

THE Unemployed MILLIONAIRE



Escape the Rat Race,
Fire Your Boss,
and Live Life on **YOUR** Terms!

FOREWORD BY LES BROWN

MATT MORRIS

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Unemployed Millionaires. *DETAILS INSIDE*



Praise for *The Unemployed Millionaire*

“Some of the things I love and admire about Matt are his drive, his tenacity, and also his integrity. He’s a young man with a mission to make a difference in the lives of people on the planet. There is a saying, ‘judge a man not by what he does, but what he does that he does not have to do.’ He’s a young man that I’m just excited about knowing and working with.”

—**Les Brown**, Professional speaker,
best-selling author, and television personality

“The first time I sat down to meet with Matt Morris, I saw a man with an incredible vision. Partnering with Matt has been the single greatest decision of my business career. In the past two and a half years I’ve earned over \$1,000,000 and traveled all over the world, and I’m earning a solid \$50,000 per month in residual income that comes in whether I work or not.”

—**Johnny Wimbrey**, Professional speaker,
best-selling author, and host of *The Johnny Show*

“Just over two years ago I ended a business that had earned me a small fortune but required almost 100 hours a week, working all 7 days. I was looking for a way to not only earn another fortune, but to do it while having fun, traveling the world, and having time to relax. When I heard of Matt Morris and his success, it sounded almost too good to be true. I got Matt on the phone and asked him if I could fly to Dallas from London the very next week to meet him in person. After meeting him, I felt like we were long-lost brothers and I could feel his integrity and character shining through. I immediately started working with Matt and have had more fun in the past two years than I have at any time in my career. I’ve traveled to over a dozen countries including my homeland in India, been on safari, been on too many beaches to count, and cruised the Mediterranean, and I’m living my dream lifestyle earning six-figures-plus a year.”

—**Kalpesh Patel**, Entrepreneur, London

“By following Matt Morris’s advice, I’ve been consistently earning well over \$15,000 per month in residual income for the past two years working from home on the Internet. Matt overdelivers to his customers and business partners in every way.”

—**Stone Evans**, Self-Employed Internet Marketer

“In today’s world, Matt Morris is indeed a rare find. A treasure. I’m ecstatic to have built a friendship and business partnership over the past five years. Because of Matt’s mentoring and friendship I have advanced not only professionally but also personally. In fact, I have earned in excess of \$250,000 just through my affiliation with Matt in the past three-and-a-half years. A BIG THANK YOU! Matt has mastered the art of ‘putting people first.’”

—**Michael T. Glaspie**, “Mike G”

“I was a machinist for almost 30 years and had failed miserably in my efforts to become an entrepreneur on the side. Since learning the techniques Matt taught me, I’ve been able to earn a residual income from home allowing us to live a millionaire’s lifestyle. . . . In the last six months alone, we’ve vacationed to London, Spain, Hawaii, Malta, France, and Italy. The best part about our life is that I’ve been able to be a stay-at-home dad for the past seven years!”

—**Ned Rae**, Entrepreneur

“Not long after 09/11/01, I was 36 and found myself at an all-time low in every area of my life. I had lost my home. . . . The company I was working for collapsed, leaving me without a career. . . . and worst of all, my two young girls had just moved east to New Jersey with my ex-wife. I felt like a complete failure and for the first time in my life I got a glimpse of understanding what the handful of people in my life that had committed suicide must have felt like.

There was one person above all others who helped me turn my life around. After being mentored by Matt Morris, everything started to change. Within just a few months, I was able to give up the job I had taken and have been increasing my wealth ever since. Because of Matt’s teachings, I’ve been earning a six-figure residual income for the past four years. . . . I own five acres in Colorado. . . . I’m living in a wonderful condo in Philadelphia with a fabulous view. . . . and most importantly, I now have all the time I want to spend with my two daughters”

—**Chris Kinney**, Entrepreneur

“I’ve had the privilege of knowing and learning from Matt Morris for the past several years. The business and success knowledge he shares with me is always valuable and continually opens my eyes to new ways of thinking. Just one idea I acted on has turned into more than \$40,000 (and growing) of passive income.”

—**Kevin Wilke**, Cofounder, Nitro Marketing

“At the end of 2006 my life had hit rock bottom. My last business venture had failed unexpectedly and I had no income to support my family. I found Matt Morris and his success system in January of 2007 and my life is now at an all-time high. I am writing this testimonial from my new dream home at the Michelangelo Towers, Sandton, Johannesburg, the most prestigious high-rise condo in South Africa. I went from zero income in January 2007 to earning a six-figure income in just 18 months thanks to Matt Morris! If anyone gets their hands on Matt’s business strategies, they have a winning formula when they implement what they learn. I am living proof that his strategies work!”

—**Soojay Devraj**, Entrepreneur, South Africa

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Live Life on YOUR Terms!**

MATT MORRIS



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This book is dedicated with love to the three most important women in my life:

My mother—Nancy Robb

My wife—Rhonda Salah Morris

My daughter—Zara Safia Morris

Mom,

You've been my hero and role model throughout my entire life. Your constant love and friendship is a dream come true for any son. My feelings are perfectly expressed through Abraham Lincoln's quote, "All that I am and all that I ever hope to be I owe to my mother."

Rhonda,

You've taught me what it's like to experience unbridled love and passion. You are my best friend and soul mate. Your love and support gives me the power to move mountains.

Zara,

Your birth was the greatest gift I could have ever received. You are the source of my greatest happiness and fulfillment. You are my shining light.

Contents

<i>Foreword</i>	Les Brown	xi
<i>Introduction</i>		xv

PART I Building a Solid Wealth Foundation

Chapter 1	My Story	3
Chapter 2	Becoming an Unemployed Millionaire	17
Chapter 3	Beliefs: The Easy Factor and the Power of Lies	28
Chapter 4	Impotent Dreams Produce Impotent Results	43
Chapter 5	Goal Setting Is for Losers	54
Chapter 6	Action Management for Peak Performance	63
Chapter 7	The Secret Character Trait of the World's Most Powerful People	76

PART II
Becoming an Unemployed Millionaire

Chapter 8	Starting a Business	97
Chapter 9	Why Invent the Average When You Can Copy Genius?	108
Chapter 10	The Ultimate Time-Leveraging Business	119
Chapter 11	Internet Marketing	133
Chapter 12	Real Estate Investing	173

PART III
Managing and Growing Your Business

Chapter 13	The Stress-Free Outsourcing and Management System	187
Chapter 14	Outsource Your Marketing through Joint Venturing	200
Chapter 15	Five Specific Strategies to Crush the Competition	218
Chapter 16	Final Thoughts	236
	<i>Acknowledgments</i>	245
	<i>Index</i>	247
	<i>Bonus Offer</i>	254

Foreword

Les Brown

In today's global economy millions of people are losing their jobs due to sharp increases in technology as well as substantially cheaper labor prices abroad. Economic hardships, bankruptcies, and foreclosures have devastated people's lives and turned their worlds upside down. We are in a state of crisis. In the Chinese language, crisis means danger, but it also means opportunity.

In *The Unemployed Millionaire*, author, speaker, and entrepreneur Matt Morris has delivered a body of work that illuminates the opportunities in the midst of crisis. Inspired by the personal tragedy of losing his father and driven an insatiable desire to control his own destiny, Matt has written a book that is indispensable for this time and this hour.

Matt's frame of reference comes from years of concentrated study, having read hundreds of books and attended numerous seminars and lectures. In speaking about millions and becoming a millionaire, Matt is not only talking about money, he is calling on all of us to recognize the unlimited potential that we have within us to do more than we can ever imagine.

At a very young age, Matt felt the calling on his life to do more than work a 9-to-5. He may have been very much like you when he realized that he was not mentally fit to work for someone else for the rest of his life. He just couldn't settle for someone else determining what time he would get up in the morning, how long he would have for a lunch break, and more importantly, how much he was worth. Matt knew that he could do more and he had to find a way to make it on his own. Using the principles in this book, Matt went from being homeless and sleeping in his car to building a

multimillion-dollar business that is changing people's lives around the world.

Many people, and you might be among them, are going through a mental transition, desiring to go beyond simple survival and even beyond success; eager to live a life of significance. In writing *The Unemployed Millionaire*, Matt unselfishly reveals basic principles and strategies that must be followed in order to achieve this level of significance.

Whether you have lost your job or are ready to create your own business, this book provides the master key to unlocking this new chapter in your life. Matt believes that if you do not have enough insight to realize that you have outgrown a situation and move on, that life will move on you.

For those who are hungry for a better life, Matt's insight will give them the ability to reframe their situations and see themselves not as being unemployed but as having been released in order to create their own financial success and pursue their greatness.

If your goal is to become your own boss, this book will teach you how to identify and evaluate the best business opportunities in this global economy. You will be armed with the specific information necessary to develop your leadership skills and the millionaire mind-set that is essential to make it in a volatile marketplace. With the knowledge you will gain from this book, you will no longer allow yourself to trade your soul and surrender your valuable time to a job you hate just to get a paycheck.

The Unemployed Millionaire is designed to teach you how to recession-proof your life. Each chapter will expand your vision of yourself and will give you practical, tried, and proven strategies that will allow you to give birth to the millionaire that resides within, waiting for you to tap into it.

I know from my personal experience of losing a job that it is natural to react with fear, anger, and depression, but you can't stay there. This book will help you take your life back and introduce you to a part of yourself that you are not familiar with—that is the millionaire within you.

This book is not for most people. If you have found yourself drawn to this book, congratulate yourself because you, my friend, are not like most people. The people who pick this book up are

either millionaires or millionaires in training. If you are either one, you can use this book as a tool to carve out a tunnel of hope through the mountains of despair and create a brighter tomorrow.

What is your dream? You have taken a very important step by investing in yourself and using this book as a road map to take you there. The next level of your life is waiting for you, the world is waiting on you.

I believe *The Unemployed Millionaire* will be recognized as a masterpiece to be used to transform lives around the world. Join me and millions of others who have picked up this book and let's create an economic renaissance.

Introduction

We are all self-made. But only the successful will admit it.

—Earl Nightingale

Imagine waking up early every morning, five days a week, just to elbow and claw your way through rush hour traffic for the privilege of spending the next eight hours in a job you don't like. After being stuck in a job that keeps you from doing what you truly want to do, picture yourself fighting your way back home through rush hour traffic so you can see family members who know less about you than most of the people you left behind at work.

Now as a reward for all this aggravation, you get just enough money to barely cover your bills and a bonus of two weeks' vacation every year so you can taste a sliver of what freedom really feels like. Before you get too comfortable enjoying your holiday, you'll get yanked back to work where you can look forward to another dreary 50-week existence until you escape for your next vacation.

Does this sound like the life you want to live for the next twenty years? The next ten years? How about for the next five years? For most people, their job doesn't provide financial security, but financial insecurity.

Even worse, most jobs are nothing more than well-paid prisons. In prison, you aren't free to go where you want or live like you want because of physical barriers. In most jobs, you aren't free to go where you want or live where you want because of financial barriers.

As long as you have those barriers, you can never be truly free. For too many people, the only difference between spending life in a job and spending life in a prison is that a prison would give them better health benefits.

That's why I'm here to tell you that you don't have to live this way. Even better, I can also tell you how to get out of your current situation and turn your life into the life you always thought it should be.

In this book, I'm going to show you exactly how I turned myself into a millionaire before turning 30. If you think I had it easy or got lucky, I'll give you a glimpse into my life that will probably change your mind.

When I turned four years old, my parents divorced. A year later, my father broke into our home and murdered my mother's boyfriend by shooting him dead right in front of her. After serving his time in prison, he returned to severe alcoholism while my mom raised me, working two jobs with no child support and on food stamps at times, while working to finish her degree.

When I was 13 years old, my father committed suicide. When I turned 18, I decided to become an entrepreneur and by 21, I was such a miserable failure I ended up \$30,000 in debt, homeless, and living out of my little beat-up Honda Civic, bathing in gas station bathrooms.

It was that moment in my life, which I'll share more about shortly, that I began to turn my life around. Based on the strategies I'll be sharing in this book, in less than three years, by age 24, I was earning a six-figure income, working for myself, and traveling around the world. By age 29, I was a self-made millionaire. Today, I have a business that has generated over 100,000 customers around the world. I've generated well over \$20,000,000 for my companies by the age of 32 and feel like I'm just getting started.

Even though I'm a millionaire today, I still remember what it's like to be hungry and not know where the next meal might come from. I know what it's like to be homeless and sleep in the backseat of a car. I know what it's like to feel despair and discouragement and wake up every day wondering if life will ever get better.

I wrote this book to let you know that life can get better and it will get better; but only if you commit yourself to learning the

skills it takes to create change. What pulled me out of a life of desperation and despair and into a life of prosperity and purpose were specific steps and actions that laid the foundation for success and ensured financial freedom.

The good news is that I'm going to share these strategies with you because I know they work. The better news is that I know anyone can do what I did and even more. If I can do it, you can too; and in this book, you're about to learn how.

Part I

Building a Solid Wealth Foundation



1



My Story

The highest reward for a person's toil is not what they get for it, but what they become by it.

—John Ruskin

With fists clinched in frustration, I wanted nothing more than to get out.

It was the second day of my marketing class at the University of Texas and I was doing my best to focus on the drone of my marketing teacher, Dr. Nguyen. He was a new professor at the university who had spent his entire life in academia. Apparently he flew through the business school with flying colors, but he obviously cheated his way through English.

When he called out his version of my name, “Ma-chew Mowis,” he quickly pointed out that I wasn’t sitting in my assigned seat, established in the previous class. A seating chart in college—really?

Not only that, he told us we couldn’t even go to the bathroom during class or we’d be considered absent. Suddenly, I was in grade school all over again.

To my astonishment, he insisted I get up and move to the empty seat next to me.

Biting my tongue, I moved seats while I thought to myself, “Dr. Nguyen must surely be the biggest moron in the room.” The fact that he was going to teach us how to be successful in the business world, even though he had never stepped foot in it, was a scary proposition. That was the first time the little voice urged me to “get out.”

After roll call, he went into this long discourse on the importance of education and how those of us who wanted to get a good *job* in the business sector absolutely had to have a college degree.

“Strike one,” said the little voice.

Then he told us how the job market had become so competitive that if you wanted to get a *great* job, we should get a master’s degree.

“Strike two.”

Finally, he told us that if we *really* wanted to climb the corporate ladder, we should do what he did and get a PhD.

“Strike three.”

My knuckles were turning white and my whole body tensed up. Have you ever been in a place where a negative feeling takes over your body and you just have to get out?

You see, I had spent the last two years immersed in books about entrepreneurialism, going to every business seminar I could find, and listening to motivational and business programs in my car. I was also almost \$10,000 in debt trying to launch my first business while “pretending” to focus on college.

Despite my initial failure, I was hooked. I was convinced I was going to be a hugely successful entrepreneur.

As I listened to this professor talk about how to climb the corporate ladder, I knew that I had absolutely no desire whatsoever to have a job and certainly no desire to climb any corporate ladder. The last thing on my priority list was working my way up to a corner office.

The frustration was so bad I couldn’t concentrate. The professor’s words started sounding like the teacher from Charlie Brown: “Wah wah wah wah . . .”

I wanted to scream.

“That’s it!” the little voice said. “Matt, you can do it. College is costing you your *real world* education. You just started a new business and you need to focus on it. You don’t belong here with all the other kids who are going to spend their entire adult lives being confined to a miserable life of 9 to 5, taking measly two-week vacations a year and trading their life away for a job. GET OUT!”

I was done.

I took a deep breath, grabbed my books, stood up, and walked out. I still remember the room going silent as Dr. Nguyen stopped his lecture, I’m sure wanting to remind me of the rule about no bathroom breaks. But he never said a word. It was a march of silence as I exited the room.

Maybe he knew I wasn’t going to the bathroom.

As I stepped out of the classroom, I exhaled and a sense of freedom swept over my body. My college days were over.

After a straight shot to the administration office to cancel all my classes, it finally hit me.

What the hell was I doing?

I hadn’t made a nickel yet in the business I just started, which was selling tax reduction educational courses. I had failed in the last business venture I started. I was about to turn 21 years old, had no marketing budget for my business, was \$10,000 in debt, and had promised my mom, after moving back into her house rent free, that I would finish college.

I hadn’t even left campus and the seeds of doubt were already creeping in. Would I make it? Could I really do it? Was I making the biggest mistake of my life?

But it was too late to go back. I had already crossed the line. It was millionaire or bust.

And bust I did.

The Bust

With what little I had left on my credit cards, I took out a cash advance to open a tiny 120-square-foot office since Mom wasn’t exactly crazy about me running my business out of her house.

I had a desk, a phone, office supplies, and absolutely no one to sell my educational courses to. It was time to start advertising, so it was back to the bank for another cash advance.

I'll spare you the gory details, but after six months in business, my debt had tripled to nearly \$30,000. I pawned basically everything I owned, spent 10 hours a day on the phone making cold calls, and still couldn't afford to pay rent in my office or at home, where Mom decided that since I was adult enough to be in business, I was adult enough to pay rent.

With all five of my credit cards maxed out, I was totally busted. It was time to get what I dreaded most—a JOB.

After scouring through the newspaper, I found an ad in the sales section that said, "Earn up to \$10,000–\$20,000 per month!" That was, by far, more than I had ever earned in a month. I thought to myself that if I had to get a job, I'd at least get one that gave me the opportunity to make a lot of money.

I went in for the interview and after a five-minute conversation, I was told that training started the next day. I was hired to sell above ground swimming pools. While I was nowhere close to being excited about the new job, I needed money bad so I figured I would make the best of it.

After the second day of training, I still hadn't seen one of the pools, which I thought was a bit strange, but they gave me a notebook with the sales presentation and I was set to go. Basically how the process worked was that the company would run a commercial on television showing a big happy family swimming in a pool and how you could get a pool for \$400. When prospects called in, the operator would set an appointment for a sales rep to come out and show them a \$400 pool, along with an "elite" version, which would be a bit more expensive. Of course, my job was to sell them on the elite version.

After training was over, they said they had leads all over the country and asked us if we'd rather stay near Dallas or go elsewhere. Because I was hungry to make money I told them to send me wherever I could earn the most income. They said the most leads were in southern Louisiana and asked if I could be there the following day.

So that was it. I packed up my car that day and drove to Lafayette, Louisiana the same night. They gave me a \$200 per week salary plus commissions, which were to be paid after the pool was installed six to eight weeks later. Between my credit card bills and paying for gas and food, I had enough to stay in a motel one or maybe two nights a week, if I was lucky.

The rest of the time I slept in my beaten-up little red Honda Civic that had been wrecked twice. In fact, I had been rear-ended a few months earlier and was hit so hard by a big truck that my seat bent back. Even when it was in the upright position, I was leaned back a few inches. The hatchback window in the back miraculously didn't break, but the door it shut on was caved in and there was about a three-inch gap from the window. When I drove, it was like the window was down because you could hear the wind rushing in.

At the time, I actually remember feeling lucky for being rear-ended because the driver had insurance and I could use the \$1,500 to pay bills rather than having my car fixed. That was my version of a lucky break back then.

Journal Entry—Friday, June 5, 1998

It's been a while since my last journal entry but with my new job I have a feeling I'll be able to keep it up more regularly since I seem to have a LOT of time on my hands doing nothing. I'm now working with a company selling above ground swimming pools. Basically, people call in to the company to buy a \$395 pool and the company sends me out to try and sell them a more expensive \$7,000 pool. I just started Wednesday evening so I've been in Louisiana now for a couple days.

My financial situation has gone from bad to worse and I'm in dire straits right now. I have about \$200 to last me on the road till next week (Thursday). Between gas, food, and staying in a motel a couple nights, I'll be running on fumes by Thursday. I've calculated that I can

(continued)

afford to get a cheap motel room one or two nights a week and have enough to survive with my \$200 a week draw on commissions. (Commissions aren't paid until the pool gets installed which is about 6-8 weeks out.)

I slept in my car in a Wal-Mart parking lot last night. Tried sleeping in a cornfield first because I'm so cramped in my car but the mosquitoes were terrible and it was too hot in my sleeping bag. I woke up at about 9am feeling like I was being cooked from the sun beating down into the car. Note to self—find a shade tree to park under!

For two months I lived out of my car and learned a few valuable lessons from being homeless. First, it was *not* a good thing to sleep late in the sweltering heat of July and August. Around 10:00 A.M., the inside of the car would heat up to about 150 degrees and I'd wake up feeling like my blood was about to boil and that I was going to die of heat exhaustion.

Another revelation was that by staying in a motel only one or two nights a week, one develops quite a bathing problem. After a couple days of 100 degree heat, I started to smell pretty rotten . . . not a good thing when you're going into people's homes trying to sell them something.

I learned to find gas station bathrooms that locked from the inside where I could bring my bar of soap and a towel, take off all my clothes, and bathe by splashing water on myself from the bathroom sink. The bathroom floor would be sopping wet when I was done so I always prayed no one would be waiting at the door to see the mess I had left them in the bathroom.

Such was my life.

Journal Entry—Wednesday, June 10, 1998

Slept in the car again last night since I only had about \$30. Get paid my \$200 today so maybe I'll splurge on another cockroach-infested motel tonight.... Ahh, the joys of my