



CASE STUDY

Physical Therapy \$400K Debt / Exit.



Nth Degree Helps Physical Therapy Business Eliminate \$400K in Debt & Exit More Quickly & Profitably Than She Ever Thought Possible.



Nth Degree CPAs

www.nthdegreecpas.com

About the Client

The client built a physical therapy practice over the years but found herself burdened by \$400,00 in debt. She dreamed of selling the business and pursuing new opportunities but feared she would walk away empty-handed due to her financial obligations.

The Challenge

Our client was approximately \$400,000 in debt from equipment purchases, prior year losses, and continuing education expenses. Her debt seemed insurmountable, and the guidance from other experts yielded no clear path forward, and no options for selling the business profitably.

The (UN)Conventional Approach We Took:

The owner reached out to Nth Degree and began working with our team of highly skilled CPAs. We guided the owner through our proprietary cash flow engineering process, which included:

- Categorizing expenses as core (essential) or non-core (discretionary) and eliminating or optimizing non-core expenses that weren't generating positive returns.
- Redesigning employee compensation to powerfully incentivize and deeply motivate team members to reach brand new revenue tiers — without adding on any rush for our client. (If we can brag for just a second, this was stunningly creative, hugely effective, and so many business owners can leverage compensation strategies like this).
- Creating an aggressive debt repayment plan with a target date for becoming debt-free. Thanks to all of our other efforts this became easy for our client to manage.



The Solution

With Nth Degree's guidance, the owner:

- Paid off her entire \$400,000 debt in under 9 months.
- Became debt-free just before being diagnosed with breast cancer, allowing her to sell her business and focus on recovery without financial worry.
- Successfully battled breast cancer and is now pursuing her true passions, with one book published and another on the way.

The Impact

"Working with Dan and Nth Degree was life-changing," the owner shared. "Not only did they help me eliminate my debt and sell my business, but they also gave me the financial freedom to focus on my health and pursue my dreams. I'm forever grateful for their expertise and guidance."

This client's story is an emotional one for us to share, and we don't share it lightly. It's an example of how important it is to achieve a higher level of financial certainty in your life and business. The better your financial position is, the better you'll be able to navigate life's unexpected challenges. We're honored to have played a role in 180-ing our client's financial situation, which helped her sell her business for a profit, equipping her with the time, means, and energy required for a challenging health battle.

The Counterfactual

Without Nth Degree, this owner would likely still be struggling under the crushing weight of her debt, unable to sell her business or pursue her passions. The financial stress would make any health challenge even more grueling.

These are the facts:

If you're a \$1M-\$10M/year business owner who's unable to grow because of debt/cash flow issues, and you're willing to do what it takes to solve your challenges powerfully and permanently, the first step is getting your financial plan. There are likely (UN)Conventional strategies you ought to leverage that can result in improved cash flow, debt eradication, a profitable exit, and so much more.

If you're ready to tap into our expertise for your benefit, you may consider [booking a call](#) and we'll see if you're a good fit to work with us.





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Simple Solutions to Complex Matters

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