
LIFEONNAIRE

Vision Casting

With Shaun McCloskey
January 8th & 9th, 2009

Millionaire Culture

A Millionaire desires _____ to buy a lifestyle.

Is it truly the money that you want? Or is it really the things that you think money will _____ for you?

Lifeonaire Culture

The Lifeonaire creates a _____ lifestyle

The Lifeonaire is fulfilled with or without _____

Lifeonaires live a life of no regrets

The Lifeonaire understands their life's _____

The Lifeonaire is free to fulfill their life's purpose because they are not clouded by worldly _____ and _____.

The Lifeonaire is simply someone that is full of _____.

Why don't more people do this?

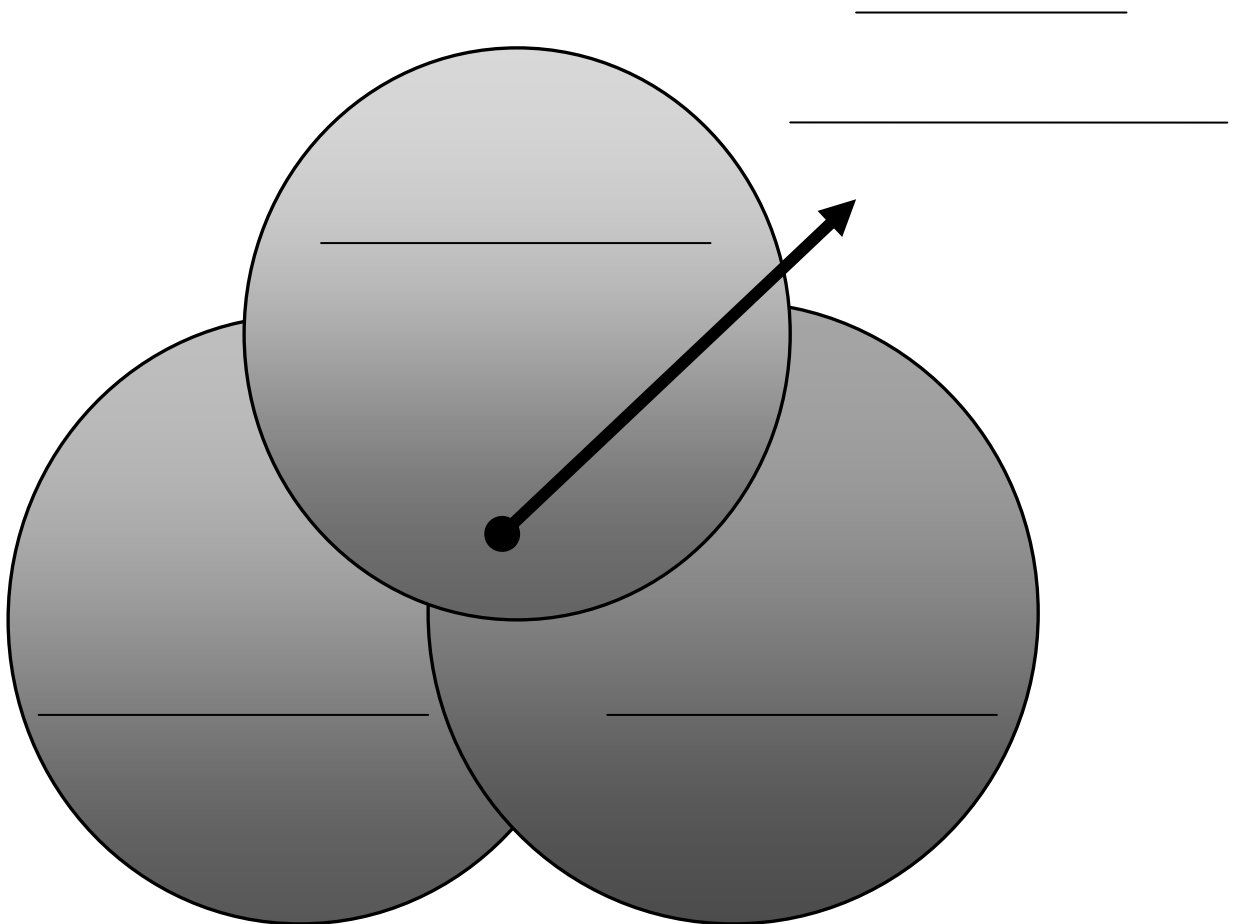
- Most people don't have a personal "vision."
- Creating vision forces you to answer some difficult questions.
- Creating vision takes time.
- It's ongoing journey...
 - This is not a "do it once and forget it" role. *But this is your LIFE!!!* You get out what you put in.

The concept of "Vision"...

- Many business owners have a vision for their _____, but don't have a vision for their own _____.
- Some people only see goals as reference points 10 years from now. Some people see goals as reference points for the next 30 days.

3 Fundamentals in creating your Lifeonaire Vision

1. You must know where you currently _____.
2. You must _____ where you want to be.
3. You must create a _____ from where are to where you want to be.



5 Steps to Vision Casting

Step 1: Create Your Vision

Step 2: Clarify Your Vision – Get _____

Step 3: Become Your Vision

Step 4: Make Your Vision Real – Schedule & Plan

Step 5: Make Your Vision Stick – Get _____

Step 1: Create Your Vision

You Must Get DISTURBED

- Why are you here?
- You must literally get disgusted with how things are so that you can say _____!
- Pain is your friend. Pain tells you that it's time for a _____.
- If you don't get disturbed, you won't ever get motivated enough to make a change.
- Change comes when you have enough PAIN associated with NOT changing, or enough _____ associated with whatever your specific desire will bring.

WORKBOOK EXERCISE #1

Why did you come to this event?

What are you really disturbed about right now?

What changes do you want to make in your life?

You Must Get REAL

The past year wasn't all bad... Define your "Magic Moments"

- Change your focus. Although we DO need to get disturbed, you cannot _____ from a position of frustration.
- No matter what happened in the past year, there were magic moments that rose above the rest.

Examples of Shaun's "Magic Moments" ...

- My wife and I birthed our first son, who is healthy as can be!
- I got to witness my son laugh out loud hysterically for the first time in his life!
- I became clear on my vision and what's really important to me.
- I sold my brokerage, Property Match Realty
- I started the Short Sale Wealth Coaching Program
- I scheduled the first ever Lifeonaire event to share what I've been so blessed to learn about all throughout the past year.
- I learned more about the bible this year than any other year combined.
- I paid off more than \$600,000 in debt and realized that being debt free is a path that I'm committed to
- I have not borrowed a single dollar for any purpose, business or personal, in 12 months.
- I put the finishing touches on my very own home recording studio. I've wanted this since I was 13 years old!
- I wrote and recorded my very first full length song in my home recording studio.

You Must Create the VISION!

- List out your vision in your life in each of these categories:
 - Needs
 - Wants
 - Spirituality
 - Family
 - Friends
 - Business
 - Your business needs to be a part of your life. It's not, however, your entire life.
 - Business needs to fit into your life vision, but not become your life vision.
 - Personal Gratification
 - Charitable
 - Health
 - Hobbies
 - Regrets

Example of Shaun's Eulogy:

What a delight it is to be here with all of those who have been touched by Shaun. Shaun was an incredible person that lived a life filled with love, laughter, excitement and fulfillment. I don't know a single person that knows Shaun that hasn't been deeply touched as a result of him being a part of their lives. Somehow God blessed Shaun with the special talents necessary to leave this world a better place than before he was here. And for that, we are all thankful.

Shaun loved his family deeply. He set a perfect example of brother, son and parent, not because he had the delusion of a need to be perfect. Instead, it was his willingness to accept and share the fact that he was not perfect that set him apart. Shaun had a gift for "telling it like it is" so that others could learn from the same things that he had learned from. It was his willingness to share these imperfections, as well as the lessons that came from them that made Shaun so unique.

He did not touch the entire world, but for those that he did touch, a mark was left that will never be forgotten. His ability to motivate and inspire people to live life on Gods terms left few people that met him the same once introduced. Chances are, the name Shaun McCloskey not be remembered 200 years from now. There is not a hospital or a college named after him. There is not a stadium or a city that bears his name. Shaun was never a national celebrity; but the impact he had on others will be taught and re-taught for generations, as those that knew him will continue to spread his message. Many people will join Shaun in heaven one day only because he wasn't afraid to introduce them to Gods message in the first place. Because of this and much more, Shaun's life, in his own eyes and from the eyes of others, had true meaning and true purpose. Although he will be deeply missed, today is a day of celebration, for Shaun is in a place now that you and I can only barely fathom.

What Are Your Strengths & Weaknesses?

- Do the opposite of most people...
- DO NOT focus on _____ your weaknesses. Focus on how you can best _____ your strengths.
- You will never be an expert at everything.
- Your job is NOT to focus on all of the things you're no good at.
- Everyone has weaknesses, you must simply _____ what yours are.
- Once you are aware of what your weaknesses are, it becomes easier to avoid or delegate these responsibilities so that you may focus on your _____.
- What percentage of your business currently focuses on your strengths only?
- What you focus on becomes bigger...

Shaun's Personal Strengths

- Excellent coach and trainer
- Very good at motivated others to take action
- Very good at holding other people accountable
- Inspiring others
- Excellent negotiator (with things that I'm familiar with, like buying houses. Not so good at being a "tough" negotiator.)
- Think outside the box
- I can almost always see both sides of the coin, which makes me a good mediator
- I am approachable
- I can get along with just about anyone
- I can build rapport very quickly if I want to
- I am a sensitive yet masculine man, which can be rare. I'm sensitive to the other persons needs in almost every situation
- I can explain difficult subjects in a way where people from all backgrounds can understand them.
- I am fast on my feet – can think quickly in tough situations
- I am an excellent debater
- I'm flexible
- I love to learn and constantly want more information.
- I have really good friends that care about me as much as I do them.

Shaun's Personal Weaknesses

- I procrastinate
- Sometimes I dread doing the things that I know I'll enjoy doing once I get started.
- I make things bigger than they are before getting started
- I MUST have accountability or nothing gets done. But it has to be the right kind of accountability. Nagging me to do something will only make me not do it even MORE.
- I try to take on too much at one time.
- I have a tempter when things don't seem to be working how I planned for them to work.
- I often have the attitude of "if you can't do it 100% right, don't even bother doing it at all."
- I sometimes don't feel like prioritizing things. Sometimes I just want to do the things that don't matter. (It's like my brain wants a rest)
- My health is not consistent. One minute I'm working out like a crazy man, the next minute I'm eating a bowl of ice cream.
- I spend a lot of money on my hobbies and tend to think that I "NEED" this thing right now. I talk myself into getting expensive things because I feel like I need them in order to... whatever.
- I'm hard on myself when I'm not living up to my own standards, which comes across in my attitude.
- I allow myself to feel guilty often.
- I care too much about what other people think and want to satisfy 100% of the people 100% of the time, which is just not possible.
- I try to do it myself because "no one can do it like I can do it." (Not all the time, but for quite a few things...)

If you have a hard time thinking of this, how would you want your children's life to look if you could plan out their lives for them?

Step 3: Become Your Vision

WORKBOOK EXERCISE #8

What type of person would you have to be if you already lived this vision?

What qualities would you need to possess if you were already living this aspect of your vision? Make a list.

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Rate yourself on a scale of 1-10 for each of these qualities.

A Rating of 1 = you currently have 0% of this quality

A Rating of 10 = You currently have 100% of this quality.

Pick two of the qualities you just rated. Why did you rate yourself that particular number?

What would it take to raise your rating on these qualities by just one number?

Step 4: Make Your Vision Real – Schedule & Plan

WORKBOOK EXERCISE #9

Determine the **COST** of living out your vision. How much does each aspect of your vision actually cost?

Assign a dollar amount to each item.

How much time is required to live out your vision?

- Assign a time in a daily/monthly routine to each one. (Assign your vision to a calendar.)
- Determining the amount of time you spend on _____ should **NOT** come first. If anything, it should come last. Your business is important but cannot dominate your life.

January 1 to 6, 2009

WEEK ONE. DAYS 1 TO 6

	<i>s</i>	<i>m</i> 1 DAY 1	<i>t</i> 2 DAY 2	<i>w</i> 3 DAY 3	<i>t</i> 4 DAY 4	<i>f</i> 5 DAY 5	<i>s</i> 6 DAY 6
7:00							
8:00							
9:00							
10:00							
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3:00							
4:00							
5:00							
6:00							
7:00							

DECEMBER 2009

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

JANUARY 2009

S	M	T	W	T	F	S
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3

FEBRUARY 2009

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28			

The Lifeonaire Timeline

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

How does debt free living play into the Lifeonaire role?

- The _____ determines:
 - Where you go to work each day
 - What time you get up each day
 - How much you are able to give of your time, money and resources
 - How much you are able to be there for friends/family in times of need
 - Where you go on vacation
 - How long you get to go on vacation
 - How well we get along with our spouse
 - Our overall underlying _____!

WORKBOOK EXERCISE #11

What would life look like if tomorrow you woke up and had no debt? What would you do with your day?

How much money would you need to make each month to live your vision?

How many hours per week would you work?

Would you be closer or further away from living your Lifeonaire Vision?

WORKBOOK EXERCISE #12

Is money your master? What are 3 things that you've done in your life to obtain money that does not fit into your current idea of your vision?

What about the theory behind “Good” debt vs. “Bad” debt?

Bad debt is money borrowed to buy “stuff”:

- Vacations
- Cars
- Credit Cards
- Unnecessary wants (Jewelry, Swimming pool, TV’s, Christmas presents, etc...)

Good debt says that you only borrow to purchase _____ assets that will make you money.

- Rental Properties
- Your own home
- Home improvements (sometimes...)
- Starting a business (Business Expenses)
- Etc...

Explanation of Money Mastery

by Steve Cook (original creator of the Lifeonaire concept)

Hello all,

A phrase in what Steve Cook teaches got me thinking and I haven't come up with a good example on how to make it practical. Steve mentioned that he uses money as an employee. Essentially it (money) should be viewed as something that should be working for you. Either you need to master it or by default it will master you ... which I agree 100%.

What are some ways that you as investors "master your money"? In a specific type of wholesale deal or rehab, how would you master your money?

Thanks in advance!

Joe

Hi Joe,

It may be easier to show how money masters us rather than to show how you can master it to paint the picture.

Let's be honest, we live in a world where money is THE goal for many. We have all kinds of formula's for making money work for us. The goal for many is to incur as much debt as possible, provided that it is good debt that is working harder for them.

As an example, let's say that someone has \$10,000,000 in debt. Theoretically, they would have more in assets, perhaps \$15,000,000. On paper they would have a net worth of \$5,000,000 which is pretty respectable in the world that we live in.

However, they have 10,000,000 of those little employees working against them. Those employees are working against them 24 hours a day, 365 days per year. The "job" of this person is to manage those "assets" that they owe on and to make those assets work harder for them than the 10,000,000 working against them.

There are ways to make the assets work harder, and that is the goal. However the goal doesn't always work out as planned. Sometimes your assets are not working, but the 10,000,000 never stop. They are relentless. You may want to have your assets working for you in a different way, but it won't earn enough to cover your debt to the 10,000,000 so they dictate how your assets have to work. You may want to take a break for a little while, and sometimes it may be easier than others, but in reality the 10,000,000 won't ever let you take a break. If your assets are performing as they are supposed to, you may take a break, but it will be in the back of your mind always. The 10,000,000 won't have it any other way.

You may encounter a situation where a dear friend or family member really needs financial help, perhaps for a medical emergency. It's a pretty substantial amount of money that they need in order to save their life. You want to help, but you must first check in with the 10,000,000 to make sure that you will be able to continue to serve their needs prior to helping the friend or family member, the 10,000,000 is not concerned about your friends or family.

Perhaps, you want to spend time with your children and things are a little tight this month. You're supposed to go to the movies with your kids and enjoy the night and an opportunity comes up to make your assets work hard enough to satisfy the 10,000,000 this month. Do you skip the movies? Do you tell the 10,000,000 to take a hike? Why would you even want to give the 10,000,000 any decision making power in how you live your life and spend your time?

Just some thoughts to ponder. Blessings,

Steve Cook

Create your Lifeonaire Map

- Keeps you on track from pursuing the “ _____ of the week.”
- You **MUST** set up the game to _____!
- Your Lifeonaire Map keeps you _____ on your vision.

Elements of a Lifeonaire Map

- **Vision (The BIG Picture)**
 - You know you're in New York, you now know you want to get to L.A.
 - The vision may slightly be tweaked every 6 months to one year. (ie: Having your first baby might alter your vision a bit!)
- **Waypoints**
 - Vision subdivided into the first giant leap
 - You know you're in NY, but you can't drive to L.A. in one day.
 - You must stay overnight in Ohio
 - Waypoints are not short term goals and may take a few months to get there...
 - Waypoints must have a deadline associated with their completion.
- **Goals**
 - Waypoints subdivided into the first hop
 - You know you need to get to Ohio, but at some point, you're going to have to stop and get gas/grab a bite to eat on your way there.
 - Goals may take you a month or less to achieve
 - Goals must have a deadline associated with their completion.

- **Action Items (Doing the “Rocks”)**
 - The smallest breakdown of steps toward attaining your vision.
 - Bring you **ONE** step closer to the next gas station.
 - Example action items:
 - Get in the car
 - put on seatbelt
 - put the car in drive
 - head to Highway 80 West
 - Action items are reviewed weekly (beginning of each week) and worked on daily.
 - Try not to schedule more than 3 action items per day.
 - Every time you complete an action item, you are closer you your goals, which make you closer to your waypoint, which ultimately brings you one step closer to your Lifeonaire vision.

Remember...

- Your lifeonaire vision is the final _____.
- The Waypoints are necessary celebration points
 - This is a great place stop, celebrate, review your Lifeonaire map, and adjust your course if needed
- List your goals (the directions to your waypoint) for each waypoint
- Develop weekly action items from your goals.

Shaun's Lifeonair Map Example

Element of Vision: Become Debt Free

Waypoint:

- Run my business without incurring any additional debt.
- Reduce monthly obligations so that I can apply more monthly income towards debt elimination.

Goals:

- By March 15th: Sell off all rental properties that currently have debt associated with them
- By February 15th: Find an investor that is willing to partner deals rather than loan me money for deals.
- Review the past 12 months of QuickBooks with Matt (book keeper) for both personal and business accounts to determine monthly obligations and come up with a game plan on how to reduce them.

Action Items (for this week):

- Begin asking around to see if there are other investors out there that have already been in debt and got out of it (been there, done that) that can coach me through becoming debt free.
- Schedule a meeting with my bookkeeper. Ask him to make sure that all accounting records are up to date so that we can review them together.
- Decide what percentage of my income to be applied towards debt. Since I procrastinate, I need to make this automatic so that I don't have to think about it each month.
- Schedule a meeting with my current private lenders to let them know that I will never borrow from them again. Ask them if they would be interested in partnering deals together rather than loaning me money.
- Begin to prepare each rental property for sale. Update lease agreements, review each property to make sure they're ready for sale.
- Cut up all credit cards immediately. Begin using only debit cards immediately. Make this a FUN event. Then take Jennie out to dinner to CELEBRATE our new decision!! *Pay cash for dinner!* 😊
- Schedule a fun dinner meeting with Jennie to cover only one question: *"How can we still find leads and run our business (without all of the overhead and monthly obligations) and still fit into our vision?"*
 - Coaching Program, Eliminate advertising costs...

How can I motivate myself to WANT to do something that I just don't want to do?

Determine where you're at on a motivation scale of 1-10:

- If you're a 5, what would have to happen in order for you to get to a 6?
- If you're a 7, what would have to happen in order for you to get to an 8?
- If you're a 5, what would have to happen in order for you to get to a 4?

WORKBOOK EXERCISE #13

What peanuts do you need to let go of in order to be free?

What do you need to get rid of right now in your life that doesn't fit the vision?

Step 5: Make Your Vision Stick – Get Accountable

Getting Accountability

- You must begin to surround yourself with like-minded people
- It helps if those people are playing at or above your level.
- If you hang around dream crushers, keep quiet. Don't give them the opportunity to destroy your dreams!

WORKBOOK EXERCISE #14

Who are the top 5 or 6 people that you spend the most time with right now?

Are any of these people living a Lifeonaire lifestyle?

Now, let's make it simple...

Condense your entire vision into 1 page for daily review

- How do you do this?
- Ask yourself one question... "What's most important to me in...?"

Create Your Own Mastermind Group – The Ultimate Accountability

Benefits of a Mastermind Group:

- Other people there to hold you accountable to what you say you're going to do.
 - You can create consequences for each member if they don't perform.
 - Most of the time, the consequence alone is enough to get you to follow through.
 - Without someone to answer to, most people will not follow through. (I know I won't...)
 - Remember, you cannot be made accountable by your spouse, employees, etc...
- Most of the time, at least one other person in the group is going through EXACTLY what you're going through.
- If no one is going through your issue right now, someone has probably dealt with it in the past.
- I learned WAY more about Lifeonaire living as a teacher than as a student.
- Inspired by the book "Maui Millionaires." But BE CAREFUL!!

How do you find a Mastermind Group?

- There are people in this room!
- You think of one person. Invite them to meet and bring one other person. Rinse and repeat.
- Everyone within the group must agree to all members.

The 5 Rules of an Efficient Mastermind Group:

1. Each member must be willing to be completely open and honest in their approach.
 - Both with themselves and with other members.
2. No one "runs" the meetings. We change facilitators each week to share responsibilities.
3. If you're late, you buy breakfast for everyone! (Talk about accountability...)
4. You must SHOW UP to meetings. If you don't show up, you're out.
5. What happens at the meetings STAYS at the meetings.

MASTERMIND GROUP

MEETING STRUCTURE

- 8:30am** **Order breakfast**
- 8:30** **Opening Statement by facilitator**
- 8:40** **30 second check in**
- How are you feeling (no updates)
- 8:45** **3 minute update (Facts)**
- How have you progressed on previous commitments
 - What challenges are you experiences in getting this done
 - 3 biggest developments since last meeting
- 9:05** **5 minute Hot Seat**
- Each member asks the group one Power Question (From prep sheet)
 - Group gives rapid fire creative and enthusiastic responses
 - Member asking question does most of the listening then asks follow-up questions as needed
 - Notes will be taken for reference
- 9:45** **30 second check out**
- Commitments for next session
- 9:50** **Closing remarks**
- Next session date
 - Next facilitator
 - Final thoughts

7 Key Ingredients to Making Lifeonaire STICK

1. Make the Commitment/DECIDE

- Decide = “To Cut Off”; to END all other _____.
- When you commit, you are actually deciding.

2. Get CLEAR

- Clarity comes with _____.
- Hopefully now you are more clear than you were before you came here, but you’re NOT 100% clear yet.
- Clarity = POWER
- There is no such thing as microwave _____.

3. Give Your Vision the Attention it Needs

- You MUST pay attention to this vision.
- This is your whole life! It’s more important than anything else!!
- This is not a “do it once and forget it” deal
- Review it each week before you do anything else.

4. Be Flexible

- The overall vision will change slightly over time
- Waypoints will change a little more often as you get closer to each of them
- Your Goals will change even more often as you achieve each goal
- Action Items will change every day.
- Your vision will never be perfect. Nor will it ever be finished.
- Make the journey a FUN process, not just the destination.

5. Live With Integrity

- None of this will work without integrity.
- You must be honest with where you are, where you’re going, and whether or not the path you’re creating will work.

6. Stay the Course

- **You will remain consistent and persistent is if you have a mastermind group.**
- **You MUST consult your vision before making big decisions**
 - 1. Does this new idea fit into your vision?**
 - 2. If so, what else needs to be removed for you to ADD more?**
- **You MUST have others to help hold you accountable.**
- **Remember that there is no such thing as microwave results.**

7. Follow your heart (Ask God for help)

- **You will not be able to get there by yourself.**
- **Adding daily prayer to my vision has dramatically helped me**
- **Creating the vision with your spouse is a very powerful tool.**