BE WEALTHY

The 5-Year Freedom Plan

A working plan to turn the money you earn into the assets you own.

BRETT TANNER

Write in this. That is the point.

START HERE

Read this part first

Most agents have a good year and nothing to show for it.

BRETT TANNER

I did that for years. I closed a lot of homes. I made real money. And if you had asked me in March what I was worth, I could not have told you. Not because it was a hard question. Because I had never once sat down and answered it.

> ***The purpose of a business is to build wealth. Your business is not the prize. It is the engine that buys the prize.***

This is a workbook, not a book. You are going to write in it. By the last page you will have four things on paper that most agents never write down in a whole career:

1. Your number, and what it is for
2. Where you stand today
3. How many assets you have to buy, and how many that is per year
4. What you are doing in the next 90 days

Give it about an hour. Use a pen. Guess when you have to, and put a question mark next to the guess so you know to come back to it.

ONE HONEST NOTE ABOUT THE TITLE

My own plan runs 30 years. Five years is not the finish line. Five years is how long it takes to build the machine that runs the other 25. My own plan has a hard marker at year five, and I put it there on purpose. If year five is right, the rest mostly takes care of itself.

ABOUT THE NUMBERS IN HERE

Every dollar figure in the examples is made up. Believable, but not a promise. Your market is not my market. Put your own numbers in the boxes.

What is in here

CHAPTER ONE

Get free

Before you pick a number, know what the number is for.

I know an agent who had a $400,000 year. Best year of her life. She bought a truck, took the family to Hawaii, and paid off a credit card. Twelve months later she was in the exact same spot, and the next year was slower.

She was not bad with money. She just never decided what the money was supposed to buy. So it bought whatever was standing in front of it.

That is the whole problem. Not income. Direction.

Every agent I have ever coached tells me they want to be free. Almost none of them can tell me what free looks like on a Tuesday. So start there. Free from what? Free to do what?

Answer these in your own words. Not what sounds good. What is true.

What does getting free mean to me?

Freedom of the work you do.

What would you do all day if the money was handled?

Freedom of where you do it.

Where do you want to be, and how often?

Freedom of how you do it.

What about how you work right now would you change tomorrow?

Freedom of who you do it with.

Who is on the list? Who is not?

Freedom of choice. What do you want to be able to say no to?

CHAPTER ONE

The story you tell yourself about money

Nobody buys their first rental. They buy their first rental after they get out of their own way. So answer these too. They matter more than the math does.

What is the story I tell myself about money?

Was money tight or easy in the house I grew up in?

Who benefits most when I get wealthy? Name them.

Was money something we were proud of, or something we worried about?

What is the biggest lie I believe about investing?

What is the one thing holding me back right now?

Your freedom statement

Now put it in one paragraph. Present tense, like it is already true. Read it out loud once. If it does not make you a little uncomfortable, it is too small.

In five years I...

SIGNED

DATE

CHAPTER TWO

Your starting line

You cannot plan from a number you have never added up.

Two numbers. That is this whole chapter.

The first is what you are worth today. Not what you make. What you are worth. Everything you own, minus everything you owe.

Most agents can tell me what they earned last year down to the dollar and have no idea what they are worth. That is backwards. What you earned is what you did. What you are worth is what you kept.

Add it up. Write the date on it. Then update it every month, on the same day, for the rest of your life. It takes 20 minutes once you have the list. I do mine on the first Sunday of the month and it is the most useful habit I have.

WHAT I OWN

Cash in the bank	
Retirement accounts	
My home (what it sells for today)	
Rentals and land	
What my business is worth	
Cars and anything over $5,000	
Money people owe me	
Other	
Total I own	

WHAT I OWE

Mortgage on my home	
Mortgages on rentals	
Credit cards	
Car loans	
Student loans	
Business debt	
Taxes I still owe	
Other	
Total I owe	

WHAT I OWN		WHAT I OWE		MY STARTING LINE
$	−	$	=	$

Write today's date next to it. ____________________ You will want to know when you started.

CHAPTER TWO

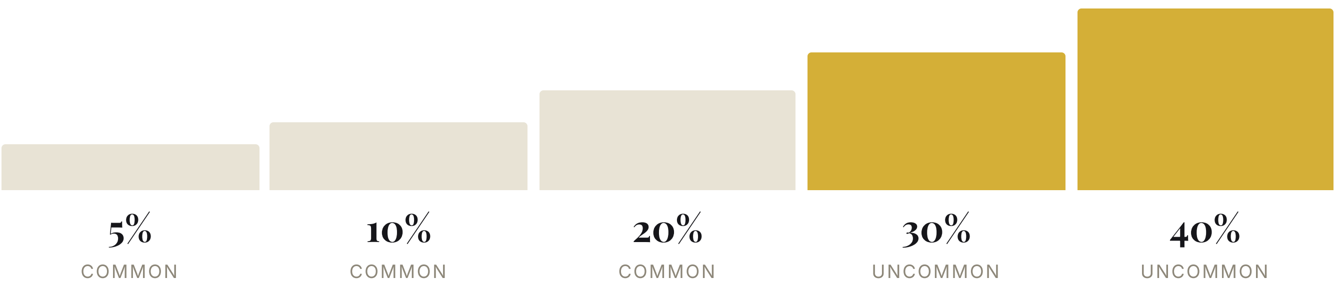
How much of it you keep

Income is not the problem for most agents. Keeping it is.

Here is the number that tells the truth. Take what you saved last year, divide it by what you earned last year, and multiply by 100. That is your savings rate.

(What I saved ________ ÷ what I earned ________) × 100 = ________ %

Now find yourself on the ladder. Circle it.



Almost everyone lands in the first three. The people who get free live in the last two.

WHERE THE REST OF IT WENT

	LAST YEAR	TARGET
Taxes		
Housing		
Cars and gas		
Life (food, fun, the rest)		
Travel		
Giving		
What I saved		

THE RESERVE RULES I HOLD PEOPLE TO

- Pay off every credit card before you invest a dollar. You are chasing a 10% return while you pay 24%.
- Six months of personal expenses in the bank. Then twelve.
- Then six months of business expenses.
- Then start the pile you buy assets with.

FIRST ACTION

What are you changing this month to keep more of what you already earn?

Your big number

The math almost nobody does.

This is the part that turns a wish into a plan. It is one sentence, and it took me years to get to it.

> ***Take the number of assets you need to buy to hit your big number. Divide it by the number of years you have. That is how many you buy per year.***

That is the whole model. Once you know that number, you stop hoping and you start shopping.

ASSETS I NEED		YEARS I HAVE		PER YEAR
?	÷	?	=	?

Four steps

1 **Pick a number so big it scares you.** I use $50 million. If your number does not make you feel a little sick, go higher. You are not going to accidentally overshoot.

2 **Pick a time frame that is real.** I use 30 years. Not because I am slow. Because I am honest. Compounding needs room to run.

3 **Pick one kind of asset you already understand.** One. Not five. Pick the thing you know cold and can already find deals in. I use single-family homes because I know them, I like them, and I already find them every single day. That last part is the one people skip. If you cannot find them, you cannot buy them.

4 **Do the division.** Assets needed, divided by years. Then go get that many.

WRITE IT DOWN

My big number	$
My time frame	years
The kind of asset I am buying	
What one of them adds to my net worth by the end	$
Assets I need (big number ÷ what one adds)	
How many I buy per year (assets ÷ years)	

CHAPTER THREE

What it looks like at agent scale

$50 million is my number. It should not be your first one. So here is a smaller one. Made up, but built on real math.

EXAMPLE | SARAH WANTS $5 MILLION IN 15 YEARS

She buys single-family rentals. She uses $250,000 as the amount of net worth one rental adds by the end of her plan.

BIG NUMBER $5,000,000	÷	EACH HOUSE ADDS $250,000	=	HOUSES SHE NEEDS 20
HOUSES SHE NEEDS 20	÷	YEARS 15	=	HOUSES PER YEAR 1.3

So Sarah buys two a year for the first ten years and lets them cook. That is her entire plan. Two closings a year on her own account, paid for out of commissions she is already earning.

WHERE THE $250,000 COMES FROM

Say she buys a $300,000 rental with 20% down on a 20-year loan, and the rent covers the payment. Fifteen years later, growing at 3% a year, the house is worth about $467,000 and she owes about $94,000. That is roughly $373,000 of equity. She plans on $250,000 instead, because not every house gets the full fifteen years and not every year is a good year. Plan low. Get surprised on the good side.

MY OWN MODEL, AND WHAT IT ASSUMES

- Real estate grows 6% a year
- Every loan is paid off in 20 years
- Every dollar of profit from a property goes back against the loan
- $20,000 a year into the stock market at 4%
- $100,000 a year into a whole life policy earning 6% on the cash
- **By year five, buy an apartment building of 20 units or more**

That last line is the one that matters. Year five is where a plan stops being a stack of houses and starts being a portfolio.

IF YOU DO NOT WANT TO BE A LANDLORD

There is a second version of this and I have watched people run it well.

Buy one property of $150,000 or more per year for the first fifteen years, with 20% down. Assume 3% growth and fifteen-year loans. Then sell them with owner financing and hold the paper yourself.

The notes pay off in about five years and you put that money back to work at 12%. You live on 8% of it. The other 4% keeps the pile growing.

No tenants. No toilets. Different job entirely.

CHAPTER FOUR

The roadmap

Four stages, eight areas, one page. This is the map.

You are on one of these four stages right now, and you are probably on a different one in different parts of your life. That is normal. **Circle the stage you are in today.**

1
Get good
You are learning. Income moves around. The job right now is skill.

2
You are the business
You produce. The money is real, but it stops the day you stop.

3
Build the team
Other people do the work. You lead. The business runs without you in every seat.

4
Your money works
Your money earns more than your labor does. Everybody wants this. Almost nobody plans for it.

Most agents reading this are on stage two, and most of them stay there for twenty years.

The eight areas

Everything that decides whether you get free fits in eight buckets. Here is what each one looks like at each stage, one line at a time, so you can see the whole board at once.

	1 · GET GOOD	2 · YOU ARE THE BUSINESS	3 · BUILD THE TEAM	4 · YOUR MONEY WORKS
Running the business	Write a one-page plan	Run a weekly scoreboard	Managers report to you weekly	One report covers the business and the investments
Money in, money out	Learn the three reports. Kill the credit cards	Know your monthly costs. Six months saved	Twelve months personal, six months business. Get a credit line	Money moves on its own between accounts
Protection	Learn what your policies actually cover	Check health, disability, long-term care, term life	Umbrella policy sized to what you own. Partner buyout agreements	Carry some risks yourself where the math says to
Taxes	Understand why you need a CPA	Interview two or three CPAs. Use two tax rules on purpose	Property swaps, the 20% business deduction, faster write-offs	A CPA on staff. Bigger moves on the table
How you are set up	Learn why companies and trusts protect you	An LLC with its own bank account, card, and signed agreement	A holding company. A one-page map of who owns what. All under a trust	A trust you cannot undo, built for protection
Where you park money	Learn what a self-directed account is	Self-directed Roth. Retirement plan on auto-draft	Open a credit line. Pay it down to half, then use it again	Borrow against your own accounts. Keep the money moving
Buying assets	Learn the four ways a house can pay you	Run the numbers on two or three real deals a month	A cash buyer list of 1,000. Written yes and no rules	Deals show up without you chasing them
What you leave behind	Understand why your legacy starts now	Will, power of attorney, healthcare directive. Family knows where they are	Estate plan and trust. Write the letter	Your best assets sit inside the trust. A giving plan

This map is the short version. The full one runs about ninety line items, and that is a day in a room, not a page in a PDF.

CHAPTER FOUR

Score yourself

This is the most important page in here.

UNDERSTANDING

How well do you understand it? **1** means you have never heard of it. **10** means you could teach it.

DONE

How much have you actually done? **1** means nothing. **10** means it is finished and running.

Then subtract. Understanding minus done is your **gap**. Score yourself against the stage two line, no matter which stage you circled. Stage two is the one that decides whether you ever get to stage four.

	THE STANDARD	UNDERSTAND 1–10	DONE 1–10	GAP
1	I run a one-page scoreboard, and I actually look at it every week			
2	I know what one month of my life costs, and I have six months of it saved			
3	I have checked my health, disability, long-term care, and life coverage in the last year			
4	A CPA has looked at my old returns for money I missed, and I use tax rules on purpose			
5	Every business I run sits in an LLC with its own bank account, card, and signed agreement			
6	I have a self-directed retirement account open and funded			
7	I run the numbers on two or three real deals every month			
8	I have a will, a power of attorney, and a healthcare directive, and my family knows where they are			
	Totals	**/ 80**	**/ 80**	

READ YOUR GAP

0 to 2	You do what you know. Whatever you learn next, you will use. Go learn more.
3 to 5	You are behind on doing, not on knowing. Pick the single worst line and close it this quarter. Not all eight. One.
6 or more	You already know exactly what to do and you have not done it. More information will not fix this.

CHAPTER FOUR

The honest part

Look at your two totals.

If your understanding total is a long way ahead of your done total, you are the person I built the workshop for. And you are in good company. Almost every agent who walks into one of my rooms has that same split. They have listened to the podcasts. They have read the books. They can explain a property swap at a dinner party.

They just have not done any of it.

> ***Knowing is free. That is why there is so much of it lying around. Doing costs something.***

Doing costs a Saturday. An awkward phone call to a CPA. A hundred bucks to a lawyer. And the willingness to be bad at something new for a while.

Every line on that scorecard with a gap of six or more is money you have already decided to leave on the table. You did not decide it out loud. But you decided it.

MY WORST THREE

Go back a page. Circle the three lines with the biggest gaps and write their numbers here.

Worst	Second	Third

The one I am closing first

By when

Write the date down. A gap with no date on it is not a plan, it is a feeling, and I have never seen a feeling buy a rental.

TEAR THIS OUT

Ten rules for the next bad year

The market turns. It always turns. These are the ten I hold myself to.

1. I will not let my lifestyle rise in lockstep with my income. My budget should not reflect my last, best year. **My lifestyle will reflect the average of my last five years.**
2. I will always keep three to six months of reserves in my business account.
3. I will set aside my tax money as I earn it. I will never count on next year's income to cover this year's bill.
4. I will study wealth building. Not just my craft. Building wealth is a separate skill, and nobody taught it to me either.
5. I will set aside a share of every payday for investments. I am building a war chest. Bad markets create deals, and I intend to have cash when they show up.

> ***"My lifestyle will reflect the average of my last five years."***
>
> If you only take one line out of this whole workbook, take that one. It is the single rule that has saved me the most money, and it costs nothing to start today.

TEAR THIS OUT

Ten rules, continued

6. I will favor investments that pay me every month. By the time the next downturn hits, I want income I do not have to work for.

7. I will grow my database and talk to it faithfully. A list you actually work is the most reliable asset an agent owns in any market. (Gary Keller makes this case in *The Millionaire Real Estate Agent*, and he is right.)

8. I will build equity in my relationships. I will be generous with my love, my time, and my money. I want to be there for my people when they need it, and to know I can count on them if it goes the other way.

9. I will take care of my body and my head. A bad market is hard enough. I am not walking into the next one already worn down.

10. I will upgrade my circle. The people closest to me will push me forward, not talk me out of things.

I am holding myself to these ten.

SIGNED ______________________ DATE ______________

Tear this page out. Put it somewhere you will see it in a bad month.

CHAPTER FIVE

The four ways to win

Stop passing on properties you cannot price.

Most agents look at a property and ask one question: is this a good deal? That question has no answer. Good for who?

There are four ways a house can pay you. A house that fails the first one very often passes the third. Nothing is dead. It just moves down the list.

1. Can I buy it?

Buy it, rent it, hold it. Judged on cash flow and return.

2. Can I control it?

Do not buy it. Hold the paper on it. Owner financing, notes, options. Judged on the rate you earn and how much of the value your loan covers.

3. Can I sell the contract?

Put it under contract and pass it to a cash buyer for a fee. Judged on the fee.

4. Can I fix it and flip it?

Buy, fix, sell. Judged on profit against the money and the months you tied up.

Run every property down that list in order. When one of them clears your rules, you have a deal. When none of them do, you walk, and it took you six minutes.

A WORKED EXAMPLE | made-up house, real math

3 bed, 2 bath. 1,450 square feet. Built 1998. Asking $265,000. Needs about $25,000 of work. Worth $340,000 fixed up. Rents for $2,150 a month once it is done.

Can I buy it?	All in at $296,000 with closing costs. Rent brings $25,800 a year. Taxes $2,400, insurance $1,500, management $2,322, repairs $2,150, vacancy $2,150. That leaves $15,278, which is a 5.2% return on $296,000. My rule is 6%.	No
Can I control it?	Seller needs cash for a property swap on his side. He will not carry paper.	No
Can I sell the contract?	I get it under contract at $255,000. Cash buyers in that zip code are paying about $272,000 for this size and condition. That is a $17,000 fee. My rule is $10,000.	Yes
Can I fix it and flip it?	Buy at $255,000, $25,000 in work, $22,000 in closing and holding. All in at $302,000. It sells at $340,000 and $20,400 goes to selling costs. Profit is $17,600 for six months and all of the risk. My rule is that a flip has to beat twice the assignment fee, which is $34,000.	No

Verdict: sell the contract. Take the $17,000 and go find the next one. A few years ago I would have called that house a dud and walked away with nothing.

CHAPTER FIVE

Write your own rules

You cannot use my numbers. My market is not your market. But you have to have numbers, because a rule you have not written down is a feeling, and feelings lose money.

What you buy

Fill this in for the kind of property you actually work.

Age range		Bedrooms and baths	
Square feet		Lot size	
Value after repairs		Most HOA dues I will take	
Areas I will buy in			
Areas I will not buy in, ever			

Your four rules

Can I buy it?	Least return I accept ________% Least cash flow a month $________ Most of the rent that can go to bills ________%
Can I control it?	Least rate I accept ________% Most of the value my loan can cover ________%
Can I sell the contract?	Least fee I will do it for $______________
Can I fix it and flip it?	Least profit $______________ and at least ________ times the fee I could have made by selling the contract

THE NUMBERS I USE WHEN I RUN A RENTAL

Property management	8% to 10% of the rent
Repairs	One to one and a half months of rent, every year
Vacancy	One month of rent, every year

Two of my own workbooks disagree on the exact figures, so you get the range instead of a precision that is not really there. Run your deal at the worse end. If it still works, it works.

BEFORE YOU SIGN ANYTHING

These are my planning rules, not advice about your deal. Every property is different and every state is different. Run your own numbers, and get a real estate attorney and a CPA to look at anything with owner financing or notes in it.

CHAPTER SIX

Keep what you earn

You will not out-earn a bad setup.

An agent making $250,000 with a good setup keeps more than an agent making $400,000 with a bad one. I have watched it happen more than once, and it is not close.

Three places agents leak money. Taxes, how you are set up, and protection. Score yourself on each one the same way you did on the roadmap.

Taxes

Your CPA is not your tax plan. Most CPAs record history. You want one who plans the future, and they are not the same person.

THE AUGUSTA RULE | IRC §280A(G)

You can rent your own home to your own business for up to 14 days a year. The business writes off the rent. You do not report the income. It has to be a real meeting, at a fair rate, written down.

You will see this cited as "Section 208A" in older material, including some of mine. That is a typo. The right cite is 280A(g).

PAYING YOUR KIDS

Set up a family management company. It pays your kids W-2 wages for real work. In 2025 each child can earn up to $15,000 with no federal income tax owed, because it sits under the standard deduction. If that company is a sole proprietorship or a partnership owned only by the parents, kids under 18 owe no Social Security or Medicare tax either.

Payroll service runs $500 to $1,000 a year. Use W-2, never 1099. Keep timesheets. The work has to be real and the pay has to be fair for the work.

Then route the money into a Roth account in their name and let it sit for fifty years. That is the part that matters.

	UNDERSTAND	DONE
A CPA has looked at my last two returns for money I missed		
I meet with my CPA twice a year, not once in April		
I use the Augusta Rule		
I pay my kids through the business		
I know what a property swap and faster write-offs would save me		
I set tax money aside as I earn it, in a separate account		

Tax rules change and they depend on your situation. Nothing on this page is tax advice. Take it to a licensed CPA before you act on any of it.

CHAPTER SIX

How you are set up, and what protects it

How you are set up

Keep this simple. Companies hold things. A trust holds the companies. That is the shape.

At your stage the job is this: every business you run sits in its own LLC, with a signed operating agreement, its own bank account, and its own card. If personal and business money share one account, nothing else here matters yet.

Later you add a holding company, a one-page document saying what each entity does and how it is taxed, and a trust that owns it all. Later still, a trust you cannot undo. **Do not build that from a PDF.** This page is a map. Go get a lawyer.

	UNDERSTAND	DONE
Every operating business is in its own LLC		
Every LLC has a signed operating agreement		
No personal spending runs through business accounts		
I have a will and a trust		
Someone I trust knows where all of it is		

Protection

This is the boring one that saves the whole plan. Four questions I ask everybody:

- Could you handle three months with no income? What about six?
- Do you have six months of expenses somewhere you can reach fast?
- Do you have one month of expenses in cash, in a safe, in your house?
- If you died tonight, does your family keep the life you want them to have?

	UNDERSTAND	DONE
My auto and home liability limits match each other		
I have an umbrella policy sized to what I own		
I have disability coverage that pays if I cannot do *my* job		
Long-term care is handled, or I have a plan for it		
Six months of expenses I can reach inside a week		

CIRCLE YOUR BIGGEST LEAK

Taxes / How I am set up / Protection

Roughly what it is costing me a year: ____________________

Insurance, entity, and estate decisions depend on your state and your situation. This page is general education. Talk to a licensed attorney and a licensed insurance professional before you change anything.

CHAPTER SEVEN

The operating system

A plan you never look at is a wish.

Everything in this book dies in about six weeks unless something makes you look at it. So here is the smallest system that keeps a five-year plan alive. One page, one scoreboard, one hour a week.

One goal, three jobs, five moves

Pick one goal for the next twelve months. One. A money goal, so you can tell whether you hit it.

Under it, three jobs. The three things that have to happen for the goal to happen.

Under each job, five moves. Specific enough that you could do one on a Tuesday morning.

Most agents have thirty priorities, which means they have none. This forces the cut.

The weekly scoreboard

One page. Two kinds of numbers on it.

EFFORT NUMBERS

Things you control. Calls made. Doors knocked. Deals run. Offers written.

RESULT NUMBERS

Things you do not control directly. Appointments held. Contracts signed. Closings. Cash in.

Effort numbers come first and they predict the rest. That is why you track them.

Look at the page every Monday and ask one question: **does my effort match my goal?** If you want two rentals this year and you have not run the numbers on a property in five weeks, the scoreboard says so out loud and you can stop pretending.

Rituals

A ritual is a thing that happens on a schedule whether you feel like it or not.

Daily	Look at the scoreboard
Weekly	Review the numbers, plan the week
Monthly	Update what you are worth, review the money
Yearly	Rebuild the plan, review your assets, review your insurance

> The clearer my goals are, the more likely I am to hit them. Clarity brings power with it. Power to push harder when you want to quit, and to get up earlier than you want to.
>
> So before you commit: **does this goal actually excite me?** And **will I look at it every day until I hit it?** If either answer is no, you picked the wrong goal. Pick again.

CHAPTER SEVEN

Your one page

MY ONE GOAL FOR THE NEXT TWELVE MONTHS

THE THREE JOBS	FIVE MOVES UNDER EACH ONE
1.	
2.	
3.	

MY RITUALS

	WHAT HAPPENS	WHEN
Daily		
Weekly		
Monthly		
Yearly		

THE FIVE-YEAR PICTURE

Answer these for where you want to be in five years, not where you are.

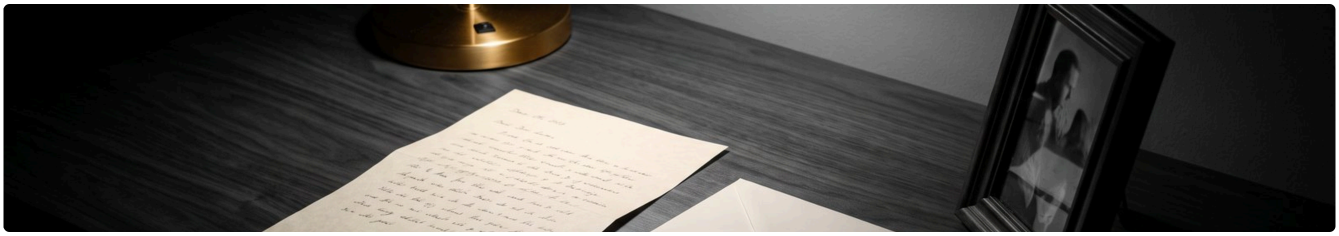
1. **How will the work get done?** What is the plan for finding business?
2. **Who is doing it?** Draw the org chart for five years out. Name the boxes even if they are empty today.
3. **What do you need?** Tools, systems, marketing, all of it.
4. **How do you stay honest?** Who holds you to the numbers, and how often?
5. **What does it make?** Revenue, profit, and what actually lands in your pocket.

When my partner and I built our own five-year plan, we were aiming at twenty-five times growth. We did not hit every piece of it. But we would not have hit a tenth of it if we had never written it down. Do not shrink the plan to make it comfortable.

CHAPTER EIGHT

What you leave behind

The part nobody wants to write, and everybody is glad they did.



If you get hit by a truck in year three, everything you built lands on the people you love as a pile of paperwork they do not understand.

I have watched a family lose most of what a good man spent thirty years building. Not because he was careless with the money. Because nobody knew where anything was, and nobody had ever been told what he wanted.

Three things. None of them expensive.

1. THE PAPERWORK

A will. A power of attorney. A healthcare directive. Then the part people skip: put them in one place, tell your spouse and one other adult where that place is, and make sure they can actually get to it. A perfect estate plan nobody can find is worth nothing.

2. THE MEETING

Once a quarter, sit down with your family and go through what you own, what you owe, and what changed. One hour. Put the next four on the calendar right now. The first one will be uncomfortable. The fourth one will not.

3. THE LETTER

This is the one I care most about, and it costs you nothing but an evening.

Not the will. The will handles the money. The letter handles everything the money cannot say. One page, in your own handwriting. It does not have to be good writing. It has to be true.

The move that beats all three

Go back to page 16 for a second. If you are paying your kids through the business, send that money into a Roth account in their name instead of into their checking account.

A twelve year old with a funded Roth has about fifty years of compounding ahead of them. Nothing else in this workbook has that kind of runway, and it costs you nothing extra, because it is money you were already paying them.

Talk to your CPA about how to do this correctly. It has to be a real Roth in their name, funded from real earned income, and the work has to have been real work.

Draft the letter here

Three questions. Rough notes now, the real page later.

What did money feel like in the house you grew up in, and what do you want it to feel like in theirs?

What is the one thing you hope they do with what you leave, and the one thing you hope they never do?

Who helped you get here that they have never met? Tell them that story.

> When you write the real one, date it and put it with the will. Then rewrite it every few years, because you will change and so will they. Keep it short. Four paragraphs is plenty. If it is hard to write, you are writing the right one.

My first family money meeting is on

I will write the letter by

WHO NEEDS TO KNOW WHERE THINGS ARE

Name		Relationship	
Name		Relationship	
Where the documents live			

CHAPTER NINE

Your first 90 days

Close the gap between reading and doing.

You just filled out a workbook. That feels like progress. It is not, yet.

Here is the whole thing on one page. Three checkpoints, then a signature.

DAYS 1 TO 30 | GET THE TRUTH ON PAPER

- [ ] What I am worth, added up, written down, dated
- [ ] Savings rate figured out
- [ ] Scorecard filled in, all eight lines, both columns
- [ ] Big number, time frame, kind of asset, and how many per year, written down

DAYS 31 TO 60 | SET THE RULES AND START LOOKING

- [ ] What I buy, written down. What I will not buy, written down
- [ ] All four of my minimum thresholds set
- [ ] Two or three real properties run all the way through the four questions
- [ ] A meeting on the calendar with a CPA who plans, not just files
- [ ] One goal, three jobs, five moves, drafted

DAYS 61 TO 90 | MAKE IT A HABIT

- [ ] Weekly scoreboard running for 30 straight days
- [ ] One gap from the scorecard closed. Actually closed, not started
- [ ] The letter written
- [ ] The ten rules signed and posted where I will see them
- [ ] Next quarter's family money meeting on the calendar

THE COMMITMENT

I am doing the things on this page by ______________________

If I get to day 90 and this page is not finished, I will not pretend it was because I was busy.

SIGNED ______________________ DATE ______________________

APPENDIX

The toolkit and the shelf

The tools behind this book

Everything in here came out of a working set of documents I use with members and clients. They are not in this PDF, because a PDF cannot do math. Here is what exists:

Net worth and wealth plan sheet	The balance sheet from chapter two, live, with the model built in
Buy rules and four questions sheet	Chapter five, as a working document
Return calculator	Cash flow, return, and expense load, the numbers from the worked example
Owner financing calculator	For the second question
Sell-the-contract vs. flip calculator	Runs question three against question four side by side
Hard money calculator	What borrowed money actually costs on a project
Weekly scoreboard template	Effort numbers and result numbers, built to print
One goal, three jobs, five moves	The blank version of page 19
Weekly action plan	What you work off between Mondays
Rituals guide	Daily, weekly, monthly, yearly, with worked examples
Three full self-checks	Taxes, how you are set up, and protection, in full instead of the short versions here
Investment evaluation form	Twenty questions for anything that is not a house
Year-end and year-start checklists	The tax moves that have to happen before December 31

Six books that did the most for me

Tax-Free Wealth	Tom Wheelwright
The Lifestyle Investor	Justin Donald
The Self-Directed IRA Handbook	Mat Sorensen
The ONE Thing	Gary Keller and Jay Papasan
Who Not How	Dan Sullivan and Benjamin Hardy
My Life & 1,000 Houses: The Art of Owner Financing	Mitch Stephen

If you read one, read the first one. It will pay for itself before you finish it.

WHAT NOW

You have eight scores and one gap

Go back to page 10 and look at your two totals one more time.

If the understanding column is well ahead of the done column, you already know what your problem is. It is not information. You are not going to read your way out of it. I have never once seen somebody close a six-point gap by listening to another podcast, and I say that as a guy with a podcast.

What closes it is a day. A room, your real numbers on the table, somebody who has done it sitting across from you asking the questions you have been avoiding, and a plan you walk out with instead of a plan you mean to write.

That is the whole reason I run these.

1	20	5
day, start to finish	seats, and that is the cap	year plan, written in the room

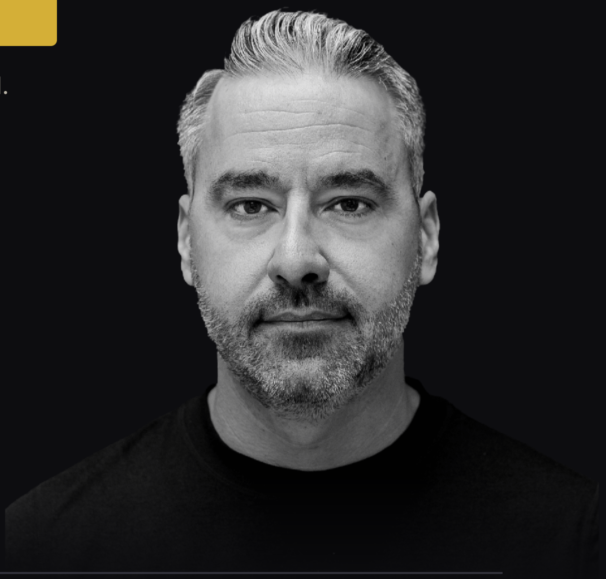
Be Wealthy Onsite Day. You bring your actual financials, not a hypothetical. We build your five-year plan in the room, and you leave with the done version of the workbook you just filled out.

event.bewealthypodcast.com/plan

Bring the workbook. Bring the scorecard. Bring the three lines you circled.

I would rather have twenty people in a room who filled this out than two hundred who meant to.

Brett



PLEASE READ

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