



Your Wealth Breakthrough Blueprint



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As Warren Buffett famously said, “Be fearful when others are greedy, and greedy when others are fearful.”

Right now, everyone is fearful. And rightfully so...

As the coronavirus wreaks havoc among lives and finances alike, the speakers discussed below could not be imparting their wisdom at a more opportune time.

Fortunes have been made in such times of uncertainty by those who not only saw opportunity but seized it.

That’s why we’re doing a deep dive on “Wealth Breakthroughs” — that magic moment when everything clicks into place, when building wealth goes from hard to easy, changing lives and fortunes forever...

Along the way, you’ll hear firsthand from those who’ve seized their own Wealth Breakthroughs and built their fortunes.

There’s no one way to reach a Wealth Breakthrough.

Maybe it’s following your entrepreneurial passion and starting a business or helping others; maybe it’s getting involved in real estate or investing in the stock market.

Whatever your passion and wherever you are in life, our Wealth Breakthroughs series is your blueprint for creating wealth, written by those who’ve done it themselves and know what it takes.

In this series of interviews, you’ll hear from entrepreneurs and traders who dispel the myths and mystery surrounding money and reveal the secrets to building real, lasting wealth.

That’s why I’m excited to introduce the professionals you’ll be hearing from, starting with someone you might recognize “as seen on TV”...

Kevin Harrington: Think Like an Entrepreneur

You might recognize Kevin Harrington as one of the original sharks from *Shark Tank*, the hit television show where entrepreneurs pitch their business ideas to a panel of five investors, or sharks, who then decide whether or not to invest.

While Harrington is best known from the reality TV show, that’s far from his only or most notable accomplishment.

In 1985, Harrington invented the “infomercial” format, launching Tony Little’s Gazelle, the George Foreman Grill and countless other products, paving the way for the creation of the As Seen On TV brand.

Harrington starts at the beginning, from working in his father’s pub from the age of 11 and learning how to run a business...

To his trip to a home show and a kitchen knife demonstration that inspired the idea behind the infamous infomercial.

Through it all, Harrington reveals the secrets that have made him so successful.

It goes beyond simply identifying a profitable business and knowing how to run it.

It's about thinking outside the box, in terms of knowing where to look to get new leads and how to use those leads to acquire new customers...

About identifying needs and coming up with creative solutions for consumers and businesses alike.

Harrington certainly had timing on his side when it came to his successful business ventures.

But it was more than luck and timing that made him a successful entrepreneur.

It was his ability to see opportunity.

No doubt it's a skill he was born with, but Harrington assures you that, as with any skill, it's something that can be taught, just as he's taught his employees.

But most importantly, he can teach you how to think like an entrepreneur, identify a need among consumers and companies alike and fulfill that need, generating wealth in return.

Brian Page: A New Kind of Retirement Plan

Real estate investor and entrepreneur Brian Page likes to joke that he's been fired from every job he's ever had.

Knowing from a young age that he didn't want to work a traditional 9-to-5 for the rest of his life, Page researched how the rich created their wealth and came to the conclusion that real estate was the answer.

He started out buying and renting real estate as well as flipping properties, and did well until the real estate crash in 2008.

Having lost everything, Page was profoundly humbled and learned that it's important to be content, no matter how much or how little you have in life.

The experience also taught him to think outside the box and inspired him to create a strategy that he's used to reach true financial freedom.

Page realized that to become financially independent, you don't need a huge savings account. You simply need to create enough cash flow to cover your living expenses and ensure a comfortable life.

And because of his experience in the real estate market, he was able to identify a way to make money utilizing the sharing economy (specifically the short-term rental website Airbnb) and create regular cash flow, all without owning a single property.

He calls his strategy "rental arbitrage," and it's so easy anyone can do it — Page has personally taught over 8,000 people from all walks of life, from teenagers to retirees.

In fact, he says it's an excellent option for retirement. He has students who have never had a retirement plan, and they've used the strategy to live comfortably in their golden years.

In his interview, Page will tell you exactly what to look for in the real estate market, how to get started and, most importantly, how it can change your entire life, just as it changed his.

Alan Akina: Reduce the Interest on Your Debt

Alan Akina, CEO and co-founder of 101 Financial, grew up poor in one of the most expensive states in the U.S. — Hawaii.

"Those struggles that I had growing up," he said, referring to his family living paycheck to paycheck and relying on food stamps and free lunch programs, "really molded me into the person that I am today, as somebody who is very passionate about personal finance."

And so he started figuring things out for himself.

“I read all these great books on how to flip houses and make millions of dollars, stocks, business... all this stuff,” said Akina. “But my concern was how do I get enough money that I can buy a house? How do I start a business or get into the stock market?”

Akina began studying banks and the strategies they use and products they offer. And he found a unique, little-known strategy that helped him drastically reduce his interest on debt and pay down his principal faster.

Once he and his family were comfortable, he founded 101 Financial to educate others and help them create their own financial plans.

When people are in survival mode, explains Akina, when they're worried about paying the next bill, it's hard to focus on getting ahead or maximizing their savings and retirement funds, let alone building wealth.

Your typical mortgage is 30 years and, understandably, it's hard to comprehend how your spending habits now will affect something so far in the distant future.

That's why Akina considers working on someone's mindset the most important aspect of what he does.

“Once you start to teach people the why and the how,” he explains, “it creates a mind shift, their mind starts to shift where it's not a diet anymore, it becomes a habit.”

Kenneth Polcari: Cash in on Market Volatility

Renowned equities trader Kenneth Polcari is a senior market strategist with SlateStone Wealth, but he started his career as an intern at the New York Stock Exchange, where he went on to work for more than 20 years.

It was at the NYSE that he learned some of the most important lessons in life and investing, things you won't learn in any college course.

On the floor of the stock exchange, it wasn't enough to be book smart. You had to be street smart too. You had to know how to carry yourself and what questions to ask to learn what you needed to know.

That was then, however.

Technology has changed the financial industry. And while technology is wonderful and useful, Polcari points out that it also generates noise, causing volatility and masking what's really going on in the markets.

In his interview, Polcari reveals the trick to cutting through the noise and using that volatility to your advantage.

It's an important trick to master, especially as technology will continue to change the markets, making transactions faster and adding levels of complexity.

But there are also things that will never change. Stocks will remain stocks, safe investments will remain safe and so on.

And it's these timeless lessons Polcari imparts. Not only how to grow wealth but also how to protect it.

Garrett Gunderson: Lower Your Tax Bill... Legally

One of our speakers who best represents Wealth Breakthroughs is Garrett Gunderson, a best-selling author, speaker and the founder of Wealth Factory, which helps business owners and entrepreneurs make and keep more of their money.

From a blue-collar coal-mining family, Gunderson was raised with the mentality that if you worked hard, everything would be OK.

But that's not reality.

He began cleaning cars in high school as a way to make extra money and ended up winning a young entrepreneur competition, which came with a cash prize, leading him down the path toward wealth creation and investment.

Gunderson offers a wealth of insight in his interview, sharing lessons he learned from mentors, as well as ones he figured out along the way.

He explains that there are “four guarantees” in finance — which he also calls the Four I’s: IRS (tax), interest, investments and insurance. And he reveals how to best use each to your advantage, especially the IRS.

Gunderson believes that many people are overpaying on their taxes, and he offers some examples of how to think outside the box to come up with creative solutions that can reduce your tax bill. All completely legal.

In terms of creating wealth, Gunderson says our mindset can be our worst enemy since our perspective often determines our actions.

If we view wealth from a place of scarcity, we tend to hold back and let fear rule us.

In his interview, he’ll show you how to change your mindset and make creating wealth into a game that you want to win.

He’ll even teach you how, breaking down the journey to wealth into a series of steps — steps you can follow toward your very own Wealth Breakthrough.

Andy Tanner: Insure Your Portfolio With Options

If you’ve ever wanted to know how to make money with options or if you’re just curious about them, then author and investor Andy Tanner is your guy.

Growing up, he didn’t know what he wanted to do.

He ended up in sales and the company he worked for began selling stock trading software. It captured his interest and he learned how to invest and then taught others to do the same.

Mentorship is something that’s very important to Tanner, both finding your own mentor to show you the way as well as passing on your knowledge to others.

Tanner himself learned a lot from Robert and Kim Kiyosaki and is also a big fan of following the advice and actions of investors like Warren Buffett.

In his interview, Tanner reveals his four pillars of investing — gathering information, understanding trends, positioning your portfolio for cash flow and managing risk — and explains the basics of each.

The most important, he says, is managing risk, and this is where he reveals his deep knowledge of options and how to use them to not only limit risk but also make money.

Options can be risky. And that’s why he strongly encourages everyone, even his students, to begin with paper trading.

He likens options to an insurance policy, explaining how you can position yourself as the insurance seller in an options trade. It’s a strategy used by investment greats like Warren Buffett, and it can add significant income to your portfolio over time.

Tanner also believes that it’s important to understand how to short a trade, whether it’s real estate, commodities, currencies or something else.

And, ever the teacher, Tanner walks you through an example, showing you what to look for when it comes to shorting.

His is an interview you don’t want to miss.

James Altucher: Exercise Your Creativity

Entrepreneur, investor, hedge fund manager, venture capitalist, author and podcaster... James Altucher is a man with many titles.

He's a big believer in following your compass, exploring your personal interests and the varying ways you can live your life.

"Everyone always tells you, 'Be focused, stay in your lane,'" says Altucher. "I think that's horrible advice."

Had he stayed in his lane as a computer programmer, he never would've found his calling as an entrepreneur.

"I looked at my professors in computer science and I looked at the work they were doing, and I didn't find it too exciting."

What he did find exciting was building websites. And it was around that passion that he created his first business.

He didn't necessarily love being a businessman or an entrepreneur, but Altucher says, "I was passionate about what I was selling. I really believed that every company was not only going to have a website but *needed* a website."

Altucher would later sell that company for \$15 million. He would go on to found a total of 20 companies, 17 of which would fail.

Despite having it all and losing it all several times over, Altucher persevered and said that ultimately he learned the most from his failures, including his No. 1 piece of advice that helped him achieve his own Wealth Breakthroughs.

And it all has to do with exercising your creativity.

Jeff Walker: To Change Your Life, Start With You

Former stay-at-home dad Jeff Walker truly embodies the essence of what it means to go from rags to riches.

With only \$400 of disposable income in the household budget (per year!), he began looking for ways to make money.

Walker was interested in stocks but didn't have the money to invest, so he started a newsletter to share what he learned with others.

His newsletter went to only 19 email addresses. But it grew through word of mouth, and when he launched his first paid product, he earned \$1,650 in sales.

And Walker realized, "If I did it once, I can do it again, and I might get better at this."

Over the following years and decades, he went from that first newsletter to founding Internet Alchemy Inc., a company with 30 employees and millions of dollars' worth of sales.

And he's now teaching others how they can achieve their own Wealth Breakthrough, even if they don't want to write a newsletter.

In his interview, Walker shares the lessons he's learned along the way.

The most important, says Walker, is "if you want to make any major change in your life, you have to show up and do the work... If you want to start a business, if you want to have great wealth, you're going to become a different person."

Walker doesn't say this to scare you but because he believes that to make a big change in your life, that change has to start in your heart and your mind.

On that same note, he's also passionate about health and taking care of your mind and your body.

Things like exercising, eating healthy, doing yoga and meditating make a big difference in overall wellness, therefore making you more effective in your everyday life, and that includes building wealth.

As the saying goes, Walker explains, “The man with good health has a thousand problems; the man with poor health only has one.”

Ann Wilson: The Four Ingredients for Your Wealth Recipe

Growing up, Ann Wilson’s family never really talked about money.

And when her father passed away relatively young, her mother was left to grapple with the larger financial decisions, something she wasn’t skilled in.

Wilson decided then that she herself would never be so vulnerable and has since worked hard to not only understand finance but help others understand it as well.

“I think our circumstances have an enormous impact [on our understanding of wealth],” says Wilson in regard to how family, culture and the economy shape our perception.

Managing your personal finances and growing wealth aren’t taught in school. On top of that, credit card debt has become more normalized.

It’s a recipe for disaster.

Not knowing how to dig themselves out of a hole, most people simply try to make as much money — and spend as little of it — as possible.

“There’s this sense of *If I control everything in my life, then I’ll be safe*, but there’s no life there, there’s no wealth,” she says, because “no one saves their way to freedom.”

Continuing, she explains, “There’s a difference between earning money and spending it, but creating wealth is a whole different side.”

In her interview, Wilson reveals how she creates, as well as grows and protects, wealth.

Drawing on her background as an engineer, Wilson has devised what she calls the “Freedom Pyramid.”

The four-sided pyramid suits her analogy because it’s the most stable structure, and you want your wealth to be able to withstand whatever life throws your way.

Part of that stability is being truly diversified, with the four sides representing the four asset classes Wilson believes you need to create wealth.

How you invest in each asset is entirely up to you, which is why Wilson believes in helping each person create their own unique “wealth recipe.”

Kim Kiyosaki: Start on Your Path to Financial Freedom

Kim Kiyosaki, real estate investor, entrepreneur and author of *Rich Woman* and *Good Deal Bad Deal*, reveals how her philosophy regarding business and entrepreneurship has guided her life and led her to financial freedom.

Her first job out of college was with an advertising agency, and when she was fired not once but twice, she realized that she was never going to be happy working for somebody else and that she would only truly excel if she had her own business.

Kiyosaki firmly believes that every business should have a purpose. There should be a reason why you’re doing it and a problem it’s helping solve.

For Kiyosaki, that reason has always been education.

There's no formal financial education in the school system. And while money isn't everything in life, it affects everything. Money means access to better education, health care and general quality of life.

That's why her and her husband Robert's first business together involved teaching and helping others become entrepreneurs.

As they achieved financial freedom with their real estate properties, they had many people asking for financial and investment advice, as well.

And so their desire to teach and share their experience with others drove them to create their board game *Cashflow* and the book that emerged alongside it, *Rich Dad Poor Dad*.

Kim is also passionate about educating women about investing, as women are more likely to find themselves financially vulnerable during a divorce or after the death of a spouse.

In her interview, she gives simple, actionable advice specifically geared toward helping women get started on the path to financial freedom.

Roger Hamilton: Get Started Today

Entrepreneur and educator Roger Hamilton began his journey at Cambridge University, studying to be an architect.

Joking that he went from "building buildings to building businesses," Hamilton was inspired by Buckminster Fuller and decided to change his career path to create a different future for himself as well as to make a difference in the world.

While Hamilton says he failed a lot along the way, his failures taught him as much as his successes, maybe more.

And one of the most important things he learned that has helped him and others achieve Wealth Breakthroughs is about how wealth relates to money.

"Wealth isn't how much money you have," says Hamilton. "Wealth is what you're left with if you lose all your money."

That's why he founded Genius Group, where he teaches entrepreneurs how to be successful.

And in his interview, Hamilton reveals the three types of capital that he believes everyone, not just entrepreneurs, should focus on accumulating. As well as how the "Three C's" — clarity, certainty and commitment — are integral to building wealth.

His philosophy is that "your business is always going to be a reflection of yourself," so you should consider your passions and your purpose in life when beginning your journey toward a Wealth Breakthrough.

Too many people chase money, says Hamilton, when they should be figuring out where they need to be and then allowing wealth to find them.

And while people might think that they have to risk it all to start a business or pursue wealth, that's not the case, he says.

"The most important thing is simply getting started."

Michael Bernoff: You Are "Nonnegotiable"

Michael Bernoff, president and founder of the Human Communications Institute, likes to joke that the path he followed to get where he is today involved a lot of pain.

He went into business believing that if you're a good person and work hard, it'll be easy to succeed.

But Bernoff quickly realized that wasn't the case.

"It's our identity, it's how you see you, that's our biggest challenge," he explains.

Bernoff believes we're limited by our "average," which means the most average version of ourselves.

"Most people in life, they're living an average life. They get to a point, even when they're doing well," he says, where they simply get comfortable.

"The way they've set up their life, their autopilot, is to get about what they have right now, and anything else is a dream, a hope, a wish. And having it is never really in the equation."

But the secret to moving beyond your average is to make what you want nonnegotiable. Look inward, figure out what it is that you want to be doing and start doing it.

Bernoff also believes that there's a strong connection between communication and wealth. It's why he founded the Human Communications Institute.

Whether you're asking the bank for a loan or selling a product, Bernoff says, "Communication is the most underdeveloped and underutilized asset we have as human beings and is the fastest way to get what we want in this world."

George Gilder: Technology Will Lead to Wealth

Investor, economist, author and founder of the Discovery Institute, George Gilder has accumulated a wealth of knowledge over the years.

And he's shared that knowledge in the form of 20 books, even becoming the author most often quoted by Ronald Reagan.

In his interview, Gilder covers a variety of topics, from Newton and the gold standard to the economy, capitalism and even cryptocurrency, which he believes is "the most important technology of our era."

Technology, in particular the internet, is the topic he focuses on the most.

"The internet is growing exponentially with the internet of things," Gilder explains, "and the attack surface for hackers is exploding."

Each attack is addressed with a single patch that addresses a single problem but doesn't really make any headway in making the internet a safer place.

In an attempt to protect against hackers, a lot of companies have started banning items like chips and routers from foreign countries.

That's where Gilder circles back around to cryptocurrency.

"The remedy is to banish the paranoia," he says, "to actually create a new internet architecture that solves this problem, and that's the blockchain."

That doesn't mean we should automatically invest in Bitcoin, and it's become very speculative. But he uses it as an example of how we can look to technological innovations to help us identify how to create our own personal Wealth Breakthroughs.

Dean Graziosi: Don't Stop Learning

Entrepreneur and best-selling author Dean Graziosi's tale is the classic underdog story.

Not only did he grow up poor, but he also had dyslexia, which made school a challenge.

He saw how hard his parents worked; they were often working multiple jobs.

It didn't take Graziosi long to realize that "hard work had nothing to do with success."

He also saw how stressed and unhappy they were due to their circumstances, which is why he isn't a fan of the saying, "Money doesn't buy happiness."

True, it doesn't, but money certainly solves a lot of problems. And so Graziosi pursued it relentlessly.

He started by studying the wealthiest and happiest people around him, and what he learned from them helped him build his wealth.

The things he learned from his mentors regarding starting a business and accumulating wealth aren't taught in the traditional classroom setting. Which is why Graziosi strongly advocates for self-education, even crediting it with saving his life.

"The education system didn't keep up with the times," he explains. "It hasn't evolved as fast as the world has evolved. And it's been letting people down for a long time."

It is important not only that you continue to learn but also that you find the right mentor to learn from.

"Look at the people in your life who are successful," Graziosi says. "They have a mindset that gets them over the obstacles" in their way.

Carl Allen: Don't Start a Business... Do This

Entrepreneur, investor and corporate dealmaker Carl Allen is a renowned expert in the world of buying and financing small businesses. And in recent years, he's taken his wealth of knowledge and experience and started teaching others how to do the same.

In his interview, he'll give you a crash course on how to achieve your very own Wealth Breakthrough by getting involved in businesses, as well as the first step you need to take.

And that first step isn't starting a business...

"The first advice I would give to anyone who wants to get into business is don't start a business — buy one that someone else has built and no longer wants to own."

Allen compares it with buying a car.

You wouldn't buy the frame, engine, wheels and everything else and assemble the car in your driveway, would you?

No, you'd go to the dealership and buy one.

The same goes for a business.

And when it comes to buying a small business, a lot of people think they don't have the money, that it's something beyond their reach.

But that's not the case.

Allen explains the several types of financing buyers can rely on, as well as what interested buyers would need to qualify. Not only that but there's always the ability to negotiate with the seller.

"Businesses are bought and sold between people," explains Allen, "and one of the things we teach is about the psychology of the seller and what they're looking for when they sell their business, and it's not always about money..."

Often, sellers want to know that the employees and their customers are going to be taken care of. They view their business as their legacy, and they want to see someone take it to the next level.

And there's never been a better time to buy a business than now: 10,000 baby boomers are retiring every day, and 19% of them are small-business owners.

If you want to learn how easy it is to become a small-business owner, Allen's interview is one you don't want to miss.

Nomi Prins: How to Best Play the Market

Former Wall Street executive-turned-journalist and best-selling author Nomi Prins believes there's a huge gap between what Wall Street knows and what the average person knows, and she works to bridge that gap.

As a Wall Street executive, she had an inside look at several high-profile meltdowns, namely WorldCom and Enron, and how those scandals were aided and abetted by Wall Street practices.

Seeing how those meltdowns and subsequent bailouts affected the financial markets and thus the average person, she became an outspoken advocate for economic reform.

Because of such events, she believes that while the stock market is a great investment, there's a lot of volatility there.

"I don't invest in the stock market on a long-term basis. I invest over shorter periods — not day trading but moving in and out depending on what's going on."

She explains how you can use the same strategy to build and protect your wealth but that's not all Prins covers in her interview.

She's also passionate about helping the average person with their personal finances and getting them on the path to investing.

For example, Prins regularly trades options but understands that they're not for everyone.

When you're just starting out, "learn about the stock market by buying one share of a company that makes a product you use or a brand you like," she advises.

From there, you can start to expand. But the most important thing is getting started.

Tom Wheelwright: Four Ways to Save on Your Tax Bill

If you ever wanted to understand taxes, who better to learn from than CPA and best-selling author Tom Wheelwright?

Both his undergraduate and graduate degrees are in accounting, and he spent several years working for Pinnacle West Capital, a Fortune 500 company, as an in-house tax accountant before striking out on his own.

"Most people are afraid of taxes," explains Wheelwright, "but my perspective is that the tax laws are a series of incentives.

"The government uses the tax law as a way to engineer the economy, energy, society... and frankly, it works pretty well, because you get people putting money where the government wants them to put it."

That's why Wheelwright works to educate people and explain the tax law in a way that everyone can understand. Ultimately, his goal is to make taxes fun, easy and understandable.

And part of that is simply not doing your taxes on your own and finding a knowledgeable tax adviser to assist you.

But you don't just want anyone — you want someone who's interested in you, who's asking questions about your situation.

There's a saying, Wheelwright explains: "If you want to change your tax, you've got to change your facts."

And while the right tax adviser can't change those facts for you, they can tell you how to change those facts yourself.

A tax adviser can also help you formulate a long-term tax strategy. "That way everything you do during the day can help you pay less taxes."

In his interview, Wheelwright also highlights the four key areas where you can save the most on your yearly taxes, enabling you to build more wealth to achieve your own Wealth Breakthrough.

Adam Baratta: The Best-Performing Asset of the Last 20 Years

Co-founder of Advantage Gold, Adam Baratta has had an interesting journey.

He went to LA to become an actor and found his niche in writing and producing.

Unfortunately, work in LA is fickle, and when work in movies dried up, he got a job for a friend selling gold.

It was there that his experience in writing and acting gave him a huge advantage.

He was given a script and told to go sell. It wasn't really that different from selling a movie script to a producer, Baratta explains.

And for someone who had made his living telling stories on the big screen, there was more to it than just the sale.

"In gold, I found a story that I've become incredibly passionate about," Baratta said, and the story of gold is the story of currencies all around the world, through history and up until today.

"Gold is seen as something you want to own when the world falls apart," he explains, so much so that Wall Street views gold as a terrible investment.

Which doesn't make any sense, Baratta continues, because "gold is the best-performing asset, certainly of the last 20 years."

From there, Baratta does a deep dive into the history of gold over the years, the gold standard, how he's used gold to achieve his own Wealth Breakthrough and how you can too.

Jay Abraham: Have a Plan

Jay Abraham is a legend in the world of entrepreneurship who needs no introduction.

He's an executive, author and speaker perhaps best known for his direct response marketing strategies.

Abraham is also ranked as one of the top five executive coaches in the country by *Forbes* and has helped many people achieve their own Wealth Breakthroughs.

How has he not only achieved so much for himself but also helped others do the same?

"It's all about thinking differently," Abraham explains. "You know the movie *The Accidental Tourist*? I'm the accidental business expert."

During his younger years, he spent a lot of time jumping from industry to industry. And he noticed that people in one industry often have no idea what someone in another actually does.

He likened his movement among industries to traveling. "Every time you go to another dimension, it broadens your thought process... so when you travel outside of your industry, you see opportunities."

Abraham has decades of stories from his personal experiences and those around him that show how expanding your own thinking can help you approach your own personal Wealth Breakthrough.

He also offers a wealth of sage advice in his interview.

In addition to changing your thinking, outside eyes can help you identify things that you might miss.

And of course, it's always important to have a plan.

"Never do anything unless it enhances your long-term plan," Abraham says. "Ninety-five percent of small businesses never reach their goals because they don't really have goals... they have dreams."

Marco Santarelli: How to Find Financial Freedom

Marco Santarelli, real estate investor and founder and CEO of Norada Real Estate Investments, says the biggest mistake he ever made was selling his first property. It was such a success, he wishes he had held on to it.

From an early age, Santarelli knew he wanted to be wealthy, so he studied business and real estate to prepare for buying his first house at 18.

“I wasn’t born with a silver spoon in my mouth,” said Santarelli, whose parents were immigrants from Italy and often worked two jobs to support the family.

He renovated and managed the first property entirely on his own, paving the way for future success in real estate.

But just like anyone, Santarelli’s success hasn’t been without failure.

“I’ve had multiple businesses, and therefore multiple failures. Experience is the best teacher, so when you do fail, fail fast and fail forward so you build on your past success and do better and create more the next time.”

Santarelli has taken his experiences and now teaches others how to do the same. In his interview, he’ll give you everything you need to know to get started, as well as why he believes real estate is the key to building wealth.

“Real estate has been and always will be the true wealth creator,” says Santarelli. “Wealth is held in real estate, and if you know the right strategies, you can create and build wealth rapidly using real estate.”

He also touches on the difference between being rich and being wealthy.

Someone who’s rich might look like they have it all together on the surface, but if they haven’t turned that money into wealth, they could all too easily burn through it and end up with nothing.

Whereas someone who’s wealthy has several income streams set up, allowing them to achieve true financial freedom.

And financial freedom via real estate is Santarelli’s focus.

John Briggs: How to Find the Right Tax Adviser for YOU

John Briggs, CPA, tax adviser and founder of Incite Tax, is here to discuss everyone’s least favorite subject — taxes.

Working for larger firms, Briggs quickly realized that the tax advisers he was working with weren’t necessarily working in their clients’ best interests.

There’s this pressure, he explains, to do things according to “SALY,” which stands for “same as last year.”

“But if the client was overpaying taxes five years ago, they’re going to be overpaying taxes this year,” Briggs continues, “so you get to the point where you feel like your accountant is working for the government.”

So Briggs decided he was going to break that mold and went out on his own.

“One of my beliefs,” says Briggs, “is that the IRS is a big bully, and I don’t appreciate that. I think people need protection.”

That’s why Briggs digs deep into taxes and the different strategies you can use to reduce the amount of tax you pay. A lot of these strategies also double as ways to work toward a Wealth Breakthrough, since there are significant tax advantages to starting a small business or renting real estate, for example.

Finally, Briggs echoes what other tax advisers have said is their No. 1 piece of advice: Don’t do your taxes on your own. But he also cautions you to steer clear of larger firms such as H&R Block.

You want to find the right tax adviser for your situation, someone who will be in your corner and not the government’s.

And Briggs will tell you the questions to ask to find the right adviser for you.

Erik Van Horn: Find a Business That Fulfills a Need

Erik Van Horn covers a topic you won't hear about very often, and it's one we've yet to discuss in this series — franchising.

The founder of Franchise Secrets, Van Horn has owned six brands in eight states and has helped more than 1,000 people find financial freedom through franchising.

In his interview, Van Horn reveals the inside story of how he got involved in franchising and how he used it to achieve his own personal Wealth Breakthrough.

Franchises have several advantages that make them a great way to create and grow wealth. One of the biggest being that you're buying into a business that has already been proven to work.

“The whole concept was that there was a proven model that I could step into and not have to do everything from scratch,” says Van Horn.

And like any good business, the most successful franchises are those that fulfill a need — think tax preparation, hair salons, fitness studios...

The best part is once they're up and running, you can take a big step back and continue to collect passive income on a regular basis.

Not only does Van Horn reveal the details of his own journey and the secrets to his success, but he walks you through the steps you need to follow if you want to achieve success in franchising too.

Andy Snyder: Train Your Instincts

Andy Snyder, founder of Manward Press, has been in the financial newsletter business for 15 years.

When he graduated college with an English degree, he realized there wasn't a lot of opportunity.

But he was always interested in stocks and investing, so he put his skills to use writing about finance.

“I'm not really in this to make money,” he said, “and I think that's why I make money. The passion of the work shows through... When you have a good product, people are going to come for it. When you're trying to force a product on the market, then you'll have issues.”

And Snyder has always been keen to follow his passion.

His passion led him to Ketchikan, Alaska, where he worked as a captain for a lodge — while continuing to write about finance — and ended up meeting and fishing with some of the wealthiest people.

And it was there, surprisingly, that he learned perhaps the most important lessons about wealth.

“I'll never deny that wealth is important,” says Snyder, “but the wealthiest people aren't always the happiest.”

He witnessed many people arrive at the lodge tense, irritable and frustrated, stressed by the lives they were living. But over the course of their stay, fishing and hiking in the great Alaskan wilderness, most of them would reconnect with nature and truly begin to enjoy themselves.

Although wealth doesn't necessarily guarantee happiness, Snyder does point out that it offers freedom.

And when you're working on approaching your own Wealth Breakthrough, “it's not the quest for more money that should drive you,” Snyder advises, “it's that quest for freedom.”

So what's the best way to approach a Wealth Breakthrough, in Snyder's opinion? It involves training your instincts, trusting in your judgment and working on your mindset.

“If you have the mindset that you’re always going to be poor, then yes, you’re always going to be poor,” says Snyder.

The key is being one of the people who break themselves out of that.

Start Your Wealth Breakthrough Journey Now

Throughout our 9 episode video series you’ll learn all that and more as our experts share the lessons they’ve learned through years of experience.

Trust us, you won’t want to miss a wealth-packed episode.

Don’t forget to tune in! See you soon!



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