

If I Lost It All **TODAY**

What I Would Do From Day 1 to Day 180
To Rebuild A 6 Figure Residual Income



Joe Wagner

Dedication

To my Queen, who I promised the world to all those years ago in Mexico.

Without your blind faith and support this book would not be written.

As long as we're together we have everything we need.



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Introduction

There are two categories of people who are reading this book. Those experienced in the payment processing business, and those who are brand new or considering getting into the business. Whichever you are there is plenty for you both in this book. It is my goal for both types to finish this book with a clearer vision of what you're actually involved in here, how to maximize it, and prepare you for some of the battles along the way.

My specialty is selling the cash discount program. I am not analytical, except with math, which is a one of the main topics in this book. I could care less about discussing the technical aspect of how the technology works and won't go into details beyond getting results and why it is critical to your future to have success in this business.

I care about helping others achieve financial freedom through the greatest industry in America, payment processing. It also doesn't hurt that we are helping thousands of business owners by putting huge profits back in their pocket. All around, I'm here to help, and yes, I get compensated to do so, although you are going to get as much training as you want for free.

My goal is for you to understand, via math and real life examples, that there is no other business like this.

I am going to invite you to join my company, [EZ Pay](#), however, if you don't, I will still offer you free coaching and training. Is that alright with you?

Let's be clear, I am writing this because I know if I help enough other people get what they want, so will I.

This book is not for average thinkers and doers.

There is nothing average about me, my outlook on this business, my duties to succeed for my family, for my community, or for my contributions to the world.

Average is not part of my world nor do I want it to be.

It's the obsessed, energetic, and dreamers that grow in life and contribute towards an advancing world. Thomas Edison, Einstein, Paul Allen, Elon Musk, The Wright Brothers, America's Founding Fathers, and endless other examples didn't leave their impact on the world by being average. They were extraordinary. They were creative. They were obsessed with making an impact and pursuing their passions.

Your goals, like mine, may not be to compete on Elon Musk levels to change the world. However, everyone should be obsessed with changing



their world and their family's opportunities within it. Payment processing will do that.

This book is for those out there in the pursuit! You may not even know what you're pursuing, YET, but you can feel it inside you. Something is calling your name to become GREAT and build your life to your liking... after all, your the one living in your life. You might as well love it.

This book is intended for those who have a deep longing and passion for finding their life purpose. The standards that society puts on us through social norms, schooling, and average thinking doesn't interest you. Something inside of you knows deep down, a long life of mediocrity, limited abilities, and asking for permission from others is unacceptable.

This book is for those who are not meant to be average.

I remember the feeling of knowing there is more to life. I wanted to be more, do more, give more, and live free. And yet I had zero direction or guidance as to what that actually looked like. But with all things in life, if you keep moving forward with passion and purpose, the path will reveal itself, and a spark will illuminate from within. You won't want to ignore that feeling any longer.

The purpose of this book is to ignite that light in you, or dump gasoline on an already existing flame. If you are the right person, at the right place in

life, with the right book in your hand, I hope after reading this book you become obsessed! That's right, obsessed!

You see, average people think obsessed is a bad word. You're not supposed to be obsessed; that's too much. Too overwhelming.

Why should we allow average to dictate the flame burning from within?

I am obsessed with owning my life in all areas, including time freedom, money freedom, and health freedom. I wrote this book for anyone out there that wants to own their life, too, but might not know where to start. The truth is, I've been there, done that, and know the feeling. The tools, lessons, and guidance within this book will encourage you to seek out accomplishment in this business with the right mindset.

I will share some of my stories & lessons. The examples I share are not right or wrong, true or false, and are not meant to be boasting. They are simply my stories I share to show you HOW I learned the lessons over the last decade.

My opinion is that the payment processing industry is the greatest vehicle that exist for a sales person. And I want to show you WHY I know this to be true. Within payment processing is a true freedom that does not require you to pick up the phone, answer an email, or have to keep up with renewals and making sure your portfolio "resubscribes" at any point. When

done right, you will step away for periods of time, short or long or forever, and the money just get's deposited into your bank account with ZERO effort. How would that change your life? What would you do for that result? Hopefully the answer is, Whatever It Takes!

Here is the bottom line. With over a decade of experience in this industry, I have witnessed payment processing create freedom for every individual who is dedicated to long term growth and can get results. Yes, every person. Free of the financial struggles and stresses of trying to make ends meet doing things they don't love.

If you could decide how you could spend your time, your working hours, what would you do? How would you live if all financial ends were met automatically each month?

The truth is, I bet you would become the best version of yourself possible. Some say money simply puts a spotlight on you and magnifies who you truly are. Simply put, if you are naturally a



giving person and become even more financially abundant, you will most

likely give more. If you are a genuinely happy person who becomes financially free, chances are your positivity will shine even brighter.

My wish for all who complete this book and take the leap of faith toward financial freedom is also continuing to leave the world better than you found it. Take every nugget of information gained from this book and lead by example. Teach others why the biggest hinderance between the life they have and the life they want is average thinking. Being a leader comes with a large amount of responsibility, but I can assure you the tools gained in this book will give you the confidence and focus to lead in the best possible way.

And though the focus of this book is on selling and building a payment processing empire, I do hope the lessons are applied to many other aspects of your life as well.

With that being said, let's leave average thinking behind us and begin "How I Would Create a Six-Figure Income Within 180 Days."

Chapter 1: All In or Nothing At All

The first time I saw merchant services, I mentally knew I was going to do whatever was necessary to succeed in the business. It was predetermined that this would be the way in which I made my goals a reality.

However, before I can explain that I want to tell my back story in order for you to understand my life goals.



After Mom painted Motel 6 billboard

Growing up with an entrepreneurial mother who owned a sign shop, I was destined to be an entrepreneur, too. Mom taught work ethic by example, not by talking.

In Seattle, I was selling Mariners and Seahawks signs to my classmates in elementary school. As a teen transitioning into adulthood, I would spend my summers asking businesses that needed their signs touched up or replaced if I could help update their signage. I'd make the sale, fix or replace the signs, and have some spending money for a while. I didn't know it then, but I was learning door to door sales and how to make my own living. My summers were spent floating the rivers, jumping off bridges and rope swings while doing jobs in between for spending money.

I worked a couple of bar back, server, and bartending jobs for a couple years, too. I've always been involved with people and service industry type jobs. But, having a free spirit, I always knew there was more. Can you relate?

With my nomad spirit, I decided to move from Seattle to Southern California at 21. From there it didn't take long to meet Curtis, who was a key player in the direction my life would go.

In California, I was working nonstop. At one point I was working five Denny's graveyard shifts, five Outback dinner shifts, and three or four lunch shifts at a local Italian restaurant. There were points in the week I was sleepwalking, sneaking a one or two hour nap in the back of the truck I borrowed from a friend in between shifts. There were days I got off from Denny's, rested till my lunch shift, then rested till my dinner shift, and maybe straight back to graveyard shift at Denny's. Talk about the rat race!

Although I was constantly working, I was still broke. Meanwhile, Curtis was living it up at the beach, soaking in the sun as he bought and sold Craigslist items. He would get loans on items such as boats and jet skis, play with them, and flip them for more.

Curtis later introduced me to a Multi-Level Marketing company. He was new to the business and hadn't made it with this company by any means. However, he invited me to a presentation.

I couldn't believe what I was seeing. This company had a product that was to travel, literally. They had travel club memberships for insanely discounted prices to go to luxury resorts and trips with other travel enthusiasts. The more people we got to come travel with us and join the travel club, the more monthly residual income we would make. Yes, making money while traveling.

I cannot put into words the life-changing paradigm shift that moment had on me. It just made sense. Since that moment, my vision and goal for life has stayed the same. My goal in life is still the same as that evening as a 21-year-old kid who just discovered it's possible to own your life, not stress about money, and travel with your loved ones.

Needless to say, I signed up. I was all in. I quit my jobs and Curtis and I focused on this business.

We quickly realized not everyone had free-thinking souls like ours. We couldn't figure out why everyone did not share the same excitement as we did. Why didn't they have the same enlightening experience as we did? It was as if people wanted to continue to simply work for a paycheck their whole life, by choice. This is a concept my mind can't comprehend to this day.

In the end, we did grow a downline of individuals who worked below us, the true idea of an MLM, but never succeeded at this business long term.

That venture didn't get the result we dreamed, but the vision was planted deep, and is still alive to this day! I also learned what it truly means to be "all in." Lastly, it taught me I can do whatever I want if I'm willing to go for it.



The Day I Committed To Going All In.

I have not had a normal J.O.B (Just Over Broke. Since)

I've never had a normal J.O.B. (Just Over Broke) since joining that first multi-level marketing company.

My Introduction to Direct Sales

One afternoon, Curtis and I were floating the Snoqualmie River in Washington, jumping off bridges, flying off rope swings and enjoying a beautiful Seattle summer day. When we got to the pull out in North Bend, we met a gentleman named Kendrick.

Kendrick took notice of our energy for life and came over to Curtis and me. Fresh out of the river, still dripping wet, he explained an opportunity he was working on and wanted us to come to a meeting in the morning.

We loved the freedom of what we were doing, but by no means were we making a living. At this point we were about two years into the MLM

business, and though we had people in our organization, it wasn't producing the money we had hoped and the dream was looking grim.

So we went to the morning meeting with Kendrick.

The opportunity was Comcast Cable door to door sales. It didn't provide residuals, but it was time to make some money.

In a later chapter, "Blind Faith," I'll explain what I needed the money for. For now, I'll just say that we started right away.

Kendrick was my trainer. I remember it vividly. I drove way out to a neighborhood and met him there. We went to one house and he signed up a dish win back. This was the biggest sale you could make with the highest commission. My training was complete after 1 door. I never got to see another pitch again from anyone else except for myself.

Apparently, that was enough. From the first week I was top sales guy. At first it seemed like I just got lucky. Second week, top sales guy? More good luck. By the first month, top sales guy. "Alright! This isn't luck, I can do this!"

Personally, direct sales was such a relief compared to a MLM because I had more control. My successes and failures fell on me and only me.

Over the next two years or so I ended up traveling the country on motorcycle, more about this in "Blind Faith," as a National Trainer with this group. I made a ton of money and would work really hard, then take a trip.

This traveling lifestyle was finally being fulfilled, but the income stopped whenever I stopped working.

I loved what I was doing. I am so thankful that business showed me the difference between MLM and Direct Sales. I was living half my dream by taking vacations here and there, but I was not fulfilling the second half of the dream which included residual income.

That is, until the phone call that would forever change my life...

A: *“Hey Joe this is Anthony Smith, what are you up to these days?”*

ME: *“I’ve made it to Florida and training sales reps all over the USA but kind of ready for the next thing. What do you have going on?”*

A: *“I’m opening an office in Seattle and thought of you. I could use a right hand man and you could go back to Florida with your own office after learning this.... You interested?”*

In “Blind Faith” you’ll get a better understanding how much I had done and my passion for living in Florida. It was my dream, and I had made it. I was living in my dream location at the time. At first, I second-guessed joining Anthony. I asked that he send me a comp plan to evaluate.

I would compare reviewing the business plan like that evening I first learned of Residual Income and travel. I could see my future back on track with the future I saw and wanted from the first MLM. *(If you haven't already [here is our current business plan](#) for you, if you don't have your payment processing home already).*

As I reviewed the business the fireworks went off in my mind. BOOM! Residual income BOOM! Great commissions. BOOM! No sales boundaries (can sell anywhere within the United States which means traveling). BOOM! Direct sales, so that means it's up to me to make it happen, not some downline I don't know. It hit all the nails on the head.

The vision kicked in and I was ready. I had found the route that could accomplish my ultimate goal of financial freedom and endless travel.

I was all in! The decision was made within 24 hours and I let Anthony know he could count on me being there.

I sold my motorcycle, whatever possessions I owned, and moved back to rainy Seattle in the middle of winter to begin the journey to finally live up to my dreams and talents. And hey, with my work ethic, I figured I wouldn't be in Seattle any more than a couple of months before I got back to Miami anyway. How hard could it be? Only time would tell.

“In 1519, Captain Hernán Cortés landed in what would later be Veracruz to begin his great conquest. Upon arriving, he gave the order to his men to burn the ships. Hernán Cortés burned his ships, so that his men would have to conquer or die.”



This is one of my favorite stories and it is the only way to fully

see what you are made of. I don't care what the endeavor is. If you have a Plan B then you have allowed the possibility of failure before you begin.

I believe in taking a “short of death, I will succeed” attitude.

When it comes to payment processing, you are going up against strong opponents, including the industry as a whole, business owners, and other competition. Going in with an attitude of anything less than “ALL IN” is setting yourself up to a willingness to quit when it gets tough.

This business is full of rejection, ups and downs, and many factors outside of your control. Come into it prepared for nothing short of pushing through anything that comes your way because on the other side of it all is freedom. Wouldn't you do anything for true freedom, the kind that allows you to do what you want, where you, and when you want because of time and money freedom?

If freedom is your ultimate goal, then this is the right industry for you. The people who have a Plan B fail! The people who will die before they willingly quit make it!

Chapter Action Steps:

What is your Plan B? (Trick Question)

Get rid of the Plan B. Commit to being financially free by committing to making this your business. Make this what you do and get damn good at it. It will not happen overnight but commit to learning and practicing daily and like anything, you will eventually master it and find yourself with a thriving cash discount portfolio.

Chapter 2: A Gamble or A Guarantee



The Google Definition of Gamble states, *“take risky action in the hope of a desired result.”*

I remember the feeling when I was sitting in Florida and received the call from Anthony. He explained to me

the opportunity and I asked for the commission structure / business plan.

I looked it over and quickly made the decision to move back to Seattle... it was not a decision that was “let’s go see how this goes,” or “well, if all else fails I can always come back...” It was NEVER EVER anything except “this is the vehicle I AM GOING TO finally fulfill my dream to become financially free and travel with” going through my mind.

I believe in myself wholeheartedly. While the world thinks confident people are borderline cocky, I don’t care what the world thinks. I live in my shoes. I wake up every day with me. I have to live with what I make for myself, so knowing that I am in control of the outcomes is my greatest attribute, because it means I’m never gambling. I’m actually guaranteed the outcome, because I know I’m a guarantee once I’m all in. It may not go as quickly and

smoothly as I daydream, but in the end, I will accomplish what I set my mind on because only I can beat myself and I don't do that!


If I am in control of everything I do, then I am in control of the outcome too.

To me, diving all in and moving back to Seattle was far from a gamble. I was already guaranteed the outcome of freedom and travel. WHY? Because I'm putting all the chips on myself and short of death nothing can stop me.

Now, since this business provides, literally, freedom, then how could not accomplishing it even be a thought that is allowed to linger in my thoughts more than a nanosecond? It's not an option... it's not a reality my brain can imagine or accept!

I think people who "gamble" on their future are missing this unshakable confidence, OR they are in the wrong vehicle.

I love to promote this as the greatest business that exists for so many reasons.... Here's another. It's on you! You control if it's a "gamble" or a "guarantee." Sure, you are going to align with a processor, and they are like a "partner" to you (choose wisely). As long as you are with the right group,



THE ONLY THING
IN YOUR WAY IS YOURSELF.
DON'T WAIT FOR
PEOPLE TO BET ON YOU.
BET ON YOURSELF.

you'll have the partnership to lean on for sales support, training, tech support, and all the back-end departments that sales people want nothing to do with.... But ultimately none of that matters if YOU aren't holding up your end of the partnership. It's on you to create the results. Nothing moves or happens until YOU make it happen. They're just there to help once you do.

So you have the right vehicle and know that the outcome is guaranteed.... What's next? Put together goals and define what your outcome is ahead of time and have unwavering blind faith in your accomplishments by implementing your action plan every day.

Can you visualize what your dream life is? Where will you live? Where will you travel? What will you drive? What charities and groups will you contribute to? Not only the WHAT, but WHO will you be? Who will you become?

Chapter Action Steps:

Make a list of your 6-month, 12-month, 24-month, and 36-month goals. 36 months is enough time for ANYONE to absolutely build a very healthy residual income stream in this business (even if it took you 3-6 months to get good at it).

Then break down what you are willing to do on a daily basis (your action plan).

You have to understand that achieving goals is a simple breakdown of small actions, that, if done consistently over time, achieves a big picture. This is called the compound effect (get the book called *The Compound Effect* by Darren Hardy).

For example, if someone wants to be a doctor, that doesn't mean they have to become one tomorrow. They go backwards from a doctor as their starting point. This means they need to be a college graduate... to be a college graduate they need to graduate high school... to graduate high school they need to get this paper written by Friday... to get this paper written they need to spend one hour researching and one hour writing the paper over the next five days.

Write down your goals and break down how you are going to get there. Don't worry about making leaps and bounds. Focus on making small bite-size victories and be consistent. Time will do the rest in this business if you do that!

Once you have goals and action plans determined and set in stone, then only you determine if you succeed or not. To fall behind your goals and quit is like selling your stock when it's down. That's your choice and only a victim

will blame anyone but themselves if that happened. HINT: Victims are always losers, they never win, and it's always someone else's fault. Don't be a victim and claim you want to be successful. They are the polar opposite of what you want to be!

At the end of this book I shared my first year of goals lesson. This gives you a clear insight into where my head was at when starting this business venture.

Chapter 3: Blind Faith

God, or the universe, or however you choose to look at it has the amazing ability to give you exactly what you are able to handle at the perfect time. As we navigate the ins and outs and ups and downs of life, our job isn't to make sure all the lights are perfectly lined up green for us before we



move forward. If we wait until all lights are green in the foreseeable future, we will never pull out of the driveway.

Success is attained with small, dedicated baby steps day in and day out. We arrive at life one intersection at a time and navigate our next move in the moment. It's our job in this life to get to the next light, metaphorically speaking, and make the best decision we can at the time, regardless of if the light is green, yellow or red.

I hope this book pushes you to ask yourself what your next green light move is in your life. Hopefully, it is being part of and making a successful difference in this particular industry.

My brother used to tell me, “You can’t just run through life without a plan. You have to plan ahead.” In a way, he was right. However, what he didn’t understand is that blind faith was my plan. I live with zero doubt that the path will reveal itself at the right time. My job is to be happy and have the vision to see the next open door and make the choice to go through it or not. That was my plan and I was always right on track.

Can you relate to similar thoughts? You may not know the exact plan or roadmap to get you to the destination of freedom and abundance in all areas of life, but you, without a shadow of a doubt, have the grit, confidence, and desire to take the necessary steps to get there.

Are merchant services that roadmap in front of you now? I believe it is. In fact, I know it is! I know someone reading this is seeing that light too. I want to work with you!

When I first left home around 21 years old and moved to California, I had no plan. I had very little money. However, the work ethic that resided within me pushed me to head to California on a whole lot of blind faith.

As mentioned in the last chapter, I met Curtis shortly after arriving to California and joined a multi-level marketing travel company. After about a year working in that industry, I realized the lack of financial and time freedoms were not getting me closer to my goals.

Once we started traveling, we would sell packages and earn some money that way. I wasn't making much but I was living life to the fullest. One



Puerto Vallarta w/ Curtis

step closer to the freedoms I was chasing. I'll never forget the first time I landed in Puerto Vallarta, Mexico, stepped off the airplane, and took a deep breath. I was sold.

That trip unlocked the Joe Wagner that I am today. The concept of traveling as a lifestyle while making a residual income has not changed since.

After that first trip to Mexico I was certain I had found the Holy Grail and secret of life, and enthusiastically wanted to tell every person I knew about this incredible opportunity. I convinced Curtis that we should move up to Seattle where I had more meaningful connections and relationships. This would allow us to grow a team, and I was sure the business would thrive.

I quickly realized, *What the heck! Other people aren't seeing the big picture here.* They were not having the same *a-ha* moment I had the moment I saw the business. It was frustrating. I wanted others to be as enthusiastic about the business as I was.

After a year or so, we decided it was time for another trip to Puerto Vallarta. This time, however, Curtis and I were about to embark on a 3-week, all-inclusive trip that would forever change the rest of my life. Although I wasn't making substantial amounts of money at the time, the faith in myself still resided within me, and I knew I was on the right path. I was living more than most people will ever experience in their life.



The Puerto Vallarta Crew & my future wife, Pao

In those three weeks in Puerto Vallarta, I met individuals who would forever change me, including my now wife and mother of three kids. These are great relationships still alive today.

Here's where blind faith took my life to a whole other level and pointed me in the right direction.

After a long flight, we finally land in rainy Seattle, still in board shorts and flip flops. In this moment, I looked at Curtis and told him, "Screw this man. I'm buying a motorcycle and moving to Florida next month." I am not sure if he took me seriously or not, but I was dead serious.

I quickly let my family know the plan as well. The only problem was I didn't have a motorcycle, I didn't have money, and I had no connections in

Florida. None of that crossed my mind. I took yet another leap of blind faith and made the decision before it could be questioned or doubted.

Within two days of Curtis and I getting back to Seattle we met Kendrick as we floated the river. Meeting Kendrick led to me starting direct sales for Comcast going door to door, which was the avenue in which I could make money. Even working for Comcast as an independent sales representative, I was still completely in control of my life and my work.

Quickly seeing how successful and lucrative that business was, I now had enough money in my pocket to buy a motorcycle and head across the country to paradise.

One Monday morning I came in and thanked Kendrick and Sam for the amazing opportunity to grow my business and my confidence at Comcast. I was a new person and had discovered how I could make great money! They were shocked. “What do you mean you’re leaving? Why didn’t you mention anything?”

As I write this section of the book, I still get chills, because if I didn’t continue to move forward with blind faith, if I never trusted myself without a shadow of a doubt, life may not have opened the doors necessary to continue towards a path of freedom and success.

Sam, the owner and Kendrick's boss, then proceeded to tell me, "I have been wanting to open an office in Florida. How about I meet you down there and you can be the trainer?" BOOM!

In a matter of a month, life opened the doors to create the money, buy the motorcycle, showed me I can thrive in direct sales, and even made a connection for work and relationships when I arrived in Florida.

"Fuck yeah, Sam! I'm going to travel the country on my bike for now, see you in a month!" I told Sam in disbelief.

Just imagine. I walked in thinking I was going to leave the office and begin my 3000 mile journey to Florida without knowing what was going to happen... to leaving the office on the same 3000 mile journey but now with a purpose when I arrived. WOW! It was an incredible feeling of "life always delivers" moment.

The next 30 days I traveled some of the most beautiful destinations in America. See my bonuses lesson at the end of the book called "The Laptop Bag Lesson".

We rented a three-bedroom penthouse in Jacksonville, Florida, steps from the beach. My dream from two months prior was now a reality. I had a reason to be there and an opportunity that was making money.

I worked with Sam for a while and did national training trips to other offices and led the company in sales from Day 1 in Seattle and beyond. It created the ability to travel when I wanted and then I had to come home and keep working to keep the money coming in. After long enough, I got bored and wanted to grow more beyond just making money. I tried to open my own door to door business and rode my motorcycle back to Washington, down to California, and back to Florida again over the next year



Motorcycle Route Up To Moving Back To Seattle

for a second lap roundtrip around America by motorcycle. I'd stop where I wanted, spend some time there, and keep moving.

This one-year hiatus traveling the United States on motorcycle is where I actually met Anthony Smith. We didn't work together for long at all, but the relationship was founded. Little did I know that relationship would shape the rest of my life.

It took about a year after meeting Anthony to get back to Florida, where I was when my phone rang with the call that would ultimately be the vehicle that would hit all the bases! The vehicle that had everything a person desiring freedom could want. The commissions were great, it paid residual income,

and it had no boundaries. That was the journey that blind faith put me through before landing me on the Ultimate Opportunity that really exists!

My life as I knew it was all preparing me for the real challenge ahead... building a merchant service empire and conquering my life by owning my life!

I mentioned earlier in this chapter that this journey of blind faith is where I met my wife and mother of three children. She met a young Joe Wagner at a pool bar in Puerto Vallarta who had full confidence that I could get what I wanted. I promised I'd see her again and deliver her an amazing life, prior to even embarking in merchant services. I knew she was going to be my wife. Blind faith delivered that too.



Chapter Action Steps:

Take some time to ask yourself, “Am I someone who goes with the flow of life, or do I have everything mapped out?”

It’s easy to justify having everything planned out in your life, and, as adults, it’s important to some extent. However, being completely fixated on a plan for yourself without any redirection does not leave room for blind faith.

For the young adult readers who don’t have families or an extensive laundry list of responsibilities, are you falling into society’s plan of always having a plan, or are you open to taking a chance, putting forth action, and walking down an avenue that will take you closer to your dreams?

For older readers, coming up to retirement and looking for your exit plan, I encourage you to adopt the mindset of youth. Release the tight grip you have on controlling every aspect in your life. Have the faith in yourself that you will build this business and change the outcome of your life. You will retire free with money and time to enjoy the glory days.

Don’t just have faith you can do it. Have blind faith the outcome is already yours and just take baby steps, small actions, on a daily basis.

Chapter 4: It's Just a Math

Even to this day, I remember what my favorite school project of all time was.

I was in 8th grade. The project was to create a football team for every state. We were required to write information about each state such as the state flower, popular foods, and culture, and design a football helmet for that team. Each team was a one-page task.

This was given to us on a Monday and obviously, that meant there were 50 teams and a total of 50 pages that needed to be completed on this project. We had one month to complete this project, and with a room full of 30 kids, both boys and girls, there was mixed emotion; you can imagine some were more excited about the topic than others. But one thing we all agreed on was, “50? 50 Pages of drawing, studying, and writing about each state?... Ugh, that’s going to take forever.”

The task itself seemed so big and overwhelming. I’ll never forget my mom breaking it down in an easier format. “It’s just math Joey,” she said.

“What do you mean?” I asked. “What does this have to do with math?”

She explained, “Well you have 30 days and there are 50 separate states. Don’t focus on the huge task of doing 50. It’s not like you’re going to be doing them all tonight, right?”

“Definitely not,” I told her.

“Well let me show you that it’s much easier when you just do the math. There’re 50 teams in 30 days... we don’t work on Sundays, because of the Sabbath, so that leaves you 26 days of working on the project. If you take 50 and divide it by 26 days you only have to complete roughly two per day. Can you do two of these a day?”

“Of course, that’s easy!”

I think that the power this business has can be looked at the same way. The outcome, for big thinkers especially, is massive- not only in terms of the dollar amount but the action necessary and amount of deals you need to be financially free can be overwhelming.

I highly encourage you to take a look at your financial goals with this business and break them down. Find out what your yearly, monthly, weekly, and even daily projection should be to be in the realm of your goals.... After all, it’s just math. This will also allow you to see if you are being realistic in your expectations. I’m all about aiming really, really high, but if you are the kind of person who get’s discouraged easily, then let’s make sure you’re making obtainable commitments and expectations.

Before I give an example, let me also share some important math with you. As I write this book, we are laser focused on offering the cash discount

program. I could write an entire book just on what I'm about to share; it's amazing.

The cash discount program has allowed merchant sales representatives to grow their residual income five to ten times as fast as we used to. Yes, you read that correctly. Cash Discount deals are five to ten times more profitable now than the first seven to eight years I was in this business writing traditional accounts.

So more than ever, if you think this is going to take a long time, you have never been more wrong. It's never been easier or faster than it is now. You are here at the perfect time and I'll just leave it at that.

Let me give you an example of how this is simply a math equation:

If my goal is \$100,000 in annual residual income.

The average account pays \$100 in residual income per month.

**You
Can't
Argue
With
Math**

$$\$100,000 / 12 \text{ months} = \$8,333.33$$

per month

$$\$8,333 / \$100 = 83.33 \text{ accounts.}$$

This means 83.33 accounts in a year to hit my goal.

$$83.33 / 12 \text{ months} = 7 \text{ accounts per}$$

month

30 days / 7 accounts = less than 2 deals per week

I would need to sign **1 deal every 4.28 DAYS!**

That is doable! But let's keep going.

If I figure I need to talk to 50 people for one deal and I have 4.28 days per deal, then I need to talk with an average of 11-12 people a day.

This is how it's possible for you, or me, to create a 6 figure residual income inside of 180 days like the title of the book suggest. Based on your own math (people pitched to deals closed ratio) you can do this very quickly.

I want to add something in here. 11-12 people a day does not mean you are done for the day. Those are weak numbers for a toe dipper who stops based on the number of doors he hits rather than results versus time in the day. Max out your day, get momentum, and just imagine if this math is true to your ability how much faster you can get it done by going beyond your minimal number.

As your having success enjoy the game. One of the most exciting parts of this business is comparing a deal to your current bills. I always looked at deals as bills being paid, ALWAYS. For example, when you sign a \$30,000 account and know you are making roughly 1% in residuals, you can calculate \$300 residual income from that one deal. If you pay \$100 for cable/internet, and \$100 for car insurance, and \$100 for the family's cell phones, then those

bills can now be considered paid, all because of that one account! You no longer have to trade time for money to pay those bills! It's truly unbelievable and one of the biggest pieces of motivation you can receive.

And that's the name of the game. Pay off your bills one at a time via the deals you sign until there are no longer bills to trade time to pay. From there let the fun begin. Build your lifestyle as residuals grow.

“A deal a day keeps the bills away. Two deals a day gets you more bills to pay” - Joe Wagner



Seahawks Superbowl.

Our neighbor Malcom Smith was Super Bowl MVP.

Long way from air mattress and cardboard tables in only a couple years of results multiplied by time.

It's truly is just math!

Chapter Action Steps:

1. Write down a list of your monthly living expenses itemized individually.
2. Break down each bill you have.
3. Place this spreadsheet next to your goals where they can be seen and begin tracking the bills being paid with residual income.
4. How fast can you reduce your bills with residual income?

As soon as you do that, YOU ARE FREE! Then, it'll be time to begin building the dream lifestyle.

Chapter 5: The Five Unbreakable Fundamentals

The fundamentals I am going to outline below are essential in building a successful business. If your goal is to master this industry and be productive any time you choose to, then strive to apply these Five Fundamentals every moment of everyday your are in the field.

These didn't take me years to learn, but they did take me years in the business and many failures to identify them consciously. Although I've always succeeded in merchant sales because they were applied, it wasn't until years later when I was very heavy into training people that I really identified them as to why I could go anywhere, anytime, and sign massive amounts of deals.

Here's how I identified them.

We, Clint and I, were running a door-to-door operation in LA. Our combined team was producing 180-200+ new applications a month (some



Los Angeles Office

readers may be working for someone in this pic below. Couple serious winners at baby stages in here). At that time, I was still spending most weekdays in the field training people. That's always been

my specialty, taking people in the field and showing how to sell this product. However, my partner was not contributing the same efforts. The partnership no longer felt like an even deal, as I was training his people but not getting the same help in return. After long enough dwelling on it and being frustrated, I decided to pull out of the office. I remember thinking, *If no one is going to help me on my end then I'll just go do it myself. The amount of time and energy training other people's teams is slowing down my equation. PLUS I make way more residuals on my own deals.*

It was at that point I convinced myself that I was the Michael Jordan of the payment processing industry. In my head, I actually was the best that ever lived playing this game of signing merchant accounts. At this point in building my business, I could go anywhere in the USA, walk down the street, and was basically guaranteed at minimum a deal a day.

So I was going to prove it. I began what was called "Project Impossible." The goal was to sell 100 merchant accounts single-handedly. I really believed it, and it began to snowball in to large amounts of success once I began.

Project Impossible was going to be a full month sales run. That means driving hundreds/thousands of miles, hotels, time away from the family, and nothing but gridding during business hours.

The first week I signed 24 deals. The second week I signed 20. Every aspect was flowing, every pitch had the right energy and it seemed like life was putting decision-makers in front of me at every door...and then, the trip was ended short by a family emergency. I never got to finish that trip but I proved to myself that I was capable of creating an elite business.

This turned out to be my best month ever and it was done in only 2 weeks. I ended up with 44 accounts and enough commission money was earned to pay for my portion of my wedding in only two weeks of work. Sometimes I wonder how many deals I could of produced with the full month as planned. I guess we'll never know.

I've never got my mind back to the same intense level of "I'm The Greatest Ever." I intentionally went overboard for this experiment and never wanted to hold it forever; it felt too cocky. The lesson on believing in yourself at a level 10+ was learned loud and clear. I've since taken over a hundred trips and each one I carry a blind faith guarantee that I'm one of the greatest. This mentality has helped me produce 10+ deals a week on average on any sales trip for many years counting now. Less than 10 is a slower week.

The first road trip after "Project Impossible" I was driving and remembered the light going off. I had the epiphany on how to help anyone understand the fundamentals and succeed at this business. The big a-ha

moment for me to help others be able to do this was *there is no big secret to this business. You just have to master the fundamentals. That means executing them ever single pitch and believing success is yours. THAT'S IT!*

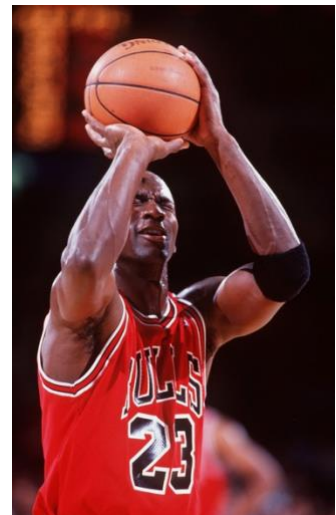
I pulled the car over and wrote down what I now refer to as the “Five Unbreakable Fundamentals” They are the fundamentals I identified I was doing and could pinpoint specifically.

Being a professional is nothing more than being able to execute the basics flawlessly over and over and over again. Professionals never change the basics. Even if a professional does something that looks fancier from the outside, the formula and fundamentals are still founded on the basics of that skill.

Which did Michael Jordan practice more- free throws or slam ducks from the free-throw line?

Which did Tom Brady practice more? Basic QB mechanics or throwing Hail Marys?

If being a professional is nothing more than the basics over and over again, then what are the basics of merchant services to get good at?



MJ shooting free throw with his eyes closed during a game

The 5 Unbreakable Fundamentals

1. Never Stop Prospecting
2. First Impression
3. Being Likable
4. Mastering Common Rebuttals
5. Bridge to Close (No Awkward Closings)



Never Stop Prospecting - You cannot cheat playing the numbers game. You must get rejected often in order to get the yeses. Never think your pipeline is so full of deals that you can take your foot off the gas. Your pipeline shouldn't always be full, because that means the prospects haven't turned in to a deal yet. Continue to constantly keep finding new potential targets and customers.

All new sales reps seem to have this bad habit of thinking everyone who says they're interested and please come back are actually hot leads. If you are a follow up type of person, that's fine, but never think all the follow up is serious enough to stop prospecting new deals every day. You must constantly pursue new deals and people ready to do business now, NOT tomorrow. New

sales partners end up finding out this is so true after much disappointment after wasting a week or two chasing deals that don't end up signing up.

You know someone is serious about doing business when they actually do business with you. Avoid chasing deals. You can do follow up all you want but please pursue them knowing that every time to leave without the deal (starting from the first contact), your odds go down significantly... not a little... significantly!

Making a Good First Impression - Smile, Eye Contact, and Enthusiasm comprise the acronym for SEE Factors. Smiling is contagious. Do it while acknowledging the person you are approaching. This alone will break the ice and discourage them from cutting you off before you can offer to help them. The first thing a prospect should see when they first meet you is a smile.

Nobody wants to follow someone who is not excited about what they're doing. Someone who believes in what they have is absolutely sold on it themselves (see "What's Your Level of Certainty" Chapter). If you believe you are helping someone with your offer, it will radiate from your energy and smile on your face. They won't have any choice but to be curious and at least hear out what you are offering and who you are.

Being Likable – This is similar to SEE Factors except being likable goes past the first 10 seconds of the first meeting.

When you think about a likable person you just met, what qualities do they possess? Pause for a moment and reflect on these qualities.

-Smiling

-Laughing

-Listening

-Respectful (do not bash competitors, as this is an attack on their decision-making skills)

-Ask an engaging question (about them personally, too, not only their business)

Do you possess these traits? If not, the good news is all of them can be improved by consciously using them until they are natural. Eventually you will do them unconsciously if you practice them enough.

Now let's cover the last two fundamentals. These are the skills of selling merchant accounts.

Mastering Common Rebuttals – The good news about rebuttals is that they are almost always the exact same regardless of where you sell in the United States. Learn how to get really good at these fundamentals because consistently beating those rebuttals is the most critical part of consistently getting deals. The rebuttals are consistent, so having consistent answers to raise your averages and walking away with the deal is crucial. Overcoming rebuttals are the basics to master in order to become a professional. This is the part of the business that is equivalent to hitting the ball, throwing basic passes, or making the free throw shot. Execute the basics correctly over and over and over again until you wake up and realize you are a professional.

THEY ARE INTERESTED!

**REBUTTALS ARE
JUST MERCHANTS
TELLING YOU
THEIR CONCERNS.**

Bridge To The Close – I cannot understate the importance of this one. I would say this is the #1 deal breaker. Sales reps get plenty of merchants interested, they've covered all the details of the cash discount program, answered all the rebuttals, yet constantly leave without paperwork. WHY IS THAT? It's because they have an awkward close and their transition

is not a smooth one, aka they don't have a bridge to the close. They don't understand how to cover the gap between the presentation and the close.

Mastering Common Rebuttals and how to Bridge to Close are the subjects I focus on in my [online training](#) and rebuttals library. If you are struggling with closing deals but are masters of gaining interest and willing to put in the work then I can help you here. For more information on those two aspects of the business, make sure to attend a live weekly webinar where I discuss teaching these two fundamentals specifically.

Let's face it, anyone can go out and share a program that eliminates the merchant's fees but not everyone can close the deals. If it were easy then nobody would ever quit the business and everyone who even remotely tried would be financially free.

All the above are the basics, and anyone can learn them if they do not come naturally. The most important fundamentals are Mastering Common Rebuttals and the Bridge to Close.

Some people are more natural at specific things than others, but the same skill level can be accomplished if the effort and willingness to fail and try again is applied. In school, some people can just attend class, half-way pay attention, and get A's on their test. Other students, like myself, might be

horrible at retaining the information during class. To top it off, they might have to re-read the information in a book over and over again. But with enough effort and commitment, both students can get the same grade. In the end, both students can understand the same topic in an applicable manner even though it took one almost no effort and the other it took restless nights and long days of studying.

Success in this business is a learnable skill. It doesn't matter how long it takes you if in the end you still attain the results. In this business, results multiplied by time equals financial freedom. So if, at the beginning, you have to work harder, fail more, and be more persistent, just know it's what you are required to do to understand how to get results. Everyone has their own story and learning curve, so don't compare yourself to others. Focus on your success, your growth, and doing the best you can.

Be willing to have a learning curve. You think I was signing 10 deals a week when I first started? Of course not. Be willing to be a student and accept [coaching methods](#) in case it doesn't click effortlessly for you.

An Uncommon Story

I had a sales rep come through named Kevin. He was young, lived with his parents (very low or next to no bills), and a huge Robert Kiyosaki fan like

me. I say that because he was sold on the strategy of residual income and was going to get it no matter what. Only problem was Kevin was horrible at sales.

For 3 months Kevin would call almost daily, usually from the field and also at the end of day to recap. It was always for advice on how to handle this or how to overcome that. Not only was he trying hard but he was learning. Only problem was he was not signing any deals. In 3 months of level 10 efforts Kevin signed 0 deals.

It was very clear Kevin was in it to win in, but when were the skills going to kick in?

I had to invest in him, not because of his results, but because his burning desire and refusal to quit. So, I invited Kevin down to South Florida to come to a Grant Cardone 10X conference with me and a couple other producers. He was invited to hang with some producers. Well, the following week Kevin signed 4 deals!

When I asked him what changed, he said didn't want to meet me, and others, without having produced. He homed in on the "bridge to close" and stopped believing people would sign up later. He turned to a now or never mentality and didn't leave businesses in his pipeline. It was overcome the

rebuttals now and get the deal or it's not going to happen mentality that switched in him.

Needless to say that now, 2 years later, Kevin is doing very well and his strategy of building residual income is growing monthly. Good work Kevin, I knew you had it! I'm glad I made that investment of time. ([WATCH Kevin's Testimonial](#))

Kevin's story is not my wish for anyone. But it is a real testament of being willing to do whatever it takes to learn how to do this because and get the result, FREEDOM. Never forget that. You are doing this so you will have time and money freedom. There is no cost to great. Learn how to do this



Grant Cardone 10X Conference

at all cost. Once you have the skills go full speed ahead and don't let anything stop you from getting the next app. NEXT, NEXT, NEXT!

Chapter Action Steps:

Of the Five Fundamentals, which is the easiest for you?

Which do you struggle with?

Are you seeing the value of what this business can do once you master it? Sit down and think, write, or discuss with someone the Five Fundamentals. Are you applying all of them?

Miss just one of them, especially #4 and #5, and you are shorting yourself. You might not even be getting deals at all. Are you open to changing that? Are you ready to do this right? Are you open to coaching?

What are you willing to do in order to achieve success in this business?

Chapter 6: Four Levels Of Action

I was in Seattle for Thanksgiving with my wife and two kids, we have three now as I write this book. We were visiting with my family and while there I got a couple of comments along the lines of “you’re getting on the big side.”

That comment was the culmination of unhealthy eating, lacking any fitness routine, and smoking for too long. Although true and valid, those types of comments encouraged me to take an honest look at the choices I had made during that time that were definitely not on the path to my best self. When we landed back in Florida a couple days later, I jumped on the computer and came across a Spartan ad on my Facebook feed. After browsing their website for a few minutes, I noticed there was a race in Florida coming up. I had two options, three miles and 25 obstacles or 12+ miles and 40 obstacles.

I knew that the three mile race would be doable, even out of shape, but then I remembered I don’t dabble at anything. I called my friend Danny.

Me: Hey I’m signing us up for this 12+ mile Spartan race, you down?

Danny: I don't know Joe, that's a little much. When is it?

Me: In 13 days.

Danny: What is wrong with you? 13 days! That's not enough time to get ready.

Me: We're doing it. We'll make the adjustments we need right now. Worst case scenario we'll walk it.... Don't wimp out.

Danny: Alright, vamanos (let's go).

Immediate and massive action was at play the minute we signed up and paid for our spots. Out with the smoking and junk food, and in with daily workouts. I instantly changed every aspect of my life to mimic someone who completes 12+ mile Spartan Races.



In the end, were we ready for what ended up being a 13.7 miles race? Heck no! But we took it one step at a time and eventually

jumped over the flaming logs to cross the finish line.

We ended the race the same as those professional racers who were confident and prepared. We received the same medal they received.

Here's the thing, life does not give different metals for being prepared or being ready. Metals are given for a specific outcome. If you wait until you are ready all the time, it will never happen. You don't have to be ready in order to commit. It's the other way around usually. Once you fully commit to starting, massive actions will follow and the game plan reveals itself.

I believe mankind naturally is designed to grow. We're at our best when we are in pursuit. We are designed to want to be better. Since this book is not for average people, can you relate to this? You are at your best when in the pursuit of something. You get laser focused in on its accomplishment and then as soon as you get it you're thinking, "Ok, got it, what's next?" That's human nature at its best. That's a good thing! While average people will tell you it's not ok, I believe we are naturally designed to always be in the pursuit of growing bigger, stronger, and more fulfilled as a person and contributor.

The pursuit, the hunt, is what we're in love with, not necessarily the medal or money or recognition. When I talk about working to create money freedom so that later you don't have to work for it anymore, it's so that you can still live at a level of massive action towards bigger and better goals beyond "making money". Things like helping others and contributing as an

example. Trading time for money forever steals years of time to grow and contribute.

It's unfortunate that people quickly get trapped in the chapter of life of "earning money." It doesn't have to last until you die or even retire. I believe it's meant to simply be a chapter of life, not life. And as short as possible preferably.

Becoming financially free as quickly as possible is the obvious right choice if you'd like to move onto the next chapter of life without the stress of earning money all the time. In order to do this, we have four levels of action that we can apply to build this business. Which of these four types of people are you?

The Do Nothing Individuals – Do not even try. You know about payment processing but choose not to take advantage of it.

This category of people assumes everything. They assume it's too hard. They assume no one would be interested. They assume they can't, or even worse, say they can but make an excuse why they don't even make an effort.

This category is full of the losers of the world telling everyone what they're doing wrong even though they aren't attempting to complete the task and projects others are in pursuit of completing.

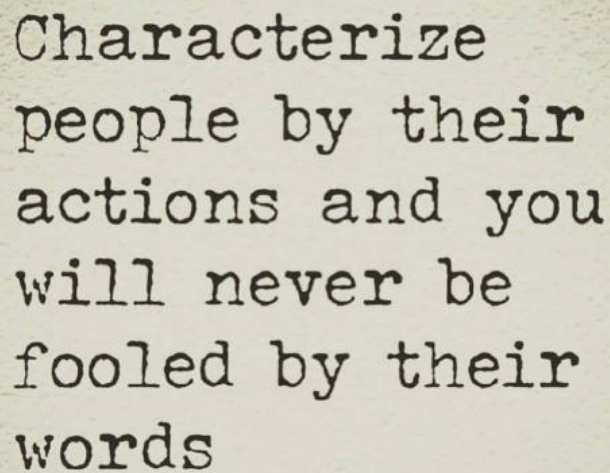
I've actually had people tell me you can't _____ *fill in the blank* _____, even though I do ___*it*___ on a normal basis. They're telling someone that is successfully accomplishing something that it can't be done or they're doing it wrong. Unbelievable.

Politicians are great examples at this... all talk and no results or experience actually pulling off what they're promising. And when they are put on the spot and called out they quickly turn into *victims* and pass the blame. This, of course, is breaking the #1. Rule of winners which is *you are the captain of your results. It's always your fault, both good and bad.* You can not take credit for the good but become a victim for the bad. Don't be like a politician.

The Thinkers / Talkers– These are the toe dippers. They never make it to the deep end of the pool because they are more comfortable wading in the shallow end. These people are the ones who want to “see how it goes.”

Usually, these people test everything in life and always fall back to their comfort zone, regardless of the task or opportunity. Once an amount of resistance hits that could result in failure, they retreat back. They don't take risk; they believe failing is wrong and are terrified of it.

In this business, the thinker is the one who constantly calls support asking technical questions that have nothing to do with making an effort to sign their first deal. They create all sorts of obstacles that don't matter and say they



Characterize
people by their
actions and you
will never be
fooled by their
words

will start working once they watch the training videos “just one more time.” They really subscribe to the school concept that studying, planning, and “knowing what you're doing” should equate to results in the real world, rather than *actually doing it*. False! Your results are your qualifications in the real world.

Want to know how to tell when you, or anyone, understand something? When you are living it and have the results. Until then, you're just a student with an unproven concept. Stop talking and start getting results.

As soon as they start cold calling merchants, they realize everything they learned and the weeks spend studying didn't equate to anything except them losing the excitement and fire they had when they first started. They find out it's more difficult than they originally thought and the skills to sell this have nothing to do with simply knowing. Taking action, eventually leading to massive action, is the key to building confidence and momentum in this business.

Average– The word average makes me cringe. It's a very dangerous place to be in life. Why, because it's comfortable. Comfortable makes it easy to stay stagnant.

Average individuals make average, decent, efforts. They typically apply themselves the minimum amount required to get the average results. They watch the clock to see if they've put in the average work hours; they grade themselves on the amount of time they put in versus the results they get.

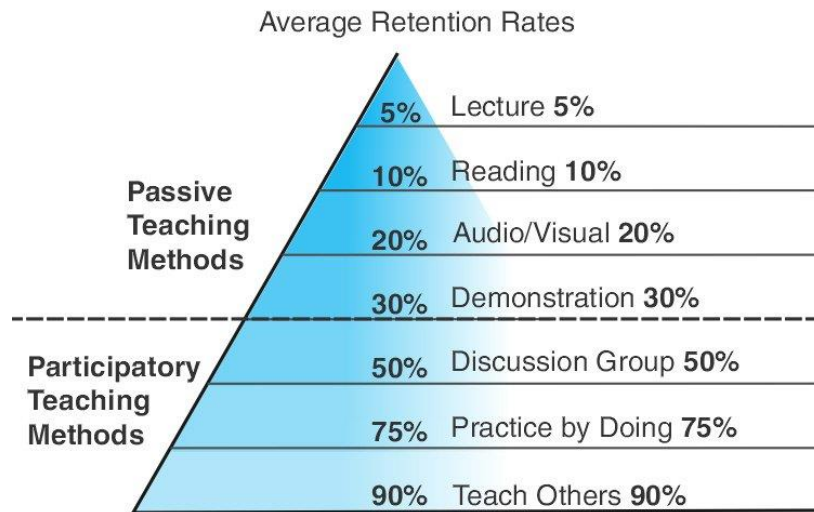
The good news is if you are average and put in results in this industry you will still make it very big IF you commit for a couple years. (Later I will share Cole's story)

Massive – Time doesn't matter here. Results do! Once a task is accomplished, it's immediately onto the next opportunity. They use one of the most powerful forces that you want on your side: Momentum! They don't eat lunch after signing a deal. That's when they take advantage of the positive momentum and get more. They don't leave the field because they have a couple of deals. They go until the town is closed and then wish there was more doors open to go pitch.

Jerry Rice is my favorite athlete of all time. A great story of a Massive Action mindset is after in 1995, only one day after the Superbowl Champions celebration, Steve Young came to the field and found Jerry Rice, alone, running routes and practicing. That, is the mindset of someone who takes massive action and is in it for results, in it to win!

Some things just can't be learned by reading and listening. Some things must be learned by doing and applicable application. Selling the cash discount program is one of those things. You can study overcoming rebuttals and bridge to close all you want, but the only way to actually learn how to do it is getting in the trenches and practice.

The Pyramid Learning



Adapted from National Training Laboratories. Bethel, Maine

People taking massive action are the ones I look to work with. I want to work with the doers, those who understand a moment of success is the momentum needed to continue working, not take a break. This mentality is all that has ever made sense to me since the day I sold my motorcycle and sacrificed my Florida dream to pursue this business. Heck, even long before that.

The doers are the group of people who stop everything and say, “I’m going to figure out how to sell the cash discount program and succeed at this business no matter what.” This is the “short of death I will succeed” mentality. There is no Plan B.

The truth is there is no other business like merchant services where an individual can take massive action and see results that can lead them to complete financial freedom through sheer hard work and determination.

If you continue trying to find another vehicle to get the same outcome, then you're looking for a scam. We've all heard there's no way to get rich quick. Well folks, this isn't a "get rich quick" opportunity, either. However, it is a "get financially free responsibly quick" opportunity if you are a doer, a massive action taker.

What if you took three months to fully understand how to sell this product, and another nine months to have enough residuals to pay all your bills, drive a nice car, live in the area of town you want to, and go to restaurants without being concerned about the price of the check. I am confident in saying that accomplishing that in a year does not exist in any other line of business that I'm aware of. The secret? Complete dedication, being coachable, massive action, and your favorite pen and paper are all you need. Please find bonus lesson called "The Laptop Bag" at end of the book on pg

Personally, all I ever needed to begin making sales immediately is "how much does it cost, what 's the general idea of the program, and where do they sign." That may not be everyone out there, but it sure makes life much easier.

Trust me, you'll figure out the rest as needed. For now wouldn't it be nice to get started earning and building a little momentum right out of the gate? At least that's how I've always looked at getting started. And the results have spoken for their self every time.

Chapter Action Steps:

Take some time to reflect on the individual you are.

What kind of person are you? And be honest! Are you a "Thinker"? Do you overthink and try to over prepare for everything without actually doing? Or are you a Massive Action Taker?

Consider specific examples from your life and reflect on them. Identify what your natural tendencies in life have been up to this point.

Where are you right now, at this moment, and where do you want to be?

Be open, honest, and transparent with yourself. This is the only way you may grow to reach your full potential.

Chapter 7: The Level of Certainty Scale

Have you ever walked into a business and asked, “You don’t want to buy anything from me, do you?” Talking to people as if you assume they won’t sign up or do business with you is very common and detrimental to making a sale.

If you have any sales experience, I guarantee you have without realizing it.

Those words have never come out of your mouth I’m sure, but with body language, thoughts, and energy, I absolutely promise you’ve screamed it loud and clear.

I packed up my pregnant wife and dog from Daytona Beach and moved to Los Angeles within 1 month of Pao moving here from Mexico. To top it off we had just lost our first book of business. That means we lost all our residual income. The first 3.5 years of working my tail off in this industry were taken from us overnight and we were poor with just a small amount of savings. Our life consisted of sleeping on an air mattress, using cardboard boxes for tables, and eating with Dollar Tree utensils. My mother-in-law bought us our pans and eventually a mattress and dining room table. We had nothing but this opportunity.

At this point in my life, I was not stressed about my future. With every bit of fiber in my being I honestly never stressed about our future because I was betting on me and already knew the outcome. It hadn't changed. I just was forced to restart, but this time with experience and a family I was responsible for. I was never scared about it because everything from "It's Not Gambling" chapter. Even to this day, that is my mentality no matter the circumstances.

My wife on the other hand, though she always believed in me and continues to do so, was more stressed about the circumstances. I can't blame her. She was pregnant, living in a new country, and financially broke with our first child on the way. This isn't something I would wish on anyone. Looking back, she is the most incredible person in the world for never doubting the long-term of my abilities to create the future I promised her since the day we met in Mexico.



That corner table is a box covered with a sheet... the crib was bought by parents who were concerned for us, haha.

[LISTEN to Pao's Testimonial Call About Our Entire Story – CLICK HERE](#)

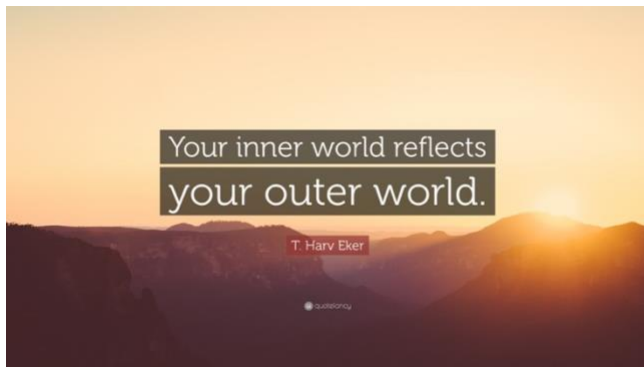
So here we are living in the city with more doors to knock on than anywhere else in America, contending with NYC, and there were some days I just wasn't feeling it. If I didn't have that genuine, "I'm unstoppable umpf," then I wouldn't get out in the field until I was in my zone.

Well, if you can imagine, trying to explain to a stressed-out pregnant wife without a crib or anything for the baby on the way that I'm not going to work because I'm not "in the zone" to work didn't go over well. I remember explaining my mindset and rationalization to her in the midst of her anger. "Listen, my business isn't like your parents' business where I just open the doors and customers come in. My business is mental. It requires that I'm fully present in my mind. I have to be in my zone or I'm just wasting my time and territory. Now that we're arguing I'm definitely not feeling it so I'm not going to work at all today."

This sounds extreme and harsh, I know. But it's real. I'd rather be direct in order to eliminate an issue than beat around the bush and hurt my productivity forever. Since those conversations Pao fully understands how I operate with business. Nothing short of a positive, supportive mindset is allowed when working. Ultimately, this maximizes every day I work, every long sales trip I go on, or any period of putting in work. In the end, the sales

trips and sacrifices are for results, so jeopardizing the mindset that creates results is not allowed.

Back then we charged set up fees and I told Pao I'll be back with some furniture and TV for us. The same day I signed up a furniture shop on Van Nuys Blvd and their set up was a cheap sofa and TV. I rebuilt our life the same way as always... Get to work with intentional actions.



The best salespeople thrive on mindset and emotions. Like T. Harv Eckert says, “Your inner world reflects your outer world.” That means your results are a reflection

of your inner beliefs and confidence. Poor results = poor inner belief and confidence.

As sales representatives, we transfer emotions. That's it! The product and company don't matter as much as you think they do. It's your emotions and ability to transfer them to your prospects that matters, and if your emotions are off or you're stressed and upset about things, you will carry that with you and most likely burn territory.

Over time, work on mastering getting yourself into “Go Mode” quickly. This chapter isn’t an excuse to not work, but rather a lesson to learn how important it is to be in “Go Mode” while working.

You don’t have to feel perfect to get started. Once you get started, it won’t take long to become confident and fluid in your pitch and get your mind on the right track.

Let’s discuss the importance of the Level of Certainty Scale.

From a scale of 1 -10 how certain are you?

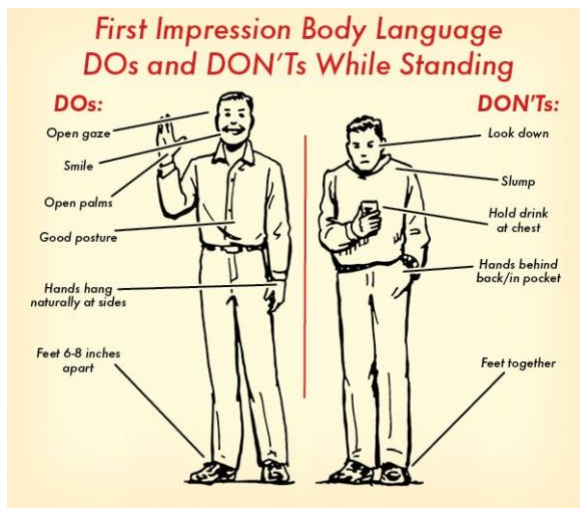
What’s your level of certainty in the product, yourself, and if you’re going to make the sale?

Level 10 means you believe the product is flawless and incredible. There is no doubt how much it’s going to help your prospect and fulfill your business owner’s needs. It is going to better their life and they can’t live without it. They’d be nuts and completely unreasonable to not buy it for their own benefit. The test is, without hesitation, would you sell this product to your own family members?

On the other hand, Level 1 is you think the product is awful. It doesn’t work right. It’s probably going to break. You would strongly advise your family to stay away from this product.

If you aren't at least a Level 8, you're selling the wrong service. And if you're a Level 8 or 9, you need to fill in the gaps to raise yourself to Level 10. Watch [testimonials](#), research the success of others both via buying the product and selling the product, read up on, and research all the positives of your service.

What does it feel like to be certain? You know what it feels like. We all do. Think about a time in your life you were certain, maybe a test you were extremely prepared for in school. A game you were so confident your team was going to win. Walking up to someone to ask them out on a date with full



confidence that the answer was going to be yes. Anytime in your life you were certain, feel it for a moment.

What was your body language like? Was your posture upright and strong or slumped and hunched over?

Were your words loud and strong or were they soft and unsure? Was your mind focused on getting the result you wanted or focused on the outcome you didn't want?

This is why so many of you reading this are actually walking in the door saying, “You don’t want to buy from me, do you?” before you ever have the chance for them to make their decision or even know what you are offering.

“The first impression” is #2 on my Unbreakable Fundamentals to Selling Merchant Services. When you are at a Level 10, I guarantee you the first impression is working in your favor 100% of the time. Without exception, the person at Level 10 at the first impression is going to flourish in getting more people interested than someone at a level 1-9.

I am asked frequently, “What should I wear in the field?” My answer is, “Whatever makes you feel best!” If you think casual wear is what makes you feel confident and Level 10, then dress casually. If a suit and tie makes you feel Level 10, then wear the full suit. Understand that what you wear isn’t necessarily what makes the potential client buy from you. Rather, what you wear simply affects your own level of certainty; so wear what gets you closer to a Level 10 and rock it 110% with confidence. I’m a chameleon and wear whatever the norm is of the territory I’m in. I wouldn’t go to the country in beach attire and I wouldn’t work the beach in a suit and tie.

Now that we understand how important your level of certainty is, we need to transfer it to the prospect. So what level are they at? We never truly know what level of certainty your potential client is at. But I do know that

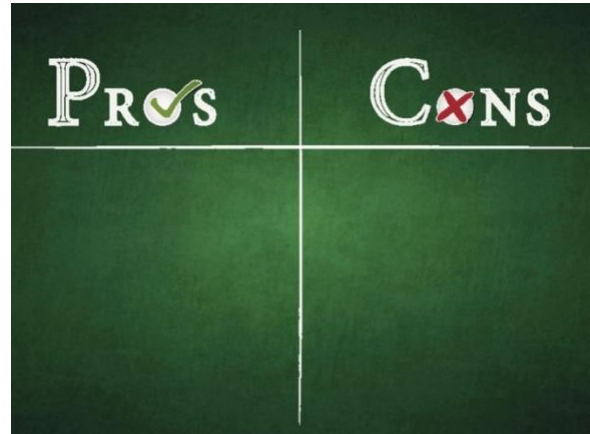
They do not need to be at Level 10 to sign up with you, but they should believe that a Level 10 is possible. If they are at a Level 7+ they should be willing to try you out. From there they should become a Level 9-10 naturally if you're working with the right company and they deliver on what they say, such as billing, customer service, tech support, and anything else the merchant needs on their end.

Do not fake your level of certainty. If you truly do not believe in the company you represent, the business or the relationship won't work. Find the right company to sell with so you can sleep at night with 110% certainty you are being honest, ethical, and moral in the pursuit of building your business.

I fully understand all the above scenarios and have been there done that in terms of leasing and contracts, but that was years ago and the industry changed. It is NOT in a business owners best interest and I set up EZ Pay for reps to be compensated very healthy without having to do those things.

If interested, make sure to compare your current provider with [EZ Pay's opportunity](#) where you never have to lease equipment and lock people in with long term commitments. We are partnered with the best and know our merchants will stay with us because they love the service they get, the customer service, and what they are told is what they will get.

Knowing your merchants are getting what they are told is critical. If you care to verify here is a library to our customers directly share their experience – [Testimonial Library](#)



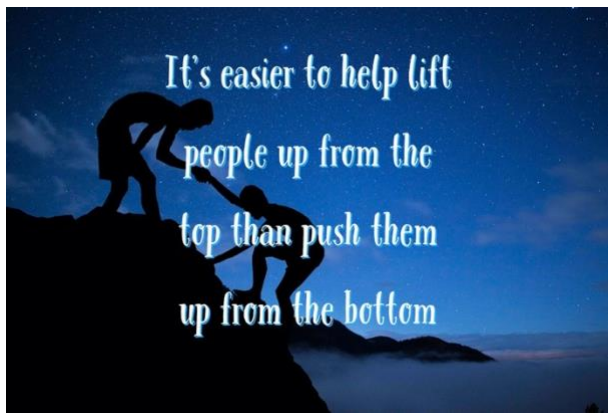
Chapter Action Steps:

Make a list of the pros and cons of selling the cash discount program. Is it easy for you to find the positives and difficult to think of negatives? Then go out and sell! If you see negatives first and struggle to find the positives, then maybe this is not for you. This pros and cons list is to encourage you to decide where you stand mentally as you're being honest about how you feel on the subject.

Do the same for the company you are working with. Do you feel confident you are working with an ethical company? Do they still have contracts? Do they still encourage you to lease terminals? Are you being compensated fairly without having to lock in your merchants to contracts and terminal leases?

Chapter 8: Stop Hunting Squirrels

They say it's easier to pull people up from the top than push them up from the bottom. I learned how much truth there is in that phrase on my first attempt at creating financial freedom via a MLM.



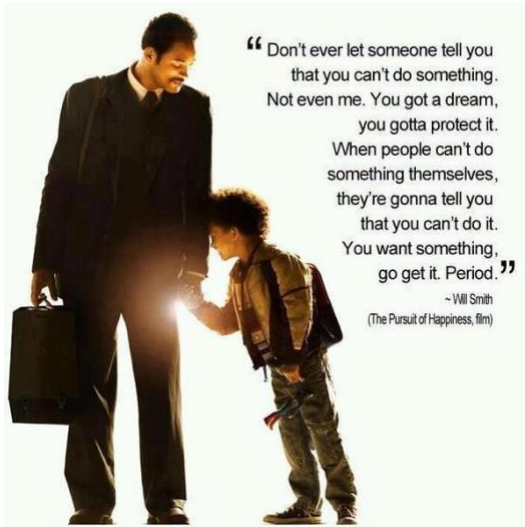
I spent a couple years of my life trying to lead people to a lifestyle that I had yet to create. The intention was purely good, yet I hadn't yet taken care of my own life first.

It's hard to put off helping others until you have taken care of yourself first. Especially when you genuinely care about others.

You know what is even harder for most people? Blocking out the doubters' noise as you are in the pursuit of building the vehicle that will unlock your future. Typically, they make the loudest noise when you are at the peak of excitement too. It seems like, whenever you find a vehicle that can bring a life changing impact that the world around you, always Average and below thinkers, want to discourage you. Most of the time they try to

disguise it as being helpful. They think they are trying to protect you from thinking too big and falling short.

People will also get offended by your outspoken confidence that there is a better way, a better life if you will. They don't care about the vehicle



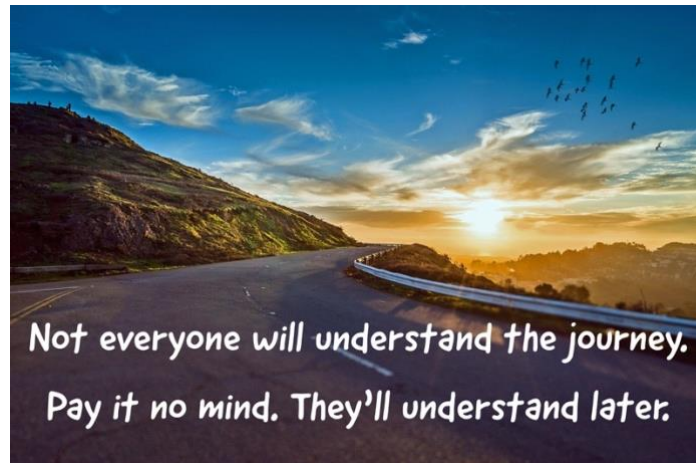
you're pursuing; they seem to confuse your excitement about a fantastic life as a direct threat or insult that their life sucks. Though this is not the case, and not the point you are trying to make by inviting others to grow and have a better life with you, most people just won't understand.

Society has programmed people to not only accept average but fight for it and take offense to people who point out anything more. The monkeys keep each other in line marching to the beat of the drum.

You may hear, “you've changed”. If changing is a threat or perceived as an insult to anyone, then good job, you are on the right track and you've identified someone who should not be inside your inner circle where you find motivation and encouragement in building your future. The idea is to change. For the better of course. If that offends people, you have a serious

decision to make. Stay small to please others or keep growing and block out the noise.

I found out people would rather work their 9-5 and go to the same bar with the same people talking about the same stupid nothing rather than take action, make changes, and laser focus on a brighter future. In the past it bothered me because I tried to “share the holy grail” to freedom, yet nobody cared. Even worse, so many were insulted by the idea in general.



Thankfully as time has gone by I see that they don't mean anything by it, any more than I mean to offend them. We just live in different paradigms. We have different views of the world and our abilities (obligation) to control our outcomes.

I already shared that I moved back to Seattle with Curtis to promote the new MLM we joined with the intention of recruiting all my family and

friends to travel the world and make residual income together. It took over a year to accept that strangers are easier to work with than people I knew. Strangers seemed to listen respectfully while the people I knew and grew up with would just see Little Joey with a pipedream and doubt the vision & vehicle.

So with this business you will encounter two categories of people that I encourage you to pay no mind to if they are doubters and energy thieves.

The 1st category is anyone unsupportive within your inner circle. As much as you want everyone to be your cheerleader, if they are not, don't let it get to you.

When people tell you "why don't you get a normal job" or "you have so much more potential than a door-to-door sales person", they actually think they are trying to help you. Appreciate their intention to help you, and disregard it. If possible, minimize your conversations about your business with them. You see a vision. They see a job title. They are NOT related!

What I suggest is surround yourself with supportive people. Others that have success in the business. Others going through the same struggles as you that also have blind faith in the end result. Plug into my "Winners

Circle”, testimonial calls, and webinars (Winners Circle invites sent to [EZ Pay Sales Partners Only](#)).

The other group that you should pay no mind to is unsupportive merchants. Whether you are doing door to door or working this business on the phone, you are guaranteed to run into business owners that do not like what you have for absolutely no reason at all. Actually, there is a good reason which I discuss in [“The Merchant Cycle”](#). But none of it is your fault so if you encounter merchants who don’t trust you, don’t listen to your pitch, or flat out push you out the door; pay it no mind. That’s just part of playing the numbers game.

From the beginning of my sales career, I never expected to sign everyone up. That doesn’t make sense regardless how good your product is. That would be like Tom Brady expecting to have zero incompletions every game. That’d be an impossible expectation to live up to.

Yet so many sales reps have a really hard time and will tell me things like “why doesn’t *ANYONE* want to sign up”. With that language alone I can tell them “because you’re trying to sign *EVERYONE* up.” The words anyone and everyone are poison. You can’t generalize like that.

The secret is you're looking for the ONE that is interested and focus on them. Disregard the rest as part of the process to find your ONE. I call these "targets a.k.a. potential merchants". Everything in between is just "hunting".

While elk hunting in Montana with Dustin, we will put in 7-10 mile hikes in the pursuit of finding the right animal to fill the tag. In the pursuit of looking for our "target" we may run across tons of other animals. Do you think I get upset if I keep seeing squirrels, racoons, and birds? I don't complain to Dustin "why aren't these squirrels big bull elk so we can tag and bag em". As silly as that would be, that's how a lot of people act about canvassing.



You're hunting out there. Yes, when you walk in a door you should have the expectation you are going to get a deal, but as you go through your pitch and do the dance you need to evaluate if they are a "target" or not. Do your rebuttals and if they aren't the "potential merchant" you are looking for let them go. Keep moving on.

As you do this hundreds of times a month you are going to naturally come across plenty of potential merchants. That's when you engage more and line up your sights, metaphorically speaking. It's when you get the

moment you know they are “potential merchants” that you need to have #4 & #5 of the Unbreakable Fundamentals mastered. All, and I mean 100% of your deals come from “targets”. They are the ones who are interested and want to discuss the potential of you being their service provider. We aren’t trying to force people to listen. The right people that need your help are out there, but they do not typically come to you. You must hunt.

By focusing on finding “targets” it allows you to move quicker, talk to more people in a day, and increase your odds. At the end, everything I’m sharing in this book comes down to “increasing your odds”.

Once you shift your focus to “finding targets and hunting”, it allows you to have fun. It takes all the pressure off you as you walk out the door of a merchant who didn’t have any interest. It shifts the thought process from “what did I do wrong” to “Hahaha, well I guess that one wasn’t the target I’m looking for. Next!”

I can recall plenty of times someone is being super rude and tried to belittle me as a door-to-door sales person and I’d have to hold my tongue. Sometimes I wished I could tell them this door-to-door salesman makes more from a couch per month than they make all year under the car. At the end of the day, that would not help me move onto the next door with a good

attitude. Let it go, laugh it off, and move on to find your next potential merchant.

IMPORTANT NOTE: When you have a great pitch, or use my sales book, just about every door should at least hear what you have to offer. If you are going into 10 doors and only 1 allows you to share the cash discount program, then that only counts as 1 door.

You need to master being interesting and likable enough so that everyone you talk to at least hears the words “Cash Discount Program” and “Eliminate those fees you pay to accept cards”. If they hear that, understand that, and have no interest, then move on. If I walk into 10 doors, 10 are getting pitched at minimal to the point where I can leave knowing they said no to the cash discount program specifically and not just the fact they don’t like salespeople.

These are the things I will help you master in my training and coaching program. My sales book makes this effortless as long as you can avoid being awkward at the first impression.

Chapter Action Steps:

If you do not already, put together your perfect pitch that can be replicated over and over again.

What you do not want to do is wing it and have 100 different pitches at 100 different doors. That messes up your averages. The key is have a duplicatable pitch / story. You do not go away from the story until they start asking questions. At that point you handle the rebuttal and then, back to the story. This will streamline your whole sales process and improve your odds significantly. The trick is, find the right pitch and roll with it at every door.

If you struggle with this, we can discuss “The Pitch Book” we provide through EZ Pay and the coaching programs.

Chapter 9: The Power of “Why”

I was getting dropped off at the base of Squaw Valley Ski Resort as dawn was nearing. I said a prayer with my family in the car and opened the door to a very brisk, cold October morning in the Sierra Nevada Mountains.



As they drove away, I found myself freezing cold staring up at a silhouette of the grand mountain peaks around me. The sun wasn't up yet, so it was still difficult to fully grasp what I was looking at.

I found myself all alone in below freezing temperatures in a light long sleeve compression shirt and a second T-shirt over it. The only thing covering my legs were thin compression pants, shorts, and knee-high compression socks. I wore professional OCR racing shoes and a camelpack on my back, carrying water and some snacks, which would ultimately be my lifeline during the race. I was freezing cold and hadn't even begun the day's journey.

It was the event for which I had been training for months: my first Ultra Spartan Race. 30+ miles and 60 obstacles were ahead of me as I wondered if I was prepared enough.

How could I prepare enough from sea level and flat Florida for a race that had a starting base at 6500 ft a 2700 ft vertical climb I'd go up and down four times? My training consist of zero elevation climbs because it doesn't exist where I live. It was below freezing and all my training was in the warm weather. I was in for a one hell of a day for sure.

After a quick stretch and warm up, the sun had just barely started to illuminate the sky, and I was looking forward to the temperatures going up once it was out. It was almost go time.

I have completed multiple Spartan Races and am no stranger to sitting at the starting line of a long race in front of me. But this one had a much smaller attendance. Did others sleep in past their alarm, or was I about to embark on a whole different level of "pushing the limits" that the average person wasn't prepared to show up for?

And the pre-race speech began as they do in all Spartan Races.

Speaker: Who am I?

Racers: I am Spartan!!!

Speaker: We are honored by your courage and commitment to excellence. But know this, through your mind, body, and spirit you will all be put to the ultimate test. Will you chase glory on this day? Who am I!?

Racers: I am Spartan!!!

Speaker: Look at the Spartans on your right and left. For you will draw strength from them as they will draw strength from you. You will not let them fail. Who am I?

Racers: I am Spartan!!!

Speaker: I bid you stand, sons and daughters of Sparta. Stand and fight! For today is the day you rise to glory. Not tomorrow! Not next week! Right here! Right now! Who am I?

Racers: I am Spartan (3x). Aroo Aroo Aroo!!!!!!!

As the racers take off towards glory the very long day ahead begins.

We begin the race and immediately start a climb that is completely vertical. Doubt begins to fill my mind and I'm wondering within the first quarter mile, *Am I actually prepared?*

A few miles pass and we're still climbing vertically. It takes a few more miles of hiking before we start reaching what looks to be the top of the

mountain. The sun is now out and shining; however, it's still freezing cold and the wind has picked up. The weather conditions go to the back of my head as we peak the first mountain top and I take advantage of the decline and by jogging. It was the first decline of the day after a few miles of crawling upward.



We hit a cluster of obstacles, people are falling into water from the monkey bars above it, we're rolling in the mud, rocks are scratching our knees, we are still on the decline, and I am trying to take

in the breathtaking views of Lake Tahoe at the same time. That beautiful view was what helped take my mind off of pain and struggles that encompass a Spartan Race. I found myself mid-race, all alone, and crazy enough to voluntarily suffer while simultaneously enjoying a beautiful view.

After multiple miles winding down the mountain, accomplishing obstacle after obstacle, I noticed the starting point in the faint distance. At the bottom, we hit even more challenging obstacles before we began to climb a separate mountain peak. This second peak was much more challenging than the first.

The first peak included small spots that almost flattened for a moment of relief, and then it would climb again. This second peak was relentless. It was much steeper with fewer areas for rest, and it seemed like it never ended. *That next peak must be the top*, I'd think as I put my head down and plowed to the next farthest spot I could see only to find out it was the bottom of another peak. Rinse and repeat for about 10 miles.

The longest race I had done before this one was a 13.7 mile Beast Level Spartan Race. I was already well past 13.7 miles, the adrenaline had ceased, and I began to feel my body aching. Like everything in life, however, you keep going. It was time to jog and make up some time as I descended down the second mountain.

As racers finally make it back to the bottom, they enter the "Transition Zone." This is the zone where racers can have lunch, restock supplies, use the restroom, nurse any injuries, etc. As a first-time Ultra Racer, I was unaware of this zone prior to racing, and did not realize the importance of this zone in order to refuel for the remainder of the race.

So I sat for roughly five minutes, ate a small gel pack for lunch, and kept moving. I didn't want to rest and let my muscles cool down, so I kept going.

At this point I was 18 miles into the 30+ mile race, and we were starting from the beginning again for a second lap which was shortened down to a Beast Race (12+ miles). That's right, back up the peak again, but this time with 18 miles under my feet while running low on calories.

The Spartan community says you run the first half with your body but you run the second half with your mind. This phrase could not be truer. The rest of the day would



prove to be a battle of the mind as the body was already shot. After climbing up 2700ft twice, and descending 2700 ft twice already in the day, it was time to dig deep and keep plowing.

As I start heading up the first mountain peak for the second time, the comfort of the starting point where the live music, warmth, food, and bathrooms are is becoming further in the distance.

As I'm battling these same physical obstacles and peaks for a second time, the mental battles in my head were strong. I wanted to quit. Many, many times, I wanted to quit. I was watching others quit and drop out of the

race before my eyes. Not to mention this was after the clusters of racers who dropped out while at the transition zone that never got back on the trail.

The second I was about to cave and give in to my physical pain, it began to snow. My freezing, aching body wanted to quit even more as flakes of cold snow fell on to my skin and my hair became ice.

Ok, that's it! I can't do this! I said to myself.

My mind could justify in every way why it was ok to quit. *The body isn't designed to do this! You didn't prepare enough! It's not possible to prepare for this in Florida. Who cares what all the people you told you'd finish thinking; screw all them. They're not here doing this! Not being able to finish doesn't make you a quitter! You're going to hurt yourself! There's always another race you can be better prepared for!*" The thoughts became relentless.

After arguing back and forth with my inner thoughts for 30-60 minutes, I finally lasered in on why I would finish. I had my strong "why" firmly in place and quitting was no longer going to be an option the rest of the day.



In the meantime, during this mental battle the storm was picking up and now I was running in a thundersnow lightning storm. I was on my way down the first peak, the third peak of the day, when a man in a truck pulled up and said, “You have to get in, the weather is too severe!”

“NO WAY. I’m too far in to stop now!” I yelled.

“You have to go to the shelter on the mountain top. You don’t have a choice, you have to get in.”

“Is it warm in there?” I asked, referencing his truck.

“YES, Yes it is.”

With that, I jumped in not knowing if that would be the end or not.

I was taken to the shelter which is the top of the lift and also a



restaurant (it was not open) where the Olympics were held in 1960. It offered an incredible view of the Olympics 5 circles logo outside the window of the top of the mountain with a nasty storm

in the backdrop.

Racers either had to wait out to the storm and finish the race or ride the chair lift back down to the bottom of the mountain and end the race early. The chair lift was calling my name. My mind flooded with every reason why

I should walk out and take the ride down. But I remembered my “why,” and those reasons became stronger than the aches and pains in my shivering body.

I wasn't going to take the easy way out. No freaking way!

During the 30 minutes of waiting for the storm to calm, I stretched and continued to walk around. I ran into my pacing partner I met earlier, Josh, and he asked if I needed fuel and offered me a Snickers. This moment could have been a Snickers commercial because I wasn't myself and completely starving.

To this day, I call that moment “The Snickers that saved my life.” I can't put into words how drained I was. I can't describe how easy it would have been to quit just on the fact that my tank was at 0.001%. I may owe this entire story to that Snickers refueling me back to what felt like 10%.

Eventually, the lightning cleared, and we began our journey again.

As I fast forward past many more grueling obstacles and miles, I finally came around the corner with a quarter mile to go and the same spot where I had been dropped off that morning. I'll never forget hearing my “why” calling for me as I came up to the final three obstacles. “Daddy!” they shouted. The “why” I committed to was my family. I kept visualizing their proud & excited faces as they watched their Superman Dad/Husband finish the race strong.

I was struggling but refused to show it to my kids and with every ounce of energy and strength left in me, I successfully completed the rolling monkey bars, the 400 pound tire flip, and the Spartan pyramid all while my kids and wife cheered me on to the finish line on a completely empty tank.

Mission Accomplished! I am, an Ultra Spartan!!! Aroo Aroo Aroo!!!

[Click Here for the video of the Ultra Spartan Race](#)

I've seen so many people quit that have what it takes to do this business. They never established a strong enough "why" to weather any storm. Your why isn't just about motivation to get you going in the morning. It's far more important to stop you from quitting when things get brutally hard. When you want to quit altogether. Being motivated doesn't last and you don't feel it every day. Your "why" will keep you plowing forward with zero left in the tank, NOT motivation.

It's common for people to get excited about the opportunity in the beginning and are determined to do this business. Then the "race" begins, they talk with a few business owners, find out this part of the race is uphill, get discouraged, and convince themselves they need more training. They turn back to the bottom where the food and warmth is to "train more." The problem is they never get back on the trail and move towards the finish line.

It's easier at the bottom and you have company. It's lonely on the trail and at the top so why struggle up the mountain again?

When you first saw the merchant service sales opportunity what did you envision? Making money? Waking up Monday morning with no boss to answer to? Vacations? Your spouse not having to work anymore? What is the one thing that would be worth anything to fulfill? It can be as simple as the smile on your kid's face. That's the thing that will stop you from turning back and quitting. Eventually, as you keep going, you'll hit a point where the decline starts and you can feel some momentum helping you go at a faster speed with far less effort. Still hard, but you have some momentum assisting slightly.

Becoming comfortable with the pitch that gets you through the five steps to a conversation, learning how to handle the common rebuttals, and transitioning smoothly to close deals is what I consider the first mountain. Reaching the top of the first peak is when all the hard work of the steep incline becomes worth it. Now you're cruising and can take a moment to stop and enjoy the view. This is the reward of signing deals consistently. It's a beautiful thing and great feeling. You conquered a peak. The downhill is when you find out you can do this and excitement alone helps you get more

deals. You're are working on building your foundation; it's not easy by any means but you have momentum and it's easier than when you started.

The second peak is when you start perfecting and becoming more confident with your approach and pitch. You are no longer running on the thrill of being new and fearless. This second peak can be short-lived, or it can be a long one, but every successful rep I've ever met experienced this second peak. It's when the high of your first push of success in this business goes from fun to *this is hard work*. Usually you go through a small, not big, slump. Many people give up on the second peak because they don't want to put in the hard work to find their stride again.

Thankfully, we're talking about selling payment processing and not completing an Ultra Race. To get off the second peak you have to apply what I often talk about- get back to the fundamentals. Stop being fancy and adding little tweaks into your approach. Get your mind back to when you were genuinely excited about the business. Find your why power and make it fun again.

Running on a decline versus slowly crawling up the peaks are directly related to your genuine level of excitement and belief in both your sales ability and the service you are helping your merchants with. This is how you keep yourself on the decline with momentum versus an uphill battle

struggling against outside forces. Be genuinely excited because you can't fake this.

The "Transition Zone" is crucial. You must refuel and reward yourself! These are the benchmarks you set and the reward of hitting them. These could be vacations, special dinners, date nights with your spouse, a day enjoying golf- whatever it is a special reward for you. Embrace the transition zone in order to come back stronger. Whatever the rewards look like in your world, give them to yourself and whoever is supporting you. It's ok to take a break and soak in the accomplishments. Life is too short, and this can be a hard race so please remember to reward yourself!

If you can pass these two peaks, the ability to successfully close sales, the first peak, and the ability to identify when you're off the basics and get your mind back to where it needs to be, the second peak, the world will be yours. You now control the incline and decline. At this point, your biggest hurdles are your mind, drive, determination, and work ethic. All can be easily refueled with a why so strong it would take death to stop you from continuing on.

This isn't nearly as hard as an Ultra Race!

There are really hard tasks in life but learning how to sell a service that will bring you and your family complete freedom isn't hard compared to other tasks like an Ultra Race.

As you may encounter natural learning curves within this business, you shouldn't have to do it alone. I offer the tools and training to help you continue to climb the mountain of cash discounting. [I invite you to plug in.](#) Whether it is me or someone else, there are people in this business that have already climbed the mountain and know how to successfully build a book of business selling the cash discount program.

I encourage everyone reading this to have a clear vision of the future you are working for, because there will come a day that you want to quit. **Your future is non-negotiable!** It's already real. All you have to do is continue to put in the work! Lock that future in your mind and stick to your action plans. If it gets tough, don't quit. Find your metaphorical Snickers to get you back on track and refuel you towards the finish line, whether it is coaching, practice, or changing your sales pitch. You only lose if you quit! With a strong enough why, it is impossible to do anything but succeed!

My friend Cole is the best example I know that I can compare this business to an Ultra Spartan Race. I met Cole in Spokane, WA when I was learning the ropes myself. Cole was not a sales guy that got a lot of deals. In

fact, I didn't think he'd make it. Not because he didn't want it, but because I didn't think he'd be able to financially keep his head above water long enough for his math equation to catch up and pay his bills automatically.

I was wrong! Cole continued putting in 3-7 deals a month for years. Think about that. There were MONTH's he'd put n 3, 4, 5 deals and he kept plowing.



Cole moved to Nashville and some years went by before I ran into Cole again, along with many others from the first organization we came up

in this business together. We crossed paths in Las Vegas, and I couldn't have been more proud to find out he was still very actively putting in his 3-7 a month still.

With a few people I feel real close with in the business sometimes I'll ask how healthy their residuals are though I kind of try not to. With Cole I was just so curious and asked. Let's just say he is one of the many I mentioned earlier in the book that is abundantly financially free because he was loyal to this game. Those 3-7 deals per month over the years added up

to more than I could have ever imagined he'd ever see when we worked together all those years ago in Spokane.

Folks, this business will set you free! It's not bias. It's not my opinion. It's a fact! So please, do yourself a favor and find a why so powerful, a result that's worth whatever it cost, so that you can beat your mind when the time comes, and you find every excuse in the book why it's ok to quit.

Don't be the one who is beat by his mind and rob yourself of the feeling Cole feels every month, knowing he beat his mind and now is free the rest of his days when his huge deposit hits.

Chapter Action Steps:

Create a vision board or decorate an area of your home that you visit every day, such as the bathroom mirror.

Set your intention each day. Plant the seeds in your mind of the outcome far ahead of time. Think about it often.

Adopt the mind of a child and imagine that life without fear, judgement, or permission.

Like all things in life, your drive will go up and down. You may not always wake up excited to get yourself in the field building this business. That is when your ability to imagine and visualize as a child does will get you

going. Unlike a child, you understand that in order to create a reality from your imagination and dreams, it's time to get up, get your mind right, and go help some people today. Your actions determine your reality, after all.

Chapter 10: Your Circle of Influence

“If you want to soar with the eagles don’t hang with the ducks” - Unknown

They say you become who you surround yourself with and spend the most time with. Do you agree?

If you look at the 5 people inside your financial / professional circle of influence, are you on the same path as and taking a similar outlook on life as them? Most likely yes.

Do any of the people in your “financial / professional” circle of influence talk highly about their job and the big raise they’re hoping to get while the rest of the circle is excited because business is booming and they are spending less time at work as profits keep increasing? Probably not!

For average people in today’s world, it’s easy to find others who think like a college educated monkey, get in line, and wait for a check and permission to take time off (employee mindset). Finding the right people and entrepreneurs that are willing to be in your circle, coach and support you are more hidden. You have to find them, usually, because they’re not hanging in the same spaces and places as average people. But once you focus on finding them and intend on surrounding yourself by them, they will show

their self. They are out there. You must find them and plug in with them. Be intentional about who you allow in.

Have you ever seen Michael Jordan practice football with Jerry Rice mid basketball season? How about Jerry Rice practicing baseball mid football season with Ken Griffey Jr? NO, of course not. That wouldn't lift up their circle of influence within their specific sport/position.

Yet, those same people may be perfect for another circle of influence such as "Health/Mindset". Though they play different sports and advice on catching the ball while sprinting full speed may not be advice MJ should be giving to Jerry Rice, maybe a tip on controlling your mind under circumstances of pressure in game winning situations is definitely something that would be appropriate for MJ to share with Jerry Rice. So MJ can be in his circle of influence, but he should make sure it's the correct circle.

The main 4 circle of influences are:

- Financial / Professional
- Health / Mindset
- Relationships / Parenting
- Religion

When I say work for a “season of your life” and encourage you to find a strong circle of influence obviously I’m talking about your “financial / professional circle”. Naturally when you are focused on building a cash discount portfolio you will not be taking advice from your best bud, Josh the manager of a bank, on how to effectively build your business. Josh may be perfect and contribute tips on healthy eating and fitness (health / fitness circle of influence), but based on where he get’s his paycheck this clearly would be a poor choice to allow in your “financial / professional” circle of influence if you are lasered in on building a payment processing business.

Keep that in mind if you find yourself taking advice from people. Even if they are friends, are they the influence and do they have the results you want to mirror. If not, just be aware.

Of all the people in the world, I only have 1 person who I consider inside all my circle of influences. There is only one person that has been right there helping navigate and plan this whole journey out. There are many supporters, but I’m referring to the one person inside the process and actions and decisions being made through out the journey. Beyond just rooting for me.

I couldn’t do what I do without my wife Pao! She is not only inside the circle of influences; she is my source of support and encouragement. There

is no one that has been as influential in succeeding in this business more than Pao.

When we were broke, she supported sticking to the plan and pushing through the “suck”. When we aren’t sure of an outcome but know the risk vs reward may get us what we want, with no guarantees, who encourages me to go for it, Pao does. When the rest of the world doesn’t understand, and she doesn’t either, but still says go for it... that’s Pao Wagner!

I’m talking about the kind of blind support that even when the big picture isn’t realistic or seem impossible but still say’s go for it because they believe in YOU more than anything else including reasoning, that’s the kind of support we all need, and need to be for others.

To me, Pao is the example of who you want in your inner circle. The point of these circle of influences is 1: advice 2: support 3: accountability. That’s it.

#1 – Advice is optional whether we accept it or not. Just because someone see’s different options and point of views doesn’t always mean you are required to follow it. They give you advice looking from the outside in and it’s up to us to agree and apply, or disagree and not apply, or maybe just take the pieces we want to use and disregard the rest. But at the end our

circle is providing a different perspective to us that we can respect because they are using the advice they're giving (CRITICAL: do not take advice from people NOT doing what they're advising you)

#2 – Having someone for support through the hard work is like getting home from a long flight, having delays to get home, and eventually getting into a nice comfy soft bed. It's that *aww I love my bed* moment when you get in after a long day.

I don't make many promises in this business, but I can promise you this: if you work direct sales you are going to have some long days. Some days more challenging than others for a multitude of reasons. One of those challenges is your own mental, and believe it or not, keeping a strong positive mind is exhausting sometimes. So after you've had a long day in the field, you kept a great attitude, level 10 certainty, and don't get as many deals as you want and come walking into your home pooped, there is nothing like connecting with your support.

You can connect in person, or phone, preferably. Email can be helpful as well as a last resort to connecting. Whatever you have, use it.

Pao has always been this support mechanism for me and though I am very mentally strong, it would breakdown at some point without a very

strong support in place to vent and share the hardships and struggle with. Pao always listens with an “it’s all good and tomorrow you will be stronger than today” attitude, never one of pity or “*maybe it’s just not for you*”. That would not be the support you are looking for here.

Obviously having a matching vision of the direction you’re going is crucial with a spouse / support contact. Pao is the kind of person who if I ever had a discussion about quitting (hasn’t happened yet), she wouldn’t be ok with sacrificing the big picture so I would never get the support to stop short of the vision. Get aligned with your support team and if they know how important the big picture really is, and are a real friend of yours, then giving up won’t be supported by them.

#3 – Accountability to someone is huge. It’s too dang easy to come home for lunch after making a couple contacts, and then not going back in the field because you easily justify doing [“activities” vs getting back out and chasing “productivity”](#). This is a critical lesson I suggest you listen to. You must be productive and having a support in place to hold you to the flame of productivity. Do not justify your efforts of activity when it’s productivity time.

Many times, I’d be on the road, hundreds of miles from my family, and I’d remind myself that I must come home with the results that justified my

“long absence” from the family and leaving Pao with kids. Leaving for 2 weeks and coming home with a couple new deals is not going to fly with my head accountability coach. I have to perform all the fundamentals at level 10 and keep grinding or else I’m shortchanging the people I’m doing all this for.

In the end nothing is stronger than having the support of people you respect highly. Share your why with the most influential people in your life. Let them know the journey you are on and remove people from being inside your circle of influence if they are not there contributing. The whole circle works together and everyone within it must contribute.

Your circle of influences are NOT a one way road. People are there to help you, and you are there to help others in the categories that you are fit to do so.

You may not realize it, but you are probably in someone’s circle already. Cherish it. You are a part of someone’s life at a level that you are obligated to be direct, be truthful, and be supportive.

Good friends may tell you what you want to hear more often than not. But anyone with your best interest in mind will absolutely, without hesitation, tell you what you need to hear. They will call you out on the BS and help redirect you if necessary. Those are the people you want in your

circle. The ones who will challenge you and make you uncomfortable IF it's necessary. If they say you're on track and doing great, they mean it.

Chapter Actions Steps:

Who are in your circle of influences for all 4 categories?

Find some online groups on people who are doing what you want to do.

Join my [FB group](#) and others in the industry and plug into some networking or training classes.

Invest in yourself by taking time to link up with the right types of coaches and people with results.

Chapter 11: The Worst Advice In History

I've mentioned in this book that I am a father of three. I have two boys and one girl. Anyone who is a parent knows that children are constantly growing and rapidly changing. It's a natural course that obviously can't be stopped and when you think about it, the purest form of man's desire to grow and never stop learning.

Children are in a state of what I believe we are meant to be in our whole lives. They don't care what others think about them failing. Can you imagine a baby trying to learn how to walk and feeling judged for falling down and spending the rest of his or her life trying to avoid people seeing them fail ever again? They don't give up! They get up! They do it again until they master it.

Kids look at everything with curiosity and belief. They see bigger kids do something and want to do it, too. They don't over examine how they're going to do it. They don't plant seeds of doubt that they are not capable of it. They visualize themselves doing it and simply try. Children naturally know how to visualize with blind faith, and know how to pretend to the extent of creating a paradigm around them that reflects an imaginary place, world, and characters.

Doubt doesn't naturally creep into children's thought process until later in life after the world and parents have been telling them thoughts like "No" and "Be careful" that are programmed into them throughout the course of their life. Children naturally believe that they can and will; they aren't aware they cannot do what their imagination tells them they can do.

Children also go through various phases, and their interests change seemingly overnight. One week they are into Mickey Mouse, then it's Paw Patrol, then it's PJ Mask, then it's Ninja Turtles, then it's Avengers, and then they spend less time with toys and want to go biking, then they decide to try skateboarding. It's always changing, evolving, and they get experience with lots of different things.

I've also noticed, at least with my kids, that their favorite sport changes with the season. If it's football season, that's the sport my son wants to play when he grows up. Football season wraps up and it becomes soccer season. All of sudden, soccer is his favorite sport.

The reason for these examples is noting that infants, children, and kids are never stagnant. They try things without fear of judgment, they get better by practicing and changing what doesn't work, and they don't ask for permission to become better. They just do naturally. They know what they like. They know what they want. They can visualize it and it drives them.

For example, my daughter has had her mind set on a Barbie doll house since October, and my wife and I have told her, “Maybe Santa will get it for you if you behave.” Between October and December 25th, that time of the pursuit, that time of waiting and being excited about the thrill of maybe



In pursuit / During the "hunt"

getting the toy, drives and motivates her. It creates energy! It’s the thrill of wanting something you don’t have that makes it so desirable. It’s only natural to be emotionally attached to and thrilled with the pursuit of “things.” I think people without this drive enjoy staying in their comfort zone.

This Barbie Dreamhouse example isn’t supposed to illustrate the search for fulfillment and happiness because of things, but acknowledging the hunt. The journey that comes along with being in the pursuit of fulfillment whether the fulfillment comes in the form of something material, helping others, or even spending time with certain people. Whatever it is, we’re designed



After the pursuit / hunt is over

to be on the hunt at all times. People who don’t feel this drive to be on a hunt have probably settled for “average” and convinced themselves it’s ok with living in a comfort zone. The world tells them, “just be happy with what you

have, don't get greedy." It's not acceptable for me or others around me to live a life of being comfortable, and since you've made it this far in my book, my guess is you are on the same page.

Now, let's discuss the worse advice ever given in the world which is "pursue what you love as a career." What a bunch of BS!

This advice is flawed because society is giving 18- to 24-year-old young adults this advice based on the concept that what they love now is what they will love until the day they are 67.5 years old when they can retire.

Have you heard stories similar to this one?

A lady loves pies, all her friends love her pies, and she gets so much gratification from the satisfaction it brings to her loved ones when eating them. She loves the process of baking and it actually brings back wonderful memories of her childhood memories when grandma and her would bake together. It was their bonding time. Everything about pies brings her satisfaction and good memories. So naturally, everyone boasts about her product and encourage her to open a pie shop. She remembers, "If you do what you love you'll never work a day in your life" advice that society



**** The worse advice in history ****

programs people with. So, what the heck, it'd be stupid not to open a pie shop, right? Wrong!

Within 12 months she despises making pies. She hates getting into her shop at 4 in the morning to start the prep work, but she doesn't have a choice, she has overhead to pay, and since she quit her job to start the business the pies pay the mortgage and all other life expenses. She's actually working twice as much for less pay too. She has turned from using baking pies as a hobby, she loved, to building her own financial prison that requires her to bake pies regardless if she wants to or not. And that, my friends, killed her love for pies.

Let's think about this idea another way. If your favorite food is bacon-wrapped scallops like me, you'd be happy to eat them for breakfast, lunch, and dinner 6 days a week until you retire, right? Probably not. The idea that you are supposed to pick what you love so much you will do it forever is just as absurd. Your passions change as you journey through life. And too much of anything, is not good.

The day you make doing what you love a requirement, and the source of paying the bills, is the day you will slowly lose the passion for it. Maybe not immediately, but at some point over 30-50 years, it will catch up and that love will eventually turn into resentment. *As all things in life there are*

exceptions. I'd imagine saving people lives would go up there, but you get the point.

This is why I'm obsessed with this business! One thing I know for sure is that you will know what you love and don't love the day you have enough cash flow coming in that you get to choose what you want to do with your life.

I'm all about doing what you love, that's actually the whole point of this business. To Own Your Life. I just know it changes too. With cash flow, you can do whatever you love, in the moment, and in the next moment when what you desire has changed, you can do that too. You can always do what you love and it won't be the same your whole life.

I will have similar conversations with groups of individuals and there are always a few who become offended, saying, "But I love being a fill in the blank. It's my passion and even if I had financial freedom, I'd still do it."

My response is always the same, "That's great you love what you do! Let's create financial freedom and put that idea to the test."

I truly want people to love their life, to be able to contribute to society, to be able to give their attention and time to what they love to do. That is exactly why my advice is "Do whatever it takes to be free so you can truly pursue the things you love."

Had Anthony Smith called me and said, “Hey Joe, I have a gig that will create freedom for you in three years. The next three years we’ll be working at a horse track picking up horse crap six days a week. But for every pile of manure you scoop up, you’ll make one dollar per month forever. Are you in?”

I’m sure I’d reply with something like, “Are you kidding me, let’s get started! How do we get the horses to crap more?”

I didn’t jump onboard because I loved credit cards. I started because my vision sees years ahead and this is just a math equation. I joined because the result.

What I would NOT respond with is, “Are you serious. I don’t like picking up crap, especially for 3 years so I’m going to be a bartender and wade tables until I’m 67.5 years old (40+ years).” I’d do anything for 3 years if it saved me 40 years and I could have the funds to live how I wanted on top of the time saved.

Seriously, who cares about how you get it done. If you don’t love the acts necessary to do it, then I suggest lie to yourself, fake it till you make it, whatever you must to keep plowing and getting results. Focus on the result not the act when you must.

Listen. Fortunately, I happen to love helping people and that’s how I’ve always looked at direct sales. I love sales! Whether it’s on the phones setting

appointments or doing door to door. Even with Comcast, I was helping people put money in their pocket and receive more for their money. I have always felt like I was helping people.

If I looked at my role in merchant services as *I'm a low life door to door salesman bothering people who didn't ask me to share my services with them*, then of course that wouldn't be fulfilling. But here's my thought process: I'D STILL DO IT! I am willing to do whatever it takes (as long as it's legal, moral, and ethical) for the outcome of freedom. I have zero reluctance to do what I may not feel like or love at the moment to ensure I can be free to do what I love for the rest of my life. I'm really trying to make this point here. If doing what you love makes you a slave to having to earn money the rest of your life then that's a trap!

I'd prefer to enjoy the journey, and I love helping people, but there were plenty of chapters in my merchant services journey I didn't quite feel like it or wasn't at a level 100 about enjoying the grind as I walked down the street. There were countless mornings I woke up in a cheap hotel room when I dreaded knowing the grind ahead of me. But the skill I have mastered and encourage you to work on is beating your mind. When your mind begins to focus on what you don't enjoy remove those thoughts, upon noticing them,

and consciously replace them with the feeling of the reward. This takes effort at first, but after long enough it will become automatic.

All of this “grinding” to lay the foundation is just a temporary season of your life anyways. You might as well just get it done. Put your nose to the grindstone, go all in, be relentless, become obsessed with getting the next deal, and do this for a season of your life so you can begin the next chapter of your life where you are living based on choices rather than necessity. This idea is what I’m referring to when I say “Own Your Life.”

Chapter 12: The Greatest Investment

Coming from Seattle and living in South Florida there is one thing I struggle to find and absolutely love. Pho (Vietnamese soup for those who aren't familiar). In Seattle you can find a great Pho restaurant effortlessly. Just drive down almost any main road and keep your eyes open and it won't take more than 5-10 minutes to find what you're looking for.

After moving to Boca Raton, I searched and found one. One in the whole area, so we went. Long story short it was not the authentic Vietnamese soup I was eager to find. I can't say I was surprised at all.

Amazingly, about a year after moving here another Pho restaurant opened and this one is within a mile of where I live. We went in and tried it out, score. It was the authentic taste I was searching for, and they have great Vietnamese sandwiches too.

Apparently, I wasn't the only one thrilled they opened because right out of the gate they were very busy. They are usually slammed, even 4 years after opening as I write this. Once our family finds a restaurant that we absolutely love we are pretty frequent, so naturally we got close with the

owners. We are on a first name basis, they know my kids, and will come to our table and spend time sitting with us, etc.

Well, because of the success of this location after 3 years they decided to open a second location. I was happy for them and figured it would be a great success as well. So, they began the process.

As we continued frequenting for lunch or dinner, we'd always ask "*How's the second location coming along*". It was taking forever and their response month after month was "we're waiting for permits for this... or that". Month after month this was the response we continued to get. The whole process was out of their control. And don't forget, they are paying for the lease during the whole process.

After close to a year they got all their permits in order and opened up for business.

Naturally as we continue to eat there we'd ask, "How's the new location doing?" Response, "Slow". From the beginning the 2nd location was not having the same success as the original.

To fast forward this story, we were eating lunch there last week and as usual asked, "is everything ok at the second location?" Emily, the owner, told me they shut it down, were still paying the lease, and in total investment they

lost \$300k in the process.... Keep in mind they are still paying the lease until they hopefully find someone to take it over. WOW!!!

This is one of many many times I hear or evaluate how others earn money or invest and tell Pao, “I love our business so much!!!”. I am not kidding when I tell you with every fiber in my body that it is the greatest business that exist!

In the “normal world” (meaning outside of payment processing), there is a tremendous amount of risk. So much out of the investors control. So much of the success is based on factors outside of the owners control. So much expense and overhead. So much management and time consuming task (employees, scheduling, sick days and no shows, inventory, permits, customers coming in, upkeep, and on and on). And in the end, they have control of their actions but the results are based on so many outside forces (starting with customers coming in the door, the economy and people having extra spending money, keeping up with trends, getting stuck with outdated or spoiled inventory, and paying the bills regardless of income coming in).

Not to mention the average, not all, but the average business owner is consumed with the amount of time they’re spending at their business or handling tasks that are business related. The average business owner spends well over the normal employees 40 hours a week operating the business.

VERY IMPORTANT NOTE: I grew up in a sign shop and watched my mom work 100+ hour weeks, painting and silk screening till 2 am to complete a job in order to make ends meet. I have such a high level of respect for small business owners and in no way am demeaning them. My mother is my hero in terms of work ethic so please don't think for a second otherwise. I'm simply pointing out the facts.

So why is payment processing the greatest business in America? Let's examine the math, remember, it's always just math.

The first road trip I took to "test" the cash discount program I worked for 8 days straight. I signed 15 deals, including the first door I ever pitched CDP to, and my residuals from that trip were over \$2,000 (I signed a couple monsters on my first go at it). That is just the residual income and does not include any commissions.

Let's just say when I saw my first residual deposit, I went all in on Cash Discounting. All other projects came to a halt and it was clear there was nothing else where my time effort could possibly give that kind of return. This is how I evaluate my time. The equation is what is my return (IN RESIDUAL INCOME) vs how much time I have to invest. That's it. I don't care if there is a vehicle that pays 100 times the upfront money. My scorecard is based on residual income and nothing else.

Let's itemize my expenses:

Airfare - \$300

Rental Car - \$250

Hotels @ \$70 a night = \$700 (2 weekend days included)

Gas \$100

Food @ \$40 a day = \$400

TOTAL \$1,120

Now I don't know how much profit aka cashflow the Vietnamese restaurant makes but it's safe to say that with time dedication and massive action I can earn the same via residual income within a reasonable amount of time. And remember, she'll still be working at the restaurant to earn the money, I'll be on vacation.

But let's get more exact with numbers we actually can pin point. And since my road trip may not be realistic for someone just getting started in the business, let's change the numbers and set an equation for the rest of this chapter.

Your first 12 months into this business:

You sign on average 6 deals a month (this includes the first months of learning curve)

Each deal averages \$100 in residual income

Total deals at year end is 72

= \$7,200 in residual income **per month** after 1 year.

= \$86,400 in residual income per year

Ok, so \$86,400 in residual income in our number to work with. Let's compare to other investments.

STOCKS

The average stock dividend pays 2.5% per year. That means for every \$100,000 invested you will get a \$2,500 return per year.

If you had \$3,500,000 invested, you'd get a return of \$87,500... so almost \$3.5 million to get the same cashflow. Also, don't forget the average

dividend pays quarterly. Some even yearly. With payment processing you get paid monthly, so you can use it NOW.

RENTAL PROPERTIES

The average rental property pays \$200-400. This is a loaded answer because nationwide it will change. We're going to give the benefit of the doubt and say \$600.

So \$600 positive cashflow per rental property.

12 properties @ \$600 positive CF = \$7,200 per month / \$86,400 per year

Using real estates 1% rule (1% of purchase price ROI per month) let's say you buy each property at \$600k

$\$600k \times 12 \text{ properties} = \$7,200,000$

Using good debt to purchase = 20% of \$7.2 million = \$1,440,000

So, \$1,440,000 in investment capital to equal the same as 1 year in payment processing.

That's all assuming the management is built into those numbers as well.

To be fair there are huge tax benefits to real estate and the wealthy all use real estate. My point is that's not a realistic starting point for a normal person to create the 6 figure residual income quickly. Though it's an incredible vehicle AFTER you have capital and need tax benefits because you're making a large amount of money.

BONDS

The average bond pays 6%

\$1,450,000 invested = \$87,000 ROI per year

So now we know how much capital you'd have to invest to get a similar residual income from the most common investment tools.

Is it realistic for the average low or middle income salesperson to make that much EXTRA money to invest? I think not!

This is another example why cash discounting and the payment processing industry is the greatest in America. For the cost of gas, paper and

pen, you can build the equivalent of these examples. For GAS, PAPER, and PEN! It's unbelievable!

To top it off, we get paid our residual income monthly. With paper assets such as stocks and bonds you don't even get your money on a spendable time table. Usually your returns are numbers on a screen you look at while you continue to work a J.O.B. (just over broke). Meanwhile payment processing professionals see their returns in their bank account, month after month where they can use it, invest it, or save it. But it's real money that can be spent NOW.

I think the point is made. If you have a solid work ethic, can produce results, and put in a couple years in this business you will be free. As usual, it's all just math!

Chapter Action Steps:

How much residual income do you need to be financially free? This is the amount of your total living expenses combined (Mortgage/rent, food, car, internet, insurance, etc.).

Now play with the numbers on how much investment capital you would need working for you to be financially free? Play with numbers. Play with the R.O.I. percent you use and have fun with this.

Is the investment capital you would need based on your figures realistic for you? How many years of saving would it take to save the amount needed?

Now play with the equation in this business. Change the amount of residuals per deal and the amount of deals per month. Have fun with it.

In the end, are those numbers realistic knowing they are based solely on YOU? They are based on your ability to get deals. Your work ethic. Your efforts.

It truly is unbelievable when you break it down.

Is this the best opportunity or what?!?!

Chapter 13: Get Through The “Suck”

Being broke sucks. Being overweight sucks. Feeling trapped in a job you hate sucks. Missing your kid’s baseball game because you have to work sucks. Having to ask permission to do something you love sucks. Requesting time off from your boss and being denied sucks. What sucks for you?

Here’s the catch. Are the things that suck in your life actually permanent? Are you really stuck in those situations, or are you choosing actions day after day, year after year, that do not move you closer to your truest, most authentic, and best self?

I once had a manager in the merchant services industry. He was the best manager I ever had and I learned so much from him. He brought years of experience, had more team leadership experience than I do, but he wasn’t willing to go in the field to teach and lead by example.

This manager was not willing to do that, and in turn, had the mentality of, “My team’s not producing enough! I need money to pay bills this month. This is taking forever!” By the end of the first year, his life still sucked (financially struggling), he was stressed, and ultimately decided to quit only to accept a salary job in the same industry that could have offered him financial freedom in the long run. He sacrificed the long-term goal for

immediate gratification because his negative beliefs and attitude grew louder.

There is no question that life gets tough. Financial freedom doesn't change the fact we don't have control over everything. From paying bills each month, upholding solid relationships, to your car unexpectedly breaking down on the side of the highway, or a dreaded phone call about a loved one's health condition, there are aspects of life that are more valleys than peaks. When I discuss the importance of having money, a sustainable income and later monthly residuals, it isn't an attempt to overlook life's difficulties or hardships. It just doesn't make sense to know about this vehicle and not pursue removing struggling for a paycheck forever. That's all.

You can look at this business using a CrossFit or the "Murph" workout as an analogy. The CrossFit coaches have your workout already laid out for you.

Today's workout is going to be tough, but it's doable. You will run 1 mile, do 100 pull-ups, 200 push-ups, 300 squats, and finish with another 1 mile run. They don't care how you get it done. Just get it done.

**1 MILE RUN
100 PULL-UPS
200 PUSH-UPS
300 SQUATS
1 MILE RUN**

"MURPH"



Most people come into this business and do one pull up, then take a few minute break. Then they do a sit-up and their mind starts to take over, “Oh man, this is tough, I’d better grab some water.” Their mind wins, so they spend 10 minutes at the water cooler with other “thinkers” discussing how hard this is. Next, they walk 0.1 miles and are ready for a break again. Can you see the vicious cycle? This same mentality can follow you in to this business if you let it. Because let’s be honest, the workout is difficult enough without taking numerous, unnecessary breaks, just like merchant services.

Life, and building this business, can either be hard for a short amount of time or it can be a lifetime. You choose! Are you going to knock on three doors or cold call three business owners, pat yourself on the back, and take a break, or are you going to stop when the work is finished?

Society's Advice	Own Your Life Advice
1. Go to college	1. Be an entrepreneur
2. Get a 9-5 job	2. Start a business
3. Work to pay debt	3. Work for residual income
4. Trade time for money	4. Make \$ work for you
5. Two weeks of freedom	5. Freedom whenever
6. Stick to a schedule	6. Set your schedule
7. Retire old, then live	7. Life of freedom

People actually agree to go to school, getting in debt up to their necks, just to have a job where they don’t make their own decisions on when, where, and how much they get

compensated. They actually have to hope to get raises. They then go out and get just enough bills in their life to always be stressed and fearful that they

need their job or else ends won't be met. They willingly choose to do this with the plan that at 67.5 years old they can retire poor and on social security.

This is the person who never completes the workout, NEVER! They will tell you, "Hey, I'm at the gym, I'm trying, what's your rush?" This is individual who unconsciously wants to live in the "suck" their whole life with two free weeks a year so they can go on their once a year vacation. This is AVERAGE talk and thinking. Run away from it if your goal is to be free!

Getting the workout done isn't an option. Get it done! You don't have to set a world record; you just have to finish. You MUST! Your life depends on it.

Stop and actually imagine this scenario for a moment.

Imagine that person committed to an average life could afford to go to Hawaii for those two weeks off that they got approval for from their boss for. They're sitting at the beach enjoying the first two days of the trip. Dad's watching his kids play. The whole family has a bigger smile on their faces than he's seen in years. It's like a completely different family than at home.

They spend the first 10 days enjoying luaus, Hawaiian food, whale watching, snorkeling, surfing, and all the incredible moments and activities Hawaii has to offer. Problems still exist, but they feel so small and

unimportant compared to when they're home. After all, vacations don't stop problems from existing, they just seem to dim the light that shines on them.

Suddenly it sinks in and dad tells the family, "Everyone enjoy the next couple of days. We are heading home in two days." All of a sudden, the time he is enjoying at the pool, is tainted as his focus slowly is settling on the problems at work back home. It's small now, but he's starting to think about being back at work, the routine he very much doesn't look forward to, and all life's problems, including the finances that he will have to face.

The day to head home arrives and on the flight home, the family seems stressed again. Everyone is not being as friendly and forgiving about everything as they were two weeks ago. By the time they get home, they all throw their luggage on the floor, where it stays for four days, and close the doors to their bedrooms to all be left alone.

Sound like the American dream to you yet?

Dad has to wake up the next day and get ready for work. In the shower, he misses the beach. He misses the smile on the kids' faces. He's already daydreaming about the next trip (pursuit) but honestly doesn't know when it will be or if he'll be able to ever afford that luxury of a trip again. So he quickly released that vision of the next trip because it actually brings up the

stress of how in debt he is because of his Hawaii getaway. “Was it even worth it”, he wonders?

Answer this: What would this father do to have this experience more frequently? To see the smiling faces of all his family like that day at the beach, but at home too. How about twice a year? What do you think he’d sacrifice to do it six times a year to multiple extravagant destinations around the world?

As I write this scenario, it makes me so sad. People live like this. It may be you reading this.

It’s time to wake up to the reality of the vehicle you have in front of you! This must be done for you! For your family, or future family! This workout can take your whole life, or you can pound out the reps, learn, be coachable, and get the damn thing done.

Do you want to continue to drag out the workout, the hustle and dedication that this business entails, or do you want freedom within six to twelve months? What if it takes 48 months, is that worth it for you? Either way, it’s hard. Either way the time goes by. Do you want it to be hard forever or hard right now, temporarily?

Remember, I asked what would that dad do to be able to live that fabulous vacation on a normal basis? Do you think he’d get out to work, offering the cash discount program to relive that vacation more frequently?

I'd have to hope YES. Everyone says yes, but can they really sustain their why power to plow through the peaks and valleys of the journey is the real question.

Now realize you are that parent in the above scenario (even if you don't have a family, yet). Some of you may be scared because you need the monthly or bimonthly check from your job (fear you are gambling). Others might be like I was, young and able to say screw a paycheck I am going to do this (betting on myself). Short of death, I will succeed mentality! This is the mentality because this scenario is all too familiar for most of you. It happens every single day. There are people and parents that would do anything to live that life, and then there are others actually living it such as my colleagues and myself who made the decision to do whatever it takes to live freely.

The difference between them and us is "time multiplied by results" (the equation) in this business. We have been working on our math equation, while the "normal" world works for Friday's paycheck and getting into school debt.

We don't ask for permission, request time off, or apologize for working hard toward our dreams. We do whatever it takes. We have "why" power strong enough to peak any mental mountain without quitting. We control

our thoughts and don't entertain ones that go against the results were pursuing. And my favorite; we're always on the hunt!

I invite you to make these a part of your life and belief system as well.

That's why I am obsessed with this business. There isn't another vehicle that can make your dream life a reality in this amount of time. It doesn't exist! The outcome and success is based on you, not any outside force. If you know you are a for sure bet then why would you do anything else?

I pray you have the vision to see ahead and believe with zero doubt that this vehicle will get you the lifestyle, the freedom, and the success that you want. If that's you, it's already done. Are you ready to get to work?

Chapter 14: 6 Figure Residuals As Quickly As Possible

“What I would do to rebuild a 6 figure residual income from day 1 to day 180”

So the question is, what exactly would my plan of attack be?

I shared all these stories and lessons of my experience in this industry because I strongly believe you are only as effective as your mind will allow you to be. Your results will only grow as much as your mind allows you to grow. You will only move in the direction you intentionally move, NOT the direction life blows you. Life will never blow you to massive financial freedom in this business, it must be intentional.

Once you are conditioned with a strong mindset, identify and laser in on your intentions, and apply a short of death attitude towards building a business that will allow you to Own Your Life, now you have increased your odds of succeeding significantly.

The exact answer to what I would do is simple. I would apply the 5 unbreakable fundamentals on a massive actions scale that average people could never understand. From sun up to sun down, and beyond, I'd be grinding. I would knock doors in every small to medium sized town in a 500

mile radius around me (#1 - Never Stop Prospecting). DO NOT prejudge doors, hit them all!

All other aspects of my life would be put on hold, or eliminated from my mind, until I rebuilt freedom again. Thanks to the cash discount program, 6 figure residuals would be built within 180 days. This is true for me because of my math equation and the results I can get. I suggest you prove your math equation to yourself. Only then will you know a realistic timeline and the rough numbers required to hit for your equation.

I would consciously walk into each door at a level 10 on the confidence scale and with a smile on my face (#2 - First impression). Do not underestimate the power of being confident in your ability to help everyone you talk to. I would work with the mindset of “I am going to help 1-3 people TODAY”. I know to get the result I want, I simply must HELP enough people. Remember, it’s just math.

#3 is “be likable”. If you access my video training library where I am in the field pitching you’ll notice I am friendly, but more importantly I am there for business. I am in their business because I can bring value in a specific area. Obviously that area being payment processing. Yes I will shoot the bull with them here and there, but from the beginning I am here for business, and I believe that makes me, as a salesperson, likable. I do not beat

around the bush that I am there to do business TODAY. I do not shy away from the industry I'm in and acknowledge the struggles the payment processing industry has brought to a large portion of small businesses. I am a solution not a part of the problem. As soon as they feel I mean it, they like that. Being likable doesn't mean be everyone's friend. Friends put off friends and friends can not push for a decision today. I keep friendship and being their service provider separate, which makes me more likable as a professional.

Part of being likable is the merchant must sense your honesty too. Separate yourself from their past experiences and they will see you understand how they feel and are on their side. You're the end of the [merchant service cycle](#) and the last switch they'll ever have to make. Never forget, people buy because they like you and they trust you. Applying this step will raise their confidence in both liking and trusting you.

And lastly, because I know all rebuttals are the same and how to bridge to the close I would execute my little fundamentals (taught in my trainings) flawlessly. Every pitch, without exception, I would hit on the small things because I know a professional simple executes on the fundamentals consistently. A quote I've always loved is "focus on the small things and the

big things will take care of their self.” I would apply that to every single pitch and I know the deals will take care of themselves.

Up to #3 of the 5 Unbreakable Fundamentals is solely based on you. I have a lot of [free content and training](#) on these beyond what I’ve provided here but no matter how much content I make I can not increase your willingness to put in the hard work. It is up to you to practice smiling while walking in and having a level 10 on the confidence scale. I cannot make you more likeable and trustable. All of these 3 Fundamentals are on you to practice and get better at via repetition and practice. My kids learn by the age of 2-3: “How do we get better at anything?” “Practice”.

What I focus on training is the last 2 of the fundamentals: Overcoming Common Rebuttals and the Smooth Transition To The Close.

These also come from practice. Mastering the last two fundamentals is the difference that a select few people who dive into this industry can close an elite level of deals, which is 20+ per month consistently.

I have met hundreds of people who have crazy work ethic, masters of first impression, and are incredibly likable. Yet, they cannot close deals in this industry. It took me years of wondering “why can’t these people close deals”. The answer is they aren’t good at the last two fundamentals. You

must have all 5, but the last two are what separate the elite from people who sign very little.

It's for this reason that I have made my main focus to show reps how to handle every rebuttal in the book in the moment (never tomorrow), and how to make it very comfortable for the merchant to sign up with you without feeling the hard close and awkwardness that people create when it's time to do the paperwork.

I want to find the right reps and take you in the field and show you how. Is that you?

I would like to share one last story with you...

In mid-August we arrived at the football field for my son Joey's first tackle football season. He was six years old at the time.

I had always heard that sports in South Florida are serious business. Joey had been in other sports up to this point but it was tackle football that I first experienced that meant business to a whole other level, even from 6 year old's.

Practices are Mon - Friday, for two hours a day, and don't forget it's hot as a pistol out between 6-8pm. Vividly I remember the first practice watching them full on ball out and thinking to myself, "Oh man, we're

actually playing full on tackle football!” I guess I was thinking that because they were little kids it was going to be watered down in terms of the physicality and fitness level required. Boy was I wrong.

As the season, and every season since, progressed I’d watch fat and out of shape dads, and in some cases coaches, yelling at their kids to “Push it! Don’t quit! More, more more!” I have no problem with any of that. You may assume I push Joey too, and your right to assume that because I do. But I couldn’t help but think to myself “how can you yell at your kids to do something you clearly couldn’t and wouldn’t do yourself? How can you expect your child to be physically conditioned at a level of a semi pro athlete, never quit, and don’t complain when you are physically the opposite of everything you're demanding?”

If there is one thing that bothers me it’s someone who can’t and won’t do what they are teaching others.

Thankfully by this time Joey was used to having a father who puts in hard work, physically. By the time this level of physical fitness was required of him he’d been watching it at home anyways, it was simply his turn.

To step it up for Joey, I also began taking his football practices as time to “put in work” for myself. I began preparing for my Spartan Races by doing laps around the football field and doing sprints, burpees, pushups, lunges, jumping jacks, pull ups, and anything else I put into my custom in the moment workouts. If I was training for a higher elevation race I’d do all of this with an elevation mask on. This takes a very hard work out and basically makes you do it without a full amount of oxygen... it’s hard as hell!

As a result, Joey spends more time on the field than any other player (every snap of the game) and doesn’t complain. In the fourth quarter he still pushes himself 100% till the buzzer. He can not complain to me that it’s hard because every time he turns his head I’m pushing hard too!

My final lesson is be careful who you take advice from and mirror. Watch if they are capable of doing what they are telling you to do. Do they have the results and lifestyle that you want? And so on and so forth.

Would you take real estate advice from someone who owned zero homes? Would you give your retirement money over to an 80 year old man struggling to make needs meet? Would you take international travel advice from someone who had never left their home state? No, No, and NO! You wouldn’t, yet so many people DO. It’s craziness!

There are many things I can do, and there are many things I cannot do. Being an independent sales rep and selling a ton of merchant accounts is something I do! I love it! It is a part of me! And I coach people who want to be very good at walking out the front door and using this vehicle to absolutely change their life via financial freedom. I live, breath, and walk everything I've shared here with you and I invite you to take the next step in your journey. Go all in!

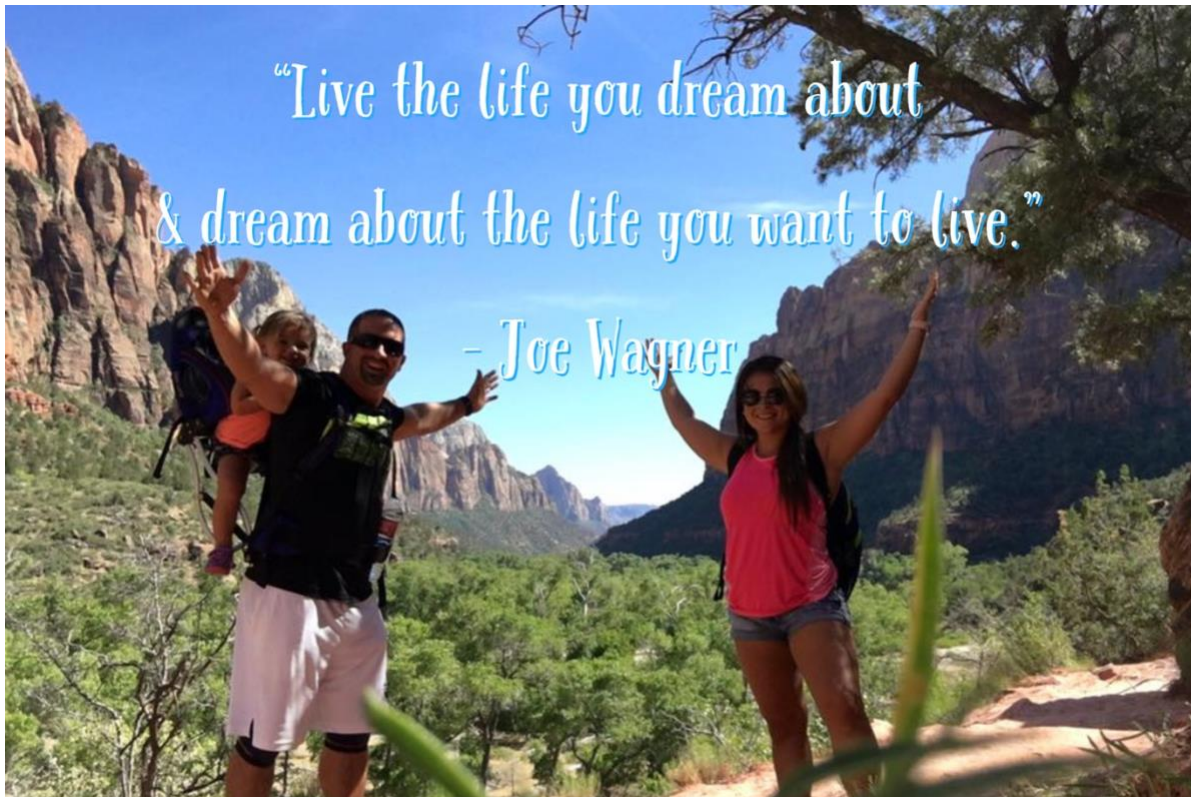
If you want to work closely together I'd love to discuss it further with you. [Get on the list here](#) and let's begin. As mentioned, my focus is showing you how to master overcoming common rebuttals and a smooth transition to closing. I have a weekly webinar to discuss my training program in more detail and I hope you will join me on it.

If you feel comfortable where you are in your business currently but would like to access my free training content then by all means [subscribe](#) to that list. No obligation or purchase required at all.

If you are serious about doing whatever it takes and learning how to do this business then I know the right people will find their way to my webinar to discuss the next steps of launching your payment processing business.

I am honored that you have taken the time to read my perspective on this business and I hope it has helped you. Whether we work together, [via EZ Pay](#), moving forward or you go a different route; from the bottom of my heart I wish you well on your journey to build your business and future.

For those of you that do make it, remember, it's who you become and what you give back to the world that matters at the end of the day... use your financial successes and time freedom to leave the world a better place!



P.S. Thanks for the call!

To the man who introduced me to this business,
a true friend, and one of the best in the business.

You changed my life for the better and I am forever grateful.

It's not about how much we make, but who we become that matters in the end!

Thank you for the call, Anthony Smith!



The Laptop Bag Lesson (#1 Bonus Lesson)

I was asked to write a lesson about my laptop bag as a result of a remark made about it while I was working. I quickly defended my laptop bag and responded with, “this is the best bag. You have no idea where and what this bag has been through.” Quickly following my statement, I was asked to write this lesson. After a little brainstorming, a desire to find a lesson out of the bag, and some action this is what I came up with....

To understand the lesson, you have to know where the laptop bag has been and it’s background. I bought this laptop bag in Seattle before beginning my motorcycle adventure around the United States. This laptop bag was one of only two bags brought along for a ride into the unknown. In this laptop bag was all the tools and necessities a traveling salesman with burning desire to see new places could need. It contained a laptop (obviously), back up cell phones, chargers, sales binder, all electronics, etc. In the second bag were beach shorts, tang tops, a pair of jeans, and the normal. WHICH BAG WAS MORE IMPORTANT???

The laptop bag began its journey in Seattle, down the best coast to San Diego, the long scenic route to the tip of Key West, over the Smokey

Mountains and into Minneapolis, back to the beautiful NW and home Seattle where it rest for about 6-8 weeks. After a short break the laptop bag was again strapped with it's one partnering bag and enjoyed its longest ride ever from Portland, OR to Santa Barbara, CA. Again, through Vegas the bag rode the nowheres of Wisconsin to Detroit, south to Houston and again through the swamps of the south back to Florida for a total of 40k plus miles of every kind of obstacle, unexpected difficulties, and challenges. In the process of riding 40k plus miles in 16 months the laptop bag encountered every kind of weather next to snow. For three days spring rainstorms through the south pounded the bag. The blazing sun scorched the bag at 100+ summer degrees through central California. A hailstorm into Montana repeatedly belted the bag with very large to medium sized hail balls. Central Washington tried pushing the bag around with very high-speed winds from all directions during the fall. The bag rode through temperatures under 32 degrees through Kansas in early winter. Through all these massive blows the laptop bag held strong, kept going, always remembering to do its job, keep it's contents safe. The laptops main job is to protect the items in it. Every time the laptop bag was opened at its destination, all the contents were found dry and in perfect working condition.

As for the bag of clothes, I could always depend on the outer layers of the clothes to be affected by the weather, resulting in having to do a lot of laundry and replacing essential cloths. They were replaceable.

The laptop bag is a nice high quality laptop bag made by Kenneth Cole. The materials of the bag such as the leather, stitching, zippers, and handles were obviously selected for their long-lasting quality and durability. Kenneth Cole knew they were making a bag that could handle next to anything and it was a quality product.

The second bag was made well enough to pack up and get from point A to point B. For that the bag does its job and carries the replaceable and secondary items. These items are important, but the laptop bag is the one used for all necessities.

NOW RELATE THIS TO WORK

This relates to 2 points:

1. Are you carrying your necessities or replaceable to work with you? Or both?
2. Is your necessity bag high quality or is it affected by unexpected issues?

The 8 steps to success are your necessities. The only necessities you must bring to work is having a good attitude from the moment you wake up, always being on time, showing up prepared, the work ethic to push for 8 hours, knowing how to work your territory correctly, the self-control to maintain a positive attitude, know your goals and what you need to do, and the ability to take control of the situation. These are the things you carry in the laptop bag. They are your necessities.

To hold these necessities, you must have a high-quality bag. It has to be a bag with a well-respected and proven name. To have a well-respected name you must earn it with honesty, consistency, and desire to help others. The leather has to be strong, authentic, and durable. At work you get your leather through experience and repetition. Every day we take every kind of sales weather and get drenched, the wind tries to blow us around, but we stand our ground, the heat will make you sweat but at the end of the day it doesn't matter. Build thick leather that will make it through any objection or insult and keep going.

The zippers are important to keep different necessities where they are supposed to be. The zippers create different pockets and areas for your tools. The zippers are your knowledge about the product. Having multiple tools, knowing when to pull them out, when to talk and when to listen, and

being able to use them without thinking about it is the key. Don't bust out with everything you have at once, just unzip the right pocket when the time is right.

And finally, the stitching. Stitching is the most important part in the bag. Without stitching the entire bag would fall apart into a pile of high-quality material on the ground. Mental attitude and good training are the stitching. It is what separates top producers from the average. Without the proper training, a high level of thinking, and positive attitude everything else will fall through. Learn from the people having the most success in the business. Continually ask them what they are doing and though you are working you are always in training for the next step. Do exactly what the people having results do. Keep a very high level of thinking and reach for the sky. Maintain a steady and positive attitude from the second you get out of bed till you fall asleep. Wake up, clap your hands and say aloud "Oh boy it's gonna be a great day!", and your already there. Make a conscious effort to have a positive mental attitude till the stitching is so tight not even a drop of rejection can break the seal into your necessities.

When you have built a solid laptop bag (positive mental attitude) that contains your necessities (steps to success), there is no storm you can't ride

through with everything intact. What do you think was on the laptop's mind as it endured these unavoidable weather issues ...? The laptop bag knew what it was getting into before it left Seattle the first time. Every time the laptop bag got the slightest sense of negative thinking it knew that somewhere ahead of it was the perfect weather waiting for it to arrive. Sales is the exact same. Anyone in sales knows what they got into and that there are going to be rainy days in this industry. When the rain starts pouring just know that somewhere the rain clouds end and the sun is shining so hit the throttle even harder and get there quicker.

THE LESSON: Build a quality laptop bag to carry your necessities in. This laptop bag has proven it can go anywhere to make money. It could pull into any town and make thousands of dollars because of the contents it contains and protects every day. Work on the 8 steps to success (your necessities) every day and pack them in your quality and indestructible laptop bag (your positive mental attitude). If you understand this analogy and possess both the necessities and quality laptop bag, you too can go anywhere and see the success and money this laptop bag has seen.

Having Your Roadmap (Bonus Lesson #2)



It has been almost 2 years since I started in the merchant services industry. From the very beginning it was my **definitive purpose** to hit partnership/manager and have an office in Florida (originally Miami). In any self help or self improvement book you read it will explain the importance of having goals (step 1). It will tell you the importance of writing your

goals (step 2)... and it will tell you the importance of **READING** your goals **DAILY** (step 3).

In the book "Think & Grow Rich" author Napoleon Hill explains that all you need to be super successful in any aspect of life is to have a **definitive purpose + burning desire**. With only these two ingredients a person can become successful beyond imagination in comparison to a person without them.

Personally, I have taken this very serious. If it works for guys like Anthony Robbins, Zig Ziglar, and ALL other major self improvement professionals then I guarantee it will work for YOU.

From the first month I started with XXX I have wrote and rewritten NEW goals at the beginning of **every** month. Looking back and reading them it is amazing because all authors refer to goals as your “ROADMAP TO SUCCESS”. Below is my roadmap to **winning** from the very beginning to the end of 2010.

January 2008:

I am back in Washington for one reason; to learn and build a foundation with XXX. I am here to be taught by others, like Anthony, that have already experienced success and paved a way for me in the merchant accounts industry. Today I will be a good student and learn from the leaders around me and develop into a top producer with XXX. I will have 5 sales per week consistently with in my first three weeks.

February 2008:

This is my time to shine in XXX. Starting today I am not only a leader and top producer with XXX, but also an inspiration about what is accomplishable in life. I am the example of positive mental attitude and what results follow when you use the universal laws. Today, I will spread my positive energy and

exceed the high expectations I have for myself. TODAY I WILL LEAD BY EXAMPLE!

March 2008:

Oh Boy It's A GREAT Day!!! I am thankful for today and everything it brings. I welcome today's challenges and look forward to the feeling of accomplishment tonight. Today I will push through any obstacle and pursue these goals. I can visualize and am excited to know my results and that is why I read these goals every day. These goals are my map and exact route to get to where I want to be. Today I will follow these goals so that tomorrow I am one step closer to fulfilling my dreams. AFTER TODAY, I WILL BE ONE STEP CLOSER TO HAVING MY MIAMI OFFICE, A NEW MOTORCYCLE, AND A LIFESTYLE OTHERS ONLY DREAM ABOUT.

April 2008:

I will show everyone in XXX what is possible by attracting my goals to me. Starting this month I will be the lease master, and write 5 leases a week. I will make a minimal of \$2500 a week by setting solid appointments,

and signing leases. This month I will sign 20 leases and set a new company record for office profits and biggest agent paycheck. I will make \$10,000 in the month of April. I will contribute to the office by signing leases, while making \$2500 every week for myself. THIS WEEK I WILL MAKE OVER \$2500 BY SIGNING 5 LEASES.

May 2008:

This week I will sign 5 leases and close 10 deals for over \$3k. I will set solid appointments with business owners in need of my help. My appointments will be rock solid. Business owners want lower rates and they need my services. I will make over \$3k every week consistently by helping business owners in need of my service. Today is a very productive day and I will give it 150% so that I will make \$3k this week.

June 2008:

I know how to sell, I am excellent on the phone, and meet all the requirements for a leader... now I will focus and passing my skills into my team and be a good manager of people. I will start to duplicate my skills into my teammates so I can reach assistant manager. Today I will make a

conscious effort to be a great manager of people while hitting my leadership requirements.

July 2008:

I will make a minimum 150 calls everyday and lead the office on the phones.... I will set a minimum 10 new solid appointments everyday. This is a numbers game and I know for a fact that I will always win the numbers game because I know how to use it. Today I will ring the bell and win the numbers game.

August 2008:

Today is the first day of the rest of my life. I will use today to get one step closer to Florida. Today is full of challenges and obstacles that I will overcome and learn from. Today I will be an excellent student and observe Kyle & Shane's steps to success. I will duplicate and use the system we have in place because it works and is proven. Today I am one day closer to moving to Florida and opening my office.

September 2008: (Month I hit Assistant Manager at the end of the month)

I understand and know that the law of attraction is always working for me and all my goals will come to me. Everyday I am one day closer to these goals being real. The point of the law of attraction is to allow these goals to come to me and I know for a fact that will happen. I know without any doubt that these goals will come to me and September will be my greatest month. Florida is my playground waiting for me and I will attract the results I need to get there in November. By November I will be opening my office in Florida. **SHORT OF DEATH, I WILL SUCCEED AND OPEN MY OFFICE IN FLORIDA BY November!!!**

October 2008:

Between today and Nov. 5th I will develop 3 leaders that are ready to come open the Miami market with me. I will focus on developing Big Dave everyday into a leader by working on how to close deals in the field. I will continue to learn from Nick on being patient and give more focus to Dave. I will utilize Nick's skills and start passing on more responsibilities such as writing impacts, doing trainings, and bringing people in the field with him. I will also continue to be top producer and get more recruits for practice in developing leaders. By Nov 5th I will have 3 leaders ready to come to Miami.

November 2008: (Month I was given opportunity to go to Phili Office a delay Miami... I flew out Thanksgiving night)

Today is the first day of the rest of my life. I will use today to grow as an individual and business owner. Today is full of challenging lessons that I welcome and will overcome and learn from. What I do today will create the results I desire tomorrow and I will move in a positive direction towards these goals. These goals are my map to success and happiness. Today I will follow these goals until they are reality. SHORT OF DEATH I WILL SUCCEED!!!

December 2008: (first full month in Phili)

I am the symbol of living to the fullest to my loved ones and I will involve them in my success. I will continue to stay in contact with my entire family on a weekly basis. I will tell my family I love them and think of them all the time. My family is my WHY... they are why I strive for a high level of success. By next year I will take my family to Miami for a Christmas family reunion. I will make my family proud of who I become and involve them in my success as much as possible.

I will use today to become the best man I am capable of being. I will always do the right thing and show others what it means to achieve your dreams. I will lead by example on how to go for the gold at all times and never give into others limits. In this life the only limits are the ones I put on myself and I am unlimited. These goals are already mine, now all I have to do is go get them.

EXTRA 2008:

I will push through any obstacles that come along with merchant services business because it creates RESIDUAL INCOME. I will have \$2,000 in residual income when I open the Miami office. There is nothing that will stop me from creating a residual income because I will give 100% of my effort at work, learn from the top reps, and be on my A game every day. I will have \$2,000 residual income by working the numbers game, practicing universal laws, and leading by example on a daily basis.

There is no doubt that having goals keeps ANYBODY on track to directly hitting a specific target. **Right now do you know your goals, do you have them written, and do you read them daily???** Without question you can be very successful without taking your goals to the extent that ALL

MOTIVATIONS PROFESSIONALS SAY IS A MUST. But if you are successful without them, imagine where you would be if you truly utilized what people sitting on the top refer to as **“YOUR ROAD MAP TO SUCCESS”**



The stories in this book are all used to make lessons that can be applied to your merchant services business, and your journey to the end result... OWNING YOUR LIFE. To own your life is to have time, money, and health freedom.

In this book you'll hear why the merchant services industry is the best, and most realistic, vehicle for any sale person to successfully create the future life of their dreams.

“Winning isn't a one-time event, it's a habit. The most important attributes you can possess is the mindset of a champion and imagination of a child.”

“Live the life you dream about & dream about the life you want to live”

– Joe Wagner

