



My Investing Plan For 2023 - 2025

Transcript

Ryan Moran [00:00:03]

Hi everyone. Welcome back to the show. I'm Ryan Daniel Moran, and if you're new here, I'm the founder of Capitalism.com, where we help entrepreneurs become millionaires by building million dollar businesses and investing the profits. We have hundreds of success stories of people becoming millionaires by following our very basic strategy, and today we're going to talk about the second part of becoming a millionaire. It's the investing the profits.

Ryan Moran [00:00:30]

First step to being a millionaire, build a business. The second part, invest the profits. We're going to talk about that second piece today because we're entering into a new era. We're entering into a new period in the economy that a lot of entrepreneurs haven't seen before. We haven't seen deep recessions in the last ten years. A lot of entrepreneurs have expected it, thought it was coming, but it never came. And now, it appears to be that we're going into one.

Ryan Moran [00:00:54]

And in my opinion, it looks like we're going to be in one or at least a period of slow growth for several years. Now, that doesn't necessarily mean that it's a bad thing or that it's bad news. In fact, I think if you play this time well, if you are thoughtful in your strategy going into this recession, you're going to come out the other side richer than maybe any other period in history. And the reason for that is because as we're going into what I think is going to be a multi year asset price recession, it's going to be a great time to acquire assets.

Ryan Moran [00:01:30]

That's real estate, that's stocks bitcoin, if you want to play that game. It's even making strategic investments into your business when things are going to be cheaper than what they've been over the last few years and building the foundation of your wealth over the next few years. So, once again, I think if you play your hand well during right now, you're in a great position.

Ryan Moran [00:01:50]

And so, I want to share with you how I'm going to be managing my own wealth and my own strategy going into this period that I think is going to last about two to three years. And I'm thinking about it like the accumulation period, the period in which we have time to acquire these assets and to build our long term net worth. I think as a result of listening to this and



thinking about this, you're going to realize that this is really a thoughtful plan to retire with \$10 million or \$15 or \$20 million. If you work this plan over a very long time, it at least has a pretty good shot of making you fabulously wealthy, and because we're borrowing the playbook from people who have done it for many decades, people like Warren Buffett or Phil Town or other value investors.

Ryan Moran [00:02:43]

So, let's go into the strategy for how I am investing in 2023 all the way until probably about 2025. Before we talk about the actual investing strategy, it is worth noting that if you don't have a business that spits off at least \$10,000 a month, that's where you got to start. \$10 to \$25 thousand a month is really your starting point if you are an entrepreneur, because the investing plan is going to be different if you're an employee. The investing plan is going to be different if you're never going to become an entrepreneur.

Ryan Moran [00:03:17]

But if you always wanted to be an entrepreneur, if you're entrepreneurial minded, then it's really not worth doing all of this investment planning until you've got at least \$10,000 to \$25,000 a month in cash flow coming in. I do think that it is helpful to know what to do and prepare to invest this money once you're making it, but all of your focus really needs to go into making the money if you're not making at least six figures.

Ryan Moran [00:03:46]

If you're not there yet and you're still wondering how you're going to get there, what your plan is going to be, if you want some help, a good starting place is our 5 Day Challenge at Capitalism.com. That's at Capitalism.com/5. That's the number five, and that is an hour a day for five days. We'll craft out your entire business that you're going to build over the next year to 18 months. It's \$100 and you'll leave with a very straightforward plan that you're going to implement over 12 to 18 months to build a million dollar business.

Ryan Moran [00:04:14]

You'll walk away with a playbook that you can implement to build a business that can potentially get you to make enough money to be able to invest. And as you are building your business, or even if you're working somewhere else, one of the mindsets that will help you make more money going into this period is if you are thinking about what is best for your boss, your customer, your clients, whoever is writing the check.

Ryan Moran [00:04:41]



When we go through boom periods like we've been through over the last 10 to 15 years, we get soft. We chase after the next thing. We look for the best opportunity. We chase rabbits. And when everything is working, when everything is making money, it is very easy to forget about the fundamental source of money, which is creating value for other people.

Ryan Moran [00:05:10]

I once did a video that got some pushback where I said one of the best ways to raise your income by \$10,000 to \$30,000 a year is to go to your boss or your manager and sit them down and simply say, hey, I would love to know what the goals are of this company, and I'd like to know what skills I need to acquire. I'd love to know how I can align myself with the goals of this company because I think my best opportunities are here rather than somewhere else.

Ryan Moran [00:05:39]

I got some pushback from this because people said my boss would never go for that, and I would say, have you tried? Have you tried not thinking about yourself for five minutes and think about who's writing the check? And this is true with entrepreneurs, too. Oftentimes we think about what is the best way to make money rather than sitting down with our clients or our customers and saying, hey, what are your goals right now? Because I want to align myself with you, because I think I can help you grow or I want to serve you in the best way possible over the next three years.

Ryan Moran [00:06:10]

The reason I bring this up in a podcast about investing is because we're going to go back to fundamentals over the next two years. I know I am. I'm going back to very basic fundamentals in my business, which looks a lot like just good business practices. Listening to your customers, finding out what they want, creating thoughtful pieces of content that help them, rather than what will rank in the algorithm or rank on Google. Slowing down during this time, taking a beat, taking a breath, is actually going to serve you over the next couple of years because you will be more thoughtful during a time when businesses will be struggling.

Ryan Moran [00:06:55]

Businesses will be struggling as customers cut back. And so, one of the best things you can do to make more money during this time, whether you're building a business or you're already making a million dollars a year, is to pause and take inventory of who's writing the check and how you can serve them. So, we're doing this in our courses right now. We're sort of slowing down and we're saying, okay, for the entrepreneurs who are building million dollar businesses, what is really the best way that we can serve them right now?



Ryan Moran [00:07:23]

One of the ways that I'm slowing down and being more thoughtful about my audience is I'm thinking, okay, people aren't going to spend as much money right now. Can I do a course that's really good and it's free? And can I send all of my traffic to something that is really going to serve the entrepreneurs who are listening to my content or viewing my content and go through something that is free, that serves them, gives them a great first taste of working with Capitalism.com? Can we do that?

Ryan Moran [00:07:54]

And if we do that, does that work for us long term? Does that serve people long term? Does it bring goodwill? Does it build our audience long term? And I will confess that it was tough to think about these things when everything is booming. It's tough to think about doing the long, fundamental hard work when Bitcoin is going from \$10,000 to \$65,000 or when you're seeing everybody else flip their businesses and make millions of dollars.

Ryan Moran [00:08:22]

That's the trap that we get into when things are booming. But when things are slower, it gives us the opportunity to pause and build the foundation of our business, and that comes down to paying attention to who you serve and aligning yourself with their goals, being on their team, and serving them for the long term. I have been playing with this thought lately of thinking about how I work for our customers, how my job is to serve our customers, my job is to serve our people. And you know what happens?

Ryan Moran [00:08:57]

I calm down when I think like that. When I'm thinking about how I make more money, when I think about how I can get mine, when I'm thinking about how I can get somewhere fast, man, do I get stressed. And that is the fastest way to depression and anxiety, trying to think about yourself. But when you're thinking about your customer, you just show up in service and business tends to work out and people tend to recommend you more. You tend to do better work.

Ryan Moran [00:09:29]

So, recessions are really good opportunities to pause and focus on those fundamentals. Service of customers, creating great content, thinking about who is writing the check and how you can serve them. And so, as we go into this recessionary period, that is the mindset that will take you through it. The second thing I want you to keep in mind when it comes to making more money during this recession is looking at what skills need to be developed so that you succeed through this time.



Ryan Moran [00:10:01]

Again, when everything is booming, we tend to go for that low hanging fruit. We launch the next product, we launch the next course, or we make the next offer and it works for a while. But when we're going through recessionary periods, we have to think more long term. And that requires some skill set development. For example, myself, I am going back to shoring up some of my core skill sets, like copywriting.

Ryan Moran [00:10:28]

I've gotten kind of lax in my copywriting over the last few years because everything worked, because there was money everywhere. You can just hire a copywriter, whereas I actually enjoy copywriting. I haven't been doing it because there's so much going on. Everything is working. But when things slow down a bit, I take a minute and I say, okay, it's time to polish up the skill and going back to writing copywriting. And that might sound crazy at a time when ChatGPT might put all the copywriters out of business.

Ryan Moran [00:10:59]

But showing up on that skill is a bread and butter skill set of mine for making a lot of money. So, during these times, if I want to make more money, go back and polish up those skills. Another one is audience building. I am being much more thoughtful about how we're building an audience because over these next two to three years, that will continue to be a big foundational piece of my strategy.

Ryan Moran [00:11:23]

Building your network. I've gotten out of the game of going out and networking and going to events that aren't mine. These are all things that I am being more thoughtful of going into a recession so that I make more money and build more opportunities during this time. And I would encourage you to look at your core check writers, your core skill sets, your core people that you need to shore up so that you can make more money during this time.

Ryan Moran [00:11:51]

All right, let's move into the investing the profits side of things. Again, we're going through a recession in which investments are cheaper than they've been in years. Bitcoin is back to 2020 prices. We thought we'd never see this again. Ethereum is down to \$1000. We thought we would never see these prices again. The S&P 500 is down 30%. Even dividend paying stocks are cool again because they're paying 5% 6%, sometimes 7% yields.

Ryan Moran [00:12:19]



These are all really interesting opportunities that some of us thought we would never see again. And one of the things that can be stressful during boom periods is you want to throw money at everywhere. You want to buy Bitcoin, you want to buy Ethereum, you want to buy dividend paying stock because everything seems to be working. During recessions, we have to be more thoughtful. So, I'm going to walk you through the plan that I am following in order to invest my capital, to invest for the long term and retire with millions and millions of dollars.

Ryan Moran [00:12:49]

These are long term processes. These aren't sexy. These won't make you a million dollars next year because you make your money in your business. You invest to protect your wealth, to grow your passive income, and to protect your mindset so that you can continue to kill it in business. The first thing that's important to establish is your emergency fund.

Ryan Moran [00:13:10]

Do you have 6 months to 2 years of expenses in the bank so that if everything falls apart, you're good? As an entrepreneur, you should probably have more than most people. If you're working a 9:00-5:00 job, they will tell you have 3 to 6 months of an emergency fund. I say if you're an entrepreneur, you should have 6 to 12, even 24 months of dry powder because we don't have the security of having a 9:00-5:00 job.

Ryan Moran [00:13:39]

So, having at least a year's expenses in the bank is the first place to shore up. So, if you have a business that is starting to spit off cash flow, I wouldn't recommend investing into anything until you've got 6 to 12 months of dry powder so that you can now be all in on your business. You're not also worried about the stock market or worried about bitcoin prices or your real estate holdings.

Ryan Moran [00:14:05]

We have to protect the focus of what is making the money. So, having some savings so that you can go kill it in business consistently is your best investment because your business is going to 5x. Your business, with your focus, might 10x over 3 years. It would be very hard to pick an investment that is going to do that. It would be very hard to pick the stock or the cryptocurrency that is going to 10x in three years. There might not be any.

Ryan Moran [00:14:37]

The whole market might go down, but your business with your focus has a reasonable shot of 10xing over the next 3 to 5 years, maybe even 2 years. So, your focus on that has to be protected first. The ROI just makes sense. So, the first step is to create whatever security



bucket you need in order to go all in on growing that asset. That asset being the business that is paying for everything else and has a chance of making you rich even if everything else falls apart.

Ryan Moran [00:15:08]

The second bucket to put capital into is long term investments. Now, I've actually changed my opinion on this. I used to save long term investments for after you have passive income all shored up, but I've changed my thinking on this because having almost a second emergency fund invested into something that is going to grow for a very long time that you're not going to think about, I've actually prioritized over cash flow.

Ryan Moran [00:15:39]

And the reason for this is because I got away from my core thesis of buying really boring things, really long term boring asset classes index funds and dividend paying stocks or long term life insurance. These are things that are boring, they're not sexy, they're not going to make you rich overnight, but they're the thing that you're going to put money into every month for a very long time.

Ryan Moran [00:16:05]

I got away from that while everything was booming and I paid for it. I got punched in the face several times because I was prioritizing speculation and I was prioritizing cash flow instead of very long term things that I was not going to touch. Here's what I mean. The long term assets that you're never going to touch are going to be things like S&P 500 index funds, which is pretty hard to lose money in over the long term, or dividend paying stock that is on sale.

Ryan Moran [00:16:39]

Again, it's hard, not impossible, but hard to lose money if you're doing that for the very long term. Life insurance that is tied to an index fund, in a lot of cases, can't go down in value. It never loses value, it only goes up in value. Those three buckets are almost like a second emergency fund. If you've got an equivalent emergency fund in dividend paying stock that you know is reasonably going to grow 6% to 9%, sometimes 12% per year, and you have a year or more of living expenses in that, that is a second bucket of security so that you can continue to kill it in business.

Ryan Moran [00:17:25]

What I'm doing is I'm taking 10-20% of my take home income and putting it into these very long term places to park my cash. And what that means is, over the course of a year, I'll have a year's living expenses inside of one of these secondary safety buckets. And then over two



years, I'll have a second year. And I actually plan on carving out another 10% for one of these secondary places.

Ryan Moran [00:17:57]

So, let me make this a little bit more practical and give you some more details about how I'm doing this. I'm taking 10% of my take home income and putting them into dividend paying stocks that I will likely not touch for years. I like dividend paying stocks because they compound in two ways. They compound first by buying more of the stock.

Ryan Moran [00:18:22]

So, if you have a stock that's paying a 5% dividend and you reinvest those dividends, that is buying more of the stock and so it compounds in that way. The second way that it compounds is if you're buying dividend paying stocks that increase their dividend every year, then that compounds as well. So, if it raises its dividend 10% per year and right now it's paying a 4% dividend, this year it pays 4%, then it's 4.4%, then 4.9%, then 5.5%, then 6%. You see how this is compounding over time.

Ryan Moran [00:18:57]

This double compounding effect adds up in a remarkable way over a very long period of time. So, even if you only take 10% of your take home income and you have a basket of dividend paying stocks that you're choosing from, it's a wonderful way to build up long term wealth and passive income that you can retire on. This is not the thing, again, that is going to make you rich in two years. It's a good place to consider putting a piece of your take home income.

Ryan Moran [00:19:31]

So, that's what I plan to do. The second thing that I plan to do is take 10% of my take home income and put it into long term S&P 500 index funds, and the reason for that is because, over the long term, it's pretty hard to lose money in the market. Now, there are times that you can go through years of no growth, but over the long term, it's pretty hard to lose money if you're just invested in the market.

Ryan Moran [00:19:59]

So, those two things, the 10% in dividend paying stock and the 10% into long term index funds or insurance or some other high yield savings account or whatever you are not going touch for a very long time serves as secondary emergency funds that will grow so that your wealth is building as you continue to kill it in business.

Ryan Moran [00:20:24]



So, what we have here is sort of a waterfall effect. We're putting our focus into building the business, producing as much cash flow as possible. And remember, during a recession, we're focusing on check writers and how we serve them, going to work to serve that person, building our audience over the long term, building the fundamentals, then taking the cash flow that we make from that, building our emergency fund, and putting 10% of our take home income into some secondary emergency fund that's going to grow over the long term.

Ryan Moran [00:20:56]

Those are the first steps to building wealth during this recession that's going to allow you to come out of this ahead and build financial freedom over the next several decades. Okay, if you're still here, you've gotten through the boring part, the boring part of setting up emergency funds and basic long term growth. Now we're going to get into the more exciting part. This is what we as entrepreneurs love, but we prioritize this in the wrong order, and it's passive income.

Ryan Moran [00:21:28]

If you're an entrepreneur, once again, you're going to make all of your money in your business. Your passive income is going to come from your investments that other people are managing. And for me, my best investments for passive income have always been real estate. Now, I would love to be a full time real estate investor. I still have fantasies of buying up apartment buildings and investing into areas that I know well.

Ryan Moran [00:21:56]

I come from Cleveland, Ohio. I would love to buy apartments in Cleveland, Ohio, and I actually plan on developing that skill set over the next few years. But for now, I just look for private syndications, which means I'm looking for other people who buy apartments, and I give them money. Now, I have invested in a lot of different places for passive income, and I have gotten in trouble in a lot of different ways investing for passive income.

Ryan Moran [00:22:20]

One place that I've not lost money is real estate, specifically residential real estate that other people manage that is going to produce 8-12% cash flow over the long term. And I'll tell you, right now would be a really good time to start building your network of people who are doing this kind of stuff. There are masterminds, there are groups, there are Facebook communities, there are NFT communities where you can get plugged into people who do this. We have podcasts of people who do this.

Ryan Moran [00:22:52]



But this would be the time to build that network, since real estate is about to go on sale, especially commercial real estate. Now, cash flow is the bucket that we're going to build over three to five years that ultimately can set us free for life, especially if our business is doing well. The target amount of money to be free forever is between \$2 and \$4 million.

Ryan Moran [00:23:20]

Now, if you're going to live a Grant Cardone lifestyle, you're going to need more. But for the average entrepreneur, in order to have financial freedom for life, you need ... Let's say, it's \$4 million. Why \$4 million? Because \$4 million invested into real estate, which has a very low chance of going to zero, is going to produce 10% passive income, which gives you \$400,000 a year, which is a 1% income. And how do you get \$4 million?

Ryan Moran [00:23:53]

You build a business that you can sell for \$4 million, and that will take you four to five years. You might do much better than that, but is it reasonable to think that you can build a sellable business for \$4 to \$5 million over three to five years? Absolutely. What's the best way to do that? There's 100 ways to do that. You can build a blog that gets lots of traffic, you can build an agency, or my favorite way, you build a brand that has four products that does 25 sales a day at a \$30 price point, which is a million dollars a year.

Ryan Moran [00:24:26]

You grow that over three to five years, and you have a business that you can sell for a few million dollars and you can invest into your emergency fund, your cash flow into the long term growth strategies we talked about, and then you put your long term cash into places where you can get 10% and live off the passive income. One of our coaches inside of The One Percent, his name is Chad Maghielse, did exactly this.

Ryan Moran [00:24:53]

He sold a business for \$2 million, he took that money, he invested it into places where he has passive income, and now he just works for fun. He can do whatever projects he wants. And right now is a really good time to be looking for those opportunities because they're going to be on sale for the next two years or so. Now, here's practically how to do this and how I am doing this right now. We run a Profit First model in our business.

Ryan Moran [00:25:20]

Now, Profit First means that we take a piece of our top line revenue and we put it into a special bank account that is not touched. It's just for profit. And for us, that number is 10%. So, I take 10% of top line revenue and we put it into a bank account that we will not touch, and it



just sits there accumulating over the course of a year. So, if you have a \$4 million a year business, it means that \$400,000 is going to be scraped off the top and put into a bucket that is reserved for profit. You don't touch it until the end of the year.

Ryan Moran [00:25:59]

And what do you do at the end of the year? You distribute it to yourself. You can do this every quarter or every year, but I recommend having a separate bank account that is reserved for profit. The reason that I would recommend this is because you don't spend it, it sits there. It's a good habit to just save that money, and then you think about it like the place that you're going to distribute it out to yourself and invest into long term places like real estate.

Ryan Moran [00:26:28]

If you've got a few hundred thousand dollars a year that is coming to you and you're looking for one investment per year in real estate, you've done really well. So, if your business has \$2.5 million in top line revenue and you save \$250,000 at the end of the year, it means you can make one good real estate investment through a syndication that's going to pay 10% over the long term. You do that for a few years and we're really building up some momentum. That means that over four years, you're going to have \$100,000 in passive income with tax incentives.

Ryan Moran [00:27:05]

And again, right now is a pretty good time to be considering this, seeing that a lot of things are coming down in price, coming down in value. So, I run a Profit First model in all of my businesses. That money is saved until the end of the year, and then you're looking to make one investment per year. Or if you're doing really well in business, you might have \$500,000 or a million dollars in there and you're going to look at a couple of investments to make at the end of every year.

Ryan Moran [00:27:34]

So, let's recap up into this point. Your primary job is to kill it in business. You do whatever it takes to protect your mindset and your focus because your business alone can grow and be worth \$4, \$5, \$10, \$20 million over a few years. We have to protect that focus. So, the first step is, once we're making six figures in our business, we build up an emergency fund.

Ryan Moran [00:27:59]

Then we build a secondary piece of long term growth that is going to serve almost like a secondary emergency fund. The places we talked about are dividend paying stocks, index funds, and life insurance. These are all relatively safe places to park money for a long time and



put 10% of our take home income into at least one of these so we're building up a pool of capital that's going to grow for a very long time.

Ryan Moran [00:28:26]

It's a very good habit to just put 10% into one of these places every month for a very long time, no matter what the market is doing. Then we can start building our passive income, our cash flow. We do that by putting 10%, that's my number, 10%, of the top line revenue of our business into a separate bank account, treating that as our profit account, dividending that out to ourselves at the end of the year, and making one good investment sometime throughout every year.

Ryan Moran [00:28:58]

Over three to five years, we have a reasonable chance of matching our salary from our business from a good practice of just saving the money that's coming from our business and putting it to long term real estate or other places where you can get a return. This is how you're going to start building that snowball of cash flow and growth and savings so that all of your energy can stay in growing your business that you're hopefully going to sell one day.

Ryan Moran [00:29:27]

The last place to put any of your money is into speculation. And for me, that is Bitcoin and Ethereum or businesses that I'm investing in personally. I've made the mistake, and I'd be willing to bet that a lot of you have made the mistake of putting this first. If you believe that Bitcoin is going to 10x over the next ten years, it would be reasonable to justify putting all of your savings into Bitcoin or all your savings into Ethereum.

Ryan Moran [00:29:59]

Or if you've got a friend that has a business that you think is going to boom over the next few years, you could justify putting all of your money into that. And a lot of entrepreneurs that I work with do exactly that. I've made that mistake, too. And what happens is you can't sleep at night, Bitcoin goes down in value, that business goes under, and you lose years of momentum because you overexerted into one investment.

Ryan Moran [00:30:29]

What we do instead is we treat that 5-10% of our net worth as a place where we can speculate. Now, I have found ways to do this in, what I would consider, smart and thoughtful ways, and I'm just going to share with you how I've done this so that you can see the thought process that you can work into your plan as we go into this recession. The first way that I get exposure to speculative places is by taking payments for things in Bitcoin and Ethereum.



Ryan Moran [00:31:01]

I made the decision to close a mastermind that was \$50,000 a year. It made me a decent amount of money, but I was not feeling like I was creating the value that I wanted to create and I felt like I had to hard close people into getting people into it. And we prided a lot of value. People became multimillionaires in this mastermind, but I felt like it had run its course. And so, I decided to only do a mastermind for people that I own equity in their businesses, so that is how I get exposure to businesses that I'm advising or speculating on or investing in.

Ryan Moran [00:31:36]

And I have a group, a community, where I take payments in Ethereum. Instead of \$50,000 a year, it's five ... It's five Ethereum right now, which right now is about \$5,500 for a three year pass to this mastermind, which is crazy cheap compared to what I used to charge for communities. But what it does is it gives me exposure to an asset class that I want to be in for a very long time. I no longer feel like I have to hard pitch it. I no longer feel like I have to provide \$500,000 in value because I like to provide \$10 in value for every \$1 that I charge.

Ryan Moran [00:32:15]

I now am thinking about just creating a great long term three year experience for the members, and I feel like I'm building a proper business instead of just launching something and getting money from it. It just so happens that I'm taking the payments in Ethereum because it's an NFT. And since it's an NFT, everyone has the same incentive to make this group amazing, because as everyone wins, everyone wins.

Ryan Moran [00:32:42]

The value of the membership would go up, someone could sell their spot, and now I have exposure to an asset class that I want to speculate in. And it costs me nothing because I'm taking payments in Ethereum. I don't live off that money. I don't spend that money. I don't sell it. It is like a separate bucket to me and it allows me to just show up and play in this product, in this mastermind.

Ryan Moran [00:33:09]

I also have a fund that invests in ecommerce businesses so that I can do my core skill set, which is help an entrepreneur grow and have exposure to their business, but I'm not dependent on that money. It is a place where I'm providing value for investors, I'm providing value for the entrepreneurs, and I am helping them with their three to five year plan. But I'm not dependent on that.



Ryan Moran [00:33:34]

So, it's in my speculation bucket. It's part of what I think will make me many millions of dollars over a few years, but I'm not squeezing cash flow out of it. I only did these things, I only built the mastermind that is the NFT that pays me in Ethereum and launched the Fund where I can be thoughtful about how I help these entrepreneurs, I only did those once I had these other buckets filled, and I'm still filling those buckets.

Ryan Moran [00:34:05]

When I have profits at the end of the year, I'm still looking for the apartment to invest in. I'm still looking for the dividend paying stock to put capital into on a month to month basis. It's just part of the plan to build tens of millions of dollars over the course of my career and allowing me to focus on my business, the cash flow from my business, taking a salary from my business and I have the investment plan behind it that takes care of the long term plan.

Ryan Moran [00:34:35]

This plan does not buy me Lambos. This plan does not buy me the biggest house in Austin. This plan allows me to build the business that will buy those things, although I don't really want a Lambo and I buy most of my clothes from Target, and I don't care. I am a Chad, so I don't really want any of those things. This plan will allow me to focus completely on my business that provides the protection for my family, that provides the service to customers over the long term, allows me to show up in full capacity and service to the people who follow my content and who are in our programs.

Ryan Moran [00:35:18]

And that's the model that will make you rich. The model that will make you rich is when you can focus fully on your business and then you have a plan to save, invest, and grow your passive income while still allowing you to speculate in areas where you want exposure. And I hope that me going through my plan over the next couple of years gives you permission to do something similar, because once you are freed up to focus specifically on your business, you will create more change and more money than most people in history, because that's what entrepreneurs do.

Ryan Moran [00:35:56]

I'm Ryan Daniel Moran with Capitalism.com. We help entrepreneurs become millionaires by building businesses and investing the profits. Thanks for watching. Hope to see you on the next one. Take care.

Chris Van Loan [00:36:06]



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— B E T H E C H A N G E —

And now, a quick word from Dr. Travis Zigler, one of our members from the Capitalism.com community.

Dr. Travis Zigler [00:36:12]

I'm Dr. Travis Zigler, and along with my wife, Dr. Jenna Zigler, we started a brand called Eye Love. We had our exit in June of 2021. So, that was a huge milestone for us, both from making us financially free, to getting us out of debt, student loan debt that we've had since we became doctors in optometry school. And when we sold, we were doing close to \$450,000 a month.

Dr. Travis Zigler [00:36:36]

I started with Capitalism.com back in 2017, 2016, around that time, and I joined the Tribe first, which was the equivalent to the Incubator now. The biggest thing, and I think this is the fear that brings us all back, is they're afraid of investing and getting that return on your money. And so, my fear of investing in myself, I'd never done anything like that up to that point.

Dr. Travis Zigler [00:37:00]

And my wife wasn't there, and I joined without consulting her, which was ... I don't recommend doing that. But it was probably one of the best decisions we've ever made, because it's just amazing what an investment in yourself with Capitalism.com has done for us. And nothing changes after an exit or a financially freeing exit or anything like that, but how is our life different from joining Capitalism.com? It's our therapy.

Dr. Travis Zigler [00:37:27]

Ryan is known as the entrepreneur's therapist for a reason, and it's because when you talk to him, he gets you out of your own head. If you join, this is a proven system. I mean, people have gone through this, and they've come out the other side better. If you join this and you don't get results, it's up here.

Dr. Travis Zigler [00:37:51]

It's not ... It has nothing to do with the course. It has nothing to do with the people that are in Capitalism.com. It has to do with you. You need to look in the mirror, because you can get the



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exact same course as the person sitting right next to you and you guys will both have two different results and it's all because the mentality that you take into the course.

Dr. Travis Zigler [00:38:10]

If you go into it ... Or joining the networking or the mastermind. If you go into it with a negative attitude that this isn't going to work, it's not going to work for you, so don't join it. But if you go in ready to go, it's going to work. It worked for me, it's going to work for you, too. It's just you've got to steer or jump over the mental hurdles, because, believe me, you will hit roadblocks like you wouldn't believe, both in your personal life and in your business life. And that's what this is here for. It's here to help you get through those.

Ryan Moran [00:38:38]

If you found value in this podcast and you're ready to go deeper, here are three resources where we can help you. One, you can grab my book, 12 Months to \$1 Million on Audible or Amazon. It has over 1000 reviews, and it's the playbook to building a seven figure business. Second, you can join our community of entrepreneurs who are following a plan to build a 1% net worth by building businesses and investing the profits.

Ryan Moran [00:39:03]

You can get plugged in at Capitalism.com/1. And third, if you're looking to go deeper and build a seven figure business that you can sell, you can work closely with us inside the Capitalism Incubator, and you can get on the waiting list and find out what we do over at Capitalism.com/inc. That's Capitalism.com/inc.