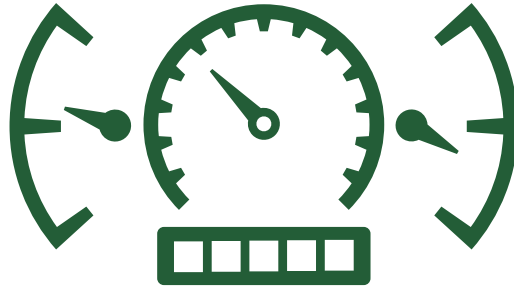


PART 5

INCREASE INCOME: BE A PRO



TERMS

PRO (PROFESSIONAL): a paid occupation that involves prolonged training and qualification.

BE A PRO: Money Vehicle mindset that brings employability through finding confidence, building trust, and adding value.

UNDERSTAND: the first step in how to U.S.E. money and means you know the definitions of money.

COCKINESS: an external voice that tells others how good you are.

CONFIDENCE: an internal voice that tells you how good you are. This can come from getting an education about your job both in and out of traditional school.

TRUST: a firm belief in the reliability or ability of someone or something.

- **TRUST TAX:** where trust takes away something in a relationship.
- **TRUST DIVIDEND:** where trust adds something to a relationship.

FIDUCIARY: someone who is legally obligated to put your financial interest above their own.

STRATEGY: the second step in how to U.S.E. money and means you have a plan for your money. This can come from getting experience in your job.

PRO BOWL: the best football player at their position in the world.

EFFICIENT: the third step in how to U.S.E. money and means you are finding ways to add value to your plan. This is achieving the maximum productivity with minimum wasted effort and will be found by bringing energy to your job.

ACT LIKE AN INVESTOR: Money Vehicle term meaning you will not just become educated in money but will implement your learnings into actions.

HOW DO I INCREASE MY INCOME?

We mentioned Moore's Law earlier, which discusses the increase in technology and the monumental shifts in our world that are occurring right before our eyes.

Accepting that the world will continue to change, the question becomes how do you protect your income in a world that is changing as you grow into it?

You continue to invest in your greatest asset = YOU.

You are, and will always be, your greatest asset. Once you truly begin to accept this, you will begin to understand what it is to be a PRO.

A **PRO (PROFESSIONAL)** in any industry is confident in what they know about their job, builds trust in how they do their job, and adds value when they do their job. Choosing to spend your time today to increase any of those areas – confidence, trust, or value — will make your asset more valuable.

THESE PRINCIPLES CAN BE SUMMARIZED BY A MINDSET MONEY VEHICLE CALLS THE "BE A PRO" MINDSET:

01

Confidence

Comes from education in what you know about it.

02

Trust

Comes from experience in how you have done it.

02

Value

Comes from energy when you are doing it.

Income is often determined by how a company views the market value you can add, and Money Vehicle wants to find ways for you to invest in yourself so that you can add value to any company you want to work for, including your own. Once you accept this **BE A PRO** mindset as a daily practice of investing in yourself, you will see that this investment increases your income and employment opportunities in the future.

To start thinking like a PRO and prepare you to earn an income, Money Vehicle will take you into a world that many people hope to make, but few get to experience: The National Football League (NFL).

Do not worry if you are not a football fan, these same concepts will transition into any career you choose to pursue. Focus on the concepts that the game showed me and not the story of how I was taught.

WHAT DOES IT TAKE TO "BE A PRO" IN THE NFL?

This saying "Be a Pro" is heard in many locker rooms and becomes more of a mindset than a saying. What "Be A Pro" means is that in the NFL, there is little room for excuses or errors, anytime you mess up, the response is simple: "Be a Pro!" This means you must take ownership of your mistakes and fix your issues before the game behind you comes in and fixes it for you.

**BE A PRO MEANS DO NOT MAKE AN
EXCUSE, ACT LIKE A PROFESSIONAL AND
GET IT DONE!**

Now, as you look at the employment opportunity before you, you may not find yourself in a professional locker room, but it will be an environment where your mindset will play a significant role in deciding your income. Let's break down the Be A Pro mindset into three areas and see how each will benefit you as you venture into the unknown career before you.

1. A PRO IS CONFIDENT IN WHAT THEIR JOB IS.

Every offseason, a new set of rookies show up, many of them fortunate enough to have been chosen by a team in the NFL Draft. These young players come into their new place of work and begin to tell everyone how good they were in college or how much they plan to earn during their playing careers.

This external voice where they go around and tell everyone how good they are is called cockiness. No surprise as cockiness is never received with the welcome the rookie had hoped for. Rookies are naïve to think the older veteran players will listen and believe they can play at this level. What rookies overlook is that their internal voice, the one in between their ears, the one that is loudest when no one is around, is much more important. This internal voice is confidence.

- **COCKINESS:** an external voice that tells others how good you are.
- **CONFIDENCE:** an internal voice that tells you how good you are.

Confidence is an ability to believe in yourself and say, "I am a Pro. I deserve to be here." It's the first factor in becoming a professional in anything, including the NFL. You begin to see that your external voice is cocky and leads nowhere positive. Your internal voice is confidence and becomes the foundational belief that you belong. This first step in becoming a professional is often the hardest, but the first person that must be confident you can do anything, is you.

HOW DO I BEGIN TO BUILD MY CONFIDENCE?

Confidence can come from many places, but often, it is confidence in what you know. That confidence grows through education. No, that does not mean you need to go to school for years to be educated enough to gain confidence. But you do need to understand the field you are entering and build a knowledge base of what you will need to succeed in it.

We began talking about a Desired Lifestyle you want to achieve and the type of job that can provide an income to support it. This should direct your educational endeavors. If you dream of earning a lot of money, there is a higher likelihood that you will need more education for that career.

\$630K **-VS-** **\$900K**

WOMEN WITH A BACHELOR'S DEGREE EARN \$630,000 MORE AND MEN WITH A BACHELOR'S DEGREE EARN \$900,000 MORE OVER THEIR WORKING LIFE THAN THEIR COUNTERPARTS WITHOUT ONE.

Look at the career you want to have and ask yourself if you need college or graduate school to pursue that career, if the answer is no then you have clarity around your decision. The reality is the financial cost of college is not an opportunity that everyone should pursue. There are some career choices that you must go to college and graduate school for, while there are many career choices that will not require this form of education. With no right or wrong answer about college, you have to measure what desired lifestyle you want and what career can afford that lifestyle. How you measure this opportunity will be discussed in Chapter 3.1.

A PRO KNOWS THE FIRST PERSON WHO MUST BE CONFIDENT IN YOU, IS YOU!

No matter what your career, find ways to continue improving your education in the industry. Look for books, courses, or materials where you can study this career. The more you can learn from others, the more confidence you will have.



**MONEY VEHICLE
BE A MONEY PRO #1**

Be confident in your understanding of money.

If you have not been introduced to money, it can feel like a foreign language. However, you can begin to educate yourself on how to speak this new language. As you learn the concepts and terms in Money Vehicle, you will begin to **UNDERSTAND** the language of money and you will see your confidence grow with this new education.

Each chapter and section will outline terms that you will need to understand. Keep USE-ing these terms and keep speaking the language but your external cocky voice is not the one you should use. Build your confidence internally and remember, the first person to be confident you can speak the language of money, is you!

**MONEY VEHICLE U.S.E. MISSION: U – UNDERSTAND
= YOU WILL BE CONFIDENT YOU UNDERSTAND THE
LANGUAGE OF MONEY.**

2. A PRO BUILDS TRUST IN HOW THEY DO THEIR JOB.

As a Philadelphia Eagle my rookie year, I was so excited to put on the jersey, so honored to put on the helmet, and just in awe of walking out onto the field the first time as an Eagle. This excitement transferred over to my performance and not in a good way.

I lined up for my first play as an Eagle — first play as a Pro — eager to prove that I belonged. Hopeful that on this very play I can make the team. But my excitement got the best of me, and I couldn't wait for the ball to be snapped. In football, if an offensive player moves before the ball, it is called a "false start" and results in a penalty. This play I moved too early and the first rep for Collins #48, would go down as an "ME" — or a mental error. Not a good first impression.

There is an endless line of people waiting to get into the largest football league in the country and for this reason, the game waits for no one. Before I knew it, the whistle blew, and my replacement was running in from the sideline, with a big smile on his face. I had lost my rep and had missed my first opportunity.



Jogging over to the sideline our head coach, Andy Reid, said to me "son, we can't beat ourselves out there."

"We can't beat ourselves."

In football or life, when someone doesn't know your name, they will use terms like 'son' or 'buddy'. I was an "undrafted" player, meaning I went through the NFL Draft, but did not hear my name called. This meant that I was a long shot to make the Eagles roster and that most people in the building didn't even really know who I was. With 90 players on the team, Coach Reid had never even spoken directly to me, and this was not a good first impression.

With a short sentence 'we can't beat ourselves'; Coach Reid shined a light on the second principle it takes to Be A Pro: Trust.

TRUST: THE ABILITY TO DEPEND ON OR RELY ON SOMEONE OR SOMETHING YOU HAVE PLACED YOUR CONFIDENCE IN. SEE WHY WE STARTED WITH CONFIDENCE?

In football, the coaches, the team, and the entire organization must trust you on the field. Trust that you will help the cause (winning games), and not hurt it. When you do not know your assignment or commit a ME, you do not build trust from your team and in the professional world, trust is everything.

Stephen Covey, the author of "The 7 Habits of Highly Effective People" and "Speed of Trust", compares every relationship you have to financial concepts – a tax, and a dividend. A tax represents a toll that is taken away from you, and a dividend represents an extra payment that is made to you. With a "**TRUST TAX**" and a "**TRUST DIVIDEND**" Mr. Covey was able to look at each relationship and see if trust was adding or taking away from the relationship.

- Trust Tax: Trust in a relationship takes something away from it
- Trust Dividend: Trust in a relationship adds something more to it

Look around at the relationships you have and measure your trust in them using the tax or dividend concepts.

- If you were to do a project together, would it take more time or less time?
- If you were to give an assignment to someone, would you trust it will get done or continually check on their progress?
- If you needed help, would they help without question or pick at your reasoning?

Professionals do not beat themselves and they trust that the person next to them will not either.

HOW DO I BUILD TRUST?

The best way to build trust is by gaining experience. Getting the repetitions of practice in. We can pull from the Malcolm Gladwell book "Outliers" where he claims that it takes 10,000 hours of intensive practice to master a skill.

Too many get the concept of practice wrong — they believe you practice until you get something right, and then stop. A professional will practice until they cannot get something wrong, and the truth is they will continue to practice until they forget they are practicing, until it becomes a habit (Chapter 3.2).

Looking at Gladwell's definition, you can also see the word 'intensive' placed before practice, this is to call out the idea that you cannot simply go through the motions. You must drill as if it were in a game, performance, or test.

**MOST PRACTICE UNTIL THEY GET IT RIGHT, A PRO
WILL PRACTICE UNTIL THEY CAN'T GET IT WRONG.**

Experience comes with time, sometimes 10,000 hours of time and one thing you will see throughout Money Vehicle is that time is your ally. As a young professional, young investor, and young person, time is on your side. Whatever skill or talent you want to pursue, go start getting reps in, and start to build trust through your experience. Repetition after repetition is how a professional becomes an expert.



MONEY VEHICLE BE A MONEY PRO #2

Build trust in your strategy with money.

Trust is a two-way street. Whether it's a tax or dividend depends on your point of view, so make sure to keep the people you trust with money a tight group.

When you go out into the world, understand that most financial products or services are sold — not bought. This means someone is trying to get you to do something, regardless of whether it is in your best interest. To protect yourself, you must be confident that you understand the language, and then you must trust the strategy this person is presenting is in your best interest.

One way to assure the person you are talking to about money will put your best interest first is asking if they are a **FIDUCIARY**. This will come into play as you talk to financial advisors and is a little beyond the scope of this class, but for now define Fiduciary as someone who is legally obligated to put your best interest first!

Begin to measure the trust you have in your relationships and confirm the strategy you are practicing will add to your plan, not take away from it.

**MONEY VEHICLE U.S.E. MISSION: S – STRATEGY:
YOU WILL TRUST THE STRATEGY OF YOUR PLAN.**

3. A PRO ADDS VALUE WHEN THEY DO THEIR JOB.

“I am from Missouri son, the Show-Me state.”

This was a common quote from an old running back coach, and an introduction to the most important principle in the Be A PRO mindset: Professionals make plays! “Show me” means that you must make a play worth watching, that play does something irreplaceable on a team — it adds value.

I learned this lesson while playing for the New Orleans Saints. If you have never been to New Orleans, Louisiana in August, you know it is a different type of atmosphere. The air is so thick with humidity that as you walk through it, you can almost feel it move around your body. You will sweat so much in practice that your shoes will fill up to the point they squish when you run. This heat can dehydrate you so much that many players are connected to IVs after practice.

On this summer day, it was 118 degrees with humidity, and with heat like that everyone was going to have a short temper. It felt like a routine play for me at fullback; I will not bore you with the football details, but my assignment was called a “chip block.”

This meant that I would throw my elbow into the ribs of the defensive end, helping my offensive linemen teammate, and then run out a little ways and hope to maybe have the ball thrown to me, it wasn't. On the Saints, I was a weapon, but not one that got the ball, my job was to solidify the chip block, which I did before running to the area I was assigned.

On my ‘chip’ I could feel the defensive player crunch as I hit him, and could only imagine how aggravated he must be, battling the heat, the player in front of him, and now me.

As I jogged back to the huddle after the play, the defensive end, who was a 315 lbs. **PRO-BOWL** player came and grabbed me by the facemask. He was obviously upset with my assignment and began laying a barrage of insults at me that are commonplace on a football field, but not necessary to share here. In this barrage, he did say something that I will never forget:

“ I don't know you; I don't even know your name! ”

The insult was meant for an undrafted player, a no-name like me. While this player was a returning starter and sure in for the 53-man roster, in all reality I wouldn't find my name on the final 53-man roster. The obscenities didn't bother me, this message struck me like a punch.

With this comment I had a choice:

- I could use my external (cocky) voice and yell back at this man. Screaming at him and even telling him my name. Or I could practice my internal, confident voice.
- I could break the trust of practice and fight him, trying to prove my toughness or bravado that way. But then I would show that I had a short fuse, and that I could not be trusted to keep my cool during the chaos of a game.
- I could get back in the huddle and make a play!

One of the things I love about sports and football is that there is almost always another chance, a next play. This chance allows someone like me, a no-name, an opportunity to make a play. The very next play, my assignment was to go one-on-one with my new friend, the 315-pound Pro Bowl defensive end.

On the snap of the ball, I came down the line and put my facemask into the chest of this behemoth, knocking him backwards and onto the ground. Walking up to him after that play, he held up his hand for me to help him up. Instead, I hit his hand away and tilted my helmet down, pointing to the tape across the front of my helmet that read "Collins."

Without saying a word, I made a play, added value, and that night when we watched the film everyone would know my name.



**A PRO MAKES PLAYS AND
MAKES PEOPLE LEARN THEIR
NAME BY ADDING VALUE.**

HOW DO I ADD VALUE?

In business and life, it is not always clear if you are adding value or how to add it in the first place. Money Vehicle encourages you to see your name as an indication of your value.

In the professional world, anything that is being delivered with your name on it means you are taking ownership of that document and are responsible for the value or lack of value in that document. Whether it is an email, project, or an interaction with a customer, if your name is on it, then you are expected to add value. Each week, make sure your name is on something and make sure you are adding value to it.

When offered an opportunity to take on new responsibility or to even do a task that seems simple, raising your hand and having your name be seen adds value.

If you are wondering if your value is being recognized, then ask yourself if the people above you in your organization know your name or feel the energy you bring into the building. Too many people overlook the simplest way to be seen and it is by showing up with an energy to get better.

Many will tell you to chase your passion, but the truth is few get the pleasure of aligning their passion to their profession. What you must create is curiosity. Having curiosity to learn about your industry, giving effort in each task that you complete, and just coming to work each day with an energy that is not only seen, but felt.

This curiosity and energy can and will lead to passion once you are confident in what you are doing and trusted in how you are doing it. Passion then is not something you chase, but something that is found in your commitment.

Show up each day with a curiosity on how to improve and the energy to pursue what you find, and people will begin to know your name.



**MONEY VEHICLE
BE A MONEY PRO #3**

Add value through efficiencies in your plan.

One of the key concepts in Money Vehicle will be to Employ Your Money. We will work through the details of efficiency throughout the program, but for now see that this means you understand how money works, are beginning to build a strategy for your money, and you continually look for ways to add value to your plan.

Efficiency will come when you make money work for you in Chapter 2, give each dollar a job in Chapter 3, set-up automations in Chapter 4, use other people’s money in Chapter 5, and of course, begin to invest in Chapter 6.


MONEY VEHICLE U.S.E. MISSION: E – EFFICIENT: YOU WILL ADD VALUE AND EFFICIENCY TO YOUR PLAN.

HOW THE BE A PRO MINDSET WILL INCREASE YOUR EMPLOYABILITY:

CONFIDENCE	You know what the job is. The more confidence you can have from the knowledge you bring to your job, the more employable you are.	Example: Someone who has studied three different ways to attack a problem is more employable than the person hearing the problem for the first time.
TRUST	You know how to do the job. The more trust you can build from the experiences you bring to your job, the more employable you are.	Example: Someone who has done this 100 times is more employable than the person doing it for the second time.
VALUE	You know where you can add efficiency to the job. The more curious and energetic you are about your job, the more employable you are.	Example: Someone who brings curiosity and energy to a problem is more employable than the person who shows up late and tells everyone which part of the project was “not their job.”

PART 5

RECAP

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1. A PROFESSIONAL BRINGS CONFIDENCE THROUGH THEIR EDUCATION.
 2. A PROFESSIONAL CREATES TRUST THROUGH THEIR EXPERIENCE.
 3. A PROFESSIONAL ADDS VALUE THROUGH THEIR ENERGY.