

# MIDDLE-CLASS MINDSET ESCAPE PLAN

6 PROVEN STEPS TO BREAK FREE OF FAULTY BELIEFS,  
CONQUER YOUR FEARS AND REACH FINANCIAL SUCCESS!



5TH ANNIVERSARY EDITION WITH UPDATED CONTENT

**J.D. GIBSON**

## **Copyright Page**

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Middle-Class Mindset Escape Plan

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Note from the author: I have tried to recreate events, locales, and conversations from my memories. In order to maintain their anonymity, in some instances, I have changed the names of individuals and places. I may have changed some identifying characteristics and details such as physical properties, occupations, and places of residence.



*I dedicate this book to my wife, Deysi. You are my inspiration, my soulmate, and the one who makes me whole. You served as my first mentor, helping me choose the less-traveled path and take risks. You taught me not to accept mediocrity and seek a better life. You made me get out of my comfort zone and pursue my dreams. You made sacrifices, even delaying your own success in order to serve and nourish my personal growth and development. You are my best friend and confidante, my princess and the love of my life, my mentor and my amazing hero! You are the reason for my transformation and why this book made it to completion.*

NOTES:

## ACKNOWLEDGMENTS

First, I want to thank my mother, may you rest in peace. Thank you for bringing me into this world. How I wish I could have had more time to know you! The first three years of my life were simply not enough. Pops, thanks for planting that seed and for doing such an amazing job as the widowed father of such a young boy. I am forever grateful for everything you have taught and continue to teach me about life. Also, thank you to my wonderful boys, Hunter and LoLo. I have had so much joy watching you two grow and mature into such wonderful human beings. With all of the ups and downs of my journey, your unconditional love and support has helped keep me focused on the bigger picture. You guys rock,

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# A NATION GONE BUST

## FOREWORD

In the U.S., one of the richest nations in the world, the average American household carries a debt of \$137,000. The revolving debt for Americans and credit cards hits \$1.027 trillion in 2018 with the average middle-class citizen carrying a \$5,700 balance credit card debt. The average household has about \$4,830 in savings, enough for only a couple months of bills. So, what does this tell us? That most Americans [and presumably many people in other countries] are at financial risk of compounding debt. This is creating a massive negative impact on their futures.

Millions of people in this country are living beyond their means, buying things they don't need with money they don't have. Then they end

up owing thousands to an institution that loves them for spending so much and paying the exorbitant interest rates. This is not just a crisis. It is an epidemic.

The big question you need to ask yourself is: “Will I continue on this path of financial devastation, only to turn 60 and wake up to the reality that I am broke and owe thousands [or millions]?”

My friends, I don’t know how old you are, but that time is not far off. And, if you fail to seek help now, or to learn the strategies needed for digging yourself out of a debt-ridden battlefield, you’ll be working long into your retirement years.

Think about that. Would you rather be playing golf or traveling while knowing you are financially secure, spending time with your family and loved ones? Or, punching a clock at 65 while carrying heavy regret that you failed to plan when you could have?

As Benjamin Franklin once said: “If you fail to plan, you plan to fail.”

This brings us to the subject of the book you are about to read. Regardless of where you are in your life now, how many times you’ve failed, or how much debt you have, all is not lost. You can plan for success instead of failure. You can win



and take back the life of freedom you deserve to be living--not just in your retirement years, but now. Right now.

There is a solution, and a pathway to victory.

J.D. Gibson, the author of *Middle-Class Mindset Escape Plan*, has lived on the other side of this failure after spending everything he had and driving his finances into debt leading to bankruptcy. As you will see, J.D. has been there. He learned first-hand what it means to hit rock bottom.

But, he didn't stay there.

J.D. decided to do something about his situation. More importantly, he decided to move beyond financial ignorance and get educated on how to break free from debt to the other side of a truly amazing life. J.D. now brings everything he has learned through his journey to help thousands recover from loss, make a mindset shift, and break through to financial freedom.

If we are totally honest with ourselves, many of us [myself included] need help with our financial education. It is not a subject taught in our schools, and you won't learn about it through friends or family who rarely discuss anything money related. And many of them are

probably struggling with the same money issues you are.

Most of us just assume we will know how to behave responsibly when we get that credit card, that first paycheck, or how to say no to temptation when we see that signboard that says, “Zero down for the first year.” I don’t know about you but, similar to what J.D. Gibson talks about in this book, I had no idea how ignorant my mindset was around money.

Educated, smart, or above average IQ has nothing to do with your ability to manage your financial destiny. You can be the best in your field or the smartest person in the room and not have enough common sense to put together a savings plan.

This is why we must learn to do this from someone who has been there and was able to turn disaster into triumph. The expert advice and blueprint you now have access to in this book will show you how to let go of your fear. You will learn why you are in debt and the strategies for getting out of debt that is the first big leap toward financial freedom.

Sound too good to be true? It sounds better than the alternative.

*Middle-Class Mindset Escape Plan* is a wakeup call, and it is up to you to decide if you are going to wake up to the new life you could have. Or, stay trapped and be like that ship with a broken rudder heading for the rocks and certain disaster.

The past does not have to be your future. Your decision today shapes your future. You can turn it around and become the “Master of Your Fate.”

Master life coach and serial entrepreneur, Tony Robbins, said, “If you want to be successful, find someone who has achieved the results you want and copy what they do and you’ll achieve the same results.”

Don’t settle for the way things have always been. Take action, take charge, and take a stand against the ignorance that has been leading you astray.

J.D. Gibson did, and you can, too.

Believe. Act. Persevere. Win.

~**Scott Allan**,

Bestselling author of *Drive Your Destiny* and *Relaunch Your Life*

NOTES:

## IT'S ALL ABOUT THE JOURNEY

### INTRODUCTION

“Too many people spend money they don't have to buy things they don't need to impress people they don't like.”

-WILL SMITH

It was 2007. I had just passed the ripe age of thirty-nine and was gazing proudly at my beautiful 26-foot, bright yellow sport boat parked behind the garage. Damn, was she a beauty. And she was all mine. Her name, *Wet Dream*, was stenciled elegantly on her back. Yeah, I don't know what I was thinking at the time. That was true about a lot of things in my life back then.

Parked in the three-car garage glistened the latest Chevy 6.0-liter, 400-horsepower velocity yellow Corvette. If that was not enough, I also had the latest fully-loaded Tahoe LTZ sitting beside it and a handful of dirt bikes in the next bay. But that wasn't all. Let's not dismiss the 4,000-square-foot home with lavish furnishings and all the latest updates in my attempts to show up the neighbors, at least until they dipped into their credit lines to one up me the following month. My "friends" were in awe of my amazing life and possessions. On the outside, I gleamed with pride about all my accomplishments and splendid material doodads. On the inside, I was terrified of financial ruin, frustrated, and embarrassed that I had more toys than I could afford. The pressure to pay for them all was almost unbearable.

The truth is, I had placed myself and, most importantly, my family in jeopardy of losing everything. Do you know how terrifying it is to have loads of debt? Do you know how hopeless it feels to be in a never-ending cycle of trying to pay off STUFF just to find yourself right back in the same predicament? Do you know how embarrassing it is to finally admit you have a major problem and no idea how to solve it? I'm guessing

you do or you wouldn't be reading this book right now.

As much as I hated to admit it, I was stupefied by my situation and clueless about what I was doing wrong. How could this happen to me? I was earning over \$140,000 a year! I'm a pharmacist, gosh dog it! I'm an educated professional and someone who should know better, right? Well, I have news for you. Regardless of where we go to college or how smart we may be academically, we do not get any financial education in school, especially the knowledge needed for protecting your "ASSETS," much less any instruction on how to build them.

Little did I know at the time, the cycle of debt I (and so many of my friends) was stuck in is the direct result of the consumer mindset that most of us are "taught" by default. Not only was I robbing Peter to pay Paul, but I was also robbing Paul--and whoever else I could--just to pay interest on our beloved Federal Reserve. On the outside, it looked like we were all living this amazing life, but most of my friends and neighbors were stuck in the same distressing predicament. Luckily, I finally reached my tipping point and the moment of truth. I decided it was time to

pay the piper. What I did may shock you, but desperate measures were unavoidable if I wanted to move forward. I was in so deep that I felt there was no other choice but to file for big ol' bankruptcy. Yep, I said it. I filed for Chapter 13 bankruptcy and endured the embarrassment and shame that comes with it.

In retrospect, this was, by far, the best thing that ever happened to me, as painful as it was to live through. Reaching my financial rock bottom allowed me to learn a huge and priceless life lesson and to break through to the other side of ignorance and financial misery, where life is nothing short of *truly* amazing. Not only do I have more money than I ever dreamed of making, I know how to take care of it and to make it work *for me*. If you have been through a crisis like the one I described or feel like it's just a matter of time before you're up to your eyeballs in your own financial disaster, I am here to help. Rest assured, there are solutions. If you are willing to go along with me on this ride out of the mess your middle-class mindset has created of your finances, to make necessary changes, and, most importantly, to take action, the end result can be blissful. It is possible to radically change your



financial situation, I promise! More importantly, it's on the journey out of ignorance that you will discover the most about yourself and what you are truly capable of achieving.

Among many other things, this book tells the story of my personal journey out of the middle-class mindset and debt cycle to where I am now: total financial freedom. With the tools I share in this book, I was able to replace my corporate income, set myself free to be my own boss, and eventually create a high seven-figure business. Better yet, I'm able to spend time with the people I love doing what we love most. But I'm not just sharing all this with you to brag. If you, too, want to break out of your middle-class slump or are facing a financial crisis, this book is for you.

In the following chapters, I will teach you the essential strategies and tools for obtaining results as speedily as possible. I'll reveal exactly what I did and how I did it to get where I am today, so you can follow the steps I took to get your own awesome results. If you truly give yourself over to the process I share, your life will change forever! It took a lot of trial and error, but, as a result, my life has been totally transformed ever since I

became willing to take an honest look at myself and change my behavior. With the same strategies I share in this book, I solved the so-called mysteries of the wealthy and successful that once seemed impossible to decipher. With my help, you can, too!

“We were not taught financial literacy in school. It takes a lot of work and time to change your thinking and to become financially literate.”

-ROBERT KIYOSAKI

I've organized this book into chapters focused on actionable advice and exercises you can—and should—begin practicing right away. If you want to change your circumstances, you're going to need to start doing things differently. Immediately! Here is a breakdown of the content you can expect to find, along with some real-life stories that will show you how what I teach has played out in my own wild ride out of the middle class.

- Chapter One will help you figure out exactly how your upbringing has shaped your thoughts about money and how you handle your finances. The real problem is on the inside, and this, my friend, affects everything on the outside.
- Chapter Two dives into financial literacy and teaches you what isn't taught in school but should be. For example, I'll dispel popular myths, like believing that your home is an asset, and teach you the necessary basics about taxes. Ouch! I know taxes are a sore topic, but a little education can make all the difference in the world.
- Chapter Three challenges you to think about different ways you can set yourself free from the corporate conglomerates and the grind of the 9-5 routine. If you are already free from the machine, I will help you figure out how to maximize your current situation, and make it truly work for you. I will challenge you to

think about how you can utilize the years of experience you already have within an industry, and create something to blow things up.

- Chapter Four is all about thinking like a millionaire. I don't mean you have to be a millionaire or even aspire to become one. But I promise you, if you train your brain to think that way with the tools I share, things will miraculously start changing. On a serious note, making a few mental tweaks about money and how best to utilize your resources will move you much quicker toward your financial goals.
- Chapter Five is where I share some of the pros and cons of making money in the information age. I will teach you to prioritize, analyze, and scrutinize before you finalize. It is easy to be seduced by "the ultimate" get-rich-quick program, of which there are many. I will teach you how to figure out where and when to

invest and when to keep that credit card in your wallet.

- Finally, in Chapter Six, I will tie all the information and strategies together and help you formulate a plan to move forward while implementing it to the fullest. Like Mark Twain said, “The secret of getting ahead is getting started!”

“Action separates the heroes from the cowards, the achievers from the complainers, the successful from the mere dreamers, the happy from the envious; it separates those who rise to the challenge of their goals from the haters who cower in the shadow of stagnancy.”

-STEVE MARABOLI

Alrighty, my friend, are you ready to strap in and go on one hell of a ride? I promise this book will not just light a spark under your hind end and get you motivated. It will also provide insight and value

that enables you to take immediate action. I want only the best possible outcome for your journey with me and encourage you to follow the action steps at the end of each section, as this is where the magic happens. If you wait, you will just be that sad person who could have and should have changed when he or she had a chance. Instead, be that guy or gal your friends admire, the one about whom they whisper, “*Everything he touches, turns to gold.*”

Whatever you do, don't procrastinate! Start reading this book for a minimum of 10-15 minutes daily. Heck, put it by your commode, and open it up while you drop that deuce. No excuse! Now, it's time to enjoy the journey ahead.

STEP ONE: REVISE YOUR  
“MONETARY IMPRINT GENE”

“If you want to change the fruits, you will first have to change the roots. If you want to change the visible, you must first change the invisible.”

-T. HARV EKER

ESCAPING the middle-class mindset and adopting a wealth mindset is all about modifying what I call your “monetary imprint” gene. Your monetary imprint is what shapes your attitude, beliefs, values, and subconscious mind regarding money, and it correlates to the entire socioeconomic demographic to which you belong. Is it really a genetic condition? Heck, no! But consid-

ering the insidious and far-reaching impact it has on our developing psyches, it may as well be. Depending on your personal monetary imprint, you are, by extension, a member of the particular socioeconomic group that shares the beliefs associated with that imprint; in this case, the middle class. If you are not happy with how your imprint has shaped you, and you have outgrown the economic class in which you've built a life for yourself, you first need to understand why you are where you are.

First, we are not born with a monetary imprint; our imprint is projected onto us, both consciously and unconsciously, by our parents and extended family members and the culture in which we grow up. When we step back, analyze ourselves, and consider our parents' concepts of money, we can then work on rewiring our brains for change. For example, have you ever heard a parent or relative say that the wealthy are evil? How about greedy or another derogatory term? Concepts such as these that malign the rich will work against your most diligent and brilliant efforts to get out of your economic slump if you do nothing to change their impact on you. You must rewire to reap your desire!



Pay attention to how it feels just to *read* those above words. It makes money and material success just seem . . . icky, doesn't it? It continuously waters the seeds that were planted early on. The seeds which proclaim that you can't be rich and humble all at the same time. Some believe that outright, and some only believe it on a subconscious level. But, either way, the seeds were planted at some point. They are there. And it is up to us whether we allow them to grow.

Do you ever wonder how the wealthy attain their level of success? Or how so many with major hardships eventually rise to the top? How the elite remain the elite, even after disaster strikes? You, the middle classer, on the other hand, seem to be stuck no matter what you do. I have a theory that explains the circumstances of the middle class, and I refer to it as "the unfortunate fortunates of the common class." Those in the middle class are fortunate to have been born into a family that can comfortably provide for basic needs and wants without much fuss. However, this privilege comes with generations-old expectations and inherited beliefs that keep most members of the middle class stuck in a vicious cycle. Go to school, get good grades,

secure your finances and future with a stable corporate job. Work hard for the man (or woman), climb the ladder for 40-plus years, invest in a 401(k), and retire. We do all this just to figure out that our hard-earned savings will peter out long before we do. We are taught to live a life of mediocrity and complacency and to accept what are ultimately low standards for ourselves. In the comfort and relative ease of the middle-class lifestyle, there are simply not enough pain stimuli to generate the desire for change or feelings of desperation that lead to motivation to rise above.

Generally speaking, being afforded a comfortable, if mediocre, existence is by no means a bad thing. For those middle-classers who aspire to get out of the vicious cycle of being yoked to our jobs and debts, however, the mindset that comes with our comfortable upbringing is a trap. Luckily, I have good news for you. It is not your fault you are where you are, and we can fix the problem. The first step is investigating your childhood to find the origins of your monetary imprint and becoming willing to let go of the past.

I love my father to death, and he definitely

taught me great lessons about managing and investing money, but he also commonly referred to the wealthy as “swindlers” and believed they “must have taken advantage of a lot of good people” to get what they had. In essence, he taught me rich people were criminals and poor people were virtuous. Because I had no reason to question my father, when I became an adult and started making money, those messages were a big factor in why I was unable to truly value and respect the money I earned (and myself) as a relatively high-earning professional, though I didn’t know it at the time. How could I ever achieve great financial success if I believed on some level that I would be a swindler for doing so? I knew my pops loved me to death, but the messages he sent about rich people put a low ceiling on the financial success I could achieve without rocking the boat. Even if it means self-sacrifice and financial instability, no one wants to live in a way that will cause them to be rejected or judged by their parents--or anyone else for that matter.

The derogatory stereotypes of the rich my dear dad perpetuated are extremely common among the poor and middle class and widely accepted as true. No wonder these same groups

of people find themselves stuck in debt, low-income jobs, and lifestyles void of the pleasures financial freedom buys--and then complain helplessly about it, as if the circumstances they are in are a result of black magic as opposed to conditioning. Don't ever minimize or take for granted the influence of your upbringing on your current financial circumstances. What we are taught early on about money, and those who have it, has deep and far-reaching impacts until we learn to identify our influencers and make conscious choices about the thoughts we allow ourselves to believe. No matter how successful we may become, if we have any negative beliefs about money buried in our subconscious minds, we will inevitably find ways to sabotage our own success, even if it means losing a fortune.

Back in my early twenties, I had a friend named Chad whose story illustrates this point well. Chad and I grew up in a middle-class neighborhood, surrounded by stable families and stellar schools. We had both just finished our Bachelor's degrees, and I was working on applying for pharmacy school while holding down a part-time job. Chad, on the other hand, went straight into the workforce, drawing a full-

time income. Being on his own, making his own money was fun and felt like real freedom after all those years in college, but, like most kids his age, Chad had no idea what to do with the money he made or a financial vision for his future. On Friday nights, Chad was always at the local honky-tonk bar, two-stepping it up and drinking his paycheck away.

On a regular basis, Chad would say, “Hey, J.D., I’d love to grab some lunch, but, man, am I broke until next Friday! Dude, that was a hell of a weekend!”

Later that year, Chad’s grandmother passed away. Being very fond of her grandkids, his grandmother left a massive inheritance to be split equally among them. Chad got to hang onto a little more than half a million dollars. “Man, can you believe it?” he said to me. “I’m twenty-three years old and rich!” Now, you talk about fun! That was the best two years he’d ever experienced, and I had the pleasure of enjoying it with him. Sadly, after those two short years, it was all over. All the money was gone, kaput, wiped out. Chad was back at his old job, coasting along paycheck to paycheck, and selling stuff to stay out of debt.

Because of the comfortable yet ignorant way in which Chad was raised, he did not have on the inside what was needed to control and grow that which was on the outside. Of course, not many 23-year-olds have the ability to manage that kind of money regardless of their upbringing, but I think you get the point. Research shows that the majority of lottery winners eventually return to their original financial state, because what matters is not how much money you have but what your beliefs about money are. Lack of internal understanding ultimately leads to the outward squandering of money and subsequent return to a familiar equilibrium, which feels more comfortable even if less abundant.

While I didn't inherit a boatload of cash out of the blue like Chad did, when I was a senior in high school, a particularly intense life-changing experience shaped my attitude and beliefs about money. Reflecting on this after I became an adult and started to have financial problems helped me understand how I inherited a faulty monetary imprint gene myself.

Back when I was a teenager, my father purchased an amazing 140-acre property in southeastern Oklahoma. This acreage sat nestled

in a rolling hill region, with breathtaking rock canyons and perfect proportions of wooded terrain and clearings that attracted whitetail deer to our little section of paradise year round. A crystal-clear, spring-fed pond with thriving aquatic life provided for refreshing dips on hot summer days as well as spectacular Largemouth Bass angling during the spring and fall. There was just one little drawback: it was landlocked. This means it did not have its own ingress or egress. Fortunately, the county granted my father an easement not too long after his purchase, but one particular local named Lindsay owned the adjacent property and was not very pleased with the situation.

You see, Lindsay had been cattle-rustling for years, and by “rustling” I mean stealing, and he had free run of the property until my father purchased it. My father drove back and forth to the property on weekends for months, working his hind end off while pouring his blood, sweat, and tears into his investment. He started with the little rundown two-bedroom, one-bath shack, which had been constructed in one of the beautiful clearings many years before. He remodeled it into a pleasant cabin that anyone would feel

proud to lodge within. The last job my dad had planned was the installation of a fence that would prevent Lindsay's stolen cattle from running amuck on his lovingly updated property.

One fateful Sunday afternoon, as my dad worked tirelessly driving metal fence posts along the easement, he was approached by Lindsay. Lindsay was a burly guy with poor manners and just flat out mean. He pulled up intimidatingly close to my father in a massive John Deere tractor—the kind that has an enclosed driver's cabin and a freaking ladder to get into the damn thing. Lindsay got in my father's face, doing his best to stop my dad from putting the fence in place. Not easily shaken, my dad barked back at Lindsay and turned to pick up his fence-post driver when he heard *pop, pop, pop*, and another *pop*. What felt like hot steel rods plunged through his back and into his internal organs. He'd been shot four times with a .38-caliber revolver. As the smell of burning flesh and a surge of adrenaline rapidly hit my father's senses, his body responded in fight mode. He immediately turned to face the evil Lindsay, who was at point-blank range, looking to inflict even more damage.

My father grabbed Lindsay's right pistol



hand and attempted to remove the revolver from it. *Pop!* Another round screamed out of the barrel, grazing my dad's forehead. *Crack!* One more round blew off the pad of my dad's thumb. As they jockeyed for position, my father stripped the firearm from Lindsay's grasp and turned the pistol on him, pulling the trigger only to hear *click, click, click*.

Turns out, Lindsay had brought a .22-caliber rifle to this murder plot as well, and he scurried into the tractor to get it while my father sprinted away as fast as he could. Unfortunately, my dad only made it out about twenty-five yards before the petrifying sound of gunfire rang out once again. Several more stinging spike sensations pierced his back, with the final one hitting his spine, causing a complete shutdown in his legs, sending him tumbling to the earth. Lindsay took his final steps toward my father's motionless body and pointed the rifle at his head. My dad took one last breath, exhaled deeply, and remained motionless with his eyes closed. As he released that last breath, he remained still like a corpse, and Lindsay assumed he was dead. Luckily, that crazy dude never pulled the trigger!

Miraculously, my father lived and spent just

a couple weeks in the hospital recovering from his injuries while I tried to make sense of what had happened. How do you think that nightmare impacted my attitude and thoughts about investing in real estate? My father's investment was a potential goldmine, and he did everything in his power to add value to his property only to face a completely random and nearly lethal roadblock to his success as an investor. I can still recall the feelings of hatred and fear that overwhelmed me as I tried to process what had happened. The traumatic emotions associated with this horrible experience eventually led to the reluctance and fear I fought years later, as I stepped out of my comfort zone and into the world of real estate investing. Wouldn't an experience like that make you steer clear of real estate investing? This is obviously an extreme example, but keep in mind even far less traumatic experiences can have lasting effects on our psyches and shape the way we view ourselves and the world.

What we see and hear on a regular basis is as impactful, if not more so, than one-time events. As a kid, I heard my father routinely blurt out, "The wealthy are a bunch of swindlers and crooks!" One year, I asked my dad if we could go

to look at dirt bikes at the local dealership, and he said there was no sense because “we could not afford one,” and “money did not grow on trees.” These messages sunk deep into my subconscious, and I repeated them to my boys when I became a parent. It wasn’t until recently that I learned these ideas were not facts, just the products of flawed imprints. I realized reprogramming my brain, not merely my spending and earning habits, was necessary if I wanted to change my relationship with money. Now, I never tell my boys or anyone else “you can’t afford it.” I love what Robert Kiyosaki says about this topic: “Never say you cannot afford something. That is a poor man’s attitude. Ask how to afford it.”

Have you ever noticed that when you truly desire something, you open your mind, and figure out the way to make it happen? The foundation of personal wealth is rooted in the fundamental acknowledgment through our beliefs that abundance and prosperity are the true nature of the world.

Now, take a moment to reflect on what you saw around you when you were young. How did your parents react to situations when there was an abundance or shortage of money? What was

their mood when they discussed finances? Was money the common denominator when arguments arose or when joy filled everyone's conversations? Unless you've constructed your beliefs consciously, you are no doubt reenacting what was modeled in your childhood. If you take away one thing from this book, it is the essential skill of self-evaluation. Without a clear and concise understanding of what you are doing that creates your present circumstances with money, you will never significantly and permanently change the condition of your life.

It is impossible to escape messages about money, whether in our family of origin or society at large, as they are an integral part of our culture. Just as there are commonly accepted mythologies around beauty, work, marriage, and gender, our society functions on the basis of shared beliefs about money. These widely accepted beliefs are ultimately what maintain a class system in which many people remain in the financial position in which they were raised.

If we fail to evaluate our thinking and behaviors, we cannot make conscious choices. Many are indeed born into money, yet the wealthiest in the world make their own money from a bare

bones beginning because they chose to think wealth-oriented thoughts about themselves and the world. Take heed. There are many expressions in our common lexicon that send negative messages about money and those who have it and discourage those in poor and middle-class strata from ever seeking, much less obtaining, wealth. Check out this list of expressions many of us hear or say on a daily basis:

- *We can't afford it.*
- *The rich get richer, and the poor get poorer.*
- *Filthy rich.*
- *Save your money for a rainy day.*
- *Not everyone can be rich.*
- *Rich people are greedy.*
- *You have to work hard to make money.*
- *Money doesn't buy happiness.*
- *Money does not grow on trees.*
- *There is never enough.*
- *You can't be rich and spiritual.*
- *That's not for people like us.*
- *Money is the root of all evil.* (My all-time favorite.)

Pay attention to the messages being transmitted through language whether at home, work, or in the media. Think about what you hear and say. Get curious about who these messages serve and what the outcome of repeating them over and over again across one's lifetime would be. Practice observing yourself and others to see where you can identify beliefs related to money that may very well be keeping you stuck.

Relationships with intimate partners are another place to evaluate when considering the source of your beliefs and habits around money. It's common for partners to have drastically different perceptions of how to manage and obtain money. My wife and I struggled for years with finances due to our different upbringings. When she was a little girl in Peru, life was very difficult. Simply having food every day was a challenge. Christmas was never celebrated with gifts, and she could only pray that the holiday would be honored with a delicious panettone. Any extra money she was lucky enough to have was promptly spent on toys, candy, or ice cream. Not surprisingly, my dear wife grew to associate extra money with the warm emotions associated with eating sweets and buying doodads. This

carried over into our marriage, resulting in frivolous purchases, worthless doodads, and, eventually, loads of bad debt. My bad habits aligned with hers for different reasons, compounding our negative feedback loop. Our habits led to money shortages, stress, and fierce arguments all because we were not conscious of our programming.

Hopefully, you are now beginning to understand how your personal history affects your relationship with money. Once I started evaluating my own internal imprints, I was able to understand how the beliefs and behaviors I inherited affected my outer world. This awareness is what enables a path to change. Opening your mind can give you a second chance in life, a chance to make the necessary changes that will allow you to live abundantly and with purpose.

Now, it's time to take some small steps toward uncovering and changing your own beliefs. If you're like me, you might read through the following list of action steps and say to yourself, "I'll just come back to this later and complete it when I have more time." Don't wait! It's time to start holding yourself accountable, following through, and sticking with a process. Do you know what happened to the guy who

decided to “put it off until later”? Neither do I. Because no one has ever heard of him. Success doesn’t come from sitting around waiting for life to happen *to* you. It comes from taking action.

“It’s a terrible thing, I think, in life to wait until you’re ready. I have this feeling now that actually no one is ever ready to do anything. There is almost no such thing as ready. There is only now. And you may as well do it now. Generally speaking, now is as good a time as any.”

-HUGH LAURIE

## ACTION STEP 1: IDENTIFY AND RECOGNIZE

Take out a piece of paper or a notebook and take a mind dump. Yes, a big, fulfilling one. (I tried to elaborate more, but my editors said I was being overly vulgar.) Write down all the things you heard, saw, or experienced regarding money and wealth while growing up. Take some time with this. Dive deep and reflect upon each item on



your list. What were the rituals, habits, and beliefs related to money? What kinds of feelings or emotions did your experiences evoke? (By the way, this works in other areas of life as well, not just finances. It's beyond the scope of this book for me to go into it, but consider this with things like body image or relationships--you will notice a pattern.)

## ACTION STEP 2: DIGEST AND INTERPRET

Now write down how everything you came up with in the first step affects your money habits today. Are you a saver or a spender? Do you find you give away money? How do your financial habits possibly differ from a significant other's habits? Analyze what you come up with as much as possible and get all your insights and thoughts down on paper. The more you can wrap your mind around the specifics, the more likely you are to set yourself free of what no longer serves you.

### ACTION STEP 3: DISCONNECT AND SEVER

Now it is time to disconnect from these past ways of thinking. They are not you! You do have alternatives. Practice noticing when an unproductive belief comes out of your mouth or enters your thoughts. Stop! You can choose to crush those old ideas, and develop a fresh way of thinking about money. Be different. Be bold. Go where your family didn't have the nerve or insight to go. Realize it may be necessary to adjust your interactions with others while you're working on rewiring. Avoid people, places, and things that reinforce poverty thinking. When you hear a poverty-oriented message, don't agree! You don't have to follow the middle-class herd of complainers no matter who they are. Think of this like a bad habit you are trying to kick. Changing your ideas about money is no different from quitting smoking or losing the booze. Spend time only with those who support your growth and share your newly developing values.

## ACTION STEP 4: ANNOUNCE AND PROCLAIM

This may seem a little corny, but I guarantee this step is one of the most important things you can do. Look at yourself in the mirror at least once a day—and preferably every time you visit a room with a mirror—and state out loud how your new self thinks about money. An example is, “I choose my thoughts about money regardless of what I was taught,” or “I attract wealth and prosperity everywhere I go.” If you need ideas for affirmations related to money, either create your own or go online. There are tons of effective options you can listen to on YouTube when you’re falling asleep or driving to work. Reminding yourself of your new beliefs will begin to shift your energy and your subconscious mind. This will aid you tremendously in making your intentions and desires come to fruition.

### **My Amazing Affirmation Story**

When I first read about affirmations, I was definitely skeptical. My background is very scientific and analytical in nature, so the metaphysical world was difficult to wrap my mind around.

Prepared to do whatever it would take, I followed through with T. Harv Eker's daily declarations. I actually placed a mirror directly on the wall inside the closet in our master bathroom. Directly above the mirror, I pinned the nicely printed declaration stating, "I, J.D., do hereby commit to becoming a millionaire or more by January 2020. I have a millionaire mind." Every morning, I would state my declaration out loud, first with my hand over my heart, as I peered into the mirror. Then I would touch my temple with my right index finger and say, "I have a millionaire mind." My loving wife would welcome me on many occasions with an innocent chuckle as I exited "my proclamation potty."

Starting January 25, 2015, I religiously practiced this declaration daily without fail. Fourteen months later, on March 16, 2016, I reached my goal! That's right, I was making more than \$90 thousand net monthly income and climbing, almost four years ahead of my plan. Who could imagine this success, right? That is the power of changing your inner world and making a commitment to change your life. There is definitely truth to the quote by Norman Vincent Peale: "Shoot

for the moon. Even if you miss, you will land among the stars.”

ACTION STEP 5: READ, DAMMIT . . . READ!

“The more that you read, the more things you will know. The more that you learn, the more places you’ll go.”

-DR. SEUSS

After I graduated from pharmacy school in 1998, I swore I would never pick up another book, and look where that got me. Yes, that was a dumb idea. I get that now. Knowledge is power, and the only way to get more of it is to continuously feed your brain. Consistency, people, is the name of the game here. Start by throwing those useless magazines in the garbage, and grab a good self-development book, or listen to an audiobook for 10-15 minutes a day. If you’re new to the world of self-development, here are a few of my favorite first reads, but these are just a small portion of many great books and audios out there:

- *Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth* by T. Harv Eker
- *The Millionaire Fastlane: Crack the Code to Wealth and Live Rich for a Lifetime!* by M.J. DeMarco
- *The 4-Hour Workweek: Escape 9-5, Live Anywhere, and Join the New Rich* by Timothy Ferris

#### ACTION STEP 6: FOCUS YOUR THOUGHTS AND TAKE ACTION

The last action step in this process is to formulate a plan to start changing your money mindset, and put that plan into action, even if it's just baby steps at first. Maybe this could be simply reaching out to a mentor or researching financial mentorships. How about signing up for some free webinars about building wealth? None of these action steps make a ton of difference unless you utilize them to propel you forward.

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Changing your mindset to appreciate money will

allow you to attract it. This is the most important step because all the others are nullified without it. If we don't "detune" all that crap we listened to our whole lives from others in scarcity mindset, we can't move forward. But, once we break that thought cycle, we can take off like nobody's business! So what are you waiting for? Let's talk about how to get that whirlpool going so we can jump right in and enjoy it. Okay, maybe I'm bad at metaphors. . .

NOTES:



## STEP TWO: EDUCATE YOURSELF ABOUT WEALTH

“If you want to thrive in today’s economy, you must challenge the status quo and get the financial education necessary to succeed.”

-ROBERT KIYOSAKI

NOW THAT YOU’RE on board with changing your money mindset, you are ready to learn how the wealthy put money to work for them. I will teach you what is not taught in our primary schools, much less in traditional higher education. Although this book doesn’t even begin to exhaust the topic of financial literacy, I will cover some of the basics to get you started on the right

path. First, let me share a bit more about my journey to the knowledge and wealth I have now. Hopefully, you'll relate to my story, and learn something from the many mistakes I've made.

Prior to 2015, I had no idea what financial literacy truly meant. I mean, who really does? Wait, don't answer that. I thought it was knowing how to take out a home-equity loan, saving enough money to put a pool in the backyard, or making an extra payment toward the mortgage every few months. For others, financial literacy is consolidating credit cards for a better rate or getting the chance to cut a few of them up. What most in the middle class don't know is that the cost of the missed opportunities this limited understanding of financial acumen incurs over time is much greater than the short-term gains it provides. Believe me when I say that I learned this lesson the hard way!

In late 2014, I was in a dismal place financially and emotionally. I had pulled us out of bankruptcy in 2012, so we (my wife and I) didn't have access to much credit, and yet we'd already sunk back into a hole financially and still lived paycheck to paycheck. The darkness surrounded me like some evil spirit, spreading stress, anxiety,

and a completely inescapable pressure. Okay, so maybe that's a tad dramatic, but seriously, my cabinets were full of anxiety and high-blood pressure meds. I couldn't sleep at night. Bill collectors' calls interrupted our measly family dinners. My wife and I got into fierce arguments over money, especially because we were stuck at home together all the time, bored because we couldn't afford to go out.

Some days it felt like I could barely breathe. What the heck was I doing? We were back where we were in 2007, about to create more of the bad debt I had just discharged in that very painful bankruptcy process. It seemed like a vicious cycle. When you have not changed your monetary imprint or truly developed financial literacy, the credit giant begins to come after you again. This is how so many people in the middle class remain stuck. I learned this the hard way. Close to another tipping point, I knew something had to change.

Little did I know at the time, getting out of my predicament wasn't about simply earning more cash, though this is what I initially pursued. I needed a real solution that would help us get out of the cycle of living paycheck to

paycheck, and I was willing to do whatever it took.

I knew I couldn't continue to manage money as I had been because my spending and earning habits were slowly killing me. Even my blood pressure and cholesterol were spiraling out of control from all of the stress. While doing online research, I stumbled across an infomercial hosted by this cool guy named Ray, who understood all my fears and offered a solution that actually seemed possible to achieve. It was as if a higher power knew exactly what I needed and plopped an ad onto my computer that only my eyes could see. Ray was selling a network marketing program that promised I'd be earning all kinds of crazy cash with just a few simple steps. The program cost \$2,500, which, at that point, was money we didn't have. Even though it was definitely a big risk, I slapped the tuition on a credit card and hoped for the best. Thankfully, the course immediately started teaching me new ways to think about and manage my finances that I could actually utilize. The group not only helped me to understand how to manage finances through outside reading but also drilled deep into teaching concepts for the building of marketing

funnels and utilizing Facebook and other social media advertising. Amazingly, the experience quickly opened up a whole new financial world, and my concepts of financial literacy began to radically change. For the first time in years, I felt real hope and saw an achievable vision for my family's future.

Within a few weeks, the class sold me on a bonus trip to Hawaii for their big event, at which we were promised even more valuable knowledge and insights. Even though it cost another big bite of about five grand for the flights and hotel, I couldn't resist the opportunity. It was crazy to spend that kind of money, especially since we went into more debt to pay for the trip, but I was all in at this point. Fortunately, the seminar facilitated a truly life-altering shift, and, as a result, my entire world changed. After days of lectures, small group breakouts, and masterminding, I had the sought-after breakthrough experience! I suddenly saw how my relationship with money had been holding me back, and, more importantly, how I could change everything.

Until you make a psychological transition of this nature, you can't fathom just how powerful your inner-self truly is. Both my wife and I were

in tears multiple times, as it finally hit us that we could actually get off the painful path on which we'd been stuck. Although it would initially be difficult to radically change course, we were willing to start traveling this new road because we knew the rewards would be great. Thankfully, our risky investment paid off. It is my hope that what I share in this book can be the catalyst, or at least the inspiration, for your own financial breakthrough.

THREE PRONGS OF FINANCIAL LITERACY:  
REDUCE YOUR EXPENSES, GROW YOUR  
SAVINGS, INCREASE YOUR INCOME

From what I have learned through my own lived experience and the top-notch education on financial literacy I was fortunate to obtain, there are three components one should focus on when developing financial literacy. These include **reducing expenses, growing savings, and increasing income**. Pretty basic, huh? Choreographing all three like a wonderful ballet, minimizing your expenses while increasing your income and savings, will

cover the critical financial building blocks and move you toward financial freedom much quicker.

Some financial experts tend to focus on simply reducing expenses in order to increase savings. I feel that creates too much of a *live below your means* mentality. The idea that we must reduce or restrict as a primary means to gain is a poverty-oriented mindset, as it is based on the false notion of limited resources. Decreasing expenses while concurrently growing your savings and income, however, will provide for more savings and investment opportunities, and keep your focus on abundance.

There are different ways to achieve the same goal, but my personal choice is to eliminate the unnecessary expenses first. This allowed me to get my head above water, so I could breathe and concentrate on effectively growing more income. I started by downsizing to a more modest home. I then eliminated many of our wants, like choosing the “Top 100” satellite channels rather than the “Ultimate 700” and 100 megabytes of internet speed over 300 megabytes and so on. I parted ways with a beloved black Camaro ZL1 and unloaded a sweet Harley-Davidson with some

sick ape hangers. International vacations, like trips to the Caribbean or Peru, were replaced with local getaways close to our backyard.

As we focused on reducing expenses across the board, I continued to find ways to increase our savings, too. I was well onto my third reading or so of *Rich Dad, Poor Dad* and several other books by Robert Kiyosaki. My studies on the real estate world had officially begun. I chose to treat real estate like a savings plan. Once I had a little more education under my belt, I began by purchasing a much more affordable home. Instead of selling the home we were already in, we secured financing for the new house and converted the old one into a rental property. We were able to break even on the mortgage payment after expenses, but, most importantly, someone else was paying that mortgage while the equity continued to increase. Now, *that's* what I'm talking about!

With expenses reduced and extra cash available, we snagged another rental property just shortly thereafter and continued to build savings through equity and increase our long-term profits. Not only was the mortgage covered by the rent, but we also made an extra \$400 a month



after expenses. I never expected we'd repeat such a venture, but repeat was actually what we did; several more times, in fact. Since investing this way creates savings opportunities, it just made sense to keep going.

“The only advice I have for someone who cares to have financial freedom is to learn and understand how money works. Unfortunately, our colleges do not offer financial education.”

-ABIODUN A. ABIODUN

Before I move on to address the pressing issue of increasing income, I want to get more into the nitty gritty of saving and investing in an area that affects everyone in corporate jobs. Actually, I would like to address what your employer may have led you to believe about their “savings plans,” otherwise known as the 401(k). For many Americans in the corporate world, these are the primary, and faulty, means of long-term savings. First and foremost, they suck! This might ruffle some feathers a little, but, well, I don't care. The bitter truth is that, unless you create your own

401(k) or QRP (qualified retirement plan), your employer's 401(k) is probably a fraud. Let me break down why exactly this is true in most cases.

## SIX REASONS WHY 401(K)S ARE A FRAUD

**Reason 1:** Following years of being guinea pigs in the 401(k) experiment, the majority of pre-retirees have yet to save enough to retire.

Ted Benna, the “father” of the 401(k) himself, states that the 401(k) is an “out of control monster that should be blown up.” That should say enough right there!

Moving right along...

**Reason 2:** Unavoidable fees that demolish years of hard work and the money you earned.

Regardless of the new rules passed a few years ago requiring better 401(k) fee disclosures and notices, specific surveys show that the majority of participants still do not have an inkling of how much they are realistically paying. According to a BrightScope survey, participants in smaller plans typically pay 1.9% in annual

fees, and contributors in large plans typically pay 1.08% per annum. Those fees may sound like “small change” to you, but check this out: Fees and commissions of only 1% per year can slice the value of your hard-earned savings by 28% over thirty-five years, according to the Department of Labor. Holy crap! That is almost one-third of your hard-earned dollars down the toilet. There are definitely some individuals or organizations getting rich on this, but I am sorry to say, it’s most likely not you, my friend.

**Reason 3:** But it’s tax deferred! Whoop de doo!

In today’s fast-paced and instant-gratification society, stashing funds in your 401(k) in order to defer taxes sounds like a no-brainer. But what do you think happens when Uncle Sam eventually comes calling? He’s not going to simply ask you to pay what your tax liability *would have been* if you had been paying taxes all along. He will tell you what your tax liability *is* at the time taxes are due. I would be willing to bet that you have no idea what your tax rate will be in thirty years, correct? Please, if you are sure of that answer,

then meet me out in Las Vegas soon, so we can clean house!

Not surprisingly, about 89% of the citizens BrightScope surveyed had a strong belief that tax rates only shoot up over the long term due to our country's ever-increasing debt and aging demographics. Regrettably, if indeed tax rates do go up, and you are successful in maximizing your retirement savings, you will only be paying increased taxes on a larger number. Make sense? Well, shucks! That kind of obliterates the entire "tax-deferral" debate, doesn't it?

**Reason 4:** The holy sheep shite about market returns!

Over and over, we hear people say things like, "Yeah, but over the long term, you can do really well in the stock market." Do you know that, over the last three decades, the average mutual-fund investor has actually only earned a mere 3.66% annually? This figure exceeds inflation by only 1% per year, according to the DALBAR studies. Yeah, that's really crushing it. NOT! Even worse, Wall Street has successfully

persuaded nearly everyone to believe it is necessary to risk our hard-earned income in order to receive some sort of a decent return. Therefore, we keep on paying into our 401(k)s like wandering “sheeple”!

**Reason 5:** Show me that free employer money! Yeah, right, baby!

Oh man, did I love hearing my supervisor say I was getting “free money” in the form of a 401(k) match from the employer. Do you really trust your employer is giving you something for nothing? Please, tell me that you truly believe this, and I will sell you my genuine 18-karat gold Rolex for the amazing low price of \$100!

Listen to this. A tax data study performed by The Center for Retirement Research discovered that, for every dollar match your employer put into your 401(k), they remove 90 cents in salary from men and 99 cents from women on average. Yikes! That’s a smoking great deal now, don’t you think? The 401(k) system is not only slanted toward our corporate employers, it’s also sexist as heck to boot, in case you didn’t know that already.

More bad news is that your “free money” from the employer match is mostly non-existent during the first four to six years of your working with the company. In order to qualify for the employer match, you must first be vested. This means if you leave the job before you are fully vested, you do not get the full match. Interestingly, according to the Bureau of Labor Statistics, the average time span an individual sticks with a job is just 4.2 years. A coincidence? I think not.

**Reason 6:** Investing in a 401(k) is similar to placing your cash in lock down!

Investing in a 401(k) is like making a deal with the devil. Give me all your savings in return for deferring a little tax (a farce as we have already determined) and the bonus of an employer match (another fraud), and I’ll secure it under chains and shackles for you until you are 59.5 years old. But don’t worry. You can beg for permission to access your money, and, if your request doesn’t fall within the many restrictions, maybe you can spend it. Maybe. Oh yeah, don’t forget the steep penalties you’ll have to pay for accessing your own money.

. . .

### **Alternatives to the 401(k)**

I have investigated loads of different financial products and strategies. The end result of my research reveals that you don't have to take uneducated risk to get a decent return. You can reach your financial goals simply by taking the time to educate yourself, and invest without taking any unnecessary risk. Most important is having access to and control of your retirement savings. You should be able to invest your money in real estate, stocks, bonds, mutual funds, or whatever you choose. This is how that money grows.

Rest assured, there are many qualified and non-qualified plans out there that allow you to have more control of your savings, products that allow you to choose tax deferral or post-tax contribution. One of my personal favorites is one a mentor refers to as a "private money vault." Officially, it is known as an IUL plan or indexed universal life. This after-tax money vault, when set up by a qualified advisor, gives you the ability to take investing to an entirely different level. Explaining this strategy in entirety is out of the

scope of this book, but, if you are interested, I recommend the book, *The Private Vault* by Gregory J. Boots, JD.

The following are a couple more financial concepts that should enlighten you further and help you increase your income. First is passive income, which Merriam-Webster states is “of, relating to, or being business activity in which the investor does not actively participate in the generation of income.” The simplest way of increasing your personal wealth, although not necessarily the easiest because of the discipline involved, is to grow your passive income to the point that it covers all of your expenses. This is what Robert Kiyosaki refers to as the true definition of wealth; it’s not just large amounts of money and possessions.

The most common vehicles for earning passive income are real estate and large businesses. Do you recall what happened earlier in this step, when I stumbled upon the extra \$400 monthly from the rental property? That profit was after the property management and repair expenses, so it was considered passive income. I didn’t have to work on the property or deal with tenants directly to get it, which means I did not



exchange my time for money, hence the term passive income. Increasing passive income is the best method for getting out of the rat race and the pointless pursuit of trying to get ahead by staying stuck in the same dead-end cycle.

### **Good Debt vs. Bad Debt**

If you're thinking it takes money to make money and that you can't buy a rental property, let's discuss OPM or other people's money. Usually, "other people's money" refers to using the bank's money, and banks typically love lending it for money-making ventures. The debt one accrues from a profitable investment is considered "good debt." Using OPM to make a sound investment is a way to gain access to passive income and build savings. "Bad debt," or unsecured debt, includes the things that don't earn the debtor a return, such as auto payments, credit card payments, and a personal-residence mortgage, which is a liability, unless you are renting rooms or an in-law unit to cover your expenses. Good debt, on the other hand, is a method of leveraging money in order to obtain more assets and returns with the borrowed funds.

If I borrow money from the bank at 6% and turn around and use it to make 10% on an investment property, that is a spread of 4%. It's like spending a nickel to make a dime, which I will do anytime! This is also known as arbitrage.

## **Taxes**

“Want to know why you pay so much in taxes? The tax code was written for the business owners. When you know better, you do better.”

-UNKNOWN

Now it is time to switch gears to a topic that used to really turn me off: taxes. I know just the sound of “IRS” used to make me cower like a little scaredy-cat, so if this subject is a turn-off for you, too, I get it. Educating yourself about the tax world can seem like a daunting task, but it is necessary if you wish to achieve financial literacy and stop letting outside entities take your money.

Before we go further, I must give you the whole spiel that I am not a tax professional, and

the information provided herein is for informational purposes only. It is not intended to provide and should not be relied upon for tax, legal, or accounting advice. You definitely need to consult your own advisors before making any major decisions or transactions. Blah, blah, blah; you know where this is going. Now that I'm done covering my own ass, let me do what I can to change your thinking about income taxes!

Back in the days of financial ignorance, the only pleasant thing I remember about income tax was looking forward to my refund check. Most of us anticipate spending our tax return on useless doodads or paying off debt, but did you know your tax return isn't really a refund or bonus at all? It is the money you are losing in opportunity costs due to the fact that Uncle Sam has been holding your hard-earned cash all year without paying you a cent of interest. That makes looking forward to spending your tax return a whole lot less appealing, doesn't it?

To keep your income tax as low as possible and hold onto your money, be diligent about keeping records and get expert advice from a professional. However, there is not much you can do if you are solely working as a W-2 employee.

As a W-2 earner, all of your social security and Medicare taxes are taken out first, leaving very little opportunity for deductions or reduction of your overall tax liability, at least until a quarter of the way through the following tax year. During this time, your money is being held like a prisoner, working only for the government. I love what Robert Kiyosaki says on this topic: “Always pay yourself first!”

If you have even the smallest of side hustles the IRS will recognize as self-employment, you can implement this concept. This is something I continuously instruct my new affiliates on. I can’t tell you how many times I have heard affiliates say, “J.D., can you just take my taxes out for me?” Or, “This is too complicated. I don’t want to deal with that!” I’m quick to set them straight and tell them exactly what I’m telling you. When you work as an independent contractor, even as your side gig, you gain the valuable ability to offset any W-2 income you may already earn.

Working as an independent contractor or 1099 vendor allows you to take deductions (write-offs) on expenses for items you use for your business as long they fit within your business model. Working as a W-2 employee significantly

limits one's ability to take deductions. For example, if you run a small online business, your computers, printers, internet service, and other business-related costs can be deducted from your gross income. Now, if you try to claim the trampoline you just put in the backyard, that may quickly raise some auditors' eyebrows. You can get extremely creative with your deductions sometimes, however, and, as long as you take the advice of a good CPA, a lot of things may be possible to deduct. Since we have a real estate company and look at rural, hard-to-access properties, I was even able to take a tax write-off with my last purchase of some ATVs!

#### ACTION STEP 1: IDENTIFY AND RECOGNIZE

Pen and paper time again! Write down some of your most common misconceptions about what it means to be financially literate. Next, write down the items you would place on a balance sheet if your banker asked you to do so. Are you able to see what your assets are? Are your assets putting money in your pocket or are they really a liability slowly draining it? How are you working the tax system to your benefit? Be sure to write down

any questions you still have after reading this chapter. What do you need to know to protect your income and build your assets?

#### ACTION STEP 2: DIGEST AND INTERPRET

Write down any insights you may have had while reading this chapter, and discuss them with a partner or friend. How have your beliefs and knowledge about finances affected you? How is your understanding of finances, or lack thereof, keeping you from reaching your goals? What do you need to do to put yourself on the path to financial security?

#### ACTION STEP 3: DISCONNECT AND SEVER

Once you have a stranglehold on what is actually taking place and how it could be causing mayhem with your financial situation, it's time to kick old habits and beliefs to the curb! Write down how you'll leave behind your old, middle-class ways, even if it's just a tiny step at a time.

## ACTION STEP 4: ANNOUNCE AND PROCLAIM

Announce your desire to learn new financial concepts out loud to yourself and to anyone around you who is willing to listen. This will help you to be accountable for your commitments. Remember, using your mirror to practice your affirmations, even if it seems corny, is a proven and long-standing method manifesting change. Look what it did for me!

## ACTION STEP 5: READ, DAMMIT . . . READ!

Here are a few great reads I highly recommend:

- *Rich Dad, Poor Dad* by Robert Kiyosaki
- *The Wealthy Code: What the Wealthy Know about Money That Most People Will Never Know!* by George Antone
- *The Private Vault* by Gregory J. Boots, JD

## ACTION STEP 6: FOCUS YOUR THOUGHTS AND TAKE ACTION

Now that you recognize where our education and financial systems have shorted you, what are you going to do about it? Commit to taking a little time each week to develop yourself. Start visualizing short-term, mid-term, and long-term financial goals for your future.



There is a lot to be said for increasing your financial knowledge. Without it, you end up floundering about life with no idea you are spending too much or, worse, setting yourself up for failure in the long run. And because we didn't learn any of this in school, we have to go out and figure it all out for ourselves.

But with all that important know-how under our belts, it is time to power forward and learn what it takes to grow, grow, grow!



## STEP THREE: RAISE THE ENTREPRENEUR WITHIN

““Entrepreneurship is living a few years of your life like most people will not, so that you can spend the rest of your life like most people cannot.”

-UNKNOWN

IN THE PREVIOUS CHAPTER, I stressed the importance of developing your financial literacy and taking steps to reduce unnecessary expenses and build your savings through sound investments. This chapter will explore the third prong of your financial growth plan: income generation and what it takes to make it happen 24/7. Yes, it's possible to generate income twenty-four hours a

day! It begins simply by rediscovering the entrepreneur inside you.

As I write this chapter of the book, it is mid February, and the entries and exits of virtually every grocery store are lined with freckle-faced, pigtailed, smiling little girls. “Sir, do you want to buy some Girl Scout cookies? They are really yummy!” they yell as you walk past. These ritual cookie sales are not merely about raising funds for local Girl Scout troops. They are about teaching young girls essential entrepreneurial and life skills, such as goal setting, communication, decision making, money management, and business ethics. Most of these girls’ parents stand behind them and encourage them, yet they are often not willing to do the same thing for themselves. Instead, they choose to keep themselves stuck in the same old rut, working themselves to death, just to make someone else rich. What kind of example do you think they are giving their children in the long run?

Although my father modeled some entrepreneurial skills, like real estate investing and owning and operating a five-bay automotive shop, he ultimately gave up on himself, returning to working for someone else. In spite of his own

limitations, my dad encouraged me to uncover my entrepreneurial spirit prior to entering pharmacy school through an unexpected opportunity to hustle some cash to cover the steep tuition. Neither my pharmacy technician salary nor my dad's construction compensation would cover it, and desperate circumstances require desperate measures.

After careful consideration, I did what any red-blooded Okie would do: I grew some high-quality indoor cannabis and sold it! Now, I generally don't recommend illegal ventures, but this experience definitely taught me the value of a good hustle. Long story short, after converting our garage into a small greenhouse and easily unloading our harvest on family and friends, I made enough money to cover my tuition and gained what was ultimately valuable experience as an entrepreneur, albeit a black market one.

It took me awhile to rediscover my entrepreneurial spark after I became a pharmacist. My dead-end career and subsequent tenure in the rat race seriously dimmed my inner light. Like me, you may very well already have that magical spark I'm talking about, even if your current job has kept you from feeling inspired by

it. Luckily, you may not need to look far to find it. Start by evaluating what you are good at and what your skills are. I continually tell students it is not about reinventing the wheel but improving it and making it available to the masses. It is not about going back to school to learn another trade or profession just to get stuck back where you started. You've probably been in the same industry for at least a decade, right? Why not use all of that knowledge you've earned to create a side hustle that can help you build the life you truly desire? Take what you already know, and turn it into something amazing. You have it in you!

“I have lots of ideas. How do I pick the right one? Execute on as many as possible. The right idea will pick you.”

-JAMES ALTUCHER

Let's start by finding out what you already have inside you that inspires you. One of the best ways I've learned to do this is with an exercise author

James Altucher recommends for developing your “idea muscle.” For the next ten days, write down ten ideas for what you could do within your niche of expertise with your current skill set. These ideas should be oriented around ways to serve a larger audience without going back to school or learning a new trade. You may very well be able to capitalize on what you are already doing if you can consider it from a different—i.e. wealth-oriented—perspective.

For example, take my friend Austin, who has his own painting business. He was able to transition from a small-business mindset and a single crew to a wealth-focused mindset and multiple crews along with a team of employees to help him manage his growing business. I met Austin when I was searching for a painter for our properties. It’s tough to find contractors who show up on time, do what they say they are going to do, and finish the job when they say they will, and Austin exceeded my expectations. Naturally, his integrity and professionalism drew me to him, and I began to mentor him informally.

Austin was really young to be running his own crew, and I could tell he had the desire to do bigger things. One evening after work, we sat

down on his tailgate to talk. He told me he thought he should go back to college and work on a professional degree. He actually wanted to become a pharmacist! When he said that, I laughed and explained that the idea was not a very good one. I fought like hell to get out of that nightmare, and I was not about to encourage someone else to take the same route. Instead, we reevaluated the experience Austin had within his trade and considered ways to utilize his skills to better serve his financial goals. Once Austin figured out how to get out of his own way, things began to change for him.

It is important to mention here that it is common for small business owners to feel like nobody else can do their job better than they can. They want to be in complete control of the outcome. This small mindedness unfortunately creates a small financial outcome. Fortunately, with a little coaching, Austin figured this out sooner rather than later. Today, he has over ten crews working for him in the Dallas-Fort Worth area. Austin finally learned what it is like to have real control over his time, and he is well on his way to financial freedom, too.

In Austin's case, it was simply a matter of

thinking bigger, but writing down different ideas using the technique James Altucher suggests helped him get to that realization. Don't restrict yourself to one area or use of your skills. Dream big and outlandish, and write down everything and anything that comes to mind. For example, if you are a mechanical engineer who designs air conditioning units, you could write one of your ten as "develop a how-to guide for the do-it-yourself home engineer," or even something crazier like, "design a super system that replaces every known system out there!" The point is to exercise your brain, and get accustomed to always generating creative ideas without censoring. When you do this on a regular basis, the "Aha!" moments start to surface.

This mind shift allowed me to see other opportunities in the pharmacy world that I was blind to previously, which ultimately led to my development of an affiliate marketing business that distributes pharmacy discount cards nationwide. The pharmacy discount cards allowed uninsured patients to receive discounts on prescriptions. It turns out the affiliate programs offering these cards were being utilized by marketers to drive customers to the large retail

pharmacies. The large retailers would pay a transaction fee to the benefit managers, then the benefit managers would pay a portion of the transaction fee to the marketers for getting the customer in the door. The retailers understand it is worth every penny to spend several dollars up front to ultimately get customers inside the store, where they inevitably end up spending more money. When I figured out what these discount cards were all about and saw the opportunity they presented, a very bright light bulb lit up in my head. I realized that all I had to do was get these pharmacy cards into the public's hands, and I could make a killing.

Off I went, spending every available hour outside of my pharmacy shifts, distributing these cards to doctors, dentists, veterinarians, and whoever else I could. In the end, that pricey network marketing seminar I mentioned earlier ended up returning literally millions. I applied some of the basic social media advertising strategies I had learned and hit the masses. Hundreds of affiliate referrals signed up, which eventually added up to big commissions. This led to the opportunity to start my own discount card company called Patient Rx Discount. Instead of



being limited to a single level of affiliates underneath me, I am now on top of the entire affiliate network, with every affiliate member bringing me profits, as they earn commissions and improve their own living situations.

This wasn't just luck or happenstance. I opened my mind to opportunity, saw it, and made something of it. Every industry has tons of opportunities just waiting for that one person to wake up and seize them. Start exercising that "idea muscle" on a regular basis, and be ready for opportunities to appear.

#### ACTION STEP 1: IDENTIFY AND RECOGNIZE

Time to write down some of your experiences with entrepreneurship! When and where did you get off the track to realizing your own vision? Was it because of your monetary imprint gene? Do you have a knot in your stomach when you think about doing your own thing on your own schedule? Step outside yourself, and look at yourself objectively. It is not until you can honestly recognize your fears and false beliefs that you will change your course of action.

## ACTION STEP 2: DIGEST AND INTERPRET

How has that inaction affected your current situation? Do you feel it is too late to change and wish you had started earlier? Write down your answers even if it's painful. Maybe this book is the motivation you needed, so you are primed and loaded for the next thing. Discuss whatever emotions come up and what you are going to do about your situation with an accountability partner or spouse.

## ACTION STEP 3: DISCONNECT AND SEVER

With the same partner, discuss how you will disconnect from these fears and false beliefs. If you are analytical, go ahead and make a detailed plan. For most of us, it is all about the fear and its stranglehold on our ability to get comfortable. Think about why you are here and what is driving you, and move away from whatever stands in your way.

## ACTION STEP 4: ANNOUNCE AND PROCLAIM

Say it loud, and say it proud! Let your circle know that you are working on a side hustle. Be specific if you already know the direction you are headed. If not, just say you are about to change the world in your own little way. This creates accountability and will help you stay in motion.

## ACTION STEP 5: READ, DAMMIT . . . READ!

This is my favorite step! It is all about the education, baby. Hopefully, by now you are seeing the simple steps to changing your life. If not, just keep clicking along and following the steps. Check out a few of my favorites below:

- *Choose Yourself! Be Happy, Make Millions, Live the Dream* by James Altucher
- *The Lean Startup* by Eric Ries
- *Think and Grow Rich* by Napoleon Hill
- *DotCom Secrets: The Underground Playbook for Growing Your Company Online* by Russell Brunson

## ACTION STEP 6: FOCUS YOUR THOUGHTS AND TAKE ACTION

You have identified your fears. You understand why they are there. You have made the conscious effort to eliminate them. Everyone knows you are coming with a vengeance now; some will support you and some will not. Show the ones who support you that you are credible. Show the non-supporters that you are credible and make things happen. I assure you, they will be asking for a job later!

“Whether you think you can or you can't, you're right.”

-HENRY FORD

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With the entrepreneur promulgating within you and your idea muscle flexing like a dude jacked on dangerous levels of exogenous testosterone, you are cocked, loaded, and ready to make your impact on this universe. It is up to you to grab it

by the neck, throw it in a chokehold, and make it submit. Have I mentioned I like metaphors a little too much? Anyway, Step Four will take you into the realm of how the wealthy think. You will be given a fresh take on opportunity cost and how best to make it work for you. Are you a little curious? Then turn the page!

NOTES:

## STEP FOUR: THINK WEALTHY, BE WEALTHY

“Money is all about opportunity cost. Every time you spend on something, that is something you cannot spend on something else.”

-DAN ARIELY

BY NOW, the entrepreneur inside of you is starting to surface, and you are feeling inspired to take action to manifest your ideas. As you begin to formulate an exciting plan of action, it's critical to avoid falling back into old habits and limiting beliefs, some of which may resist getting kicked to the curb. Now more than ever is the time to adopt a new way of thinking, and learn to think

like the rich. How do you think the wealthy make it to where they are and stay there generation after generation? The wealthy have a value system and correlating mindset about money that is different from those of us in the middle class. Among other things, the rich value their time and energy, and use it to invest in and maximize opportunities for growth and expansion instead of wasting it on activities, people, and negative habits of thought that don't add value to their experience. Regardless of how you were raised, you can change your mindset at any point in your life, and why not change to think like the rich?

Growing up, I wasn't trained to think like a wealthy person. Instead, my understanding of normalcy was to be a cog in the machine of life. My father raised me on the "do it yourself and save" credo along with other lack-based mottos common among the middle class. This is not always a bad thing, but, in many cases, there are better ways to protect and grow your resources than doing a job yourself, and the wealthy know this.

For instance, I could easily go out and mow my yard tomorrow. It would take me about thirty minutes to get it done. This does not include the



time to get the mower out of the storage shed, fill it up with gas, and put it back up afterward nor the time for me to get my grubbies on, take them off, shower, and get dressed again. This is about an hour and a whopping \$40 that stayed in my pocket.

Let's analyze what else I could do with that one hour. I could spend it sending emails or making calls to prospective clients, which typically translates to several thousand dollars monthly on a residual basis throughout my lifetime. I can hear you saying "But, J.D., I don't have a business like that!" Maybe you don't yet, but, if you utilize that hour to put your skills to work, you will earn much more than the \$40 you saved. Investing that hour in education alone will improve your earning power, again far exceeding the short-term burden of paying to get the grass cut.

As the value of your time increases—trust me, if you stay on this path, it will—the cost of opportunities lost will also increase.

Not too long ago, my faulty thinking and poor time management resulted in my having to remove the stinky, cat-urine-stained carpet in one of our rental units because I waited too long to

hire professionals and had to meet a deadline. In order to get this nasty job completed in time, I had to cancel an important meeting with my marketing team. I then spent the rest of the day ripping out the old filthy shag, removing and replacing the stained pad, and installing the new carpet. Eight and a half hours later, knees bruised, and back aching, I completed the job.

My incompetence (both with carpet installation and time management!) cost more than eight hours of my valuable time performing a task that would have taken a professional just two or three hours. What's more, the labor cost for the entire job, if it had been performed by one of my professional crews, is approximately \$250. Therefore, paying professional carpet installers to do a two-and-a-half-hour job costs around \$100 per hour. I do not believe in calculating rates or trading time for dollars, and no longer speak in professional hourly rates for myself because I get paid every second of the 24-hour day. But, if I had to calculate it based on a 40-hour work week, it would be in the range of \$2,300 an hour. This means I spent \$19,550 on that eight-and-a-half-hour, back-breaking installation. This estimate does not even take into account the three-hour meeting I

canceled to do the job. That meeting was for the implementation of an online sales funnel which delayed several days of million-dollar earnings. If this story doesn't make it clear that doing it yourself does not necessarily mean saving money, I don't know what will!

A wise mentor shared wisdom on the topic of opportunity cost that keeps me focused when I get distracted, take on more tasks than I can handle, or find myself trying to overmanage my businesses. He would often say, "Quit trying to learn how to do everything yourself, and start trying to find the 'whos' that already know how to do everything!" Although this strategy goes against the DIY way of protecting resources many in the middle class are taught, when I began to shift to a wealth-oriented mindset, I realized that delegating tasks and working with a team of other experts was completely logical and a far more efficient and effective way to reach my goals. When I fully absorbed this concept and built my dream team, I started to attract even more wealth-building opportunities.

Another great way to end the reign of middle-class beliefs and their impact on your finances is to pass along the concept of opportu-

nity cost to your children, and teach them financial literacy as soon as they know what money is. Make sure your kids understand the distinction between working smarter and working harder. Why dig a pool by hand if you can use a Bobcat skid-steer loader? Also important is evaluating your insistence upon the notion that your kids must go to college, and that you must pay for it.

While just about every high five-figure and low six-figure member of our society accepts sending kids to college as the status quo, most parents don't realize that the average social security check for retirees is just \$1,400 a month regardless of education. Not only that, but many in that category even look down on alternate ways of living.

We teach our children that their future worth comes from a solid college education, yet the very education we strive to be able to afford does not result in a career that will ever do much more than keep them broke. After spending their entire lives working and "thriving" in the middle class, our hard-working, college-educated kids will end up with a mere \$4,000 a year above the current poverty line (as of 2018). As retirees, they will be poor! Many retirees end up moving back

in with their kids just to get by, and the cycle of economic burden continues.

I have to admit, this hits home for me. Hard. My father is seventy-seven now and worked his butt off for decades. He receives just a little over \$1,400 per month from social security. My mother-in-law receives even less. After working themselves to the bone for their entire lives, what do they have to show for it? I have provided each of them a home near us, where they only pay \$500 monthly. (For those of you gasping in outrage at the fact I would charge my own flesh and blood, well, they insist on paying something, otherwise we would just take care of it.)

This arrangement allows them to stay in a safe environment rather than living in subsidized housing. The subsidized housing is located in sketchy areas unfortunately and definitely not where anyone's elders should have to spend their golden years. But, sadly, this is becoming more common year after year. Many retirees have only two options: work themselves to death (literally) or head to the slums. And here I am *not* being dramatic! I bet you even know someone facing this situation right now. It's heartbreaking.

Now the question; what can we do to negate

this for our own and our children's futures? How about instead of forking out twenty years of savings, taking on a second job, or going into debt for your kid's college education, how about giving your children the biggest, baddest gift they could ever imagine? Put your energy and hard-earned money where it's actually going to pay off for generations to come. Raise your children with true financial literacy so they can do more with their college education than just earn a paycheck. Do whatever it takes to ensure that you will never ever be a burden on your kids, and leave them with a legacy of prosperity that will support them, your grandchildren, and even your great-grandchildren. Raise them in the security of knowing your family is financially set come hell or high-water, disability, or retirement, and teach them to be parents who will do the same for their kiddos.

“Your education begins when you leave school. Not when you are in school.”

-ROBERT KIYOSAKI

In our case, Hunter, our oldest son, was interested in following my route into marketing and decided not to go to college. Once in charge of his own entrepreneurial endeavor and disciplining himself to the grind, he hit a bump in the road and fell flat on his face. Fortunately, the self-development education I consistently fed him helped Hunter see that a more formal scenario would benefit his learning style, and he enrolled in college. While traditional marketing degrees teach students mainly to be employees, in Hunter's case, school provided the perfect structure for developing his work ethic. Now at just twenty-years old, Hunter has built his own successful e-commerce site, OLEBEN.com, and has his own team to assist with building sales funnels and video content. Impressively, Hunter no longer fills his downtime with video games and invests his time off--at least some of it!--into developing his knowledge and skills and finding ways to build his growing business. I am a proud dad, can't you tell?

Wealthy entrepreneurs know the value of continued personal growth and seek opportunities for expansion, even when they are not formally at work. In contrast, most of us raised in

the middle class, young and old alike, would rather party and be entertained on our days off rather than fill that time with education. It's common among middle-class employees to hear things like "I hate Mondays," "Thank God it's Friday," and "I don't want the weekend to end." The wealthy mindset is the opposite. They would rather educate themselves than waste precious time being mindlessly entertained. I had heard this prior to my own financial transformation, but now I've lived it and seen it first hand. There is a night-and-day difference between the households of my old middle-class friends--who struggle in the rat race--and my mentors and wealthy peers, who are exceptionally well off. When I visit my old buddy's house, the first thing I see and hear about are his newest toys. His office is set up more like a video arcade than a place to work. When I visit my mentor's house, on the other hand, I am immediately shown into his office by his housekeeper. Two entire walls of his pristine office are lined from top to bottom with non-fiction educational books. The rest of his elegant and serene space looks and feels like a room in a top-notch Ivy League school. It is definitely a place for deep thought, meditation, and



mindful self-reflection—activities wealthy entrepreneurs make time for and value.

If you are serious about changing your mindset and building a life that encourages self-development and wealth building, take a close look at the list below of the top twenty ways the wealthy think about money compared to the middle class. This list is, of course, not exhaustive, but it should provide concrete directions you can and must take to revise your middle-class mindset. As you read through the list, think about where your mindset currently falls, and consider how you can adjust your thinking to support growth and prosperity. I was a middle-class thinker for a long time myself, but I finally made the shift, and I know you can, too!

- 1. The middle class reminisces about the past while the wealthy people dream and plan for the future.
- 2. Middle-classers think you need to *do* something to get rich while the wealthy think you need to *be* something to get rich.
- 3. The middle class maintains “win

big” thinking while the wealthy people possess an action mindset.

- 4. Middle-classers are willing to make money doing anything, despite hating their jobs, while the wealthy chase zealousness.
- 5. Middle-classers teach their kiddos how to get by while the wealthy educate their youngsters on the methods needed to reach the top.
- 6. Middle-classers dwell on their savings while the wealthy zero in on increasing revenue and multiple streams of income.
- 7. The middle class is extremely risk averse while the wealthy use educated and calculated risks.
- 8. The middle class thinks that being rich comes only at the cost of working nonstop and having no family time while the wealthy understand that riches come with building systems for automating, ultimately creating time freedom.
- 9. The middle class thinks riches are the basis of everything wicked while

the wealthy think destitution is the foundation of degeneracy.

- 10. Middle-classers don't get the whole health, wealth, and happiness thing while the wealthy people understand money can serve for much better health and joyfulness.
- 11. Middle-classers reside only in what they believe to be the comfort zone while the wealthy find comfort in getting uncomfortable.
- 12. The middle class thinks the rich are stuck-up while wealthy people understand the importance of being around the like-minded.
- 13. The middle class thinks markets are driven by principles and procedures while the wealthy understand they are directed by feelings and indulgence.
- 14. The middle class thinks you have to have large amounts of cash to make more money while the wealthy understand leverage and the use of other people's money.
- 15. Middle-classers live with bad

debt, spending more than they can afford while the wealthy live with good debt or no debt, having excess to afford anything they want.

- 16. Middle-classers consistently stress over their issues with money while the wealthy enjoy the tranquility created from money.
- 17. Middle-classers create minuscule goals, if any, so they don't get out of their comfort zone while wealthy people shoot for the moon.
- 18. The middle class thinks the only way to wealth is through a degree and then climbing the corporate ladder while the wealthy think about targeting the specific knowledge needed for success and then serving the masses.
- 19. The middle class thinks self-serving is dishonor while wealthy people think self-serving is righteousness. How do you expect to help others if you can't help yourself first?
- 20. The middle class uses emotion

when dealing with money while the wealthy use logic.

Wrap your noggin around these golden nuggets for a moment. Changing your mindset is, as they say, simple but not easy. You have to first believe in the process and then take the necessary steps to reach your destination. Remember: everything starts with your state of mind.

#### ACTION STEP 1: IDENTIFY AND RECOGNIZE

Start by writing down some of the ways you may be losing out on opportunity cost. Mowing the lawn, working on your own car, and building a website for the first time are just a few examples of tasks that could be draining your precious time. If there are jobs you can immediately delegate, write those down. Decide to work toward a future in which you can justify passing these time-draining tasks on to someone else.

#### ACTION STEP 2: DIGEST AND INTERPRET

How are the choices you make regarding time management keeping you from reaching your

goals faster? Could you enjoy immediate benefits by changing your behavior? Will delegating tasks allow more time for self-education, brainstorming new ideas, or taking action to build your business?

### ACTION STEP 3: DISCONNECT AND SEVER

Once you have figured out what you're doing that isn't serving your new goals, it is time to decide, once and for all, you are going to change. Decide to cut these old ideas like an old beat up quarterback years beyond his prime. Out with the old, in with the new! It really is that simple.

### ACTION STEP 4: ANNOUNCE AND PROCLAIM

Speak your mind. Again! Start speaking the lingo of the rich with those around you. Doing this will establish a new culture in your family life, and weed out those who no longer share your values and goals. Soon you'll be surrounded by an inner circle of people who support and motivate you.

## ACTION STEP 5: READ, DAMMIT . . . READ!

Remember, this is not a sprint, so pace yourself with your daily reading. The following books are not required but highly recommended. Keep in mind that (at least unofficially) big libraries equal high earnings while big LCD televisions equal low earnings!

- *How Successful People Think* by John Maxwell
- *Clarity: Clear Mind, Better Performance, Bigger Results* by Jamie Smart
- *How Rich People Think* by Steve Siebold

## ACTION STEP 6: FOCUS YOUR THOUGHTS AND TAKE ACTION

As you steer through this revolutionary process, it's perfectly normal to have short circuits in your thought process, information overload, and left-over fears and doubts fatiguing your idea muscles. No need to worry. Accept that these new ways of thinking will require repetition

before they permanently stick. One of my favorite professors used to say, “It’s like picking up a handful of cow dung and heaving it against a brick wall. Some will stick, most won’t, so pick it up and throw it again!” This is a pretty gross metaphor, but I think you get my drift. Keep taking action!

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The main point to take away from this chapter is to just keep taking action. Life throws curveballs all the time. If we can’t catch them—or duck out of the way—we just have to readjust and move on. The only way you won’t succeed eventually is if you just give up. Giving up may be tempting sometimes, but it is a surefire recipe for failure.

So if those curveballs knock you down, just pick yourself up, brush yourself off, and keep going (I know, I know, I took the metaphor too far again; I couldn’t stop myself)! Now it’s time to talk about what happens when that happens.



## STEP FIVE: FOCUS AND LOSE THE DISTRACTIONS

“My success, part of it certainly, is that I have focused in on a few things.”

-BILL GATES

WE JUST TALKED about finding the right path, but how do we stay on it when there are so many distractions all over the place? Everywhere you turn there is some new and exciting way to make you richer, smarter, healthier, and more successful. You have to try them all, right? Wrong. That is actually counterproductive and a terrible idea. Let me explain.

The wealthy continuously strive to educate

themselves well after formal education is complete. Some choose to attend seminars or workshops, and others go with annual subscriptions to educational programs or pay for private mentors. Not everyone has the means, or desire, to take the route I followed and max out credit cards for expensive seminars. Fortunately, you don't have to do this. It's also important to know exactly what you want to focus on before investing your money and time. Of course, there are people such as myself who do a little of everything, but I am here to tell you that you need to be cautious with which rabbit hole(s) you jump into. This chapter will help you learn to narrow in on one valuable skill, master it, then move to the next.

Have you ever heard of “shiny object syndrome?” In simple terms, shiny object syndrome is the equivalent of a toddler distracted by shiny objects or a dog constantly chasing squirrels and other critters. It plays out in business when an entrepreneur can't stick with one project for more than a short time before he's off to the next. Entrepreneurs and other highly-motivated and curious self-starters are particularly prone to shiny object syndrome, as our constant

need for stimulation, learning, and mastering new skills makes us easily distracted and easily bored once the hunt is over. As your path continues to develop and your entrepreneurial mindset blossoms, you will find it easy to get side-tracked as your passion for growth means you're always looking for the next great thing. Your newfound motivation to prosper will drive you to crave new methods, new technology, and new developments in your business. Learning to manage your emotions and focus on one thing at a time is particularly important early in your development.

I owe a ton of gratitude to network marketing, as it was the initial education that moved me in the direction of online marketing and ultimately to the domain of my most successful businesses. However, I took more than a few detours along the way as a result of getting side-tracked and caving in to my emotions. Remember the book on real estate investing by Robert Kiyosaki I mentioned earlier? While my affiliate marketing business was still just a vision in its infancy, I was reading that book and suddenly made up my mind that I was going to be the next proud million-dollar real estate investor, just like Rich

Dad Robert Kiyosaki. Off I went! Thanks to a particularly effective Facebook ad that captivated my easily-distracted attention, I maxed out a few more credit cards and enrolled in a \$12,000 real estate training program sponsored by Rich Dad himself. How could I resist?

The new information came pouring in, pushing me to my first real estate deal, then the second, and so on. I felt great and was definitely relieved to see my investment start flowing some love back to me. I was so excited, in fact, that I enrolled my wife and I in a two-year advanced real estate training that involved in-person, three-day workshops all over the country, with elite trainers and a personal mentor to boot. Oh yeah, I forgot to mention that this top-notch training came at the cost of a mere \$65,000. At this point, I had already started making money, so I could technically afford the investment; however, I would later learn that I could not afford to give in to my emotions and desire for more without first completing the project on which I was already working.

These high-cost seminars draw hungry entrepreneurs from all walks of life, and they are also magnets for other educators looking to attract

new blood to their latest and greatest programs. The shiny-object prone entrepreneurs at these intense workshops are low-hanging fruit for the skilled salesmen who know just which emotional buttons to push to draw prospective clients to their programs. In most cases, these supplemental educators provide value for prospects leaning toward a particular niche, but, for the shiny-object chaser, the attractive infomercials these educators present can be an irresistible and a costly distraction. It's important to add that these vendors typically pay the workshop promoters to set up booths and speak on stage about their products, so it's not necessarily your best interest they are looking to protect. Enough said.

Being an awesome shiny-object chaser myself, the first distraction that got me was a presentation about senior assisted living facilities. Man, it sure sounded great! This particular venture is probably quite prosperous for the right person, but it definitely got me off track. My better half, the one with the keen ability to sense danger, tried to get me back in focus to no avail. "Sweetie!" I said, "I'm a pharmacist, and this really makes sense to me. We'll crush it with this,

I promise!” After a few more days of convincing, I got the go-ahead, and we were off to Hawaii again for another seminar.

At the luxurious resort where the seminar was held, I had the pleasure of being around some top-notch investors, one of whom a fellow Texan I decided to partner with on a senior living facility project. Even though most of my mentors advise avoiding partnerships, my emotions got the best of me, and I went for it anyway. Long story short, once I got back to Texas and was several grand in the negative, the whole plan began unraveling. The worst thing about this screw-up is that I was already doing quite well flipping and renting out fixer-uppers. Instead of caving in to my desire for more, I should have focused on growing the project on my plate that was already working. Well, I know that now. Foolishly, I chose to chase the next big opportunity when I couldn't really handle it and lacked the level of commitment required to see a new project through. Take it from me. Master and maximize before you move on!

For some of us particularly prone to shiny object syndrome—and by “some” I mean me—learning to focus and master before moving is

easier said than done. After the senior living projected tanked, I thought I had learned my lesson until, once again, the glitz and glamor of “the ultimate mentorship” somehow extracted my Visa card from the depths of my billfold. Cha-ching! I was off to the races. Again.

While this is a story of what not to do, I want to point out a positive aspect of this experience that stayed with me long after it was over. The program I purchased concluded with an incredible sales pitch worth sharing and remembering. Gary, the educator, was a jovial character who knew the private lending business extremely well and had special knowledge of financial strategies exclusive to the elite. During the three-day workshop, Gary consistently dropped golden nuggets of information punctuated with compelling stories that vividly brought his concepts to life. His charisma and timing were incredible, and he easily captivated my and the other participants’ undivided attention. With what I would later understand was perfectly choreographed timing, a “special” one-hour meeting “only for the serious investor looking to take things to the next level” was offered at the end of day two, strategically

placed before the third and final day of the seminar.

Masterfully, at this special meeting, Gary shared the special content with a newly-adopted calming effect and discreet tone, as if he were disclosing classified intel to an underground society. It didn't take him long to ramp things up, revving our enthusiasm and interest alongside his carefully crafted sales pitch. When the energy was at its peak, the sales stack appeared on Gary's PowerPoint display. One by one, each additional bonus was displayed along with its incredible value. "All of these extra bonuses plus twelve days with me and the nine others in the mastermind group," Gary shouted out with assertiveness after reading each priceless bonus. Gary then upped the ante, seducing us with the promise that we'd forever remain part of his secret club we'd now do anything to join, "This will be one of the last groups ever to get this opportunity! This package is valued at over \$70,000, but for the fortunate ten who qualify, I'm only charging \$20,000!" Those interested had until the end of the event to turn in the application, so Gary could decide if we were one of his chosen ones. And would you know it? I was in.



Still caught in the glorious rapture of Gary's too-good-to-be-true sales pitch, I envisioned myself and Gary, my new mentor and confidante, exchanging personal cell numbers, bonding during our accountability calls, and chuckling over the occasional "dumb question" emails I'd surely be comfortable sending. That warm and fuzzy vision never even came close to fruition. The sacred 10-person mastermind group somehow kept growing from the "very last one" to who knows how many. As disappointing as that experience was, I appreciated the invaluable lesson the program taught me: always follow through with your promises, and provide the absolute best value possible. This happens only when we focus and ditch the distractions, no matter how seductive the sales pitch.

While I strongly encourage you to be cautious of the mass amounts of information out there, if you are really interested and tempted to the point of pulling the trigger, please always perform as much due diligence as possible. Ask unbiased people in your industry what they know or have heard. You may have noticed (or not), that the special meeting was held at the end of day two, correct? This is very common, because on

day three, your excitement is high and feeding off of the others who are interested in the program, too. Not to mention, the room is already littered with current “special program” members, instructed to mingle while elevating the perceived value of the mastermind program in question! Basically just another form of what us marketers term as a “Call to Action” (CTA). The quicker you understand some of these cool and masterful sales techniques, the better you will be prepared. Now let’s get on to those action steps!

#### ACTION STEP 1: IDENTIFY AND RECOGNIZE

Write down the instances where you may have experienced major distractions and if it got you totally off track or not. Was it for a material item or something educational? There are many different degrees, but the earlier you recognize losing focus, the easier it will be to correct course.

#### ACTION STEP 2: DIGEST AND INTERPRET

What was it that created the detour? Were you feeling frustrated with your progress or maybe

you got impatient and bored with the process? Do your best to hone in on the whys and wheres. Pay attention to what kind of repercussions that created in your life and how. Did it repeat itself throughout your experiences?

### ACTION STEP 3: DISCONNECT AND SEVER

Having a better understanding of your past distractions and why you may have reached the point at which you went off on a tangent will help you alter future decisions. Create a game plan for how to detach from these thoughts, distractions, or negative influences. Get rid of the clutter in your mind, and focus on the task at hand.

### ACTION STEP 4: ANNOUNCE AND PROCLAIM

This might not be a once-and-done type of thing. It could be an ongoing process you will have to repeat over and over. Discuss your new ideas with your inner circle. Let them know what you are feeling so you will realize you are not alone. Everyone, especially newer entrepreneurs, will

have some of the same tendencies and distractions.

ACTION STEP 5: READ, DAMMIT . . . READ!

Add these selections to your growing library!

- *Future Strong: How to Work Unleashed, Lead Boldly, and Live Life Your Way* by Bill Jensen
- *Influence: The Psychology of Persuasion* by Robert B. Cialdini, PH.D.
- *Eat That Frog!: 21 Great Ways to Stop Procrastinating and Get More Done in Less Time* by Brian Tracy

ACTION STEP 6: FOCUS YOUR THOUGHTS AND TAKE ACTION

Now more than ever is where learning to focus really comes into play. Stay in your lane, and keep moving forward as best you can, but realize a change in direction is never bad as long as there is a purpose. My grandfather used to say, “A fool never changes his path.” I think if I was about to

run off a cliff, I would change course if at all possible. How about you?

“The biggest challenge is to . . . have the discipline when there are so many competing things.”

-ALEXA HIRSCHFELD

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Now that you have a strong understanding of the importance of nourishing your brain with continuing education, be careful of the pitfalls that accompany shiny object syndrome. Nine times out of ten, all they do is slow you down or knock you off course. Kick those mesmerizing little objects out of your sight and focus on the big nut in front instead of all the squirrels around it!

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## STEP SIX: DEVELOP YOURSELF FOR ACTION

IN CHAPTER FIVE, we covered the importance of staying focused, maximizing your education, and minimizing distractions. In this final chapter, we will pull back a few layers and go deeper into the personal and professional context in which you are seeking change rather than content related to how you will do this.

It is time to go deep. A solid foundation and structure to your personal mission/revolution will provide stability, among other things, which is needed for taking action and enduring the bumpy road to change. I will discuss the benefits of clarifying your “why,” developing yourself, and what it really means to serve others. There is

no cookie-cutter method. Read it over and assess what works for you.

“One can choose to go back toward safety or forward toward growth. Growth must be chosen again and again; fear must be overcome again and again.”

-ABRAHAM MASLOW

Are you feeling stuck at this point and maybe a little reluctant to get out of your comfort zone? That's okay. It's to be expected. It does get easier, but you will have to get comfortable with being uncomfortable during your journey. One of the most helpful ways to push yourself past the threshold of familiarity is to discover and remember your "why." To go even further, after you look at your why, look at your "what."

What is driving you? What is it that you are looking to achieve? It is crucial that you focus and determine why you have chosen to change your



path. Your goal cannot simply be more money or wealth, as this does not make you happy in the grand scheme of things. The time and freedom that money creates, however, are a different story. What will that freedom provide you? More time with your family, time to help others, or time to travel? The answer is different for everyone, and it should be, as no two people are exactly the same.

There is a lot to be said for learning with intentionality. Personal growth does not come with age alone. Picture that angry old man in a rocking chair on his porch: “You damn kids, get off my lawn!!!” Just because he is ninety doesn’t mean he applied ninety years’ worth of self-bettering life lessons. Just saying.

A lifetime of grievances can make even the best of us bitter. If we let it. But it doesn’t have to be that way for you. Remember that mindset adjustment we talked about early on in the book? Let’s address that one more time. Sometimes a shift in perspective is all we need. So look deeper.

What motivates *you*? How do you wish to leave your mark on the world? What is your true “why” (or “what”)? If you’ve never given yourself permission to truly answer this question, it may

take some gentle coaxing and undoing of old messages to get to your truth. Most middle-class folks don't see the world through a lens shaped by choice and freedom but rather one narrowly formed by "shoulds" and obligations. Let me share my why with you, so you can see just how personal your financial mission can—and should—be.

Back in 1985, Steve Jobs was trying to hire John Sculley after John had brought Pepsi to the first-place position in the cola wars. Jobs attempted everything to lure Sculley away just to be rejected, until Jobs asked Sculley a game-changing question. It's the same question that changed my life when I applied it to my own humble circumstances. That question Jobs asked is, "Do you want to sell sugar water for the rest of your life, or do you want to come with me and change the world?" That question was the beginning of my quest to find out how I, too, might change the world, and it brings me to a story about a special little boy and his mother.

In Chandler, Arizona, there was a sweet little boy named Tyler, who lived with his adoring parents. Tyler was born with a rare syndrome, which caused both physical and mental delays.

His devoted mother spent countless hours over the years making sure Tyler received his G-tube feedings and proper nutrition. She did everything possible to make sure her little boy received every therapy they could afford, and often paying for treatment was quite difficult.

Although at the bottom of the growth chart, Tyler continued to grow, eventually eating on his own, which was uplifting to his loving parents. But after several years, his mother came to a devastating realization. No matter what they did, Tyler would only progress so far and most likely require lifelong medical assistance. One gray and dreary day, his mother broke down and sobbed, “Who will take care of my son when I pass? Who will provide patience, love, and care for my son until he, too, passes?”

I know this story to be true because Tyler, known also as Lolo, is my son, and his mother, Deysi, my wonderful wife. It is in my wife’s name that I sought to find my greater purpose on this planet, my own way of changing the world, of changing her world. As you can see, Tyler’s illness made my “why” compelling enough to open my eyes to the changes in me that were necessary if I wanted to change my family’s

circumstances. Living in the rat race, paycheck to paycheck, and with no purpose, was not going to cut it. I wanted to make sure my retirement years were spent as joyful and stress free as possible and also take care of Tyler and my family well after my passing.

My passion in life is to make sure kids like Tyler and their families are given every opportunity to create secure futures, so no parent has to feel as Deysi did that awful day she realized we needed more support than we could afford. The truth is, I've learned that no parent, whether her kids are sick or not, has to suffer the anxiety of poverty, debt, and struggle. By educating parents and their kids about financial literacy and real-world financial concepts, I can teach others who, like myself, weren't raised to think rich. I have learned that life is most fulfilling when you spend time connecting with others and make positive differences in their lives, by sharing the gifts and resources you have been given. There is nothing better or more satisfying, in my opinion, than when you help someone reach a goal and become successful.

I know, I just got all deep and profound on you there. I, too, have a deeper meaning behind

all this. I'm not just a snarky entrepreneur with great hair. Ahem. I heard that snort. At least I'm not attempting more metaphors right now.

Back to what I was saying. Put some serious thought into developing others and helping them reach success. The most successful people (both emotionally and financially) make a regular effort to do so. They recognize the mutually beneficial situations for exactly what they are: win-win for everyone!

I'll never forget the day my mentee, now partner, Leonard Pastrana was able to set himself free from the retail pharmacy grind and live a life of abundance on his own terms. I remember hearing his giddy voice on the phone as he described his last day working for someone else. I could actually feel his excitement run through my body, giving me chills, as he spoke about the process it took to get there and his gratitude for being shown another way of life. This, my friend, is the ultimate measure of accomplishment. The more people you can serve and help reach their success, the richer you will become, both financially and spiritually.

My challenge to you is this: ask yourself how you can help someone in need? Who cares about

sugar water when you can change the world, one family at a time? Ghandi was a businessman. Did you know that? Maybe not, because it is certainly not what he was remembered for. Just let that stew for a moment.

Because growth occurs from the inside out, developing your good character, honesty, integrity, and humility will take you far in life. As long as it's genuine. People trust and remember those who put others first. The whole "nice guys finish last" concept just doesn't apply anymore (I mean, did it really ever!?).

Cutthroat environments where everyone is out to trample one another may lead to temporary "success" for some, but it is hardly fulfilling or long-lasting. If you search for and stay in positive environments, where people lift each other up and support each other, the benefits are far-reaching and usually permanent. And even when those positive environments are out of your reach, try to find the positive in each negative experience. Managing the bad experiences will move you toward tremendous growth.

Making the best of a bad experience propels personal growth much faster than simply avoiding negative encounters altogether. But the

best part is, if you make the negative encounters more positive with your attitude alone, you will eventually siphon out the crappy and only attract the happy. Or something more eloquent like that.

By becoming self-aware, understanding your strengths and weaknesses, and paying close attention to your emotions, you can learn to control them no matter the circumstance. This kind of discipline also gives the motivation to develop habits and rituals for deeper personal growth. Daily meditation, cold water immersion, gym time, etc. All these things have made a huge difference for me. You will find there is always a silver lining when you make an effort to pay attention like this. You don't have to go hop in a cold shower right now or anything like that. But find your own thing (not in the shower—I didn't mean it like that!). Find those things and activities in life that hone your productivity, desires, and focus.

Your attitude toward all these activities matters, and that self-awareness will change everything, but it is still important to choose wise trade-offs. I mean this not just in business. There are things you will need to give up in order to grow, but that doesn't mean you have to throw

your time, money, and energy around willy-nilly just to get ahead. When you spend an hour listening to your neighbor rant about her carpet-peeing poodle, you aren't serving anyone. You are just indulging her. Sometimes it is necessary to walk away (or at least make up some excuse about leaving your stove on and then run away from her like a banshee is chasing you).

When you *are* actually in an engaging conversation (no poodles, unless you run a poodle-training empire), remember to ask questions. Then *listen* to the answers. Make sure you are really listening and not just waiting to talk. I guarantee you will learn some things. Do you know anyone who enjoys chatting with a know-it-all? Me neither. Everyone on this planet knows something you don't know (and vice versa), why miss an opportunity to learn?

Our modern lives are overflowing with opportunities to learn if we pay attention. Seize every chance to increase your thinking capacity (read, dammit . . . read!). Cease thinking about more work and think what works instead. Wasting time by letting your mind run in circles around possibilities--good or bad--of what could happen or what you should be doing gets you



nowhere fast. There is never a need to overwhelm yourself when you can physically give your full attention to only one thing at a time.

By approaching life with this kind of daily intention, it is easier to recognize just how much potential you have in front of you at all times. If you just sit back and allow life to happen *to* you, it will. Especially if you just watch and complain about it the entire time. Instead, relax and allow life to work *for* you. Be strategic, be proactive, and make things happen. Why? Because when you enlarge your potential and always work on the best version of yourself, it is easier to approach life with intention.

Now, this may or may not sound like a shameless plug, but I have to mention it. Nothing can substitute working with a great mentor who can see a grander vision for you than you can yourself. You can only grow so much on your own. I speak from personal experience. You have to be willing to follow someone who is on the next level, been-there-done-that, and has or is what you aspire to be.

I know you are probably envisioning a mentor as someone with gray hair who is at least ten to twenty years your elder, but mine came in

the form of a young whippersnapper who was and still is at the top of the food chain. He had wisdom way beyond his years, and I would have been foolish not to think like a student and walk through that open door. I'll never forget the day he called me.

I was speeding down the freeway like a young punk jamming to heavy metal, charged with adrenaline from the vibration of a double drum and screaming electric guitars. Actually, I was listening to one of my favorite Jim Rohn motivational compilations but the charge was equivalent for this old fart! My phone rang beside me, and I noticed it was this guy named Chris. He had phoned a couple of times before, leaving messages about an opportunity regarding my affiliate program. I had disregarded the calls as just another bullshit, meaningless proposition, but, this time, I decided to pick up the call. *Whoa . . .* did life change in an instant! It was one of those pivotal points for me because everything in my business changed after that. And, little did I know at the time, I was in for quite the ride.

Chris was a twenty-eight-year-old, natural born entrepreneur who had caught notice of my marketing efforts and silly Facebook ads. He saw

the hunger and determination in my efforts and decided to take a chance on me by offering me the partnership of a lifetime. Chris took me under his wing and taught me things about business and marketing that would have taken years or even decades for me to learn on my own. And definitely things no one would ever learn from just a business or marketing degree. This ultimately led to new contracts, thousands of additional affiliates, and my business going national. Not too shabby for a guy many of my peers would consider “just a kid”!

The point is, I took a chance in a lot of ways. But cream-of-the-crop results do require some level of risk taking. And now that I have drilled my stance on that into your brain, let’s move into the final action steps for this book.

““The measure of a man’s greatness is not the number of servants he has, but the number of people he serves.”

-JOHN HAGEE

## ACTION STEP 1: IDENTIFY AND RECOGNIZE

Take extra time to sit quietly and write out your “why.” This should not be a short process but an exercise that may take days. It is perfectly normal for your “why” to change as time passes.

Next, describe what your perfect day would look like. Trust me, this is much more difficult than it sounds! Write down even the smallest of details, beginning with how you feel when you open your eyes and what your bedroom looks like. Include everything from where your day takes place, what you eat, where you go, and with whom you spend time.

## ACTION STEP 2: DIGEST AND INTERPRET

Now you need to analyze how your “why” will become your most powerful engine, motoring you over the bumps and through the ditches to your final destination. What is it actually going to take to make your perfect day become a reality? It’s okay to be general here. Does it involve ridiculous amounts of money? Is a simple lifestyle modification needed? Break it down. You may be

surprised that it's not as difficult as you thought to make your perfect day a reality.

### ACTION STEP 3: DISCONNECT AND SEVER

Let go of any false beliefs you may still have or motives that do not serve you. Just wanting to be rich for the sake of buying more doodads will not bring true happiness. Only your honest and true “why” will keep you in the race and feeling satisfied as you move toward your goal.

### ACTION STEP 4: ANNOUNCE AND PROCLAIM

Share your passion with the others around you. Infect them with your personal mission! Shout it from the rooftops. Grab a megaphone if you must. Be sure to let *everyone* know all about it—especially those who will hold you accountable.

### ACTION STEP 5: READ, DAMMIT . . . READ!

You have done it! Now that your library is slowly building itself, make sure that you designate a special place, if not an entire office, to some

sturdy shelves. Your library will continue to grow along with your financial literacy.

- *The 15 Invaluable Laws of Growth: Live Them and Reach Your Potential* by John C. Maxwell
- *Awaken the Giant Within: How to Take Immediate Control of Your Mental, Emotional, Physical and Financial Destiny!* by Anthony Robbins

#### ACTION STEP 6: FOCUS YOUR THOUGHTS AND TAKE ACTION

It is up to you now. Only you can make the the choice to keep going and reach your true potential. You can choose to make the most of that potential and impact many lives for generations to come. Or you can choose the most-traveled path and simply fall back into complacency and mediocrity. Which will it be?

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These final action steps are probably the most important ones in the book. It is great to be a go-getter, but this is what levels you up from a go-getter to a go-giver. And the go-givers have the most success in life because they aren't just content, they are *fulfilled* while they accomplish their achievements.

Lastly, I'd like to leave you with these little gems that worked wonders in my life and career. I took the main points in this chapter and compiled this handy-dandy little list for you to glance over occasionally. These are things I keep in mind every day to keep me humble and learning and always open to more growth.

- Learn with intentionality. Don't assume you will grow with age alone.
- Growth happens from the inside out. Develop your good character. Honesty, integrity, and humility.
- Always ask questions. Get away from being a know-it-all!
- Developing others is a win-win every time. Take an interest in others and help them reach success.
- Self-awareness is key. Understand

your strengths and weaknesses. Be aware of your emotions and learn to control them.

- Develop discipline! Motivation is great for getting started, but habits and rituals move you toward growth. (Daily meditation, cold water immersion, gym time, etc.)
- Search for and stay in positive environments.
- Find the positive in each negative experience. Managing the bad experiences will move you toward tremendous growth.
- Choose wise trade-offs. There are things you will need to give up in order to grow. That's just life. But it doesn't mean you have to give up everything (ie., your time, sanity, firstborn child. . .).
- Strategize! Don't just let life happen to you. Be strategic, be proactive, and make things happen.
- Enlarge your potential and always work on the best version of yourself. Increase your thinking capacity



(read, dammit . . . read!). Cease thinking about more work and think about what already works instead.

- Grow with a good mentor. You can only grow so much on your own.

“What we do for ourselves dies with us. What we do for others and the world remains and is immortal.”

-ALBERT PINE

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## CONCLUSION

Here is the part where I shower you with gratitude for reading this book and making it all the way to the end. This is also the part where you are probably wondering if I am just going to leave you hanging like a buck-toothed math geek on prom night. Sorry, those metaphors got away from me again. . .

But seriously, too many people finish books like this and think to themselves, “That was lovely. That stuff would probably help me if I applied it to my life. Now what’s for dinner?” Squirrel! And the book rots on the shelf, never to be cracked open again.

Poor book.

Let’s not let that happen this time. We

covered a lot of ground here. You took a look at exactly how your upbringing has shaped your thoughts about money and how you handle your finances. Remember, the real problem is on the inside, which affects everything on the outside.

We went into financial literacy and what isn't taught in school (but should be). We busted popular myths, like believing that your home is an asset, and addressed the necessary tax basics.

I outlined ways to set yourself free from the corporate conglomerates and the grind of the 9-5 routine as well as how to maximize your current situation to make your work like a well-oiled machine using your existing past experience.

We addressed the millionaire mindset and how adopting it can change everything about your life. Those few mental tweaks about money and how best to use your resources can help move you toward your financial goals faster.

I shared some of the pros and cons of making money in the information age, as well as how to prioritize, analyze, and scrutinize before you finalize. Remember not to get seduced by the many "ultimate" get-rich-quick programs.

Finally, we covered personal growth and self-development techniques, finding the right ones

for you, and how to apply them to your daily life. And while all this information might feel like you are drinking from a fire hydrant, take a deep breath. You can always refer back to the applicable action steps.

Now, here is what I want you to do: Become an idea machine. Start daily habits of reading, writing, and conscious creation. Jot down creative/outlandish ideas on paper or in the “notes” folder on your cell phone. This exercises the idea muscles and cultivates habit.

Daily affirmations are important as well. Write your own *as soon as you close this book* or at least conduct a quickie internet search. Put reminders in your phone or even make those affirmations your lock screen wallpaper. The quicker we can get the mind to shift, the quicker doors start opening and opportunities present themselves.

I honestly believe that if people want to change their lives, it's as simple as picking up a book and reading. What a concept. This leads to workshops, which leads to opportunity and ultimately success! Become a student and remain a student. By allowing your knowledge base to expand, your life will expand as well.

Let me know how it goes!

~J.D.

\*If you want to learn more about how I can help you achieve your dreams, email me at [contact@jdgibsonauthor.com](mailto:contact@jdgibsonauthor.com) to schedule a FREE coaching consult!

CAN YOU HELP?

**Thank you for reading my book!**



Please leave me an honest review on Amazon  
letting me know what you thought.

Thanks so much!

~J.D. Gibson

NOTES:



## ABOUT THE AUTHOR

**J.D. Gibson** graduated from the University of Oklahoma with a doctorate in pharmacy. He has over 20 years of experience in the corporate retail industry. He is also the CEO and Founder of Patient Rx Discount, Lend A Hand For Land, and a managing partner in several e-commerce ventures. His career mission has always been to serve people by helping them achieve better health, happiness, and success.

He is committed to his work as a mentor for those looking to escape the middle-class rat race to a life of prosperity.

J.D. and his wife, Deysi, live in Allen, Texas, and have two amazing sons.

## BONUS CHAPTER



### **Embracing the Unknown: Tools and Tactics for Thriving in Entrepreneurial Uncertainties:**

This bonus chapter, born from my Escape Plan Dad community, delves deeper into the often-overlooked emotional terrain of entrepreneurship. I'll equip you with ten unconventional (but highly effective) tactics to conquer

uncertainty, bounce back from setbacks, and stay stoked on your entrepreneurial journey. So, buckle up, freedom entrepreneurs, and let's navigate the unknown with courage, wit, and a healthy dose of laughter.

1        Befriend Uncertainty: It's not a bug, it's a feature! Uncertainty isn't an enemy to chase away, but a wild beast you can tame. Accept it as part of the entrepreneurial landscape, learn to analyze its whispers, and use it as fuel for creative problem-solving.

2        Embrace the "Suck Zone": Every entrepreneur hits a wall, a point where motivation crumbles and doubt whispers sweet nothings about quitting. I call this the "Suck Zone." I recommend acknowledging it, not fighting it. Get comfortable in the suck, write silly haikus about it, and use it as a springboard to seek support or pivot your approach.

6 Fuel Your Fire with Inspiration, Not Comparison: Scrolling through the highlight reels of successful entrepreneurs is a recipe for self-doubt. Instead, seek inspiration from unexpected corners: a sunrise, a child's laugh, a beautifully crafted cup of coffee. Find fuel for your journey in the everyday, not the curated online world.

7 Embrace Imperfection, Release the Perfectionist: Perfectionism is the entrepreneur's kryptonite. It paralyzes progress and breeds self-criticism. Learn to embrace imperfection, to launch even when it's messy, and to iterate from experience rather than wait for the mythical "perfect" moment.

8 Sleep is Your Superpower, Not a Luxury: In the hustle and grind, sleep gets sacrificed on the altar of productivity. But remember, sleep is not a reward, it's a weapon. A well-rested mind is a creative powerhouse, a resilient problem-solver, and a beacon of optimism in the face of uncertainty. So, prioritize sleep, freedom persuaders, and watch your entrepreneurial magic unfold.

9 Practice Gratitude, Not Grumbling: When the challenges mount and the emails pile up, it's easy to fall into the grumble trap. Instead, shift your focus. Practice daily gratitude, even for the small things: a supportive partner, a loyal customer, the ability to pursue your own path. Gratitude refocuses your energy, fuels resilience, and attracts unexpected blessings.

10 Remember, This is Your Adventure, Not a Rat Race: Don't get caught up in the comparison game or the chase for validation. This is your journey, your unique escape plan. Celebrate your individuality.

The road to entrepreneurial freedom is paved with uncertainty, but it's a path you don't have to walk alone. Join the Escape Plan Dad community, a tribe of courageous freedom mindset individuals who are embracing the "Suck Zone" and building their dreams brick by imperfect brick. Here, you'll find laughter amidst the doubt, camaraderie in the chaos, and inspiration to keep chasing your escape plan.

3 Celebrate Small Wins: Forget chasing unicorns; focus on catching butterflies. Don't wait for the monumental launch or million-dollar deal to celebrate. Every positive step, every solved problem, every customer smile is a win. Acknowledge these mini-victories, and let them fuel your entrepreneurial fire.

4 Find Your Tribe, Escape the Echo Chamber: Surround yourself with other entrepreneurs, not just yes-men or cheerleaders. Seek diverse perspectives, constructive criticism, and honest feedback. Escape the echo chamber of blind optimism and build a tribe that challenges you, supports you, and celebrates your (inevitable) stumbles.

5 Humor is Your Secret Weapon: Laughter is the best medicine, even for entrepreneurial woes. Don't take yourself too seriously. Turn setbacks into memes, laugh at your marketing flops, and find humor in the absurd. A lighthearted approach keeps you sane, attracts others, and diffuses the tension in the "Suck Zone."

Subscribe to the Escape Plan Dad YouTube channel for weekly doses of real talk, practical advice, and JD's signature brand of dad-approved humor.

Immerse yourself in the vibrant community forum, where fellow Freedom seekers share their wins, their woes, and everything in between.

Remember, you're not just building a business, you're building a legacy.

So, grab your virtual backpack, pack your sense of humor, and join us on this wild, sometimes messy, exhilarating adventure. Together, Escape Plan Artists, we'll navigate the unknown and chart our own course to entrepreneurial freedom. Let's go!

**[www.youtube.com/EscapePlanDad](http://www.youtube.com/EscapePlanDad)**

# REACH YOUR DAILY GOALS



2024



LIMITED  
EDITION

# BRAIN DUMP

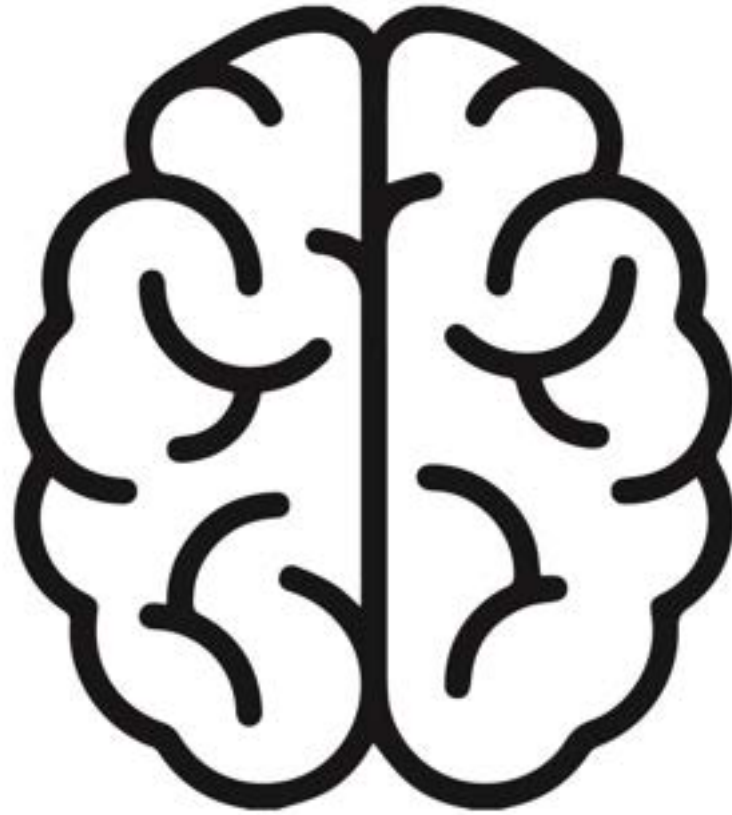
## DAILY ESSENTIAL PLANNER

MANIFEST & ORGANIZE YOUR DAILY TO-DO'S

120 PAGES OF DAILY "GET IT TOGETHER" PLANNING INSPIRATION



# Brain Dump Planner



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# Get it together

Brain Dump

Top Priorities: \_\_\_\_\_

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 I need to call

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 I need to email

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 I need to message

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 I need to talk about

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What I want to do: \_\_\_\_\_

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What I have to do: \_\_\_\_\_

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# Get it together

Brain Dump

Top Priorities: \_\_\_\_\_

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# Get it together

Brain Dump

Top Priorities: \_\_\_\_\_

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