

10TH ANNIVERSARY EDITION

The International Personal Finance Best-Seller

Translated in over 25+ languages worldwide, over 1,000,000 sold.

the Millionaire FASTLANE

**CRACK THE CODE TO WEALTH
AND LIVE RICH FOR A LIFETIME**

MJ DEMARCO

“There are few books that have touched, moved, and inspired me as much as *The Millionaire Fastlane*. It has crystallized my thought processes in building, developing, and implementing that ‘formula’ in my businesses and in life. It has also helped me in formulating AND creating multiple scalable revenue streams to the tune of nearly \$2 million a year and growing. All without any formal education and a C student in high school. It isn’t easy, but it is simple.”

— R. RUDE, SPRINGFIELD, MISSOURI

“Two years after (reading *Fastlane*) I built my first online business and used my influence to build it and make it grow. I have other doctors who work for me now so it's a human resource system. I freed myself from the hourly wage. I then used my free time to build my online membership which gives me an average of 30K euros per month and runs almost on its own (it takes me 1 hour or less per day). I am using my time now to build an even better productocracy that will eventually set me financially free.”

— S. GOGGI (ITALY)

“It was your teaching that changed my mindset. I took money from my stock market retirement investments and put that money into our business. To get to the point, I was thinking that had I left that money invested in the market (through index funds) it would have taken 7-10 years to get the same results that we got in 1 year of business. If we stay on track our next 2 years, in 3 years total we will do what would have taken the stock market 20-30 years to get the same return. It's crazy to think by the time I'm 31 I can have real wealth built from power of business. In the market I could have been fifty by the time I got the same result, (maybe my health would be shot by then who knows) Before I came across your forum/books I planned and believed I'd be a multimillionaire through index fund investing by about age 65 (could also be dead by then) Now I believe I'll be a multimillionaire by age thirty-five. What a mind blowing difference that is.”

— JORDAN M., EDMONTON ALBERTA CANADA

“To say that your advice and the ‘*Fastlane* principles’ have changed my life is an understatement. I knew there was a better life out there, but I had become frustrated about how to reach it. After reading your advice, it all started coming together for me. I began to see why I was living paycheck to paycheck. I decided then that I was going to escape it. Four years later, I have almost quadrupled my net worth. I have saved and invested more in the past few years than many of my friends in their 30s.”

— M. GOMEZ, WASHINGTON, NEW JERSEY

OTHER FASTLANE RESOURCES

Advance Your Fastlane! In 2007 I founded The Fastlane Forum, a global community dedicated to the advancement of Unscripted® Entrepreneurship. Join over 70,000 entrepreneurs who are transforming their dreams to reality.

(And YES, it is FREE.)

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THE MILLIONAIRE FASTLANE

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LANGUAGE TRANSLATIONS AVAILABLE

The Millionaire Fastlane is available worldwide in multiple translations including French, Spanish, German, Korean, and Chinese.

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PREFACE

A “MILLIONAIRE” IS ABOUT AS IMPRESSIVE AS A USED TOYOTA...

When I wrote *The Millionaire Fastlane* more than ten years ago, I had no idea the impact it would have. I had no idea it would blow up my inbox (and often my physical mailbox) with reader raves, testimonials, and exciting reports of transformed lives—from all corners of the globe. These awe-inspiring stories now overwhelmingly decorate my home office, a testament to what you can achieve when you retake control over your financial life from a tenuous job market, a feckless cartel of central bankers, and a volatile stock market. Although it has been over ten years since I wrote *Fastlane*, its message today is more relevant than ever. In the last three years, money has become more worthless, buying less and less. I would never have imagined that the once esteemed title of “millionaire” would no longer mean anything. As I like to say, a “millionaire” in today’s inflationary economy is about as impressive as a used Toyota Camry.

So, I’d like to be clear.

The Millionaire Fastlane is NOT about redefining “financial independence” to imply mindless saving regimes, religious stock market investments, and living frugally in a tent down by the river. It is about living abundantly without fiscal constraints, the type of lifestyle a million bucks no longer buys. In other words, you can dine out four times a week. You can own your dream house with a fleet of dream cars in the garage. You can travel the world and not stay in run-down hostels and cheap AirBnBs. Yes, *The Millionaire Fastlane* gives you the framework and the tools to learn how to live the rest of your life like a king, but without the angry peasantry, the buzz-killing budgets, and the twelve-year-old truck.

Unfortunately, living like a king requires many millions—millions which can’t be earned following the mediocre advice offered by people who lead mediocre lives. Sorry, but if you seek financial freedom but have been brainwashed into believing it evolves from strict budgetary living, fanatical saving rituals, and years of patient stock market optimism, that’s not financial independence—but *financial enslavement*. In today’s up-is-now-down culture, financial asceticism has become the new financial freedom. Yes, *you’ll own nothing, do nothing, buy nothing*, and according to that global NGO funded by billionaires, *you’ll be happy*.

Don’t buy the BS.

The Millionaire Fastlane has never been more critical.

Here’s how it began...

THE “LAMBORGHINI PROPHECY” COMPLETES

The Millionaire Fastlane echoes a random incident long ago when I was a chubby teenager. A brief encounter with a stranger driving a mythic car—the Lamborghini Countach—sparked an inferno in my head, a paradigm shift of epic proportions that would forever change my life. At that moment, the Fastlane was born, and it revealed to me something profound: *Real wealth is created quickly and asymmetrically*. In other words, real wealth has nothing to do with forty years of thankless jobs, penny-pinching budgets, disciplined savings, and patient stock-market optimism.

Often, this book references the Lamborghini brand, and it isn’t to brag to say I’ve owned a few. The Lamborghini icon represents a prophetic achievement in my life. It innocently began when I saw my first Lamborghini, and it kicked my butt out of my comfort zone. I confronted its young owner and asked a simple question: “How can you afford such an awesome car?”

Unveiled in Chapter Two, the answer I received was short and powerful, but I wish I had more. I wish that young man had taken an hour, a day, or a week to talk to me. I wish that stranger would have mentored me on how to get what I thought the Lamborghini represented: *wealth*.

I wish that man had reached into his car and given me a book.

Years later, I would serendipitously relive this moment entailing the same question in role reversal. I bought my first exotic car to celebrate my flourishing Fastlane success—a legendary beast known as a Lamborghini Diablo. If you’ve never had the opportunity to drive a more expensive car than the average person’s home, let me tell you how it works: You can’t be shy. People chase you in traffic. They tailgate, rubberneck, and cause accidents. Getting gas is an event: people snap photos, enraged environmentalists sling you an evil eye, and haters speculate about the length of your penis—as if owning a Hyundai sedan implies being well endowed. Mostly, people ask questions.

As I was many years ago, the most frequent questions come from leering and inquisitive teenagers: “Wow, how can you afford one of these?” or “What do you do?” People associate Lamborghinis with wealth, and while that’s an illusion (any dimwit can finance an expensive car), it’s reflective of a dream lifestyle that most people conceive as incomprehensible.

Now when I hear the same question I asked decades ago, I have the power to gift a book and perhaps, to gift a dream...

This book is my official answer.

INTRODUCTION

THE ROAD TO WEALTH HAS A SHORTCUT

There's a hidden road to wealth and financial freedom, a shortcut of blistering speed where you can achieve wealth in youthful exuberance over elder entropy. Yes, you don't have to settle for mediocrity. Yes, you can live rich, own your day, and live a life that most can't. Sadly, the shortcut is cleverly camouflaged from your view. Instead of the shortcut, you're led down a suffocating road to mediocrity—a stale cornucopia of financial orthodoxy cultivated to the slumbering masses, a legion of mandates that sacrifices your wildest dreams in favor of low expectations. That road? It's financial mediocrity, otherwise known as “Get Rich Slow.” I call it “The Slowlane,” “Wealth in a Wheelchair,” or the “Live Poor, Die Rich” financial plan. It sounds like this:

Go to college, get good grades, graduate, get a good job, save 10% of your paycheck, invest in the stock market, preferably in a low-cost indexed fund, max your 401(k), slash your credit cards, keep a frugal budget . . . then, someday, when you are 65 years old, or better, 55 years old if you're super miserly, you will be rich.

This decree asks you to trade your freedom young to win freedom old. Yes, live poor in your youth, so you can die rich old. It's the long way, and no, it isn't scenic. If wealth were an ocean voyage, “Get Rich Slow” would be sailing around the horn of South America, while the Fastlaner uses the shortcut—the Panama Canal.

The Millionaire Fastlane isn't a static strategy that preaches “go buy real estate,” “think positively,” or “start a business,” but a complete psychological and mathematical formula that cracks wealth's code and unlocks the gateway to the shortcut. The Fastlane is a progression of distinctions that gives probability to the unspeakable: Acquire wealth quickly and asymmetrically to win a lifetime of freedom and prosperity, regardless of whether you're eighteen or forty. What “Get Rich Slow” tries to accomplish in forty or fifty years, and I emphasize “try,” the Fastlane shortcut does in ten, or better, five.

WHY CAN'T YOU DRIVE THE SHORTCUT?

An old proverb has mutated a few times, but the gist is this: “If you want to keep getting what you're getting, keep doing what you're doing.” The translation? STOP! If you aren't wealthy, STOP doing what you're doing. STOP following conventional wisdom and using the wrong formula. STOP following the financial plan that prioritizes survival or thriving. I call it “anti-advice,” and much of this

book follows this prescription. This book lists nearly 300 wealth distinctions designed to crack the code to wealth so you can expose wealth's asymmetrical shortcut. The distinctions are directional markers to "STOP" your old ways of thinking and acting and reorient you into a new direction. In essence, you must unlearn what you have learned.

YOUR REALITY DOESN'T CHANGE MINE

I've never been good at sugarcoating the truth. As such, I present the Fastlane in a "tough love" format. While the book is opinionated, you must seek your own truth. The Fastlane might insult, offend, or challenge you because it will violate everything you've been taught. It will contradict the teachings of your parents, teachers, and your favorite investment websites. And since I violate all that society represents (and certain agendas), you can bet mediocre minds will take issue.

Thankfully, your belief (or disbelief) of the Fastlane strategy doesn't change my reality; it only changes yours. Let me repeat: Your opinion of the Fastlane doesn't change (and can't change) my reality; *its purpose is to change yours*.

So let me tell you about my reality. Every morning for more than twenty years, I have lived a life better than most monarchs in human history, minus the overbearing footmen and valets. When I wake up in the morning, I pinch myself black-and-blue just to confirm it's real. *Ouch!*—it's real! Yes, perspective and gratitude are part of my daily routine, as is happiness. Year after year, I get to do what few people can: wake up when I want, do what I want, and live how I want. And no, cheap, miserly living—the kind fervently promoted on most financial rags nowadays—is not part of my life. There is a unique joy in driving what you want, living how you want, and dining out as frequently as you want—and without cost as a consideration. Or, thanks to the global pandemic and its lockdown mandates, having food hand-delivered to your front door.

Speaking of front doors, my home looks (and sometimes feels) more like a luxurious private resort rather than a single-family home. With nearly 13,000 square feet at the base of the beautiful Wasatch mountains in Alpine, Utah, the word "house" is an understatement. It has everything one could want and more. A lush backyard with its own private creek putting most national park campgrounds to shame? Check. Indoor basketball court, a private gym, an expansive library, and a booming home theater that could rival any commercial cineplex? Check. Lap pool and a ten-person hot tub for raucous late-night parties? Check. (Just joking about the parties!) In the mood to shoot pool or a few games of pop-a-shot? Perhaps a round of pickleball, ping-pong, or darts? No problem, good times are rolling at the DeMarco crib.

But it gets better. Every day is, or could be, a Saturday. Although the publishing company I started keeps me quite busy, I have no job and no boss. I wasn't kidding: I live better than royalty, complete with weekly massages, personal chefs

(thanks, DoorDash!), and a group of maintenance crews to keep it all operating efficiently. Simply put, I have designed my life to feel like a vacation.

While my palatial home might insinuate a lot of reckless and extravagant spending, I don't own lavish jewelry, designer clothes, or a watch more expensive than \$150 bucks. While I used to own various exotic cars, mostly Lamborghinis, I outgrew that phase and swapped that ostentatiousness for eleven jaw-dropping acres in Sedona, Arizona. Now I prefer a rock-crawling ATV that can adventurously take me to unmolested, beautiful swaths of nature. (Side note: You need to put Sedona on your bucket list.) I still shop at Costco, Kohl's, and whichever store is convenient. Yes, that includes Walmart, but only if the parking lot is empty. No, I didn't drive my Lamborghinis to Walmart; that might cause a disruption in the space-time continuum. Trekkies know better. Unless I walk through the Bellagio in Las Vegas, I rarely look at prices. If I want it, I buy it. It is real financial freedom—not financial asceticism as peddled today by “mediocre millionaires,” the kind that involves punitive lifestyles more befit for a homeless beggar.

While I mainly paid cash for my home (if you can get a \$1.8 million loan at 2.25% interest, I highly recommend it), I am primarily debt-free. While I have a slew of credit cards, the banks hate me. Every balance is paid off monthly, which generates a mountain of points and free gifts. It is my ultimate “FU” to the banking system—I take advantage of banks; banks don't take advantage of me.

As for how much all this costs, it's not as much as you think. I'm not worth billions unless you're counting pennies. I made my first million when I was 31. Five years earlier, I was living with my mother and struggling. I “retired” to this dream when I was 37. With a solid eight-figure net worth, I earn thousands of dollars in monthly income, interest, and appreciation on investments working around the globe. No matter what I do on any day, one thing is sure: The bills get paid, and work is optional. I can pursue my most implausible dreams in a life free of financial encumbrances while still living extraordinarily well.

Now I don't say all of this to brag. Sincerely, in the grand scheme of things, I'm a nobody. No matter how many people read and recommend this book, you won't see my work force-fed to you on the shelves in any American bookstore. In fact, you are more likely to find my work in a bookstore located in Paris, Bangkok, or Seoul, Korea. You also won't see *Fastlane* highlighted on any best-seller lists or featured on Goodreads. You won't read about me on some Silicon Valley blog. You won't read about me on some financial news website touting the latest mainstream orthodoxy of early retirement involving smothering budgets, living in a trailer, and driving a ten-year-old truck with 250,000 miles.

Simply put, *The Millionaire Fastlane* and the potential lifestyle freedoms it instructs are a threat to the world agenda. Had I adopted that agenda of “save, invest, and be patient,” my dreams would be on life-support, likely replaced with a meaningless job, a heavy morning commute, and a 50MG prescription of Prozac. In other words, I go from a king to a peasant.

How about your dreams? Are they dead? Is your life on a road that converges with a dream, or is it one? If your dreams have lost probability, it's possible that "Get Rich Slow" has killed them. "Get Rich Slow" criminally asks you to forgo your youth for an elderly promise called retirement. It's an insane trade that suffocates dreams. Alternatively, if you travel the right roads and leverage the right roadmap, you can resurrect your dreams to realistic probabilities. Yes, as a Fastlane traveler, you can create wealth fast, screw "Get Rich Slow," and win a lifetime of prosperity, freedom, and dream fulfillment . . . just as I did.

If this book hasn't found you early in life, don't worry. The Fastlane doesn't care about your age, job experience, race, or gender. It doesn't care about your "F" in eighth-grade gym class, your beer-drinking reputation in college, or your Big-Ten college degree. It doesn't ask you to be a famous athlete, actor, or a finalist on *American Idol*. The Fastlane is merciful on your past if you just unlock the gateway into its universe.

Finally, at the risk of sounding like a wannabe guru who proliferates your Instagram feed, let me clarify: I'm not a guru and have zero desire to be one. I wish I had this book when I was twenty, so I wrote it—and it doesn't include a "free training" that funnels into a \$10,000 seminar.

SORRY, NO FOUR-HOUR WORK WEEK HERE

First, let's get something clear: This isn't a "how-to" book. I'm not going to tell you every nuance about "how I did it" because it isn't relevant. This book doesn't contain a list of websites that outline ways to "outsource" your life. Success is a journey that can't be outsourced to the Philippines in a four-hour workweek. *The Millionaire Fastlane* is like a yellow brick road paved in psychology and mathematics that puts the odds of massive wealth in your favor.

During my Fastlane journey of discovery, I always sought the absolute, infallible formula that would lead to wealth. What I found was ambiguity and subjective imperatives like "be determined," "persistence pays," or "it's not what you know, but who." While these sound bites were helpful, they didn't guarantee wealth. A workable formula uses incontrovertible mathematical constructs, not flimsy platitudes. Does wealth have a mathematical formula, a code that you could exploit to tilt the odds in your favor? Yes, and the Fastlane quantifies it.

Now for the bad news. No one is going to help you. No one will guide you, fund you, motivate you, or coddle you. Few will be supportive. The Fastlane road is yours to travel and yours alone. I don't claim the Fastlane is easy; it's hard work. If you expect a four-hour workweek here, you will be disappointed. I can give you the roadmap to paradise, but I can't navigate the journey for you.

COFFEE WITH A MULTIMILLIONAIRE

I've approached this book conversationally like a mentorship and we're having coffee in a quaint neighborhood café. I have hours to talk, and you have hours to listen.



As my mentee, my sole intent is education—not to upsell you into some expensive seminar, membership website, or a high-pressure marketing funnel. That's right—I'm **SELLING NOTHING**—but the wisdom I wished I knew when I was struggling. While I will talk with you like a friend, let's face it: I don't have a clue who you are. I know nothing about your education or your experiences. To ensure that our conversation seems personal, I'll make the following assumptions about you and hope I hit a few. They are:

- ☑ You look around your life and think, "there's got to be more."
- ☑ You have big dreams, yet you're concerned that the road you're traveling will never converge with those dreams.
- ☑ You're college-bound, college-enrolled, or college-educated.
- ☑ You have a job you don't enjoy or isn't going to make you rich.
- ☑ You have little savings and carry a load of debt.
- ☑ Rapid inflation and a rising cost of living have made you realize that \$1 million doesn't buy a lot, certainly not the lifestyle you'd like.
- ☑ You regularly contribute to a 401(k) or a low-cost indexed fund and realize that at its present growth rate, retirement seems more fantasy than reality.
- ☑ The FIRE orthodoxy (Financial Independence, Retire Early) is appealing, minus the spending castration involving ascetic, minimalistic living.
- ☑ You have bought a few "get rich quick" books and/or programs.
- ☑ You live in a free, democratic society where education and an internet connection are widely available.
- ☑ Your parents subscribe to the old school: "Go to college and get a good job."
- ☑ You don't have any physical talent; your chances of becoming a professional athlete, singer, entertainer, or actor are zero.

- ☑ You are young and full of enthusiasm about the future but unsure where to direct it.
- ☑ You are older and have been in the workforce for some time. After all these years, you don't have much to show for it and are tired of "starting over."
- ☑ You've put your heart and soul into a job only to be laid off due to COVID lockdowns or restrictions, corporate BS, or cutbacks.
- ☑ Your children are parented by an electronic device because you're too busy, overworked, and underpaid.
- ☑ You've lost money in cryptocurrency, meme stocks, or traditional investments championed by mainstream financial gurus, or worse, Reddit.

HOW THIS BOOK IS ORGANIZED

After each chapter, critical points to the Fastlane strategy are chronicled and labeled "Fastlane Distinctions." Don't ignore these! They're the building blocks to engineering your Fastlane. Additionally, the stories and examples in this book come from the Fastlane Forum (TheFastlaneForum.com) and other personal finance forums. While the stories are genuine and come from real people with real problems, I've changed the names and edited the dialogue for clarity. And finally, feel free to discuss Fastlane strategy with thousands of others at the Fastlane Forum. When the Fastlane changes your life, stop by, and tell us how!

It took me years to uncover and assemble the Fastlane strategies, learn them, use them, and ultimately make tens of millions of dollars. Bored, retired, and still young with hair, I give you *The Millionaire Fastlane: Crack the Code to Wealth and Live Rich for A Lifetime!* Fasten your seat belts, buy that ten-buck latte with zero guilt, and let's go on a road trip!

Part One

Wealth in a Wheelchair...

**"Get Rich Slow" is
Get Rich Old**





THE GREAT DECEPTION

*Normal is not something to aspire to,
it's something to get away from.*

~ Jodie Foster

THE "MTV CRIBS" EPISODE THAT NEVER HAPPENED

Host: "Today we visit twenty-year-old Big Daddyhoo and his 8,000-square-foot crib here on the beautiful Atlantic coastline live from sunny Palm Beach Florida . . . so, Big Daddyhoo, tell us about your rides!"

Big Daddyhoo: "Yo dawg, we gotz the Ferrari 488GTB over there with the 22-inch rims, the sick Lamborghini Huracan over there with the custom 12-speaker stereo, and for those nights when I just wanna chillax with the ladies, the Rolls Royce Arnage does my do."

Host: "So, Big Daddyhoo, how can you afford all these gorgeous rides? And this mansion on the beach? It must have cost more than \$20 million!"

Big Daddyhoo: "Yo let me tell you dawg, Big Daddyhoo got rich chilling in low-cost index funds and popping phat money in my 401(k)s down at my Win-Go Wireless job."

Suddenly, you hear a record screech off the turntable.

Silence.

As you can imagine, this scenario would never happen. Big Daddy's answer is preposterous and laughable. We're smart enough to know that wealthy 22-year-olds aren't rich because they diligently saved their paycheck from a job and stashed it away in an index fund. We know that people who get rich young fall into a unique subset of society: pro athletes, rappers, actors, entertainers, and famous people. Those of us outside this demography are stuck with the traditional advice showered upon us by financial experts.

It's called "Get Rich Slow" and sounds something like this:

Go to school, get good grades, graduate with a degree, get a good job, invest in the stock market, namely indexed funds, max out your 401(k) contributions, cancel your credit cards, and clip coupons, then someday, when you are older, say 60 or 65 years old, you will be rich.

“GET RICH SLOW” IS A LOSING GAME

If you want to get rich and “Get Rich Slow” is your strategy, I have bad news. It’s a losing game, with your time wagered as the gamble. Is the guy with the palatial beach estate and the \$500,000 supercar on the driveway rich because he invested in mutual funds? Or clipped coupons from the local Super-Saver? Of course not. So why do we give credence to this advice as a legitimate road that leads to wealth and financial freedom? Because the government, a podcast personality, and Goldman Sachs said so?

Show me a 22-year-old who got rich investing in indexed funds. Show me the man who earned millions in three years by maximizing his 401(k). Show me the young twenty-something who got rich clipping coupons. Where are these people?

They don’t exist. They’re impossible fairy tales.

Yet, we continue to trust the same tired gang of financial sycophants who preach these doctrines of wealth. Yes sir, get a job, work 50 years, save, live mindlessly frugal, invest in the stock market, and soon, your day of freedom will arrive at age 70 . . . and if the stock market is kind and you’re lucky, 60! Gee, doesn’t this “wealth in a wheelchair” financial plan sound exciting?

In today’s reckless financial climate of monetary debt and inflation, I am shocked people still believe these strategies even work. Wasn’t it the 2008 recession that exposed “Get Rich Slow” for the fraud it is? Oh, I get it; if you’re employed for 40 years and avoid 40% market downturns, “Get Rich Slow” works; just sit back, work, and hope death doesn’t meet you first because, golly-gee, you’re going to be the richest guy in the retirement home!

The message of “Get Rich Slow” is clear: Sacrifice your today, your dreams, and your life for a plan that pays a nebulous freedom after most of your life has evaporated, assuming you continue living like a minimalistic monk.

Let me be blunt: If your road to wealth devours most of your active adult life and is not guaranteed, that road sucks. A “road to wealth” codependent on Wall Street and anchored by time with your life wagered as the gamble is a rotten alley.

Nonetheless, the preordained plan continues to wield power, prophesied and enforced by a legion of hypocritical “financial experts” or FIRE acolytes who aren’t rich by their own advice but by their own Fastlane. The Slowlane prognosticators—people who make a fortune on investment management fees, seven-figure book deals, podcast sponsorships, training programs, and ancillary

subscriptions— know something they aren’t telling you: *What they teach doesn’t create wealth fast, but selling it does.*

WEALTH YOUNG: IS IT BULLSHIT?

The Millionaire Fastlane isn’t about being retired old with millions but about re-defining wealth to include youth, fun, freedom, and prosperity. Take this comment posted on the Fastlane Forum:

“Is it bullshit? You know, the dream to be young and live the life—to own the exotic cars, to own the dream house, to have free time to travel and pursue your dreams. Can you really get free of the rat race young? I’m a 23-year-old investment banker in Chicago, Illinois. I make a modest salary with modest commissions. By most people’s standards, I have a good job. I hate it. I cruise Chicago’s downtown and I see some guys living the life. Guys driving expensive exotic cars and I think to myself . . . They’re all 50 or older with silver hair! One of them once told me, ‘You know kid, when you finally can afford a toy like this, you’re almost too old to enjoy it!’ The guy was a 52-year-old real estate investor. I remember looking at him and thinking ‘God . . . that can’t be true! It’s gotta be bullshit! It’s gotta be!’”

I can verify—it isn’t bullshit. You can live “the life” and still be young. Old age and miserly living are not a prerequisite to wealth or retirement. However, the real BS is thinking you can do it by the default “Get Rich Slow” construct, at least by the time you hit your 30th birthday. Believing that old age is a precondition to retirement is the real BS. The real BS allows “Get Rich Slow” to steal your dreams.

REINVENT RETIREMENT TO INCLUDE YOUTH AND PROSPERITY

Say “retirement,” and what do you see? I see a cranky old man on a porch in a creaky rocking chair. I see pharmacies, doctor’s offices, walkers, and unsightly urinary undergarments. I see nursing homes and overburdened loved ones. I see old and immobile. Heck, I even smell something musty circa 1971. People retire in their 60s or 70s. Even at that age, they struggle to make ends meet and rely on bankrupted government programs to survive. Others work well into their “golden years” just to maintain their lifestyle. Some never make it and work until death.

How does this happen? Simple. “Get Rich Slow” takes a lifetime, and its success is nefariously dependent on too many factors you cannot control. Invest fifty years into a job and miserly living; then, one day, you can retire rich alongside your wheelchair and prescription pillbox. How uninspiring. Yet, millions undertake the fifty-year gamble. Those who win the Wall Street lottery receive their reward of financial freedom with a stinking lump of turd: *old age*. Gee thanks.

Others hop aboard the FIRE bandwagon, which advocates saving every dime and cutting every expense while hoping for continued stock market hyperinflation. As such, FIRE participants find themselves in a job they hate micromanaging every paycheck while starving themselves of life's pleasures. Question: Is "financial freedom" worth it if it devours 40 years of your youthful life and amounts to living like a broke, homeless person for the rest of your life?

The problem with traditional retirement planning or the FIRE strategy is what you do not see. You don't see fun, you don't see a fabulous life, you don't see world travel, and you certainly don't see the realization of dreams. Instead, you see abstinence and many excuses for why you can't spend X on Y. In other words, *you're not free of money; you're owned by it.*

"Get Rich Slow," or FIRE, isn't the answer if you want financial freedom.

If you want real, unencumbered financial freedom while still being young enough to enjoy it, you need to ignore society's default "Get Rich Slow" roadmap or its newest "you'll own nothing and be happy" lapdog, FIRE.

There is another way.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- ☑ "Get Rich Slow" demands a long life of gainful employment.
- ☑ "Get Rich Slow" is a losing game because it is codependent on Wall Street and anchored by your time.
- ☑ Advocates of the FIRE strategy are not free of money. They are owned by it.
- ☑ The real golden years of life are when you're young, sentient, and vibrant.



HOW I SCREWED GET RICH SLOW™

*The object of life is not to be on the side of the masses, but to
escape finding oneself in the ranks of the insane.*

~ Marcus Aurelius

EXPOSING THE “GET RICH SLOW” DREAMKILLER

As a teenager, I never considered the idea of getting rich young. “Wealth + youth” was an equation that didn’t compute simply because I didn’t possess a talent or physical capabilities. Common roads to wealth for the young are competitive and need talent; actor, musician, an entertainer, or a pro athlete—all roads that had a big “ROAD CLOSED” sign that sneered, “Not a chance, MJ!”

So, early in life, I conceded. I gave up on my dreams. “Get Rich Slow” made it abundantly clear: Go to school, get a job, settle for less, sacrifice, be miserly and quit dreaming about financial freedom, mountainside homes, and exotic cars. But I still dreamed. It’s what teenage boys do. For me, it was all about the cars—specifically, the Lamborghini Countach.

THE 90 SECONDS THAT CHANGED MY LIFE

I grew up in Chicago as a chubby kid with few friends. I wasn’t interested in teenage girls or sports but lying around in a beanbag stuffing my face with doughnuts while watching Tom-n-Jerry reruns. Parental supervision was absent; Mom divorced Dad years earlier, which left my mother to raise my older siblings and me alone. Mom didn’t have a college education or a career unless a deep-frying job at Kentucky Fried Chicken qualified. That left me to my own indulgences, usually sweet-toothing and the latest episode of the *A-Team*. My exertions were characterized by a long, broken broom handle: I used it as the TV’s remote control since the real one was broken, and I was too lazy to move. When I did move, the local ice cream shop was often my target; a sugary delight was a motive I could count on.

That day was like any other day: I sought ice cream. I plotted the flavor of my next indulgence and headed toward the ice cream parlor.

When I arrived, there it was. I was face to face with my dream car; a Lamborghini Countach famous from the eighties hit movie *Cannonball Run*. Parked stoically like an omnipotent king, I gazed upon it like a worshiper beholden to its God. Awestruck, any thoughts of ice cream were ousted from my brain.

Posterized on my bedroom walls and drooled upon in my favorite car magazines, I was acutely familiar with the Lamborghini Countach: cunning, evil, obscenely fast, spaceship doors, and ungodly expensive. Yet, here it was, just a few feet away, like Elvis resurrected. Its raw tangible grandeur was like an artisan coming face to face with an authentic Monet. The lines, the curves, the smell . . .

I gawked for a few minutes until a young man left the ice cream parlor and headed toward the car. Could this be the owner? No way. He couldn't have been more than 25 years old. Dressed in blue jeans and an oversized flannel shirt with what I spied to be an Iron Maiden concert shirt underneath, I reasoned this couldn't be the owner. I expected an old guy: wrinkled, receding gray hairline, and dressed two seasons late. Not so.

"What the heck?" I mulled. How could a young guy afford such a kick-ass automobile? For God's sake, that car costs more than the house I live in! It's got to be a lottery winner, I speculated. Hmm . . . or maybe some rich kid who inherited the family fortune. No, it's a pro athlete. Yes, that's it, I concluded.

Suddenly, a dare invaded my head: "Hey, why don't you ask the guy what he does for a living?" Could I? I stood on the sidewalk, dumbfounded, while I argued with myself. Emboldened and washed with adrenaline, I found my legs moving toward the car as if my brain weren't agreeable. In the back of my mind, my brother taunted, "Danger, Will Robinson, danger!"

Sensing my approach, the owner quickly opened his door and hid his trepidation with a forced smile. Whoa. The car's door flung up into the sky vertically, as opposed to swinging out sideways like a normal car. It threw me off what little game I had, and I tried to maintain composure as if cars with futuristic doors were standard. What couldn't have been more than twenty words seemed like a novel. My opportunity was here, and I snatched it. "Excuse me, sir?" I nervously muttered, hoping he wouldn't ignore me. "May I ask what you do for a living?"

Relieved that I wasn't a teenage derelict, the owner kindly responded: "I'm an inventor." Perplexed that his answer didn't match my guesses; my prepared follow-up questions were nullified, paralyzing my next move. I stood there frozen like the ice cream I had sought minutes earlier. Sensing an escape opportunity, the young Lamborghini owner plunked into the driver's seat, closed the door, and started the engine. The loud roar of the exhaust swept through the parking lot, alerting all life forms to the Lamborghini's formidable presence. Whether I liked it or not, the conversation was over.

Knowing it might be years before I could enjoy a similar spectacle, I took a mental inventory of the automotive unicorn before me. I left awakened and motivated as if a neural pathway suddenly smacked open in my brain.

THE LIBERATION FROM FAME AND TALENT

What changed that day? I was exposed to the Fastlane and a new truth. As for the sweets I pursued that day, I never made it into the store. I turned around and went home with a new reality. I wasn’t athletic, I couldn’t sing, and I couldn’t act, but I could get rich as an entrepreneur.

From that point forward, things changed. The Lamborghini encounter lasted 90 seconds but transcended a lifetime of new beliefs, new studies, and altered choices. I decided that someday I would own a Lamborghini, and I would do it while I was young. I was not waiting until my next chance encounter or my next magazine feature: I wanted it for myself. Yes, I retired the broomstick and got off my lazy ass.

THE SEARCH FOR THE MILLIONAIRE FASTLANE

After the Lamborghini encounter, I made a conscious effort to study young millionaires who weren’t famous or physically talented. But I wasn’t interested in all millionaires, just those who lived a rich, extravagant lifestyle. This examination led me to study a limited, obscure group of people: a small subset of “fameless” millionaires who met these criteria:

- ☑ They were living a rich lifestyle or were capable of such. I wasn’t interested in hearing from frugal millionaires who lived “next door” in the middle class.
- ☑ They had to be relatively young (under 35) or they had to have acquired wealth fast. I wasn’t interested in people who spent 40 years of their life jobbing and penny-pinching their way to millions. I wanted to be rich young, not old.
- ☑ They had to be self-made. I was broke. Silver-spoon winners of the lucky sperm lottery weren’t invited to my lab.
- ☑ Their riches could NOT be from fame, physical talent, playing pro ball, acting, singing, or entertaining.

I sought millionaires who would have started like me, an average guy without any special skill or talent, who, somehow, made it big. Through high school and college, I religiously studied this millionaire divergence. I read magazines, books, and newspapers and watched documentaries of successful businessmen; anything that provided insight into this small subset of millionaires, I absorbed.

Unfortunately, this zest to uncover the secret to fast wealth led me to disappointment. I was a late-night infomercial marketer’s dream come true—gullible, willing, and armed with a credit card. I bought into countless opportunities,

from “one tiny classified ad” to the Asian real estate mogul and his sexy bikini-clad yacht vixens. None of them delivered wealth, and despite the slick commercials and their claims, the voluptuous models never materialized.

As I fed my appetite for knowledge and endured one odd job after another, my research uncovered some remarkable common denominators. I was confident I had uncovered all the components to the millionaire fastlane and fameless wealth. I was determined to become rich young, and the journey would begin after college graduation. Little did I know what lay ahead—the roadblocks, the detours, and the mistakes.

RESISTANCE INTO MEDIOCRITY

I graduated from Northern Illinois University with two business degrees. For me, college seemed like a five-year brainwashing program for corporate homogenization. Nobody talked about entrepreneurship. All I heard from my teachers was “when you get hired” and “when you get a job” as if starting a business was a dirty thought. I resisted, but my friends didn’t. They were hired for great jobs and bragged about it:

- 💬 *I work for Motorola.*
- 💬 *I got a job at Northwestern Insurance!*
- 💬 *Hertz Rental Cars hired me as a training manager!*

While I was happy for them, my friends bought into the lie that I affectionately call “The Slowlane”. Me? Thanks, but no thanks. I wanted to avoid the Slowlane like a medieval plague. My idea was to find the Fastlane, retire rich, and retire young.

ROADBLOCKS, DETOURS, AND DEPRESSION

Despite the confidence, the next few years fell horribly short of my expectations. I lived with my mother as I bounced from one “opportunity” to another. Success was absent. Every month was a different business as I chased my personal passions: fitness supplements, bodybuilding jewelry, some hot “turnkey” marketing program purchased from the back of a business magazine, or some goofy long-distance network marketing gig.

I was working hard, but my record of failures grew harder, as did my mounting debts. Years passed, and foolery ensued as I was forced to take a series of ego-crippling jobs better suited for a Neanderthal: a busboy at a Chinese restaurant (yes, there were cockroaches in the back), a day laborer in the Chicago slums, pizza-delivery boy, flower-delivery boy, dispatcher, limo driver, early morning newspaper delivery for the *Chicago Tribune*, Subway sandwich restaurant salesman (WTF?), Sears stock clerk (in the freaking drapery department), donation-can collector, and house painter.

The only thing worse than these suffocating jobs and their pay? The hours. Most required a predawn start . . . 3 a.m., 4 a.m. . . . if any ungodly hour was involved, you could bet my job required it. After five years of college, I graduated to live and work like a dairy farmer. Hell, money was so tight that I prostituted myself to an older woman to pay for my best friend’s wedding gift. Yes, cougars preyed in the 1990s.

Meanwhile, my friends progressed in their careers: They got their 3% yearly pay increases. They bought their Mustangs and Acuras and their 1,200-square-foot townhouses. They appeared content and lived the expectant life prescribed by society. They were normal, and I wasn’t.

At 26 years old, I fell into depression; my businesses were not self-sufficient, and neither was I. Seasonal depression gnawed at my fractured psyche. Chicago’s rainy, dark, dreary weather made me crave the comfort of a warm bed and tasty pastries. Accomplishments were preceded by sunshine, so yes, I wasn’t accomplishing much. Tired of the high-school dropout jobs, I struggled to get out of bed, and doubt became the daily affirmation. Physically, emotionally, and financially exhausted from failure, I knew my results weren’t reflective of my true self. I knew the Fastlane way to wealth but just couldn’t get it executed. What was I doing wrong? What was holding me back? After years of research and education, complete with a full closet of books, magazines, and “quick start” videos, I was further away from wealth. I sat stalled on the sidewalk with the Fastlane nowhere in sight.

My deep depression sunk me into escapes, but instead of drugs, sex, or alcohol, I lost myself in books and kept studying fameless millionaires. If I couldn’t be successful, I’d escape into the lives of those who were by absorbing success stories and other rags-to-riches tales.

But it got worse.

The people in my life gave up on me. My long-time girlfriend proclaimed, “You have no resolve.” She had a safe and secure job with a rental car agency, but we’d argue because she worked long hours for chump change, a whopping \$28,000 a year. Of course, she rightly retorted with the facts: “You don’t have a job, you make \$27,000 less than me, and none of your businesses work.” She was a smart cat. Our relationship ended as she found a courtship with a corporate radio ad executive.

And then there was my mother. For the first years after college, she cut me slack, but then came the failures and the low-rent jobs. I begged patience. One of my pleads was a detailed commentary about Fastlane wealth creation for entrepreneurs—it operates under an *asymmetric scale*—those with jobs operate under a *linear* scale. Unfortunately, it didn’t matter how great my charts and diagrams were; mom lost faith, and I didn’t blame her. Landing a man on Mars showed more promise.

Her directives dulled my drive. She'd shout, "Get a job, baby!" at least twenty times a week. Ugh, even today, I shudder. That phrase, shouted in that voice, could exterminate cockroaches in a post-apocalyptic world. There were days I'd want to pound my head into a vise and crush my ears into deafness. "Get a job, baby!" bore into my soul; it was a motherly decree that ended the trial with the jury's unanimous verdict: "Failure, with a vote of no confidence."

Mom suggested, "The grocery store is hiring a deli manager, why don't you go down there and check it out?" As if my disaffected college education and next five years of struggle were to eclipse at the deli counter, cutting blocks of bologna and ladling potato salad to the neighborhood soccer moms. Thanks for the job tip, but I'll pass.

MY BLIZZARD OF AWAKENING

The agony of a cold Chicago blizzard flung me onto life's crossroads. It was a frigid night, and I was dead tired of working as a limo driver. Wet snow drenched my shoes while I fought a migraine headache. The four aspirins I chased hours earlier had no effect. As the intensity of the storm increased, it was clear: I wouldn't be getting home soon. My usual routes were snowed in. Frustrated, I pulled to the shoulder of an unlit road. I parked the limo and faced myself in dead and darkened silence.

I felt the cold chill of melted snow crawl up from my toes into my legs. Outside I saw a beautiful cascade of snowflakes, an ironic reminder of how much I hated winter ugliness. I dropped my head back into the seat and unleashed an epic groan. As I gazed at the cigarette-burned ceiling of the limousine, the reality hit me: "What the hell am I doing? Is this what my life has become?"

Sitting on an empty road in a blizzard in the dead of night in the middle of nowhere, I'd had it. Sometimes clarity washes over you like a peaceful breeze, and other times it hits you like a falling Steinway piano. For me, it was the latter. A sharp declaration clobbered my brain: "You cannot live another day like this!"

If I was going to survive, I needed to change.

THE DECISION TO CHANGE

The harsh winter shot me into swift action. I decided to change. I took control over something I thought was uncontrollable: my environment. I decided to relocate—to where I didn't know, and at that moment, I didn't care.

In an instant, I felt powerful. The velocity of that choice infused my miserable existence with hope and a small drip of happiness. My failures evaporated, and I felt reborn. *Suddenly a dead-end road converged with a dream.*

It wasn't about the decision to move; it was about taking control and knowing that I had a choice.

With this new power, I considered options that never seemed possible. I asked a simple question: "If I could live anywhere in the country without restraint, where would I live?" I thought about the things important to me and circled five

cities on a map. Within the next few weeks, I took a road trip and visited all of them. Weeks after that, I moved, or I should say, escaped.

THE MERGE FROM SLOWLANE TO FASTLANE

I arrived in Phoenix, Arizona with 900 bucks, no job, no friends, and no family—just 330 days of sun and a burning desire to hit the Fastlane. My possessions included an old mattress, a ten-year-old rusty Buick Skylark with no third gear, a few side businesses that made little cash, and several hundred books. Ground zero for my new life was a small studio apartment in central Phoenix that I rented for \$475 per month. I transformed my studio apartment into an office. No bedroom set, no furniture, just a mattress that invaded the kitchen. I slept with Pop-Tart crumbs, a side effect of laying a mattress next to the kitchen counter.

I lived poor and without security, *but I felt rich*. I was in control of my life.

One of the many businesses I created was a website. While driving that limo in Chicago, sometimes I’d sit idle for hours and had plenty of downtime to read books. I didn’t waste that time. While I waited for clients at the airport or while they got smashed at the local bar, I sat in the limo and read. And read. I studied everything from finance to Internet programming to more autobiographies of the rich.

The limo job did something special: it put me at the forefront of an unsolved need that needed a solution. One of my limo clients asked if I knew of any good limo companies in New York. I dropped the passenger off at the airport, but he left me with a seed of invention. If I lived in Chicago and needed prices and booking options for limo service in New York, where would I go to find it? I didn’t have a New York *Yellow Pages* handy, and surely no one outside of New York did either. Faced with this question, I concluded that other travelers would have the same challenge. So, I built a website that would solve this problem. Within a few weeks, LimousinesOnline.com was born.

Naturally, because the Internet has no geographical limits, this venture traveled with me to Phoenix. But, like my prior businesses, it didn’t make a lot of money.

However, now it was different.

I was debt-strapped and naked in a strange town with no money, job, or safety net. I had to focus.

I aggressively marketed my website. I sent out emails. Cold-called. Mailed letters. I learned search engine optimization (SEO). Because I couldn’t afford books, I visited the Phoenix library daily and studied Internet programming languages. (This was before WordPress and easy “drag and drop” content management systems.) I improved my website and learned about graphics and copywriting. Anything that could help me I consumed.

Then one day, I had a breakthrough; I received a call from a company in Kansas that raved about my website service and wanted me to design its website.

While my focus wasn't web design, I obliged for a price of \$400. They thought the price was a steal, and within 24 hours, I had built the company its website. I was ecstatic. In 24 hours, I had most of my rent payment. Then, coincidentally, not a day later, I received another call from a company in New York asking for the same thing, a new website. I designed it for \$600, and it took me two days to complete. I had another rent payment!

Now, I know this isn't a lot of money, but from poverty to \$1,000 in three days felt like winning the fifty-million-dollar Powerball. In my first few months in Phoenix, I gained traction and survived on my own for the first time in my life. No flower boy. No busboy. No pizza delivery. No sponging off Mom with cheap rent. I was purely self-employed! It was a monumental acceleration, a wind at my back foreshadowing a directional change into a new universe of wealth generation.

But something still wasn't right. Something was missing, and I knew it. Most of my income was attached to my website designs and not my website service. My income was tied to my time, website construction. More website jobs meant more time spent, and if I didn't work, my income would stop.

My time was being sold off for money.

A NEW WEALTH EQUATION YIELDS ASYMMETRIC WEALTH ACCELERATION

In the winter, a friend visited from Chicago. I showed him my web service, and he was amazed at all the traffic my service received. I'd get ride arrangement inquiries from around the world every minute of the day. How much for a limo from Boston to Worcester? How much from JFK to Manhattan? We'd scan my email inbox, and it had 450 emails. Ten minutes passed, click refresh, and then there would be another 30 emails. Emails were pouring in several per minute. He suggested, "Dude! Turn those emails into money somehow!"

He was right, but how? And how can it solve a legitimate need while providing value? He left me with this challenge, and I was intent on solving it.

Days later, I invented a risky, unproven solution and started working on it.

What was I going to do?

Instead of selling ad space, I was going to sell targeted, detailed leads and reservation inquiries.

There was a big problem, though. Like, huge.

I had to convince my customers that this method of business was beneficial to them. At that time, this revenue model was new and ground-breaking. Because I had no predictive data (in any industry, much less the limo industry), I had to nail the execution. As far as I know, I was one of the early pioneers of the lead generation model (if not the first) to adapt and succeed at it. Remember, this was the late nineties when databases and animated GIFs were considered technological marvels.

Despite having no roadmap or preemptive practices, I launched it.

In the short term, I expected the change to kill my income, and it did. I predicted its success would take months if it worked at all. In the first month, the new system generated \$473. Yikes. I built more websites to fill my income gap. The second month’s revenues were \$694. The third month, \$970. Then \$1,832. \$2,314. \$3,733. And it continued and continued.

Months later, I went “all in” on my service and purchased the premium domain name, Limos.com in the secondary market. Mind you, this was a time when premium domain names were selling for six- and seven-figures. With some clever negotiation, I was able to buy the name for a low five-figure amount, chiefly financed by credit cards. It was the biggest risk I have ever taken. With this great name footing my growing web service, I expected customer acquisition to become super-simple and super-cheap.

Neither happened.

My growth continued at the same pace. The big investment in the domain name turned out to be a simple branding investment, nothing more. Easy street would have to wait.

As traffic and profits grew, so did the complaints, the feedback, and the challenges. Improvements came directly from customer suggestions. Within days, sometimes hours, I’d implement customer ideas. My employees and I were known to answer clients’ emails within minutes, if not an hour. I learned to be receptive to the consumer, and because of it, the service got better and better.

Then a few months later, I unearthed another need. Turns out that many of my customers wanted an easier way to buy and sell commercial vehicles like buses, limos, and coaches. After listening to my clients and identifying this need, a few weeks later, LimoForSale.com was born.

Within a year, my web assets started to grow asymmetrically but not without issues. The workdays were long. Problem-solving was a daily activity. Forty hours was a vacation; typical workweeks were sixty hours long. Days and weekends blurred together. While my new friends were out drinking and partying, I was hunkered down in my tiny apartment, regurgitating code. I didn’t know if it was Thursday or Saturday, and it didn’t matter. The glory of the hard work was this: It didn’t feel like work; in fact, I enjoyed it. I didn’t have a job; I had a passion for making a difference. Thousands of people benefited from something I created, which addicted me to the process. Although I had zero passion for the ground transportation business, the passion came from making a profound difference and knowing that I was setting myself free.

I started to compile testimonials from clients.

- ☞ *Because of you, my business grew tenfold.*
- ☞ *Your website led me to my biggest corporate client.*
- ☞ *Your company has been instrumental in growing my business.*

This feedback was a different form of currency called happiness. I wasn't awash in riches quite yet, but I felt even richer than before.

MY "FAKED" SHORTCUT TO WEALTH

In 2000, my telephone rang with a different type of inquiry. Technology startups called; they wanted to know if I would sell my business. In that year, the dot-com frenzy was in full force. Not a day went by without a tall tale about some dot-com millionaire who struck it rich by selling a tech property. Remember the fameless millionaires? This subset of the rich grew at a staggering rate, and the wave swelled my way.

So, did I want to sell my company? Hell yes! I had three offers to sell. Offer 1: \$250,000. Offer 2: \$550,000. Offer 3: \$1,200,000. I accepted offer three and became a millionaire . . . instantly . . . well, almost. Like the tech boom, it didn't last.

At the time, I thought \$1.2 million dollars was a lot of money. It wasn't. Taxes. Worthless earn-outs and stock options. I bought a Corvette, hoping it would make me look rich. I thought I was rich, but I really wasn't. I made mistakes and invested in overinflated tech stocks, thinking I could "FIRE" the next thirty years of my life and never work again. By the time it was over, I had less than \$300,000 left.

The tech implosion arrived with unforgiving consequences, at least for buyers of my company. Against my recommendations and domain knowledge, they made poor decisions, decisions that were good for short-term revenue but horrific for long-term growth. They flushed money down the toilet as if there were an endless supply. Do we really need custom-branded water bottles? And that cool neon sign in the breakroom? Are these revenue-generating actions?

Decisions were made slowly and by committee. Customers were ignored. Incredulously, most of the company's executive management had Ivy League MBAs, proof that the business logic doesn't come with expensive initials after your name. Despite having \$12 million in venture capital to buoy the storm, my website slowly started to die.

A few months later, near the cliff of bankruptcy, it was voted that my website would be dissolved, even though it was still profitable. Tech buyers dried up, and stocks tanked. Everyone was on life support, including them.

Unwilling to watch my creation fade into oblivion, I offered to repurchase my company at a fire-sale price—a mere \$250,000, financed by its own profit. The offer was accepted, and I regained control of the same company I had just sold 18 months earlier. Essentially, I'd operate the business, take the profit, and pay down the carry-back loan. What was left over, I reinvested into the business.

With my company back in my control, a new motivation surfaced—to not only survive the dot-com crash but to thrive.

THE BIRTH OF THE MONEY TREE

For the next few years, I was revitalized to take my service to the next level. In hindsight, I wanted to prove to myself that I wasn’t just some lucky chap who got caught up in the dot-com boom. I continued to improve my website. I integrated new technologies and listened to customers. My new passion was automation and process.

As I streamlined my processes and systems, a slow and steady transformation took place. I worked less and less. Suddenly, I worked an hour a day instead of ten. Yet, the money rolled in. I’d go to Vegas on a gambling spree; the money rolled in. I’d be sick for four days; the money rolled in. I’d day trade for a month; the money rolled in. I’d take a month off; the money rolled in.

It dawned on me what I accomplished: *This was the Fastlane*. I built myself a real, living, fruit-bearing *money tree*. It was a flourishing printing press that made money 24 hours a day, 7 days a week, and it didn’t require my life for the trade. It required a few hours a month of water and sunshine, which I happily provided. Outside of routine attention, this money tree grew, produced fruit, and gave me the freedom to do whatever I wanted.

For the next few years, I lived a life of laziness and gluttony. Sure, I worked a few hours a month, but mostly, I worked out, traveled, played video games, bought and raced fast cars, entertained myself with dating websites, gambled—I was free because I planted and cultivated a money tree that *surrogated* for my time. Its harvest, bountiful and monthly.

Since reclaiming my business, it grew meteorically. Some months I’d profit more than \$200,000. Yes, profit! A bad month was \$100,000. I earned in two weeks what most people earned in an entire year. Wealth poured in, and I was flying low on the radar . . . no fame. If you earned \$200,000 every month, how would your life change?

- ? What would you drive?
- ? Where would you live and take vacations?
- ? What passions—art, writing, charity—would you pursue?
- ? What schools would your children attend?
- ? Would debt be a noose around your neck?
- ? How fast would you become a millionaire? Four months or forty years?
- ? Would you be cursing Sunday night and rejoicing Friday afternoon?
- ? Would grabbing a \$6 coffee at Starbucks be an issue?

You see, when you generate this kind of income, millionaire status happens quickly. By age 33, I became a multimillionaire. If I didn’t initially sell my business, I would have probably arrived faster, but when you’re eating cardboard

noodles, and someone slaps \$1.2 million dollars in your face, not many would say, “Nah, I’ll pass.”

I purchased my first Lamborghini and completed the prophecy dreamt in my teens. After owning a variety of exotic cars for years, I learned that the same question I asked years ago was asked almost weekly. And now I had an answer that I could give, an answer I would have loved to have read.

In 2007, I decided to sell my company again. It was time to retire and think about my wildest dreams, things like other business interests, this book, writing fiction, and who knows, maybe screenwriting. However, this time I entertained a variety of offers, ranging from \$3.3 million to \$7.9 million. After making millions over and over in a few short years, I accepted one of the full cash offers and repeated the Fastlane process . . . in a matter of minutes. That’s how long it took to cash the six checks that amounted to millions.

Today, a decade later after I first wrote this book, I now own a publishing company that represents and licenses my work in over twenty-five languages scattered around the seven continents. I also own The Fastlane Forum, a self-started business discussion with nearly 1,000,000 contributions which further helps entrepreneurs pursue a Fastlane strategy. Additionally, I am also the CEO and co-founder of GoalSumo.com—one of the web’s most powerful goal achievement and productivity systems ever developed, a strategic planning approach where you can engineer your most fantastic dream life in just a few short years. Whatever that dream is for you, Fastlane can make it happen.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- ☒ Fame or physical talent is not a prerequisite to wealth.
- ☒ Fast wealth is created asymmetrically, not linearly.
- ☒ Change can happen in an instant.
- ☒ Don’t fear taking roads that have not been paved by others.
- ☒ I wrote this book because it is something I wished I could have read when I was twenty years old.

Part Two

**Wealth is Not a Road,
But a Road Trip!**





THE ROAD TRIP TO WEALTH

The journey of a thousand miles must begin with a single step.

~ Lao Tzu

WEALTH IS A ROAD TRIP, NOT JUST A ROAD!

While in college, my friends and I embarked on a spring break road trip from Chicago to South Florida. As young men, we were drooling with anticipation. Captivated by the destination, a sun-drenched beach crowded with scantily clad boozed-up college coeds, we failed to focus on the most important thing: the vehicle we depended on to get there.

Our old Dodge Duster started billowing smoke eight hours into the trip and clattered to a stop. With a ruptured gasket and no oil, our trip stalled on some country road in the middle of southern Illinois. Cows, manure stink, and cornfields, light-years away from the sandy beaches of South Florida.

Sadly, for most, the journey to wealth often ends like my spring break road trip: stalled on the side of the road in the middle of nowhere, left to ask, “How the hell did I get here?”

Like my spring break trip, knowing and driving “the road to wealth” is not enough because the road itself is deficient in delivering wealth.

Your pursuit of wealth stalls when your focus is on the road and its destination and not the road trip. Sure, the Fastlane might *open* a rapid road to wealth, but a successful road trip will demand your respect for all the trip’s vital tools. My spring break stalled because we neglected the road trip and focused on the road. Oil? Roadmap? Engine tune-up? Screw it, just head south! When you disregard critical road trip components, your engine redlines, oil burns hot, gas is squandered, and decade-long detours are encountered. Your journey will stall when your focus is only on the road, and dreamy destinations will never arrive.

WEALTH'S ILLUSIONARY ROAD

If wealth has escaped you, it's likely because you are "road-focused" and not using the whole formula. Sure, you might have bits and pieces: an ingredient captured from a book or two, another seeded by some "get rich" seminar, or a hot cryptocurrency tip from your broke college buddy. Unfortunately, these isolated ingredients can't create wealth and are likened to a dead car on the interstate with an empty gas tank and a dead battery. You can't crack wealth's code with one variable in a multi-variable equation.

Wealth's road trip formula is like a recipe.

Imagine if I threw you into the kitchen with sugar and flour and ordered you to bake cookies. The feat is impossible because two ingredients alone don't make the entire formula. Forget the baking soda, and the cookies won't rise. Remove the butter, and the cookies taste awful. One forgotten or flawed ingredient and the process fails. The fault lies with most wealth books: They are "road-focused." They specialize in the most titillating part of the formula—the sugar! They tell you:

- ☞ *Import goods from China and sell them on Amazon!*
- ☞ *Buy a franchise and be your own boss!*
- ☞ *Learn the mystical secret law and think positive!*
- ☞ *Follow your passion and start a business!*
- ☞ *Invest in real estate for passive income!*
- ☞ *Trade your way to riches with cryptocurrency, Forex, or Reddit meme stocks!*

These strategies highlight various roads to wealth: the real estate road, the trading road, and the business road. They address *nothing else*. The failure is within the "else" because the "else" is the rest of the formula.

MILLIONAIRES ARE FORGED BY PROCESS, NOT BY EVENTS

All self-made multimillionaires create their wealth through a carefully orchestrated *process*. They have and use the entire formula. Despite what you may have read or heard; wealth is not an event. Wealth doesn't come from a game show. It doesn't stand on the front porch and ring the doorbell with balloons and a check the size of a refrigerator. It doesn't come from a cryptocurrency coin that suddenly goes from two cents to two-million dollars. Wealth does not jingle from a machine with spinning bars, lemons, and cherries.

Wealth is a process, not an event. Ask any chef, and they will confirm that the perfect dish is a series of ingredients and a well-engineered execution process: a little this, a little that, done at the right time at the right place, and wham, you have a tasty meal. Wealth creation has the same method of execution—a mixed collection of many disassociated ingredients into a consolidated whole that has value and is worth millions.

Wealth eludes most people because they are preoccupied with events while disregarding process. Without process, there is no event. Take a moment and reread that. Process makes millionaires, and the events you see and hear are the results of that process. For our chef, the cooking is the *process*, while the meal is the *event*.

For example, an athlete who scores a \$100-million-dollar contract to play pro basketball is an event from process. You see and hear about the big contract, the spectacular “get-rich” event, but you typically ignore the process that preceded it. The process was the long, arduous road you didn’t witness: The daily four-hour practices, the midnight pickup basketball games, the torn ligaments, the surgery and rehabilitation, the rejection of being cut from the junior varsity team, all frame the journey that forms process.

When a 20-year-old sells his Internet company for \$50 million, you read about it on a tech blog. The event is lauded and showcased for all to admire. Sidelined is the process—you didn’t hear about the long hours of coding the founder had to endure. You don’t hear about the cold dark days working in the garage. You don’t hear about how the company was founded on credit cards at 21.99% interest. You don’t hear about the founder and his rusty P.O.S. Toyota with 174,000 miles.

When Kevin Plank founded Under Armour in 1996 and took the company public in less than ten years, the accomplishment made headlines worldwide. What doesn’t? Subtle facts of process. Like Plank went broke one year after founding the company. He blew through \$20,000 in his personal savings and later \$40,000 in credit card debt to carry the business forward. The billion-dollar “get rich” outcome is the event—the process is the struggle and the backstory.

The sale of my company (twice) climaxed in an event, but its progress was carved by a process. The successful sale of over a million books as an introverted, unknown self-publisher? A growing web business? An active, self-supported forum not subjected to Facebook overseers? *Process*. Outsiders see the sprawling house and the expensive cars and might think, “Wow, if I only could be so lucky.” Such a belief is a mirage of event over process.

All wealth events are preceded by process, a backstory of trial, risk, hard work, and sacrifice. If you try to skip the process, you’ll never experience events.

Unfortunately, as a media-driven, “I want it now” society, we spotlight and glorify the event but usher the process behind the woodshed, carefully drying its sweat from the public cognition. However, if you search long and hard, you can always find the process buried in another story or in the trailing paragraphs that glorify the event.

When you make your first million, it will be because of the process and not some clandestine incident that just happened to waltz across your path. Process is the road trip to wealth: The destination shines as an event, but it’s found by process. Yes, the elevator to success is out-of-order—you will need to climb the stairs.

WEALTH'S ROAD TRIP FORMULA

The formula for wealth is like a cross-country road trip. Success demands your focused discipline on the journey and the journey's tools (process) instead of the destination (event). Four ingredients make up the winning formula. They are:

YOUR ROADMAP (PARTS 3, 4, AND 5)

The compass for the trip—your roadmap—is the guiding force behind your actions. Your roadmap pens your financial belief system and preconceived convictions about wealth and money. Three roadmaps will chart your course to wealth:

- 1—The Sidewalk
- 2—The Slowlane
- 3—The Fastlane

Like a recipe, your roadmap will outline why, where, how, and what.

YOUR VEHICLE (PART 6)

Your vehicle is you. No one can drive the journey but you. Your vehicle is a complicated system composed of oil, gas, an engine, a steering wheel, a windshield, horsepower, and an accelerator—all needing frequent tuning and maintenance to ensure peak efficiency during the road trip.

YOUR ROADS (PART 7)

Your roads are the career pathways you travel. For example, you can travel the job road, and within that road, you have unlimited choices: You can be an engineer, a project manager, a physician, a plumber, a truck driver. Then there are entrepreneurial roads: You can be a real estate investor, a retail store owner, a franchiser, a freelancer, or an inventor. Similar to a cross-country road trip, roads are plentiful with millions of permutations. Each carry with it a mathematical equation.

YOUR SPEED (PART 8)

Speed is execution and your ability to go from idea to implementation. You could sit in a Ferrari on an empty, straight road, but if you fail to hit the accelerator, you fail to move. Without speed, your roadmap has no direction, your vehicle stands idle, and your road mutates into a dead end.

THE ROAD TRIP IS PAVED WITH TOLL ROADS

Successful Fastlaners are warriors who live and die on rough roads. Toll roads pave the road to wealth, and that toll can't be paid on Easy Street. For some of us, this is good news because the toll weeds out the weak and escorts them to the land of normal. If you resist the toll, wealth will resist you. Unfortunately, some feel that wealth's toll can be paid by entitlements or certain "prerequisites," such as:

- ☑ A functional family/good childhood
- ☑ “Hard work” versus “smart work”
- ☑ Educational accomplishments and credentials after your name
- ☑ A stellar business plan
- ☑ Venture capital
- ☑ Being certain sex, color, or age
- ☑ Wishing, dreaming, and thinking positively
- ☑ Knowing the right people in the right places
- ☑ Attending the right universities
- ☑ Being passionate or “doing what you love.”

Nothing is further from the truth. *The Millionaire Fastlane* doesn’t care about these things. The Fastlane isn’t a straight tree-lined street with white picket fences and children swinging on tires hanging from oak trees. It’s a dark, deserted, unpaved road strewn with potholes that forces change and evolution. If the road trip to wealth were easy, wouldn’t everyone be wealthy?

Expect a price to be paid. Expect risk and sacrifice. Expect bumps in the road. When you hit the first pothole (and yes, it will happen), know that you are forging the process of your unfolding story. *The Fastlane process demands sacrifices that few make to resolve to live as few can.*

THE ROAD TRIP CAN’T BE OUTSOURCED TO A CHAUFFEUR

We live in a society that wants to outsource everything, from household chores to raising our kids with a smartphone. Outsourcing might work for a dirty bathroom, but it doesn’t work for wealth. Wealth’s road trip has no chauffeur, and the toll can’t be outsourced to a virtual assistant in the Philippines.

Had someone gifted a Lamborghini to me (or any dream) when I was 16 years old, I wouldn’t be where I am today. When you are granted gifts without any effort, you effectively handicap process. The person I needed to become would have been dwarfed because process would have been outsourced. There is no wisdom or personal growth gained in a journey that someone else does for you. The journey is yours. And unless you find like-minded Fastlaners, you will walk it alone.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- ☑ Wealth is a formula, not an ingredient.
- ☑ Process makes millionaires. Events are residual by-products of process.
- ☑ To seek a “wealth chauffeur” is to seek a surrogate for process.
- ☑ Process cannot be outsourced because process dawns wisdom, personal growth, strength, and ultimately, events.



THE ROADMAPS TO WEALTH

If you don't know where you are going, any road will get you there.

~ Lewis Carroll

THE COMPASS FOR WEALTH

If you don't know where you are going, how will you know if you get there? An undefined destination means an undefined arrival. You'll likely end up where you don't want to go. You find wealth with a roadmap, not a dartboard.

Self-made millionaires don't become millionaires by stumbling into money. Likewise, financial failures don't become failures by stumbling into poorness. Both are outcomes of your financial roadmap and the actions and beliefs evolving from that roadmap. It steers your actions which render consequences that render your financial life. Your financial roadmap engineers your process, and it's the first tool for your road trip to wealth.

Ultimately your choices determine how your life unfolds.

But where do these choices come from?

They sprout from your belief systems which are seeded within your roadmap. If you want to change your choices, it begins with your roadmap because that is there where your beliefs live, both literally and figuratively. Radical life disruption comes from a radical disruption in your roadmap. Change that, and you change everything.

Roadmaps and their companion beliefs affect everything, including wealth. For instance, if you believe a new Mercedes financed over 72 months will bring you respect and happiness because a commercial implied so, you might become a buyer. If you think "investing in an indexed fund makes rich people," your actions reflect that belief. If some financial guru tells you to cancel your credit cards because "all debt is bad," you do it. If an author says, "\$50 invested today will be worth \$10 million in 40 years," and you believe it, your actions spring from that belief.

Beliefs are powerful mechanisms that drive action, whether true or not. Our parents said Santa Claus was real, and we believed it. We left cookies, looked out the window for the flying reindeer, and wondered how he got his big butt down the chimney. We believe what we're taught, even when evidence appears to the contrary!

Your belief system acts like a compass that, if errant, can lead you onto unintended detours. Fictitious beliefs are lying roadmaps; they escort you down dead-end roads where “Wealth: Next Exit” never happens.

THE THREE FINANCIAL ROADMAPS TO WEALTH

Plotting your course to wealth and building your process starts with examining your current financial roadmap and the alternatives. There are three financial roadmaps:

- 1—The Sidewalk Roadmap
- 2—The Slowlane Roadmap
- 3—The Fastlane Roadmap

Within these three roadmaps lies psychology, a belief system that dictates actions relative to each roadmap. More importantly, each roadmap operates within a “universe” governed by a mathematical “wealth equation.” Whatever roadmap you choose, your universe for wealth creation will abide by each map’s respective wealth equation. Additionally, each roadmap is naturally predisposed toward a specific destination underscored by a different version of servitude. Those predispositions are:

- 1—The Sidewalk >— Poverty
- 2—The Slowlane >— Mediocrity
- 3—The Fastlane >— Wealth

Whichever financial roadmap you follow will predispose you to the destination inherent in the roadmap—the roadmap’s “true essence.”

What is true essence?

If you play blackjack and win 15 consecutive hands, you violate the true essence of randomness. The natural state of randomness is to not deliver 15 wins in a row.

When a wild African lion is tamed to perform in a Las Vegas magic act, the lion is trained to violate its true essence. The lion naturally wants to be wild, hunt, kill, feed, and mate. The lion wants to revert to its natural self, which is why some flamboyant magicians get their heads bitten off. You must be special to bend the laws of true essence.

Likewise, each roadmap possesses a true essence that leads to poverty, mediocrity, or wealth. For example, if you follow the Sidewalk, you'll likely be poor. While wealth is possible with any map, divergence from the map's essence is like defying odds: gambling for six hours at the roulette table and winning.

Each roadmap contains key mindsets that act as signposts, or "mindposts," that provide direction and guide actions, just like a roadmap. Those mindposts are:

- ☑ **Debt Perception:** Does debt control you, or do you control your debt? Or do you even have debt?
- ☑ **Time Perception:** How is your time valued and treated? Abundant? Fleeting? Inconsequential? Do you work for time? Or does time work for you?
- ☑ **Education Perception:** What role does education have in your life? Does it have a role at all?
- ☑ **Money Perception:** What is money's default position in your life? Is money a tool or a toy? Plentiful or scarce? Evil or good?
- ☑ **Primary Income Source:** What are your primary means of creating income?
- ☑ **Primary Wealth Accelerator:** How are you accelerating your net worth and creating wealth? Or are you?
- ☑ **Wealth Perception:** How do you define wealth?
- ☑ **Wealth Equation:** What is your mathematical plan for accumulating wealth? What wealth equation defines the physics of your wealth universe?
- ☑ **Destination:** Is there a destination? If so, what does it look like?
- ☑ **Responsibility & Control:** Are you in control of your life and your financial plan?
- ☑ **Life Perception:** How do you live your life? Do you plan for the future? Forsake today for tomorrow? Or tomorrow for today?

THE ROADMAPS OPERATE WITHIN DISTINCT UNIVERSES

Each roadmap operates under a specific set of mathematical formulas, the wealth equation, that determines the speed at which you can create wealth. Like Einstein's $E=MC^2$, these formulas govern your wealth universe much like physics governs our universe. And because physics is bound by mathematical absolutes, so are your equations (and probabilities) to wealth.

The velocity of wealth acceleration evolves from your chosen roadmap's "universe." It is within these universes that your financial plan accelerates or stalls. Think of it as a railroad track, with each track having its own set of speeds, rules, and laws. You can hop aboard a track that allows speeds of 20 mph or speeds of 200 mph.

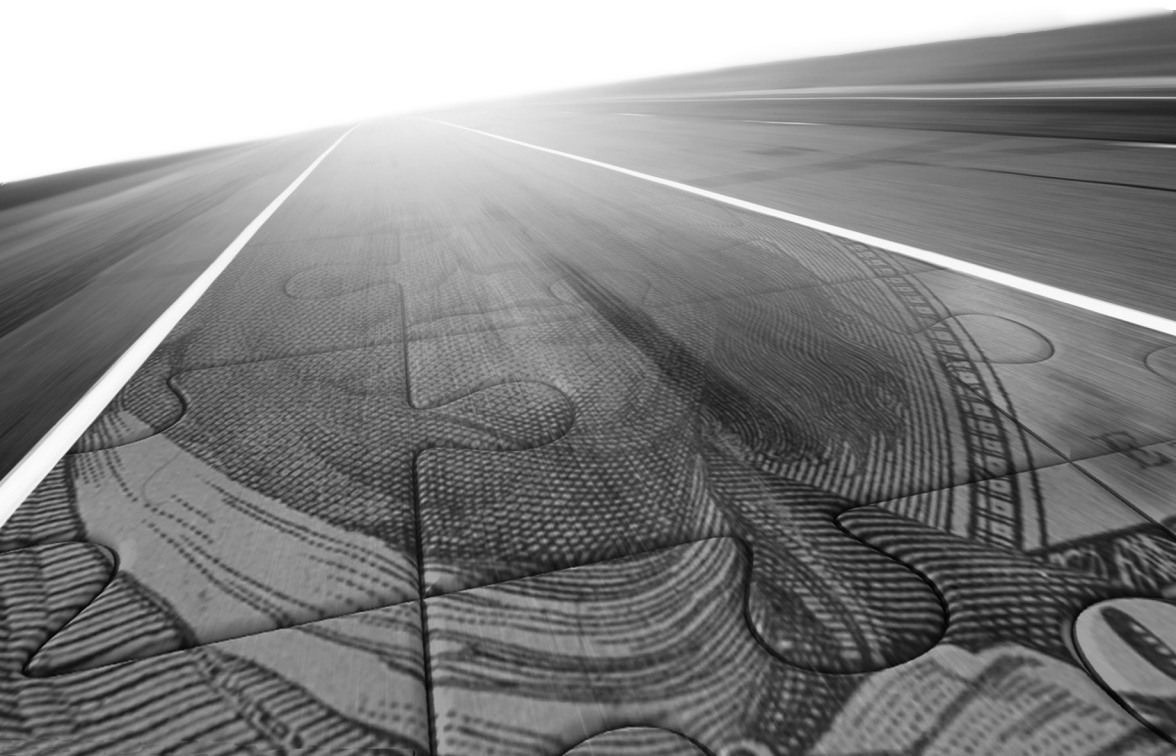
If you're unhappy with your financial situation, you can change your mathematical universe immediately by switching roadmaps. However, before you can swap the roadmaps, you must understand them. Let's dissect the roadmaps in the following three parts of *The Millionaire Fastlane*: the Sidewalk, the Slowlane, and the Fastlane.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- ☑ Change must evolve from your beliefs, and your roadmap circumscribes those beliefs.
- ☑ Each roadmap is governed by a wealth equation and predisposed to a financial destination—Sidewalk to poverty, Slowlane to mediocrity, and the Fastlane to wealth.

Part Three

Poverty: The Sidewalk Roadmap





THE ROAD MOST TRAVELED: THE SIDEWALK

*It takes no courage to be normal. No courage to take the road
most traveled. No courage to sit comfortably within the walls
of your culture. Courage comes questioning and
then challenging the expected.*

~ MJ DeMarco

THE SIDEWALK ROADMAP

Most people are lifelong Sidewalkers, followers of the Sidewalk Roadmap. The Sidewalk is the plan most followed, a contract for a pleasurable today instead of a more secure tomorrow.

A Sidewalker exists in a state of one-something-from-broke: One album failure from broke. One business deal from broke. One gig from broke. One layoff from broke. On the Sidewalk, you're always "one something" from being homeless, bankrupt, or back living in your parent's basement.

Some Sidewalkers earn significant incomes, true; but none of them ever obtains true wealth. Don't let the contradiction fool you. The Sidewalk doesn't have an exit ramp to wealth—only a "DEAD END" sign signaling impending doom. The Sidewalker's road trip is a financial treadmill with a destination that typically ceases at bankruptcy or a crisis of reckoning.

WHAT IS A SIDEWALKER?

A Sidewalker's financial destination doesn't exist. *The plan is to have no plan.* Surplus money is immediately spent on the next great gadget, the next trip, the next newer car, the next fashionable style, or the next hot fad. The Sidewalk's siren song is instant gratification which can come from many addictive sources: junk food, shopping, video games, television, and smartphones. Money is disrespected like a hot potato that's quickly exchanged for the latest fix of the week.

Responsibility and accountability? Weak, or worse, absent. Moreover, “feelings” and quick dopamine hits are prioritized over logic and critical thinking, two skills needed for an extraordinary life.

Sadly, the Sidewalk is the road most traveled because it’s the path of least resistance. Who doesn’t want to eat a tub of Dreyer’s ice cream while watching *American Idol* for the tenth year in row? Speaking of long-running television shows, watch the *Judge Judy* for a few hours. It should be renamed *Sidewalker Central*. Daughters sue their mothers for a few bucks, neighbors refuse responsibility when the dog bites the neighbor, and tenants demand rent for free because a light bulb burned out.

In the end, Sidewalkers need to feed their insatiable lifestyle, which is fueled by an urgent and continuous need for pleasure, image, and instant gratification. This “Lifestyle Servitude” perpetuates an accelerating cycle of consumption and debt, forever enslaving the Sidewalker to their addictions: their appearance, their material goods, their sugar-laden diet, or their smartphone newsfeeds.

THE MINDPOSTS OF A SIDEWALKER

The Sidewalker’s roadmap contains behavioral characteristics that drive the Sidewalker’s actions. These mindsets are signposts or “mindposts” that guide the Sidewalker through life.

- ☑ **Debt Perception:** *Credit allows me to buy things now! Credit cards, consolidation loans, car payments—these supplement my income and help me enjoy life today! If I want it now, I’m going to get it now.*
- ☑ **Time Perception:** *Time is abundant, and I spend money like there is no tomorrow. Heck, I could be dead in two weeks, and you can’t take it with you!*
- ☑ **Education Perception:** *I finished school when I graduated, hooray!*
- ☑ **Money Perception:** *If you got it, flaunt it! Why save for a rainy day? I spend every dime I earn, and most of my bills are paid on time; isn’t that being fiscally responsible?*
- ☑ **Primary Income Source:** *Whatever gig pays the most is what I will do. I chase money baby! It’s all about the Benjamins!*
- ☑ **Primary Wealth Accelerator:** *Net worth? I hit the casino, I buy lottery tickets, and I have an active lawsuit against an insurance company . . . does that count?*
- ☑ **Wealth Perception:** *He who dies with the most toys wins!*
- ☑ **Wealth Equation:** *My wealth formula is (Wealth = Income + Debt).*
- ☑ **Destination:** *Destination? Live for today, why worry about tomorrow?.*
- ☑ **Responsibility & Control:** *Everything terrible happens to me. The*

man is keeping me down. The system is against me. I am a victim. It's someone else's fault.

- ☑ **Life Perception:** *YOLO! Life is too short to plan any further than thirty days out. You can't take it with you! You're only young once! Besides, I'll hit it big someday.*

THE DISTURBING SIDEWALKING FACTS

While these hypothetical mindposts and their commentary might sound ridiculous, they aren't. Just look at the data. Read the reports. According to a US Census Bureau study released in 2017 and conducted in 2014 (years after the 2001 and 2008 recoveries), here are the disturbing facts:

- ☑ A person under 55 is 69.7% likely to have zero net worth or negative net worth.
- ☑ An estimated 54% of all households in the United States have less than \$100,000 in net worth.
- ☑ 83% of all "under 35" families had a net worth of less than \$100,000.
- ☑ A person in the 35–44 age range has a median net worth of \$18,197, excluding home equity.
- ☑ A person in the age 45–54 group has a median net worth of \$38,626, excluding home equity.

According to 2016 Census Bureau data, 61% of all people who earned income, earned less than \$75,000/year. This data unmasks the horror behind the Botox injections and the luxury German sedans: Sidewalkers are the majority. An estimated 60% of adults live their lives on the Sidewalk. Yes, the world is full of financial illusionists. And this is after the recoveries of the most recent financial bubbles. Immediately after the 2008 financial meltdown, it wouldn't surprise me if 85% of American families would have had zero or negative net worth. But you can bet they have 650 cable channels streaming into their five flat-screen HDTVs. If you're older than 35 and have less than \$19,000 in net worth, let me be blunt: What you are doing isn't working. You need a new roadmap.

THE STANDARD SIDEWALKER: INCOME POOR

"Income-Poor" Sidewalkers are the mainstream populous and reflect the lower-to middle-class. These Sidewalkers work for modest salaries and possess all the toys to show for it but have little savings and no retirement plan. Their future is mortgaged at the max for a lifestyle illusion perpetrated by Instagram selfies and travelogues. Monthly payments determine the affordability of any extravagance. Every dime is spoken for: car payments, clothes, or is sent off to stall the credit reaper.

If you live this way, it's like driving on a narrow road bordering a cliff at a financial redline. There is little hope for Sidewalkers because their roadmap is corrupted by gratification, nearsightedness, and irresponsibility. This problematic disposition repels wealth and thrusts codependency on overburdened hosts: taxpayers, employers, friends, parents, and loved ones. Income-Poor Sidewalkers rationalize, "Life is short. Get out of my way or get run over!"

SIDEWALKING SYMPTOMS: ARE YOU ON IT?

You haven't learned much since graduating from high school or college.

☞ *I'm done with school, hooray!*

You change jobs frequently.

☞ *C'mon, MJ, I left because this other job pays more.*

You live paycheck to paycheck.

☞ *Wait, doesn't everyone?*

You think people with money have it because they had wealthy parents, luck, or easier life circumstances than you.

☞ *I've had it hard. If my parents would have paid for college, I could have had a good job. I had a rough childhood. Those people with money have no idea.*

You are easily impressed and seek to impress.

☞ *I love designer purses, German cars, Italian clothes, and purebred dogs. I work hard for my money, and I deserve it!*

You have poor credit.

☞ *I pay my bills most of the time . . . it's just that I can't always pay on time because of situations outside of my control. Besides, the banks and utility companies are big, rich companies—they are the enemy.*

You put faith into politicians and government to change the system instead of focusing on how you can change yourself.

☞ *A bigger government is the solution. More regulation, more programs, and more services. The government should serve the people. Rich people should pay more in taxes for their good fortune—they can afford it and I can't!*

You view pawn shops, payday loan stores, and credit cards as a means of supplemental income.

☞ *Groceries can't wait until the next paycheck—my family must eat! Besides, there's a sale on crab legs for only \$30 a pound.*

You have filed for bankruptcy at least once.

- ☞ *It wasn't my fault—I overextended myself and didn't expect to lose my job. I didn't expect a recession. I don't feel bad about bankruptcy because it wipes my slate clean, and I can start over fresh. I'm already pre-approved for another credit card.*

You don't alert a business when they give you incorrect change in your favor.

- ☞ *Are you crazy? If a business makes a money mistake, I'm keeping it. It's not my fault their employee screwed up.*

You have a negative net worth and little savings.

- ☞ *What's the point? You only make 1% on a savings account anyhow and look at all those people who invested in the stock market and lost nearly everything in 2008. Suckers! At least if I spend every dime, I can't lose it!*

You have no car insurance, no health insurance, and have unprotected sex with uncommitted partners.

- ☞ *What can I say, I'm a risk taker. I know that insurance and birth control are important, it's just not a priority.*

You regularly gamble at the casino or buy lottery tickets.

- ☞ *You gotta play to win right? Forget the odds—this time's different, I just feel it.*

You immerse yourself in alternate realities, including website celebrity gossip blogs, television, sports, video games, or soap operas.

- ☞ *I just love American Idol, The Walking Dead, and Law and Order. Monday through Friday from 6 p.m. to 11 p.m., I know exactly where I will be.*

You've lost money on “get rich” schemes.

- ☞ *There's got to be an easy way to wealth. I'll have the secret if I just buy this crypto-coin, or this guru's \$10,000 “training program” advertised on YouTube. Get rich easy is out there!*

Your family cringes when you ask for money or quit asking because you know a lecture follows.

- ☞ *Geez, it's just \$500. My parents should take care of me until I die. Don't they see how hard I have it? I mean, look at this apartment! The granite countertops need to be replaced!*

Can you identify a behavioral pattern? These mindsets are indicative of the Sidewalk. Hopefully, you're not feeling angry or defensive because it might hint your beliefs are bred from the Sidewalk.

THE SIDEWALK'S GRAVITATIONAL PULL: POVERTY

A recession is a bump in the road. How many people lost their homes due to the last economic bubble? Their savings, their jobs, or their 401(k)s?

The Sidewalk offers no protection because you're naked, and you can't absorb the hits. If you're hit by traffic, you're roadkill. If you want to be unshakable on your financial road trip, you must get tough and strap on a bulletproof vest. Your plan must transcend years of change and variability, not days.

Life on the Sidewalk naturally pulls you to poverty. Because the Sidewalk is about the short term, it never works for the long term. Your future becomes a mortgage for a fragile comfort and an artificial appearance. Unfortunately, any bump in the road causes the loans of the Sidewalk to be called in: a recession, a job loss, an interest rate hike, a mortgage reset. Ask any derailed Sidewalker what spun his financial life out of control—they will quickly blame some external factor. *I was laid off! My car broke down! I had no health insurance when I broke my foot! The judge ordered a 20% increase in alimony!* You're guaranteed to burn out when you rev your financial engine at the redline. And then, ironically, your pleasant today's turn into horrible tomorrows: more work, more debt, and more stress. Living on the Sidewalk can literally end with living on the sidewalk.

I don't know your age, but let's be honest and ask the uncomfortable question: Can you seriously expect to retire on \$19,000 in net worth? Or \$119,000? Is it rational to think you can live off your home equity refinance? Have you thought beyond next week's paycheck? At what threshold do you realize that it's time to shift gears and reevaluate? Is there a threshold? Why would something you've been doing for five, ten, or twenty years suddenly start working?

Yes, insanity is doing the same things repeatedly and expecting different results.

The Sidewalk is not a road to wealth unless your strategy is casinos, lottery tickets, or some poison-your-spouse insurance scheme. Government aid, social security, charity, and "my parents will soon die and leave me a fortune" inheritance is not a financial plan! If you don't want to retire under a bridge in a cardboard box or work at McDonalds until you're seventy years old, you must have a plan. Should life grant you another fifty years, what the heck is the plan?!

The first step to escaping the Sidewalk is recognizing that you might be on it . . . then replace it with something that works!

MONEY DOESN'T SOLVE MONEY PROBLEMS

Newsflash: The Sidewalk is money blind. It doesn't care how much money you make. *You can't medicate poor money management with more money.* Yes, you can look filthy rich and still ride the Sidewalk dirty.

Sidewalkers come from all walks, even those with conspicuous wealth. They own businesses, work high-paying careers like medicine or law, live as successful actors or musicians, and earn high incomes. The common denominator is con-

sistent: There is no plan and no savings—spend more than you earn and trade a secure tomorrow for today’s “living large” lifestyle. A Sidewalker’s wealth equation is determined by income plus debt, determined by available credit.

$$\text{Wealth} = \text{Income} + \text{Debt}$$

Sidewalkers peg their lifestyle in direct proportion to their income and supplement that lifestyle with extensive use of debt. All Sidewalkers stress about paying their mortgage or rent, paying the utility bills, and meeting the minimum payments on their credit cards. It’s just what happens when no thought is given past the happy hour after payday.

THE AFFLUENT SIDEWALKER: INCOME-RICH

When an income-rich Sidewalker goes broke, it makes big news. Have you ever wondered how a rich rapper can go broke three years after his last album? Or why a famous actor needs to file bankruptcy a few years removed from the public spotlight? How does one transform an \$80-million NBA contract into the oblivion of bankruptcy? I’ll tell you: The Sidewalk where wealth equals income plus debt.

You don’t have to look hard to find an “Income-Rich” Sidewalker. These people look rich but are one paycheck, one album, or one movie failure from broke. They make large incomes, spending every dollar on the next lavish accouterment. Their lifestyle is accelerated by a big income and a big credit line. Yes, after their big income is spent, they buy more things with money they haven’t yet earned, trusting wholly that their large incomes will go on forever.

I call these Sidewalkers “all credit cards.” They drive nice cars and wear expensive clothes but are one-blown gasket from a total financial meltdown.

A member of the Fastlane Forum (TheFastlaneForum.com) posted this slice of Sidewalking overhead from a friend who works at a lending agency:

A famous rapper was denied a loan for \$60,000 . . . despite putting on his application that he was making \$400,000 per month . . . yet, after having two hits in the past year, he must be broke. He also had a terrible credit score. Goes to show you, money management skills and having good credit are very important, even when you are having a ton of success.

Since Income-Rich Sidewalkers earn high incomes, their extravagances are commensurate with their earnings. For example, if an Income-Rich Sidewalker earns \$20,000 a month, they feel justified buying a pair of \$500 jeans. The problem is that, like Income-Poor Sidewalkers, an Income-Rich Sidewalker’s spending isn’t satisfied until they’ve burned through their entire monthly income. It’s an irrational way to live, as if these people fear that not spending the money will

cause it to disappear. Earn \$50,000 a month? Spend \$60,000. Earn \$250,000? Spend \$350,000.

The money outflow always outpaces the money inflow.

Someone who earns \$2 million a year is susceptible to the same Sidewalking pitfalls as someone who earns \$20,000! Lack of financial discipline is pitted on the Sidewalk, and it doesn't care what you earn or drive. *Financial discipline is blind to income.*

THE INCOME/WEALTH MIRAGE OF THE SIDEWALK

Notice how both income-poor and income-rich Sidewalkers share the same problems but different scenery. The reason is that *more money is not a solution to poor financial management*. Poor money management is like gambling at a casino because, over time, the house always wins. Tossing more money at the deficiency is like plugging a melon-sized hole in a dam with a toothpick. More money doesn't buy financial discipline.

Those who lack financial discipline misuse money to delay the inevitable. If you can't live on \$40,000 a year, you won't be able to live on \$400,000 a year. While you might fret about your \$900 mortgage payment, the income-rich Sidewalker frets about his \$9,000 mortgage payment. The fretting is alike; the problems are the same, only the amounts differ.

Only a mindset change regarding money is a solution to money problems. To change your mindset, you must change your roadmap. Get off the Sidewalk and stop equating wealth to income and debt.

CHAPTER SUMMARY: FASTLANE DISTINCTIONS

- ☑ A first-class ticket to the Sidewalk is to have no financial plan.
- ☑ The Sidewalk's natural gravitational pull is poverty, both in time and money.
- ☑ You cannot solve poor financial management with more money.
- ☑ You can be income rich and still ride the Sidewalk dirty.
- ☑ Lifestyle Servitude on the Sidewalk grows from excess consumption seeded by instant gratification, image management, and debt.
- ☑ If wealth is defined by income and debt, wealth is an illusion because it is vulnerable to potholes, detours, and "bumps in the road." When the income disappears, so does the illusion of wealth.
- ☑ Poor financial management is like gambling; the house eventually wins.