

 T H E 

Blackprint

NEW RULES FOR WINNING
FINANCE, FREEDOM, AND FLEXIBILITY

Al Pickett

The Blackprint by Al Pickett

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This is book is dedicated to my family and friends for supporting me throughout the years. My special dedication is to my nephew Terry Harris. I've been inspired by you since the day you were born to go farther, work harder and most importantly never give up!

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Foreword

Go to school, make good grades and you'll be successful. That's the mantra that has been ingrained in most adults since birth. Traditional education has its place, but the world is changing faster than ever. New technologies are killing complacent industries every day. This rapid pace of change is the new normal and job security is obsolete.

In my inaugural book, **The Blackprint**, I walk readers through proven stepbystep processes for building a future without wasting money and time. While *The Blackprint* is an instructional read, it also serves as an inspirational biography of sorts for me. From walking out of my college class and leaving my mother's hopes for a degree behind to sleeping in my car, I know the meaning of sacrifice. I spent years of sacrifice, dedication and untold thousands of dollars to learn what actually works.

The tuition at four-year public colleges has risen 104 percent over the last 10 years, and wages have not risen as quickly. What that means is that in order to truly live the life you dream of and imagine, you're going to need to make more money. This is where a lot of people draw a blank and don't know what to do next. Some even wonder if it is possible to navigate their own path and become a significant pillar in the

community without society's alleged blueprint of credentials. The answer is a resounding YES, and I have **The Blackprint** to do just that.

The Blackprint delivers three primary lessons in "actionable intelligence," along with a step-by-step guide for execution.

Here's the promise:

- Learn the exact steps to start a company with little money and without coming up with an "idea."
- Learn the process for profiting from real estate without cash or credit.
- Learn to make money in the financial markets every day without taking crazy risk.

So many people are unprepared for a repeat of 2008. Yeah, you know, that time when the world almost ended. I'm not talking about having a savings account, either. I'm talking about actionable intelligence. I'm talking about having a way to prosper whether the economy is flourishing or in freefall. The truth is that another great wealth transfer is coming soon. Imagine for a minute being bulletproof from economic downturns. Many dream, but few achieve!

The Blackprint offers lifelong **transferrable skills** that can create income now and wealth for generations to come.

No stone has been left unturned but this is not a 300-page book of hypothetical strategies. People are tired of guessing, and **The Blackprint** delivers.

If you have a vision but aren't sure exactly how to execute it, this is where you start. If you've executed idea after idea but continue to fall short, **The Blackprint** is for you. If you are saddled with debt or doubt what to do next, **The Blackprint** is for you.

❧ CHAPTER ONE ❧

Taking the Path Least Chosen

“Do not go where the path may lead, go instead
where there is no path and leave a trail.”

Ralph Waldo Emerson

Growing up, most children had some idea of what they wanted to be when they became an adult: teacher, doctor, lawyer, firefighter. Naturally, parents fed into those dreams. They spent countless dollars buying chalkboards, play medical kits and plastic firefighter uniforms. And that was OK. Those lines of work were perfectly acceptable because they followed the basic circle of life children were taught: go to school, make good grades and become successful.

But think back. Take a few moments – some of you may need to think back a little further. How many parents do you know who encouraged children to create their own opportunities? How many parents told their child, “Don’t worry about school.

You go find yourself and see what happens.” Not many. Even in this tumultuous financial day and age, you would be hard-pressed to find any adult (let alone a parent) who would advise a child to skip out on an education.

But what if going against the grain, stepping outside of societal norms, is a better option? What if it’s the best option? Let’s be honest here and acknowledge that traditional forms of education don’t necessarily encourage creativity and curiosity. More often, they promote the idea that if a scholar memorizes “tried and true” methods, passes standardized tests and completes a handful of written essays, success is guaranteed. This is far from the truth!

The U.S. unemployment rate may officially be 6 percent (as of December 2013), but that doesn’t account for people who are underemployed and/or underpaid. Only 27 percent of college grads have a job related to their major as of 2013. Let’s not even talk about the outstanding and unforgivable \$1.2 trillion owed in student loans in the U.S.

Before you dive any further into chapter one, understand: This book is neither a condemnation of higher education nor a dream-crusher to families who want the best for their young adults. The Blackprint is simply a nontraditional yet proven roadmap to success. If you’re serious about bringing your dreams to life, if you want to exceed every possible expectation, keep reading and be ready to take massive action.

Like any other five-year-old, I was mostly carefree. I guess you could say I was average, but I had entrepreneurial qualities at a young age. I loved understanding how things worked. It wasn’t enough to say, “Press this button on the remote to turn on the TV.” I wanted to know how that button turned on the TV, why it worked precisely the way that it did. As a result, much to my mother’s dismay, I spent a lot of time disassembling electronics: remote controls, radios, radios, computers or whatever I could get my hands on at the

moment. The only thing I loved more than comprehension was asking questions ... ABOUT EVERYTHING. My curiosity had no limits, as I fondly remember questioning the order of the day. I was never satisfied with the typical answer, "That's just the way it is," or the all-too-familiar, "Because I said so."

Fast-forward 14 years. I was a computer science and software engineering student at a community technical college by the name of State Tech. Although I was an overachieving Dean's List student, I had already been a witness to the definition of true success. I started my own multilevel marketing firm at the age of 18. I understood what it took to grab someone's attention and make a sale. It was during this time that I met numerous individuals who had a positive influence over my life. These were accomplished leaders, businessmen and doctors – and the list goes on. It was those individuals who got my entrepreneurial wheel spinning even faster. I began to question the order of life as it pertained to formal education. What stuck out to me was that they were all looking for business opportunities outside of their day-to-day work. I knew I was on to something.

One day, sitting in class, I began to run numbers and worst-case scenarios through my head. In retrospect, I had an "aha moment." I realized that a computer science degree would get me a cubicle job making only \$50,000 a year. Yes, I said "only." When someone else is in control of your paycheck, there are limitations on everything – time and income increases, to name a few. Raises may not come, and, even if they do, why limit yourself? It was in this aha moment that I decided to bet big on myself. I handed my circuit board kit and book to the guy sitting next to me and wished him luck. I stood up and politely walked out of class. From that moment on, I never looked back.

The first step in any journey is to begin. There will be moments of confusion, and there will be moments of

unfathomable clarity. Some days, you will feel like you're standing still when you don't immediately see results. But if you never take that first step, if you never back the car out of the garage, you'll never find out how you handle on the road and the places it will take you. When you're hell-bent on accomplishing something, you expect obstacles and believe they come with the territory.

❧ CHAPTER TWO ❧

Failing My Way to Success

“I can accept failure, everyone fails at something. I can’t accept not trying.”
Michael Jordan

Immediately after I dropped out of college, I became an instant millionaire and never had another worry, right? Wrong. I took a road trip to Atlanta that changed my life.

Coming from Memphis, the Atlanta area was an entirely different world. I saw it as a land of opportunities. I landed a job as a data entry specialist in Smyrna, which was great except for one thing: I lived in Cobb County, almost an hour away. The long commute was actually where some of my best thinking took place.

My cousin was making over \$60,000 a year in real estate commissions, and one day I thought to myself, “Why not me?” I moved to Atlanta a week later. My aunt owned a mortgage

company where I began to learn the business. I lived by the three-foot rule: If you were within three feet of me, you got a business card. Success didn't come quickly, and, in fact, I didn't close a real estate transaction my entire time in Atlanta. Most people would give up if they didn't see results after a year, but I was undeterred.

My living arrangements were far from normal. The friend I was staying with moved three strippers in. You read that right. This would probably seem like heaven to some guys, but it wasn't for me. I was busting my butt to make things happen 20 to 22 hours a day, and they'd come in drunk and loud at 3:00 in the morning. Nothing says "awesome" like bonding glue in the sink, weave in the bathtub and loud music at 3:00 a.m. I don't have to tell you that didn't last long. I didn't want to inconvenience my aunt, so I opted to sleep in my car for a while. Look, I was 6'4" and drove a midsize Honda. The last thing I wanted to do was sleep in my car, but I had to keep going.

Ultimately, I decided to move in with my sister in Greenville, South Carolina. Greenville is roughly two and a half hours away from Atlanta, but having peace of mind was more important, so I commuted back and forth EVERY DAY. That's where I developed a love for long drives. These long drives helped me think and focus intensely on the big picture. It helped build on my own psychology of unstoppable willpower and ideas. We all need to find that place.

I loved Atlanta and would have likely made my first million there, but at the end of 2001 my mother fell ill, and I returned to Memphis. Although I didn't accomplish all I set out to in Atlanta, I gained a wealth of knowledge, confirmation that I could blaze my own trail and more hunger and desire to see it all through.

Once I got settled, I began working for a small mortgage firm. For the first six months, I may have made \$200. I knew

something wasn't right so I began to dig for answers. Part of being young and not knowing what's acceptable is learning by breaking the mold. I recall prospecting the owners of top realty firms that owned banks. At the time I didn't know they owned banks, but it taught me that sometimes having too much information limits us. I was insistent that there was still a way for them to send business my way. It taught me to have confidence and go directly to the source.

One of the greatest lessons I still carry today came from talking to customers about problems and concerns. If people weren't doing business with me, they were doing it with somebody else. I realized that the *brand* of the company I worked for was not trusted. The people were great, but no one knew the brand enough to trust it. That was why I wasn't getting business. I switched to a larger firm, and my income shot up **a hundredfold**. After the age of 22, I never make anything less than \$100K. It was one of the sweetest victories for me because I knew it was possible and I just had to persist until it was a reality. Statistically speaking, I shouldn't have achieved this. But I did.

When I was 24, I read, "Why Should White Guys Have All The Fun?" by Reginald Lewis, the richest African American male in the 80s. It got me thinking bigger and bolder, and I realized it was time for me to play the game on a larger level. I called my insurance agent to inquire about obtaining a bond to buy or start a company. It just so happened that she knew someone that was selling a mortgage company. Even more coincidentally, the company happened to be across the street from where I was currently breaking records within the company for the most fees generated. I met with the owner to check out the operations, meet with employees and get a feel for how well the business was doing. I left his office that day with an agreed-upon price and a gentleman's handshake that I'd complete the deal.

I closed on the business three days before my 25th birthday. The funny thing is that, when I went to close the deal, the seller's attorney asked my age and how I had come up with so much money. This guy was clearly trying to talk himself out of a payday. I can't really put into words how great it felt to do this practically on my own along. I got a huge increase in pride and confidence along with this feat. My attorney and I structured the deal so I would pay 85 percent at closing and the other 15 percent over three months to insure things transitioned smoothly. What a hell of a birthday gift!

Even with the additional confidence that came with this accomplishment, this birthday gift came with a week of sleepless nights. I woke up repeatedly asking myself, "What the hell did you just get yourself into?" This was totally out of my comfort zone – although, ironically, that's where all the growth is in life. I finally woke up one day with a positive affirmation that I was the captain of the ship and never looked back. Right out of the harbor, choppy seas found this captain. Half of the employees quit two weeks after I bought the company. Nothing in life prepares you for that! Definitely not business schools. The revenue I'd planned on having went out the window immediately. I was burning ten thousand bucks a month out of the gate, but I stayed calm. I hired new people and rebranded the entire company. In the first year after I acquired this company, I made five times what I paid for it.

After two years and during the housing market crisis, I negotiated to bring my current business over to the company that I'd originally left. Stepping out and successfully buying a company gave me a seat at the table.

During the height of the 2008 financial crisis, I started to learn about the ever-mysterious stock market. My financial advisor got me an 80 percent return during the crisis, and my opportunity alarms started to go off. I was used to achieving

high returns in business. I thought to myself that if I could achieve 80 percent returns annually, without employees or much overhead, I'd be in the best situation ever. I called my financial advisor immediately and had him release my cash. There was no time to waste. I read a lot by people who had been successful, such as Phil Towns ("Rule Number One").

I had some early success achieving 200 percent returns in two or three days, all from jumping in and reading to figure out the business. My process was flawed, as I was still trying to predict what the market might do next. I waited and waited for the market to fall, and it never did. I watched as people made millions from the markets. I stayed vigilant and kept learning. There aren't many businesses where you can have no employees, low overhead, low taxes and the opportunity to make millions. I didn't start to have real, lasting and consistent success until 2011, when I hired a mentor. In hindsight this is something I wish I had done in the beginning. Mentorship is the cornerstone to life, no matter what you're looking to achieve. Learning from someone who has "been there and done that" is priceless. Hiring a mentor showed me how to focus on the only thing that matters in any financial market: price action. It's the only objective data available at any given time. The news, fundamentals and predictions are just noise. The news and alleged pros would have you believe otherwise.

Get this: Approximately 70 percent of all trading in the financial markets is done by computers. That means that all markets move in very mathematical patterns. I learned to successfully trade those patterns without knowing what would happen next through proper mentorship.

It was only through trying and failing that I learned what worked and what didn't. You can't succeed at anything if you don't try. I love to say that I failed my way to success. What I gained in education from taking massive action can't

be bought and can never be taken away from me. You can't walk into a university and download experience. This is what inspired this book and project. I want you to benefit from my experience and use the actionable intelligence I acquired to enhance your lifestyle, finances and fun in life.

❧ CHAPTER THREE ❧

Leveraging Intelligence

“When two or more people coordinate in a spirit of harmony and work toward a definite objective or purpose, they place themselves in a position, through the alliance, to absorb the power directly from the great storehouse of Infinite Intelligence.”
Napoleon Hill

Getting The Right People On Your Team

So you’re probably wondering what exactly I mean with the title of this chapter. Leveraging intelligence is about connecting with people who know what you want to know, being curious and asking for help. That also includes paying for professional and excellent help. Often, we let ego block us from achieving more by not asking for help. We’re afraid

it'll make us look weak. That couldn't be more opposite of the truth. Working with others is the smart thing to do, and I wish I'd done it earlier. Champion athletes don't win championships or medals alone. They do it with a team of people who are the absolute best in their area.

There is a saying that you're going to be as successful as the five people you're around daily, for no other reason than success attracts success. Look, you've got to find the best people in your city, town and community and begin to build relationships. The basis of good business is good relationships, and business is **always** personal. There are no shortcuts for experience! Getting help from experienced people is often the single-most important factor in the difference between success and failure. What I'm trying to tell you is that mentors are the cornerstone of life from both a business and parental standpoint. Even when you're paying for help, you're still being mentored because you are learning. These are the steps that will help you make fewer mistakes and avoid the costliest pitfalls rookies methodically and consistently make. Leveraging intelligence is about deliberately seeking out who has the most accurate info and the most results to back that up.

Depending on the field and what you want to do, find that one person that you're genuinely interested in and begin to build a relationship with him or her. Successful people love when people ask them how they got where they are. I've found that they don't mind sharing and they love to help others, contrary to popular belief. The quickest way to engage someone you want to know is to write a personal note, which people don't do anymore. People are people, regardless of social or financial status. Build a relationship over time with them. Send informative web links, books and other little things to demonstrate that you're not just a taker. Asking a person if you can reach out from time to time with questions

is a good way to build up relationships. They're likely to say yes, but just remember that building quality relationships where people trust you takes time.

I'll be frank and say that you have to surround yourself with people who are smarter than you. If you're the one doing all the teaching, how will you learn anything new? Make this an intentional and deliberate pursuit. Sometimes this can happen by reading biographies. I didn't know Reginald Lewis personally, but his story and the way he lived his life connected with me. I actually cried at the end of the book, and that's one of the experiences that propelled me to purchase my first company.

Let me give you some insight as to who is on my team and why. My Certified Public Accountant (CPA) counts the beans, keeps the numbers straight and keeps my butt out of trouble with the IRS. When I have questions about possible tax implications, I can reach out to my CPA. You compensate people with experience to educate you, but they're still mentoring you if you're coachable and willing to learn. Attorneys keep me abreast about new laws that may impact my business dealings, whether they are good or bad. I need to know these things and plan accordingly. Real estate has some of the best tax advantages of all the asset classes. My realtor keeps me in the loop about what's happening within the city as it relates to commercial or residential opportunities for cash flow. Mastermind partners are another extremely valuable addition to my team. These are successful people I meet with weekly to discuss successes, goals and challenges. We help each other but, most importantly, hold each other accountable for achieving excellence in all we do. You want to be surrounded by success!

You can't do everything yourself and you shouldn't try. You don't need to be an expert in all the facets of whatever you're looking to do. Leveraging intelligence is about bringing people into the fold who can help you make intelligent decisions

about what to do next. Asking for help is sometimes difficult. You've got to get out of your own way and get accustomed to seeking out and asking for help.

Intuition! Oftentimes we ignore it, but it's a built-in bullshit filter. You're going to run into people who operate in ways that don't sit well with you. The more successful you get, the more often those people will come to you – and hopefully the better you'll be at filtering them out. Let me help you by saying there is power in saying no, and it's OK to say no. It's the most empowering word you can use in business, negotiation and life. We've become a society that doesn't want to offend, but if it doesn't align with your values or interests, say no.

Leveraging Other People's Money: Good and Bad

From the dawn of time, as it relates to investments, investors have been using OPM (Other People's Money). Even when you buy a house, you're leveraging by borrowing money from the bank. If you're someone who has a great idea but lack the money to make it a reality, there are countless investors who wish they'd invested in Facebook or Google. If you're able to convince investors that you have a possibility at winning, you'll be able raise money and take advantage of opportunities otherwise unattainable. Deals inside and outside of Silicon Valley are done with OPM: venture capital, angel funds and crowd funding. Using OPM gives you the advantage of keeping something for yourself in case things don't work out. An additional point here is that you don't have to take risk alone. If you win, your investors win, too. Now you have future investors for future opportunities.

Bank financing is the cheapest, but they expect their money every month, on time and with interest. It is also the most difficult financing to get because they require collateral

and often two or three years of tax returns. Banks generally want you to be an existing organization with customers and profits. Angel funds are a group of accredited investors who have \$500K+ in investable assets. They pool their money together in varying quantities to invest in deals together and split the risk. Venture capitalists raise money from extremely wealthy individuals and often have institutional funds from things like pension funds, as well. Angel funds and venture capitalists generally seek out riskier opportunities. They want opportunities that will pay back massive amounts of returns on their investments. Crowd funding is relatively new and allows the general public to commit funds to an idea that they love, a product that hasn't been built yet, a service that's on the way or even a mission to explore the world.

You may have to give up some control, be it one percent or 99 percent. The source who entrusts you with the money could have more ownership in the end and could veto your ideas, putting you in a frustrating situation. There's very little you can do, other than work with the people you've accepted money from. It's extremely important to have a clear understanding of what both of you want to accomplish, and don't forget to get this in writing. Too many nightmares happen from, "But you said..." and, "No, you said..." Even when you agree, it is important to have your team together to review and plan the course of action needed to push forward.

Most people have a problem with giving up any form of ownership. Sometimes it's just good business to split profits and give up percentages. People don't always make what you think they've made. Many times a celeb owns more of the product than the owner because, without their endorsement, the product never would've made it to market. Here is what you need to remember: Everything is negotiable! Both parties need to agree to terms so that the deal is equal to a win-win. The bottom line here is that if you don't take chances, you miss

opportunities to change the world and build generational wealth in the process.

Here are actionable ways to find OPM

Here is something you should always remember in business, whether it's dealing with a customer, employee or potential investor. **NO ONE CARES ABOUT YOU!** Yes, I know that's pretty blunt, but it's the truth. People operate on self-interest, and you should always seek to understand what they gain from the deal. The majority of people are thinking of responses while others are talking instead of listening. Adapting the mindset to be a good listener will make you better in all areas of your life – not just business. Another important lesson is to do your own research and know about your own market and opportunities. You've got to be able to articulate why this opportunity is **THE ONE**. You need to be able to present the opportunity as if you've lived with it all year. You have to know it inside-out. When you're seeking out potential investors, seek out people who've invested in similar ideas. Investors invest in patterns; they find high trends and ride them. Look at how hot social media became. A little bit of observation can be the difference between breaking and making you!

There is no need to hide your background or over-hype an opportunity. Be the person that under-promises but over-delivers – and not the opposite.

❧ CHAPTER FOUR ❧

The Opportunity of A Lifetime: Turning Chaos into Cash

“No chaos, no creation. Evidence:
the kitchen at mealtime.”

Mason Cooley

Nothing To Lose and Everything to Gain

In Western society, we have more developed economies. The amount of growth you can expect from a developed country going forward is five to six times smaller than that of Asian countries, because the GDP and the amount of people coming out of poverty is so much higher in emerging markets than in the U.S. From a labor perspective, that’s why they

are able to make products so much more cheaply. People are coming out of poverty in villages and into the workforce. The annual per capita income may be \$700 or \$800 for a village in China, whereas it's \$13,000 in the U.S. What people in the U.S. and other developed countries have to understand is that jobs that have left are not coming back. If you want to pin your hopes and dreams on manufacturing coming back, you're out of luck. Look at the statistics: There is \$1.2 trillion in student debt in the U.S., and people are getting jobs that barely allow them to pay their bills. Is that going to change all of a sudden? Are people going to get jobs where their income suddenly goes up and allows for savings? I don't see that changing, particularly from a mathematical perspective.

Even if minimum wage goes up, things will not change. There will be an inflation train wreck on services and products, and businesses will slowly begin to lay off workers. The majority of owners certainly aren't going to change their lifestyle to accommodate employees. They are already operating on razor-thin margins anyway. We live in a "Choose Yourself Era." That means investing in yourself beyond a college education. That means keeping your eye out for new opportunities near and abroad, like any multinational corporation would.

You have nothing to lose by going out there and building something that solves a problem for someone and generating income for a lifetime. There are 300 million people in the U.S. alone, and I guarantee somebody has a problem. Granted, someone who has a family, house and car is more reluctant to take these risks. In my mind that's why it's so important to take action in choosing yourself. It's your responsibility to your family. Consider emerging economies where people were living in villages without modern-day luxuries. They were ready and willing to come to a city and take risks for an opportunity to create something magnificent. Because there is so much growth in emerging markets, everything they put

their hands on can make money. Couple that possibility with the fact that they had very little to begin with and you have an unstoppable force.

This is how the now-developed nations got to where they are. People find it shocking when I say that developed nations are in a “nothing to lose” situation, as well. Let me clarify what I mean.

When you realize you have nothing to lose, an internal process begins. Most people even cave in to the thought of losing it all, and others start to ask questions that lead to options. *What do I want out of this? Here's where I am, and I've got to do something and here's what I really want to do. How can I accomplish that?* I think more and more people are finding that this is their exactly reality. There are no real safety nets and there are definitely no guarantees. Herein lies the opportunity within a technologically advanced global marketplace.

A Technological Renaissance

The library has gone from a brick and mortar building in your neighborhood to clicking a few buttons on a laptop. The playing field for all things education has been leveled, and everything is accessible. There is a way to search for and learn practically anything: how to fix a flat, how to build a house, how to build a plane. All of this can be found on the Internet. Everything is becoming software, and we are in a space where people who don't know how to adapt to new technology are going to be the new industrial-age workers. If you don't update your skills, if you don't assimilate to the economy, then you're going to have much slower wage growth in every industry that doesn't include software. Even if you're part of the knowledge and skill economy, you always have to keep learning. Things will continue to change rapidly. If you're

not communicating on the mediums where people spend the majority of their time and using the new tools that people use to communicate, you're going to be left behind.

Let's take print media for an example. In the new economy, people get their news from Twitter first and may never pick up any printed media. Information is disseminated on Twitter, and then news stations take to the medium to find out what's happening. Twitter is a digital platform where news is instantaneous, and it feels like news in the paper is two years old. When baby boomers pass on, who's going to buy those subscriptions? Definitely not early technology adopters. Keep in mind that we're just talking about one company that people use to communicate instantly. There are at a minimum 10 more global powerhouses, and there are more to come for sure.

In this new economy, everything is automated, digital and software-based. Of course this is bad news for people afraid of change and great for people who embrace it. The latter group will find ways to bring old businesses into new realms of communication. There were no Social Media Managers five years ago. Now it's an actual position and it's in high demand from small enterprises. If you had an assistant who sent out emails, that assistant is probably gone now. People check social media before they check email every morning. As of this writing, Facebook users check their feeds a minimum of 14 times a day. Insane, right? With that kind of captive audience, it's no wonder that advertisers are spending billions for attention on these platforms. What does that mean for the little guy? It doesn't cost anything to learn these platforms, and you can literally "mine" for problems people face regularly. Social media is the first place people go to gripe. Pay attention to common trends and come up with a solution to solve common problems, and you've got a business. I'm going to show you just how to do that.

From an educational perspective, even schools like MIT are

posting courses online. Education is more free now than it has ever been. Whatever you're passionate about learning, it is certainly easier to do now. Information that people generally went to four-year institutions to obtain is largely available on the Internet at places like Coursera, Harvard.edu, MIT.edu, Code Academy, and Udacity.

Finding opportunities in something that you enjoy and creating an income for a lifetime is as simple as doing a search on the Internet. Find people who are doing what you want to do and reverse-engineer the process they completed to become successful. Being an entrepreneur is difficult enough. Don't make it more difficult by guessing. There are also sites that will allow you to hire freelance people to help with work you don't have skills for or even download templates to get your started on the right path. There are absolutely no excuses.

We don't usually take on risk and get out of our comfort zones until we're forced to, and that's totally natural. You've got to take the first step. Most times, you are just fearful of the deep end because your feet can't touch the ground. Sure, you can stand in shallow waters with the crowd, but all the fun and big fish are where the water is deep. I mentioned being forced to get out of your comfort zone for a reason. I have a totally true story to share. I couldn't swim at the age of 13 but I found myself standing near the deep end on a hot summer afternoon. What happened next has stuck with me and pops in my mind when I feel out of my comfort zone. As I stood there, a horsefly decided I was lunch and bit me on my back. My natural reaction, for whatever reason, was to jump into the deep end of the pool. The next moment my friends were screaming that I was swimming. I couldn't believe it and - guess what - I've been swimming ever since. I was afraid to take the first step in learning how to swim, and life made me leap. Sometimes that's the way it is. You learn the most in adverse situations.

When there are difficulties and you can't find a job, that might be life telling you to leap. No matter how uncomfortable it might be, you have to take that first step. Send that email to a CEO, approach someone in an elevator or travel to a new city alone. If you're not getting results doing what you're doing, you might need to switch things up anyway. Do something that makes you uncomfortable. I guarantee that you'll grow and learn from it.

Everybody is excellent as something. It's more important than ever to be different than everybody else. If everyone is sending out black-and-white resumes, maybe you should send yours in color. If everyone is emailing their resumes, put yours in a nice envelope and mail it. Find your unfair advantage. Maybe it's getting people to trust you. Maybe it's being able to speak in front of crowds. Maybe it's as simple as your personality. Take advantage of what makes you unique and leverage it in social circles and work environments. Be yourself – not what you think people want to see.

You've got to be observant, as well. What are people doing, and what are they talking about? That could be the next opportunity of a lifetime. If you can understand how people are spending their money and time, you can understand the trends and look to create opportunities. Everyone started making those skinny jeans when celebs started wearing them. Why? Because people buy in trends. You didn't have to be the best. You just had to do it, make them and send them to celebs. If they wore them, the makers ended up with a \$10 million company.

This is what I call actionable intelligence, and it's what I'm going to show you how to implement.

❧ CHAPTER FIVE ❧

Other People's Problem is Your Business

“If I had an hour to solve a problem I’d spend
55 minutes thinking about the problem and
5 minutes thinking about solutions.”

Albert Einstein

I meet with three to five entrepreneurs a week. Some have ideas, and others have operating enterprises. Many fail because when they take the first leap, they do so with a shotgun approach. They generally have more than one idea, project or so-called business that they want to be successful with. I call them “wanttrepreneuers.” They get business cards and an LLC without even validating if their idea will make any money. One of the main reasons for start-up failure is premature execution.

There is also a big misconception that you have to be a creative genius to be an entrepreneur. The startling truth is that you don't even need an idea. What you need is one paying customer. Let me clarify that. What you need is one paying customer for whom you're solving a painful problem. The key operating word here is painful. People are willing to pay a premium – and fast – when they are experiencing pain. Mechanics, doctors and dentists should come to mind. If you haven't experienced being without your car, take a second to imagine having to ask others for a ride every day. When you've contracted a stomach virus, you'll pay any sum of money not only to make it go away but to make it go away fast! I don't think I have to explain toothaches. Smile.

There are approximately 330 million people in the United States. Somebody has a problem you can solve. You're probably thinking, "Yes, that's true, but how do I find that person?" My favorite way to start this search is by contacting small business owners. Here's why. Small business owners are usually many things in their firms: the janitor, the CPA, the CFO, the CEO, the marketing person – I can go on and on. Growing enterprises need a lot help getting to the next level, and with that need come problems that need solving.

It's amazing what you can find when you start to look for something. Start to build to your contact list by attending local chamber meetings, ribbon cuttings, galas and other community events. Yes, this means you have to get a bit uncomfortable by talking to strangers. The cool part is that you don't have to do it in a weird, sales-y way. I'm going to give you two questions to ask in these types of settings that will generate all the ideas you'll ever need. These questions will also make you stand out and be remembered genuinely, instead of the typical, "What do you do?" questions.

- What is the most important activity in your business on a daily basis?
- Are there any frustrations around this activity?

Let me explain what these questions do. One, they take the attention off of you and put it on someone else. It's our nature to love to talk about ourselves, so let others do it and learn from them. Secondly, frustration is a cousin to pain. Asking these questions allows the other person to tell you exactly what bothers them daily. That's worth listening to. I've never been in a scenario where new questions didn't develop after I asked the first two. Remember that this is not a survey and those are things you are really curious about, and the rest of the conversation should flow organically. Right now you're gathering data and contacts. The real work begins with the follow-up conversation, which is simply asking if you can follow up at some point in the future. Don't worry so much about having the technical expertise to build a website or software. You'll learn how to outsource all the things you can't do to experts. What you want right now is more information about this problem your potential customer has. How much is it costing him or her daily, monthly and annually? Where could the time be spent more effectively and efficiently? What you're doing is extracting an idea instead of coming up with one. You've also done what we call in the start-up world a little bit of customer discovery.

You need to take the process a step further by validating that other people have this problem, too. That's the only way to determine if you have a market size sufficiently large enough to create and sustain growth in your new venture. At this point you're going reach out to people who have a similar profile to ask them some of the same questions, but now you're equipped with richer data about the problem they may be facing. After talking to enough people who have these

problems, you'll begin to see the patterns. They'll start to give the same answers. Now you know that maybe 50 people share the same problem or frustration. The next questions: How are they currently solving it, and how painful is it? Is it painful enough that they're willing to pay to alleviate the problem? What is it costing them in time or money?

From those questions you can start to think about solutions that may help you help others. That solution may be software, help with marketing, help with personnel or financial record-keeping. It could be a myriad of things that are easy for some and frustrating problems for others. Therein lies the opportunity to create a business out of thin air. Whether you have your own idea or not, the processes for validating a business are the same. You have to solve a problem and, most importantly, talk to customers you expect to pay for your solution. This is what professionals do because guessing is just way too expensive.

Now you can move on to building the solution. Leveraging intelligence gets extremely fun here. I've compiled a resource guide for starting any kind of business. Don't get so caught up in the things that you don't know how to do because we can pay experts to do those things. Need a website, marketing, business plan, graphic designing or data tracking? The resource guide has it all and, most importantly, I'm in this to guide you to success.

Now it's time to take some massive action. Remember, you are not perfect, and your solution doesn't have to be perfect to solve problems. This is about starting and iterating quickly enough to help customers solve a problem that reduces their frustrations. Create a project list compiled of places you can meet new people. I want you to just go and ask tons of questions – using the two I gave you – to kick things off. Spend a week or two doing that and jotting down problems. Don't attempt to solve anything immediately. Find something

that really interests you and build another list to talk to more people. Only then should you begin to start building out solutions. Remember, guessing is expensive, and people will tell you what their problems are. Then it's just up to you to solve them! Onward and upward!

❧ CHAPTER SIX ❧

The Financial Markets Unveiled: Simplicity beyond Sophistication

“I always say you could publish
rules to winning in a newspaper and no
one would follow them. The key is
consistency and discipline.”

Richard Dennis

For the majority of the world, the financial markets are mysterious, and some would even consider them evil. Even when I use the term “financial markets” in conversation, I can see the terror on people’s faces, as if they are to be

avoided at all cost. A great majority of that fear comes from the lack of understanding or, more bluntly stated, ignorance. It's not something that's even introduced to most people until they reach college, if then. Then there is the uncle or aunt who lost everything in the financial markets. What's sad about this is that most people still rely on the financial markets as a retirement tool, with very little knowledge of how they work. They're vested in a 401(k), IRA or company stock, yet they don't trust the markets. That makes no sense.

There is also the thought that you have to be a rocket scientist to understand financial markets, and that couldn't be further from the truth. The truth is that you only need to know how to add, subtract and follow rules to generate millions. It doesn't matter whether it's bonds, stocks, currencies or commodities – you still only need to know those three things. Some might argue that you need to know what's going on in the world or what a company is worth or have some hot tips be successful. All lies. In fact, I have not turned on a television in my house in three years, and on average my returns are in excess of 30 percent. You read that right!

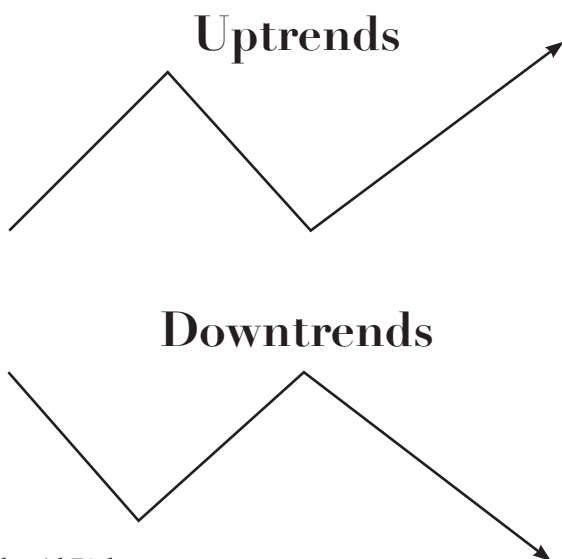
OK, I'll spill the beans already. Over 70 percent of all trading in all financial markets is done by computers. Seventy percent! Computers are not humans. They are mathematical machines. For us, this means that the market moves in mathematical patterns and has for an extremely long time. These mathematical patterns create trends in stocks, currencies, bonds, commodities and anything else trading on open exchanges. Trends can last days, months and even years. Professional traders find possible trends and ride them for as long as possible. This is how fortunes are made every year, even when the market is falling.

That's right – even when the markets are falling. You've heard the expression, "What goes up must come down," and it's true for financial markets, too. The question you might

be asking yourself is, “How do I know when to buy or sell?” We’ll definitely get to that, but first let me show you a few illustrations of how markets actually move.

“Seventy percent of “all” trading is done by computers. That doesn’t make market movement predictable, but it does make it mathematical. That math has created a consistent ebb and flow since the movement could be charted and tracked.”

Visual Representation of the Way All Markets Move



Created by Al Pickett
All Rights Reserved

What you see in the illustration is that when markets are trending up they pull back and take off upwards again. The same is true for a downward trending market. The market starts downward, pulls back and takes off downward again. It’s worth repeating again that it doesn’t matter whether it’s

stocks, commodities, bonds or any other financial instrument. You've likely never seen or been exposed to this before, because the people who know this are too busy making money and enjoying life to debate biases held by the masses.

When I started learning more about the markets five years ago, I knew I was onto something big. I knew if I just kept learning, I'd eventually figure out a way to win in the markets. I was totally enamored by the ability to make money with very little overhead and especially without employees. Add those advantages to the fact that I could run this multi-million business from anywhere in the world, and I was sold forever. As I mentioned before, I didn't start to see meaningful and consistent success until I hired a mentor to teach me how markets truly work and how to develop a methodology to take advantages of emerging trends.

There are other extremely important pieces to trading the market consistently and successfully. Emotional intelligence, discipline and psychology are priceless and required to reach the pinnacle of success in any venture. They are even more important within the financial markets. You have to have the discipline to follow a system, the emotional intelligence to withstand a loss or losing position and a sound psychological state to understand that trading is about probabilities. Coming into this business with a massive ego and the need to be right will leave you broke.

One thing that makes trading difficult for people is their need to be right. Winning in the financial markets is about the probability of one thing happening over another and has nothing to do with being right. You don't have to know what's going to happen next to be successful, but you do have to follow the rules of your methodology. Since learning and pulling all these components together, I've been able to successfully teach close friends how to trade and make this business their full-time job.

I promised you from the beginning that this would be less about hypothesis and more about actionable intelligence, so we'll move squarely into what to do next.

Choosing a Market

All right, you're on the fast track. It's time for us to choose a market to get busy in. Below I will list the advantages and disadvantages of both stocks and currencies.

Stocks

Advantages

- Liquidity: \$70 billion traded daily (real estate would be an example of illiquid assets)
- Low barriers to entry – you can start with as little as \$250
- Low transaction cost
- Easy to set up

Disadvantages

- Too many companies for beginners
- No massive leverage (This affects the money that can be made or lost and how fast)
- Limited trading hours (more hours, more opportunities)
- More advantage in going long than going short

Currencies

Advantages

- Massive liquidity (\$4 trillion a day market)
- Low barriers to entry – you can start with as little as \$250
- Currencies are not companies and represent countries (easy to focus)

- Low transactions cost
- Easy to set up
- Massive leverage (every dollar in my account gives me the ability to trade 50 times that)
- Open 24 hours a day
- Short and long opportunities with the same upside and downside

Disadvantages

- 24 hours a day (you have to find a time to trade that works for you and stick to it)
- Slightly higher degree of risk

Commodities

Advantages

- The markets move quickly, which could mean quick gains
- You can get started with a little as \$5,000 in trading capital
- You can take short or long positions with the same amount of ease

Disadvantages

- The markets move quickly, which could mean quick losses and possibly margin calls, which could require you depositing more money into your account
- Higher risk due to the ability to use high amounts of leverage
- Your losses can extend past your initial investment (you could have to deposit more money should your losses extend past the amount in your account)

Choosing a Broker

The one thing I'd like to stress here is that you're not only choosing a broker – you're choosing a partner. Choosing the right partner is essential to your success. You're depending on him or her to keep their technology updated, be fair in pricing and have excellent customer service. They will be the ones sending you the wires to your bank account. Luckily, I've been doing this for more than five years and much of the selection process is narrowed down in this document. Listed below are the companies that I'm familiar with that have a good track record of operating fairly. I've personally used www.forex.com and Scottrade for five years with no problems. (Disclosure: I am not being compensated to say that.)

www.fxcm.com (strictly Forex trading)

- \$50,000 practice account
- Metatrader software (preferred software over web-based trading)
- 24-hour customer service, five days a week
- Minimum amount needed to open an account is \$50
- One to two business days to wire money to and from your account

www.forex.com (strictly Forex trading)

- \$50,000 practice account
- Metatrader software (preferred software over web-based trading)
- 24-hour customer service, six days a week
- One to two business days to wire money to and from your account
- The minimum amount to open an account is \$2,500

Obviously this chart does not represent all the brokers out there, but these are a few of the well known ones. Ideally you would want to set up a demo account to get familiar with a company and its platform. This is also important for trading in general.

The last thing you want to do is trade on a platform and not know how to limit your losses on a position. This, greed and sheer ignorance are why you hear about people blowing up trading accounts and losing their money. That's not what pros do! Be a pro!

TD Ameritrade's platform "Think or Swim" will allow you to open a demo account. That is the only one that I'm familiar with that has demo accounts.

Setting Up a Demo Account

Caution: This is a very important step that I've seen people make mistakes on. You DO NOT want to have a web-based account platform if you plan on trading short-term horizons. Web-based accounts could experience slower transmission of price data. We're trading money and we don't need lag in executing our strategy.

www.fxcm.com

- Go to the website
- Click on products
- Click on Metatrader 4
- Click on **Try It Now**
- It will prompt you for contact information and then issue download prompts

www.forex.com

- Go to the website

- Click on trading platforms
- Choose to download Metatrader 4
- It will prompt you for contact information and then issue download prompts

www.thinkorswim.com (TD Ameritrade)

- Click on Software
- Choose paperMoney and click sign up
- Enter your information and download the software

Moving Averages

Technical Indicators at a Glance

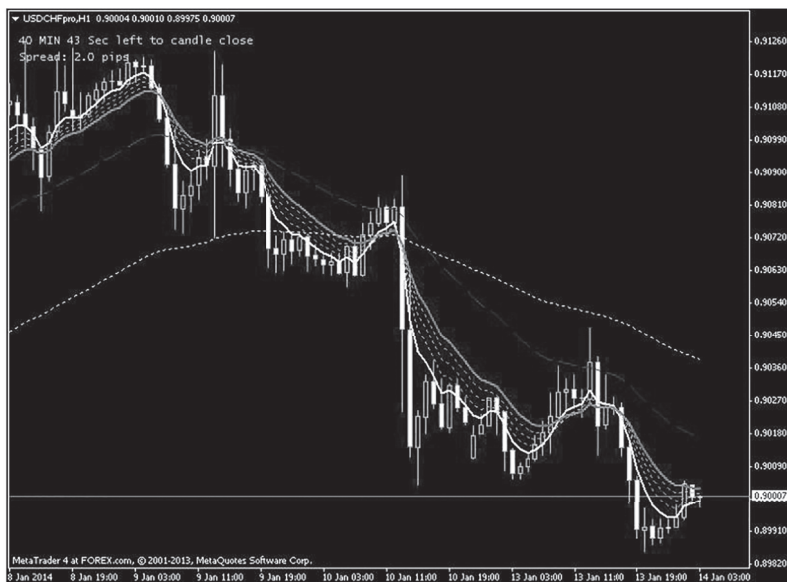
According to StockCharts.com's lesson on simple and exponential moving averages:

"Moving averages smooth the price data to form a trend following indicator. They do not predict price direction but rather define the current direction with a lag. Moving averages lag because they are based on past prices. Despite this lag, moving averages help smooth price action and filter out the noise. The two most popular types of moving averages are the Simple Moving Average (SMA) and the Exponential Moving Average (EMA). These moving averages can be used to identify the direction of the trend or define potential support and resistance levels.

The moving averages you see below are Exponential. We will be using those as they react more smoothly to price action, which will serve us well as we grow our accounts.

Each colored line you see below represents a number ranging from 5 to 89. When all the numbers are in sequential ascending or descending order, we will know whether we're in a "trending" market. It'll

all make sense moving forward. I just want you to understand the concept of moving averages here.”¹



Parabolic SAR

According to StockCharts.com’s lesson on parabolic SAR:

“Developed by Welles Wilder, the Parabolic SAR refers to a price and timebased trading system. Wilder called this the “Parabolic Time/Price System.” SAR stands for “stop and reverse,” which is the actual indicator used in the system. SAR trails price as the trend extends over time. The indicator is below prices when prices are rising and above prices when prices are falling. In this regard, the indicator stops and reverses when the price trend reverses and breaks above or below the indicator.

¹ ChartSchool, “Moving Averages – Simple and Exponential.” http://stockcharts.com/help/doku.php?id=chart_school:technical_indicators:moving_averages

Wilder introduced the Parabolic Time/Price System in his 1978 book, "New Concepts in Technical Trading Systems." This book also includes RSI, Average True Range (ATR) and the Directional Movement Concept (ADX). Despite being developed before the computer age, Wilder's indicators have stood the test of time and remain extremely popular."²



Moving Average ConvergenceDivergence (MACD)

According to StockCharts.com's lesson on Moving Average Convergence-Divergence:

"Developed by Gerald Appel in the late seventies, the Moving Average ConvergenceDivergence (MACD) indicator is one of the simplest and most effective momentum indicators available. The MACD turns two trendfollowing indicators, moving averages, into a momentum oscillator by subtracting the longer moving

² ChartSchool, "Parabolic SAR." http://stockcharts.com/help/doku.php?id=chart_school:technical_indicators:parabolic_sar

average from the shorter moving average. As a result, the MACD offers the best of both worlds: trend following and momentum. The MACD fluctuates above and below the zero line as the moving averages converge, cross and diverge. Traders can look for signal line crossovers, centerline crossovers and divergences to generate signals. Because the MACD is unbounded, it is not particularly useful for identifying overbought and oversold levels.

Note: MACD can be pronounced as either “MACDEE” or “MACD.” The settings you see there are 12269.

The MACD Line is the 12day Exponential Moving Average (EMA) less the 26day EMA. Closing prices are used for these moving averages. A 9day EMA of the MACD Line is plotted with the indicator to act as a signal line and identify turns in the market.”³



3 ChartSchool, “Moving Average Convergence-Divergence (MACD).” http://stockcharts.com/help/doku.php?id=chart_school:technical_indicators:moving_average_conve

These are the tools we will use to extract profits from the markets on a consistent basis. They are separated on each chart at the moment, but we will combine all of these to build one system with well defined rules for entry and exit.

This is a stepbystep guide to setting your charts up with the *system* we will be using to trade successfully.

RECAP: Moving averages (the movement of price of a period of time)

You will be adding seven different exponential moving averages.

- Enter 89 into the period box: MA Method= Exponential and applied to the close I use a **white dotted line**
- Enter 34 into the period box: MA Method= Exponential and applied to the close I use a **blue dotted line**
- Enter 13 into the period box: MA Method= Exponential and applied to the close I use a **red solid line**
- Enter 5 into the period box: MA Method= Exponential and applied to the close I use a **solid yellow line**

Follow the same steps for by adding an average for 7,9 and 11. Use a dotted orange line.

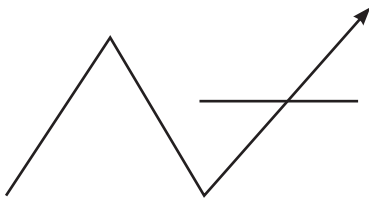
Setting up Parabolic dots (PSAR)

Click Insert on the top bar and select indicators. Select Parabolic SAR under Trend

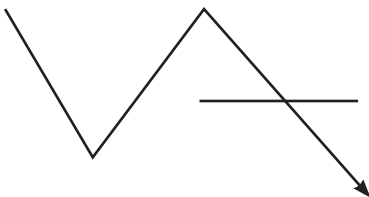
Parabolic PSAR settings should be .05 and .2 for settings (This is to help filter for high probability trades)

Let's run through the market phases

- Technically the market moves in phases (unordered, emerging to trending)
- Everything below is for a bullish (long) scenario and the reverse would be true for bearish(short)
- The **Unordered Phase** is when the red 13ema is stuck between the blue 34ema and the white 89ema.
- The **Emerging Phase** is when the red 13ema is above the white 89ema and the blue 34ema. The **Trending Phase** is when the red 13ema is above the blue 34ema and the white 89ema.
- I never take trades when the market is in the unordered phase.
- Remember the market movements from when we first started?



The horizontal line indicates a possible entry into the market for a long position



The horizontal line indicates a possible entry into the market for a short position

Finding Trades to Take

(This is totally a way to systematically buy or sell pullbacks)

The first type of trade is when price pulls back to the red 13ema then rises back to close above the yellow 5ema on whatever timeframe you're trading. It's important to make sure the PSAR out of the way in the direction of the trade we're taking.

The second type of trade is when price pulls back to the blue 34ema then closes back below the red 13ema (bearish/short trade example).

Protecting Your Capital

Now you need to know how to set your stop losses and take profits. The most important step for a trader is to **protect capital**. This is better known as risk management.

In trading there is always unlimited upside for your account. The reverse is true for the downside. You only have so much capital you've deposited into your account. This is a business, and using stop losses prevent you from losing more than you can bear.

The first aspect of protecting your capital is deciding what percentage of your account you're going to put at risk for any one trade. Read that again! Many say that you should not risk more than 1 percent of your trading account per trade. This is to prevent emotional trading and the risk of financial ruin.

Let's look at this from a mathematical perspective. If you risk 10 percent of your account per trade and lose 10 trades in a row, you're close to if not completely wiped out of capital to run your business. My personal risk management profile is anywhere between 1 and 5 percent. If I'm trading really well in trending markets, I increase the size of the position. If I'm trading with less consistency, I reduce size until things level out.

You should also make a practice of knowing how much you're willing to risk per trade prior to trading each day. This is how you control the emotional aspect of trading. You want to remove as much guessing as possible. Guessing is just too expensive. Professionals don't guess about trading. They plan and execute that plan with ruthless precision.

The second aspect of protecting your capital has to do with trading timeframes and horizons. Depending on whether you're trading the 5-minute, 15-minute, 1-hour or 4-hour charts, your stop losses will need to be set for the swings that happen on each. Below are the recommended levels for each in currencies.

- 5 mins = min 15 pip stop loss
- 15 mins = min 20 pip stop loss
- 1 hour = min 30 pip stop loss
- 4 hour = min 50 pip stop loss

This will be a little different for stocks, as share prices can range from \$1 to infinity. The system you'll be using will also show you possible places to set your stop losses. The key here is to make sure it aligns with your maximum percentage of loss per trade. Remember that the size of a position can always be increased or decreased to adjust for stop losses.

In summary, losses are an inevitable part of this business. Our number one job is to limit those losses and increase the gains. You'll never blow an account by following these rules with discipline. There is absolutely no reason to ever have an account go to zero. This is one the best businesses to be in, and you're well on your way to becoming a professional. Don't let your education stop here. Always keep an open mind and keep learning – especially about what works for you.

Conclusion

What you've read and hopefully taken in is just the beginning. Although I've shown you step-by-step methods to be successful, there is another key ingredient. That ingredient is ACTION! There are plenty of people with great ambitions who suffer from a lack of action. I truly doubt that's you if you've purchased this book and made it this far. What you need to know is that you're not alone on this journey. I knew when I started this project that I wanted to do more than just write another book. There are millions and millions of those. I wanted to deliver actionable intelligence and direct access to me. I figured there is no better way to impact lives than to mentor people to success. So that's what I set out to do.

This was a bold undertaking considering the guarantees I've made. Amazing things happen when you decide to decide. Deciding to take action is the difference between living an ordinary life and an extraordinary life. There are a lot of people out there who think that once they reach a certain amount of money or a certain station in life that they can just take it easy. That couldn't be further from the truth. I've learned the hard way that success requires more success.

There is never a time to take your eye off the ball or foot off the pedal. That doesn't mean that you shouldn't celebrate early

and often. It does mean that you have to keep adding wood to the fire when it's burning bright, because soon you wouldn't have a fire. That leads me to the point of passion. I don't know what does it for you, but waking up every day thinking of creative ways to continue excellence and excitement in my life keeps me on fire. How can you impact the world around you with your knowledge, talents and fortune? Truth be told, that's where all the joy is. It's time for you and me to take more massive action together to help ourselves and the world around us. Thank you for trusting me in leading you to success! Thank you for investing in yourself by purchasing this experience! This is truly just the beginning of something extraordinary and generationally life changing for the both of us!

Resources For Entrepreneurs

This list of resources is meant to help you eliminate the search for solutions and help you execute on the ideas you extract faster.

WEBSITE BUILDING

- **wordpress.com**
Great platform to build websites with a FREE option.
- **godaddy.com**
If you're looking to establish a real website, you can go here to purchase a domain.
Money Hack: You can often Google GoDaddy promo codes or discount codes and buy your domain for as little as \$2.
- **namechk.com**
Check to see if usernames are available across multiple platforms.

TEST, TEST, TEST

User Testing- Here is just about every tool you would ever need to test the heck out of your website! Everything including UI/UX, conversion tracking, eCommerce, heat and scroll mapping, etc...

- **optimizely.com**
The best A/B website testing solution on the market!
- **crazyegg.com**
Heat mapping software for site optimization
- **metrica.yandex.com**
FREAKING AWESOME FREE SOLUTION for heat mapping, scroll mapping, and user site interaction recording. Yes, this is correct – a FREE solution for gaining great insights to your website.
- **google.com/analytics**
Super-great for tracking everything
- **google.com/insights/consumersurveys/publishers**
Free turnkey solution to implement customer surveys
- **bitly.com**
Fast and simple way to track incoming links.
- **support.google.com/analytics/answer/1033867**
Bitly for Google Analytics integration
- **www.uservoice.com**
Great solution for turnkey help desk integration for websites
- **leadpages.net**
The best landing page solution on the market! If you need to test an MVP, this might be the fastest and best solution.

AUTOMATION IS KEY

There are only so many hours in the day, so maximize your efficiency. The next tools are for either automation or contracting inexpensive labor.

EMAIL SOLUTIONS

- **aweber.com**
Really great solution for email automation, integrates well with almost every third-party plugin solution
- **mailchimp.com**
Good free solution for email automation, but doesn't have nearly as large a feature set as Aweber

CONTRACTING SITES

- **elance.com**
Hire anyone. Outsource your needs.
- **odesk.com/**
Outsource your needs.
- **aws.amazon.com/mturk**
Really great for small things like voice transcription, data entry, and mindless things like that.

SOCIAL MEDIA TOOLS

Schedule it and FORGET IT!!!

- **tweetdeck.com**
- **hootsuite.com**
- **zumny.com**
This might be the greatest solution OUT there for monitoring competitors.. HIGHLY RECOMMEND!!!

PRODUCTIVITY

We only have so many hours in the day so be organized!

- **evernote.com**
Great for everything note related. Pictures, Voice, written it can handle and tag all of it.
- **app.asana.com**
Great app for tracking a team. Similar to basecamp.com but FREE!!!
- **mint.com**
Wonderful FREE tool to manage your finances
- **lift.do**
A great app to help build and reinforce habits

BACKUP! BACKUP! BACKUP!

Don't lose your life's work because you didn't download this FREE solution.

- **dropbox.com**

PAYMENT SOLUTIONS

- **www.wepay.com**
Best solution out there for seamless payment integration. Basically a merchant service without the paperwork.
- **squareup.com**
Take payments via mobile/tablet device
- **paypal.com**
Leader in online payments, great for quick integration, but terrible UX.

COMMUNICATION

- **zoom.us**

Great solution for meetings via video chat, complete with screen share, chat, one-to-many functionality, and recording – all for FREE.

- **viber.com**

Awesome app for dealing with international calls/clients

- **grasshopper.com**

Turn your phone into a global office for the entire company

