



Chapter 12

Building the Success and Money Foundation

The Foundation didn't start with a website. It didn't start with a logo, or a business plan, or a press release.

It started with a **purpose**.

To Help People To Have A Better Life

I had walked through every phase of the financial journey:

- Learning how to earn.
- Learn how separate
- How to Give and Share
- Learning how to invest.
- How to Save and Spend
- How to Add Real Estate and Big Business
- How to do the Wealth Formula
- And finally... giving it all away.

Now, I wanted to make it available to **everyone**.

Not for \$5,000.

Not for \$500.

For FREE.

All The Grand Kids Had A Game Plan



The foundation started at the kitchen table with my dad teaching us kids about Success And Money.

Later, we created game plans for each of the Grand Children. It included a chart of how much you would need to invest to become a millionaire.

Plus step by step instructions.

Planting A Money Trees For The GrandChildren



In addition to a game plan, my parents started and funded an investment account for each of their GrandChildren.

They planted a Money Tree for each of them.

When the GrandChild reached the age of 21, they could get that money for a Home, Business or Keep investing.

When my parents passed away, they had 70 Grand and Great Grand Children.

Each with an investment account.

That's leaving a legacy.

From the Kitchen Table to Creating

A New Kind of School



I began assembling the pieces—books, lessons, strategies, mentors.

I reached out to friends I had learned from and worked with over the years—bestselling authors, real estate investors, business builders—people who didn't just *talk* about success, but *lived* it.

And you know what they said?

"It's time to give back."

So together, we started building something new—a nonprofit platform built on *service, education, and community*.

We called it the **Success and Money Foundation**.

Its mission was simple and clear—just like the life I'd lived:

Learn. Earn. Return.

Our Purpose



Our Purpose is to Provide FREE Success and
Money Classes For Anyone Anywhere

Our 3 Missions



We designed the Foundation to do three powerful things:

1. **Help those in need.**

For every hour a student watches a class, we donate **clean water, food, and eyeglasses** to

people in need around the world.

2. **Is to help you.** By providing financial rewards to students when they attend online classes and share with others.

These financial rewards are to be put into their investment account.

3. **Provide an educational platform.**
So people, families, schools, churches, groups and teams can play games and attend classes together.

This wasn't a dream.

This was *real*.

This was **everything I'd lived—turned into a system anyone could use.**

Built from Real Roots



The Foundation wasn't born in theory.

It was built from the roots of my own story.

This is the same system that:

- Helped me earn my **first \$100**
- Allowed me to invest at **12% interest** as a teenager
- Guided my **first real estate deals**
- Carried me through a **collapse**
- Helped me **rebuild my life and legacy**
- Built my **children's trusts**
- Allowed me to **give away real estate and stock** to fund this mission

Every step, every scar, every success—it all came together.

This wasn't just for the wealthy.

It wasn't for the elite.

It was for the **everyday person**—the one who's broke, behind, overwhelmed, or just trying to figure it out.

Because that was me once.

Someone believed in me.

Now it's my turn to pass it on.

Lessons Learned



- You don't need to teach from perfection—just from experience.
- The best way to protect your legacy is to share your knowledge.
- Making money is good. Teaching others to make, manage, and give it? That's impact.

Inspiration for the Foundation



- The Foundation’s three-part mission—**Learn, Earn, and Return**—mirrors the path I walked across decades.
- Its structure was built directly from the same principles we teach in the **Success And Money 7 Steps for a Successful and Wealthy Life**.
- By making it **free, accessible, and global**, the Foundation became my answer to the question:

“What would’ve changed *my* life if
I’d had learned it earlier?”



Chapter 13

The 7 Steps to Wealth – The Lifelong Blueprint

I didn't learn these steps in a college lecture or a finance textbook.

I learned them at a kitchen table with my dad.

I learned them from watching businesses rise, fall, and rise again.

From sitting with billionaires... and mentoring people who were completely broke.

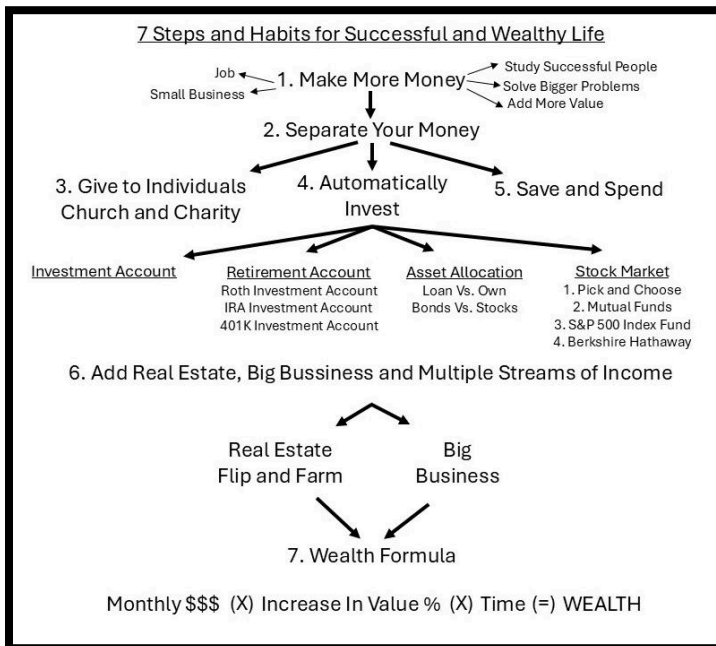
These steps weren't made up—they were **lived**.

They were **tested**.

They were **refined** through fire and failure and the grace of second chances.

And now, I teach them—not as ideas, but as a **system**.

A blueprint that works for anyone, anywhere, who wants to become free.



Step 1: Make More Money



You make more by solving **bigger problems**.

When I was a kid working at the car dealership, I asked my dad how I could earn more money.

He said:

“Solve bigger problems.”

“Study Successful People”

“Add More Value”

Clean the bathrooms? Earn a little.

Close a deal? Earn a lot.

Money doesn’t follow time—it follows value.

And value comes from solving real problems for real people.

Step 2: Separate Your Money



You don't control what you don't track.

My paycheck was \$130. My dad sat me down and said, "Now let's divide that up."

We created three buckets:

- *Give*
- *Invest*
- *Save and Spend*

That system became the foundation of my financial life—and the budgeting tool we now teach to students across the world.

Step 3: Give and Share



It might feel backward, but giving is a spiritual law as well as a business law.

Even when I had almost nothing, I was taught to give—whether it was 1, 5 or 10 cents from a dollar, or time, or service.

*“Not because it’s transactional—but because it’s **transformational**.”*

When you give, you remind yourself you are enough.

And that shift in mindset changes everything.

Step 4: Automatically Invest



Investing isn't about luck. It's about automation.

As a teenager, I was earning 12% on used car loans.

Later, I started investing in Berkshire Hathaway.

The key wasn't timing the market—it was **time in the market**.

We don't wait until the end of the month to invest—because by then, it's gone.

Invest first. Automatically. Then forget it. Let it grow.

Step 5: Save and Spend Wisely



Saving protects you. Investing grows you.

They're not the same—and most people confuse the two.

Saving is short-term protection.

Investing is long-term growth.

Spending is where most of the money leaks.

I've always tracked where my money goes.

Not because I'm frugal—but because I'm **focused**.

Wealth doesn't disappear in an explosion. It leaks... drip by drip.

Step 6: Add Real Estate and Business



This is where the acceleration happens.

I didn't get rich from a paycheck. I built wealth through **real estate and business**.

One fourplex became twenty.

One business became a national platform.

The key? Learn to **leverage** your time and money.

Create **systems** that work without you.

Build something once that pays you again and again.

Step 7: Apply the Wealth Formula



Here's what ties it all together. I call it the **Wealth Formula**:

$$\text{Money} \times \text{Increase in Value} \times \text{Time} = \text{Wealth}$$

Here's how it works:

1. Earn money from your job, business, or real estate.
2. Automatically invest that money every month.
3. Let it grow and compound over time.

It's not complicated.

It's not flashy.

But it works—**every time**.

You don't need perfect timing.

You need **time**.

You don't need to be a genius.

You need **consistency**.

The Final Lessons

Every part of my journey—every win, every loss,
every lesson—it all led here.

From **scraping paint** to speaking on global stages.

From **washing dishes** to teaching wealth.

From one student... to over 35,000 (and counting).

These steps aren't just a plan.

They're a **lifeline**.

They're my way of saying:

“If I could do it, you can too.”

Wherever you are on your journey, it's not too late.

You don't need to be rich.

You don't need perfect credit.

You just need to **start**.

And when you do?

Learn it. Live it. Share it.

That's the mission.

That's the Foundation.

That's the path to **Success and Money**—for you, your family, and the world.

Lessons Learned



- Solving problems creates income—value is the driver of wealth.
- Wealth isn't an accident. It's built through structure, discipline, and consistency.
- Anyone, anywhere, can follow this blueprint—starting right where they are.

Inspiration for the Foundation



- The **7 Steps to Wealth** became the backbone of every course, challenge, and tool we offer.
- The system reflects not theory, but decades of real experience—proven through thousands of lives.