

“Marketing Cashflow 101”

Discover how to escape the rat race by mastering one
of the Marketing “Mountain”!

Paul Cowen

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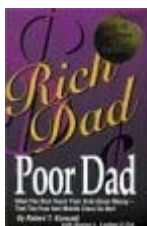
Marketing Cashflow 101

You may have heard of a game called Cashflow 101. The author of Rich Dad, Poor Dad – Robert Kiyosaki, created it. If you haven't yet read Rich Dad, Poor Dad then I highly recommend it. I find that books that teach using stories can be very powerful ways of learning. In this book he talks about what he learnt from his "Rich Dad" (who was actually his friend's Dad) and his "Poor Dad" which was his real Dad who was an educator. You learn through the book powerful lessons he learnt about passive income and how the "Rich Dad" looked at assets and expenses.

Basically anything that doesn't bring in money is considered a liability. Many people think that their house is an asset – but if you are paying off a mortgage then his Rich Dad would not consider that an asset as it is taking money out of your wallet.

I highly recommend the book if you haven't read it

You can see some mixed reviews on the Amazon site and make up your own mind. Also there is a digital version if you want to get it today without the wait. Just click on the Image if you'd like to take a look. There are now a series of different books and I have three of them – so if you like the style of the first one then you may wish to further educate through his other books. Also for auditory learners they have a tape series.



On top of the book a few games were created that teach the principles of the book and people can learn them in a fun way. I recently went to a Property Networking Club in London and had a go for my first time. Hosting the games was a great guy who I met at the World Internet Summit who's also one of my subscribers.

It was a shortened version of the game as we only had a fairly short time to play. I'm no expert on the game but it was after playing that I thought was a great idea for an email/report – how to play the real life game of Marketing Cashflow 101.




Let me explain a little how the game starts off.

You are dealt a profession card – it could be teacher, accountant, surgeon say and that person has different financial situation – salary, expenses..

On the next page is like the sheet that you fill out in the game with details from the card. What you might like to do is Print Out that page and then fill it in for your own circumstances – you'll see why a little later

“Where Am I Today?” My Financial Statement

Name: _____ Date: _____

INCOME		Cash Flow Patterns	
A. Earned Income			<i>Of the Middle Class</i>
Job & Self Employment	\$ _____		
B. Passive Income			
Real Estate (NET)	\$ _____		
Business (NET)	\$ _____		<i>Of the Poor</i>
B. Passive Income Total	\$ _____		
C. Portfolio Income			<i>Of the Rich</i>
Interest	\$ _____		
Dividends	\$ _____		
Royalties	\$ _____		
C. Portfolio Income Total	\$ _____		
D. TOTAL INCOME	\$ _____		
<i>(Salary + Passive + Portfolio)</i>			
EXPENSES			
E. Expenses		<p>What story do your numbers tell?</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	
Taxes	\$ _____		
Credit Card Payments	\$ _____		
	\$ _____		
	\$ _____		
Home Mortgage	\$ _____		
Car Payments	\$ _____		
Other Payments	\$ _____		
E. TOTAL EXPENSES	\$ _____		
ASSETS		LIABILITIES	
Bank Accounts	\$ _____	Personal	\$ _____
Stock	\$ _____	Credit Cards	\$ _____
Bonds	\$ _____	Car Loans	\$ _____
Receivables	\$ _____	School Loans	\$ _____
Real Estate	\$ _____	Home Mortgage Loan	\$ _____
<i>(Fair Market Value - Less Mortgage)</i>		Personal Loans	\$ _____
Business Value (NET)	\$ _____	Other Debt	\$ _____
Limited Partnerships	\$ _____	J. TOTAL LIABILITIES	\$ _____
F. ASSETS SUB-TOTAL	\$ _____		
G. DOODADS			
Home	\$ _____		
Car(s)	\$ _____		
Other	\$ _____		
G. DOODADS TOTAL	\$ _____		
H. TOTAL ASSETS (Banker Version)	\$ _____	K. NET-WORTH per Banker	\$ _____
<i>Assets Sub-Total + Doodads</i>		<i>(H less J)</i>	
I. TOTAL ASSETS (Rich Dad Version)	\$ _____	L. NET-WORTH per Rich Dad	\$ _____
<i>Assets Sub-Total Only, do not add Doodads</i>		<i>(I less J)</i>	

Adapted from game card from CASHFLOW®, the patented board game covered by Patent Number 5,826,878 and other patents pending.
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This may be something that you've never done – is actually take stock of your current situation – the above may not cover every conceivable expense and income but should give you a good picture.

The game starts and you throw a dice and you move around a little circle (called the Rat Race (sound familiar))

You can land on spots that give you an opportunity and you can choose a lower cost opportunity or a higher cost opportunity. It could be shares or a property for example. And will give you figures for passive income – how much it costs.

There is also an opportunity square – so you might have bought an apartment and the opportunity card applies to people who have bought apartments e.g. it might give you the opportunity to sell the apartment for 3 times what you bought it for – or if you have shares it may say that shares have gone up x%

The aim of the first section of the game is to get out of the rat race.

So how do you do that? What you want to do is have it so that your “Passive Income” is more than your Expenses.

Whoa there Paul – what is Passive Income? Well for those of you who haven't heard of this term – it basically refers to income which on the whole comes in without you having to do much work to get it. Let's say you are renting out a house then the rent comes in month after month while tenanted and you rarely have to do much. The same is true if you are an author – once the book is launched then you can get royalties from that book for years to come – do the work once and be paid over and over.

So why does that mean I am out of the rat race? Let's say the expenses you have each month are \$2000 dollars. Now what would happen if you were to lose your job or something were to happen to your health. You may have some money coming in from benefits from the Government but unlikely they would be \$2000 a month so you'd be losing money.

Now what about if you had \$2000 per month coming in with passive income? Then if something were to happen then your expenses would be covered. It also means that if wished to you could leave your Job and start doing something you are passionate about and start building more passive income. Many people go into business for what they think they will get out of it – more time with family, want to become a cinematographer, want to retire on a beach with lots of money...

Running a business is hard work and usually requires doing more hours than you would in a job – and often it relies on you being there for the business to operate. But if you work on having passive income and having systems then you can build a business that you are not integral to the business. This then puts you in a strong position if one day you want to sell that business.

Within our little game like I said we didn't have a great deal of time – there was 4 games being played and I think we played for 2 hours (including instructions). 2 People on my table managed to get out of the rat race in that time.

Now we didn't get into the second tier of the board but as I understand it you can do much bigger deals and make a lot more money and I think you can build in different Income “Mountains” – if it is anything like the One-Minute Millionaire then that could be

- Real Estate/Property Mountain

- Business Mountain
- Marketing Mountain

I may be wrong on this but it works well for the rest of what I want to say so I hope you'll humour me if I'm dead wrong and you are a Cashflow 101 Whiz.

It basically got me thinking about how people can look to play the real game of Cashflow 101 but focusing on Marketing. Robert Allen mainly focused on Network Marketing and I'm sure he has a massive downline. But I started thinking well there is not just one sphere but many "Marketing Mountains"

Here are a few I came up with:

- Affiliate Marketing
- Ezine Marketing
- Buying Web Businesses
- Running Teleseminars
- Coaching
- Creating and Marketing Software
- Creating and Marketing InfoProducts
- MLM/Network Marketing
- Creating Niche Sites and monetizing them
- Ebay Marketing

Then within those little areas there are a multitude of ways of approaching it too – let's take Affiliate Marketing as an example

- Advertise via PPC
- Create content/niche sites that presell Affiliate Programs. Here is a good site I found today that promotes Sky as an affiliate - <http://www.todaysoffers.co.uk/sky.html>
- Advertise in Ezines/Newsletters written by others (ezine ads)
- Advertise offline
- Banner Ads
- Create a review site
- Create a site and perform SEO (Search Engine Optimization) to get it ranked in the search engines
- Combine methods from above

If I was to create a boardgame for CashFlow 101 I would actually have another stage before the Rat Race section which would be the Momentum Stage.

Something that John Reese said when I met him for the first time stuck with me and that was "Make Your First Dollar / Make your first stage" – Many people don't realize how powerful that is. If you can make \$1 then you have what it takes to make \$100/\$1000 but it must start with a sale. I'm sure you are well aware that many people sign up for opportunities and never do anything with it – they jump from one thing to another. As Marlon Sanders recently said at a seminar here in UK "**Half done – Ain't Done – Get it Done!**". Hey I'll hold my hands up and say I have been as guilty as anybody – there's so much opportunity and possibilities that focus can be an issue.

Perhaps you'd like to do an experiment. Let's take a look at the last months products in the rough from Nicheology (which has over 1000 members)

Nicheology released two products in the rough

How To Start an Investment Club for Fun and Profit

Planning a Conference or Seminar

They provide a sales page (that needs a bit of work) and a document that can be turned into an ebook.

Let's try searching on Clickbank to see products created in these niches – I will be using a tool called Cbase which can be downloaded for free from <http://www.cbase.com>

Searching keyword(s) 'investment club' in Product Title/Description

[Keyword Suggestion Tool: list keywords related to 'investment club'](#)

NEW Search Automator <=> CLICK HERE

No	Product Title	Category	CB ID	Rank	Earn	MoreInfo	Website
Number of matches found: 0							

Ok what about searching on Google:

Search: the web pages from the UK

I am going to take a look at the Google Adwords to see if anybody promoting a product:

Sponsored Links

[ProShare Investment Clubs](#)
Free seminars on investing
Free financial information
www.proshareclubs.co.uk

[eBooks](#)
Over 30,000 ebooks in 60 subjects
Download from the top ebookstore
www.ebooks.com

[Ebook](#)
All of your favorite eBook authors.
Visit eReader.com to download.
www.ereader.com

[1000s of eBooks](#)
Thousands of bestselling
eBooks in all popular formats.
www.bookbooters.com

[Looking for ebooks?](#)
Save on ebooks. Join the Ebookmine
Ebook Club for just \$12.99/mo. aff.
www.ebookmine.com

I also looked through a couple of pages of listings to see if anybody was promoting it in the main search listings but didn't find anything.

So we have over 1000 people and as far as I can tell nobody has created and marketed this product in the month since it has been released. It was a similar story with the second product. This is not saying anything against Nicheology as it is not the opportunity that is the problem.

If somebody were to focus their attention on creating a product for either of those niches it could be done fairly easily. It is outside the scope of this report to go into much detail – but in the real life Marketing Cashflow 101 game just to overview – this is what I'd look to do

1. Add Formatting to the word document and perhaps include some images (e.g. Clipart).
2. Add a footer at the bottom asking people to sign up to my autoresponder series in return for a free gift
3. Add a page at the back giving links to pages that let them leave testimonials, ask a question (What's the number one questions about Seminars and Conferences you have after reading this book) and perhaps a page that asks for peoples experiences and case studies. The latter two would then be used to create Volume 2 if I got good questions and information – I'd then get a ghostwriter to put the information together. If you have a list of ezine readers interested in that topic and purchasers of the product then if you bring out Volume 2 you already have a great targeted audience for the product
4. Convert the ebook into PDF – there are free tools available
5. Start Considering what would be appropriate bonuses to go alongside this product – here are a few ideas off the top of my head:
 - a. Interview Subject Experts and provide it on MP3 – e.g. people who have run successful investment clubs and the main lessons they have learnt. This can be outsourced too if you prefer (you might think your voice sounds like the Wicked Witch from Wizard of Oz...).
 - b. Get a piece of software created for tracking seminars and conferences or tracking Investment Club accounts...
 - c. Can offer Fred Gleecks seminar ebook as a free bonus (in return for a sign up to his list)
 - d. Create a rolodex of contents, sites, ... useful resources for every Investment Club person or seminar expert.
6. Again break up the steps required to get the bonuses created (you may want to skip step 5 and add those once you've got the initial site up and running)
7. Try and get testimonials for the book from forums (you can try searching on Google Groups for instance):



Groups

Related groups: [comp.archives.ms-windows.announce](#)
[news.admin.net-abuse.sightings](#)

[Investment Club Mailing L](#)

... invest.funds,misc.invest.futures,misc.invest.real-e I host an Internet Mailing List exclusively for people who are members of an **investment club** or individuals ...

[misc.invest.futures](#) - 5 Jan 1995 by Lyndel Liming - [View Thread \(1 article\)](#)

[Investment Club Ml](#)

I host an Internet Mailing List exclusively for people who are members of an **investment club** or individuals who follow the NAIC philosophy of investing. ...

[misc.invest.technical](#) - 3 Dec 1994 by Lyndel Liming - [View Thread \(1 article\)](#)

[Re: Investment Club Over the Net](#)

From: kung@maxwell.ee.washington.edu (Darwei Kung) Newsgroups: misc.invest.stocks

Subject: **Investment Club** Over the Net Date: 6 Mar 1994 01:15:05 GMT ...

[misc.invest.stocks](#) - 8 Mar 1994 by Nick Mirza - [View Thread \(7 articles\)](#)

Follow up with the people who download a free copy and politely ask for a testimonial. Once again if you wish you can hire somebody to do this as it is mainly administerial.

8. Now you should have the product and bonuses ready to go
9. The sales pages from Nicheology are pretty good but really could do with being broken up a bit with images, testimonials and also add details of your bonus – it does not have to be perfect at this stage – take a look at good sales pages on Clickbank. There are plenty of good resources you can buy relatively cheaply which will give you some great tips on improving online sales pages – most important though is not to suffer from analysis of paralysis – there are some crummy pages out there making good money and it is something you can test and improve once the product is up there. If you get really stuck and have some money then you can hire a copywriter – you might pay \$500 say – but if that site makes you only \$100 a month then in under half a year that money is back and it is passive income after that.
10. I'd suggest having an autoresponder/ezine signup box on the sales page to capture names and addresses (so you'd want to decide on an autoresponder). What you can do initially is just offer 2 chapters of the book for free and then in future can get articles and useful information written to add to the autoresponder that goes out sequentially (e.g. day 0 send message 1, day 3 send message 2 (Chapter 2), Day 10 send message 3...)
11. You'll also want to create a Thank You Page where people can download the product and bonuses and typically you would tell them where to get Adobe – once again you can look at other download pages – I have a swipe file of sales pages, doorway pages, download pages, popups and all sorts of things I can

- use as inspiration. If you struggle with web design and uploading files and all that jazz then once again you can hire somebody for say \$10 an hour.
12. I recommend registering a good domain name that makes sense – I use a free tool called Domain Expire Pro – do a search for it on Google. Then you want to upload your sales page, thank you page and your download files
 13. So now you have a sales page and the files uploaded and a thank you page
 14. I suggest signing up for a Clickbank Account – it's relatively easy to setup – get stuck ask on Harvey Keitels excellent forum or ask somebody who has done it before. It will cost you \$50 and somebody will approve your site once you provide the sales page and the download page.
 15. The quickest way to get some traffic to your site is most likely going to be Google – they have excellent tutorial videos on their site on how to setup an account and get started – once again if you get stuck ask somebody in the know or on one of the forums
 16. Then wait for your first Sale/\$1 and then this is the worst you'll perform – you can start improving things, provide affiliate information, improve your sales page (run two pages on a split test), start exploring other advertising avenues – ezine ads, Joint Ventures, list the ebook on Ebay...

You will see a few times I have mentioned hiring other people. This is important for you to grasp because of course you can learn to do everything and do it yourself but where the real money is isn't in creating websites, uploading FTP files, converting documents into PDF... the real money is in the Marketing. You could hire people to do all the aspects of the product for \$1000 or less – if you do the copywriting for the sales page then I'd say under \$200.

Let's say the product sells for \$25 and you sell just 4 a month - \$100 then if you get the stuff done for you for just \$200 then within two months you'd have got your money back. After 1 years you would have made \$1,200 – that is a 600% Return on Investment – do you think that beats the stock market?

Now we're making momentum

I have just chosen an example using Information Marketing – you may decide affiliate marketing via Google Adwords is your think – you could get a campaign up and running in an evening but it may take 10 tries before you turn a profit.

The important thing is to build up momentum and also if you make money then you feel great and spurs you on to do more. You don't lose that excitement even when you are making tons of money. It sure is great checking your email and having lots of sales in your Inbox or commissions...

Let's get out of the rat race

You will remember some pages ago I suggested you may want to fill out a report so you know your financial picture – of course you may want to go into more detail – look at your bank statements and look at where money is going – food, nappies for the baby, going out, ...

Wouldn't it be great to know that with very little work you had enough money coming in to cover all these expenses?

Once you have made a sale or a few sales then you can set it as your goal for your passive income to be greater than your current expenses. For things like Credit Cards – let's say you have borrowed \$5,000 and you pay back the minimum amount that is \$100 then add the expense as \$100 at this point – even if you'd like to be paying off \$500 a month say.

Let's say that your site is pulling in \$100 a month and your expenses currently are \$1000 a month. If you were to create 10 sites like this one each pulling in \$100 a month then you would have reached that target. But \$100 is probably just the beginning – once you advertise in other places and create affiliate tools and get affiliates interested in your offer and do Joint Ventures with people in the field you may find that \$100 a month goes up to \$500 a month. Also you don't have to be an "Underachiever" you can become an "Overachiever" and work on dominating that niche.

You've got an ebook say about Investment Clubs. You decide to do an interview series with various Investment Clubs and you turn that into a Digital product that doesn't sell for \$25 but for \$125. You do more surveys and find out what the market wants and you create a range of products – then you could well make \$1000+ a month from just one field.

You may find your first attempt isn't a great success FINANCIALLY – but it's been a success because you have learnt a lot getting it done – you now know all the steps – so take what you've learnt and go again. I have friends who are making over \$20,000 consistently with one digital product – one friend just recently made \$50,000+ from a newly released product in a relatively short amount of time. I am not saying this is typical but it is possible with the right product and the right market. The reason why he could do so well is that he has built up a big list of subscribers (over 10,000) from the first products he created in that niche.

My advise is to pick a Marketing Mountain and then learn what you can – break up what needs to be done into steps, hire people to do stuff you are not comfortable with or will take time you'd be better of focusing elsewhere and make some money and work towards leaving the rat race.

What's Next?

Well what you want to do is reinvest money that is coming in into new things and improving your current results. If you do work say and have \$2000 coming in from your job and \$1000 from passive income and your expenses are \$1000 then you have at least \$1000 you can invest into getting things done and marketing – paying for advertising, paying for people to do things

That Cashflow Game sounds fun – where do I buy it?

My personal recommendation is to take a look at ebay.com – my friend bought Cashflow 101 and Cashflow 202 (covers more advanced strategies like being able to sell shares to make money whether share goes up or down) at less than half the price if bought new. There is a site that lists cashflow clubs going on in your area (try searching for Cashflow 101 Club in Google) and that is a great way to meet other people and see whether it's a game you'd enjoy.

I have 3 minutes to finish (I set myself two hours to write this report)

Hope you have enjoyed the report and that you learn some good lessons from it. Please give it away to friends and you are welcome to use it as a bonus for a product. Please don't discount the information just because it is a free report – I truly believe there are things in this report that it rarely talked about and has come from the school of hard knocks – hopefully I've made mistakes so you don't have to.



Here's to escaping the Rat Race

Thanks for Reading

Paul Cowen