



# FREEDOM

## BUSINESS FORMULA

How To Start An Online  
Business From Anywhere To  
Win At Home And In Life



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# Preface / The World Has Changed

**Let's start with a hard truth: "The American Dream" is dead.** You remember that fairytale we were taught to believe in, the one that focused on getting a good education, buying an affordable starter home, and saving for retirement? Yeah, that one. Dead. The cause? Pick your poison: inflation, student loans, the corporatization of politics, bad economic and monetary policies, culture wars, the offshoring of critical jobs, foreign investors driving up real estate prices, gentrification and urban decay, the military/industrial complex, unscrupulous mortgage lenders, Wall Street greed, shareholder capitalism, the Democrats, the Republicans, a hundred other reasons du jour. Needless to say, there's plenty of blame to go around...

And while many Americans disagree on the causes, everyone agrees that the middle class ain't what it used to be. It really doesn't matter what demographic segment you look at, the average person is having a pretty hard go of it these days, and it's only getting worse. Sure, some groups have it worse than others - you can divide people up by age, gender, ethnicity, nationality, or any other variety of characteristics and see variations in the data, but the overall trend remains the same: Americans' self-reported happiness is steadily declining, and it's only getting worse.

Now before we go any further, let me say that I recognize this is kind of a bleak conversation. So lest you think you're in for 12 chapters of doom and gloom, let me establish some foundational pillars for the ideas, problems, and solutions presented throughout this book. Hopefully, we can add some much-needed optimism into an otherwise bleak conversation, along with a roadmap showing where we go from here.

## *Pillar #1*

**Unhappiness is the gap between what we expect and what we get.**

Previous comments notwithstanding, by most objective measures, life is generally better now than it ever has been in the past. If you brought someone into the present from hundreds of years ago, they would be blown away by how good we have it. Our life expectancy is longer, diseases are less likely to be grotesque and disfiguring (at least in the developed world), political disputes tend to be less violent (at least some of the time now we elect leaders as opposed to Group A slaughtering Group B to seize power), etc.

In many ways, civilization has made great progress, so when I talk about life not being that great for the average person I mean something other than suggesting we aren't making progress. Quite the contrary, I'm suggesting that in a way progress is to blame for our deteriorating sense of well-being. We have made so much progress that is so plain to see it has had an unintended consequence... We now expect things to be better than they are, or at least believe they should be, and the fact that they aren't is at the core of our unhappiness.

Think about it—before scientists discovered bacteria, we had no one to blame but the gods for putting evil spirits in our water that gave the village diarrhea. And when bad things mean that the gods are punishing us, we don't have much basis to contest them - thy will be done, right? But now we know about giardia and dysentery and we can't write such maladies off as the whim of an impish deity. Now that we know about waterborne bacteria, it does more

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than just make us sick, it also makes us unhappy. In understanding the mechanisms of our suffering we are able to imagine how we might have avoided suffering in the first place, and the fact that we didn't avoid it upsets us. Where pain transmutes into torment for most of us is when we believe it was preventable, and thus is meaningless.

One could argue that this idea alone is what we define as the advancement of civilization: our increasing sense of control over our own suffering with the ultimate goal of eradicating it altogether. But with that definition comes a risk, the risk of unmet expectations. The more we think we can control something the more irritation there is when we can't. Likewise, the more civilization progresses, the more there is potential for unhappiness as things don't live up to the expectations created by progress. This is how I explain the widespread unhappiness in the world today. Even the most entrenched parable in all of Western culture (the Genesis account) involves eating from "the tree of knowledge of good and evil" and suffering for it. We gained knowledge, but at the steep price of paradise lost - tell me that isn't an apt metaphor for modernity!

## Pillar #2

### **It's good to be appropriately depressing.**

Tony Robbins once said that the hallmark of successful people is their ability to "see things as bad as they are, but no worse". That's going to be one of our mantras as we go through this book. Together, we're going to push back against some heavy topics; topics such as Americans' inability to retire comfortably, their frustration with their employment, the consequences they are experiencing as a result of their life choices, the way we've all been misled by our educational system, mistakes our parents made, and much more that contributes to why the average person isn't living the life they could be in the modern world. If we're going to tackle all the aforementioned subjects, we might as well do so honestly, and without pulling any punches. The point is not to unpack these topics and leave a mess for someone else to pick up. The point is to unpack them, study them, reorder them, improve them, and repack them into a life that is better than when we started.

To accomplish this successful "repacking" of our lives, we must be disciplined in our approach and heed Tony Robbins' advice to be objective in our scrutiny, regardless of how sensitive the subject may be. We must waste no time whining, complaining, acting like a victim, failing to take ownership of our part in every one of our life's challenges, or seeing any of them as worse (or less within our control) than they are. One thing I've learned about doing this type of analysis is that if you are ruthless in the questions you ask yourself, you can turn any issue into something you bear personal responsibility for, and then (and only then) can you fix it.

In short, this book will intentionally challenge you to make all the excuses you can so that we can systematically eliminate them, take personal responsibility, create a unique "Success Path" for each of us (more on that to come), and get to the fun part—the part where we make life better!

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## Pillar #3

### **Drama is not helpful when trying to improve our lives.**

It is my commitment to you as you read this book that critical statements which are used as a basis for drawing conclusions will be supported with underlying data and/or reasoning. This book is going to challenge you to take a hard look at your life and perhaps make some radically different choices than you have made before. I do not expect you to do that on blind trust alone. Therefore, I will do my best to share with you the same data and/or chain of reasoning that led me to any conclusions I invite you to share.

So much of what we read and hear these days are forcefully worded opinions where the opiner mistakes passion for persuasiveness. I'd rather deliver you information that would be just as convincing even if it were delivered with total neutrality. I can't promise neutrality though. My work as an unlocker of human potential gets me a little worked up from time to time, but I never want my passion to be the reason anyone makes a choice based on what I say. The data and logic should hold, even if they were vocalized by Siri or Alexa.

## Pillar #4

### **Problems are a good place to seek solutions from.**

If we're going to be in the solutions business, we have to be in the problems business. This book is designed to do one thing—inspire you to head down your unique success path toward your best life—but for that to happen, we actually have to agree on what the problems are. If we can't agree on the problems we're solving we will never likely agree on the solutions. So we are going to dig into problems, but not because we intend to stay there. Any problem I present in this book I will also solve for you, or at least point you in the direction of the solution.

Now, right off the bat, I want to be clear that some of the solutions will involve the products and services that I developed with my company, ENTRE—but that doesn't mean this book is just a long-winded sales pitch. In fact, I promise that the tools, knowledge, and resources offered by this book, if applied correctly, can and will do wonderful things for your life, regardless of whether you choose to do business with me or not. In other words, this book will provide you with objective, logic-oriented, and data-driven solutions to the problems of our modern world.

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**PART 1**

**Who Am I and  
Why Should You  
Listen to Me?**

# Chapter One

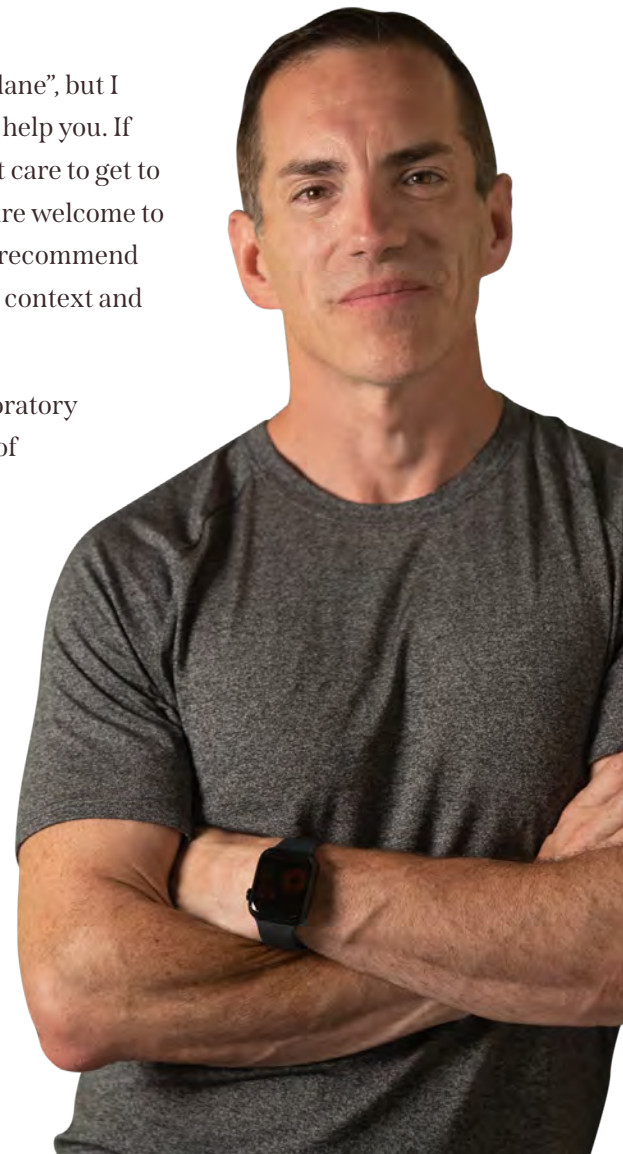
# Introduction

**In case we haven't been properly introduced, my name is Jeff Lerner.** Not to state the obvious, but I am the author of this book, and I am grateful to be connected with you. I'm sure you're eager to start designing your dream life and forging your Success Path (i.e. the path that will lead you to physical, personal, and professional success), just as I am eager to share this knowledge that I've been accumulating for over two decades. However, I have found that for most people it is highly useful to have some background on these ideas before they are explained in depth. For that reason, this first chapter will provide context and answer a handful of frequently asked questions – questions such as Why was this book written? How did it become one of the most downloaded books in Internet history (over 3,000,000 downloads at the time of this revision)? And, most importantly, What should you expect this book to do for you?

To answer these questions I will have to take a little jaunt down “memory lane”, but I promise this will quickly circle back to you and exactly how this book can help you. If you are the type who wants to just get right to the information and doesn't care to get to know the person giving it to you or how the information came to be, you are welcome to skip right to [Part 2](#), where the Success Path System begins. However, I do recommend you stick around to hear the background first, as it will provide additional context and clarity to the points discussed later on.

From 1995 to 2018 (between the ages of 16 to 39), my life was a sort of laboratory experiment through which I discovered, tested, and proved the contents of this book. Over that time, through a combination of drive, ingenuity, and definitely some luck, I pieced together a system that transformed my life in almost every way imaginable and has now gone on to help over 250,000 people begin transforming theirs. I don't remember who first called what I do a “Success Path”, but the name stuck and now I'm excited to introduce you to the concept.

I'd love to pretend I was some sort of benevolent genius who foresaw what it would take to help people unlock their potential and design the life they were born to live, but that simply wasn't the case. On the contrary, my discoveries were borne from a flawed human's best





efforts to navigate the messiness of human experience while also trying to make sense of it. I'll be honest and say that, back then, my motivations had little to do with altruism, benevolence, or humanitarianism. I was too busy hanging on for dear life, white-knuckling my way through decades of ups and downs, much of the time spent in some very dark places – places like desperation, depression, loneliness, rejection, financial ruin, and self-neglect. There is nothing particularly special about my story, and many others have lived through their own versions. At its most basic level, the story is as old as time:

**Person ventures out → person stumbles repeatedly → person hits rock bottom → person learns whatever lessons he or she is supposed to learn → person recovers and is forever changed.**

Sound familiar? That's because the basic structure (the "hero's journey") is as old as storytelling itself. However, there are two key differences between my story and those of others. These two differences are the reason why my story has become the source material for a method that has helped over 200,000 individuals reinvent their lives.

### **1. I am a chronicler.**

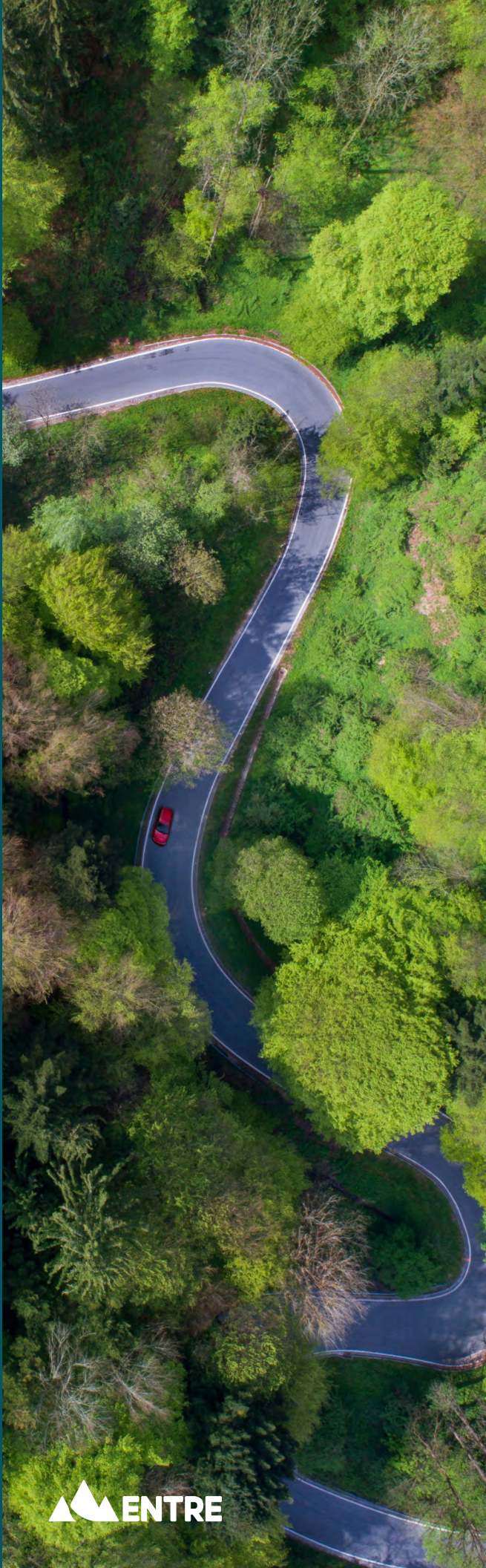
During both my descent to hitting rock bottom and my ascension to success, I took notes—detailed notes that attempted to capture insights, trends, and formulas that I could refer to the next time life pitched a curveball (or, at the very least, spare myself some future scrapes and bruises).

### **2. I am not an entrepreneur, I am an "artistpreneur".**

"Artistpreneur" is a term I coined to describe myself and others like me who are artists but include business as one of the canvases on which they create. I spent most of my twenties as a jazz musician and composer, but I'm also a poet, lyricist, actor, prose writer, and, last but not least, founder/entrepreneur. Being both an artist and an entrepreneur brings together two complimentary attributes: (1) artists like to show their work and (2) entrepreneurs like to solve problems. So, when I felt I had created something that could potentially solve a civilization-sized problem (i.e. people not achieving their full potential), both the artist and entrepreneur in me insisted I share my discoveries with other artistpreneurs around the world.

In fact, it might be helpful to consider this book to be an ongoing entrepreneurial art exhibit, over two decades in the making, that demonstrates how anyone can vastly improve every area of their life. I'll do my best to give you the short version (as short as possible anyway); a brief retelling of the dark times that led to my rock bottom and the breakthroughs that followed those dark times which led, ultimately, to the dream life I live now, as well as the forces that lingered behind and threatened, at multiple intervals, to destroy the progress I had made, hoping to send me careening back into the abyss.

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I do have one request: please forgive any large leaps or disjointed storytelling. This book condenses over two decades of lived experience into a single chapter in a short book. My goal is to emphasize the parts of the story you can learn from – the parts that build up to the Success Path System the book explains – while skipping other parts that don't serve that end.

As I share my story, I will be pointing out a few general observations I picked up along the way that support this book's core concepts of "Life Design" and "Success Path". While these observations are derived from my personal experiences, I have found them to be common tenets of the lives of successful people throughout history, including many I've met in my own journey and hundreds more I have interviewed on my podcast.

Once these foundations are established, I will explain each building block of the Success Path System before putting it all together to show you how to apply the system to your own life. As you will see, you can use this system to dramatically and rapidly improve the quality of every area of your life – including your financial situation, if that's a priority (I know it is for many who choose to download this book). So, now that you know the agenda, it's time for the story to begin.

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## Chapter Two

# The 4 Observations

### 1995

It was 1995, the summer after my sophomore year of high school, when I got expelled (“disinvited to return” is how the administrators at my school put it). Now lest you believe I was a terrible student or persistent pain in my teachers’ asses, I’ll say that the reason for my “dis-invitation” had to do with rejecting the school’s administrative policies and teaching methods. Namely, I objected to the uncomfortable uniforms and resented the pedantic, condescending, and unqualified teachers—and I wasn’t shy about speaking out (without being impolite or disruptive). My disdain for the school system was palpable, and eventually, the administration decided to make an example out of me. That summer, they informed my parents I would not be allowed back the next fall. I decided the best revenge would be to drop out of the school system altogether and pursue my interest in music. (Frankly, that sounded a lot more fun anyway.)

I convinced my parents to buy me a piano, which they agreed to under one major condition... Since my parents were already prepared to provide financial support until I graduated high school, they decided to allow me that same window (up until my 18th birthday) to get good enough at the piano to support myself as a musician. They also agreed to get me a one-hour weekly lesson from a local teacher. With the clock ticking I began practicing 8-12 hours a day, and through a combination of talent, hard work, and a little bit of luck, I did in fact reach the level where I could at least book paid gigs at bars, cafes, and restaurants to support myself. From there, I embarked on a successful and enjoyable career as a professional pianist all through my twenties and was even able to get into college on a full music scholarship despite having no high school diploma.

Ultimately, I ended up graduating Magna Cum Laude from the University of Houston with a degree in Music Composition with a Jazz Piano emphasis and a Minor in Finance. Upon graduation, the Jazz Department’s Chair told me that, as far as he was aware, I was the only person in the program’s history to graduate without a high school diploma.

**So, why am I telling you this? Because this part of the story led to the first of two key observations that underpin my development of the Success Path System:**

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## Observation #1

**Other people's beliefs about what you are capable of say nothing about what your true capabilities really are.**



When I dropped out of high school, I foolishly told a few people about my plan to become a professional pianist. I told a few friends and relatives, and I even reached out to some of the piano faculty at the University of Houston to ask about the possibility of enrolling if I could pass an audition. Every person I told pretty much said the same thing: that my plan was unrealistic, and that I was making a huge mistake.

Certain faculty members at the University of Houston even told me that I had missed the window to become a pianist; that it was biomechanically impossible for a 17-year-old to develop the dexterity to become a professional pianist. Instead, they encouraged me to go back and get my GED so that I could pursue a different course of study. Being me, I decided to turn their doubt into a challenge, using it to fuel my determination until finally—after three years, six auditions, and 10,000 hours of practice—I got accepted into the program with a full scholarship. It was always possible, they just hadn't thought I'd do the work to make it possible for me.



## Observation #2

**If you have the right skills, you play by a different set of rules.**

Due to my lack of a high school diploma (or GED), I wasn't "supposed" to be allowed admission into college. However, I learned that music departments need good piano players, and if a player is good enough, they'll make all sorts of exceptions. Once I was a good enough pianist to be wanted by the department, the high school diploma requirement somehow magically got waived, along with all my tuition fees. Furthermore, around that time the "rules" said that a high school dropout in the United States earned less than \$20,000 a year working full-time, but thanks to my skills as a pianist, I averaged closer to \$40,000 a year during my twenties working only part-time while completing my college degree. Through this process, I learned that skills don't just "pay the bills," they unlock a hidden world that plays by a radically different set of rules.

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## 2002

I was 23 years old and slowly making a name for myself as a solid pianist within Houston's jazz scene. I had broken into a circle of musicians who played the most elite and best-paying gigs in town, the so-called "society gigs". Society gigs were head and shoulders above the other gigs in town... While a typical 4-hour gig at a bar, cafe, or restaurant might pay each musician \$100 or \$150, society gigs typically paid each musician anywhere from \$500 to \$1,000. If I booked one society gig per week, then I could comfortably afford all my necessities, and then some. Plus, checks from society gigs never bounced, unlike the checks received from other venues whose names I'll keep to myself.

Another benefit of society gigs was the 30- to 60-minute breaks where I hung out in the service kitchens of multi-million-dollar mansions, eating high-end meals catered from some of the best restaurants in town. Compare that to the quick 10-, maybe 15-minute breaks hanging out by a grease trap or in an alleyway watching giant rats scurry from dumpster to dumpster.

The "society circuit", as it was collectively known, was run almost entirely by one particularly powerful booking agency which had a near monopoly on providing the entertainment for private house parties, banquets, galas, benefits, etc. hosted by the wealthiest and most powerful people in town. All of the musicians who played in the society circuit were of two ilks:

The "veterans" – i.e., the musicians who had earned their rank over decades of local performances.

The "prodigies" – i.e., the musicians who had attended famous conservatories or otherwise had resumes that certain hosts just loved to brag about. ("Ah what a fabulous soiree it will be, you simply must be there. So-and-so who attended Julliard will be performing. He recently performed at the Aspen Music Festival and it was simply divine...")

Clearly, I was neither a veteran nor a prodigy—so how did I become the youngest and most inexperienced pianist to penetrate the society scene? Simple: I figured out how the system worked and applied Observation #2: "If you have the right skills, you play by a different set of rules". In this case, I used the skill of industriousness ("industriousness" being just a fancy way to describe resiliency in the face of seemingly insurmountable adversity, when giving up is simply not an option). Okay, great, but what does that mean? What steps did I take to actually break into the society circuit? Well, if there's one hobby that most circles of insanely wealthy people love to participate in, that hobby is showing itself off to itself.

To this day, there are still multiple magazines that basically exist so that rich Houstonians can look at pictures of themselves dressed up, sipping champagne and eating hors d'oeuvres. I'm serious! All you have to do is Google "Society Texas Magazine" or "Papercity Magazine" to see what I'm talking about. I realized that if these mega-wealthy circles had one flaw, it appeared to be vanity—so, I did my best to appeal to it.

I started reading those magazines and studying the pictures of Houston's elite (the magazines were practically a directory of the scene I wanted to break into). I even learned the names of the companies the husbands worked for (20 years ago it was almost exclusively the husbands that made the money while their wives organized the events, hired the photographers, and got themselves photographed with their begrudging husbands). I learned interesting facts about the industries those companies were in, and so forth. Basically, I took a deep interest in the group of people that I wanted to take an interest in me.

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Most of them were geographically concentrated in a small handful of exclusive neighborhoods so I then offered my services as a pianist to the nicest venues in those neighborhoods, mostly steakhouses and country clubs. I promised them that I would always be on time, I would wear tailored suits, keep myself in shape, shave regularly, etc. I promised to never return from a break reeking like cigarettes, and I would always address the patrons respectfully while keeping the conversation light and to a minimum.

To my luck, most of the local musicians tended to be more obsessed with their craft than their presentation, which gave me a competitive edge with the venue managers, whom I persuaded to trust that I would make them look good for hiring me – a trust that I never violated. I quickly lined up steady gigs at a few of the places where the socialites were known to dine, gigs I consistently arrived to early and looking sharp. My plan was working, and now that I was at the board, so to speak, it was time to play chess.

At these particular gigs, I would always make sure the piano was rotated such that I could see the entrance to either the restaurant or the dining room. Then whenever I saw someone I recognized from one of those magazines walk in, I would flag down whichever waiter was assigned to their table and have him or her ask what their favorite song was and I would play it. Sometimes the gesture would go unnoticed, but other times my target patron would look up, smile at me appreciatively, and when the song ended send me a tip (usually a \$100 bill). Upon receiving the gratuity I would catch their eyes, smile, gesture my appreciation, and then pass the tip over to the bar with a request to have the bartender send the table a round of drinks paid for by their tip. And if I knew anything else about them (or their spouses) I would send a personalized note written on a napkin.

One such note was directed to the wife of the CFO of a Fortune 500 company headquartered in Houston. It read, “Thank you, [name], I hope you enjoyed the song as much as I enjoyed playing it for you. I also hope things are going well for [husband’s name] at [husband’s employer]. Congratulations on both of your successes, your reputations precede you.” It was signed “Jeff, your much-obliged Pianist” and it had exactly its intended effect. The named patron approached me and asked how on earth I knew her and her husband. I told her I thought everyone did, that they were practically local royalty, and I supposed maybe I had seen her in a local society magazine (which was the truth). That was it—vanity activated, mission accomplished. She was sufficiently flattered that a “piano man” would know her, her husband, and the company her husband worked for. She asked me for my card, and for the next event she hosted, she requested me by name with the booking agency I was hoping to make inroads with, even telling them what restaurant and what night they could find me (Sullivan’s Steakhouse on Wednesday nights, incidentally).

The agency tracked me down through the restaurant, I got the call for the gig, and I performed well, not only at the instrument but also in doing just the right amount of “schmoozing” with her guests. This in turn earned me good feedback with the agency, and just like that, I became the only “non-veteran” or “non-prodigy” on the society circuit. Within a year I was earning a full-time income in my early twenties despite being a relative newcomer to



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playing piano while performing fewer gigs than most musicians who struggled to earn half as much – all while still completing my degree. This experience led me to my 3rd observation.

## Observation #3

### Learn to play the real game behind the game.



The surface-level game is usually about having the skills necessary to get a job done. But there is usually a deeper game beyond the surface that focuses on the intangible aspects of human psychology rather than the physical events or things. Every musician in town was trying to be great at their instrument, but few were trying to be great at knowing the names and psychological needs of their potential clients. Like Steven Covey says in his book *7 Habits of Highly Effective People*, “Seek first to understand, then to be understood.” That’s the essence of the real game behind the game—when people feel seen and understood by you, the world opens in ways you never imagined.

### 2008

By this point, I had fully infiltrated the society circuit, playing countless gigs for some of the wealthiest and most powerful people in Texas—CEOs, politicians, people from families with major streets named after them, etc. I counted half a dozen billionaires on my list of clients, including the owners of 3 major sports teams, and many more with nine-figure net worths. The commonality I had observed among those with such wealth and power (other than those who inherited their money, which was only a small percentage of my clients) was that they had started their own businesses.

These weren’t people with jobs; these were people who gave jobs to other people and got paid when other people went to work. And I didn’t just get to observe them, I got to know them. On some of the more intimate gatherings I played, I was often just playing quietly for a dozen guests or less. Each person had a story that included relying on their wits and taking calculated risks that others weren’t able or willing to take. Some of the people whose homes I played in and who I talked to personally during this time were:

- T Boone Pickens (\$950 million)
- Oscar Wyatt (\$500 million)
- Jim Crane (\$1.4 billion)
- Charles Butts (\$10 billion)
- Tilman Fertitta (\$5.8 billion)
- Lester Smith (net worth unknown, but he gave over \$150 million to charity in his lifetime)
- Faye Sarofim (\$1.6 billion)
- Bob McNair (\$3.8 billion)

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It was quite the juxtaposition – a pianist in his twenties surrounded by millionaires and billionaires in the laid back comfort of their homes. It's never been lost on me what a rare and wonderful experience that was to have at that time in my life. Especially obvious to me now is how it shaped the way I think about money. Most of these people were not born wealthy; in fact, quite the opposite, most of them accumulated their wealth through hard work, ingenuity, and calculated risk-taking. And I didn't just get to know what these people had done, I got to see firsthand how they were as people. I heard how they spoke in different situations such as when addressing a friend, when addressing a room, and when closing a deal.

Billionaires are different, for sure, but not in the ways most people think. They don't just sit around and talk about the next yacht they're going to buy, or the 10,000 people they're planning to lay off. In my experience, they were much more interested in building people up than treating them as expendable, and more interested in creating value than squandering it on luxuries. The wealthiest people I worked for were neither stingy nor dry nor cruel. They paid well, were pleasant and often humorous, and treated me with great respect. After all, the piano is a hard instrument, and they visibly appreciated people who did difficult things well.

Thrust into this new environment, I started to doubt whether I really wanted to be a working pianist for the next 30+ years, especially when most of the career musicians that I knew were unhappy, unhealthy, and living paycheck to paycheck. As I sat in the homes of wealthy people and saw what "the good life" afforded to them by building their own businesses, I decided to try and build businesses of my own.

By 2008, I had an impressive string of failures under my belt as I continued to jump from one undercapitalized enterprise to the next. You name it, I probably tried it—MLM, flipping houses, my own booking agency, a marketing company, and many more. All in all, I unsuccessfully tried 11 different businesses in my twenties, culminating with a pair of franchise restaurants going out of business that I had sunk my life savings into as a downpayment after borrowing hundreds of thousands of dollars through the Small Business Administration lending program ("SBA loans" as they are known).

You may recall the "Great Recession", which began in late 2007 after the real estate bubble burst and the mortgage market collapsed, followed by the stock market. I was a casualty along with millions of others, and by the fall of 2008, I found myself facing eviction from my apartment and considering bankruptcy under what felt like the insurmountable weight of \$495,000 in total debt (roughly \$300K to the government, \$150K to two landlords, and the remainder in taxes and legal fees).

I was also married at the time, a situation which had been hard enough with my work schedule as a musician and aspiring entrepreneur (basically I worked all the time) but now we had a hopeless pit of debt to add additional strain, and were going to have to move in with her parents. I could tell she was emotionally checked out and the writing was on the wall... a divorce felt imminent (which it turned out it was).

I was down, but thinking back to the stories of perseverance I had heard from and about my billionaire clients, I knew I wasn't out unless I decided I was. Times like these were the reason most people never achieve their best life, but I would be different. For sure I was broke, stressed out, overweight (food has always been my go-to coping mechanism), and living with my soon-to-be ex-in-laws, but I still had my first three observations to lean on:

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- 1. People don't know what you can do, only what they think you will do;**
- 2. The right set of skills changes the rules; and**
- 3. Play the game behind the game.**

But how could I apply these three principles to my current situation? Well, I needed to (1) let go of any limiting beliefs about what I was capable of based on what other people thought, (2) look at the world and figure out what the right set of skills was that could change the rules, and (3) figure out what “the game behind the game” was that I could play to win. This is how that analysis appeared to me at that time:

Whatever my real and best options were I probably wouldn't hear about them from most other people. Other people's views of what was possible for me would always be limited by their own experiences and assumptions.

The “rules” for my situation said I was broke so I should throw in the towel, abandon my entrepreneurial aspirations, get a job, and start digging out. But that wasn't going to work for me because it was the Great Recession and businesses were fighting to stay open, not to add payroll, and also (the real reason) because simply hell no I wasn't giving up on my dreams. That just wasn't how I was wired. All the way back to when I got expelled from high school I had decided that anything resembling the “normal path” represented the ultimate failure, and getting a 9-5 job fell into that category.

The “game behind the game” was to understand what was really going on in the world. The traditional economy was collapsing, driven by real estate and rippling across nearly every business category, but there appeared to be one unaffected place that was growing as fast as ever: the internet. When I stepped back and observed the frenzy around me, the Great Recession felt like some sort of spasm in the physical world that, much like the more recent COVID-19 pandemic, was accelerating the transition to a digital world. The game behind the game, as I saw it, was the internet. So, that's where I decided to focus my attention.

Emboldened by my analysis, I went online one night and maxed out my lone credit card to buy a course on internet marketing. If I was wrong, oh well, I was already screwed, and I could hardly make it worse (after all, thanks to my plunging credit score, that credit card would eventually get closed anyway). But if I was right, I'd have a chance at digging out of the pit I'd fallen into. It was a gamble, but it turned out to be the right one. In my experience, betting on yourself usually is - IF you stay the course and give it enough time to pay off.

## **2010**

At this point, I'd been an internet-based business owner for about two years and, on the surface, my life was starting to look pretty good. I'd generated enough revenue in the first year and a half to pay off the \$495,000 of debt, and I slowly started to build some savings and disposable income. So, in 2010, I moved from Houston to New York City in a last-ditch attempt to save my marriage. My wife and I had been basically separated for about a year, or at least as separated as you can be when you're both living with her parents. My wife had moved back into her childhood bedroom and I lived/hid in the guest room. Frustratingly, even though my latest financial maneuver had worked out, it had only deepened her disdain for me and confirmed her belief that I was a bad bet for a husband. But now that I was making money I thought maybe if I gave her a new life she'd reconsider.

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My wife had said she wanted to move to New York and go to design school, so I told her I would make it happen. I told her to go on ahead and find a place for us to live and that I would meet her there in about a week. I had started getting hired to speak at internet marketing events where I'd tell my turnaround story. I had one such event to attend in Boca Raton, FL then I planned to go home, pack our stuff, and meet her in New York. In the meantime, she had a friend she could stay with while she hunted for apartments and got her design school enrollment handled. She was agreeable to that plan, though for perfidious reasons I had failed to suspect.

A week later, I landed at LaGuardia Airport on a nice spring day with several large suitcases in tow. My wife was supposed to pick me up, but she never came. I called her and she didn't answer. After confirming with her parents that she was, in fact, alive and well, the reality dawned on me: I'd been jettisoned. Ouch. Two weeks passed by and I finally reached her. We agreed to meet for dinner, where she proceeded to give me the whole "it's not you, it's me" explanation. Heartbroken, embarrassed, and royally pissed off, I stood up before she had finished her speech, left money on the table to cover the bill (along with a generous tip), and walked out.

In the aftermath, I did my best to put up a tough front, but it was obvious that I was absolutely devastated. I kept telling myself that the problem had been financial and that now that the financial problem was solved the marriage problems should have been solved too. Typical Generation-X American masculinity, huh? It took a few months, but slowly I nursed my way back to a stable baseline—not quite to health or happiness, but at least something that didn't feel like lead poisoning. I was still making great money, between \$40K and \$80K per month, a staggering amount compared to the \$40K-\$60K per year that I'd been making as a pianist. I had a nice car, a nice apartment with a view overlooking the Hudson River, and I lived in pretty much the ultimate place to be for an affluent, single, thirty-something, heterosexual male: Lower Manhattan. By all appearances, I should've been bursting with joy, having the time of my life—but I wasn't. I wasn't even close.



## Observation #4

**Money doesn't solve problems, it only creates options.**

We're all familiar with the clichés: "Money doesn't buy happiness", "Money is the root of all evil", "Mo' money, mo' problems", and so on. Our attitude about money, more than anything else, shapes our life - our political leanings, how we spend our time, even how we treat people (be honest - whether you treat one group better or worse may differ, but almost no one treats the rich and the poor the same). In the world today, deeply held opinions about money are as abundant as well-funded retirements are scarce. It is the ultimate love-hate relationship. We need money to live but don't want to live for it. Nothing exposes our existential confusion as a species more than money, and I was a case in point.

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**I now had all the money I needed, but I felt more empty and broken than ever before. Most people never get the opportunity to be unhappily wealthy, and I'll forever be grateful that I did.** I now have extreme clarity on which problems money solves and which ones it doesn't, and I hope my gleanings can be of value for others. The experience of being both rich and miserable greatly informed the concept of a "Success Path", making it about much more than financial wealth. In my opinion, of all the cliches about money, "money just makes you more of what you already are" is the most accurate (or least inaccurate), but even that assumes life is static and humans are fixed; it omits the possibility of change. At its core, money is just a tool; one notable entry on a long list of man-made discoveries and inventions that drive progress and give us options. The wheel, fire, agriculture, electricity, written language, psychoanalysis, the microchip, particle colliders, and so on. Money is the ultimate Swiss Army knife.

My work life in New York really was charmed. I was in possession of one of the most lucrative skill sets on Earth - digital marketing skills - and thanks to this I had worked out a pretty sweet situation. I had a digital marketing business of my own that paid me at least \$40K a month PLUS I was earning another \$20K a month doing 14 days per month of part-time consulting for a company in TriBeCa that was only six blocks from my apartment. Like I said, charmed - grossing \$60K+ a month for 14 days of light work with over two weeks a month off to travel or stay home in one of the most entertaining and stimulating environments on Earth...

So why was I so miserable?

It was simple. I was hurting, badly, from a combination of heartbreak plus a simmering despair that seemed to bubble over whenever I found myself alone with free time, which happened to be a frequent circumstance in my new life. I remember the moment the answer whispered itself into my mind:

"You're a taker, Jeff." I was busted.

For over a decade I had been living a life that I knew served primarily my own interests and did little for anyone else. I mean, sure, I had played some nice background music and sold some quality products online, and I was even a generally positive person who helped people when I could, but if I was really honest with myself, most of what I had done my entire life was about me. Don't get me wrong, I'm all about what Ayn Rand calls "the virtue of selfishness", meaning we have to take care of ourselves first or we're no good to the world, but I felt like I had taken it too far.

Now, I can clearly see that getting that divorce was one of the best things that ever happened to me, but at the time it had taken away the only basis I had in my life to claim that I wasn't only living for myself. Being a husband had at least given me a role that involved someone else's well-being, and her leaving had exposed my selfishness. She knew that what I had accomplished had not been some selfless act of martyrdom, it was at least as much about my ego as it was about taking care of her, and once I stopped feeling sorry for myself I would have to admit it. But it would be some time before I was willing to do that, and for 2010 at least, I was all-in on it all being her fault. Thank goodness I was at least humble enough during this time to learn one important lesson: money can't buy you out of feeling like a victim.

If anything, the more money I made the fewer excuses I had for my struggles, and the more I had to admit that I was the common denominator in all my problems. I even started to resent the money. To maintain my self-righteous superiority, I needed her to be in the wrong for leaving me, and for that, I had to have been a victim—an identity that

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is a lot easier to maintain when you're broke. I would often find myself wandering the streets at night adjudicating in my head which version of some part of my life was worse: having money or having excuses; being in an unsupportive marriage or being free but alone; being an entrepreneur or being a musician; being miserable in my hometown or being miserable away from home; having friends I was embarrassed to be seen by or simply having no friends?

I made a real science out of self-pity and the combination of money and free time just meant I could afford a nicer lab in which to experiment. **I hope this retelling is fully capturing what a wreck I was, a wreck I share for two reasons:**

01

**To emphasize that money isn't what saved me from myself.**

02

**To show that anyone is capable of change.**

A year later I was still in the city running my online business, doing my consulting gig, and doing my best to make friends and stay busy, but all really to no avail where happiness was concerned. I was trying everything the city had to offer - dating websites (they were still websites then, not apps), museums, Broadway shows, concerts, parks, libraries, nightclubs, dive bars, and I had even made some friends in New Jersey who tried admirably to cheer me up (there's no party like a Jersey party), but nothing worked. The color had gone out of the city; it seemed filled with people hurriedly bustling about, trying to get ahead at some game no one could define or would even admit to playing. And I was one of them. It was somewhere between miserable and boring, and I was growing weary.

Then I met Jaqueline, and suddenly I could see color again.

Now at this point, you might be thinking, "Hold up, Jeff... Respectfully, I don't care about your love life. When are you going to get to the part about helping me discover my Success Path?" First of all, rude. Second, we're almost there. I promise that none of this is extraneous. In order to understand why ENTRE is so uniquely successful at helping people unlock their full potential, you have to understand how I came to unlock mine. Trust me when I say that, considering the relationship I want us to build together, the last thing that I want to do is sour it by wasting your time. This is going somewhere good... and relevant.

## 2011

I met Jaqueline at an investment seminar where I was speaking about digital entrepreneurship (the same organization that had sponsored that event in Boca Raton was having me back, this time in Las Vegas). Jaqueline's father was one of the event's organizers and she was his guest. In addition to being a speaker, I was also one of that company's top sources of referrals, so I was tight with management, which is how I got introduced to the organizer's daughter. From the second I was introduced to Jaqueline, I was smitten. After the event, we kept in touch and a long-distance courtship commenced.

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She was a single mom with three kids which meant higher stakes than a romance otherwise might have had. I wasn't just dating her, I was, in effect, dating a whole family. My recent bouts of despondency notwithstanding, I had a strong sense of duty not to be reckless where children were involved. I did seriously question my own judgment around the whole thing—dating a single mom with three kids who lived 2,000 miles away. It seemed silly, but every objection my brain offered up, my heart countered. Being with Jaqueline was the first glimmer of joy I'd felt in years, and trying to stop it was like shaking a fist at a tsunami.

On one of my visits to see her, my fate was sealed when her one-year-old girl (whose biological father had abandoned her during the pregnancy) uttered one of her first words. The word was “Daddy”. She thought I was her Daddy. We hadn't intimated as such, she just assumed, after all, baby girls have Daddies and why wouldn't the guy in the living room with Mom be hers? To date, it's the most singularly vivid memory of my life. I was lightning struck. I realized at that moment how badly I wanted to be a Dad. I wanted it all...wife, kids, the full gig, the feeling of mattering, the feeling of loving and being loved, the feeling of living for people other than myself, a team to take on the world with.

That was what New York had been unable to offer me. Finally, the vacuous and numb feelings made sense. What I was experiencing was a very real byproduct of a lonely romantic living alone and nursing heartbreak in Lower Manhattan. I was a square peg in a sea of round holes. TriBeCa, SoHo, Wall Street, Greenwich Village—these are not places people go to create ties that bind, but places people break ties to go, places characterized by climbing up, not settling down. And I didn't feel like climbing anymore. After all, I already had money and more freedom than most of my neighbors who worked at hedge funds and investment banks. What I was missing was someone to share the fruits of my labor. No wonder everything felt so insipid and dull.

Fast forward a few months and I had terminated my lease, packed up a U-Haul, and was heading to a town in Southern Utah I'd never heard of until a few months prior to moving in with Jaqueline and her kids (now my kids). It was an inauspicious premise: a divorced bachelor moving across the country from the bright lights of the big city to settle down with a single mom of three kids in a small town who had her own turbulent story to tell.

On the surface we could not have been more different—I had grown up in a big city and never lived outside of one; she grew up the daughter of an underground coal miner in a small town in central Utah. I was a risk-taking entrepreneur, she was divorced from her first husband, widowed by her second (the biological father of the two older kids), abandoned by the biological father of her baby girl, and living on social security. I wanted adventure, she needed (and deserved) security. I wanted to be the most important person in someone's life, she already had three people in her life who were the most important. It was hardly a logical recipe for compatibility and any betting person would likely not have put the odds on us working out, but dang if I hadn't fallen madly in love with her and all three kids, too. If we had one thing going for us it's that



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there was no other father figure in the picture, and that role would be relatively simple to step into as such things go, as long as the relationship was secure. But that latter part was a big if. From almost the day I arrived in St. George, there were signs it wasn't going to be easy.

We both immediately took to interacting the way we knew how in relationships—annoyances, petty fights, blaming, taking out our past frustrations with other people on each other. It was not looking good, but we hung in there, trying for months and months to make it work. Another year passed, and we were at our wit's end. It's hard to build a house without the right tools, and we just didn't have the tools to make a happy home together. Finally, as a last-ditch effort, we asked a friend if she knew a good therapist.

Lucky for us, she did.

## 2012

Up to this point, I summarized the discovery of two of the three major elements that led to my total life turnaround, and eventually to the creation of ENTRE. The first was learning the right skills to create financial freedom and time flexibility and the second was discovering the nurturing power of an unconditionally loving environment. On that second point, even though we fought a lot, the love with Jaqueline was very real and, especially in combination with the love of the kids, had commenced a slow healing process, or perhaps more accurately a slow refilling process. I was starting to feel less empty, but that was also giving me more to lose and I could see that if we didn't get some help I was headed for another heartbreak.

Enter the third element: therapy—or, more generally, a structured approach to neurological and behavioral change. Jaqueline and I didn't just find a therapist, we found a full-fledged guru (I normally hate that word so it means a lot that I use it here). He was, and still is, an amazing therapist who we still see to this day. Now I know not everyone is comfortable talking about therapy, and some people think that if you have a therapist there must be something wrong with you, but I'm not one of those people and I'm willing to go on record and say those people are wrong.

Having done at least a thousand hours of therapy, and thousands more hours of therapeutic study and practice, I can say without a doubt it has been one of the most powerful positive forces in my life.

Our therapist read me like a book and saw layers of potential I did not, not yet anyway. He could sense what I was capable of (which is not bragging, by the way, every human is capable of far more than they realize), and he knew just what I needed to not only become the husband and father I wanted to be but to level up in every area of life, achieving my full potential. Unlike the piano faculty and so many others, he did not limit his view of my potential to what he thought I would actually do. Instead, he spelled out what could be possible with enough hard work, but he also told me the real, no-holds-barred stats on therapy. He said most patients simply don't do the work. Most patients expect an hour here and there of talking to produce transformation in their life; they don't do the readings, they don't do the worksheets, they don't implement the changes, they don't have the awkward conversations, they don't take full responsibility for the dynamic of every relationship in their life, and generally they don't unflinchingly confront the underlying causes of their failures, dysfunctions, and unmet potential.

It didn't happen overnight. In fact, it took years; but slowly, delicately, and methodically, we peeled back layers of trauma, pain, insecurity, childhood bullying, abandonment issues, and self-loathing around a genetic disorder I carried, and we systematically reassembled my psyche into the beginnings of the person I am today. Now if you've

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never done therapy, or the particular type that I was doing (i.e. cognitive behavioral therapy inside a positive psychology framework), you may not really understand how much work there is to do outside the therapist's office.

The 50-minute talk sessions were the starting points and the check-ins, but the real work is done solo or inside the important relationships in your life. Every week for years I had homework assignments, some prosaic (reading and writing assignments) and some outright bizarre (sitting on a rock in a desert in total silence for four hours or, my favorite one, carrying around a ten-pound rock everywhere I went for a month).

No wonder most people don't do the homework, this stuff was thorny, time-consuming, and really damn hard, emotionally and sometimes even physically. But I dug deep. I was proverbially sick and tired of feeling sick and tired and intensely committed to self-improvement. And damn if I hadn't found a woman as stubborn and determined as I was; Jaqueline attended sessions and did all her homework, too. Sometimes we went together, sometimes we went separately. At one point we were going three times a week: his, hers, and ours.

Sometimes we would have joint homework like "make three domestic decisions together with a balanced power dynamic and without expressing any opinions as truths" or "ask each other four questions to fill out your 'love maps' for each other."

It was an arduous time where we both spent a lot of time feeling clumsy, exposed, and insecure. Honestly, if we hadn't been doing it together for a shared vision of what our life could look like, I don't know that either of us would have stuck with it. For years we didn't miss a session or an assignment, and to this day he will tell you we are the most disciplined clients he has had in almost 40 years of practice. And it paid off.

Not only was our marriage saved, but we went on to build what feels like a fairy-tale life together over the subsequent decade. I adopted her three kids (now our kids), we added a fourth, and we built our dream life together. Lately, we've even been getting interviewed together on podcasts about "power couples" (which admittedly feels a little awkward). I seriously pinch myself almost daily at how happy we are. But this is more than just a boy meets girl story with a happy ending. A mere tale of domestic bliss would hardly make this the story you were promised, one that explains the world's most powerful system for creating your best quality of life in all areas.

The reason I share all this with you is that, while I expected therapy to improve my marriage, I did not expect the diversity of other powerful changes that happened in the other areas of my life. I had no idea that therapy, in combination with the love and support of my family, would improve every single aspect of my life. And when I say everything, I mean everything: health, energy levels, sleep, cognitive ability, physical performance, decision making, leadership skills, communication, business results—heck, even my investments started performing better (probably related to decision making).



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From 2012 to 2019, the time period from beginning therapy to launching ENTRE, the “Big 3” combination of:

- The right skills to create financial freedom and time flexibility.
- The nurturing power of an unconditionally loving environment.
- A structured approach to neurological and behavioral change.

...led to the following list of outcomes:

- Generating \$55 million online
- Being twice named to the Inc. 5000
- Seeing my investments quadruple in value
- Building a company with 60 employees (having never been a “boss” before)
- Going from over 20% to single-digit body fat
- Weaning off of four prescription medications
- Dramatically improving as a husband and father
- Adopting three children and having a baby
- Being able to functionally retire at 39 years old
- Feeling happy for the first time I could remember as an adult
- Raising my empathy score on a leading personality assessment from 4% to 88%
- Becoming a person I’m proud to be
- Building a multi-million person social media audience in less than a year
- Launching one of the fastest growing startups in the world

It’s hard to put into words, but nearly every person who knew me then and still knows me now has commented on the extent of the transformation. It definitely goes way beyond just making more money, getting in shape, having a family, or anything easily explainable. It’s all of those, times a thousand, plus something else still—something far greater than the sum of its parts. I had thought I was doing pretty well before, but everything pales in comparison once all the pieces come together in your life to reveal what you’re capable of. Experiencing our true potential is something we can’t reverse, a red pill for which there is no emetic.

I want you to experience it, too.



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## That's why I built ENTRE.

On that note I want to warn you before we go further, the rest of this book will not just explain how you can design the life you want and become the person who can realize it, it will challenge you to take it on while introducing you to others who have. I'm about to introduce you to a set of great "what ifs":

- What if this is real and true?
- What if the life you've dreamed of is out there waiting for you?
- What if the Success Path System really is a proven process for getting it? What if ENTRE isn't too good to be true?
- What if our quarter million students to date and thousands of 5-star reviews suggest what your experience could be too?
- What if once you experience your true potential there really is no going back?



You're about to discover how very real and proven this all is, and if you proceed you will reach a crisis point, a point where you are forced to make a choice to either accept or reject the evidence and the opportunity. To accept will be to commit to a process and be forever changed by it, while to reject will be to wonder forever what could have been. Either way, it's a point of no return. The choice is yours.

## 2018-2019

I'll close out this chapter by briefly explaining how these experiences and ideas became one of the largest education platforms in the world at whose doorstep you now find yourself. To sum up the story thus far... From 1995 to 2019 my life was a convincing case study of what happens when four things combine:

1. **A willingness to bet on oneself.**
2. **The development of valuable skills.**
3. **Unconditional and nurturing love.**
4. **Structured personal growth and cognitive restructuring.**

In September 2018, I sold the main business I was working on at the time (a digital marketing agency) and, in lieu of retiring with the proceeds, I launched a massive experiment to see if I could help other people create their Success Path just as I had. I sat down and evaluated what I called the "betterment" industry (which I later re-coined as the "Life Design" industry), everything in the market that offered to help a person improve in any way. I organized the whole market into three categories: physical, personal, and professional (which I dubbed "the 3 Ps"), and put this list together:

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## Physical

(nutrition, fitness, wellness, mindfulness)

- Books
- Podcasts
- Coaches
- Trainers
- Gyms
- Apps
- Influencers

## Personal

(personal development, mental health, communication, relationships)

- Psychiatry
- Counseling (pathology focused)
- Counseling (strengths focused)
- Life Coaching
- Books
- Podcasts
- Seminars
- Influencers

## Professional

(employees, freelancers, entrepreneurs)

- Business launch/startup incubation
- Coaching
- Business consulting (growth/exit)
- Coaching
- Consulting
- Seminars
- Brokering
- “Freeskilling”
- Trade schools
- Online courses
- Career Upskilling
- Universities
- Trade Schools
- Online courses/platforms
- Career Reskilling
- Universities
- Trade Schools
- Online courses/platforms

I knew that the largest category, and easiest to penetrate, was professional education (people’s first motivation is so often that which corresponds to money, right?), so I needed to figure out if professional education (career skills and/or business & entrepreneurial training) could be combined with personal development training and health & wellness training to produce a “rising tide” effect that raised all the boats of a person’s life.

I started by producing free training videos on Facebook and Youtube (which are still up on my respective pages on those platforms at @jefflernerofficial), and the response was highly encouraging. My videos were being shared virally and people responded to them favorably (minus the inevitable mean-spirited “haters” who forced me to get over my childhood bullying trauma once-and-for-all). I was enthused but quickly realized it would take more than free videos shared at random to help people get the results they wanted in a structured and predictable way.

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After about nine months of building an audience and organizing training material, I put ENTRE's first course together (the original version of our Success Path Masterclass called the ENTRE Blueprint). A few months later, I wrote the first version of this book which now, at the time of this revision, has been downloaded 3 million times. ENTRE's initial course has become what I am told is the best-selling course in internet history (over 250,000 students to date). We've grown from a team of one to a team of over 200, all while landing a major book deal, launching a top 100 podcast, winning multiple INC5000 awards, and becoming recognized as one of the fastest-growing education platforms in the world, with pilot programs in high schools from coast-to-coast and hundreds of thousands of adult students.

So, there it is... The story of how this book, this system, this platform, and this opportunity came to be. All of it was born of a unique idea: that by developing professional skills within a culture of unconditional support—and standardizing the processes for holistic personal improvement based on neuroscience and psychology—anyone can design, build, and achieve the life of their dreams.

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## Chapter Three

# What Is Reasonable To Expect From This Book?

Let's start with what you should not expect from this book—you definitely should not expect this book to magically make what happened to me happen to you. Neither this book nor anything I offer (or ever could offer) claims that you will generate millions of dollars (or any specific amount of money for that matter). And if you ever come across anyone in this industry who does make those claims run fast and far away, because they are lying to you.

As my story illustrates, I have had some lucky breaks along with being a maniacally hard worker, a quick study, a self-starter, and a stubborn SOB. There's no pressure to do what I've done to the extent that I've done it. On the contrary, I'm trying to prove the point as emphatically as possible that most people can change their lives by doing just a small percentage of what I've done. My logic is that if I achieve 100-times more than what someone else would need to achieve to live their dream life, then it makes it a hell of a lot more compelling when I tell them that they can and, hopefully, inspire them to try.

**To be abundantly clear: I'm not trying to be the picture of what success looks like. Rather, I'm trying to be the mirror in which millions of people can see their own success as being possible.**

**I don't know what your amazing story is going to look like. I have no idea what your dreams cost and what sorts of experiences or relationships your dream life will include. However, I do know that it's within your ability to attain it.**



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It is neither likely nor desirable that, as a result of this book, your life will end up looking like mine. I doubt you will become a self-taught piano player who entertains billionaires and find it equally unlikely you will move across the country, marry a single mom, and adopt her kids. I certainly hope you weren't born with a genetic condition and bullied in school like I was and I also hope you never find yourself half a million dollars in debt. You get the point, my motivations won't be your motivations, and my outcomes won't be your outcomes. This is my story and you can't have it, nor should you want it. But you can have it to learn from, and you can definitely use what I've learned from it to write your own amazing story. That should be the goal.

One of my favorite quotes is by Oscar Wilde who said "Be yourself, everyone else is taken." It's good advice that is sadly undermined by the "self-proclaimed-guru" culture of the Internet that sells people on the idea of reproducing the results of the guru, as if such an idea was even possible (spoiler: it's not). The concept of reproducing another person's results is logically antithetical, even if particular aspects of an outcome could be reproduced, the total outcome never could, nor the means and circumstances by which it occurred.

Of course, I get why people are suckers for the idea (we want certainty and someone saying "it's easy just copy me" feels like risk reduction), but humans aren't lab equipment, and our lives are not sterile and controlled environments. Our experiences (including our results) involve unique actions taken in unique circumstances by unique people. If you are someone who has fallen prey to claims of a reproducible result, or even wished there was such a thing, perhaps this passage offends you. That is not my intention, but if it is my effect, I hope you will take that as a sign that this is advice you need to hear.

If you are one of the millions of people who have found themselves searching the internet looking for someone to "buy into," who claims to be able to make happen for you what happened for them—I sympathize, deeply. I know how convincing these shysters can be. But no amount of convincing overturns the basic logic that journeys are not shareable, each one is unique. If that has ever been you, it is time to stop and, instead, look for someone who offers skills, training, and resources to help you become the person that you can "buy into" and who can create your own unique journey to success.

### **To find your Success Path you have to become a worthy and well-equipped traveler.**

If it seems like I have strong feelings about this subject, it's because I've seen so many people waste time and money with these charlatans, and perhaps a bit selfishly, these fraudulent schemers give legitimate non-traditional educators such as myself a bad rap. It is part of my crusade to help rid the internet of these con artists, and to dissuade anyone from becoming another one of their victims.

Surely you've seen them. They come in all types, but most common is what I call a "Bro Marketer"—i.e., a high-energy, 30- or 40-something male, casually dressed and pitching some BS along the lines of: "If you follow my turnkey system, you'll soon be buying your own beachfront mansion and Lamborghini just like me." It's absurd, and honestly, if you aspire to live by the beach let me steer you away from getting a Lamborghini anyway; they are Alpine racing cars and deserve better than an oceanfront existence, with salt in the air corroding the body and sand infiltrating the upholstery.

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Now, as for what you should expect from this book, there are two things I promise to deliver. First, this book will teach you about our Success Path System in full detail. It will break down the individual components of a Success Path, explain how they fit together, and explain what you will need, both internally and externally, to navigate yours. This book will be a complete offering, meaning you do not have to buy anything else to get value out of it. If you do nothing else other than read this book, you will still have the precise formula for transforming any part of your life, as well as a good idea of the work involved to implement it.

You should also expect that at the end of this book I will offer you an option to take what you've read and go further than just this book. I hope you are not reading to the end just to read to the end, rather I hope the end of this book is a new beginning for your life and that we—ENTRE—can help. At the end of this book, yes, I will be offering you the chance to enroll with ENTRE and put what's in this book to use. My intention is to pack this book with as much concrete and actionable knowledge as possible so that, by the time the last chapter rolls around, the call to action feels more like an invitation than a sales pitch.

The truth is that simply reading this book and implementing what it teaches on your own, without a mentor or community, is not likely to lead to real-life transformation. Not that it won't be helpful, but if you really want to change your life, consider this book the launching point—not the end destination. Think about it, considering the proliferation of free information online delivered by experts on almost any imaginable subject, if information by itself led to results, then we'd have a very different world than what we have with a lot fewer unhappy and struggling people.

Honestly, I really do wish the information was enough by itself. If it was, I would just slap a \$9.95 price on the cover of this book and make a business out of selling it for people to implement for themselves. That would be a much simpler business to run than ENTRE, which requires the coordination of hundreds of experts from all around the world. But, alas... humans are both social and emotional creatures, and for most of us, unless we are put into a new environment with resources and an atmosphere that clarifies, supports, and encourages the changes we are trying to make, we end up lapsing back into old habits and familiar influences. This is why ENTRE exists and is constructed the way it is.

I'll tell you more about ENTRE at the end of the book, but for now just know ENTRE is the world's leading Entrepreneurial Life Design platform, which we define as "a platform for helping people unlock their full potential and design their dream life through the power of entrepreneurialism." We are also, in my admittedly biased opinion, the most complete entrepreneurial education company in the world, and it is my unapologetic desire that you join us so we can help you learn the skills you need to thrive in the modern world and create the life of your dreams. Accordingly, at the end of this book, I will invite you to watch a video to learn more about ENTRE and our programs and I hope you will. That said, you also have my word nothing will be held back in this book on how to design your dream life with or without our help. On that note, let's get into what you came for. It's time to lay down the first paver that will soon become your unique Success Path.

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# WOW!

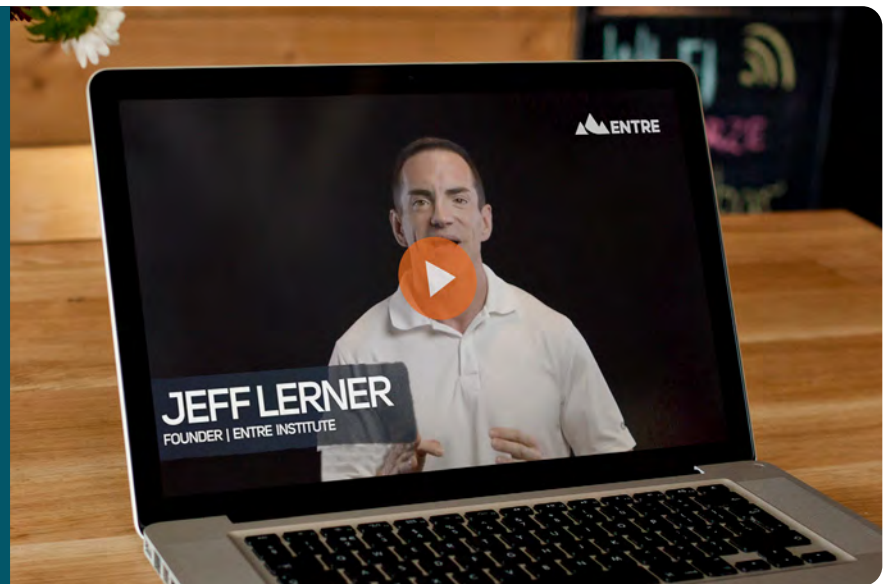
- ✓ 116 densely packed pages!
- ✓ Loooong paragraphs.
- ✓ Hardly a picture in sight!

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A tablet with a black border is centered in the lower half of the image. The screen shows a green topographic map with white contour lines. The text "PART 2" is at the top in white, and "Your Success Path" is in the center in a large, bold, white font. The tablet is resting on a wooden surface.





# Chapter Four

# Life Design

Everything we teach at ENTRE starts with a simple premise: that a life is a designable thing. We live in a world now where we can custom design almost anything—the car we buy, the suit we wear, the shape of our butt, even the food we eat. The concept of Life Design simply generalizes this aspect of modern life and applies it to modern life as whole. The Life Design industry (or meta-industry, an industry of industries) is a hodge-podge of companies and influencers that tend to cluster in various sub-categories (physical health, mental health, relationships, career, etc.), but my vision for ENTRE was to be the world's first truly comprehensive Entrepreneurial Life Design solution - a company that uses entrepreneurship as the engine to fuel the freedom and flexibility we seek in our broader life.

## The Birth of Life Design

To conceive this vision I began with studying the overall betterment industry (which I relabeled “Life Design” and will refer to as such moving forward) and pulled together pieces of what I found from various other organizations and thought leaders.

Below, you'll find the results of my initial analysis (market research) that convinced me there was room in the Life Design industry for a company like ENTRE, an all-in-one solution that would use entrepreneurship to not just help people reach their financial goals but as a holistic lever for total life improvement physically, personally, and professionally:

- **Tony Robbins:** The man who is nearly eponymous with personal development in the western world, his seminars and books teach skills for taking control of your life but his product offering left out two critical elements I determined would be necessary for what I envisioned:
  1. A business or financial component (his Business Mastery program helps you grow an existing business but not start one or add other sources of income).
  2. Community. Unless you pay for his coaching program there is very little support or active community between seminars
- **Grant Cardone/10X Brands:** With his addition of 10X Health he is nudging closer but the offerings are still very focused on either established business owners or salespeople. By his own declaration he doesn't offer much other than social media content for people who are “just starting out”.
- **Robert Kiyosaki/Rich Dad Companies:** Amazing education about finance, real estate, macroeconomics, etc. that impacted me greatly as a twenty-something and helped chart my course, but there is no ongoing

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community or platform to be a part of, and there is no emphasis on the physical or personal spheres of life.

- **Russell Brunson/ClickFunnels:** The man/company that popularized the concept of “sales funnels”, at least online. The digital marketing education skills training is top-notch but steers all participants in a singular direction that may not be the best fit for all (online information marketing through linear sales funnels). The approach makes sense given the software it’s designed to sell but it is not designed to be a complete solution for Life Design and does not much deal with the physical or personal spheres of life.
- **Oprah Winfrey:** The woman who has probably done more to promote self-love to the mainstream than any human ever. She brings together experts and consistently presents uplifting and thoughtful material to the world, but that’s all - there is nowhere to go other than taking her published information and applying it to our lives independently and without structure. She’s not a school or training program, just a do-it-yourself library. Also her platform does not deal at all with the professional sphere of life and only lightly with the physical (mostly through her stake in Weight Watchers and/or generic diet information).
- **Gary Vaynerchuk/VaynerMedia:** Great inspiring material that aligns with my messaging to young people not to become slaves to or victims of “the broken system” (explained further in the appendix), but nothing personalized or directly actionable. His professional services (agency) offering is for big business only and the only products he sells directly as of this writing are speaking to large groups or his NFT project.
- **Dr. Joe Dispenza:** Along with others like Dr. John DeMartini and John Assaraf, he brings together cutting-edge research in areas like neuroscience, epigenetics, and quantum physics to document and actualize the mechanisms of personal transformation. These gentlemen offer seminars and courses that I have had great experiences with, but that’s where it ends. There is no ongoing support, minimal community, and little that is tactical in either the physical (body, not mind) or professional areas of life.
- **Martin Seligman:** No longer highly active or visible publicly but deserves a special mention for pioneering the field of Positive Psychology, and in so doing, creating a legitimate academic foundation for the self-improvement industry. By depathologizing psychology and developing theories around expanding mental wellness, not just treating mental illness, he made psychology an applicable tool for those who want to help people without first having to diagnose them as ill.
- **David Goggins, Jocko Willink, Sara Blakely, Ed Mylett, Simon Sinek, Jordan Peterson, Seth Godin, et al:** The general world of personal/professional “thought leaders” and “influencers”. Lots of wonderful books, content, and the occasional seminar or course on how to live your life and/or grow a business. So much amazing free information is out there and this group is the vanguard... but as we see in a recurring theme, the information is a feeder mechanism to sell books or hire them for a keynote speech and not much more. There is nothing formal, nothing structured or programmatic, and nothing tactical on the professional side (unless you join an expensive business mastermind perhaps).
- **Noom:** One of the best weight-loss platforms I’ve seen that illustrates how to bring psychology and behavior coaching into solving a persistent and epidemic social problem. Noom deals wonderfully with the physical side of life but has no offering in the personal or professional areas.
- **Masterclass:** Great idea - bringing together the brightest (and most famous) minds in a wide range of categories

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to teach well-produced online classes on interesting subjects. If you want to cook like Gordon Ramsey, act like Samuel L Jackson, or catch-and-shoot like Steph Curry, this is the place to go. More of a “Life Enrichment” platform than “Life Design”, it starts with the assumption that your life is pretty well set and you just want to add some spice. Unfortunately most people have deeper challenges to solve than upping their free throw percentage to 90%+ or perfecting their chateaubriand demi-glace.

- **MindValley:** Getting warmer... if the only changes to make were personal and/or physical/mental this platform would get a high mark, but that's only part of the equation... without tending to the physical and professional spheres (think body and bank account), personal development only goes so far.
- **Udemy/Skillshare/LinkedIn Learning:** Large e-learning “marketplaces” that offer tens or hundreds of thousands of self-serve courses on mostly professional subjects. These are great places to pick up a specific skill but fall far short of the level of support or structure necessary to make major professional change, much less transform in the personal or physical areas of life too.
- **Traditional Academia:** It served its purpose well in its time - developing young people into employable professionals in the 19th and 20th centuries when it was more affordable and the job market was more predictable. It never developed the whole person (physical and personal development are not only absent but deemed inappropriate to deal with at risk of offending someone) and is now exorbitantly priced and exists in a world that does not value it the same (many large employers do not even require college degrees anymore for advanced positions). Not to suggest traditional academia is not appropriate for some people in certain industries (doctors, lawyers, etc.) but for an adult looking to better their life or a young person trying to find a direction this is an overpriced, under-delivering option.

### Here is a table that sums up that analysis:

Company/ Influencer	Offering(s)	Physical Development	Personal Development	Professional Development	Community	Technology
Tony Robbins/ Robbins Research	- Seminars - Books - Podcast - Social Media - Coaching	Dietary only (minimal at that)	Strong	Limited and only for existing business owners	Live events only	Little to none
Grant Cardone/ 10X Brands	- Conferences - Workshops - Books - Social Media - Investments - Business Consulting - Sales Training	10X Health is an offering for franchisees, but nothing retail or for consumers	Sales skills, nothing else	Strong for business owners (Cardone Ventures) and salespeople (Cardone U, Cardone Capital if you already have money to invest	Live events only	e-learning for salespeople (Cardone U), little else
Robert Kiyosaki/ Rich Dad Cos.	- Books - Board game - Social Media - Real Estate Conferences	Nothing	Nothing	Books and seminars on investing & conceptual business ownership. Nothing tactical.	Nothing	Nothing

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Russell Brunson/ ClickFunnels	- Software - Social Media - Coaching - Conferences - Mastermind - Community	Nothing	Licensed old Tony Robbins training videos	Digital marketing training is well done but narrowly focused on building funnels. Only caters to solopreneur, nothing for more traditional business owners or those in professional careers.	Live events and an active Facebook group	Desktop-only software with embedded training
Oprah Winfrey/ OWN	- Omnichannel Media	Generic diets and workouts published. Nothing customized except through Weight Watchers.	Consumable self-help content (books, magazines, TV shows, etc.) Nothing personalized or experiential.	Nothing	Book clubs	Nothing
Gary Vaynerchuk/ VaynerMedia	- Social Media - Marketing Agency (B2B)	Nothing	Motivation and one-size-fits-all life advice.	Advice for young people, nothing tactical.	Nothing	Nothing for general use (NFT platform and other niche products for consumers).
Martin Seligman	- Books - Classes	Nothing	Amazing insights and does offer applicable exercises and self-assessment tools.	Nothing	Nothing	Nothing
David Goggins, Jocko Willink, Sara Blakely, Ed Mylett, Simon Sinek, Jordan Peterson, Seth Godin, etc.	- Social Media - Podcasts - Books - Masterminds - Various courses	Tons of motivation, sometimes challenges, nothing structured	Motivation, online courses (videos only, no coaching or hands on support)	Nothing	Self-moderated social media groups, ad hoc live events	Nothing
Noom	- App - Courses - Community	Top-notch guidance around wellness psychology and developing good physical habits	Focus on physical habits carries over to personal arena as well	Nothing	Networking inside of app	Good app and online course interface
Masterclass	- Courses	Nothing	Great life enrichment content	Nothing	Nothing	Well-produced online courses

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Mindvalley	- Courses - Some community	Mind development, not body	Lots of personal development content	Nothing	Live events	Great app and online courses
Udemy/ Skillshare/ LinkedIn Learning	- Courses (100,000+)	Minimal course offerings in this area	Some offerings here but nothing structured or progressive	Lots of skills training but not curated or personalized	Nothing	Good quality platforms, course quality varies
Traditional Academia	- Classes - Community	Elective classes, not a serious focus	Not within the purview	Focus on job-getting, not business or entrepreneurial training	On-campus	Some e-learning options

As you can see, each of these entities touches on a piece or pieces of Life Design, but as of 2018, when I began this analysis, no one I'd found had pulled the pieces together to form a complete ecosystem. To be clear, I'm not criticizing the aforementioned entities. They each provide excellent resources in their respective fields, but they don't overlap into all three areas of life: physical, personal, and professional development. The key for ENTRE was the breakthrough realization that entrepreneurship is the catalyst that makes Life Design possible in all areas of life. The decision to build a business according to the best practices of modern entrepreneurship (and the hard work to follow through) unlocks the full scope of possibilities for self-improvement in all other areas.

As a general critique of the market, and the white space ENTRE occupies within it, I'll say that too often the ideas involved in designing one's life get presented with a new age or "woo-woo" feel. Terms like "manifestation", "prosperity consciousness", and "law of attraction" abound in these conversations which diminish the perceived practicality and relevance of Life Design for the average person.

For Entrepreneurial Life Design (ELD) to be a legitimate methodology (and not just some sanguine cliché), it had to be highly practical and accessible to millions of people starting from whatever point in life they find themselves. Furthermore, ELD must not feel new agey or pseudo-spiritual in the slightest—which it doesn't because it isn't. ELD is a utilitarian combination of business principles, people skills, habit formation (and reformation), physical conditioning, behavioral psychology, and other hard and soft disciplines that must be approached with the same seriousness as any undertaking involving the interplay of our mental, emotional, and physical systems.

In the simplest sense, ELD involves approaching your entire life like a business complete with departments (think of each of the 3 Ps as a department), an organizational chart, mission, vision, and values (MVV) statements, standard operating procedures (SOPs), work rhythms, meeting cadences, quarterly and annual targets, performance reviews, financial statements, etc. ELD is not some fly-by-night hack for "fixing yourself" quickly and easily. Instead, it is more akin to learning an instrument or mastering an athletic endeavor, which is to say ELD requires hard work that leads to some of the most exciting opportunities this world has to offer.

For most of human history, any notion of "designing your life" would have been laughable. Humans have not historically supported each other's social or economic mobility, and only in the last 20 years or so has the possibility

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of Life Design finally trickled down to the huddled masses thanks to technology and the proliferation of information. Of course, we still have more work to do to create true equality of opportunity and make sure the concepts discussed in this book are available to all, but there is no denying that the diffusion of information from its traditional concentrations (universities, governments, research institutions, libraries, and even certain families or social classes) has democratized opportunity in an unprecedented way. For the first time in human history, it is not ludicrous for most people to consider designing their lives (or redesigning them as the case may be), which is why I believe this is the greatest time in human history to be alive. And I am a living case study for why. Of course I'm sure it's not lost on anyone that, in my story, my financial problems got sorted out before my physical and personal turnarounds ensued, such is the nature of life in a world where things like therapy and healthy food and hiring help require the resources to afford them, but this is why I am a firm believer in Entrepreneurial Life Design. I also want to make sure it's clear that there's more to Life Design than just making money. Like I said earlier, it's possible to be both rich and miserable, so there needs to be more than just a financial component to successful life design.

In my approach, learning to build a business sits at the core of life design because, in the modern world, it is the best way to create surplus income and free time to support other changes you might wish to make. That said, just as it would be naive to omit money from a Life Design conversation, it would be no less naive to say that money is all it takes to have a meaningful Life Design conversation. Money and desire are complementary halves of a greater-than-the-sum-of-its-parts equation where, ideally, you have both, but both are not required. Desire is the prerequisite, not money.

ENTRE's Success Path System strives to develop all 3 Ps at once, under the assumption that you're coming to ENTRE for more than just learning how to earn money. We see the potential in you, not just your bank account, and to be blunt, if you're looking to get rich without having to grow in other areas of life, ENTRE is not the place for you.

One of our favorite sayings at ENTRE is “how you do one thing is how you do everything,” and the Success Path System will challenge you to do everything in your life at a higher level than you might have ever thought was possible.

## Becoming Your Own Hero

In the following chapter, we'll look at the first component of ENTRE's Success Path System, your Success DNA, and you'll begin to see that our system is not a loose or half-baked idea. With our ELD method, we have taken self-improvement to the level of a science, and if you decide to get further involved with us you will be exposed to a variety of techniques and processes that help you design and build your desired life in granular detail, much like designing a custom home. But, realists that we are, we do not expect you to go through a long, intensive process on faith alone. We know you want a faster result than that, and we have to earn your trust. Thus, you don't have to master any complex skills or consume a great amount of training to start implementing these concepts. Right now, without going a single step further, you can begin visualizing the life you want. You don't need to be asleep

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to dream your dream life. Try it. Think about each area of your life—the physical, the personal, and the professional:

- Picture the health you want, the energy, the freedom of movement, the body, the reflection in the mirror.
- Now think about the relationships you want. How do you want people to feel when they're around you? How do you want to feel around other people? Are there people in your life you wish you had more of, or less of? Designing your relationship landscape is a big part of Life Design, as is your relationship with yourself.
- Now think of your professional life. For most people that starts and ends with money or maybe status and career advancement, but there is so much more to consider. What kind of work are you passionate about doing? What kind of impact do you want to have in the world? What sort of legacy do you want to leave for your children? For future generations? Who do you want to know? If you could meet anyone in the world, how would you expand your network? Are you a person of influence? Do you want to be?

Who are your heroes? Who, more than anyone else on Earth, represents the ideal life you'd like to achieve? Why? For most people, it's a celebrity, or a famous person from history. I've asked hundreds of people this question directly and there is one answer I've never received: "Me." No one has ever referred to themselves as their own hero. But why not?

What if, instead of idolizing people you've never met and who are not nearly as fascinated by you as you are by them, you could become the hero in your own life? What if you could keep so many promises to yourself, and make so many of your own dreams come true, that you became the most revered and reliable person you know? How powerful would it be to have yourself as a best friend, motivator, and mentor who is always there for you, always comes through, sees the best in you, and never leaves you hanging?

What if you were the most badass person you know and you coached yourself every day? Notice the feelings you have around the idea of being the greatest person in your own life, then ask why: Why do you feel that way? And more importantly, why is it ridiculous to become that person for yourself? What does someone else have that you don't, and why do you value that more than you value yourself?

I know from taking hundreds of students through live Life Design exercises that even imagining ourselves in such terms can make some people uncomfortable, as if extreme self-respect means we must turn into narcissists. It doesn't. Despite what modern collectivist thinking wants to tell us, self-love does not mean trampling others. On the contrary, the more admirable we become the more we will spill blessings out into the world. When we know we can depend on ourselves, we become so much more dependable to others. Society has conditioned most of us to believe that self-sacrifice equals love, but becoming less over time does not make us more to anyone else.

Life Design isn't about being selfish and hoarding and taking from the world or others. In fact, it's the total opposite. A well-designed life is an abundant life with time, money, energy, and other forms of surplus that can be used to give back to the world, and thinking otherwise is residue from a world that doesn't really want people designing their own lives. And it's a sticky, smelly residue that is not easily washed off. I shake my head at the critiques I get on social media from people saying things like "If everyone just does what they want then no one will dig the ditches or cook the french fries." I'd laugh if it weren't actually so tragic.

Of course there will always be people at a place in their lives where they need to do a job just to make some money, and if there are ditches needing to be dug or fries needing to be fried, the guiding forces of the economy will make

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those matches, no doubt. But to suggest that the economic value of undesirable work means people should not aspire to lives of desirable work, purpose, and fulfillment is a particularly soul-bludgeoning breed of fatalism.

No individual should sacrifice their individual dreams so that “the economy” can use them as a worker for a job they aren’t stimulated by, and if such a sacrifice is necessary, the goal should be to make it as minimal and short-term as possible. Add to that the obvious fact that if everyone insisted on more for their lives, technology and entrepreneurship would quickly solve any emergent labor shortages in menial job categories and such arguments show themselves as nothing more than devices to mislead.

As Marianne Williamson powerfully wrote, “Who am I to be brilliant, gorgeous, talented, fabulous? Actually, who are you not to be...?” At its core, the single biggest reason some people never move forward on their Success Path and design their life is simple insecurity. It’s the great frustration of my life, the sheer number of people who, no matter how much evidence they see or how many testimonials they hear, cannot accept that any of this is real or possible or appropriate for them. I see it every day and it’s heartbreaking. It’s like people sitting in a cage that isn’t locked, convinced of their imprisonment while refusing the suggestion to even try the door.

### **Why Most People Don’t Change (Or Even Believe They Can)**

It is a well-known tenet of psychology that our core beliefs are set in place during our single-digit years. By the age of 10, the operating system that will run our minds for the rest of our lives has been installed and we have drawn our major conclusions about the world and our place in it. Is the world safe? Am I destined for greatness? Am I a fundamentally happy person? Am I worthy of love? Can I succeed in healthy, thriving relationships? Is wealth for me, or just for others? What are my energy levels? Am I attractive? Do I have the right to do the things I want to do

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or should I always be sacrificing? These are some of the questions we have already decided by 10, and most adults have no recollection of the moments we made these decisions, the reasoning (or lack thereof) behind them, or even what decisions were made.

The typical, non-eidetic child forgets these decisions nearly as fast as they make them, but to forget is not to escape. These decisions never actually fade and for most never get reconsidered, but rather morph into what we might call postulates: assumed and unconscious presuppositions for the logic we will use in future decision-making. It is a transition from things appearing true to things becoming our truth, a transition with profound and often maddening implications for our view of the future.

It's pretty silly if you think about it: our immature, pre-adolescent brains' insistence on answering such fundamental questions with finality at a stage of life when we have so little direct experience of the world to draw from. That we are then cruelly stuck with those answers as the basis for the choices that determine the course of our lives elevates the situation to bizarre comedy, yet that is our ineluctable neurobiology that, if we don't master it, will master us. It's no wonder most of us do not end up where we dreamed of as children; we were dreaming at the same time we were drawing fundamental conclusions about the world and our place in it that practically guaranteed our dreams would not come true. And for most of us, the primary influences in our lives during that time were no help at all, and if anything made the situation worse.

The two biggest influences most people experience before 10 years old are family, usually parents, and school. First, let's talk about parents. I won't pretend to know how your parents raised you or what beliefs they instilled in you through either instruction or, more importantly, demonstration. However, it's probably safe to assume they were oriented around keeping you safe (if that wasn't the case, then my profound sympathies). Biological self-preservation is the essence of our natural life thus keeping our kids safe ranks right at the top of our priority list. And this is exactly as it should be, but today's world isn't your grandparents' world. and today's safety isn't your grandparents' safety, so perhaps our grandparents' methods for keeping kids safe should not be ours (nor should have been our parents).

Keeping kids safe should obviously be a top priority for parents, and for most, it is, but that doesn't mean they know how to do it effectively in a rapidly-changing world where the definition of safety shifts with each passing generation. Consider your own life. You were likely raised by parents who grew up in a very different world than the one you're currently navigating, and who themselves were raised by parents who grew up in a more different world still. Cultural evolution is a slow march, not designed to keep pace with modernity's rate of change, and every generation typically rears the subsequent one by passing down training that came from the previous one, with no formal pruning process for removing parenting traits that have outlived their utility.

Unfortunately, only a small percentage of us will ever voluntarily reconsider, as adults, our primal conclusions from childhood, and that happens usually only when trauma, crisis, or pain renders the status quo in our lives untenable. We hear often in the news about the aging US power grid, but what of the outdated wiring in our own heads? Well, you can be sure the newsmakers don't want us upgrading that... It's precisely that age-old wiring, finely tuned as it is toward fear and emotional reactivity, that makes us easy to hook with sensationalist news reporting. It's beyond the scope of this book to get into media, politics, and the other ways our wiring makes us easy to exploit, but it is well within the scope to say that upgrading that wiring not only inoculates us from exploitation, but is also an essential

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starting point for embracing Entrepreneurial Life Design.

Simply put, the ideas this book introduces and which ENTRE teaches don't work for closed, non-neuroplastic minds. Until we deconstruct our outdated beliefs about the world and start rationally distinguishing what's actually going on around us from what we were taught when we were younger, then we are hopeless to think we can achieve a life of our own design. It comes down to one thing - personal responsibility - accepting that it is not the world-at-large, unalterable personality traits, or even our life experiences that limit potential for most of us. For most of us the lid on our life potential is a function of our neural circuitry, which modern science has shown to be highly changeable (neuroplastic) based on our environment and our habits if we're willing to do some hard work, in particular, to revisit and reconsider decisions we made long ago. If we do this, we can design a whole new life for ourselves, or as much of a new one as may be desirable, but if we don't, our circuits stay wrapped around our long-held beliefs and we keep getting what we've always gotten.

The opportunity to untangle our neural circuitry and reconsider what has led us to our current life is the great frontier of the modern world and a key to the Life Design concept. I'll grant you it is also a relatively new idea and still met with resistance, but that doesn't mean it isn't correct. Throughout history there have been eras defined by a split between those who "got on board" with whatever the new thinking was ("the earth is round," "doctors should wash their hands," "women can work and hold office," etc.), and those who "stayed behind", eschewing what they perceived as the risk of taking a chance on something new, however logical.

Only hindsight typically confirms which group was right, but in the 21st century, the feedback window has shrunk dramatically and we now get indicators of which direction is better within months or years, not decades or centuries. The modern world does a wonderfully thorough and speedy job of collecting and reporting data about how we as a species are doing, and all the data I'm seeing shows that fortune is favoring those who do the work of reconsidering the wisdom of previous generations in light of new economic, social, and cultural realities.

Want an example? How about this: Have you heard the one about how risky entrepreneurship is?

If you have, it was probably from a family member, teacher, or boss regurgitating whatever some stakeholder in their life told them. Well, did you know that entrepreneurs are 11 times more likely to achieve a million-dollar net worth than the average person? And did you also know that communities with more entrepreneurs have lower incidences of heart disease, diabetes, and many cancers? I'll bet the people who told you how risky entrepreneurship is didn't know any of that, but forgiving their ignorance doesn't really help you become a millionaire or lower your risk of heart disease, does it? No, to do that you have to disregard their advice!

This is just one example of how incorrect conventional wisdom is about so many things, but it serves to make the point and beg the question I'm trying to get at—in light of evidence right under our noses that contradicts many conventional narratives, how do these myths persist? The answer is that having a neuroplastic brain and being willing to do the hard work to take advantage of it are not the same thing. It is always easier not to change, and thus outdated myths persist. It's as simple as that.

In fact, it turns out that the more we discover how malleable our brains are the more our "ancient brains" (the Cerebellum and accompanying Limbic System) fight back. Have you noticed how dogmatic and divided the world has gotten lately? That is in part our own psyches reacting against having too many choices and too much say in the

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direction of our lives. Instead of reveling in our newfound freedom and ability to fulfill what millions of us have said we wished for (meritocracy and opportunity), we are instead protesting the existentially uncomfortable amount of independence we now have by reaching out for ideas that box us in if we pull them close. In a time when labels should matter less than ever we are desperately trying to make them matter more, and even well-intended forces of social progress insist that we label everything just so we can make sure to protect it.

It's borderline farcical to watch, though tragic in its consequences, as millions of people's potential gets sacrificed to their own brains' recalcitrance. As the 20th and now 21st centuries progress, and cultural evolution dismantles the structures we have historically pinned our certainty on (religious institutions, tribal/ethnic/national affiliations, caste systems, etc.), the parts of the brain that have guided our thinking and emotions around safety for thousands of years are recoiling. Humans like to fancy themselves principled beings that value ideals like freedom and self-expression, and I believe that spiritually we are that way, but biologically we are still animals with nervous systems that will happily exchange our higher ideals for safety and a perception of control. As we continue to lose the sense of predictability that has characterized most of human history (however depressing we found it to be), we are scrambling to our own detriment to get it back, and the deepest regions of our brains are shifting from being a protective asset to a vulnerability.

The bottom line is this: the fundamental nature of risk in the world has changed and the ability to operate intelligently in a self-deterministic environment is the new safety, but because this new reality contradicts the millenia old paradigm that safety comes from following norms prescribed by others, we don't know how to act anymore.

Our ancestral brains are so reliant on being told what to do that in a world where we are finally free to decide for ourselves we can't stop looking to others – our parents, our teachers, our bosses, our politicians, our therapists, even the latest pop-up internet guru – for direction. It seems nowadays we'll accept almost anything as wisdom as long as (1) others around us seem bought into it, and (2) it absolves us of the responsibility to decode things for ourselves. It is understandable then that concepts like entrepreneurship and Life Design (and their hybrid, Entrepreneurial Life Design) are a tough sell. They require getting comfortable with being in control of our own lives and having no one to lean on or blame for the choices we make. Radical responsibility, it turns out, is terrifying for most people. But radical responsibility we must take and I believe that generations from now those who did not get on board with the changing of the times will be looked at with the unique combination of pity and inevitability that history reserves for the non-adaptive whenever society changes. Let me explain.

Pre-industrialization, most of our existential threats were physical such as diseases, wild animals, marauders, wars, natural disasters, etc. Post-industrialization (since the mid-19th century) some of those threats were diminished (wild animals), some remained (disease, attacks from other people), and a few new ones were introduced (industrial dangers like getting caught in factory equipment or inhaling toxic fumes), but the fundamentals of danger were still centered around bodily harm coming from an external source. But in the latter half of the 20th century, with acceleration especially in the last few decades, the ontology of danger itself has changed.

To illustrate the point, let's look at the life today of the average person approaching retirement who has not had any external calamity befall them. This is the person who appears to be doing well based on having chosen to “play it safe,” follow society's script, and stay inside the lines of the system that is supposed to take care of us if we take care

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of it. Basically this is the child who grew up doing what their parents told them they should.

**As of 2020, the average 60-year-old American's life looks like this:**

- \$212,000 net worth - 28% have less than \$50,000 (cnbc.com)
- \$70,000 in debt (businessinsider.com)
- 30% body fat (men), 40% body fat (women) - both categorized as “dangerously high” ([cdc.gov](https://www.cdc.gov))
- Already dealing with cognitive decline (nih.gov)

Compare those statistics to what a 60 year old who is physically, personally, and professionally healthy looks like:

- \$2 million net worth (depending on location it can be as high as \$5 million to be on track for a comfortable retirement) (northwesternmutual.com)
- No debt
- 20% body fat (men), 25% body fat (women) (medicalnewstoday.com)
- Mentally sharp

And while you may not be 60 years old, do not think these troubling trends do not apply to you. The greatest risks of the modern world are quite literally things we choose into every day, such as:

- Employment (physiological breakdown from poor ergonomics and psychological breakdown from overwork and lack of fulfillment)
- Financial illiteracy (retirements that never come and spending that exceeds after-tax income)
- Communication challenges (50%+ divorce rates)
- Entertainment/media addictions (seven hours/day online including two-and-a-half hours/day on social media)
- Poor diet & lack of exercise (72% of American adults are overweight and 42% are obese according to the CDC)
- The mindsets we maintain which derive from both our limbic brains' over-cautious programming and childhood instruction by parents and schools that failed to anticipate where the world was going)

It is obviously not our fault how we were raised and what we were taught, but it is our problem, and the mistake most of us make is consistently listening to people with laggard mindsets who do not have lives we aspire to emulate. And no one is coming to save us from our own choices. We must save ourselves. This reality is the urgency behind ENTRE's mission. If we have our way, a few decades from now this book will be a relic, a remnant of a time when the average person was highly confused and tragically underperforming their potential, but for that to be the case there is much work to be done, starting with you and your life.

So back to our average 60 year old, how does this story play out? As we've seen, their metabolic health is 50-66% worse than “acceptable” (based on body fat percentages) and they are only 10% or less of the way to funding their retirement. Based on life-expectancy data, this person is not in immediate mortal danger, but is in arguably a more insidious kind of danger, relegated to simply “hanging on” in some degree of privation. Here's what that looks like:

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### Financial struggle at 65 years old:

- \$32,000 per year median income (Transamerica Center for Retirement Studies)
- \$200,000 or more spent on healthcare from the age of 65-78 (CNN Money)

### Poor health at 65 years old:

- 29% diabetes (diabetes.org)
- 37% heart disease (from Medical Expenditure Panel Survey)
- 25% cancer (cancer.org)
- \$1,200 per month on health issues (almost 50% of income)
- Nearly 40% obesity (Nat'l Institute of Health)

The majority of seniors today won't ever retire, and even if they do, they usually don't have the health to enjoy it. And what do they make of the life that led them to this point? How frustrating must it be when they arrive at the realization that they worked hard for 40+ years, banking on assurances they were given in their youth that if they played by the rules they could have a comfortable retirement, only to find it wasn't true because "the world changed"?

And what of those who do make it to retirement but can readily see that their children are not on course for the same, a fact which they are powerless to stop and bear some responsibility for creating? Do they feel guilty that they passed along the assurances they were given, now that they can see it was bad advice? Do they tell themselves it's not their fault because there was no other obvious advice to give?

Most of us were told how to "play it safe" by well-meaning parents who learned the rules of safety in a dramatically different world than the one we live in now and who were taught those rules by parents who learned them in an even more distant past. I believe many of these rules have been "dead man walking" for several decades. I also think that too late is a horrible time to figure that out, but tragically, for most people, the discovery happens either too late or simply not at all.

## The Broken Education System

I'll spare you an exhaustive analysis, though I have multiple deep-dive YouTube videos that leave no stone unturned if you care to learn more, but suffice to say that what became the western school system emerged in late 18th century Prussia and was imported to the US in the early 19th century as a method for creating compliant workers in a manufacturing economy. Add to that the history of the school system being removed from state control and federalized as a way to cement Protestant Christian hegemony across America and quell the influence of the Parochial school system started by 19th century Catholic immigrants, and you have a particularly disturbing origin story for the system we blithely entrust our children to today.

Over and over we see news reports and exposés on how our school system is failing our children, always asking dramatic questions like "how did it get like this?" and "what can be done?" Well, the latter question is a subject for another book (though ENTRE certainly models out much of what could be done differently), but the former is a simple matter of teleology. Our schools continue to do exactly what they were designed to do, produce foot soldiers

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for an industrial economy, but we don't need that anymore and I also propose that we share a latent guilt as a society over ever having created such a system in the first place which makes reforming it that much harder. Altogether, the combination of bureaucratic interests that rely on the educational system status quo and our collective resistance to admitting that the original design of schools was exploitative and inhumane means real curative conversations just don't happen and our kids continue to suffer from adults protecting their own interests and consciences.

Consider this, there are only four environments on earth where bells tell us what to do – schools, factories, military bases, and prisons. And what do those environments have in common? Creativity? Joie de vivre? Empathy? Self-expression? Manifestation of human potential? Nope, far from all that they are unified by one single standard, the standard of compliance. Do what you're told, that's how you win in those environments, or at least how you survive. I am far from a precious person, but I find it horrifying that in the 21st century it still passes as reasonable to forcibly submit children to 13 or more years of training for factory, military, or prison life by the time they are 18 years old, not coincidentally the age at which they are then legally allowed to enter those three environments.

But that's not even the worst of it. Of deeper concern is the fact that, in addition to being told what things to think about and what to think about those things, school teaches children to unquestioningly trust whatever they are told by teachers, school administrators, and anyone else who has been ordained to serve in the school system. Now I am not here to impugn educators. I believe that many educators have good intentions, but in the current system, neither teachers' intentions nor aptitude has much to do with what gets taught or who teaches it. The best teachers have little room to manifest whatever makes them great, hamstrung as they are by the rigidity of curriculum mandates, while the worst of them can't be fired anyway thanks to "tenure" and various "due process" provisions negotiated by teachers' unions in most large US school districts. Not to mention that in a global economy as crowded, competitive, and financially insecure as the one we live in, it is absurd for anyone's preparation for adulthood to be overseen by underpaid government employees with pension-based retirement plans, summers off, and job security that borders on law.

As I said earlier, how to fix the educational system is a subject for another book, the point here is just to touch on some of the reasoning for my belief that students of the modern school system do not get properly prepared to thrive in the modern world and we should not be surprised then that most of us don't.

So, parents plus school, what a combo! What chance did we really have? For most of us, childhood was a one-two punch that not only didn't set us up to design and achieve the life of our dreams, it labeled us irrational, impractical, and childish for even wanting such a thing. Completely ignorant of where the world would head in the 21st century, most of our parents passed down their middle (or lower) class values, and then sent us every day to an educational assembly line where we had behaviors grafted on top of those beliefs by a school system that wouldn't let us progress unless we tested in accordance with them, and which still continues to lag social and economic evolution by at least 100 years. We were made compliant when we should have been taught to be creative and free-thinking. We were told how we must be in the world as it is instead of being encouraged and equipped to create the world we all deserve. We were given one general path for how our life could play out and forced to walk only that path, being told all others were dangerous or merely imaginary. And when, years later, we figure out that path isn't heading where we want our lives to go, most of us understandably have no idea what to do.

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So we go searching, clicking ads on the internet, and, in your case and millions of others, we find this book. Take reassurance from that; you're not alone. Others have also left the path they were told about and wandered this way, too. There is a profoundly awful question that most thinking adults ask at some point and which is probably what led you here: What do I do when I was only ever shown one way to live by people who were unconsciously dependent on that being the only way, now that I realize that way is failing me?

The prevalence of this question is exactly why this book gets downloaded 100,000 times per month or more and why ENTRE is one of the fastest growing startup companies in the world. Said another way, ENTRE is growing so fast not just because this is a prevalent question but because it's one with an exciting answer (Entrepreneurial Life Design) for anyone who is willing to do the challenging work referenced earlier in this chapter - untangling our neural circuits and unlearning our antiquated beliefs.

You've been shown a glimpse so far and if you're still here reading I have to assume you are at least intrigued. You want to design your life? Awesome! Hopefully you have been delighted to discover the concept of Life Design and learn such a thing as possible. Do you want more financial security? Awesome! Hopefully you are delighted to learn that entrepreneurship can provide that. You probably did not have the words for it before you got here, but what you have been seeking is exactly what we've created here: Entrepreneurial Life Design, a proven framework for designing and realizing what was previously considered a "too good to be true" existence, one where your basic needs are met, your full potential is unlocked, and your unique value is contributed to the world. At ENTRE we've helped hundreds of thousands of people embrace this approach to life and now I'm excited to share the details of it with you.

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## Chapter Five

# Success DNA

The first concept of Entrepreneurial Life Design is what we call your “Success DNA”. The underlying assumption of the Success DNA concept is as simple as it is radical: you are a unique individual with unique life experiences, goals, and interests, and thus the life you would design and what it takes to get you there will be unique as well. It’s such a blindingly obvious idea it is a wonder we even tolerate the idea of one-size-fits-all education.

**At a high level, the concept of a Success Path is outlined below:**

1. Ask you what you actually want out of life (the life you’d like to design)
2. Get to know your unique attributes (your “Success DNA”)
3. Assess everything you have currently in your life (your “Wheel of Growth”, explained in Chapter 6)
4. Teach you a basic operating system for life that maximizes your likelihood of long-term success (“The 3x3 Success Matrix”, explained in Chapter 7)
5. Show you various models (including business models) that you can install into your life to drive the changes you want in all areas (“Success Vehicles”, explained in Chapter 8)
6. Chart your best Entrepreneurial Life Design course (explained in Chapter 9)

Perhaps it can be argued that such a process would have been impossible to conduct with children because asking someone at too young an age what they want out of life would yield impractical answers, after all not everyone is suited to become an astronaut or professional athlete. Personally, I believe there could be a process that begins at a young age to help young children understand their unique qualities and be steered toward socially-useful endeavors, similar to what Plato describes in *The Republic*, but again this is not the forum for my detailed thoughts on Differentiated Education (which is the pedagogical term for treating students uniquely rather than one-size-fits-all). My point here is just to orient you toward the most important question in how education is constructed: whose interest is it designed around?

Make no mistake, modern education is designed around the economy’s interest in you, which is to make you an employable and productive asset, rather than your interest in the economy, which is presumably to figure out how to support yourself while creating a fulfilling and enjoyable life. Despite the feel good rhetoric around schooling, the

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fact is a student's individual personal interests are at odds with the interests of those who administer the educational system, so it stands to reason that the government-mandated approach to education does not begin with assessing a student's unique attributes. Why would it when no one is invested in students having unique outcomes but are, rather, seeking standardized and predictable outcomes that meet the needs of the economy (and specific education system stakeholders like alumni donors, corporate taxpayers, and bureaucrats)?

**Contrast that dynamic with a Life Design approach to education, which starts with assessing your unique goals and traits and focuses solely on your desired outcome, and you can see why ENTRE is growing so fast.**

In methodological terms, we're basically talking about the difference between manufacturing and art. Manufacturing takes a variety of inputs (raw materials) and seeks to produce outputs of minimal to zero variance, going so far as to discard raw material that is too dissimilar from the norm (tell me that doesn't ring true of our education system!) Art, on the other hand, views raw material as both inclusive and suggestive of what the finished product should be and strives to draw out of it its unique beauty.

It is worth noting that the word "educate" comes from the Latin *educere*, meaning "to bring out", which itself is a portmanteau of *ex*, meaning "from", and *ducere*, meaning "to draw, pull, or lead." I am not on some moralistic high ground suggesting that education should "bring out" or "draw from" the student their unique personality, energy, and contribution to the world, on the contrary it is right there in the etymology of the word.

The manufacturing vs. art metaphor fairly well explains the concept of Success DNA and, frankly, of ENTRE as a whole. We believe that your life, both your genetics and your experiences, are a unique set of inputs that both include and suggest what the finished product should look like, the finished product being the life of your design. Thus, per the classical definition of education, we help you bring out or draw from those inputs the exact life you wish to create, and then supplement that vision with whatever practical strategies, tools, resources, and support you need to achieve it.

The entirety of what is needed to achieve the life of your design is what we refer to as your "Wheel of Growth", which we'll cover in the next chapter. Our products and services are what we offer to help you fill out your Wheel. (We'll cover our specific offerings in detail in Part 3 but the catalog includes curriculum, software, community, events, a mobile app, and anything else we determine useful in creating your Success Path, which is our term for the Entrepreneurial Life Design process our students go through.)

Before we move on to the specifics of the Success Path process, let's dig a bit deeper into the Success DNA concept. We've described it thus far as a combination of our genetics and our experiences, but, if we don't clarify what we mean, the word "genetics" could unhelpfully diminish our enthusiasm due to negative associations. In common use, "genetics" typically describes aspects of ourselves that we learn to live with rather than celebrate, and which describe limitations more than possibilities. This view is largely driven by the fitness industry and is not terribly helpful when it comes to objective self-assessment. Far from representing limitations, every human's genetics are amazing, and include a wondrous set of possibilities for every life. I think genetics is not only a component of your Success DNA but a perfect metaphor for the entire concept because of what science has revealed about genetics in the last few decades via a related science called epigenetics (meaning literally "on top of genetics" in Greek).

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If you're already familiar with epigenetics, you probably think it's as cool as I do, while if you're not, I'm excited to introduce you. Don't worry, this won't get too technical. Epigenetics is a science that explains how our underlying genetics is impacted by our environment, and which reveals in fascinating fashion that the correlation between who we were born as and who we grew to become is fuzzier than we might think. While our genetics is fixed and represents the complete set of traits and developmental possibilities encoded in the DNA of our cells, our epigenetics is fluid, constantly changing, and reversible. That is an exciting discovery from a Life Design vantage point for reasons I'll explain, but first, let me give you a simple example of epigenetics in action.

I have dark brown hair (though admittedly not quite as much of it as I did when I was younger), and during my teen years I indulged in some youthful experimentation with facial hair, which grew dark brown, obviously. In the summer of my 16th year, I sported a goatee while spending most of my time outdoors in the hot Texas sun, usually either on a lake or by a pool. For reasons I don't entirely understand, but which I can generally sum up as an example of epigenetics, the hundreds of hours of exposure to sunlight on the hair follicles on my chin, held open as they were by the hair growing out of them, switched on a previously dormant gene in those follicles and the hair on my chin began to grow a much lighter shade of brown with a twinge of red (think burnt umber if you're into colors). The ensuing autumn was when I committed myself to becoming a pianist, as you read about in Part I if you didn't skip it, so for the next several years I spent most of my daytime hours practicing the instrument indoors and got very little sunlight. It took about three years, but in the ongoing absence of persistent sunlight, my genes slowly switched back and by my early twenties my chin hair grew dark brown again.

This is a benign example that in no way affected my quality of life, but adequately illustrates how genes can be "switched on and off" or otherwise modified via environmental factors that impact us at a cellular and

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subcellular level. It should also be said that epigenetic changes are not always merely superficial like this example. Did you know that identical twins who test at identical levels of intelligence as small children can have their IQs vary by as much as 15 points as adults if they are raised in different households? And to be clear, a properly designed IQ test reflects intrinsic cognitive ability, not acquired knowledge, so the variations demonstrate an actual increase in mental capacity as a result of environment rather than training. And 15 points is no small change, it is a full standard statistical deviation. A change in IQ from 100 to 115 moves a person from the top 50% of the population to the top 17% of the population and statistically correlates with an extra \$300,000 in income over the course of a career. This is powerful stuff, and let me also make clear that it doesn't only affect children. Epigenetics not only affects people of all ages but there is even something referred to as your "epigenetic age," which is an entirely different measure than your biological age. Ever met a surprisingly spry and mentally sharp 80-year-old? You met someone whose epigenetic age is younger than their biological age.

Epigenetics is a well-established science and has been linked to a wide variety of adaptations including respiratory changes in smokers, temperament changes in trauma victims, diabetes in people with chronic stress, and myriad other physical and psychological changes. Epigenetic changes can even be passed on generationally, meaning changes that occur in your epigenetics after birth as a result of your life experience can be passed on to your offspring. That's a hard-hitting truth to consider, that, for example, your stress could become your future children's diabetes or cancer and on the flipside reducing your stress can increase your future children's life expectancy and improve their expected overall life quality. There is much more to dive into around epigenetics than this book will tackle, and I encourage you to take up the study if you're interested in life extension or other ways to combat genetic "limitations," I am only referencing it here to illustrate the point that our future is much more malleable than we tend to believe, and this exciting field gives us a scientific basis for saying so.

The term epigenetics was not even coined until 1942 and clinical research in the field did not begin in earnest until the late 1980s, but groundbreaking as these ideas may seem, I think they intuitively just make sense. It doesn't take a scientist to relate to the idea that past experiences shape us in profound, long-lasting ways, and it doesn't take a mystic to agree that to change our future we need to invite new experiences into our present. Epigenetics isn't really a radical new idea, it's more of a new understanding and nomenclature around how various older ideas work. Religion, metaphysics, psychology, and many other disciplines make ample references to the idea that human experience changes us physically and chemically. Epigenetics just explains some of how that happens.

To sum up epigenetics in practical terms, significant life events (meaning those occurrences that create emotional memories, not just circumstantial ones) don't just cause a response they become a part of the calculus for future responses as well. Life leaves a mark. In biological terms this means certain events in our life can cause any one of a few types of modifications at the cellular level, in psychological terms it means that memories also become beliefs and part of how we encode all future memories. Our past may not control or predict our present in a dogmatic, literal way, but it dramatically impacts how we interpret and respond to our present, and even how we encode it to memory, not just through our thoughts but through our actual body chemistry. This in turn changes our future. As it is said in psychotherapy, "the body remembers."

And this means that before, when we referred to our "neural circuitry," we were actually using an incomplete metaphor that referenced just the brain and nervous system when epigenetics affects the whole body. Our experiences shape us across every dimension of life. This is huge to understand – freeing if we do and imprisoning

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if we don't – and yet another thing that is tragically omitted from the school systems. Imagine how empowering it would be for millions of students who come from a multi-generational legacy of trauma, class suppression, or other limitations to learn that just as they've been shaped by what's happened to them they can be reshaped by new experiences they can seek out and choose moving forward. And if you're thinking this sounds vague and imprecise, don't let that be a reason to dismiss it. Epigeneticists may still have some work to do to identify the precise boundary between genetic hard coding and environmental adaptations, but the fuzziness of that line doesn't change its significance. The value in understanding epigenetics is not in locating that line, or retroactively “figuring ourselves out,” it is in understanding that we have the ability to shape our own potential through the experiences we choose in our lives. Leave the details to the scientists and revel in the broad conclusions.

For me, learning that my gene expression was not set in stone was a great revelation that I was fortunate to learn at an early age when I set about researching a genetic disorder I was born with. Since then, whenever I question my own ability to change the trajectory of my life I remember that any limitations I may have are at least partially changeable, which makes pinpointing them pointless and accepting them as limitations unnecessary.

Remember Observation #1 from Chapter 2? “What people tell you that you can accomplish is just their belief about what you're going to do and says nothing about what you're really capable of”? Epigenetics gives that statement new depth as we realize that listening to what someone else declares our limitation to be and accepting their opinion can unleash a self-fulfilling cascade of genetic adaptations that make it true. How's that for some deep water? In summation, we can essentially describe Success DNA as an equation involving four variables:

- 1. Our actual DNA.** For purposes of the Success Path system it is useful to identify inborn strengths and weaknesses that may affect various parts of the process, in particular the goals we strive for in the Life Design process, several elements of the 3X3 Success Matrix (discussed in Chapter 7), and the Success Vehicles we select (discussed in Chapter 8).
- 2. Our “epigenetic overlay”.** This refers to genes that have been turned on or off or otherwise modified through our environment and experiences. Understanding the epigenetic impact of certain life events (acute or chronic) is useful in the Success Path process because it suggests options that may not be obvious in the present. Usually there are additional possibilities for a person's life depending on their willingness to take on new experiences and alter or “peel back” their epigenetics (incidentally I have heard the term epigenetic overlay referenced with the acronym E.G.O., interesting when we consider the ways in which ego is more than just a psychological construct but an almost physical part of us shaped largely from our experiences).
- 3. Our life circumstances.** These are the externalities of our life, our “toolbox, so to speak. This is broken down in the Wheel of Growth, where we look both at our current Wheel and the Wheel we will need to achieve in order to complete our Success Path once identified. We'll break the Wheel down in detail in Chapter 6 but at a high level it consists of your knowledge, resources, environment, and habits.
- 4. Our conscious goals.** These are decisions we make about the targets we are aiming for in our life, along with our belief in our ability to hit it. How much money do we want to make? What kind of work do we want to do? How do we want our relationships to feel? Where do we want to live? And so on. Similar to our life circumstances, these decisions shape what we need to add to our Wheel of Growth, impact greatly our 3X3 Success Matrix, and affect which Success Vehicles we should select.

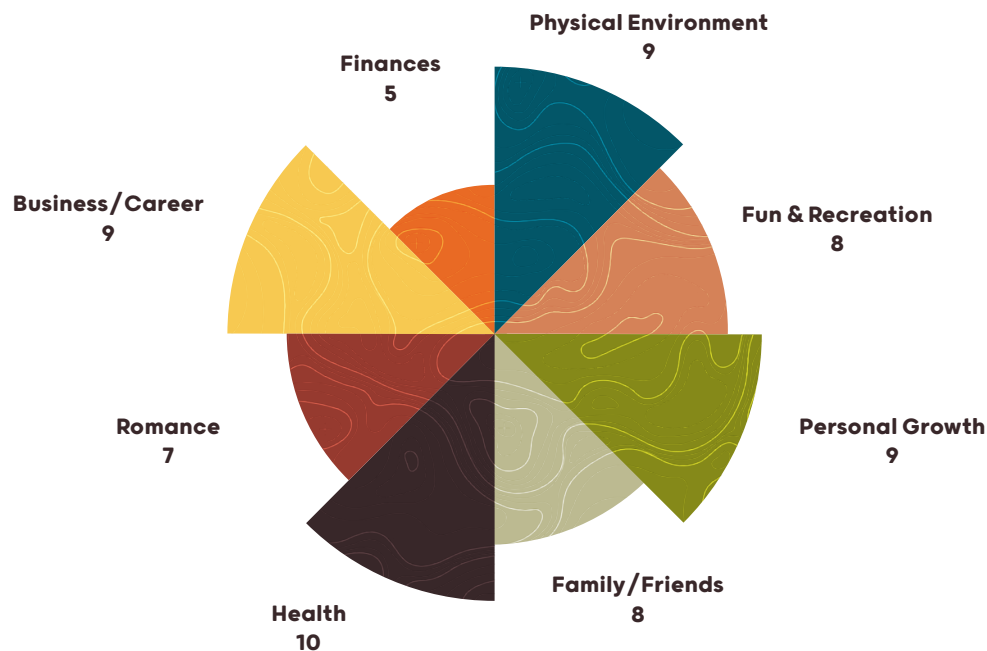
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At ENTRE, defining your Success DNA involves both technology and a human touch. We offer every student an Advisor who administers our “Success DNA” Assessment Tool, which is a short test taken over the internet, and also works personally with them on defining their goals, life circumstances, and resultant needs. Properly identifying a student’s Success DNA is the first step down their Success Path.

## Chapter Six

# The Wheel of Growth

I once attended a Tony Robbins event where he presented a concept known as the “Wheel of Life”. The Wheel of Life is a visualization of our entire life consisting of eight spokes extending out from a single center, each representing a different aspect: (1) business/career, (2) finances, (3) health, (4) family and friends, (5) romance, (6) personal growth, (7) fun and recreation, and (8) physical environment. Each spoke has 10 marks on it, like marks on a ruler, and the idea is to grade yourself on a 1-10 scale on each spoke and then fill in the resulting “pie slice” for each spoke. The result might look something like this:



The resulting shape represents our life and the quality of our life is reflected as a function of both the overall surface area (how much total good stuff our life is populated with) and the evenness/roundness of the shape (how balanced we are across the eight areas).

I found the concept fascinating and immediately started applying it to my life. I loved the idea of using math to answer some of life’s most profound questions like “Should I focus on improving my weaknesses or my strengths?”

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and “Is it more important to be excellent at fewer things or balanced at more things?” I tried to quantify which areas of the wheel would offer a spillover benefit (where increasing one would naturally increase another) and calculate the impact of raising those areas. It was a fun intellectual exercise with real world value and the beginning of my study of quality-of-life as a measurable and manageable thing which ultimately led me to the concept of Life Design.

It is fair to say that my life as it is, this book, and ENTRE, would not exist if I had not been exposed to the Wheel of Life. To this day I still sometimes draw out my wheel of life and have fun trying to quantify the state of my life, but I ultimately found the wheel of life to be limited in its usefulness. While it is a great representation of a moment in time it does not offer any insights on what to do with the information it offers. The Wheel of Life is a snapshot, a picture of what is, but it says nothing about what to do with the picture, and that’s where it falls short. We need a tool that accounts not just for what is, but what is not yet but could be. I remember chuckling at the thought that it was time to “reinvent the wheel,” which I did with the development of what I call the “Wheel of Growth”, which attempts to define not just the current state of life but also the range of possibilities for life and what is needed to achieve them.

I’ll explain the Wheel of Growth here in a moment, but first let me explain an important principle that I believe the distinction between the Wheel of Life and the Wheel of Growth represents.

It’s time to geek out for a minute...

### **Particle Physics and the Greatest TV Show of All-Time**

One of my most closely held beliefs is in the supremacy of the television show Breaking Bad as the greatest show ever made. For sure there have been other great shows across multiple generations (I Love Lucy, M.A.S.H., Seinfeld, The Simpsons, The Sopranos, etc.), but, for my money, Breaking Bad is as good as it gets.

It’s a story of a high school chemistry teacher who is diagnosed with cancer and, in a last-ditch effort to provide for his family, partners with one of his old students to start cooking high-quality methamphetamine in a trailer. The story that ensues from there is as good as any literary classic and centers around the chemistry teacher, whose name is Walter White, and his evolution/devolution into an iconic anti-hero figure known as Heisenberg.

The show’s name, Breaking Bad, refers to Walter White’s descent from unassuming high school teacher into criminal and anti-hero bordering on madman, propelled not just by the demands of his new chosen field, but by deep resentment over the loss of a life that could have been, when he (ironically, in the context of this book) bailed out on being an entrepreneur at a fast-growth startup early in his career and took a teaching job to support his family.

In that sense, aside from being a riveting story that illustrates the point I’m about to make, it’s also a pithy commentary on Life Design and a warning not to give up on your dreams. But I’ll save further commentary on that aspect of the show for another time, for now let’s ask, why was his criminal name Heisenberg?

Werner Heisenberg was a German physicist, active in the early 20th century, and one of the early pioneers in the field of quantum mechanics (in 1932 he won a Nobel Prize for his efforts in creating that field). When first watching the show, my initial thought was that Walter White adopted the name Heisenberg because (the real) Heisenberg was a scientist, and a great one at that, which alluded to Walter White’s unrealized desire to be a great scientist

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in his own right. But I decided there must be more to it than that, if the name simply represented one of White's heroes, it probably would have been a chemist, not a physicist. Being slightly obsessed with the show as I am, I was not content to let the question go, and have since landed on two theories for the choice of the name Heisenberg. It is a great hope of mine to someday meet Vince Gilligan, the show's creator, so I can run these theories by him.

My first theory is that Werner Heisenberg was a great scientific talent who ultimately ended up being forced to use his gifts in destructive ways when the Nazi Party conscripted him into the German nuclear weapons program during World War II. We could say that Werner Heisenberg was forced to "break bad" in his own right, though it has been suggested by historians that Heisenberg focused his efforts on creating nuclear power sources for conventional weapons like tanks and submarines and resisted, or at least slow-played, his government's desire to create actual nuclear weapons. Like Walter White, Heisenberg did seem to grapple with his conscience, even when applying his talents in unconscionable ways.

My second theory is more subtle and brings us back to the distinction between the Wheel of Life and the Wheel of Growth – the former measures a moment in time, and the latter visualizes a range of possibilities, as I'll explain. Heisenberg's most elemental contribution to physics is known as the Heisenberg Uncertainty Principle. It is one of the fundamental truths upon which the entire study of subatomic particles is based, and states that "we cannot measure the position (x) and the momentum (p) of a particle with absolute precision. The more accurately we know one of these values, the less accurately we know the other" (<https://www.theguardian.com/science/2013/nov/10/what-is-heisenbergs-uncertainty-principle>).

Said simply, when it comes to tiny particles you cannot know where a thing is and, at the same time, where it's going. And that is what I believe the show *Breaking Bad* was all about, and what made it so compelling to watch; it was a dramatization of the probabilistic and indeterminate nature of reality told through flawed human characters.

We, the audience, sat rapt, unable to look away as we watched this man careen toward a destructive end that we knew was coming even if we didn't know its form (probability, not certainty), while the whole time he is simply doing what he feels he must to survive moment-to-moment (grasping unsuccessfully for momentary certainty which only increases the probability of his demise). We can see where he's going, and struggle to make sense of his rationale based on the present as he sees it, while he sees only his present and has lost the ability to see where his actions are leading him.

The drama is intensified as we come to realize that the best thing that could happen for Walter's family would be for them to completely let go of Walter in the present; he is already lost to fate. It is masterful how Gilligan reflects the principle not just in Walter's character but inversely in his family. The more Walter tries to create certainty in the present, the more he creates improbability for his future; whereas the more his family allows uncertainty in the present (letting go of Walter), the more they create probability of at least surviving their future.

The divergence between Walter's experience of seeing his own position and ours of seeing his momentum, and the way each confounds the other, is a brilliantly constructed expression of Heisenberg's signature principle that I also believe is an instructive metaphor for our lives. As often happens we find in nature (at the subatomic level in this case) a profound truth about life and guidance on how to live it. What is true for Walter White is also true for most of us, that we tend to be ruled by our reactions to and the needs of the present and often our choices seem illogical when viewed through the lens of the future.

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Despite most of our best efforts we struggle to predict and control where our life will end up (our momentum) and usually the reasons it doesn't go where we wish it did are because of choices we make in the present (our position). I think that seeing the present and the future clearly at the same time is just as impossible in our lives as it is in quantum physics, and the more we focus on one the less probability we can assign to the other.

Life Design as a concept is founded on this being the case and one of the first steps of successful Life Design is to let go of our desire for certainty in both the present and the future at the same time. I think nature is trying to tell us that if we want to create our future we need to let go of our need to control our present. At risk of philosophical overreach, it seems to me the essence of Life Design is to apply the Heisenberg Uncertainty Principle to human life, and break the myopic hold the present has on most of our perceptions so we can be free to create our future.

## The Wheel Reinvented

### So what is the Wheel of Growth?

Simply put: the Wheel of Growth is another “pie-shaped” wheel with your Success DNA profile at the center and elements extending outward that describe the landscape of your life and determine what is possible for it. The Wheel consists of four elements: (1) Knowledge, (2) Environment, (3) Resources, and (4) Habits, and each element is broken into smaller segments, as outlined below:



The combination of these four elements of life ultimately determines where our life can go, though not as a single picture but as a range of probabilities. And to change what is probable for our life, we simply change what our Wheel of Growth consists of. Think of your own life and any life you might desire. Assuming your desired life is within the bounds of physical law (i.e. you're not wishing to live on Jupiter), it would have to be achieved through some combination of Knowledge, Environment, Resources, and Habits.

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Said another way, if something cannot be achieved through adjustments in those areas of our life, it cannot be achieved, period. Anything we could possibly want that is haveable is merely a configuration of the right Knowledge, Environment, Resources, and Habits expressed as a probability of those elements producing what we desire. This may sound simple, but it is revelatory in its implications and how it frees us from so much worry and concern.

The Wheel of Growth gives us the areas of our life we should focus on controlling in order to increase the probabilities of getting the things we want (which usually involve aspects we can't control). That is what is so powerful about it, it is a tool for practicing self-efficacy – the idea that says we should only allocate time, energy, thought, money, effort, or any other resource to that which we can control.

In a world where most of what we want depends on factors we can't control, the Wheel of Growth keeps us focused on what we can and helps us increase the probability that what we want will eventually come our way even if we can't control it or force it to. Imagine you want to own a successful real estate development business. You've heard stories of successful investors having an uncanny ability to see and create the future – building a shopping mall where there used to be warehouses, or building luxury homes where there used to be a swamp. How did they know people would come? How were they ahead of the trends? How did they take such risks and have it pan out? You might fantasize about what it would be like to have that kind of power and what it would require to wield it – the right connections, access to the right deals, instincts for the right timing, etc. Well given that you have none of these things it would be fruitless and disheartening to focus on them, and even if you knew where to access them, they rely on other people who are not under your control. But the Wheel of Growth steers accordingly and asks questions that serve us well to ask.

- What knowledge would increase the probability of achieving my goal?
- What environment would create better conditions for achieving my goal?
- What resources would give me more leverage toward achieving my goal?
- What habits do those who have already achieved similar goals appear to embody and how can I emulate them?

Obviously this is a surface-level example and there is much deeper a Wheel of Growth exercise can do but you can already see from this simple example how it changes the nature of our questions from passive questions about the present (what it is and what it lacks) to active questions about how the present can impact the future (what could be and what is needed now to make it so). This contrast between asking questions about where we are (position) vs. questions about where we're trying to go (momentum) is the Heisenberg Uncertainty Principle applied to living, and the Wheel of Growth is the tool that balances the present/future duality. While the Wheel of Life was descriptive, the Wheel of Growth is prescriptive and tells us what to do right now in the present to affect the probability of getting what we want in the future.

In ENTRE we use the Wheel of Growth to shape the Success Path planning process, asking simply what Knowledge, Environment, Resources, and/or Habits are needed first to create the possibility of the life of our design becoming a reality, and then to increase the probability of achieving it. This keeps the conversation focused on what we can control – the inputs to our life and the levers we can pull to change it – and keeps the conversation non-emotional and practical, two primary concerns for anyone beginning the journey into ENTREpreneurship (or any Life Design

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modality for that matter). The Wheel of Growth gives our students and our Advisors and other staff a shared language for analyzing and discussing the messiness that all human lives contain in effective and pragmatic terms.

If the Wheel of Growth determines the range of possibilities for our life, then what determines how successful we will be in altering those possibilities as well as the probabilities of achieving them? Which life we end up with within the range of those predictions by our Wheel of Growth simply comes down to what we do and the decisions we make every day. In this sense, life is not complicated at all. Being oriented toward the future does not change our need to perform in the present and given what Heisenberg has taught us (that fixating on the present will create uncertainty in our future), we need some way to “set and forget” our daily actions so we can rely on the fact that they will be prudent and consistent without having to divert our focus from where we’re going. We need something akin to an intelligent autopilot for our entire life, an operating system that can make our decisions and take our actions for us or at least provide a logical framework for acting and deciding while using as little bandwidth as possible.

**We need the 3X3 Success Matrix.**

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## Chapter Seven

# The 3x3 Success Matrix

When I started ENTRE I went through a number of familiar startup steps that new business owners go through: I registered an LLC, I designated a Registered Agent, I obtained a Tax ID number, I set up a bank account, I bought a domain, I set up an email address, and so on. When I configured the signature for my new email address I had my usual internal debate over what title to put down for myself. Giving oneself a title in a brand new business has always struck me as a somewhat silly exercise, as if any title means anything when every job is yours. CEO, Janitor, HR, Accounts Payable, Secretary, it's all arbitrary on day one, though frankly Accounts Payable is probably the best choice since when you start a new business the one thing you know for sure is you're going to have some bills to pay.

In past businesses, I've usually just gone with "Owner" until there were at least a few team members to lead as CEO. But this time felt different, and titling myself felt even more absurd than usual. ENTRE wasn't conceived as a traditional business and initially I wasn't sure we'd ever have traditional roles like CEO and CFO. It was more of a crusade than a company and my goal (and my role) was just to be a worthy crusader. So this is what I went with for my day one email signature at ENTRE:

**Jeff Lerner**  
Valedictorian  
ENTRE Institute

And that's how I kept it for our first year in business – a simple goal to be the best student of what ENTRE taught. Fast forward to today, and we are a "real" company and then some, having grown to over 200 team members and surpassed \$100 million in sales in just a few years without raising or borrowing any money. But in the beginning my aspirations weren't to build a "unicorn" start up, I was just trying to prove a point about what is possible in this world for the average person and help others see as much for themselves.

To be honest, although I am immensely grateful for how ENTRE has grown and the work I now get to do every day as the lead ambassador, I didn't anticipate growing this big or creating this much work for myself. Careful what you wish for, right? Back in 2018, I was semi-retired after the sale of my agency and was excited to spend my time kicking back and enjoying the fruits of the life I had built as a successful entrepreneur. I was 39, with 4 kids ranging in age from 2 to 15, and I was ready to be a full-time Dad with entrepreneurship as a hobby.

Far from "disrupting traditional education" or "building a global entrepreneurial movement", I visualized at most a modest side project designed to prove that anyone with a cell phone could build a business online and create a

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lifestyle of freedom while working part-time. My initial plan was to spend 6-12 months working 10-20 hour weeks building an audience through social media content using homemade videos and a small “boosting” budget, which I would then monetize through the sale of live web classes and affiliate products and create a course on how I did it (the original course concept was called “The Celebrity Sales Formula”).

ENTRE started as just a value-add to the offer, a community of ENTREpreneurs who offered support and networking to people who bought the course. And since I was the first student of the method I had developed and was using myself as the case study, “Valedictorian” made sense for my title. (Class President was my second choice.)

I formally kicked off the plan in September 2018 and it went better than I had imagined. I discovered I had a knack for shooting off-the-cuff videos that gave away training, advice, and entrepreneurial perspectives on a wide range of subjects, including not just business but also health, family, relationships, personal development, and even philosophy. Apparently, I wasn’t the only person who liked to hear me talk (at least, that’s how my wife put it). Some of the videos took off and I got kind of addicted to the process. I ended up shooting hundreds of videos over a 9-month period and building an audience of almost two million people on Facebook alone (by audience I mean people who had watched more than one of my videos, data which Facebook makes it easy to track). I quickly realized I had uncovered an opportunity much larger than just a single course on social selling.

The world was hungry for real information about entrepreneurship from someone they could relate to who had actually done it. Most of the information about entrepreneurship online either comes from “fake gurus” selling too-good-to-be-true courses that teach their “secret formula” or involves billionaires talking about things that, however interesting, do not help the average person improve their quality of life.

It turned out that a small-town Dad who had made enough money to semi-retire before 40, but was far from a billionaire, and talked openly about his entire life, not just his business, was exactly the kind of entrepreneurial “guru” the Internet was open to (forgive me, I do hate that word). Even before the pandemic that was still over a year away, there were millions of people tired of their 9-to-5 and looking to replace their income and improve their quality of life and within a few months I was getting more positive engagement and feedback than I could keep up with.

So, in July 2019, barely 9 months after I shot my first video, I scrapped the original “Celebrity Sales Formula” idea and outlined a different course on the fundamentals of modern entrepreneurship called “The Entrepreneur Blueprint”, later shortened to “The ENTRE Blueprint”. I knew from audience feedback that people were tired of the hype and false promises that most online business courses offer, they just wanted to know what it would really take to be successful outside of a traditional job, so that’s what I gave them. I was still committed to proving that a successful business can be started on a small budget so I allocated a modest \$2,500 to create the course. I rented a \$500 per night suite on the Vegas Strip for 3 nights, which was a big portion of the budget, but it gave me a nice backdrop and a place to film without distraction since, at the time, I no longer had office space. I shot the whole course by myself on an old cell phone (\$300) using a flip chart from Staples (\$20), a tripod from Best Buy (\$50), a piece of software called Keynote for slides (\$100), and a piece of software called Camtasia for editing (\$199) which put the total cost to create the course at a little over \$2,100.

It was a simple 2 part course, 3 modules each, that covered my Entrepreneurial Life Design operating system for entrepreneurs called “The 3X3 Success Matrix” and did a deep dive into the multi-trillion dollar digital economy,

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breaking down the three business models I believed offered the most opportunity for the average person who didn't have deep pockets or previous experience. I priced it at \$39 and was so committed to being different from the usual hype found on the Internet, I offered an unconditional 30-day money back guarantee.

I designed the course to emphasize how entrepreneurship is difficult and not advised for people who aren't willing to challenge themselves consistently over long periods of time. I considered my radical level of candor to be basically a dare for people to refund, which about 5% of people did. At first that number weirdly disappointed me and left me wondering if maybe I wasn't brutally honest enough, though I have come to learn people found the honesty refreshing. Ironically enough, it ended up adding to the course's appeal and popularity.

The whole course creation process took three weeks and on July 22, 2019, I put the course up for sale and started running some Facebook ads to promote it. I sold 12 copies on day one, 184 copies in week one, and 896 copies in month one - a nice start, but just a hint of what was to come. A year later it was selling 5,000-10,000 copies a month and, at least as far as I know, has gone on to become the best-selling entrepreneurship course on the Internet.

So that's how ENTRE started: a bored, semi-retired Dad started a social media side project to prove a point, created an entrepreneurship course in a hotel room, and tapped into a societal undercurrent of discontent I call "The Broken System", which the pandemic would later reveal to millions of us and spawn "The Great Resignation". I define The Broken System as the interrelationship of our Education, Employment, and Retirement systems which have collectively let millions of people down and whose failings become more obvious with every passing day.

Of course I'd love to pretend I was some prescient social scientist who knew exactly what he was doing, but I wasn't. I never had a formal business plan for ENTRE nor could I have anticipated the magnitude of the demand for what we do. I knew I could help a lot of people and set out to help as many as possible, but how many was anybody's guess. It turns out I picked just the right time in history for a demonstration of how the average person can be successful without spending a lot of money or having any other advantages. The message took off and my total investment of barely \$20,000 grew into one of the fastest growing companies in the world with over 250,000 students in its first few years.

In summary, I far exceeded what I'd initially set out to prove, though I humbly acknowledge some unique tailwinds. During the first nine months while I was creating the first wave of video content, I spent a lot of time answering

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questions from the audience. People would post questions in the comments of my videos and these would become the best source material for future videos. This was all extremely helpful because it meant I didn't have to guess at how the audience felt or what they wanted from me - they were telling me. There were many common themes in the questions and feedback I was getting from people. These were some of them:

- Many people want something different for their lives and have thought about starting a business or learning some new skills but they feel overwhelmed and don't think they have the time, money, or energy.
- Many people perceive starting a business as risky and are afraid of failing.
- Many people cannot imagine actually getting what they want. They want more money, more time, more freedom, and so on, but struggle to see themselves as a person who will actually achieve those things.
- Very few people struggle in only one area of life. Usually if someone is struggling financially they are also struggling in personal relationships and/or with their physical health.

Hearing these truths from the audience helped me understand what ENTRE really needed to be and led to the realization that business education was only a small part of it. If we were going to help people design their lives using entrepreneurship as a catalyst we needed to do a lot more than just teach business skills. I had long understood from my own experience that entrepreneurship is a crucible, a forge in which we confront ourselves and either settle for what we find or improve whatever we can. If we will take on the challenge we have a chance to become the best version of ourselves, while if we won't we are better off "sticking with our day job", as the saying goes.

The more I met people who wanted the lifestyle that entrepreneurship can afford, the more I realized what was needed wasn't just courses on marketing or business, but a complete framework for entrepreneurial living, an "operating system", a way to help people get clear on their goals, maximize productivity, reduce fear, reshape their environment, improve their health, extend their lifespan (entrepreneurship takes a lot of energy and the more time one has the better), eliminate personal life variables, renegotiate relationships, develop new habits, and rewire old beliefs.

As things progressed, I realized I wasn't just imagining an education platform for would-be entrepreneurs, I was picking a David vs. Goliath fight against the entire mainstream broken system. And the more clearly I could see my adversary, the more excited I got. This is what I had been prepping for practically my whole life! As Part 1 described, I had spent years developing methods to drive improvement in all areas of life which had resulted in my own entrepreneurial success and kept me out of the broken system altogether. I now had an opportunity to codify my methods and see if they could work for other people too. Those methods would become "The 3X3 Success Matrix".

### **The Origins of The 3X3 Success Matrix**

In the previous chapter I mentioned my first exposure to a Tony Robbins event and how that's when the first seeds of "Life Design" were planted in my mind. That was 2012, which if you read my timeline in Part 1 you'll remember, was also when I began therapy. That same year I shut down my first online business (affiliate marketing) and opened my digital agency (the business I sold in 2018). I also got married that summer and began proceedings to legally adopt Jaqueline's three kids. It was a year of much turmoil and change in which I was tested more than ever before

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to level up in my life. That was the year I really began working on myself and developing a process of continuous experimentation to push myself to continuously improve. I became not just a committed therapy patient, I was also a voracious consumer of any information I could get my hands on around personal development and life optimization. I read constantly, attended seminars, took classes, and incorporated as much of what I was learning as I could into my daily life. And the results were highly affirming and visible to everyone who knew me. If you didn't read Chapter 2, let me restate perhaps the most important sentences of the whole chapter:

I had no idea that therapy, or more specifically cognitive behavioral therapy inside a positive psychology framework, in combination with the love and support of my family, would improve every single thing about my life. And when I say everything, **I mean everything**: health, energy levels, sleep, cognitive ability, physical performance, decision making, leadership skills, communication, business results, heck, even my investments started performing better (probably related to decision making).

Now that you have more context, let me expand that thought. That passage was technically a bit of an oversimplification. There was more to it than just therapy. Everything I was doing contributed to the results – the reading, the studying, and most of all, the development of new habits. Beginning in 2012 and continuing through to 2018 I was in a constant loop of learning, implementing, observing, adjusting, and documenting and over that six year period, what became the “3X3 Success Matrix” was slowly pieced together.

The initial process tackled both personal and professional improvement simultaneously. At home and in therapy I was working hard to become a better husband and a father. It wasn't always smooth sailing, but the progress was consistent and I documented the process along the way; somehow I always had a sense that what I was learning for myself I might someday teach to others. During the same years I was also growing my digital agency. My agency started as a simple idea to take the marketing skills I had developed as an affiliate marketer and sell them to local businesses. It started humbly, with me and a buddy making phone calls out of his garage and my son's friend's Mom as my assistant, and grew rapidly from there. In 2014, our second year in business, we had ten employees and our first million dollar year. We then doubled the next year, and ultimately ended up growing to 55 employees and about \$6 million per year by the time I sold the business in 2018.

This was the time when I realized that, at least for an entrepreneur, personal and professional success are deeply intertwined. The evolution of my agency from 2012 to 2016 mirrored my own personal development. I had never run a “real company” with employees before. As an affiliate marketer I had been a solo act so the agency forced me to learn a lot about managing and leading other people. I was also in a highly competitive industry (digital marketing for small businesses) and had nearly a dozen upstart competitors sprout up in my own hometown to try and knock me out of business; I lived in a relatively small town and we were a prominent local success story so we inspired lots of copycats, but we thrived no matter what came at us. Despite my never having led people before, we became one of the most successful companies in our town, a leader in our category nationally, and by 2016 when my fourth child was born, the company was a well-oiled machine built on repetitive processes I had developed that would later become part of the 3X3 Success Matrix.

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Perhaps the best testimony I can give as to how well the system worked was that, in July of 2016 when my daughter was born, I decided I wanted to stop coming into the office and spend as much time at home as possible. My initial thought was to stay away from the office for a few months, but as it turned out, I never went back. The systems I had developed worked so well that for over two years the company not only ran without me but doubled in size. In 2017 and 2018 we were named to the INC. 5000 as one of the fastest growing private companies in the United States and (I'm pretty sure) were the only company on that list whose CEO didn't come into the office for two years. So that's the light version of the story of how from 2012 to 2016 I combined therapy, seminars, and my own self-study of psychology and other disciplines into a successful personal and professional operating system.

But something else happened during that time that contributed to the 3X3 Success Matrix and highlighted the need for the Physical "P" to be included alongside Personal and Professional development. In 2014 Jaqueline's mom was diagnosed with pancreatic cancer. After an unsuccessful surgery revealed stage 4 metastasis she began chemotherapy and was no longer able to work. She moved in with us and Jaqueline and I supported and cared for her during what would be her last year of life. During that time I got to experience two things that changed me forever. First, I got to experience the real value of having a lot of money. People tend to associate having a lot of money with buying extravagant stuff or taking fancy vacations, and certainly those are wonderful things that someone who does the hard work and has the good fortune to make a lot of money has every right to enjoy, but during this time I learned what else money can buy. Money can buy peace and tranquility which in a very real sense translates to stress reduction and improved health.

Although there was tragically no amount of money in the world that could save my mother-in-law's life, having plenty of money made the end a lot less miserable for her and less burdensome for her family than it would have been otherwise. During her final year she lived as comfortably as possible in the guest suite of our house. I was able to pay for an experimental genomics treatment that was not covered by insurance but which did help alleviate her pain and extend her life by several months, giving her more time to tie up loose ends and spend quality time with loved ones. When friends and family wanted to have final visits we were able to house them and assist as needed with travel expenses. We supported her while she was unable to work and unburdened her family from worrying about her basic needs being met. We paid for additional in-home medical care that was not covered by insurance as it became necessary. As painful as it all was, I can think of a hundred ways it would have been worse with less financial wherewithal.

This experience is a large part of the reason I am so committed to teaching people how to have a lot of money. It showed me the other side of the relationship between money and quality of life. I was already familiar with how having more money than you need can make good times better, but this was my time to see how much it makes hard times easier to bear.

The second way this experience changed me (and Jaqueline) forever was the unforgettable impact of watching my mother-in-law's body deteriorate. I have been health-conscious all my life and at that time had had decent, but not spectacular, health habits but the experience of watching someone I loved lose their health thrust upon me a whole new appreciation for my own. It turned out my mother-in-law's cancer might have been caused by her multiyear use of a very common anti-inflammatory drug that was prescribed to her by a doctor. The oncologist told us that this particular drug is one of the most common links between patients with her lethal strain of pancreatic cancer.

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I was incensed, and learning that a common drug prescribed to millions of Americans was a definite risk factor and potential cause of her death, along with seeing the ravaging effects of the cancer on her body, changed me like only trauma can. After her death I didn't look at processed food the same way, I felt very different about prescription drugs, and in general I realized my health was up to me, not doctors or food scientists. She passed away in January 2015 and part of the way Jaqueline and I grieved was by committing to our own health practices. Ever since we have been avid students of alternative health modalities and are committed to maintaining our own good health through good old-fashioned habits, not quick fixes and drugs.

In 2014, when the cancer was diagnosed I had slipped somewhat regarding my own health, slowly gaining weight and letting previously consistent habits slide. I had been so focused on developing myself personally and professionally over the previous two years that I had slacked in the physical part of my life and my mother-in-law's cancer was exactly the wake up call I needed. I remember the moment I realized what a cliché I was, having gotten married in 2012 and then almost immediately backsliding toward "fat and happy." Having realized what had happened I was disappointed in myself and committed to getting back in shape without losing momentum personally or professionally, however long it took. Over the next two years I experimented with various strategies for taking care of myself physically while maintaining personal and professional progress as well. And so the "3 Ps" approach was born. And it worked!

This was the transformation that occurred over those two years, all while doubling the size of my business and helping raise an infant and my three other kids:

To this day, I maintain nearly that level of fitness while continuing to run ENTRE, hosting a top podcast, writing books, juggling media and speaking appearances, and being heavily involved with my family. And I credit my ability to do all of that to the 3X3 Success Matrix, which I'll explain here shortly.

So that is how it happened that in 2018, when I began producing the content that would become ENTRE, I already had a documented and proven "life operating system" for myself that encompassed Physical, Personal, and Professional development while juggling the demands of family and successfully growing a business. As I began to hear the feedback from my audience and fully comprehend what it would take to help people succeed at "Entrepreneurial Life Design" I knew I needed to formalize the entire system I had developed. That formalization became the 3X3 Success Matrix and has now become the life operating system for thousands of people. Every day I get feedback from people about how this has changed their lives in ways they never expected. Even before business results start coming in for people they are already transforming their health, their relationships, and their own feelings about themselves and their lives. More than any tactical business training, I am confident this framework will be my lasting legacy in this world and it is at the core of the Success Path System



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this book was written to explain. I'll now explain it to you at a high level, giving you plenty to start implementing it in your life. Just know that there is much more to this framework than I could cover in this book (or any written book for that matter). The 3X3 Success Matrix is never fully mastered and the work is never finished. I even host live boot camps to help people more deeply integrate it into their lives! But for now, here's a written breakdown.

### The 3 Ps of Success

The remainder of this section will outline the “3 Ps of Success”, the first concept of the 3X3 Success Matrix. The 3X3 Success Matrix also includes 2 other key concepts, “The 3 Legs of Successful Action” and “The 3 Phases of Legacy”, but it would be overly exhaustive to put all of them into this book. In ENTRE's masterclasses and my full-length book, [Unlock Your Potential](#), I break down each of these elements in great detail and provide actionable steps for integrating them into your life. For this book I have selected some key components of the 3 Ps to share (plus a bonus “4th P”) so you can get a taste of what we teach at ENTRE and also to deliver on the promise I made earlier of actionable concepts you can implement into your life whether you decide to join ENTRE or not.



Before I break down the 3 Ps of Success I want to share two things. First, this is how the three concepts of the 3X3 Success Matrix work together to form a complete operating system by addressing the following questions:

- **The 3 Ps of Success:** Physical, Personal, Professional. These answer the question What do I do? and focus on “the micro” - our habits and what we must do every day to make forward progress toward our potential.
- **The 3 Legs of Successful Action:** Knowledge, Environment, Resources. As seen in the Wheel of Growth, these answer the question What do I need? and focus on “the macro” - what elements must be in place to ensure the highest likelihood of success in our endeavors.
- **The 3 Phases of Legacy:** Income, Growth, Wealth. These answer the question When does what I do change? and focus on time, the way our actions and our goals evolve as we make progress.

Even if I am not sharing the second and third concepts in depth here it is still useful for you to know what the 3 Ps does address and what it doesn't.

I also want to touch briefly on a concept you may not be familiar with, or if you are, you likely have only seen it in a business context. That is the concept of “Key Performance Indicators” (KPIs for short). KPIs is a business term that means the most important metrics to be tracked that represent progress (or lack of) across a complex ecosystem. Most healthy businesses have a small number of defined KPIs they use as a leading indicator of the health of the overall organization. A KPI-based approach simplifies the tracking of a business's health by reducing the number of metrics that must be monitored on an ongoing basis. In our approach to the 3 Ps we apply the same idea to our own physical, personal, and professional progress. KPIs also help us break down long-term goals into smaller checkpoints and milestones that are much more manageable and less daunting. At ENTRE, our students have

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defined KPIs in all three areas. For instance, someone's 3 Ps goals might include reaching 100,000 subscribers on YouTube, strengthening their relationship with their spouse, and exercising regularly, in which case their KPIs might be, respectively, "new subscribers added monthly", "number of date nights per month", and "number of active calories burned weekly".

**So, without further ado, let's dive into the 3Ps of Success.**

As you can see, the 3 Ps are visually represented as 3 concentric circles expanding outward: first physical then personal and then professional. This arrangement is highly intentional and stems from both the order of care essential for success and also the way energy flows. Before I explain the reasoning for this arrangement in further detail let's address the way society usually thinks about these three things. Most people tend to think if they had more money and/or time they would take better care of themselves and the people they love. By examining what people do (not what they say) it is obvious that the Professional P is most people's top priority. They might not agree with that, or want to admit it, but if you look at the cascade of how most people spend their time and what gets prioritized it's clear that jobs and careers tend to get put first above health and relationships. And this is understandable, to do a job well might require eight or more hours per day while certainly no one thinks you need to work out that much or even spend that much time on relationships. But it is not strictly about time, it is about what gets sacrificed under duress. Most people are more likely to sacrifice their health or their relationships for their job than vice versa, largely because they perceive health and relationships to be more forgiving. A missed day at the gym does not result in getting fired from the gym altogether and ditto for a healthy relationship. But, when it comes to improving ourselves and unlocking our full potential in life, this formula will not get us there. To operate at our maximum capabilities we have to reverse our thinking.

It starts with one - one person, one body, one energy source, one fuel cell, one set of hands, one heart, one mind, one human that is solely responsible for every single thing we will accomplish in our life. It starts with ourselves. If mere survival is the goal then sure, we can get away with putting ourselves last, but to discover what we are truly capable of we must optimize ourselves to operate at our highest capability and that means putting ourselves first. Earlier I used the term "order of care", let me explain that.

- Physical development is about developing skills and habits around taking care of one person, ourselves.
- Personal development is about developing skills and habits around taking care of some people, our close relationships.
- Professional development is about developing skills and habits around taking care of more people - our coworkers, our customers, and all the various stakeholders in the work we do.

I think we can agree it stands to reason that if I cannot keep commitments to one person and take great care of one person it is unreasonable to think I can take great care of more than one person. And if I cannot keep commitments to more than one person and take great care of more than one person it is unreasonable to think I can take great care of many people. So we work from the inside out: physical > personal > professional. Taking care of one is how we prove to ourselves our ability to take excellent care of the next.

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I also referred to the way energy flows. Approaching these three elements from that angle we find the same order applies. The energy we produce starts within (physical), then flows through those closest to us (personal), then continues outward through the work that we do and the words that we stand for (literally our “profession” as in our “profession” of faith or belief). Approaching life as an inside-out one-to-few-to-many exercise is a huge paradigm shift for most people, and an essential step toward unlocking their potential.

In ENTRE we go deeper into each of the 3 Ps, not only assisting our students in developing relevant KPIs for each area, but also understanding the components of each area of life, the principles that govern them, and helping our students develop customized action plans for improvement in each area. Here are some tables you can use to do a similar analysis for yourself.

### Physical: Governing Principle = Balance

We break Physical life down into six areas and aim to define KPIs and Action Plans for each.

Consists of	KPI (you choose)	Action Plan (you decide)
Strength		
Stamina		
Pliability		
Emotional Equilibrium		
Mental Sharpness		
Spiritual Peace		

### Personal: Governing Principle = Thoughtfulness

We break Personal life down into the key relationship groups (including self) and can go as far as isolating individual relationships. We then grade each relationship (or group) based on the four dimensions of Impact (how positive an impact do I have), Reciprocity (how balanced is the relationship?), Communication (how effective and thoughtful is my communication in the relationship?), and Time (does my time allocation reflect my priorities in the relationship?)

Relationships	Impact KPI 1-10	Reciprocity KPI 1-10	Communication KPI 1-10	Time KPI 1-10	Action Plan (you decide)
Self					

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Family

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Friends

---

Coworkers

---

Neighbors /  
Community

---

Social  
Spirituality

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### Professional Success: Governing Principle = Diversified Growth

We break Professional life into “Value Channels” which are the various ways we channel value into the world through the work we do. Each value channel tends to have its own (often multiple) KPIs which vary widely person-to-person depending on their profession. Of key importance is thinking of Professional success as much more than simply money or title.

Value Channel	KPIs (you choose)	Action Plan (you decide)
Money / Finance		
Brand / Reputation		
Influence		
Production		
Creativity / Energy		

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## Bonus: The 4th P of Success

The 3 Ps of Success (physical, personal, and professional) create the stability, consistency, and progress through which an individual can achieve constant progress and success in every aspect of life, however, without a sense of purpose, it's difficult to maintain the level of commitment required to tend daily to the 3 Ps. Furthermore, a life without a clear purpose also runs the risk of being a self-absorbed existence. At ENTRE we like to say that without purpose, the 3 Ps are vain, but without the 3 Ps, purpose is hollow. It takes both to live a life of maximum fulfillment.

Now, given the lack of focus on purpose in our society and educational system (what we would call in philosophy teleology, or the idea that man was created for a specific aim) it is quite common that people say to us they are not yet clear on their purpose. Often we are so mired in the day-to-day fight to survive and get ahead it has perhaps been a while since a real consideration of the greater purpose of life was entertained, at least in a way that impacts what we do Monday through Saturday (many folks like to contemplate such questions one day a week, often Sundays, but many fewer manifest such thoughts the other six days). So does that mean we are vain? Or self-absorbed? Not necessarily. The key is to become aware that a complete life must have a purpose and that if we are not clear on ours we should use consistent daily living of the 3 Ps as the foundation for discovering our purpose. At ENTRE we have methods for helping people dig deep into their own life experience to find the seeds of their purpose and, over time, find ways to draw it out and combine it with the work we do, but that can be a long process (though it always works given enough time). In the meantime, the 3 Ps serve their designed purpose of simplifying life, eliminating variables, reducing decisions, and creating the stillness and predictability from which our purpose can emerge as we do the work to discover it. Chaos, stress, and the energy drain of constant decision making (aka the normal way most people live) is un conducive to clarity of anything, much less matters as important as our life's purpose, so often the 3 Ps are an essential prerequisite to getting our life sorted out and getting clear on the larger meaning thereof.

Remember that the 3 Ps are just one of the three elements of the 3X3 Success Matrix and simply tell us what to do on a daily basis to keep our life moving forward. You can get far in life by simply focusing on paying daily attention to the 3 Ps (more on that in Chapter 9, Putting It All Together) but the real power of the 3 Ps is unlocked when they are combined with the 3 Legs of Successful Action (Knowledge, Environment, and Resources, which come together in the Wheel of Growth) and the 3 Phases of Legacy (Income, Growth, Wealth, which vary based on your chosen Professional Success Vehicle(s), to be discussed in the next chapter). With all pieces present, the 3X3 Success Matrix is a complete Entrepreneurial Life Design formula for creating any life you can imagine. For now, keep reading and in Chapter 9 when we put it all together we'll discuss our method for making sure our progress on the 3 Ps is upward and constant.



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## Chapter Eight

# Success Vehicles

Now that we've looked at those elements of success for which we actively (though not always consciously) participate in the creation process (Success DNA, Wheel of Growth, and the 3X3 Success Matrix), let's look at the elements of success that are created for us and which we simply must choose to bring into our life. This piece we refer to as our Success Vehicle(s). Understanding the distinction between that which we create and that which we select is paramount. Our Success DNA is intrinsic to our life experience, our Wheel of Growth is intrinsic to our life circumstances, and the 3X3 Success Matrix is intrinsic to our life choices, but Success Vehicles are extrinsic, things we metaphorically "strap ourselves into" and drive. Success Vehicles are not created by us nor derived from us, on the contrary, we look to the experience of others for proven programs, platforms, formulas, frameworks, methods, and models we can adopt and/or modify for ourselves. There are Success Vehicles in all three areas of life - physical, personal, and professional - and our 3X3 Success Matrix choices will determine to a large degree which Success Vehicles we select and how we drive them.

### Examples of Success Vehicles are:

- **Physical:** Workout routines, diet plans, fitness classes, scripted meditations/affirmations/prayers, etc. Anything created by others that removes the energy drain and time loss of creating our own programs for developing body and mind.
- **Personal:** Books, courses, seminars, therapy, personal coaching, mutually supportive relationships, community involvement, etc. Anything that steers our growth in areas of leadership, communication, relationships and other areas of personal development.
- **Professional:** Professional development programs, skills training, professional coaching, mentorship, business opportunities, business models, etc. Anything that advances our professional opportunities and/or impacts in the world.

Success Vehicles are a multiplier, they take whatever you feed into them and add power and speed up progress. Similar to a physical vehicle, they don't get you anywhere you couldn't get otherwise, but they get you there more safely and more speedily than going without. At their simplest level, Success Vehicles are simply leaning on the structured experience of others. Others have gone before where you wish to go and curated and organized the information on how to get there, saving you mistakes and shortcutting the learning curve.

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Take a McDonald's, for example. Anyone can make a burger, cook french fries, brew coffee, or even build a playground, but someone else, many people in fact, figured out how to package these elements into a proven recipe for a business. There are other aspects to a franchise, such as a brand, advertising reach, etc. that you invest in, but fundamentally a McDonald's is a vehicle that gets you down the path of owning a successful fast food restaurant faster and more reliably than you likely would get there trying to figure it out on your own.

Another example is a CrossFit gym. Weights, gravity, movement of the body, and so on, are not things you need a CrossFit gym to provide for you. They are available anywhere, but CrossFit has assembled them into a vehicle that, if it's aligned with your goals, can get you down the path faster and more reliably than you might figuring out your own workout routines or assembling them ad hoc from other sources.

Surely you can see how your choice of Success Vehicles is one of the biggest factors in your likelihood of success and what your picture of success ends up looking like. And while the two examples given are physical, “brick and mortar” professional success vehicles, which usually have a high cost, at ENTRE we focus on Professional Success Vehicles that involve less upfront cost/risk. Other than perhaps our choice of spouse, there is nothing else in life where discernment is more important than our choice of Success Vehicles, however, choosing the right Success Vehicles can be a very time consuming process depending on your strengths, weaknesses, and overarching goals. It would take decades for a single person to sift through all of the information in the world related to entrepreneurship and human performance (there are countless Success Vehicles across each of the 3 Ps), and that's without taking into account the time needed to actually implement the knowledge into action. That's why in creating ENTRE we recruited some of the most successful entrepreneurs across a wide range of industries to combine their knowledge, experience, and expertise across all 3 Ps with the goal of creating a meta-Success Vehicle - or a “Success Vehicle of Success Vehicles” so to speak.

**At ENTRE, we teach you to have multiple Success Vehicles across all different areas of life.** For the remainder of this chapter, we'll look at some of the most common physical, personal, and professional Success Vehicles and discuss the factors that may or may not make them the right fit for you. Implicit in this discussion is an explanation of why ENTRE is constructed the way it is (i.e. 3X3 Success Matrix and all of our courses that help you identify your unique Success Path, Success DNA, etc.), as well as the underlying logic behind the specific Success Vehicles that ENTRE teaches. So, let's get started...

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## Physical Success Vehicles

Before choosing a physical Success Vehicle, it's important to establish your desired outcomes. We recommend that goals always follow the "SMARTIE" framework.

You have likely heard before of a SMART goal - a goal that is Specific, Measurable, Attainable, Realistic, and Time-sensitive. We have expanded that to add Interesting, and Exciting which spells SMARTIE. The problem with vague goals like "get into shape", "learn a new instrument", or "make a million dollars" is that they are broad and ill-defined and do not help us identify which Success Vehicles to use to reach them. Instead, break broad goals down into smaller and more specific targets that are easier to optimize around and find Success Vehicles to transport us toward.

**✗ Vague Goal:** Get into shape

**✓ Specific Goal:** Hold a plank for 5 minutes

Notice how "holding a plank for 5 minutes" contributes to the overarching goal of "getting into shape" while simultaneously implying a number of other subgoals (such as reducing midsection body fat, getting lighter overall, strengthening core, building mental focus, increasing stamina and energy efficiency, etc.) and narrowing down the number of relevant Success Vehicles to choose from. As another example, at the time of writing this, my current physical goal is to improve posture and mobility as a 43-year-old who spends a lot of time at a desk and the Success Vehicle that I'm using is a gymnastics-based training method developed in Australia that focuses on handstands, splits, and other bodyweight movements.

## Personal Success Vehicles

Personal Success Vehicles are perhaps the broadest category due to the sheer variety and complexity of each individual's wants and needs. Keeping those differences in mind, there does tend to be commonality among all entrepreneurs around the importance of developing interpersonal skills around discipline, empathy, communication, and leadership. There are a seemingly unlimited number of personal Success Vehicles designed to deepen your relationship with yourself and others, everything from books, podcasts, and videos to seminars, life coaches, or even spiritual directors.

I wrote in Chapter 2 about the therapy I did in my early 30s and how directly (and unexpectedly well) that transferred to my continued growth and success as an entrepreneur. I still do therapy to this day, along with utilizing several other personal Success Vehicles such as attending seminars, reading books, listening to podcasts, and more. Aside from continuing to develop the personal skills that allow me to grow as both a business leader and thought leader/influencer, my main personal focus now is to optimize my life around having an amazing marriage, while continuing to grow as an entrepreneur. That means that I must have the energy, emotional availability, and maturity necessary to be my best self for my wife and our children while constantly leveling up my time management and communication skills to achieve my professional goals without subtracting from my marriage. For me, a stable, happy, and committed marriage is itself a Success Vehicle that helps me achieve overall success in all 3 Ps.

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## Professional Success Vehicles

Common professional Success Vehicles include online courses, consulting services, seminars, trade schools—anything that helps you upskill, reskill, and/or further optimize your ability to add value to the world. In my Success Path Masterclass, I dive deep into the specific strategies and business models that I used to scale three 8-figure and one 9-figure businesses, build enough wealth to retire before 40, and land four times on the Inc. 5000 list of the fastest growing private companies in the US. Currently, I am focused on a primary Professional Success Vehicle (ENTRE) with four supporting Professional Success Vehicles ([Unlock Your Potential podcast](#), [writing books](#), [speaking](#), and social media influencer marketing).

### ENTRE

1. Podcasting
2. Writing Books
3. Speaking
4. Influencer Marketing

**For me, my purpose is to help as many people as possible unlock their full potential and get out of being trapped in the broken system through the power of entrepreneurship.** And while now (after 27 years as an entrepreneur) I have reached a point in my journey where I was able to build by own “meta-Success Vehicle” (ENTRE). To reach this point I did exactly what ENTRE teaches - using Professional Success Vehicles that I learned/emulated from others (an affiliate marketing business, a digital agency, an online direct sales business, several ecommerce stores, all of which I learned from mentors, courses, books, etc.). Even within ENTRE today, the supporting Success Vehicles I use (podcasting, writing books, speaking, and influencer marketing) are all areas where I found experts and emulated what they did.

So what Success Vehicles should you use? Well, there’s no one-size-fits-all answer to that question. The key for now is to understand that, based on your unique Success DNATM, there are ideal Success Vehicles that will be right for you physically, personally, and professionally. When it comes to choosing the right Success Vehicles, one thing to consider is trying to choose as few vehicles as possible that drive as much benefit as possible across multiple dimensions of your life. Here’s an example of what that might look like in practice...

Let’s say you want to strengthen your core (physical), consistently meditate (personal), and increase your focus (professional). With those specific goals in mind, practicing yoga would be an excellent vehicle that develops all three dimensions simultaneously. There are even vehicles within the vehicles, such as specific types of yoga; Vinyasa yoga focuses on athleticism and building physical strength, while Restorative yoga focuses on relieving stress and “restoring” your connection between mind and body. These “multidimensional Success Vehicles” are a nice hack to get multiple benefits out of singular practices. For me, practicing piano is an example of a Success Vehicle that has physical (mental sharpness), personal (joy & fulfillment), and professional (stimulating improvisational and creative brain centers) benefits.

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## Chapter Nine

# Putting It All Together

If you made it this far, I can only assume you're enjoying the discussion of the various elements of success. We've seen one we help shape (Success DNA), one we are shaped by (Wheel of Growth), one we use to shape our life (3X3 Success Matrix, particularly the 3 Ps of Success), and one shaped by others we bring into our life (Success Vehicles). And now, the moment you've perhaps been waiting for, how to put them all together. This is where the work of designing your life truly begins, where "the rubber meets the road" as they say. But before we jump into putting these elements together, let's discuss a key principle for making sure we do so successfully.

Over the last few years I've had the privilege of interviewing hundreds of the most successful people in the world on my podcast, [Unlock Your Potential with Jeff Lerner](#). One of my favorite of these interviews was with a gentleman named Greg McKeown. Greg is a graduate of Stanford University's MBA program, a blogger for the Harvard Business Review, and author of multiple books, including the New York Times bestseller *Essentialism: The Disciplined Pursuit of Less*. During our interview, Greg stressed the importance of "structured consistency". To illustrate his point, he told the story of two early 20th century explorers – Norway's Roald Amundsen and England's Robert Falcon Scott – who were racing to be the first to reach the South Pole.

Amundsen's strategy was focused on making consistent progress, regardless of the weather, whereas Scott's strategy was based around letting the weather conditions determine their progress. On good days Amundsen's crew would travel 15 miles, usually taking about half the day, and then rest up for the next day. And on stormy days, they simply aimed to get as close to their 15-mile goal as possible, usually taking most of the day. Scott's strategy, on the other hand, was to wake up in the morning, read the weather, and proceed accordingly. On a clear day his crew would travel as far as possible (sometimes up to 40 miles), and on stormy days they would stay in camp and rest. Guess who won? Not only did Amundsen's crew, the consistency-focused crew, make it to the South Pole over a month before Scott's crew, Amundsen's strategy ensured that his crew had built up the strength and stamina required to brave the journey home. By the time Scott's crew eventually made it to the South Pole over a month later, they found a Norwegian flag heralding their defeat. But it got worse. Heartbroken, malnourished, exhausted, and undersupplied, Scott's crew started the treacherous journey home but were already doomed. They had burned through too many of their supplies in the extra month their journey took and their bodies were less-conditioned from both the excess of resting on stormy days and the excess of exertion on clear days. Scott and his crew's bodies were discovered years later, still frozen, in a tent roughly 14 miles away from the next supply shelter. Greg McKeown's profound conclusion was "the right amount to do is the most you can recover from by tomorrow and repeat again". Some sage words right there!

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Now, there's nothing novel about the concept of consistency. You've probably heard things like "consistency is key to success" and "slow and steady wins the race" a thousand times, however, one fact about consistency that you might not know is that consistency is scientifically proven to reduce stress. Dr. Troy Smith, a professor at the University of Nebraska-Lincoln's College of Business, published research in 2020 in the Journal of Applied Psychology that found a strong connection between consistency, productivity, and an unexpected decrease in stress levels. By being consistent, we condition our body and mind to better tolerate "hindrance stressors", those forms of stress that tend to be disruptive and not of our choosing. The effect comes from consistently choosing "challenge stressors", types of stress that push us to grow and adapt. If we consistently choose our own challenge stressors there is less room in our lives for hindrance stressors. In short, consistent effort is how we control stress so it can't control us.

And let's be clear, there will be stressful times as an entrepreneur, it's the nature of the beast. But the research shows us that our experience of stress is largely up to us. The more consistently we choose stressors that improve us (physically, personally, or professionally), the less susceptible we become to stressors that hamper us. Said another way, choosing NOT to consistently improve ourselves by doing hard things regularly is actually choosing to be overwhelmed and held back by stressors that we naively think we didn't choose. This is why it's so important to put all the previously discussed principles together and live the 3X3 Success Matrix daily and consistently. That way, not only do we make constant progress, but we avoid the unnecessarily detrimental experience of preventable or reducible "hindrance stress". To this end, we teach a simple, efficient, and effective system called "The ENTRE Day" as a foundation for Entrepreneurial Life Design and overall success as an entrepreneur.

## The ENTRE Day

Let me introduce the ENTRE Day by stating that, as of the time I am writing this book, I have been away from home for over 100, and maybe as many as 150, of the last 365 days. I travel a lot and regularly spend nights in hotels, on "red eye" flights, and even occasionally on the floors of airports. I've also had COVID twice in the last 12 months. And still, I have not missed one ENTRE Day in five years. I don't tell you that to brag but to illustrate how imminently doable the formula is that I'm about to share with you. The ENTRE Day approach is designed to be as simple as possible and maintainable under even the most hectic and chaotic circumstances. Finally, before I explain it, let me say that for this to work the way it's intended you will want to be kind to yourself. This is not a formula built around perfection, it is a formula built around progress. And we are all works in progress!

### Step 1: Morning Ritual

Begin each day by waking up at a predetermined time and engaging in a predetermined morning routine. The idea is that, immediately upon awakening, you take control of your day by executing a plan that you already had in place. That sets the tone for a day of intention, forward progress, and energy efficiency (via minimal decision-making) rather than being reactive and letting the day happen TO you. There is no right or wrong morning routine, just make sure you wake up in plenty of time to execute whatever routine you fashion for yourself that primes you to have the best day possible. In my full-length book [Unlock Your Potential](#), I go into detail about morning routines and there is also nearly infinite content written about them on the internet. Choose the routine that works best for you and which you will consistently execute. Personally I like to create a morning routine that also accomplishes as many of the next three steps as possible.

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## Step 2: Physical Deposit

Based on the KPIs and Action Plan(s) you determine for yourself you want to make sure that every day, without fail, you make a meaningful contribution toward your physical quality of life. We refer to these contributions as “deposits” for a couple reasons: (1) The root of the word wealth is “well-being + health” and thinking of our physical health as an account into which we make deposits contributes to an overall wealth mindset, and (2) There will inevitably be days we have to make demands of ourselves physically greater than we want (lack of sleep, poor nutrition, life stress, etc.) On those days we are making “withdrawals” from our physical account which will only be possible if we have first made sufficient “deposits” and built up a positive balance.

## Step 3: Personal Deposit

Based on the relationships that constitute our personal life and the analysis we did earlier in the 3X3 Success Matrix chapter, we want to make a meaningful contribution to our personal lives every day. The same concept of “deposits” applies in this area as well though it may be useful to think of our relationships as similar to a portfolio of investments. Just like with wealth, we do not want to have all our eggs in one basket, and while it is unlikely we can make deposits into every important relationship every day we want to make sure they are balanced over time.

## Step 4: Professional Deposit

Every day we also want to move our lives forward professionally. As discussed in the 3X3 Success Matrix chapter, this means more than just making money (though we do also teach that we should get in the habit of having a positive financial surplus at the end of every day, even if it’s a tiny amount). There are multiple “value channels” through which we experience professional success and, similar to the portfolio concept mentioned above, we want to be making diversified progress across them. Remember, the Governing Principle of our professional life was “Diversified Growth”.

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## Step 5: Nightly Assessment & Planning (NAP)

The final step in the ENTRE Day is to make sure that we end each day at least as well as we began it. It's a short and simple process that, once you get in the habit of it, takes five minutes or less. Each night, before we get in bed, we simply review the day and ask a few questions: Did I do my morning routine? Did I make my three deposits? Are any adjustments needed for tomorrow? Did my day orient toward my overall purpose? We then review our plan and schedule for the next day. Rate each question 1-10, review the next day's plan, set your alarm, and you're done. Each day ends as the next one is prepared! Another useful tip is to apply the same format on Sundays for the week ahead, not just the day ahead.

### ENTRE Day Example: Winning the day right out of the gate

One of my favorite books is called Eat That Frog by Brian Tracy. The book title comes from the famous Mark Twain quote "Eat a live frog first thing in the morning and nothing worse will happen to you the rest of the day." and the idea is that if we use the first part of the day to accomplish large, meaningful, and not necessarily pleasant tasks then it is far easier to make consistent progress in our lives. I have structured my morning routine accordingly (though to be clear I love my morning routine and do not find it at all unpleasant).

The main idea of my morning routine is to not only set my day up for success but to actually accomplish as much as possible as early as possible. In that way I assure that no matter what else happens throughout the day I will have the best likelihood of ending my day with a positive NAP and all the boxes of The ENTRE Day checked. Currently, my morning routine includes all three types of deposits. It consists of three physical deposits (gym time, meal preparation, and vitamins/supplements), four personal deposits (personal development consisting of listening to audiobooks or podcasts & journaling, piano practice, taking my older daughter to school, and spending time with my younger daughter), and two professional deposits (creating social media content and organizing whatever is needed for that day's most important project). Having time to accomplish all of this is part of why I get up so early (3:30 am). The other part of why I do it is because it's so hard. I believe that to have what most people don't, you must prove to yourself a consistent willingness to do what most people won't. But the point isn't what time I get up, the point is that my routine illustrates the power of consistency and a front-loaded ENTRE Day approach. Filling my morning with "challenge stressors" ensures that every day I make multiple deposits in all three "accounts" and create a wave of momentum that will carry throughout the rest of the day and ensure a positive NAP at the end of it.

### Building Toughness

Just to restate, my routine is just an example. The ENTRE Day does not require that you wake up at 3:30 am, or any particular time for that matter, it simply requires that you live every day by the basic five part template - a structured morning routine, your three "deposits", and your NAP. But we all know that simple does not mean easy. It is hard to live like this - if it wasn't, the average person would be much more successful in all areas of life than they are. This truth is why I have a copy of the famous Jim Rohn quote printed out on my bathroom mirror "Don't wish it were easier, wish you were better." On that note, here are four "tough love" ideas to keep in mind.

#### 1. We must be willing to say no. (aka "good is the enemy of great")

Distractions are everywhere, usually as wolves in sheep's clothing. Should I work on a new sales funnel, or should I

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go to the bar with my friends? Should I watch football, or should I go to the networking conference? Should I work out or sleep in (after all, I am reeeaaalllly tired)? Well, two thoughts to remember: feelings rarely guide us toward correct choices AND there are only 24 hours in a day. Everything we choose to do results in something else we no longer have time to choose to do, and there will always be plenty of good things we can say yes to that reduce space for great things. Bottom line - until we say “yes” to the greatness within ourselves and those things which it requires to be expressed we will live in a prison made up of good things around us.

## **2. We must let go of the need for the approval of others.**

There are two groups of people in the world: the people who truly love us, and people who don't. The people who love us are not the ideal influences for two reasons: (1) They usually want us to be safe more than they want us to be our best (and those cannot completely coexist), and (2) They usually say they love us the way we are and discourage us from feeling like we need to change. In both of these ideas they are trying to express their love for us, and in both of them they are inadvertently opposing the achievement of our best possible life.

And what of people who don't love us? Well, obviously they aren't the greatest influences either because, well, they don't care about us as much as they care about themselves (nor should they) so their ideas and advice are based on their own agenda for their lives. In short, we must learn to let go of the need for approval and listen to the voice within. Of course we must learn from others, but we should focus on only learning from people who have the results we would like to emulate, and even then only learning from their actions and outcomes, not their advice.

## **3. We must be ruthlessly honest with ourselves**

If you want to be successful, then you have to practice the art of ruthless honesty, which is to say that you must desire truth more than you desire comfort (from yourself and everyone else). One example is the day I had to acknowledge the fact that I lacked the requisite skills needed to make a business work. I was 29 and had just had my biggest failure to date. Would it have been nice if it hadn't taken me 11 failed businesses to reach that truth? Of course. But that's what needed to happen for me to swallow my pride and admit that the common denominator between every failed venture was me. Since that one single moment of ruthless honesty (and the actions I took as a result) I have not had a failed business since and each one has been more successful than the last.

## **4. We must accept certain values without proof (a priori)**

Though you may already be familiar with many of these values (most of them, though not all, have made their way into our modern lexicon), it's always nice to have a refresher, especially since the concepts are applicable to entrepreneurs at every phase of their journey. Sometimes, it's easy to get caught up in the day-to-day tasks and we forget to step back and view the bigger picture. Below, you'll find a handful of self-evident truths that you can return to time and time again when you're stuck, looking for inspiration or in need of a fresh perspective. These are the values that I return to time and time again, and they always help me get back on track. If you really take the time to consider the various meanings and implications behind each value, I'm confident that you'll be continuously surprised by just how helpful these simple truths are.

- Every buyer has a seller.
- A product is only worth what a customer is willing to pay.

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- Skills are more valuable than things.
- It is neither possible nor desirable to be good at everything.
- Whatever happens to us, happens for us.
- Someone is where I've been, and someone is where I want to go.
- Life is about helping the former and learning from the latter in the previous statement.

## Summary

So, there it is – a 30,000-ft overview of how to put everything in this book together. These principles, and specifically synthesizing them all into what became The ENTRE Day concept, are how I achieved everything I have, including building three 8-figure businesses and one 9-figure business while rebuilding myself, my health, and my family. It's been a wild ride: high school dropout > successful jazz pianist > divorced, overweight, nearly homeless failure > fit, fulfilled husband/father/multi-millionaire. I've had some fun and learned a ton along the way, but more than anything I hope my story illustrates the kind of thing you are capable of too, IF you apply what's in this book.

So now, let's turn to where you can go from here, if you choose. In the third and final part of this book I will explain ENTRE, the education platform I have spent the last several years building and which exists solely for the purpose of helping YOU do exactly what this book describes - putting these ideas together to create your most abundant, fulfilling, adventurous, and dreamlike life. As I promised, you are welcome to go off on your own and implement everything this book talks about without our help, but if you think you might like some instruction, guidance, or a supportive community along the way ENTRE might be the place. Let's discover it.

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PART 3



**ENTRE**



## Chapter Nine

# Who We Are

You've read about the origins of ENTRE, so I'll answer this question in the present tense, skipping over how we came to be. Simply stated we're an ENTREpreneurial movement with an educational platform at its nucleus. We exist to lead a global movement of ENTREpreneurs that are succeeding in all areas of life and making a positive impact on the world. The term ENTREpreneurs refers to a specific type of person that shares many characteristics of the classical definition of entrepreneur, but with additional traits suggested by the eponymous capitalization. In this chapter, I walk you through ENTRE's core beliefs and concepts. Let's start with the definition of our unique take on the word ENTREpreneur.

**ENTREpreneur: A purpose-driven person who lives The ENTRE Way, takes ownership of their results in every area of life, and expects compensation only in exchange for value created.**

Obviously that is a very specific definition of a common word. Let's look at the four aspects of that definition:

1. **"A purpose-driven person...":** the word purpose appears dozens of times in this book, and is obviously a key concept for us at ENTRE. More will be said on it further below in this chapter, but we believe that every person exists for a specific purpose greater than themselves and that, until that purpose is discovered, the purpose of life is to discover that purpose!
2. **"...who lives The ENTRE Way,...":** The ENTRE Way is a set of values we believe not only hold the key to successful entrepreneurship but are components of living our best lives. The ENTRE Way values are:
  - We live by choice, not by chance
  - We strive for excellence in everything we do
  - We are obsessed with improvement
  - We practice thoughtful communication
  - We eagerly do hard things well
  - We take daily, disciplined action
  - We move fast, learn fast, grow fast

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- We attack problems and find solutions
- We build with legacy in mind
- We have fun and get sh\*t done

**3. "...takes ownership of their results in every area of life,...":** ENTREpreneurs are committed to more than just successful business ownership, we take a broad approach to personal responsibility (across all 3 Ps) and believe that results, not effort, are what matters. We recognize that we live in a world where you do not get rewarded for what you intended to do, only what you produced when you did, and we apply that same standard to ourselves.

**4. "...and expects compensation only in exchange for value created.":** This is the hardest part of embracing this definition for many people. Carrying on with the previous theme of how the world dispenses its rewards, an ENTREpreneur rejects the notion that the world owes them something just because they spent time on it. The traditional employment mindset says that time spent should be compensated with money (the "I make \$X per hour" way of thinking). An ENTREpreneur recognizes that while time spent will likely be a part of producing something of value that solves a real world problem for an actual person, it is not by itself something of value. An ENTREpreneur develops a standard for themselves and others that money (or any other form of compensation) should correlate to value delivered to others (i.e. problems solved, pains eased, assistance given, goals achieved, etc.), not necessarily time spent. Here's a useful example. Think of a heart surgeon performing emergency surgery following a heart attack. When a heart surgeon saves a life, and charges tens of thousands of dollars for doing so, they are not billing the patient for the time spent in medical school, residency, or even previous surgeries. They are billing for just a few hours of work. But based on the result that work produced the patient pays it and would pay it again if they needed it again (or they at least pay for health insurance as a way of planning ahead for such expenses). The point is that all the hours that preceded the surgery were simply the doctor's way of getting ready for that moment when they could get paid for the result they provided to their customer. The time itself does not show up on the bill, nor should it.

**Now let's look at the ENTRE mission statement: "Leading a global movement of ENTREpreneurs that are succeeding in all areas of life and making a positive impact on the world."**

Let's approach this with some brief history to make a connection between starting businesses and making a positive impact in the world (unfortunately those ideas are not often connected, at least not when the media talks about business and business owners). In the last couple decades there has been a renewed interest in something known as "stakeholder capitalism". In general terms, stakeholder capitalism is an attempt to reform (or perhaps more properly, rebut) something called "shareholder capitalism". Shareholder capitalism is an idea that was popularized in 1972 by famous economist Milton Friedman and has driven economic growth in Westernized economies ever since. In shareholder capitalism, the financial interest of the shareholders takes primacy in the business model, meaning the operative goal of a business is to maximize profits for shareholders, who, so the thinking goes, have risked their own capital by investing into the business and thus deserve the maximum possible financial reward for doing so.

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In principle this makes sense, but in practice it often results in a short-sighted focus on maximizing quarterly and annual profits and neglecting or even contravening longer term principles of sound business. Many criticisms that get leveled at capitalism as a whole are actually critiques of how focusing on short-term profits creates negative (and often unintended) consequences in a shareholder capitalist approach. Unfortunately, most people don't know there is a more balanced form of capitalism that was in vogue prior to the 1970s, a return to which would go a long way toward resolving many of the adversarial dualities present in today's economy (employers vs. employees, Wall Street vs. Main Street, regulators vs. free markets, etc.) while preserving the overall prosperity that capitalism as a system has created.

Stakeholder capitalism, the approach taken prior to the 1970s (though not necessarily named as such) approaches business from a mentality of abundance—i.e. the belief that businesses can simultaneously serve the interests of shareholders (owners, investors, and in the case of public companies, common stockholders) and everyone else involved in the company's business including employees, customers, vendors, and the world at large. At risk of oversimplifying, think of shareholder capitalism as “shareholders winning while others may or may not lose” vs. stakeholder capitalism as “shareholders winning as long as others don't have to lose”. In those terms I think we can all see why a return to stakeholder capitalism would be both morally desirable and also helpful for restoring faith in capitalism itself as the best economic system we know of. Although ENTRE is politically neutral and does not get involved in public debate, we do consider ourselves part of a larger movement toward the reinstatement of stakeholder capitalist principles, particularly by weaving them into the entrepreneurial ideas we espouse.

And again, while ENTRE is not overtly political, we do consider ourselves highly socially conscious. We are a broadly inclusive platform, committed to delivering the best entrepreneurial education in the world to both children and adults in as many places as possible. Our long-term goals include translating our programs into a variety of languages spoken across the world and generally becoming part of the larger conversation around economic and educational progress. We are committed to understanding the cultural and economic nuances of diverse countries and cultures and tailoring our training to benefit everyone, regardless of geographical location. We believe that wherever you go in the world, there you will find a place where entrepreneurship is essential to raising standards and driving progress, while sadly you will also likely find a place where it is not being taught, or at least not very well. We believe deeply in entrepreneurship not just as a mechanism for individuals to improve their quality of life (which is likely what drew you here) but also as a way to create a common language and set of values for people around the world and to get more people staked into the global economy and feeling pride of ownership in their piece of it. As of this writing we are visible in the media as part of conversations around economics and education, have launched multiple free programs inside of public high schools, and have larger plans to participate in policy discussions at various levels of government pushing for a more differentiated educational approach, including options for public school students to learn about entrepreneurship from real entrepreneurs. Of course, I don't expect these things to be as important to you as they are to us, but I do think it's important that as you consider whether or not to get involved with ENTRE you understand the beliefs that drive us.

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## Some Things We Believe

*We believe*

**We believe in the ability of an individual to impact the world (and that any ENTREpreneurial pursuit should make a direct, positive impact on the world.)**

Ayn Rand once said that “Civilization is the process of setting man free from men.”, and while she may be a controversial figure in some respects, we feel this statement is one we can all agree on. Most of mankind’s most horrifying moments, particularly those that have resulted in mass bloodshed, can be summarized as groups of people trying to exert their will on individuals who didn’t share their views or want to be a part of their group. At ENTRE, we stand for the individual; we stand for you. We believe that you are endowed with unique interests, abilities, and potential, and that the best service we can offer the world is to unlock that potential within you, and millions of others around the world. Said more simply, we think you have more to offer the world than you were probably taught in school or than your employer is likely looking for from you. And we want to help you draw it out.

*We believe*

**We believe humans are created for a purpose greater than ourselves.**

We believe humans are called to do more than simply take care of themselves, and even their offspring. The self is a noble warrior, and the family is a noble interest, but we believe there must be more to being human than just “looking out for our own” and preserving our biological legacy. We believe you were born for a reason and that reason has at least as much to do with the 99.9% of DNA that is the same among all of us than the .1% that sets families apart. With the help of ENTRE’s frameworks, support, and community, you’ll be equipped with tools we have developed to support you in taking real steps to find and fulfill that purpose. And (based on feedback from thousands of students) we can say you will feel more joyful and fulfilled than ever when you do.

*We believe*

**that shareholder capitalism has had a particularly nefarious unintended consequence called corporatism.**

For most of human history, the fundamental economic unit was the small business: merchants, tradesmen, artists, etc. In general, if you wanted to participate in the economy, then you needed to first develop a skill, then use that skill to attract and generate capital, which simultaneously advanced individuals’ quality of life (through buying power), economic health (through collaborative production incentives), and civilization as a whole (through values exchange that happens when people are mutually reliant). However, after the Industrial Revolution, and especially after European banking and economic practices spread throughout the developed world in the 1920s, capitalism

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began a slow descent into what we call “corporatism” – the consolidation of wealth, talent, and opportunity into fewer and fewer large companies. Nonetheless, a tolerable balance persisted until the 1970s, but then shareholder capitalism dramatically accelerated the trend in a way that has had dire consequences for the average person.

In today’s world, the average college graduate (or person considering college, for that matter) does not envision themselves as an entrepreneur, they see themselves as a corporatist. Questions asked by parents and guidance counselors alike center around what industry and what company a person plans to work for, and students who make other plans are generally discouraged by educators, friends, and family. College brochures reflect this, filled as they are with images suggestive of the “benefits” of a college degree - the cushy white-collar job, the health/retirement plans, the illusion of certainty, and the perception of comfort, in other words, the so-called “American Dream”. The problem is the American Dream is based on methods that serve corporations, not individuals, and math that doesn’t hold up anymore. Among numerous statistics that illustrate this, consider that greater than 90% of 60+ year olds have less than 10% of what they need for retirement. And it’s getting worse! Most major world economies that run on shareholder capitalist principles are experiencing a deterioration of the middle class, massive wealth gaps, and resulting social tension.

This is a major problem that will not right itself without concerted effort from we the people. As economic power (and political influence) becomes increasingly concentrated into the hands of fewer and fewer companies, it decreases choice for employees, discourages innovation and healthy competition, and rewards a focus on profits at the expense of workers (since they are essentially hostages with nowhere to go except more of the same inside the same system - the saying “out of the frying pan into the fryer” comes to mind). Consider this, as of 2022 there are 31.7 million businesses in the United States, yet just 500 companies (the S&P 500) account for approximately 2/3 of all business revenue. For comparison, there are approximately 30 million people in the state of Texas, so imagine if 2/3 of all income in Texas was earned by just 500 people. That’s the equivalent of American “corporatism”.

Don’t get me wrong, many large corporations have done wonderful things, and in certain industries large corporations are the only way to organize resources and hedge risk sufficiently to drive innovation and maximize efficiency (healthcare, technology, etc.), but when it comes to the primary interests of individual human beings – i.e., physical wellness, personal happiness, and professional fulfillment – corporations are notorious for less than ideal treatment of employees. And in the absence of a generally acceptable entrepreneurial alternative, abuses are more likely to happen since workers don’t feel they have a better option. The result is tens of millions of people doing work they don’t love, waiting out the clock until it’s time to retire, only to discover they can’t because their IRA, 401Ks, and government benefits don’t come close to covering the cost of a decent quality of life for the multiple decades a retired person is expected to live today. At ENTRE we are committed to providing and popularizing an entrepreneurial alternative that will give workers an alternative path and, even for those who don’t want it, force corporations to take holistically better care of employees because that alternative exists.

*We believe*

**that with the right skills, attitude, and resources, you are capable of designing the lifestyle of your dreams while adding value to the lifestyle of others, as well.**

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I mentioned this point in Part 1, but it's important enough to warrant repetition: designing, committing to, and ultimately achieving (and maintaining!) your dream life is going to require consistent effort. One of the most common mistakes that entrepreneurs make is to expect immediate results. In part, this is largely due to the dishonest “Bro Marketers” who clog your social media feeds with ads that make grand promises of overnight results. Entrepreneurship is hard work. It's a skill, a meta-skill really, or set of skills, and just like any other skill, it must be practiced, sharpened, and given the space to grow.

The good news is that skills can be developed by anyone. Depending on your individual strengths and weaknesses, certain skills will be easier to master than others, but as long as you believe in yourself and surround yourself with a community that offers you support, guidance, hardcore training, and the occasional kick in the butt (a loving kick, of course), then the odds of achieving the life you want are exponentially higher. At ENTRE, we believe that, barring a major cognitive handicap, anyone is capable of traveling their Success path and designing the life of their dreams, and if you decide to accept the challenge, it's our promise to provide you with everything imaginable to successfully travel that journey. In the next chapter, we'll discuss the products and services we offer to help you do just that.

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## Chapter Ten

# What Does ENTRE Sell?

In this chapter I will provide a detailed outline of what we sell. One of the most important tests of any business is its ability to clearly answer that question by both explaining its product and/or service offerings, and also how those offerings can make a positive impact for a potential customer. I'll attempt to pass that test in this chapter.

But before I do, I'd like to take a brief moment to address the elephant in the room, namely that there are thousands of programs online that claim to help you achieve success and, specifically, make money. So how the heck are you supposed to know which ones are any good? This is an important question for me too because being in the online education industry I want to know who the good actors are in the market (so I can learn from them) and who the bad actors are or at least how to spot them (so I can warn people). And thanks to having done quite a bit of research on the subject I now get to see more of it than I ever intended to! Every time I go online I am now targeted with the good, the bad, and the ugly offers alike. If it's a spammy, scammy, overhyped business opportunity, MLM, or get-rich-quick scheme, I've probably seen it, and while there are definitely some hidden gems sprinkled in here and there, it can be difficult to tell the difference between the good ones and the bad ones - even more so if you're new to the whole scene. Oftentimes, the only way to figure out which is which is to sign up, buy the course, and find out for yourself, but obviously very few people have the time, capital, or energy to invest in a dozen separate programs in order to find the right one. Luckily, there are ways to separate the wheat from the chaff, so to speak. Below, you'll find a list of qualifiers to help you avoid wasting valuable time and money.

### The best programs online...

- Sell tangible products or services, not just abstract or vague ideas.
- Are created by well-established experts in their respective industries.
- Consist of lessons backed by concrete data, not just opinions.
- Don't make unrealistic promises that are too good to be true.
- Are upfront about what the program consists of.
- Don't obscure the amount of real, hard work it takes to become successful.
- Are more than just online courses (community, support, tools/software, etc.)
- Have \*positive reviews from active and former students.

Caveat: \*Beware of negative reviews left by competitors in disguise who pitch their own products or services as an alternative.

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So now that you know what to look for, let's discuss the tools, courses, and services that ENTRE offers. Simply stated, ENTRE is a complete education platform that puts everything in one place you need to know about becoming a modern day entrepreneur and level up all areas of life. We are the category creators in "Entrepreneurial Life Design" (explained in detail in chapters 2-4) and supply you with the knowledge, skills, tools and frameworks necessary to design, implement, and achieve your physical, personal, and professional goals. To do this, we offer step-by-step instruction across a wide range of business models and personal growth modalities. Every ENTRE student is assigned a personal advisor who takes the time to thoroughly assess and identify each individual's "Success DNA" – i.e. strengths, weaknesses, interests, and goals (physical, personal, and professional). After a Success DNA is established, each student gets a customized learning path (we call it a "Success Path") that they know is optimized for their learning style and personality type.

One of the most important elements of a Success Path is the selection of one or more Success Vehicles to help you move toward your goals. As discussed in chapter 8, Success Vehicles are "programs, platforms, formulas, frameworks, methods, and models we can adopt and/or modify for ourselves". There are numerous types of Success Vehicles available across our physical, personal, and professional lives, but in particular your Success Path will include an analysis and initial selection of a Professional Success Vehicle that can help you grow a business and work towards your goals. That is all a fancy way of saying that when you work with your Advisor, they will discuss with you the various types of entrepreneurial business paths ENTRE teaches and help you identify the right one to start (though you are not locked into whatever you select... our trainings are flexible and allow you to switch to focus on a different business type if you desire). One thing to know as you consider exploring our training, every business path we teach is taught by successful expert practitioners in that type of business. Unlike traditional schools we do not employ "academics" to teach, we hire actual successful entrepreneurs who share right from the front lines of their own businesses. You can be sure in ENTRE that whatever Success Vehicle you choose you are learning it from an expert driver of that exact vehicle!

As far as how we deliver our Success Vehicles we have assembled a wide variety of ways we teach and support our students and strive to offer something for everyone depending on time, learning style or budget. Some of the elements of our educational offerings are:

- Synchronous instruction (live classes)
- Asynchronous courses (pre-recorded classes)
- Small group coaching
- Guest expert Masterclasses
- "Accelerator" programs (aka 90-day sprints)
- Social/Community groups totaling over 250,000 ENTREpreneurs
- Live events (both larger seminars and smaller "bootcamps")
- Entresoft (a complete software suite designed for running a business from anywhere)
- A mobile app that tracks progress across all 3 Ps to hold you accountable

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To summarize, we are a complete solution. Frankly, if you took every type of product or service that all other quality entrepreneurial education programs offer for beginning entrepreneurs and put the best of all of them together, you'd get something like ENTRE. We stand out from other entrepreneurial education programs in many ways, among which is teaching more than one “Success Vehicle”. We are constantly expanding our curriculum and other offerings but here are four examples of specific business models that we teach: (1) digital agency/B2B services business, (2) affiliate/referral marketing businesses, (3) knowledge business (courses & coaching), and (4) remote sales services.

So now that you have a clear understanding of what we do, let's talk about the processes, techniques, and theories behind how we do it. The two words most often used to describe ENTRE are “school” and “platform”. Indeed these are both accurate to a point. We are an education company and in many ways are very similar to a school, but we also exhibit the primary trait that characterizes a “platform” in the modern technological sense, meaning an ecosystem with a variety of touch points and interactive elements designed to provide a congruent experience. Google is an example of a platform – whether you're using search tools, email tools, cloud work tools, or so on, you are aware, both intellectually and experientially, that you are within Google's sphere. We generally refer to ourselves as an educational platform.

### **What makes ENTRE Different?**

Unlike most of the education industry that simply creates courses one can take for “credits”, ENTRE creates paths that are based around Success Vehicles, directional, and focused on outcomes. Remember when we were defining the term ENTREpreneur and we discussed the difference between spending time on something and getting paid for value? That is kind of how we view the difference between courses and paths - namely that it doesn't matter if someone takes a course, it matters if they have a path they can proceed down toward the result they want! So the paths we create are focused around specific business models and aim to support our students with mastering the specific skills required to build and scale their business. But that's easier said than done, and in order to make those outcomes achievable for as many people as possible, we knew we couldn't rely on the traditional syllabus-style teaching methods we've all been accustomed to our whole lives. There are lots of different learning styles and no two students are created alike, so, we added two unique elements to our Success Path process: (1) discovery, the process through which the student discovers the Success Vehicle(s) most aligned with their interest, focus or

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goals; and (2) implementation training where we step outside the specific Success Vehicle and focus on general entrepreneurial training on subjects like productivity, time management, mindset, money principles, and more.

We also support our students way beyond the mere consumption of “how to” information. One of the major pitfalls of traditional academic institutions is that they tend to produce graduates who are loaded with academic knowledge, but lack real-life experience. At ENTRE, once a student “graduates” through each training, the learning doesn’t stop. Instead, ENTRE continues to support our students through the actual implementation of the lessons they learn and we have programs designed to be ongoing, constantly challenging students to level up their knowledge and keep growing and challenging themselves.

The other key difference between ENTRE and traditional academic institutions is that ENTRE tackles the “super academic” - those aspects of learning and success that transcend simple knowledge. We are committed to not just educating ENTREpreneurs, but inspiring, motivating, and preparing them for the full set of skills it takes to become someone who can be successful. We go far beyond just business pathways, we offer a complete ecosystem that helps foster success in every aspect of life and at every stage of your ENTREpreneurial journey.

We believe that in order to develop professionally, a person has to also develop personally and even physically to be the kind of person who is destined to be successful and capable of exerting the energy it will take to get there. ENTRE straddles the personal and professional development industries – two industries that have historically run parallel to each other but are uniquely intertwined in ENTRE’s ecosystem. We are an all-in-one solution for your growth across all 3 Ps, and development as an ENTREpreneur.

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## Chapter Eleven

# Join Us

So, here it is, the inevitable call to action. Though this book is drawing to a close, your ENTREpreneurial journey is (if you choose) only just beginning. If we were in a movie, then this would be the crucial moment when you, the hero, must make a life-defining decision. Do you continue down the road you're on, or do you explore an alternate path? Do you seek the unknown or stick with the known and leave the unknown, well, unknown? Will you find yourself one day asking questions like...

- What if I had followed my gut?
- What if I had turned my passions into a career?
- What if I could've turned my wildest dreams into reality?
- What if my desire for safety, comfort, and certainty cost me more than they spared me?
- What if I had taken control of my life and unlocked my full potential?

Now, to be clear, I'm not saying that every single person who isn't an entrepreneur ends up living a mediocre life wracked with regret over opportunities not taken, roads not traveled, and stones left unturned, however, if you made it to the last chapter of this book, then I feel it's fair to assume that you are not feeling fulfillment from following the path you're currently on. Maybe you're vaguely familiar with entrepreneurship and are looking to explore a budding curiosity. Maybe you've tried to launch your own business before, but didn't have the skills, knowledge, or frameworks necessary to sustain it. Whatever your specific situation may be, something within you has prompted you to read this book from cover-to-cover. I feel it's fair to say that it's time to ask yourself a simple question: **Did I come this far just to come this far?**

I realize that following your passions or launching your own business may seem daunting, unrealistic, or maybe even impossible, but I am living proof that not only is it possible, but with the right mindset, proper tools, and expert guidance, it's wholly attainable. In fact, you've already taken the first step. Whether you're ready or willing to continue this journey depends on how you answer the following questions:

- Do you believe that Entrepreneurial Life Design is a real thing that can deliver a superior quality of life for anyone who commits to it?
- Do you believe that you have what it takes to commit to it? (Intangibles like desire, intelligence, and grit along with a few tangible essentials like an internet connection, time, and a willingness to learn new skills.)
- Do you believe ENTRE is what I purport it to be?

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If you answered “yes” to these questions, then that’s your answer and you owe it to yourself to at least see where the next step leads. And while I do believe this book has delivered on its promise to give you the complete set of principles required to design the life of your dreams, I’d be remiss if I didn’t say that, for most people, it takes more than just knowledge to travel down their Success Path (hence the Wheel of Growth we discussed in Chapter 6).

At ENTRE, we’re standing by with everything you need to chart and navigate your Success Path. I won’t promise it will be easy (in fact I promise it won’t) but, I know for a fact that anything is possible and ENTRE is here waiting to be in your corner.

**It’s up to you. I wish you the best, and I look forward to seeing you on the inside at ENTRE if and when you are ready.**

A person's hands are shown typing on a laptop keyboard. In the foreground, a tablet with a dark brown background and a light brown topographic map pattern displays the word "Appendices" in large white font. A white stylus lies horizontally on the wooden desk surface below the tablet.

# Appendices



## Appendix One

# True Life Design Stories, Testimonials, & Reviews

**These Results are Not Typical. The Case Studies you are about to see provide an example of what some of our most successful students have achieved after more than one year of learning with ENTRE's advanced programs and applying the skills ENTRE teaches to build their businesses. Any statements contained in these Case Studies or results are not intended to represent or guarantee that you will achieve the same or similar results. In fact, we guarantee that your individual results will depend on various factors, including your experience, effort, dedication, resources, capacity and the demand for products/services that your business offers.**



Meet **Dave Mugavero**, a 59 year old business owner from Newport Beach, California. When the pandemic hit, his business was forced to shut down and Dave was stuck wondering “what to do next?” Through a friend, he learned about the endless opportunities online and decided to join ENTRE to bring his business online. After a lot of dedication and implementing his ENTRE training, Dave’s business has exploded! He now has multiple online revenue sources and says it couldn’t have been possible had he not enrolled in ENTRE. He used all the skills, support and contacts he gained in the accelerator courses to take his business to the next level. He also really likes the fact that ENTRE teaches excellence in all areas of life - physical, personal and professional. It really resonated with him and he found his experience with ENTRE to be life-changing. He’s glad that he found ENTRE and he’s looking forward to what his future brings

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Mark Tomaszewski

**Meet Mark Tomaszewski** from Montana. This 59 year old real estate investor and remodeling contractor has been an entrepreneur his whole life but only recently dove into the online world with his training at ENTRE. With commitment, consistency and support from the ENTRE team and community, Mark was able to overcome many challenges in learning a totally new skillset. He's proud to say he's officially declared himself an online affiliate marketer and he knows this is only the beginning as he continues to grow as a person and a business professional

**Meet Jessi** from California. She started ENTRE and within three month, realized the trajectory of her life had completely changed. She is currently the Director of Operations at a restaurant group and she enjoys her job, but she's forced to put in long hours and not something she sees herself doing forever. ENTRE has opened her eyes to new possibilities. She dove into the ENTRE Agency curriculum and finally saw a path to growing her own business, spending more time with friends and family and following other passions in life. With dedication and consistency, her business is well on its way to helping her achieve the goals she's set for herself. ENTRE has taught Jessi how to find balance in her current day-to-day and even better, they have taught her that she can make big changes in her life.



Jessi



Tee Marnette

**Meet Tee Marnette.** After her first six months with ENTRE, she felt she had made more progress in her agency business than she had in the few years prior while she was running it on her own. She combined the ENTRE training she learned in the Affiliate Accelerator and the Agency Accelerator along with her ENTRE coaching to catapult her success. She has secured additional clients in her business and has more promising client meetings lined up. She feels more confident and stable in her business and is already growing her team to outsource some of her work as she expands her agency business.

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**Meet Stanley Cameau**, 40 year old father of two who works as a chef and musician. He enrolled into ENTRE after many failed attempts at building a successful business. Once he committed to his personal growth inside the ENTRE community, he realized his mindset needed to change. It had held him back all along. Stanley is now transitioning from Employee to Entrepreneur as he's scaling his successful affiliate marketing business all thanks to the ENTRE courses and coaching. After learning, implementing and building his business, he began seeing significant results. Today, Stanley is proud to announce how much he's grown. He's got no plans of slowing down and is very excited for his future.



**Meet Steven Conant.** He is a 30 year old husband and father and after following the traditional life path, he got back to his roots to pursue his passions as an entrepreneur. He and his wife found ENTRE and have gone all out with their training. Together they have gained more confidence, new skills and an amazing new network. They have had great success in their affiliate marketing business as well as recurring digital agency clients. Steven and his wife are working full time in their online businesses and growing their revenue by the month. This hasn't always been easy but it's been worth it and all the effort they've taken to grow personally, physically and professionally has paid off. They have taken other online courses but Steven says there is nothing out there like ENTRE.

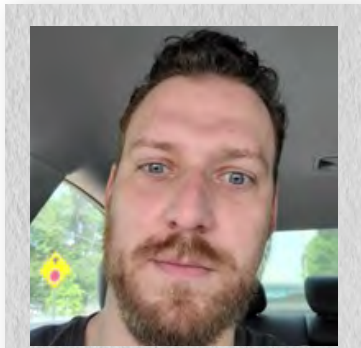
**Meet Rich Burner** from New Jersey. This 27 year old has a successful career in finance but he wanted more from life. He was encouraged at a young age to go to school, get a 9-5 job and a 401K but he wanted to break the mold and pursue something new even though he was skeptical. He discovered that ENTRE could not only provide him with entrepreneurial skills but also a full circle development program to also help him become a better person. Rich enrolled as a student here at ENTRE and after attending our experiential live event his whole world opened up. With the ENTRE training and the support of the community and his coach, Rich now has a full operational digital agency business with multiple monthly contract clients. He says ENTRE has completely transformed his life. Because of his incredible work ethic and inspiring success, ENTRE invited Rich on as a performance coach and the value his students are receiving is immeasurable.



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Lee Thompson

**Meet Lee Thompson**, a 34 year old from Atlanta Georgia. He is a manager of a veterinarian hospital and was looking for a way to build his own business while also creating more balance in life. He started his journey with ENTRE and while he was a skeptic to begin with, he quickly realized the value our courses and community had to offer. Over the course of his first year, Lee enrolled in both the Affiliate and Agency Accelerator programs and while he was able to fund the start up of his agency business with his affiliate commissions, his true passion was helping other business owners grow their companies with the help of his agency. Lee put in the time and dedication to learning new skills and within two months of launching his digital agency, had signed four monthly contract clients, while also hiring a virtual assistant and a sales team member. And he's only getting started!

**Meet Brian Basik**, 62 year old former brick and mortar business owner in Florida turned successful digital agency owner! Brian enrolled in ENTRE and after diligently learning and putting in the effort to build success, he officially launched his online business four months into his journey. Since that time he has seen consistent revenue in his new agency business! He said he enjoys helping other businesses grow their online presence and looks forward to continuing growing his success throughout his retirement years. He is even going through some of the ENTRE training with his daughter to help her build a side business as she is currently working on a master's degree.



Brian Basik

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# TrustPilot Reviews



## **This is no joke!**

Well, as a business advisor myself, I was skeptical of this program, initially. I took the risk and decided to give this a try- and let me tell you, I'm SHOOK. I am about 35% complete with the curriculum, and I have nothing but good things to say about it. Look, even if you don't get ultra rich off your business, this is still a solid and reasonable means to get some cash flow on the side with not too much ridiculous effort. I promise, this would be better to work on than going and getting a part time gig somewhere you don't really want to be. Give it a shot. It's legit. And, they're A+ BBB rated!

- Austin Bates Hansen



Before ENTRE, I had no idea on how to get my life together physically, professionally, and personally. But after signing up and becoming a member, I've learnt how to prioritize, set goals, invest in myself, leverage, and how to start a business that'll become an empire and my legacy.



ENTRE has changed my life. I have transformed since enrolling. I'm becoming the best and most awesome version of myself. I am better than I have ever been.

- Kimberly Scroggins



## **Top notch education and support!**

I have had many educational experiences including those pertaining to entrepreneurship, but until I discovered the Entre Institute, I had never experienced this level of excellence across all aspects of the company. From advisors to implementation specialists to customer service and technical support, I've been treated with respect and have felt how much they care about me and my journey to success. The education and support is giving me a clear path to become the person I want to be and achieve the life I want to create. The personal growth I have already seen in myself because of Entre is huge and I'm looking forward to what's next!

- Emily Spigelmire

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If you're looking to start or grow a business or better yet change your life and create a winning mindset, then ENTRE INSTITUTE is the place for you. ENTRE has the best curriculum and resources of any business training I've seen. The training ENTRE provides gives you the best chance to succeed. If you are shy, introverted and unsure of yourself take the plunge into ENTRE INSTITUTE. Their training program will transform you into a confident person if you apply yourself. The staff is great at helping you bring out the best in you.

- Hamin Dawan



#### **My first 90 Days, Just Finish Module 4**

Wow great journey finish my Module 4 today, nearly first 90 days over. I am positive, structured, confident in looking forward contrary to some months ago, so exhausted, tiring, blurred goals. I am so happy to be part of ENTRE, I believe its destiny met my past, though been entrepreneur for the past decade, got JEFF ads and registered, now here i am. I been part of so many Seminars, Events, Progarmme but this one is UNIQUE of its KIND... Bravo Well done ADMINS / STAFFS / MEMBERS genuine, direct way and transparent ... Thanks you JEFF for sharing everything.

- DSVikPahladi



ENTRE has been a life changing experience for me. I never thought that I could find in one place all of the resources that I need to set up my business online. They have taken the time to not only put processes and resources in place to flatten the learning curve that most of us have. But wait! There's more! ENTRE teaches and coaches you on all of the intangibles needed to help a person effectively transition into the entrepreneurial lifestyle. You will not only find yourself becoming a better business person but a better, more effective person in general. The community is such a great place of support and camaraderie. One of the best things I have ever been involved in.

- Drake O. Parker



#### **Private counseling practice to Online business!**

I have been in private counseling practice for over 20 years and have had 2 books I wanted to write. When Jeff's program popped up on my page I was very interested. Once I dove in I was hooked!! Everyone I have visited with at Entre has been top notch! Their willingness to support, teach, encourage and stretch me has taken me to another level! Thank you Entre for providing a place to grow...a family...a new season of life!

- Steve Nachtigal

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ENTRE equips you with all the tools and... Entre equips you with all the tools and resources you need to be successful as an entrepreneur. My only regret is not looking into Entre 3 years ago when I saw one of Jeff's add. With Entre anything is possible!

- Oz Dayo



### **Be ready to change your life**

This is the best investment you can make in yourself. I've been with Entre for almost a year now and haven't looked back since. I've left toxic work environments and now am my own boss. Entre teaches you not only the technical skills you need to succeed, but also teaches you about the mindset you need to succeed.

- Arlea Bua



### **ENTRE = Growth, Energy, Results**

Finding ENTRE earlier this year has been life changing for me. I already own my own company, or it owns me, and was looking for something to get out of the everyday rat race. I have been in several other businesses, but nothing ever seemed to stick. Entre is not just a course on telling you how to start a Digital Business, it is life changing lessons. Since starting Entre I have Growth in my personal life. I communicate more with family, friend and even social media, which I have never done before. Energy in my physical life since I have started eating right and working out. I have lost over 20 pounds in 2 months. Results in my professional life have grown with everything happening through Entre, Not only is the business I currently own growing, but my Digital business is starting to take shape also. Best life changing investment I have ever made.

- Doug Smith

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# Facebook Reviews



**Christa Turner** recommends **ENTRE Institute**.

about 3 months ago · 🌐

Since I started ENTRE and implemented the teachings, my life has changed. I am out of depression, physically stronger, and professionally a completely different person. I am confident in my ability as an entrepreneur to succeed. Without ENTRE, I wouldn't have taken the steps to create this life like I would have on my own. More than likely I would have quit. From Insight to coaching, ENTRE has helped save my life.



**Steve Kullman** recommends **ENTRE Institute**.

about 8 months ago · 🌐

The training is top notch, the coaching is awesome, and all of the people involved are incredible! The community of people involved with ENTRE are also awesome. You can't beat having hundreds of friends who are all like minded, working on improving their lives everyday. I am so glad that I decided to engage with the ENTRE Institute.



**Richard Read** recommends **ENTRE Institute**.

about 7 months ago · 🌐

I have never before seen such a step by step, hold your hand program that will take you from where ever you are to where ever your mind can see. Yes, you do have to do the work, but along the way there is a tremendous group of people that love on you, encourage you, answer questions, support, and celebrate your wins. You get the impression that they all have a vested interest in your success. ENTRE Institute is the way to go if you want to make a change in your life personally, physically, or professionally. I feel that success is inevitable if you just don't quit. It does not matter how fast or slow you go, just keep putting one foot in front of the other and you will reach the summit! Thank you Jeff Lerner, I have not summited yet but I owe you a debt of gratitude for what you have created. Thank you.



**Jessi Smith** recommends **ENTRE Institute**.

about 7 months ago · 🌐

ENTRE is a place where you can transform any part of your life in to something better. It's hard work and takes resilience, but the tools and support system provided are unlike anything I've ever been a part of. My views on my potential, my path and my purpose have morphed into something I had never even considered before.

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**Jessi Smith** recommends **ENTRE Institute**.  
about 7 months ago ·

ENTRE is a place where you can transform any part of your life in to something better. It's hard work and takes resilience, but the tools and support system provided are unlike anything I've ever been a part of. My views on my potential, my path and my purpose have morphed into something I had never even considered before.



**Guy Beal** recommends **ENTRE Institute**.  
about 10 months ago ·

ENTRE and its community came at a perfect time in my life. I was at a point where I had hit a plateau professionally and in other areas. However, I was fortunate enough to stumble across a video through Instagram with Jeff Lerner and the ENTRE program where I discovered an opportunity that would help prioritize and balance out all the important aspects in one's life. This has become the most pivotal decision I've ever made. Since joining I've broken my weight loss plateau and reached that goal, found my "Purpose" with giving value to others, broke my fear of getting on camera through an invited challenge here in ENTRE along with finding the courage to share things I never have before and have made friendships that will last a lifetime.



**Chanc Williams** recommends **ENTRE Institute**.  
about 8 months ago ·

ENTRE is an end to a means, It's hard work that keeps the mind busy and well worth the investment in yourself. I was skeptical at first but then after a long while of working the program and finding such huge support from the staff and even Jeff learner himself I truly believe ENTRE can and will change anyone's life that is ready to make the shift.



**Devin Erb** recommends **ENTRE Institute**.  
about a year ago ·

ENTRE Institute has really changed my life for the better by helping me get an entrepreneurial mindset that makes me realize all the possibilities out there. They have taught me life and business skills that most people take a lifetime to find and master. They are constantly putting out more information, guides and lives. They have upgraded their software often and making everything a higher value even after already having my purchase. I would suggest getting your hands on some ENTRE Institute courses asap because the value keeps growing every day with all the new content they keep releasing!

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## Appendix Two

# The Broken System Explained And Why You Shouldn't Feel Guilty About Escaping It!

Maybe the very end of a book is an odd place to fully unpack the overall context for the book, but let's just say we saved the best for last. In this final section I will explain exactly what is meant by "The Broken System" aka the nemesis I have devoted my life to battling and the prison that has so many millions trapped, including perhaps you. I'll also do some social analysis of how we got here for the purpose of helping you get comfortable with one of the required elements for breaking out of that system, the fact that you will need to potentially do the opposite of what you've been taught your whole life and deal with any negative corresponding emotions around doing so (they're probably in there, however buried). This book is based on some provocative assumptions such as "The American Dream is dead", "retirement is broken", "the education system misled you", "risk tolerance is the new security", and the most controversial "practically anyone can break free", so it's fair that I should have to justify such statements if this book is to be taken seriously.

So let's talk about it. To start, let's dissect the bit about the American Dream being dead. What exactly do we mean by the "American Dream"? What exactly is dead? How did it happen? Is this just an American thing or did something die for the rest of the world too? Who killed it? Who are the winners and losers? And most importantly, is what this book advocates actually the correct response?

Unfortunately we don't have time for an exhaustive analysis of all the ways that the average person (think "middle" or "working" class) has been screwed - this book isn't intended to be that long and plenty else has been written about that subject (the subject broadly known as praxeology, the study of human action, particularly in economic terms). However, I will give you a list of reference books you can refer to if you want to better understand where I get my ideas and why I'm so passionate about the subject.

- *Keynes Hayek* by Nicholas Wapshott
- *Economics in One Lesson* by Henry Hazlitt
- *The Creature From Jekyll Island* by G. Edward Griffin
- *Rich Dad, Poor Dad* by Robert Kiyosaki
- *The New Great Depression* by James Rickards

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- *Principles for Dealing with The Changing World Order* by Ray Dalio
- A bunch more recommendations at [www.jefflernerofficial.com/resources](http://www.jefflernerofficial.com/resources)

There's always more to read but this list should give you a good start if you want to delve deeper and follow the evolution of the ideas in this book. Anyway, let's get into the American Dream post-mortem analysis.

## The American Dream is Dead

The term “The American Dream” first appeared in usage by writer and historian James Truslow Adams in his best-selling 1931 book *Epic of America*. He described it as “that dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement.” The term has since been used thousands of times in the media and in literature and generally refers to the concept of upward mobility and the idea that, with hard work and creativity, a person can move up socioeconomically and secure a better life for themselves and future generations. For the record, I still believe upward mobility is a very real thing (otherwise there wouldn't be much point to this book), but some basic economic data shows it doesn't operate how it did in the past and is not generally being achieved by the vast majority of people anymore. Let's look at a few data points that support this and then I'll explain why.

Data Point 1: The top .1% of America owns as many assets as the bottom 90%. This means if the US was a village with 1000 people, 1 of them would own more than 900 of them. To be clear, I am not a person who thinks that how wealthy wealthy people are is a problem - money isn't zero-sum and a billionaire making a dollar doesn't take a dollar from someone else (on the contrary it probably gets reinvested to help create a job somewhere), but we've reached a level of disparity equal to what prevailed prior to the Great Depression and the social unrest that comes with that is bad for everyone - economic reasoning is cold and technical and does little to assuage frustrated people who see others around them having far more and struggling far less.

Data Point 2: “Intergenerational Mobility” is falling precipitously. This term refers to the association of parents' income with that of their children. In a society with high social mobility there should be widespread evidence that a child can do better than their parents. There isn't, not anymore. According to a research paper by the National Bureau of Economic Research published in 2016 social mobility fell by more than 70% from 1966-2016 and half of 30-year-olds earn less than their parents did at the same age. To quote Raj Chetty, economist from the organization, “The probability of ending where you start has gone up and the probability of moving up has gone down.”

Data Point 3: Income Growth. Real income growth, which simply means people making more money after adjusting for inflation, is an important “quality of life” metric that, as much as any that economists study, tells us how well people are living. And this is where we get about as depressing as we're going to... this is not a pretty statistic. Since 1979, 100% of the real income growth in the United States has been captured by the top 1%. Said the other way, 99% of America's workers have not seen any increase in buying power since 1979.

We could go on and on, but these statistics sufficiently illustrate the point - The American Dream is not being realized by the average person. So now let's look at why.

First let me reiterate what the reason is not. The degree to which wealthy people are wealthy (and getting wealthier) is not the cause of poverty, inflation, or any other iniquitous economic attribute. Of course we can see how the so-called “wealth gap” creates negative optics and triggers people, which makes it a very real cultural problem worth

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dealing with, but it's important to know that the solution isn't to close the gap by punishing those at the top, it's to raise the bottom up through education and equal distribution of opportunities. And part of that education includes teaching objective truths about the nature of wealth distribution, including that a wealth gap is not necessarily a fundamental problem. Said another way, the socioeconomic ladder is not zero sum meaning those at the top don't have to cause anyone else to lose in order to win, nor vice versa for those at the bottom. For me, spreading the good news that rich people are not to blame for society's ills is an important part of my larger mission to serve humanity, in part to spare rich people undue ire but mostly for the purpose of defusing people's negative associations with becoming rich so they will be more likely to do it. See I want everyone to be rich and, populist rhetoric aside, that is actually a mathematical possibility in a free market. You've probably heard about an "expanding money supply", well there is no technical reason the money supply can't expand enough to include wealth for everyone. A guy can dream, right?

Anyway though, utopian dreaming aside, history tells us empirically that whether any given billionaire has \$50 billion or \$500 billion makes absolutely no difference to the quality of life at lower levels of the socioeconomic ladder, and to the extent that there is statistical correlation between the wealth of the richest among us and the wealth of the average among us it is a positive correlation! Simply put we should want the richest to get richer both because it means that the average is probably getting richer as well and because it stretches our beliefs about what is possible. Still, even with economic science being what it is, a popular narrative persists that blames economic problems on rich people, a fictional storyline that says that rich people are greedy elitists who get their money by pushing others down and who gleefully collude with politicians to keep the huddled masses stuck "right where they belong" (cue evil laugh). But this is nonsense. Not only is it indefensibly classist it is also totally unsupported by either economic or sociological data. Numerous studies have documented the "J-shaped curve" showing that charitable giving as a percentage of income rises dramatically as wealthy people get more wealthy and that the same principle also holds true in how wealthy people allocate their time, meaning they aren't just putting checks in the mail to avoid "getting their hands dirty" but are getting personally involved in the good work they support financially. Nonetheless the "rich = greedy" fallacy persists, which suggests someone must be keeping it alive and benefitting for doing so. As for who that is, well I've promised to keep this book relatively non-political so we'll just leave it at saying there are certain groups who benefit from fanning the "eat the rich" flames in society and the fact that many of them are themselves rich is a telling irony.

As a now rich person myself, who knows many other rich people personally, I am happy to report we are a mixed bag just like any other group. Certainly some of us are bad enough to make it easy to judge us negatively, but similarly (if we will look for it open-mindedly) others are good enough to make it equally tempting to judge us favorably. Reducing any group to a single characteristic is always an error of the judge, not the judged. On the whole, the wealthy people I know are generally concerned about humanitarian and social issues and want to do their part to create a more just world, which is exactly what we'd expect in light of the fact that nearly 9 out of 10 millionaires in the world now (and over  $\frac{2}{3}$  of the ultra-wealthy) are first-generation/self-made and not far removed from a more humble existence (according to a 2017 study by Fidelity Investments). It turns out most wealthy people alive today remember quite well what it was like when life was a lot harder and it's grossly unfair to suggest we are conspiring to keep people out of a club we only recently joined.

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I saw this firsthand back when I hardly had two nickels to rub together and was a piano player living just above the poverty level. I played numerous gigs for fantastically wealthy people alongside musicians who often disdained them. If I had just gone with the crowd it would have been easy for me to believe our patrons were greedy and selfish jerks, but that would have been completely inconsistent with my actual experience of them. I'll admit I did find that they had high standards in matters of professionalism and performance and could be somewhat impatient with people who didn't share those standards, but honestly, I liked that about them and felt that being around them made me better all around. These were people who actually did the things that most people I knew talked about but didn't do - they worked hard at doing big things, they got ahead in life, they didn't complain or act like victims, they generally took care of themselves physically, they sought help for their problems and were continuously improving themselves. Maybe it was just the rich people I happened to be around (most of them were successful entrepreneurs) but in general I found the wealthiest people I encountered (centi-millionaires and billionaires) to be all the things I aspired to be: kind, generous, socially adroit, inspiring, disciplined, self-aware, health conscious, and committed to making a positive mark on society.

And this last fact was on plain display given that many of the best gigs I played were galas or benefits they would put on to encourage their other wealthy friends to donate millions of dollars to various causes (which they would), a context many of my fellow musicians seemed intent on ignoring lest it contradict their rancorous grumblings. My experience with actual "filthy rich" people taught me it is an ignorant and counterproductive cop-out to blame them for society's problems and I even believe the same is true even of politicians. As they say "all politics is local" and the legislators who make the laws and policies we often complain about did not get elected in national elections, but rather in state and district level elections where we and our neighbors had a meaningful say in the matter. Congresspersons report to their constituents, to us, not the nation as a whole, and even Presidents have to win individual states to get elected. Yes politicians sometimes do deals with big companies that help them pay for their TV ads, but it's a drastic oversimplification to say that as a whole they are "in the pockets" of banks or big corporations (or that we lack the power to swap them out if they really were). Such statements help sell books and documentaries, and let us off the hook for our own self-created morass, but the world is far more nuanced than soundbite conspiracy references suggest.

As much as we want someone to blame, the reason the American Dream is dead is not because of any person or group of people. It is because the "system of systems" that supported the dream, and originally helped produce it, has eroded to its core thanks to the attitudes and behaviors of millions of us, not just a few of us. We hear talk about businesses such as banks or infrastructure businesses being "too big to fail", well I posit a similar notion that the collapse of the American Dream is "too big to blame" on any one group, but rather is the unintended consequence of thousands of interconnected and poorly understood decisions made over the last century and accelerated in the last couple decades in three areas of public policy - education, employment, and retirement - that have directly or implicitly led us down a dark road.

These decisions are the natural consequence of failure to understand or practice certain timeless principles that (ought to) govern us and which have sadly fallen out of fashion. These principles are the ones that Stephen Covey calls collectively the "character ethic" of the early 20th century, principles like sacrifice, delayed gratification, giving more than we take, focus on skill over personality, honoring our commitments, and so on. Collectively, every time we run our government without a balanced budget, we slip further into perdition. Every time we vote for

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an entitlement that cannot be supported by tax revenues, we slip further into perdition. Every time we mandate another paid federal holiday and force businesses to pay their employees on days when no work happens, we slip further into perdition. And individually, every time we buy something for our home on credit we can't pay off by next month, we slip further into perdition. Every time we tell a child to borrow money to go to college without a plan for paying off the debt or a clear idea what career they are choosing and why college is necessary, we slip further into perdition. Every time we shame or punish a high achiever so someone else doesn't have their feelings hurt, we slip further into perdition. Every time we eat junk food and pass our bad health choices onto an already overburdened healthcare system, we slip further into perdition. Every time we choose to buy a new car when the old one works fine and we still don't have enough money to retire with, we slip further into perdition.

The decay of the American Dream has for sure been a mix of the micro and the macro, decisions made at personal levels and at social and governmental levels, but honestly what is the common denominator in all of them? We are. We shouldn't blame politicians any more than we should blame rich people. We're the ones that elect people to manage our economy who have never managed a business profit and loss statement, or even taken an accounting class for that matter. We're the ones who favor incumbents instead of effectively creating term limits by cycling out officeholders with our voting power. We're the ones who eat Krispy Kreme Donuts while demanding cheaper health care. We're the ones whose natures are short-sighted and easy to pander to, choosing our own short-term self-interest over the common good. We're the ones who favor those who tell us what we want to hear over those who tell us what we need to hear. We're the ones who entertain ourselves with screens for an average of seven hours a day instead of using that time to become educated about economics, geopolitics, history, sociology, philosophy and other disciplines that might have helped us make better choices and keep our prosperity intact.

We (Americans, in the case of this data point) are the ones who spent 88.4 billion hours playing video games in 2021 instead of getting ahead in the real world. We're the ones who spend way more than we earn and have racked up almost a trillion dollars in credit card debt just in the US. If I am right that the American Dream is dead (which I am) then there is literally so much blame to go around it is meaningless to bother finding a target. A broad conclusion is called for and I offer that, over the last 50-100 years, society as a whole got soft and neglected the hard truth of who and how we needed to collectively be to keep the dream alive. And the fact that when I say stuff like this online I often get comments like "Shut up, Boomer!" illustrates my point exactly. It was never the government's job to think or act for us or instill good habits and given that in the westernized world now we have nearly 50% obesity, over 50% divorce, and household spending that exceeds personal income in numerous countries it's kind of hard to collectively point a finger at anyone else.

Ok, so now that my rant in defense of rich people and politicians is over, what about us, specifically you and me? If you've read this far it is likely that the previous paragraph didn't describe you, or at least didn't describe the person you're looking to become. You might have been reading it thinking "What does this have to do with me, Jeff?". You may already be someone who has a high character ethic and at times feels helpless or even angry about what's going on in society. If that's you, here's what all of that had to do with you. For you to change your personal situation you have to let go of worrying about anyone else, at least initially. You have to be able to know all that I said above yet not be angry about it. You have to love people, even those who are part of the problem, and waste no energy trying to get others to change along with you. You have to accept that changing your personal situation isn't going to do a damn thing about anyone else's, at least not initially. You have to understand the enemy without so you can

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differentiate it from the enemy within. There is a lot of work to be done in the “us vs. them” fight, and likely always will be, but until you’re free, your fight is just “me vs. me”. You need to know going in there will be constant internal pull, a scheming little voice in your head, calling you to stop the fight and acquiesce back to the status quo, and by explaining all that I did above you can better understand where that voice comes from. That voice is the world around us seeping inside us, echoed by some of our more primitive evolved instincts like resistance to change, risk aversion, and baseline fear. The war within will be plenty to occupy you for a time and the previous section was just to help you better understand the ethos of the opposition. But steel yourself, you cannot help the poor by being one of them, you cannot save people from a sinking boat that you are on too, and you cannot inspire people to do what you have not yet done yourself. This book is a call for you to take the frustrated feelings you may have, resist the urge to find someone to blame, resist equally the urge to try to save others now, and convert those feelings into the laser-focused energy it takes to do the hard and uncommon work of raising yourself up above the average of the world around you, a world based on systems that are predicated on you not doing so and failing if you dare try. The first step in escaping the broken system is to see it for what it is...and the immediate second step is to learn to ignore it completely. Without the consolidation of focus from frustration over many things to ferocious obsession over one singular thing (breaking yourself free) there is no release in sight. One of my favorite authors, Ayn Rand, has a book called “The Virtue of Selfishness”. It’s time to embrace that virtue, for now at least. Once you’re free you are welcome to do what I do - inspire others to get free too and inform them how it is possible (believe me, I’d love the help) but until then, you need all your energy and focus for the task at hand.

So now, having made that invocation, let me forewarn you of how truly hard it’s going to be, along with the irony that the more conscientious and decent you are the harder it will likely be still. It’s a weighty moment when you start breaking free and realize that in a very real way you are leaving some people behind, including some you likely care about. You will feel bad and you will rethink whether you ought to keep going. Trust me, you ought to keep going so decide as much now. My experience has taught me that, hopefully nuclear family aside, the people close to you probably won’t want to hear about or know about what you’re up to as you go through this process. In some cases even your nuclear family won’t support your efforts, though I am fortunate mine did. It’s best to prepare yourself for this now and resolve that you will likely feel very alone at times in the process, abandoned even. I have seen it thousands of times. In nearly every case of a person breaking free of the broken system many of the people they wanted to bring with them ended up having to catch up later...and some never do. Those of you who do will probably end up resenting some, specifically those who criticized you while you were doing the hard work but then wanted to party with you in the aftermath. I recommend forgiving them in advance. It’s going to happen and it honestly isn’t their fault. In the absence of concerted study to understand the alternative (such as reading this book) the broken system is intoxicatingly powerful because it is still far less scary for most than the unknown of breaking out of it. Ever seen *Shawshank Redemption*? If so, you likely remember the character, Brooks Hatlen, who kills himself when he gets let out of prison because he doesn’t know how to function “on the outside”? Well, that’s just a movie but it does represent something very real about human nature. There are many among us who may say they value freedom but don’t actually want the responsibility that comes with it. Surely that’s not you but as you earn freedom you’ll become a mirror in which those who do fear it can see their own fears confronted, so don’t be surprised if they resent you for it.

Frankly, not wanting to face such resistance or resentment from people close to me is part of why I started making content, started writing books, started a podcast, and ultimately started ENTRE. A lot of people don’t want to hear

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about “a broken system” or confront things like their inability to retire and how it’s a product of their own choices. Uncomfortable truths are, well, uncomfortable, and we often want to shoot the messenger who uninvitedly shows them to us, so I spend my time talking to people\* who aren’t as close to me and (hopefully) won’t want to shoot me for speaking the truth (\*not surprisingly the people in my “real life” that do like to talk about these ideas are teenagers, whose mindsets are not yet so “fixed” and a large group of whom my wife and I mentor). Thankfully there are millions of people online and in my audience who are interested in these ideas, and even more thankfully, over a quarter million of you so far have raised your hand and let me help you see the system for what it is and have the opportunity to make an escape plan through ENTRE. It’s the most rewarding work I could ever imagine doing, and especially became so once I let go of trying to persuade anyone around me and focused all my energy on broadcasting the message. I’ve made peace with that, after all truth is hard enough to digest when we hear it on the radio or read it in a book, it seems understandable we don’t always want it spoken directly to us where we can’t click off the video, turn the dial, or close the book. I’ve definitely learned that humans like to control how (much) they receive truth, both the timing and the portion sizes. And besides, actions speak louder than words so when it comes to the people closest to us, the best way to help them free themselves is to free ourselves first and let them come ask us how we did it if they’re so inclined (that does happen some to me now, but still surprisingly little). And honestly, until we’ve done our own work to get free, talk on the subject is just bloviating.

So all that to say, hopefully now you’re ready to let your walk be your talk - to escape the broken system with your eyes wide open to all that will entail. If so, you can start right now. You do not need to read any further. You’ve made it 98% of the way through this book and reading the final 2% won’t change a thing about the options in front of you. But if you’re like me, you’re a born “Lerner” (ha ha) and may just want to know how things work, so I’m going to close us out by discussing “the Big 3” and how they interplay together, but honestly you don’t have to understand the broken system to escape it. It’s like any other illness in that sense, you only need to know how the treatment works, and that’s what the body of this book was devoted to and ENTRE can help you with. But if you desire to know more about how our education, employment, and retirement systems work together to form the world’s largest and most entrapping web, then enjoy this last section.

### **The Big 3 (The 3 Bigs)**

As mentioned, the three primary institutions that combine to create “the broken system” are the education system, the employment system, and the retirement system. I call these “The 3 Bigs” and refer to them as “Big Education”, “Big Employment”, and “Big Retirement” in an attempt to convey their diffuse, leviathan-esque nature. Each of these meta-systems is a sprawling, interconnected web of institutional stakeholders, group and sub-group interests, and millions of people, most ignorant to the larger implications of the work they do. They are also the three systems that govern most of our experiences out in the world and in which most of us spend our lives from the day we enter preschool. “The Bigs” remind me of Hotel California from the famous Eagles song: “You can check in any time you like but you can never leave.” \*Note I also think a lot about “Big Healthcare”, a system we are literally born into, but this book is upsetting enough without that conversation so I’ll steer clear!

There are numerous reasons why The 3 Bigs are collapsing (in function if not yet in form), some of which I’ll touch on here. But before I do, let me disclaim that to explain these forces thoroughly requires lengthy discourses that span a range of subjects including economics, (geo)politics, sociology, anthropology, philosophy, epistemology, history, and much more. If I were a full-time academic with a decade to devote I could maybe do that justice,

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but frankly such tomes have already been written, they're just so big they don't get read much except by other academics. Even the high-level summary I attempted to include in my larger book [Unlock Your Potential](#) helped push that book over 350 pages. So please accept that what follows here is not even an attempt at a historical or journalistic record. This is just a brief discussion of the current state of things with some opinion woven in. I am assuming that if you've read this far you are willing to trust my facts, hear my opinions, and perhaps even agree with my worldview. Or maybe your jury is still out in which case this section can help you decide how aligned with my position you are.

Each of the 3 "Big's" is a superstructure or "system of systems" whose failings trace back to their origins. Here are those origins explained at a high level (or at least the aspects of those origins that correlate to their current failing states):

## Big Education

Both the primary education and University systems in America originated in the 17th century, as the Puritans sought to organize a system of education to promote Christian values. From the 17th to 19th centuries though, education remained largely a local matter, with towns and communities organizing their own schools and many children learning at home. But in the 19th century, the upper class Protestant community successfully used their influence to convince the government to federalize education and the first Department of Education was created (signed into law by President Andrew Johnson in 1867). The current Department of Education website states that the department was created "to collect information on schools and teaching that would help the States establish effective school systems" however it was widely known at the time that the real reason was to prevent the spread and usurpation of "Amero-Christian" values by the Catholic (parochial) school system that had been established by Italian and Irish immigrants beginning in the late 18th century. Basically the "WASPs" (white, anglo-saxon Protestants) were worried that immigrant communities were teaching their kids allegiance to the Vatican. So the US government imported the well-established "Prussian" schooling model, which had been created in 1763 in present-day Germany by decree of Frederick the Great and which was primarily designed to produce compliant factory workers for an industrializing economy. The US simply took that model and agreeably layered on top of it the requested Protestant traditions like prayer and religious assemblies (which I still remember attending for the first 45 minutes of each day 35 years ago when I was in school, before religion was evicted from schools).

In summary, the modern education system was never designed to prepare students for the state of today's world. It focused then, and still does, on "old world" skills like rote memorization, attention to (and grading on) details, standardized test taking, etc. Neglected are "new world" skills needed to succeed in a rapidly evolving economy marked by constant dynamic change, skills such as sales, branding, personal optimization, leadership, strategic thinking, critical decision making, oration and language mastery, improvisation, etc. We are saddled today with an entrepreneurial economy that is undersupplied by an education system designed to produce traditional "yes man" style employees, not entrepreneurs or entrepreneurial employees. This is why, when hiring for ENTRE, we do not even consider a person's education. I truly couldn't tell you how many of our team members went to college, nor do I care, and I have found that if anything, skills people learn in college can limit their ability to create value for a business because in college the majority of the points are given just for showing up and completing the work, irrespective of how much innovation or value creation took place. As for myself, well, I do admit to having a diploma but it remains to this day in the cardboard tube it was mailed to me in (a fact I am only aware of because I recently stumbled upon it while looking for a paper clip in our home office closet -true story).

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And honestly, the only reason I even finished college was at the behest of my (ex) father-in-law, only to realize it would have taken a lot more than a college degree to make him happy. I did not “walk the stage” to claim that diploma (I had a gig that day), and to this day I have never seen it, taken it out of the tube, or used it in any way. I pretty much consider it the equivalent of a “paid in full” invoice for an education I only don’t resent because it was paid for with a piano scholarship. Neither I, nor anyone at ENTRE (or many large companies nowadays) have gotten any additional opportunity or compensation because of educational credentials, and there is plenty of data showing that the \$1.7 trillion owed to the US government by 43 million former student borrowers (37% of whom never even graduated) has failed to produce a return-on-investment across the board that would justify that many twenty-somethings going into that much debt. Consider that of the 67% who did graduate, 54% of them are either now unemployed or work in jobs that don’t require a college degree any way, which means a cool trillion dollars in student debt was unhelpful and unnecessary. Heck, even a degree from Harvard is a hard argument to make. Undergraduate tuition at Harvard averages \$300,000 over four years yet the average Harvard graduate earns only \$84,000 after 12 years in the workforce (\$40,000 of which goes toward their loans assuming the average interest rate of 4.6% and average 10-year term). Yes, you read that right, the average Harvard graduate who pays full tuition and spends over a decade in the workforce earns less than six figures and spends almost half their gross income on student loan payments.

I hope it’s clicking how screwed up our educational system is and why so many companies don’t even look at that part of resumes for applicants. Experience, skills, and character are what matter, not the number of academic hoops a person jumped through. Nonetheless, high school guidance counselors (and parents) continue to railroad millions of students into insurmountably expensive college educations financed by debt that indenture them to the Federal government, which became servicer of record for all student loans in the US via the Affordable Care Act of 2010. Bear in mind, the price of those educations has increased an average of 6.8% over the last 22 years as of this writing (since 2000), despite an average inflation rate of only 2.5% during that same time. No wonder the government wanted to go into the student loan business! They get to lock borrowers into inescapable (non-bankruptable) loans on a product that increases in price at almost triple the rate of inflation while dictating the advice given to millions of potential customers (high school students) by controlling the funding that pays teacher and guidance counselor salaries. Oh yeah, and the loans themselves are guaranteed by tax dollars being collected on the earnings of the same people who owe on the loans (former students aka present employees). Really think about all this. For over a decade now the government has been deep in the business of originating six figure loans to barely-creditworthy young adults on overpriced products and then backstopping those loans with tax dollars they plan to collect from those same borrowers once they enter the job market, all while they pay the salaries and set the quotas of the people who are telling high school students they need to borrow the money to buy the product, however recklessly priced. No wonder the average duration of these loans, which begin as 10-year loans, ends up being 21 years, a timespan that continues to increase as older, less expensive loans get paid off and newer, more expensive loans fill up the government’s books. And did you catch that bit about these loans being “inescapable”? Student debt is classed the same as tax debt and federal judgements meaning the government will never let you bankrupt out of it, even for medical reasons. They will literally hound you until the day you die to pay back your college education, regardless of whether it translated into higher net earnings. Honestly, every time I explain this stuff I feel like I’m describing an episode of *The Sopranos*, but unfortunately this is not the mafia and it is not fiction (It’s worth noting that the business practice of profiting from the solution to a situation you helped create is one of the definitions

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of racketeering). As for the mechanics of how high schools, banks, state governments, the Federal government, corporations, and Universities collaborate to keep it so, that's a subject I explore further in [Unlock Your Potential](#), where I go into detail about the politics, financial controls, and college-placement quotas inside an actual California school district as told to me by a confidential source. But this is probably enough for this book's purposes, so now, let's move on to...

## Big Employment

In 1970 when, as discussed in Chapter 10, Milton Friedman published his famous New York Times article on the Friedman Doctrine (aka Shareholder Theory) and declared shareholder profits to be the primary aim of business, the era of "Shareholder Capitalism" was officially ushered in (and ironically much of what the hippies had been criticizing about capitalism for the previous decade was suddenly validated). The effects of Shareholder Capitalism have been far reaching and well-documented and are generally considered responsible for most of the "corporate greed" headlines we are used to seeing now. Of particular interest is how Shareholder Capitalism fundamentally altered the relationship between large employers and their employees from cooperative to antagonistic, which is why some of the top leaders and thinkers in the world economy, such as Klaus Schwab, founder of the World Economic Forum, are railing so hard against it (as am I). "Tier 1" corporations (roughly 500 out of over 31,000,000 US companies) now represent a third of the entire US GDP and continue to grow at what could be called an unnatural, even cancerous, rate (cancerous being the appropriate term if we look at falling quality-of-life measures for employees, not just compensation).

These companies disproportionately suck up private capital, government incentives, market share, talent, and cultural mindshare, while reducing competition for employees (aka better treatment) because in such a homogeneous environment employees have no leverage - their only threat being to jump out of one frying pan into an adjacent one, so to speak. If the 20th century was the era of combating monopolies, the 21st century is proving to be the era of a monopoly of monopolies, especially in technology and technology-enabled companies, and while businesses talk a good game about employee relations the talk is hollow and everyone knows it. Personally, I think the only reason the situation is tolerated is because so far salaries have been able to keep rising even as quality-of-life metrics plummet, but even still cracks showed mightily during "The Great Resignation" that characterized the COVID pandemic. And even before that, the tense detente between employers and employees was evidenced by the fact that the average employee left their job every 20 months.

It's a dicey situation with no easy way out, which is why I advocate the not-at-all easy solution of helping people become entrepreneurs and break out of the conundrum altogether. At this point, the dynamic within Big Employment is so messy that only the boldest companies with the strongest cultures and highest margins can defy convention and treat their people really well, and usually they have to stay private in order to retain their rights to do so. I do believe that most large companies think they have no choice and are simply doing what they must to "compete" given that such companies are run by executives who are also employees and operate in the same environment as the people they manage (and are bribed to do so willingly by stock option packages, deferred bonuses, and other "golden handcuff" compensation measures). And although I have never personally worked at a large, Fortune 500-style company, I have it on good authority from friends who do that any C-level executive at such a company that rocks the boat in favor of a less mercenary approach jeopardizes their whole career and is likely to be replaced and blacklisted.

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Low and mid-tier employees know this is the case and that's why they change jobs so often rather than expect things to improve, only when they do they typically find that there is no "greener grass" anywhere because all the grass is growing in the same toxic, shareholder capitalist soil. Ultimately, I believe a return to "Stakeholder Capitalism" which preaches a balancing of the interests of all of a business's stakeholder groups (shareholders, employees, customers, vendors, etc.) is the solution, but even that would need to happen in a modified form with much less governmental control and conflict-of-interest than what characterized much of the 20th century (and avoiding world wars and great depressions would be nice too). In any case, self-directed, systemic change is unlikely any time soon so, the way I see it, quibbling over Shareholder vs Stakeholder theory is a somewhat abstract and long-term approach to the problem that offers little upside for you today. In the short-term, I believe what is needed is a return to entrepreneurial principles as the foundation for a bottom up economic Renaissance. Fortunately, as revolutionary ideas go, this one is very peaceful.

Nothing has to be dismantled for you to start the journey of becoming an entrepreneur right now, today. It is a win-win proposition - a choice that, if taken by enough of us, will repair the broken system, but which offers each of us individually our best shot at happiness, fulfillment, and self-determination, regardless of what anyone else does! How often in life do you get to do what's best for you and also what's best for the world? Not often enough, so enjoy it! So that covers Big Education and Big Employment, now let's talk about the 3rd link in the chain...

## Big Retirement

Even labeling this with the term "retirement" fails to capture the breadth of the boondoggle it describes. The financial edifice behind Big Retirement affects more than just elderly Americans and involves more than just saving for retirement. But it is the concept of retirement, sold to the American public in the early 20th century (another Prussian import as I'll explain), that holds together the entire American financial services industry. As long as Americans are saving and investing for retirement, the US financial system works, but if that were ever to change the whole system would collapse.

Heck, just the default of a few retirement and pension funds in 2007 and 2008 required global intervention and a multinational effort to bail the system out to the tune of trillions of dollars, along with setting in motion the quantitative easing (QE) inebriation that is drowning multiple world economies to this day. So here's a short telling of the origin story of how we ended up here (feel free to fact check). The first couple decades of the 20th century saw a number of innovations in the US banking industry, most of them modeled off of the European banking system most famously associated with the Rothschild family but also prominent in France, Britain, and most of Western Europe. The chief architect of the US financial system as it was fashioned in the early 20th century was a man named Paul Warburg (the original inspiration for the "Daddy Warbucks" character in Annie).

If you read the published accounts from that time you'll find that most of the credit for the 2 major pieces of financial legislation in that era (the Federal Reserve Act which created the Federal Reserve banking system and the 16th Amendment which instituted the national income tax, both passed in 1913) were given to the powerful Rhode Island Senator Nelson Aldrich (whose daughter married John D Rockefeller's son and gave birth to Nelson Rockefeller, US Vice President under Gerald Ford). But documents now readily available to the public reveal this was a cover and that Paul Warburg was the true "wizard behind the curtain". He began working behind-the-scenes with Nelson Aldrich first in 1908, and then featured prominently at the secret meeting at Jekyll Island, Georgia where the

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Federal Reserve was first proposed. The reason for the subterfuge was that the American public would have disliked Paul Warburg's involvement in the American financial system, aptly because of anti-Jewish bias but mostly because he was a German with direct ties to the Rothschild banking family, and this was an era of high tensions between the US and Germany (World War I broke out in 1914). So, working behind the scenes through Nelson Aldrich and others, Warburg architected the US banking system to operate much the same way as the German one, and it was not until 1919, a year after World War I ended, that Warburg emerged as a public figure in US finance. Two years thereafter, in 1921, he became a Founding Director of the Council on Foreign Relations (CFR), a New York City-based think tank that is still one of the most powerful independent organizations in the world.

Unfortunately, many of these names and places such as the CFR, Jekyll Island, and the Rothschilds are now so inextricably linked to various conspiracy theories that it is hard to discuss them in accurate historical terms without warping the conversation, but in this case the larger conspiratorial elements don't matter. We're just focused on retirement so we'll steer a wide berth around popular conspiracy theory subjects and stick to the uncontested facts of how retirement became the bedrock of the American banking system. Here's how that happened. Prior to 1889, the world had never heard of "retirement", but that changed when the then-Chancellor of Prussia (now Germany), Otto Von Bismarck, one of the most astute statesmen in history, had an ingenious idea. At the time he was concerned about the spread of Marxism in Europe and in particular about high youth unemployment in the Prussian Empire creating fertile conditions for a Marxist uprising, so he looked for a way to get the young people of his country out of the streets and into gainful employment so they would be too busy and well-fed to want to participate in any insurrections. His idea? Force anyone over 65 years old to "retire" thus clearing space for businesses to hire up the young people and get them off the streets. His carefully worded sales pitch to the public was "Those who are disabled from work by age and invalidity have a well-grounded claim to care from the state".

And so any employee over 65 was then given a government pension and forced out of the workforce with much pomp and circumstance to glorify the occasion and make it feel less like a sunset and more like a new dawn. Bear in mind, at that time the average human lifespan was only 48 (largely due to high childhood mortality) and even those who survived childhood averaged only a 70 year lifespan. This is important because the original pension model was designed to pay an average of five years (quite a different proposition now that retirees tend to live into their 80s). As it turned out, the biggest beneficiaries of mandatory retirement ended up being bankers, namely the Rothschilds, who after setting up shop in Frankfurt in the late 18th century used the situation to their advantage to become the dominant banking family in all of Europe in the 19th century.

Now that the working class knew they would be forced out of work at 65, the notion emerged that any responsible member of that class needed to begin saving money for those years so as not to be a burden on their family. The savings trend extended to even the youngest workers who now knew that when their elders (who typically earned higher wages) hit 65 the family would lose their income. All in all, the invention of retirement for political reasons resulted in a massive inflow of money into German banks and is largely seen as one of the reasons the Rothschilds (and Warburgs and other families) grew so quickly to such power - right place, right time, right industry, right legislation. Thanks Otto! From there the bankers started devising a number of clever products around "saving for retirement" that grew to resemble much of the modern financial services industry. There is much more to say about how this story plays out, but though interesting it is not material to the story. Suffice to say that in the early 20th century, Paul Warburg knew full well the opportunity that the retirement concept had presented for his family

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banks in the previous century and how good for 20th century US banks it would be too.

At this point it should be mentioned that Warburg became a Partner in Kuhn, Loeb, and Co. in 1902, one of the largest investment banks in the US at that time, and also became a Director at Wells Fargo in 1910, a position he held until 1914 when he was appointed to the board of the newly created Federal Reserve, which he had engineered. In short, Warburg had as much to gain as any person on earth from anything that would benefit US banks and helped the banks devise the plans to sell the public on the concept of retirement. Consider that prior to 1889 not only was retirement not widely practiced there was not even a word for it in most languages. Still to this day many languages still have no word for it because in many cultures the idea of working your whole life as a sacrificial waiting game for an end-of-life payoff is considered as depressing as it sounds. But thanks to some clever marketing devised by some greedy bankers we have built an entire society around it. So now let's skip ahead, right past the the income tax (1916), the Great Depression (1929-1939), the first abandonment of the gold standard and illegalization of even owning gold (1931), the establishment of the social security system (1935), the final abandonment of the gold standard (1971), and the profligate money printing of the last 20 years, and land right at the present.

That century-long journey is far too complex a story to tell here, but the effects of it are easy enough to summarize (and are detailed much more thoroughly in [Unlock Your Potential](#)). We now find ourselves with a grossly debased US currency that is tied to nothing of intrinsic value and is only backed by future promises to collect taxes denominated in that currency (a slippery slope one might say). We have multi-trillion dollar annual budget deficits, unsustainable financial commitments to our own citizens, and as of 2022 the US is one of seven countries with over a trillion dollars in debt, topping the list at over \$23 trillion as of this writing.

Simply put, anyone with a pulse can look around and observe an economy where basically unless you're rich (say, \$10 million net worth or more) you're poor. And the retirement promise? That's a dead man walking, as the saying goes. Since its inception retirement has relied on three pillars - employer benefits (pensions), government benefits, and private investments. Thanks to the debasement of the dollar, accelerating inflation, money supply mismanagement, and a variety of short-sighted decisions by the government such as depleting the social security, medicare, and military pension trusts, the first two are broke or getting there fast and generally employees know it, though the lack of an obvious better option (along with the broken healthcare system) keeps most people stuck in the workforce no matter how tenuous they perceive their retirement plan to be.

Even the "Great Resignation" didn't really alter the fundamentals of employment in a long-term way - people who quit their jobs soon thereafter realized they still needed health insurance and retirement benefits and lacked any real know-how around alternate paths like entrepreneurship (other than those who joined ENTRE of course!) The result has been that most people who did quit either took underfunded early retirements (which often meant moving in with their kids) or have ended up taking new jobs that are not that different from the ones they quit, and the data now coming in is showing equivalent levels of dissatisfaction to before the pandemic. So there you have it, The 3 Bigs explained at a high level, and shown to be, as promised, doomed from their conception to inevitably lead us right where we are.

And that officially concludes our time together here. I hope you have enjoyed this book as a whole and in particular this appendix, which has been perhaps the most fun part of this book for me to write. To be clear, I take no joy in how messed up this world is that we all share, but I do derive great satisfaction from helping people put the pieces

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together to understand how we got here and where we can go from here, especially if we bond together around a new set of ideals (or perhaps a return to an older set of ideals). I believe that any one of us that wishes can be set free by a simple return to the entrepreneurial values that have driven the greatest wave of prosperity the world has ever seen over the last couple centuries (and by working our butts off in accordance with those values). For me, this appendix is more than just an explanation of how those values got compromised or why I believe you should return to them if you want to create personal and financial freedom, this is the context for why I have devoted my life to evangelizing these values. This appendix is my “know thine enemy” expose. There are massive, complex, and diabolical forces at play that both depend on and perpetuate the ignorance of millions of people. And while it is dramatically satisfying to picture some room full of evil overlords pulling the world’s puppet strings, I believe the truth is actually more sinister.

In psychology there is a concept known as “diffusion of responsibility” that describes how individuals take less and less moral responsibility as the number of people participating in moral transgressions increases. This is how human rights abuses like the My Lai massacre in the Vietnam War, and the Abu Ghraib scandal in the Iraq War happen. This is how Naziism and other Fascist movements are able to sweep entire nations as “good men stand by and do nothing”. Diffusion of responsibility is one of the most distasteful aspects of being human, and while the concept is grotesque and easy to criticize, none of us are really immune from it. But what if there is something even more insidious? What if we consider what we might call diffusion of ignorance of responsibility? What if a pervasive moral transgression is not even visible to those participating in it? What if millions of us are a part of something that is limiting or even sacrificing the majority of us, but almost no one even realizes what’s happening? They say a fish cannot understand water unless it is removed from it. In that sense, are we fish swimming in the water of a broken system and unable to perceive the toxicity of the water because we can’t even perceive the water itself? I have sat in countless rooms of entrepreneurs who shake their heads trying to understand “how do most people do it?” And by “it” we mean giving up the best hours of the best days of the best years of their lives in exchange for a promise that more often than not gets broken. These are not questions I presume to have the answers to, all I have is a perspective, the perspective of someone who has been outside the broken system his entire adult life and through hard work and calculated risk-taking has achieved the unique brand of joy that comes from blending financial freedom, time freedom, location freedom, and purpose in the way that entrepreneurship allows a person to do. Whatever you do from here, there is no wrong road as long as you take the road that is true to yourself. I think life outside the broken system is pretty great but I also recognize it probably isn’t for everyone. This book is simply an invitation for you to consider joining me out here. I hope you take the invitation, and if you end up doing so with ENTRE’s help, even better. But most of all you should do what will leave you with no regrets. I’m not a fan of one-size-fits-all claims to truth and I think there are as many right ways to live as there are people trying to do so, but if there is one piece of advice I would give every human on earth it is to live in such a way as to minimize the likelihood of regret. Maybe we get more than one go at this earthly life, but I have no evidence to support that. From what I can see, this is it, the one show. There are no rehearsals and no do-overs, and I decided a while ago I wanted it to be a show I was glad I got to see, I was glad I got to live, I was glad I got to show to others, and that I wouldn’t want to rewrite. I hope you feel the same for your life, and if you don’t currently, well, as long as you’re drawing breath it isn’t too late for a plot twist. Take care and thanks for reading.

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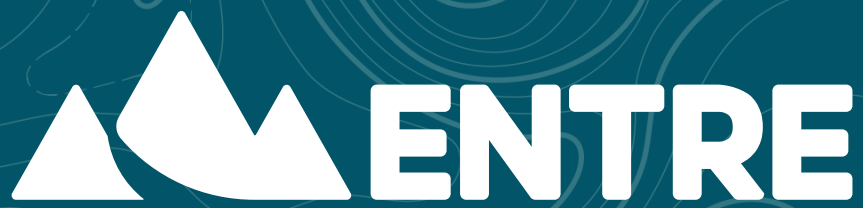
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