenges they faced along the way. When he first arrived in the United States, Rafael started at the bottom, working minimum wage jobs just to survive.

"Just like millions of other immigrants, I came to the United States in search of the American Dream, but things weren't easy," Rafael remembers. "I worked two low-paying jobs and lived with 11 other people in a one-bedroom apartment. For five years, I worked in a restaurant as a dishwasher and then as a cook. Then, in search of a better future, I got into the world of multilevel marketing."

For 15 years, Rafael was in and out of multilevel marketing companies only to discover, again and again, they were all based on empty promises. During that time, Rafael and Monica got married and rode those companies' financial rollercoasters together. It was a time of ongoing disappointments for the Rojas: they would

LIFETIME EARNINGS:

**\$6,522,638**



**Top left:** For 15 years, Rafael tried to get ahead with MLM companies just to see them collapse time after time. **Bottom left:** When he first arrived in the U.S., Rafael shared a one-bedroom apartment with 11 roommates. **Right:** Rafael, Monica and Andrea two years before finding Melaleuca.

earn thousands of dollars with a company only to lose it overnight when that company crumbled.

"When we got married, we lived in Acapulco, Mexico; we had a lovely home, a condo on the beach and two cars," Monica recalls. "But when the MLM company we relied on collapsed, we were left with nothing. That was about the same time I found out I was pregnant."

Shaken from their latest financial loss, Rafael and Monica rented a small apartment in El Paso, Texas. They'd lost nearly everything they owned and they worried about providing for the newest addition to their small family.

"We were in a very difficult financial situation," Monica says, with a lump in her throat. "When you're pregnant, you have cravings. I remember craving a hamburger and not being able to buy one. I had to ignore my cravings because we didn't have any money."

When Andrea was born, the Rojases didn't have enough money to cover the hospital bills. They had to sell their TV to pay rent that month and they ended up selling the expensive products from their previous companies at a local swap meet for mere pennies on the dollar.

"I made a little over \$100—the best \$100 of my life," Monica recalls. "We used that money to buy diapers and

a few other necessities. Those were some tough times, but we learned a valuable lesson: God taught us to never forget the value of money."

**"We came to better appreciate the value of financial security," Rafael adds. "We were tired of the instability of MLM companies,** of the concept of 'fake it till you make it,' and of buying things with money we didn't have. We wanted to build a real business and enjoy the results of our hard work."

### The Right Company

The financial ups and downs continued for a few more years until the Rojases abandoned MLM companies altogether and invested what they had left to start a restaurant in Mexico. It was then that Rafael remembered the business proposition Corporate Director II Jeff Miller made him five years before. In part as a favor to four friends who had followed him through several previous companies, Rafael contacted Jeff and made arrangements for them to listen to a presentation. As Jeff spoke, Rafael and his friends were fascinated by Melaleuca's business model. Without skipping a beat, they went to work with Melaleuca.

## RAFAEL'S TIPS FOR GETTING OUT OF DEBT:

### DEBT SNOWBALL

Follow Dave Ramsey's Debt Snowball strategy: Pay off your debts starting with the smallest and progressing to the largest.

### TEMPERANCE

Postpone all unnecessary purchases and pay off your debts instead.





*Rafael and Monica focus on Melaleuca products to build a business to last a lifetime.*

"A lot of people think we brought a big group of business builders with us when we enrolled, but that's not how it happened," Monica says. "We started out with four business partners and worked really hard. The first month our ears ached from being on the phone so much. **It's not a matter of making just two or three phone calls; you have to focus on the right activities and work hard.** A Melaleuca business requires sacrifice, dedication, and effort, just like any other job."

Working with all the energy they could muster, Rafael and Monica shared Melaleuca's products and business plan with others. And they had a remarkable start: during their first full month as business builders, they advanced to Senior Director II and earned \$28,130.

"The results are real," Rafael says, "and you can provide financial security to your family."

### Leaving Debt Behind

For the first time in what seemed like ages, Rafael and Monica felt a sense of stability in their lives. It was time, they decided, to free themselves of the debt that they'd been dragging around for years.

"When we enrolled with Melaleuca, we had \$62,000 in debt, we didn't own our home and our car belonged to the bank," Rafael recalls. "I remember paying off \$5,000 in credit card debt with one of our first Melaleuca checks. For years we'd made minimum payments, and the balance never seemed to get any smaller. Monica and I pulled our hair out and wondered, 'After all these years, how can the debt still be the same?' That's when we understood how you could become a slave to debt."



*Monica and Rafael were thrilled to burn their mortgage at Convention 2008.*



### SET A DATE

*Be passionate about paying off your debts.*  
*"Set a goal to get out of debt and work toward that goal with passion."*



### BUILD A BUSINESS

*"If you want to learn about finances, listen to Dave Ramsey; if you want to get out of debt, build a Melaleuca business."*

One of the things the Rojas love about Melaleuca is that it gives them time freedom for what matters most.



**“The day we completely paid off that card, I felt like somebody had removed a chain from around my neck.** Paying that card off gave us the strength to pay off the rest of our debts. It turned into a game of paying off one debt after another and feeling like we were finally becoming free.”

Following the principles in Dave Ramsey's *The Total Money Makeover*, Rafael and Monica paid off their debts one at a time, starting with the smallest and working up.

“One thing I learned from Dave Ramsey is that if you really want to get out of debt, you can't take things lightly,” Rafael says. “You have to be passionate about it. Set a goal to get out of debt and work toward that goal with passion.”

“Getting out of debt is the greatest of feelings,” Monica adds. “You feel free because when you're in debt, there is so much stress. Debt creates so much pressure. Leaving your debts behind is an incredible feeling.”

### Total Financial Freedom

As their monthly checks grew, Rafael and Monica paid off their debts until only the mortgage on their beautiful home remained.

“During the 2007 President's Club trip to Tahiti we received a check for \$310,373 for advancing to Corporate Director, and I thought about using the money to buy the yacht of my dreams,” Rafael remembers. “But [CEO] Frank [L. VanderSloot] advised me



to pay off my mortgage first. What he told me made me think, and I realized that it was wise advice. On that trip to Tahiti, Monica and I committed to paying off our mortgage and reaching total financial freedom. A few months later, we wrote the biggest check of our lives to make the last payment on our home.”

**“When I wrote that check, my hand wouldn't stop shaking,”**

Monica says. “As I filled in the amount, I thought, ‘I can't believe I'm writing a check this large!’ I gave the check to Rafael and said, ‘All right, there we go, the house is paid for!’ It filled me with a sense of peace and excitement all at the same time.”

With financial freedom came a palpable change in the Rojas home. No longer burdened by debt of any kind, they began enjoying life like never before.



## ALEXA

*"Alexa is an angel," Monica says. "Even though she's only 7 months old, she sleeps all night and never cries."*



## ASHLEY

*Ashley is, according to her mom, the sweetest "girly girl" you'll ever see. She loves wearing jewelry, carrying her purse and putting on Mom's makeup.*



## ANDREA

*The family athlete, Andrea plays many sports at school, but her favorite (as well as her father's) is soccer.*

"Now, when I walk around my house or go out into the yard and watch my girls play, I think to myself, 'Thanks to God and Melaleuca, all of this is mine and no bank can ever take it away from me,'" Rafael says.

### Leading by Example

"Our journey with Melaleuca has been incredible, but we've had moments where we've plateaued," Rafael says. "Often, those plateaus became opportunities to learn. It's all part of business—not just this business but any real business. The most important thing is to keep moving forward, find out what you need to change and then do it so your business continues to grow."

A milestone in the Rojas' growth, Rafael says, came in one of those business plateaus right after their Corporate Director V advancement in June 2009. After years of enjoying constant and steady growth, the Rojas learned another valuable lesson.

"Sometimes, success can dazzle you," Rafael says. "After working for all those years, I let myself slide, relaxed a little bit, and stopped looking for leaders. I sat back and enjoyed what I had achieved with Melaleuca, and I turned into a trainer rather than a builder. I spent my time teaching different groups and helping them advance. And since I did that, my team naturally followed suit. We all wanted to train others, and before I knew it we had become a team of trainers, training who knows who. My business hit a plateau.

**"I learned the only way to teach is by example. There is no training, no video and no presentation that can have the same effect as a good example.** People need a leader to follow. They need somebody there working with them. So we began this year with a new philosophy: personally finding and developing new leaders, and leading the team by example."

Rafael and Monica's change in philosophy breathed new life into their business. By recommitting to finding new leaders and helping them achieve their goals, they jumpstarted their business and regained momentum. Finally, in April, Rafael and Monica advanced to Corporate Director VI and received a check for \$150,052, bringing their total so far this year to \$642,068—an average of \$107,011 a month.

"Our achievements are the result of our team's hard work," Monica says. "We want to thank every one of them for their effort and dedication."

Today, the Rojas have their sights set on enhancing lives by achieving what no one has before. "I find motivation in challenges," Rafael says. "The words 'Why not me? Why not now?' keep going through my mind. Besides the financial stability that Melaleuca provides for my family, the thing that motivates me is the challenge to reach new heights."

"We're so excited at the prospect of achieving a status that nobody else has ever achieved," Monica adds. "But our goal isn't to just reach it ourselves, we want to continue helping others turn their dreams into reality and change their lives. We know it's hard work and that many unexpected things can happen along the way. But you learn to overcome obstacles, and you keep moving forward."

### More than a Business

For the Rojas family, Melaleuca has become much more than just a business. The Wellness Company has literally changed their lives. Those changes are only more pronounced with the latest addition to the Rojas family—their third daughter, Alexia.

"Our life today is so different from when we had our first baby," Monica says. "This time we paid for the delivery in cash, and we brought her home to our dream house rather than a small apartment. **Our girls are safer, have access to better education and have greater opportunities than we ever could've imagined; and it's all thanks to Melaleuca.** I thank God for this opportunity to help others change their lives as well. It has been a great journey."

"Without a doubt, our lives and our time with Melaleuca have been a great adventure," Rafael says. "The challenges and all the crazy things we endured make the achievements more special. If it were easy, success wouldn't taste as sweet. The people who ultimately achieve success are the ones who push through failure because they know in their hearts they will have success in the future. With Melaleuca, success has always been within reach. You just need to go forward, keeping in mind that this is not a race of speed, but of persistence." SV