

**FRANCHISE DISCLOSURE DOCUMENT
EXPENSE REDUCTION ANALYSTS®, INC.**
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 **Expense Reduction
Analysts**

The franchisee will operate an Expense Reduction Analysts® Consulting Practice that helps client organizations reduce on-going business expenses, such as those incurred for printing, freight, equipment maintenance, courier service, telecommunications, janitorial service and office supplies.

The total investment necessary to begin operation of an Expense Reduction Analyst Consulting Practice ranges from \$66,100 - \$88,250. This amount includes \$59,900 which must be paid directly to the franchisor.

This Disclosure Document summarizes certain provisions of your Franchise Agreement and other information in plain English. Read the disclosure document and all accompanying agreements carefully. You must receive this disclosure document at least 14 calendar days before you sign a binding agreement with, or make any payments to the Franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no government agency has verified the information contained in this document.**

You may wish to receive your Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact ~~Teresa Terrel~~ **James Schmitt**, 5050 Avenida Encinas, Suite 200, Carlsbad, California 92008, JSchmitt@expensereduction.com ~~terrel@expensereduction.com~~.

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract and this disclosure document to an advisor, like a lawyer or accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as "A Consumer's Guide to Buying a Franchise", which can help you understand how to use this disclosure document is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC's home page at www.ftc.gov for additional information. Call your state agency listed on Exhibit A or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

ERA Regional Disclosure Document -073.2012

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THE ISSUANCE DATE OF THIS DISCLOSURE DOCUMENT IS MARCH 15, 2012 AS AMENDED ON
JULY 12, 2012.

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STATE EFFECTIVE DATES

The following states require that the Franchise Disclosure Documents be registered or filed with the state or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington and Wisconsin.

This Franchise Disclosure Document is registered, on file or exempt from registration in the following states having franchise registration and disclosure laws, with the following effective dates:

California	
Hawaii	March 29, 2012
Illinois	March 27, 2012
Indiana	April 9, 2012
Maryland	
Michigan	May 15, 2012
Minnesota	March 28, 2012
New York	April 4, 2012
Rhode Island	
South Dakota	March 28, 2012
Virginia	April 9, 2012
Washington	April 6, 2012
Wisconsin	March 19, 2012

In all other states, the effective date of this Franchise Disclosure Document is the issuance date of March 15, 2012, as amended on July 12 2012.

This is a document preview downloaded from FranchisePanda.com. The full document is available for free by visiting: <https://franchisepanda.com/franchises/expense-reduction-analysts>