



Marc Frank-Montoya's "5 Principles" ebook
***revised chapter from the book called**

Conversations with Top Achievers



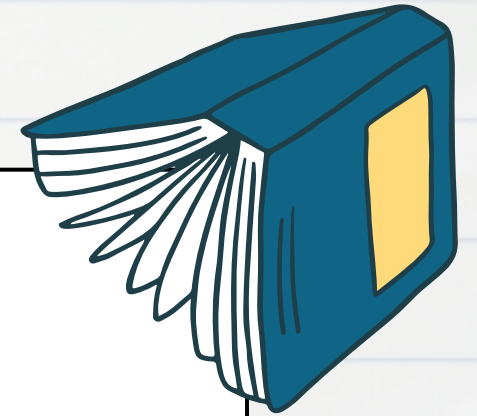
In quick-flipping interview style, designed to help you discover the the "5 Freedom Principles" and jump off the linear-income treadmill.

You will discover:

- The 3 secret sabotaging factors that have been holding you back.
- How to raise your belief levels - (for yourself and for “higher-end” income.)
- How you can quickly and easily start a high-potential business with ZERO risk.
- How you can build a freakishly beautiful business from anywhere in the world, using a #smart phone, Zoom, and a laptop.
- The 5 Freedom Principles of “Lifestyle” Businesses
- (FREE) Bonuses and resources throughout...(Like access to the best Financial Education possible,, and life-changing videos and articles at your fingertips.)



Why am I more **QUALIFIED** to share and teach than other coaches or “gurus” out there?



There's **LEVELS** to this shit and I've **BEEN THERE**

A lot of the Youtube and Instagram “gurus” are speaking from only one, (their own) perspective, and most haven't come from **BOTH** the lowest levels (like I have), or been to the highest levels, (like I have).

I've been there. I know what it feels like, and I know how to help you rise up from **ANY** and **EVERY** level, starting from the very bottom to the highest.



I'm **PROVEN**...

Most “gurus” you see out there giving their opinions have not been to the **TOP .01%** at anything they've done, so is their mind really wired for the top 1% of the top 1%? I've gone to (and have been paid at) the highest level in **EVERY** arena I've gone into. This “knowing space” can only be accessed and transferred through experience and direct coaching and mentorship,

I'm Certified & Bona-Fide

For the first 12 years as a professional athlete, I actually didn't even know how I did it, but after 20 years of workshops, study, courses, seminars, Life Mastery coaching, NLP training, business mentorship and mastermind groups, I now have hundreds of testimonies, case studies and a proven track record for helping **ordinary** people break through to **extraordinary** levels.

First, my STORY... and lessons...

They called me “The Holey One”...

No, not the “Holy” you would think! LOL! I was “The Holey One” because all the girls would always ask me: “Why are you so holey?” (It was because I had holes in all my pants, shoes, shirts and socks.)

I grew up in the inner city of Denver, Colorado, with single Mom. She was (school) educated, but we struggled. She was a used car saleswoman and an alcoholic. My Dad had found a better job in Florida so he basically gone for good. He was also poor.

Today I’m clear on why we were poor. We had **zero financial education & awareness**. (More on that later.)

Helping others was WAY out of the question, because, (like most people), we couldn’t even help ourselves, (and I’m pretty sure this is why Financial Education is one of my highest core values today).

My **STORY**... and lessons...

We didn't know the rulebook on how the "Game of Money" is played. I mean, how are you supposed to "win" a game if you don't even know the **rules** of the game? lol We didn't know anything about tax engineering, owning businesses or even know what simple terms like "leverage", "systems" or "automation" really meant.

I had no direction, no plan and no hope until God put a skateboard, a snowboard and the right into my life.

Then I met a mentor and friend who absolutely believed in me (and wouldn't stop telling me so), until finally I started believing in myself.

After that, I could not be stopped.

My new environment helped me stay out of gangs. Skateboarding saved my life.

I learned persistence, and how to crash and burn, and fail, over and over again, and **get back up**.

My STORY... and lessons...

I ended up becoming a world-renowned professional snowboarder, traveling the world, making millions of dollars doing what I love and living every dream I ever had.

Back then I didn't even know it was a saying, but I : "Did what others aren't willing to do, to get what they'll never have", I became a professional athlete for over 17 years and I've been "**psychologically unemployable**" ever since.

One underlying problem: I STILL had zero Financial Education.

I had invested most of my earned income and launched over 10 businesses, but it always seemed like I was being taken advantage of, and the money never seemed to stay or grow for me. I finally realized that I wasn't as savvy with money as I thought I was, and I had ultimately lost most of what I had earned.

Then one day I bought a book at the airport that **changed my paradigm forever...**



My **STORY**... and lessons...

The cover of the book said, “**What the Rich People Teach Their Kids, That the Poor and Middle-Class Do Not.**”

Mind. Blown... After reading “Rich Dad, Poor Dad”, I became ferocious about learning MORE. I jumped down the Rabbit Hole and was immediately addicted to empowering myself through personal growth and Financial Education. I had finally discovered how to gain crystal clear vision and the ability to “predict” my own future.

All wealth books will tell you: You can't achieve **your** dreams if you spend all your time working for someone else building **THEIR** dream!” I also learned that I didn't own my businesses. I was self-employed - **they** owned **me**.

So just like any normal employee, I was stuck in the “linear income” equation, trading my time for money, so I never had any **TIME**... *(BTW, **time** is your **most valuable resource**.)

And so finally, I learned that wealth isn't measure in “money”... It's measured in **TIME FREEDOM**.

My **STORY**... and lessons...

My traditional business ideas were taking all of my **time**. They always took time away from my kids.

I remember feeling so guilty. I would wake up early in the morning and be gone from the house before my kids even woke up, and by the time I got home, I was too tired to play. Sometimes they had even already gone to sleep.

I was providing for them, but it was forcing me to be away a lot, and I found myself doing what my Dad had done. **I was MISSING the most important years of my first two kids' lives.**

I vividly remember that the absolute best feeling in the world when I was 5 or 6 years old. My Dad was there, present, with me, wrestling in the living room. Then one day, he had to go find better work in Florida and he was gone...

I remember sitting there waiting for him in that living room for weeks. The weeks turned into months. The month turned into years and the years went by.

My **STORY**... and lessons...

It broke my heart to know exactly what that felt like, and I was doing exactly what my Dad had done. That's when I knew something had to **change**. I had to search for better, more efficient and effective ideas...

I was hungry to learn, investing every spare minute I had into reading books, looking for workshops, trainings, seminars, mentors, coaches and anything else that could help me **work remote** and get free.

I asked questions and learned to “model” the people who had the life that I wanted, so I could achieve the same results. I stayed home while all my friends went out and partied. I studied and worked to build businesses online.

I spent the next 8 years in personal growth, coaching and leadership. I learned how to build more “automated” business. I built leveraged, recurring (system-driven) income and assets that gave me more **time** freedom.

It was not easy, but it was pretty **simple**. And yes, like everything else, **I felt like quitting a thousand times**, but it was all **worth it**, because it got me home and got me **free** financially so I could be **present** with my kids.

My STORY... and lessons...

When I would be going through the ups and downs and hard times, I would think back to remind myself of how it **felt** to struggle, month-to-month struggle, working the dead-end jobs. The **frustration** of being under-appreciated. The helplessness of being told **how much you're worth** and **when you can eat lunch**.

I had to persevere again, so that I'd **never** have to go back, **ever again**. I'm proud of myself for dropping my ego and being open-minded enough to listen to new ideas and discover new skills.

I'm grateful to mentors who challenged my beliefs and pushed me to make permanent life-changing habits. Mentors who courageously told me I have to [shift away from my old thinking](#).

“You have to become aware of what you're spending your time on, and take **massive action** on **better ideas**. You must become the person who has **W.I.T.**- (Whatever. It. Takes.) - even if it is uncomfortable.”

My **STORY**... and lessons...

They pushed me to step up toward “unfamiliar territory”, so I could see, believe and achieve my next level and lifestyle. So **I'M** telling **YOU** now :

Don't settle for mediocre bullshit. Use **critical thinking**. Think for YOURSELF. Don't surrender to society's bullshit NORM. Think **DIFFERENT**. Think opposite of the 99% who live paycheck-to-paycheck. You've GOT to understand that if you want to create a life of FREEDOM and ABUNDANCE, you must NOT take business, relationship, financial (or any other) advice from “normal” people, **(or you'll GET THE SAME RESULTS!)**

A powerful mentor once slapped some sense into me: “Take responsibility for where you are in life, and admit that **every decision you have ever made, has led you up to where you are RIGHT NOW.**”

“Get rid of your excuses for why you're not where you want to be, because the stories you tell yourself are the exactly the reason you're not where you want to be!”

My **STORY**... and lessons...

You'll soon see... when you invest even a **fraction** of your energy into yourself as you did at your job, watch where you end up in 3-5 or 7 years. You'll have more money and time freedom, living stress-free, happy and contributing to other people's lives.

You'll have total clarity on your purpose, feeling the self-empowerment and security you always needed.

I got clarity on what really matters. I **committed** to making better daily decisions. What you do with your time **today** will determine **where** you will be **tomorrow**.

I have now achieved Financial Freedom before the age of 45, and I have all the time in the world to travel, surf and be with loved ones. I'm now in the knowing space, able to teach and coach others to get the same results.

For some, yes, it's totally fine to be broke, (like I was), but there's a huge difference between "broke" and "poor".

My **STORY**... and lessons...

“Broke” can be **temporary**, but **poor** is **forever**,,, because poor people simply choose to keep their poor attitudes, beliefs, decisions and habits.

So if you are feeling like you “don’t have much money” or you “don’t have much time”,,, then whatever you’ve been doing up until this point has clearly **NOT been WORKING!** The question is... now **when** would be a good time for you to create the change?

YEP, you guessed it. You simply must become proactive. Nobody is gonna save you. [No more procrastination.](#) The world won’t change for you until you decide to change,,, right now.

I invite you to take a small step out of your comfort zone and suspend your disbelief long enough to grow with me on this journey... Let’s spark your bigger dreams back up again...

My STORY... and lessons...

Because everything is possible with the right attitude and strategies...

My mission is to help you push through to the NEXT LEVEL...

Your new best f*ckin' friend,

The World Is Yours,

MFM



Time for
change.

WARNING: There's 2 types of people...

“I already know ___”

Understand that MOST people scroll around, read things like this and watch other people live their dreams while thinking to themselves: “Yeah they’re just lucky. I don’t see myself doing any of that.”

BELIEF --> VISION!

Then there’s people who: When you see someone who has the result you want, you automatically think, “Well HELL YEAH! IF THEY can do it, then I can do it too!” and take ACTION STEPS FORWARD.

(#1) FIXED MINDSET

Poor beliefs, poor thoughts, poor decisions.

When you have a bad belief system, you have bad THOUGHTS. This leads to BAD DECISIONS and NO ACTION STEPS forward. And when you “stick to” and defend your own beliefs, then you’re STUCK there, aren’t you? This is called a “FIXED” mindset.

(#2) GROWTH MINDSET

When you know that you “don’t know”, (or you would already be there), and you’re willing to LEARN what you didn’t KNOW before, and DO what you’ve never DONE before, so you can GET what you never HAD before... This is a GROWTH mindset - ...The forever journey...

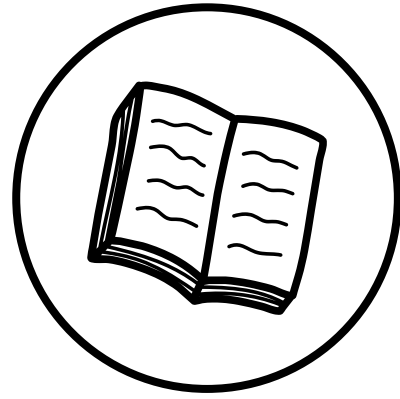
The scary thing is that your ego will try not to admit that your **PERCEPTION** is **YOUR REALITY**.

You will also PROJECT... (meaning if you don’t think something is POSSIBLE for YOU, then you’ll think it’s not possible for others, and you will unconsciously sabotage others, unaware that you’re unconsciously pulling others down with you, (to soothe your ego).

When you’re open for growth, new ideas, pathways and open doors are discovered. Positive change becomes inevitable.

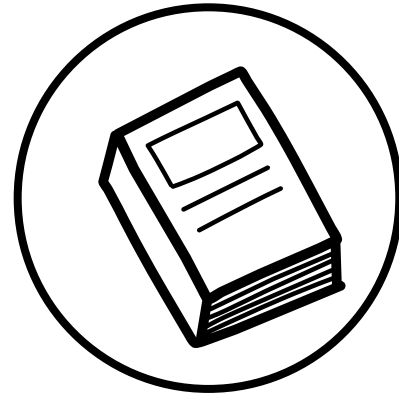
When you decide to commit, you’re no longer looking up the mountain -- You’re STEPPING up the mountain! Winning is only for those who FINISH!

As you read these principles...

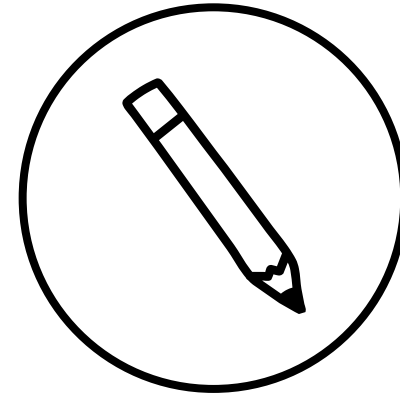


This is a super quick read. It's short, punchy e-book interview style, but don't take it for granted.

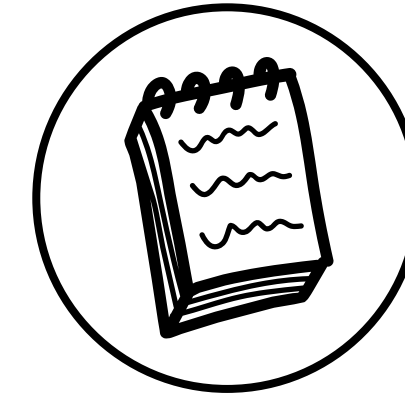
Read "between the lines". THINK and ABSORB the lessons, so you can IMPLEMENT!



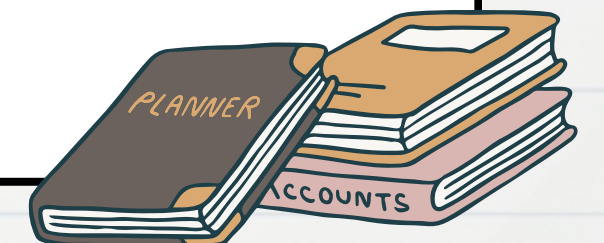
Be a FINISHER. Make sure to get ALL THE WAY TO THE END, because "how you do anything is how you do EVERYTHING".



For BEST RESULTS, use a **HIGHLIGHT MARKER** to highlight the important steps, so you can quickly and easily get back and **implement what you learned!**



There are [resources](#) for every principle, on almost every page, so you can take **immediate action.** Click on the resources and FIND OUT MORE... REACH OUT and [CONTACT US!](#) Don't believe me? TRY IT!



Marc Frank Montoya interview...

Let's GOOOOO!!!

Marc Frank Montoya “5 Principles” interview...

Interviewer:

Marc, you've had an incredible life. You grew up in an inner city, and I heard you did some “not so great” things to make money and survive; but then you became this world-famous international snowboarder, as well as successful entrepreneur. When you were growing up in difficult circumstances, what did you do to keep hope alive?

Marc Frank Montoya:

Well first of all, we were in survival mode and in the wrong environment. My closest friends taught me how to steal and sell drugs. None of us knew any better. We were just doing the things we knew how to do to get money.

When you're young without good mentors and no plan, it's a hard life. Almost hopeless. That's just the way it was for us. We didn't do any of the bad stuff to be evil people; we just (at the time) didn't think it was so bad. I don't condone or support that ignorant behavior at all, but it's just what young dumb kids in the hood do. Hopefully, you live long enough and grow smart enough to grow out of it all. We were just really naive and ignorant on that end, just trying to get by day to day.

And so I've realized why people like us struggle: We were living in "Survival Mode".

The one thing I **did** know is that I wasn't gonna live that “normal” boring life that I saw most people living...

Marc Frank Montoya “5 Freedom Principles” interview...

Now I know what our problem was... It was not out of being evil, but just because we were unaware, and it was always about:

- How am "I" going to survive **today**?
- How am "I" going to afford groceries **this week**?
- How am "I" going to get by **this month**?"

*Instead of looking to become valuable for others, (so we could solve **other** people's problems and focus on helping **OTHER** people get what **they** want), we were conditioned to have a "**ME ME ME**" mentality.*

(According to a cool little book called "[The 10 Distinctions Between Millionaires and Middle Class](#)"), there are a few different types of **thinking**:

If you pay attention to poor people living on the street, you'll see that 100% of their focus is on **surviving**. Pretty hard to help other people if you can barely help yourself, isn't it? (And you know what they say: "**One drowning person is useless to another drowning person.**")

I'm not saying anyone is meaning to be a bad person, it's just that they have a weakened belief system and bad conditioning from the environment they grew up in.

And here's the cold hard truth: (Don't hate me, I'm just the messenger! I didn't even know this back then!) lol :

Marc Frank Montoya “5 Freedom Principles” interview...

Poor people don't even have to stay “poor”. Once you become *aware*, it's becomes a **CHOICE!** What I did was make “broke” a **temporary** thing for myself - by making better DECISIONS with what I was doing in my spare **TIME**.

Yes, what you do with your spare **time** matters, because the right decision, (every second), turns into every minute. Decisions every hour turns into a day, then weeks, months and years. **EVERY SINGLE SECOND MATTERS.**

And think about this: How many people do you know with a “ME, MYSELF and I” mentality and a month-to-month time-frame of thinking? If you listen, they're focused on questions like:

- What if “**I**” get laid off or fired and can't pay my rent **this month**?
- Why can't “**I**” ever get out of debt?
- How am “**I**” going to pay all my bills **this month**?

Still sounds like a “**ME**” thing, doesn't it? We get stuck because we're always looking for “my” *safety* and **security**.

On the other hand, the Rich know that you can either have “**security**”, or you can **freedom**, but **you can't have BOTH!** They don't look for “**safety**”. They look to **solve problems outside of themselves**, with questions like:

- “What are people's problems? Let's **figure out how to solve them!**”
- “How can I be of service and help **other people** get what **they** want?”
- “What do people **want/need**? How do we make things more convenient for **them**?”

Marc Frank Montoya “5 Freedom Principles” interview...

Then, they will **set a one-year goal and a plan of action** to make that goal . Their time frame is by the **year**.

If people have flat tires, they're not focused on their own “safety”. They take risks and start a tire shop. If people are hungry, they start a taco shop and become the solution for **other** people's hunger problem!

And now, The Wealthy: Their time frame is in “**decades**”.

Wealthy people have The Abundance Mentality. They think about the **masses**. Asking things like:

- “How can I help the **most amount of people solve their problems?**”
- “What is **everyone** going to want in **10 years?**”
- What are the **Baby Boomers** going to need in **10 years?**”

If you notice, they think TEN YEARS ahead, try to predict the bigger problems of the masses. They choose to be part of the solution, **even if it’s way out of their comfort zone**, (and they know they have TEN YEARS TIME to gain specialized knowledge and skills in that area!)

They learn to get comfortable with being “uncomfortable”, so they can always be ahead of the curve as “Innovators” and “Early Adopters”.

And then, you’ll realize...

Marc Frank Montoya “5 Freedom Principles” interview...

The only reason that we have cars, televisions, airplanes, (or anything other technology for that matter), is because of wealth-minded forward thinkers who look to solve problems. Anything that you have, (even the phone or computer you're reading on right now), is because of a **forward thinking problem solver**.

Henry Ford thought to himself:

- "How can I help the masses get to where they're trying to go, instead of having to ride horses and covered wagons for 2 months to get from Colorado to California?"
- “How am I going to **mass produce** these **automobiles** so **everybody** can **afford** it, (**not** just the **wealthy ones**)?"

We all see that only the wealthy people could afford an automobile... (at first)...

Then Mr. Ford thought, “No, wait... How can I get the production costs down, so we can help EVERYONE ELSE be able to afford an automobile?”

This is the real reason big dreamers are wealthy. Henry Ford had the abundance mentality - a wealth mentality. It's simply not only about money; it's a **forward-thinking problem solver mentality** of **service** to **others**.

I had finally realized what my problem had always been:

I was focusing on ME.

Marc Frank Montoya interview...

It's (one of) the reasons most people struggle. A focus on merely surviving, day-to-day and month-to-month.

Interviewer:

So when someone's down on their luck, and there are many people that have been affected by the economy, would you recommend them to have more hope to solve a bigger problem, so you go out and create more value for people so that they can change their lives?

Marc Frank Montoya:

Yes, and NO. In most cases, there is no “down on my luck”. It’s really a matter of a ego, a poor attitude, closed-mindedness, lack of belief, etc., through bad parenting and environment.

So no, not just hope, but BELIEF. I remember the feeling of hopelessness. But the real reason was because we really couldn’t see how, (or **believe**), that we could **grow** to become valuable... (so we had no burning desire for it.)

I didn’t understand the concept of gaining the knowledge and skills, (which gives you POWER) to help yourself **first**. Then, after you’ve become **bigger** than any **obstacle**, you’re in a **knowing space**, knowing **how** to create the same change in others.

I recommend [reading the right Wealth books](#) and investing into personal growth and self development workshops and seminars. I then learned to search for mentor friends, so I could learn (faster), by learning from their mistakes.

Marc Frank Montoya interview...

The Law of Compensation says: “The amount of money you make is directly proportionate to how valuable you are in the marketplace”.

You have to decide you're DONE being broke, and commit to becoming **valuable**. Sooner or later, you have to realize: “You can't be doing the same thing over and over again, expecting for a different result every time!

You have to make a change and, (in my opinion), take action steps toward #smart work that makes you happy. DO NOT stay stuck in a "safe & secure job" nightmare just to feel “safe”. You'll lose respect and hope for yourself.

I hear so many people say that they want to “change the world”, but the reality is, if you work #smart and change yourself, **YOUR WHOLE WORLD CHANGES**. You **SEE the world DIFFERENTLY**.

You're empowered to bring VALUE to other people. How do you do that? You must invest in yourself. You invest the time and money into yourself BEFORE you look to “pay bills”.

And if you don't know how to do that, you find somebody that can clarify exactly how to do that. Or you buy a (used) book on Amazon that can show you how to do that. Or you get to a seminar where you'll see how to do that.

If you observe most people, you'll see they waste their valuable money on liabilities - (cars, bigger houses, bigger TVs, etc.), trying to look successful.

Marc Frank Montoya interview...

If you're not crystal clear on the difference between **liabilities** and **assets**, then you'll *spend* most of your money on liabilities. We sit down with people every day who are drowning in debt, because they still don't realize the urgency of investing their time and money into [building and owning assets](#) that bring in money **for** you.

We see people every day who come home from their job and just “relax” in their spare time. Or people who go to the bar and waste money on drinks to escape from their sad reality. They take the “easier” path and escape or procrastinate rather than **CHANGE their HABITS**, but that **backwards**. That “easy” path is **HARD**.

Don't get me wrong, yes, people are tired from a hard day of work so they just want to come home, watch Netflix (or even Youtube) and relax. But this is valuable time that you will **never** get **back**. I'm sure you've heard: “Money comes and goes. You can always make more. But you can never get your TIME back - our **most valuable** resource.

Every day, I hear people say, "I can't afford to invest money or time into myself." **I say they can't afford NOT to.**

I (too) used to spend a lot of money and time (on cars and house payments) trying to look successful. **I wasn't.**

Interviewer:

I know you do a lot of seminars, coaching and mentoring people. You mentioned before that you have these “5 Principles” that you teach. What are those five principles, and will you share them with us?

Marc Frank Montoya interview...

Marc Frank Montoya:

Yeah, for sure... or at least I can hit the surface levels for now..

- The first one is to **BELIEVE**: Believe you CAN. Seems “cheesey” but there’s crucial elements.
- Second one is to **CHANGE**: Your attitude, environment, habits, discipline, integrity and stick-to-it-iveness.
- The third one is to MASSIVE **ACTION**: Massive **focused** action.
- The fourth one is to **INVEST** - Invest **time** in yourself, or "**skill up**". (**Consultation**)
- The fifth one is **REPETITION** / DUPLICATION - for MASTERY, through leverage and abundance mentality.

Interviewer:

So, number 1: **Believe** :

When someone does not believe in themselves, what would you recommend them to do... to start learning to believe in themselves?

Marc Frank Montoya:

Well, first, you want to get around people who actually BELIEVE IN THEMSELVES. It’s very clear to me that if someone really does believe in **themselves**, they automatically believe in others. They project and transfer their belief, through the Law of Reflection.

Marc Frank Montoya interview...

I had no idea at the time, but back when I was younger, my environment was killing me. It is absolutely crucial to get around people with positive attitudes, who challenge you and hold you to the (higher) standard that they see in you... **(that you couldn't see yourself)**.

Once you're in a higher level environment, it becomes very clear that most other "normal" people unconsciously pull you down with their mediocre mentality, opinions and advice. You'll hear them say things like "are you sure that'll really work?" and "you're crazy, that's a stupid idea"!

I had so many disempowering people with scarce mentalities telling me, "pfft, I don't know if you can do that" and "that might not work", and it gives you an idea of why most people struggle.

Luckily, I met empowering people and changed my environment. I can't tell you how instrumental that is for your life. I believe God put this person (Kelly Flynn) in my life to really believe in me until I believed in myself, so I could go on to do the things I do now.

The only reason I can do everything I do, is because **now I now BELIEVE in myself and my abilities**.

One other person that always believed in me and supported my decisions was my Mom. She never instilled limiting beliefs in my mind. She ONLY told me that I COULD, and she would protect me, keeping me away from people with disempowering beliefs, words and actions.

Marc Frank Montoya interview...

I observe how many parents tell their kids, "NO! STOP! DON'T. You can't do that!" and 99% of kids hear the words "STOP, NO, and DON'T" all day every day, up to 1/2 million times before they're even 8 years old!

Can you imagine what kind of destruction that does to a kid's belief levels?

I truly believe that one of the main reasons I know I can do anything in this world is that my mom was extremely watchful of limiting beliefs and language. She put ZERO limited nonsense into my mental system.

The other thing was, I had a friend that kept telling me how much he believed in me and would tell me I was really good at skateboarding and snowboarding. **EVERY DAY**, he would tell me that I should be sponsored and that I could be a PRO if I really went after it.

For YEARS, I didn't really believe him. (Because I didn't believe in **myself**.)

And then finally, one day, after years of him pouring that belief into me, I actually started to believe him. I started quietly wondering, "Hmmm, what if I really COULD go out and do something bigger with this?"

So, once I had belief, **that was IT**.... nothing could stop me. The feeling was too strong. **Now I had this belief for life.**

Another thing though:

Marc Frank Montoya interview...

It might sound “scary”, but you also need to remove yourself from whiny people and bad attitudes. The ones who complain and blame every thing and every one **else** for their lack of results. **Yes, even close friends & family.**

It may feel painful at first, but I’m not saying you have to completely **lose** them a friend or family member. It’s just that you just don’t have to hang out with them all the f*ckin’ time! You gotta step up out of your “comfort zone” and meet higher caliber people with positive mental attitudes of success and forward thinking!

Most of us aren’t aware that we’re even doing it, but we (ALL) try to blame anything **outside** of our **self** for what happens (or doesn’t happen) in our lives!

I needed mentor friends with higher levels of awareness and discipline to catch me in a bad attitude, mindset, patterns, conditioning, habits and language that disempowered me. They can see me from an outside perspective and a trained eye, and they have the courage to hold me to my highest standard. Now those are **real** friends.

Interviewer:

Your friend Kelly really did change your life. I know your mom did as well. But look at Kelly. How many years did he tell you that you were good enough to be sponsored in either snowboarding or skateboarding, and you didn't believe him? But finally you believed him, and it changed your entire life...

Marc Frank Montoya:

Yeah. Well it took me a long time to realize and remember...

Marc Frank Montoya interview...

It took four or five years of him being around, encouraging me, egging me on and pushing me. He was always saying, "Dude, I'm telling you, you're good, man. You could do this! We could do that! Let's go try this! What's stopping us from doing that?!"

Oh, man, I'll tear up just thinking about much that impacted my life. The world needs more people like him, and he is why I do what I do for people every day. I love what he did for me, and I know why I was put here.

You've heard the saying: "The 2 biggest moments in your life are the day you were born, and the day you figure out **WHY** you were born!" It really does give you so much power and purpose to know **why** you were put here on Earth!

Kelly was always excited for me and always on my side. So I eventually learned to be extremely aware of who I let myself be around. I only invest my time with people who are excited for others and always cheering people on.

Once you really see it, you can't un-see it. Most people aren't aware they're pulling other people down. It's the "crabs in a bucket" scenario. In a bad environment, one motivated crab will try to climb UP and out, but the other crabs trying to get out (unknowingly) pull the others around them back down. None of them get anywhere.

Sometimes your friends (and even family) will unconsciously sabotage and discourage you. They don't even know they're doing it, but if they see you moving up in any different direction (out of the "ordinary"), they'll pull you down with their disempowered beliefs and discouraging opinion.

Marc Frank Montoya interview...

Sometimes they try to pull you down just because they know you're **going somewhere** and they're just scared of losing you as a friend, lol, (because they might be staying right where they are... in their comfort zone!)

But a lot of times it's the worst secret sabotage:

If you're growing successful and doing new **big things**, well that puts up a mental **mirror back to them** and reveals their shortcomings or lack of success.

That doesn't feel good to them,, so they'll secretly try to sabotage you so they can feel better about themselves.

The less they're doing, the more they'll talk shit. In fact, they're petrified with fear, too scared to do anything "out on of the ordinary" because they care so much about what others might think about them.

Whether it's fear or risk, or fear of other people's opinions, or fear of failure, or fear of rejection, they'll do whatever it takes to justify their lack of action and soothe their own ego.

You have to get as far away from them as fast as you can, so you can make new friends who are GOING SOMEWHERE! "Normies" talk about "things" and other people. But you'll notice wealthy people talk about the future and ideas!

Successful people don't have time to **talk** negative shit. They're too busy **doing**.

Marc Frank Montoya interview...

So it's vital to **choose wisely** who you ~~spend~~ **invest** your time with. Think about who's getting you into trouble or wasting time, doing a whole lot of nothing. Are they learning? Growing? Or stagnant, going nowhere?

Always work to be the dumbest one in the room, so you can learn from (more) successful people than you are. They say if you're the smartest one in your group, you need to get a new group! The Law of Averages will reveal that you will be the average of the 5 friends you hang around with the most.

You **are** who you hang around. **You tell me who you hang with the most, and I'll tell you what you do with your time, how much money you make, how successful you are and where you're going.**

So pay attention. It's one of the most important things in your life, especially if you're trying to live an extraordinary life.

I'm telling you now:

If you hang around mediocre struggling people, then you're going to think it's "ok" to be and live like that. But if you hang around high achievers, you're no longer going to feel "ok" with struggling month-to-month.

For example: if you hang around people that hang in the bars, eventually you're going to drink. If you hang around people that do drugs, eventually, you'll be doing drugs. If you hang around 9 to 5 employees who merely "go to work and back", making other people rich, and watch TV in their spare time, then you're probably going to think that's "ok"...

Marc Frank Montoya interview...

But if you (only) hang around **go-getters** who are always actively in massive action for ways to create wealth and always making forward progress toward a worthy goal, then you'll actually feel "weird" if you're (not)!

Or, if you don't stretch yourself or you can't see yourself going to the **top .01%** level, then yeah, you're right, you can't.. and you'll try to make yourself feel better by hanging around the "normal" 99%, and you won't feel "weird".

It's not that I didn't have fear. **Fear** affects us all. It was uncomfortable. We fear the unknown. We avoid (and procrastinate on) anything "unfamiliar". But I found that my **FREEDOM** is right past my **fear**, at every level.

I'm telling you: Next level money, health, time freedom, **everything**... is right past your **ignorance** and "**fear**".

Once you commit to stepping forward [toward your fears](#), (consistently), you'll **realize** the **results**. And when you keep doing it, over and over again, daily, weekly, monthly, yearly... it becomes **automatic**.

With repetition it becomes "reflex". After a while, you don't even have to think about it. You're wired for growth and forward progress. It's a reflex, burnt into your subconscious programming, kinda like a plane on "autopilot".

So if you're not consciously aware and gain control over your subconscious, then the old program, (comfort and fear), will stay in control of every decision in your life, keeping you stuck and stagnant, (because your subconscious is 1,000,000 x more powerful than your conscious decision-making mind).

Marc Frank Montoya interview...

I had to become hyper aware, watching out for subconscious stories and excuses I would tell myself, out loud, (and even harder), **when I'm by myself**, all up in my own head, justifying the excuses! lol

You've probably heard the quote: "The only things keeping you from every big dream you ever had are the stories and excuses you have for why you're not already there."

Interviewer:

Perfect. Tell us about Principle 2.. "CHANGE". What does that mean to you?

Marc Frank Montoya:

For me, it meant for things to change in my world, "**me, myself and I**" had to change.

You can't **control** other people and **make** them change. You can't try to **control** the world and **make** it change. Never try to control things you can't control, or you'll be a very unhappy person. If you try to control other people, you'll stay a hopeless person, because it's not possible.

The only thing you DO have control over is YOU. Your **ability to respond**. And you can take 100% responsibility and CHANGE things! (**RESPONSE - ABILITY!**). It's like the Matrix! When you grow an ability to **see** the world from a **different (empowered)** perspective, the world looks different!

Then you finally really get the sayings like: "BE the change you want to SEE in the world"!

Marc Frank Montoya interview...

I heard a Life Coach say it and I finally had to admit it:

Every single **decision** I had ever made in my life had led me exactly to where I was right then.

If I wasn't happy with my current situation, then I must change as my decisions, habits and patterns. If I don't show up as a different (better) person the next day, then I show up the same as I did yesterday, and I'll get exactly the same results the next day.

So my advice is: If what you've been doing up to this point in your life has **not** been getting you where you want to go - (if it's **not working**), then you must **change** to something that **DOES** work... or at least find some people that can show you [new ideas](#), plans, systems and strategies that **do** work!

Get uncomfortable, as fast as humanly possible.

Change your environment. The people you hang around. The food you eat. What you do with your spare time. What you do with your money. Who you do business with. Where you build your network, relationships, etc. Who you take advice from...

It matters.

Marc Frank Montoya interview...

Interviewer:

So does that bring us to the 3rd Principle, about **Massive (focused) Action**? Because you're trying to change, but don't you really need to focus in on what you want to do and take massive action?

Marc Frank Montoya:

Yes, exactly. All 5 must be done, but the **first 3** are vital in the beginning. Numbers 2 and 3 blend together as if they are one. You can't just "read the book" on being a pro basketball player.

A lot of people think they “know” the path, but they don’t **WALK** the path. I take massive action, executing the steps to produce results. Forward progress, daily.

You can't just tell yourself, "I'm going to change” and then decide you’re a pro basketball player. You have to get out there on the court, dribbling, practicing moves, drills, over and over and over again... every chance you get.

Looking back, I see that every time I was extremely disciplined and made huge sacrifices, I get extraordinary results. I took action STEPS. And every time it’s **not** “all grit and no-quit”, then it’s a **fail**.

There’s no way around it - you must put that **10,00 hours** of practice in. They say it’s either 10 years or 10,000 hours of practice and training until you have “specialized skills”, (which Ill get to in the next steps...

Marc Frank Montoya interview...

A lot of people think being *busy* feels “productive”, but there's a huge difference you gotta pay attention to.

Massive **focused** action is where you're doing the specific (proven) - (efficient and effective) - action plans and strategies to achieve compounded results. The right step-by-step action plans can get you where you're trying to go, **faster**, while the wrong unproven strategy can be counterproductive and set you back.

Being "busy" is where you're running around thinking you're doing something, but it's not focused on the core principles and values. I used to be a **Fireman**, “putting out fires” and running around “patching things up” in my life, instead of an **Architect**, investing time into **designing** and **creating** my future dream life.

I see a lot of people that running around with “so much to do”. They feel busy, overwhelmed and exhausted, but can't figure out why! LOL Then, the very next week, I see that same person **spending more time buying Christmas presents** than they do designing their life!

So it's not just massive action on “urgent” stuff. It's about massive **(focused)** action on **important (core) values**.

Interviewer:

Totally agree. Ok, Principle number 4, "INVESTMENT." What do you mean by investment?

Marc Frank Montoya:

Well, it's not what most people think. I always thought it was about “money” investment when in fact it's rarely ever about money.

Marc Frank Montoya interview...

It's more about being resourceful... (Again, it's TIME investment!)

Like Tony Robbins says, **“When people don't have money, the issue isn't a lack of (resources). The issue is the lack of being (resourceful).”**

Investment is about investing time and effort into searching, researching, studying, practice, getting consultation and coaching so you can **"skill up."**

It's absolutely vital to acquire higher-end "specialized skills" in the area you're passionate about, because when you hit a wall, (and you WILL), you have the mentality of investing into yourself so you can build up the mindset, mental stamina, skills and tough skin needed to push through the “brick walls”.

The "bigger" decisions like “I'm gonna be successful” are almost less important than the (tiny) decisions you'll make, (every single second), that you'll learn to become bigger than you're obstacle, always.

Will you **waste** 20 minutes scrolling, or will you **invest** that 20 minutes to get consultation and track your activities so you can improve the work you've done the week, month and year before?

For instance, you, right now: You're reading this book, investing extremely valuable time, while others are wasting their extremely valuable time scrolling or staring at a screen, watching **other** people live THEIR dreams.

Marc Frank Montoya interview...

This is what makes all the difference in the world, because we all know now that TIME is the most valuable resource in the world, (because money comes and goes, but you can never get your **TIME** back).

So, (again), the question you gotta ask yourself EVERY SINGLE MINUTE is: Are you going to waste (precious) time having conversations that do absolutely nothing for your future? Will you waste your money buying someone else's jersey, knowing that it will never improve your (future) results?

Every little moment would seem like such a tiny decision, (making it super “easy” to make the wrong decision, thinking it's “no big deal”) in the moment, but over time, it's these tiny little “insignificant decisions” that add up to create your overall reality.

We see this sad reality every day in business, because most people, (and even most entrepreneurs) are unaware of these principles. They're always looking for a **high** level of income with a **low level of skill**, and they're never going to find it because it doesn't exist! lol

Other people hope for *luck* but there's no “luck” in higher levels of Success. You can get “lucky” if you find a \$20 bill on the ground, but that won't change your life.

In reality, what they call “luck” is actually when: **PREPARATION meets OPPORTUNITY.**

When the right opportunities come up and you're highly prepared - THAT is when the #WIN happens.

Marc Frank Montoya interview...

Sooner or later, you realize that every tiny moment and circumstance (*can*) be an absolutely huge opportunity, but this all depends on **how** you **choose** to “**see**” things, how much you **value** your **time**, and the **meaning** you’re attaching to **everything** that happens.

When I was young and dumb, I just didn’t “**get it**”. You have a *choice*, (every little moment), to either use the moment to **create** your future, or use the moment to whine, blame, and be a victim to what “happens”.

Let's say you get laid off...

How do you know it wasn't God doing that on purpose, or the Law of Attraction that caused the **blessing (in disguise)** you asked for, which forced open a new opportunity and made you to go in a (**better**) direction?

When you have a trained mind, you’ll use all "setbacks" and make them into stepping stones. If you become aware, learn and implement this principle, you can’t “fail”. You LEARN. Because mistakes give you wisdom.

I’ve personally coached hundreds of people who were laid off or fired. They were finally forced to make the jump toward their [passions](#).

And after you get crystal clear on your purpose and passions, and learn strategies to monetize them, there’s no more glass ceiling and there’s less friction. You no longer feel like it’s hard “work” because you love what you do.

Marc Frank Montoya interview...

And today, there are tons of info, books, online courses and workshops on whatever you're passionate about, so you can gain the right knowledge, develop yourself, gain the entrepreneurial mindset and **skill all the way up**.

You can experience a good example from a blog post I did :

["Your First 15 Wealth/Personal Development Books To Read For Early Retirement"](#).

To give you an idea, one of the books is "Outliers", where they explain The Golden Rule: It takes at least 10 years or 10,000 hours of practice and training to acquire the "specialized skills" needed to achieve the higher levels and/or higher levels of compensation."

So... **one more thing that may secretly sabotage you: How you look at "cost vs. investment":**

When it comes to courses, trainings, online opportunities, workshops, seminars, coaching and everything else you see out there, most people see things the wrong way. The first thing I notice people do is feel like it's going to "cost" them, so they ask themselves a bad-quality disempowering questions.

Low-level thinkers, (an untrained mind) will ask a disempowering question: "**How much will this (cost) me?**"

... Vs...

High-level thinkers, (a trained mind) will ask more empowering questions: "**What's is gonna COST me (NOT) to get the breakthrough I need to reach my next goal?**" And/or, "How much am I willing to **invest** to achieve my goal?"

Marc Frank Montoya interview...

Needless to say, high-level thinkers **invest the time and money** to create [financial and time freedom](#).

My friend Sheryl Lee Watters used to be a burned out nurse who hated all the negative that environment. She used to make around \$3500 a month. Earlier this year she sent me a voice message in tears because her checks are now \$24k a month. So was was that investment a “**cost**” to her?

My friend Gayle Hendrix was a server making great money but the environment was negative and stressful. She took the leap, invested the time, (about 18 months to be exact), and one her last checks was \$27,000... **for the WEEK**. Do you think she considers *that* investment a “*cost*”?

Society and the school systems will have you thinking it's a “cost”. I've been there. Doesn't feel good. I would always wonder, “***Is this all there is?*** Is this really ”The American Dream”?

So, again what's more VALUABLE? Money, or TIME? The answer is time. But if you pay attention, you see that most people spend all of their **time** chasing **money**, so they never have any **TIME!**

They're constantly saying that they're “*busy*”... missing out on the important things in life. What is that *costing* them?

It's *costing* them their [freedom](#).

Marc Frank Montoya interview...

Without much thought, you may just keep doing what you've **been** doing, (or stick with what you're comfortable with). I know an absolutel shitload of people who go around kicking rocks, feeling like, "nothing lucky ever happens to me!"... meanwhile, they pass up "opportunities" **every single day!** LOL

Now, imagine (not) making new exciting changes that bring other channels of income for you. What's that going to COST you?

Seriously, think about it: What were you doing 3 years ago? Has anything **changed**? What will you being doing 3 years from now? If you keep doing what you've been doing for the next 5 years, will it get you what you want?

Now... imagine being absolutely FREE, financially. You have all the money and the time in the world. You can wake up in the morning and do whatever the hell you want, when you want, with who you want, for as long as you want, every single day.

At first, it may even seem hard to imagine. Is that even *possible*? Have you ever stepped outside of the box to understand what success really means to you and how to achieve it?

In our workshops and seminars, [here's what we see 99% of people doing](#), (because they've been conditioned/programmed to)...

Hint: What you can not "see", you cannot **believe**, so you can not **achieve**.

Marc Frank Montoya interview...

We're told to spend the first 24 years of our life acquiring a skill. Then we're told to spend the next 45 years of our lives utilizing that skill. A skill that keeps you **busy**.

Being a self-employed professional, I was stuck in the same boat - a linear equation, trading my time for a certain amount of money.

The problem is, if you stop working, you stop getting paid, so you can't stop working. You're a slave to money. And if you don't [figure out how to escape that linear equation](#), **you'll be working until you're DEAD**.

I understand, it's not easy to hear. The concept of "Financial and Time Freedom" seemed a bit "out there", but it only took a couple more exposures until I really started to really "see" it for myself.

I heard a wealth friend yell from stage, "**You have to wake up! Pay attention! Are you skilled at something that keeps you "busy"? Now, when will you decide to learn the skills that will set you [FREE](#)?**"

Even if you only invested and prioritized a ***fraction*** of your time into yourself and **your own lifestyle business** that you do working for someone else, **watch where you end up in a few short years - you're on a whole other level!**

After I learned how important the concept of *time freedom* really was, I started investing my time into learning how to create more of it.

Marc Frank Montoya interview...

I worked (#smart and) hard to become skilled at FREEDOM, and I can't even begin to tell you how amazing it is to work when you **want** to, (because you love to) - and **not** because you **have** to.

What an insanely beautiful feeling... **I answer to no one.**

It's a completely different type of thinking. Opposite mindset of "The Norm". You literally OWN your days.

And what happens when you're "skilled" at watching TV, (because you do it all the time)? Okay, sweet, you're the guy that knows everybody's last name on your favorite professional ball team.

But c'mon, really now... does this help you create a better quality future for yourself and your family? What value does that skill really bring to the world?

The Law of Compensation states:

"The money you make in this world is directly proportionate to how much VALUE you bring to the marketplace."

So, if you don't acquire higher value skills, then you won't acquire a higher level of income. Period.

So, first I followed my passions and got skilled at skateboarding and snowboarding. I thought, "Well at the very least, even if I'm not getting paid huge amounts of money, I'll be in the industry that I love, doing what I love!"

Marc Frank Montoya interview...

I figured, ok, if I'm happy, then that is success! You can't really call it "work" if you love what you do, right?!

And I had tasted real freedom...

Once you're making truckloads of money, traveling the world and living your dreams, there's no way you can go back to a "*regular*" job or be a slave to a traditional small business.

But I did know that I couldn't be a pro snowboarder forever, so I decided I needed to invest in myself, take risks and get skilled on the business side of things.

I invested everything I had into different businesses, ideas, and ventures for a while, and all it did was get me really "busy". I invested a lot of effort and money in the "traditional" world. I call it the "old school" world. It didn't get me anything I wanted. It only took me **AWAY** from kids, traveling and any **free time** I had.

I had to take a step back and look for successful people who had the life I wanted, (and more importantly), the *free time* I wanted. So I **invested the time** to *know* what they *know*, and [do the things they had done, so I could get what they got](#)... (Seriously so dam simple. It's funny how that works! LOL)

But "**Investment**" also means that when you're hitting the wall, not only do you **NOT QUIT**, but you **dig in** and invest into yourself even **HARDER**, so you can get the breakthrough.

Marc Frank Montoya interview...

Because right on the other side of every “*breakdown*” is a break-**through**. And working through every “brick wall” until you get the breakthrough is what **builds** you into the person you needed to be, in order to be **worthy** of attracting the money. **The money comes as a default - It’s merely as a *side effect of the person you became.***
Period.

Interviewer:

How do Laws 1, 2, 3, and 4 apply to Law 5, "REPEAT and DUPLICATE?"

Marc Frank Montoya:

Well, I say "repeat", first, because repetition is the *mother* of all **skill**. I’m all about Mastery. Anyone can quickly learn a trick, trade, principle or tactic, but have you **mastered** it? Same goes for duplication and scaling. Once you’ve learned something or got results, can you duplicate and scale the results?

Also, they say you really actually haven’t mastered the thing unless you can also *teach* it.

It’s all about growing that **abundance** mentality.

Second is, used to think “Success” was like a “destination” or something. Maybe you’re finally “there” or finally achieved a certain “goal”, but what happens when you don’t hit your goal, (does that mean you’re a “**failure**”?). Or what happens when you finally “achieve your goal”, (does that mean you’re “**done**”?)

Marc Frank Montoya interview...

I've seen a lot of people beat themselves up month after month, every time they don't "achieve the goal". I've also seen a lot of people finally "achieve the goal", but once they've "conquered" it, they fall into stagnation and/or even depression because they thought that it would solve their problems.

It's a whole other subject, but they fell out of the "growth" stage, so they're not fulfilled. If they don't have a next bigger challenge or goal set, then they are stagnant, (or in "*decline*"). Crucial to be aware of. Not a good thing.

Many times, once people get results, or what they thought was "success", they go into another pattern of emotion or ***predictable stage*** called "***God's Gift***". Now, their ego is now bigger and they think they "know it all"!

*(And how can you learn anything if you already think you know it all?!)

Their (new) challenge is, this world changes fast:

So if they're not open and willing to learn (new) things (in order to adapt to today's fast-paced changing business world), they fall behind the bubble, *fast*.

Sooner or later, we realize success is not a *destination*. It's a ***journey*** that ***does not end***.

Success is for those who can **adapt**. Only those willing and open to change their thoughts, beliefs, patterns and take action, over and over again: **(REPEAT!)**

Marc Frank Montoya interview...

Now, the duplication part: Duplication creates abundance.

Take franchising, for example: To create abundance, the key is obviously ***duplication***.

The problem with those who are “super smart” or “specialized” is, it's hard to ***duplicate*** themselves. A brain surgeon, niched attorney or any other specialized professionals have an extremely hard time grasping this.

There’s a huge [difference between owning a JOB and actually owning a BUSINESS](#).

I have attorney friends who think they own a business, but they don’t - they own a JOB! Wait, what?!

Yeah... because they are so “*smart*” or “***specialized***” at what they do, that they are the ONLY ONE who can do that job. This means that they can’t put anybody ***ELSE*** in their place to do their job if they didn’t want to do it that day, (so ***if they stop working, they stop getting PAID!***).

Well, **isn’t that the same as a JOB?** So really they are just ***SELF-EMPLOYED***.

Also, most small business “owners” don't really trust other people or systems to run their business. They have the sabotaging mentality of “If you want something done right, then you gotta do it yourself”!

I get it, because nobody, (especially not employees) cares about your business like you do!

Marc Frank Montoya interview...

So the bigger challenge becomes: If you're not open to the idea of duplicating and replacing yourself, (finding talent and "recruiting"), then you'll never have a big business that brings money in, (whether you work or not), and you'll never be **free**.

We all see phrases on Social Media like "self-made millionaire". How ridiculous! Nobody has ever made millions of dollars by them**self**, it's not even possible! It's **never** been done.

Nobody would ever have the **TIME** to do all the different jobs - the negotiating & deal making, the buying & selling, the ideas & design, the innovation, shipping & receiving, the bookkeeping, the taxes, the banking, the investors, the mortgage, insurance, paper work, attorneys, the art & creative, the marketing, etc.

"Self-made" Millionaire is absolute bullshit. You must leverage with a **team** of people to do all the different things it takes to make the millions.

This is precisely why professionals and small business owners feel overwhelmed and exhausted. They're literally "owned" by their business if they don't learn to surrender to systems, (for repeating), and recruiting and automation, (for **duplication**.)

From personal experience, I believe that most people wish they could help other people. If you listen to Tony Robbins, it's one of the "6 Human Needs": (**Contribution**) : But if you don't have the extra time and money, then you can't...

Marc Frank Montoya interview...

I'm only one person, so if I don't learn to create leverage (with automation) and duplication (with systems), then I don't have the time freedom I need to help as many people as I'd like.

Now on the other hand, if I learn to create systems and automation that duplicates, I not only create more time freedom for myself and my family, but if I invest my time to teach other people how to do use and duplicate with proven systems, I can create and duplicate even more business volume, which helps create even more money and time abundance.

Interviewer:

You had a successful snowboarding career as a professional snowboarder but you've also gone into movie production, hotels, apparel companies, online businesses, real estate, etc., but also teaching other people how to build “lifestyle” business. What do you do now? What's the favorite thing that you do now?

Marc Frank Montoya:

I think I'm absolutely uninterested with anything “normal”, so I'm always searching to learn and **do** all new cool next level shit! So naturally, I like to share all the newest coolest shit I learned with other people! I love [the top 1% different type of thinking](#) and mindset.

Ever since I saw someone I knew personally be able to retire early, I knew it was possible and wanted it for myself, but then, once you're there, you realize it's not what life is about. It's actually boring as shit to fully “retire”.

There's nothing to do. You must retire **to** something...

Marc Frank Montoya interview...

It's not like I'm a Gazillionaire but I'm finally in a beautiful, grateful, stress-free space, and you always want to keep the Personal Growth journey and challenge going.

Evil loves ignorance and this world full of both right now. People have been programmed and conditioned for mediocrity. They need [real education](#), not the information from corrupt school systems and politicians.

One of the things that drives me is seeing that when you're young, you have all these big dreams. Then society and life condition you to "go to school, get a job".

So then life happens, so-called "reality" hits, and you have to get the job. All of a sudden you have this certain income and you have to plan your life around some tiny income. But then it gets even worse...

You then have to [shrink your dreams to match the income](#). It's crazy to me. It's sad.

So I know why God put me here. I was able to live every dream I ever had, and I have pushed up through every single level, from the lowest hopelessness to the some of the highest.

Since I've BEEN THERE, I know the levels of mindset that comes with each level. Everyone is different and has a different mindset for every level. I can quickly and easily identify where they are, and I know how to framework it out for them, so they can break through to their next level.

Marc Frank Montoya interview...

It wakes me up in the morning just like snowboarding does. I love “shaking” and waking people up, and when you can wake up and do everything you're passionate about, life is amazing.

I think a lot of people become depressed when all they do is focus on themselves. As soon as you live your life to help others, it's funny how **fun** shit gets! We're like a tree, you know. We are like anything else in nature:

“As soon as you stop growing, you start dying.” And that's when life becomes boring, stagnant and depressing for people,(no matter how much money they make).

It's kinda like this...

When we were young and we were just out there learning new things and having new experiences, (climbing trees, discovering cocoons and butterflies in the bushes), we were like, "Wow, how freaking cool!"

Life is exciting, because we're *learning*. Our brain is growing. That's when life is ***fun!***

So yes, life is about serving *others*, BUT you must *start* with *yourself*. You must learn to grow again, (so you can overcome your own obstacles and “blind spots”), so that when it comes to helping others, you've “*been there and done that*”, and you're in that ***knowing space***.

Marc Frank Montoya interview...

The learning and growing part is called "***failing forward***" and it's **mandatory**. You'll crash and burn, get rejection and hit walls, but you get back up, learn what *not* to do, and **push through**.

Once you've done it, you'll start to realize... everything is possible. You'll feel good about yourself. You'll grow more confident. And you'll have **real skills**, money & time freedom and **purpose** in this world.

I love to see things "*click*" for people. You can see their brain working, the wheels turning. Their hope starts to grow and their [life becomes fun and bright again](#). People who learn new exciting things start looking **forward** to the future instead of feeling anxious about it.

All you have to do is get out there on a Monday and you'll see what I mean. People are stopped at the light, dreading going in to work and praying to God for something better to happen in their life. It's called "quiet desperation". They feel stuck, they're frustrated and they don't even know WHY.

When you're able to help them get clear on what's important, show them [new ideas and strategies](#), and they know where they're going, you can see the change that happens within them.

All of a sudden, they are actually **excited** about the future . It's an amazing feeling to know you helped them change the course of their life.

Marc Frank Montoya interview...

Woody Woodward:

You've had a lot of mentors in your life and you've been a mentor in many people's lives. When someone's looking for a mentor, what should they look for?

Marc Frank Montoya:

From my personal experience, ONLY look for a person who has the life you want, or who has a proven track record in the arena you're looking to be successful in. Search and find them. Study them. You can then do what's called "modeling" a person. Learn what they did. Copy every bit of what they did, (so you can get the results they got.)

If you don't know them personally, then you can find them in books, biographies, movies, through contacts, networks, meetups, workshops, courses, social media, etc.

Growing up, I didn't know any millionaires or ultra successful people, so I found my friends and mentors in the books, and went searching for people that were successful in the areas I wanted to be successful in.

I made new friends, got around them as much as possible and asked questions. I tried to be as valuable as I could to them. I changed my environment. It is so important to understand that you are a product of your environment.

Like plants: A seed will not grow if it's in dry, non-fertile grounds. You must get yourself in the right environment if you want to grow upward.

Marc Frank Montoya interview...

When I wanted to be a good snowboarder, I moved up to the mountains where all the best snowboarders were, and I got myself around other snowboarders who were better than I was, so I was naturally challenged to get better faster.

Then I knew to take the risk again and move from Colorado to Utah, (where the snowboarding was at an even higher level). This was the kind of snowboarding that I wanted to progress in - big mountain riding. There, the snowboarding was at a highest level, so again, I was (naturally) pulled up to another level. I got better, **faster**. Not just because of “me”. It was my **environment**.

When it was time and I wanted to get into business, I knew to get around people that were better and smarter than I was. I could listen and learn from **their** mistakes, so I could make less of my own. I got better, smarter, *faster*.

So, a **warning**... and this is one of the most important things I'll say here:

Most people don't really pay attention to these principles. Be ultra watchful of who you're listening to, because our friends and family can be our **worst enemies** of **success**. May sound harsh, but it's the truth.

Most friends, family and keyboard warriors on Social Media do not have money and time freedom, but they *love* to give their opinions on it! And most people's advice is *free*, isn't it? So you watch out - you'll see how “*valuable*” it ends up for you! LOL

Marc Frank Montoya interview...

You'll have all types of people freely giving out their opinions and advice to you:

- "Oh that's not going to work!"
- "Oh so you think you're Mr. Mountain guy pro snowboarder now?"
- "You should go back to school so you can get a safe secure job."
- "Oh, what are you gonna try to sell me now?"
- "People won't for out their money for that."
- "That sounds risky"
- Etc.

Crazy thing is, people actually thinking they're helping you by trying to keep you "safe", away from risk and "failure". Unsuccessful people fail to understand:

"Failure" and **WINNING** are **not** *"separate"* - They go **together**. You can't have one without the other.

(And we've all heard this before) : The only "failure" is either not trying in the first place, or quitting after some "fails", challenges and setbacks.

The **ONLY** actual way to **WIN** is by *"failing"*, *over and over again*. In fact, if you're not crashing and burning, then that is actually *proof* that you're not taking risks or coming out of the comfort zone to learn anything **new**.

My dad loves me to death but he was giving me his opinion back in the day... He thought he was "helping" me...

Marc Frank Montoya interview...

Here's the exact words:

“What the fuck are you gonna do with that stupid-ass skateboard? You need to go to school so you can get a good job.”

That was his advice. He was just giving me the information that had been handed down to him, which came from his parents and influences. (Who by the way also didn't have money or time freedom. They struggled.)

So actually I would have never got to live out all of my dreams, (traveling the world, making millions of dollars, with total freedom), if I had taken his advice to go to school to get a “safe” job. He almost killed every dream I ever had!

Can you imagine? I would have been stuck in some bullshit job, being bossed around, told how much I'm worth and doing things I hate for the next 40 years.

My Dad and I have these talks all the time. He is happy and so proud of me, and I love him. But he was born and lived in a remodeled chicken coop! I mean they were **poorer** than poor. What valuable advice could they possibly hand down?

So, taking different types of advice from the wrong people can be deadly. Pure sabotage.



Marc Frank Montoya interview...

Taking business or financial advice from traditionalists who are not financially successful is actually pretty damn funny when you've already become aware:

Yeah, just "go to school to learn how to make somebody ELSE rich in a **safe secure job**. Fill out a W-2 form so you can get taxed to death in the tax system for employees. And build somebody else's dreams your whole life, **not your own!** Yep, just sit there and work 45 hours a week for the next 45 years to retire when you're 70 years old!"

Rrrriiight. There you go, that's a great idea!

I don't think that's the best advice you could give someone you care about. People who are struggling month-to-month, paycheck-to-paycheck or stuck in a job they hate should not be giving business advice AT ALL, and if they do, **don't take it! RUN.** Run away fast.

If you're currently in that situation yourself, then take massive action to invest time into yourself. Find a way out of your (Just. Over. Broke!) J.O.B. . Realize that there is no "tomorrow." The only real power you have is NOW.

For those who do things "later" and "*tomorrow*", **tomorrow never comes.** Do it NOW. At least [take the first step and ask questions.](#)

Marc Frank Montoya interview...

Think about this: Say you're having relationship problems: You're on the rocks with your significant other, and you're venting to a friend:

And we all have that one friend who's always saying things like, "Yeah, fuck that bitch, man. There's way more other fish in the sea! You don't have to put up with that bitch! I hate bitches!"

Meanwhile, your friend has been divorced three times and is currently single.

Now honestly... should you really be taking advice from someone who is unsuccessful in the arena they're speaking about? That would be ridiculous, wouldn't it?

But people do this all the time with financial and lifestyle advice! Why would you do what most struggling, month-to-month people do?

Again, you have to pay attention: Look for people who actually HAVE what kind of life you want, and then only take advice from them on that subject. As soon as I stopped taking advice from broke people, and I surrendered to **doing** what wealthy people **do**, (and how they operate), is when things really changed for me.

I'll give you a hint:



Marc Frank Montoya interview...

Successful (and I noticed a lot more *happy*) people with money and time freedom **never** invest their time into any work that generates *normal (linear)* income. I work [#smart](#) (only) on businesses that are leveraged with tools, duplication, systems and automation that creates 24-7 income so I can have **time freedom**.

By the way, wealth is not measured in *money*, it's measured in **TIME!**

And the same principles apply for any other subject. Take Wellness: The only people I'll take advice from are ultra healthy people who have a proven track record. **Success leaves clues**. They have **proof**. They look and feel younger than they are. They have **tons of energy**.

Woody Woodward:

You've had a lot of success in your life; you've had ups and downs. And now that you've made it to the top, how do you define success? Because we all know it's not about dollars and cents.

Marc Frank Montoya:

Yeah. I don't know if I've made it to the "top", but I define success as being **happy** and **free**. I live with zero money problems and answer to nobody. Zero stress. I have extra time to help others.

I believe that if you're happy doing what you're doing, and it creates joy, forward progress and positive impact for others, *that* is Success to me.

Marc Frank Montoya interview...

Woody Woodward:

When times get tough, as they all do for entrepreneurs, what advice would you give to someone to encourage them to keep going?

Marc Frank Montoya:

When times get tough? I would advise them to stop, get somewhere private, (to get rid of all the “noise”), and ask yourself: "How can I make this happen FOR me?" and “What good can I learn from this? What valuable lesson can I pull from this?"

I believe the bad things that come your way are put there on purpose, right on time, and you are to *use* every problem as another lesson to get your problem-solving skills, wisdom and character strong.

Its not what happens to you, it's about the **meaning** you're putting on what happens to you and what you DO with what happens to you.

People think your problems go away when you “*have more money*”. NOT TRUE. In fact, more money means more *business*. With bigger business comes (*growth*) *pains*, (which means more good “*problems*”!)

In fact, if you don't have “problems”, it means your business is not growing, or non-existent! Only dead people or things have no problems! (And you don't want to be a dead person or have a dead business!)

Marc Frank Montoya interview...

It's not that there are fewer problems when you have money. It's that the people who happen to have money are successful because of they have a **trained mind**. They make it a game and they're good at making "*big problems*" into ***fun little challenges*** as fast as possible. They like to see how quickly they can solve problems for people!

Instead of "road blocks", they think of problems as road *bumps*! Huge difference. You can sit there and be a victim, but it's all about the decisions that you make on ***how*** you deal with the bumps.

You can whine, complain, point fingers and blame the world for YOUR problems that YOU created, but the reality is: If you're successful, it's YOUR fault. If you're not successful, it's YOUR FAULT!

YOU did that! Your ***decisions*** and ***actions***, (or ***lack thereof***), will dictate the quality of your life.

It's a choice, every second. Will you choose to be happy or let something else outside of yourself control your happiness? Will you finally decide to discover new ideas and strategies to set yourself free or will you continue to be a slave to safety, security, procrastination, negativity and laziness?

You can choose how you're going to respond. Will you choose to ***become*** bigger than your obstacle?

Yes, every day, things happen that are out of your control. And the only thing you CAN control is how you ***respond*** to the things that happen...

Marc Frank Montoya interview...

Again: "**Response-ABILITY.**"

You can *choose* to feel like you're the *only one* that the bad things happen to...

OR, you can finally get mad and decide you're DONE struggling and change your belief system:

"Whoa, that was actually put there **for** me - (to build me into the stronger person I needed to be) - in order to help others who are going through the same thing."

That's also how God works: There's always a **reason**: Most of the time we don't see *why* - until later - when the lesson is realized.

Woody Woodward:

What do you want your legacy to be?

Marc Frank Montoya:

Man all I know is my Dad was the first to break the chain. He was physically abused as a child. He isn't perfect but I'm so fucking grateful that my Dad never beat on me like his Dad did to him.

I now I have now broken the chain of financial struggle. I want my legacy to be that I duplicated this knowledge to fight fear, ignorance and evil.

Marc Frank Montoya interview...

I believe the world is pretty evil right now, and evil loves ignorance and fear.

I believe it's the (**lack of**) knowledge, information, money, love and emotional IQ that **causes** evil. People *fear* what they don't understand. They fear anything "unfamiliar." It's the *ignorance* that causes fear.

We fear of the “unknown”, but humans stomp out *fear* when they make the “unknown” and “unfamiliar” become the **known**.

Think about deer who create deer trails:

Once a deer takes a certain path and “survives” the route, (because they didn't become “prey”), they then continue to use that same path: because they now identify that route as “safe”. This is how "deer trails" form.

This is the same way humans accidentally put themselves in "ruts" or routines at dead-end jobs. It becomes familiar, “safe” or “comfortable” and “secure”. (Their subconscious is looking for “safety” and *survival*, instead of consciously looking for **FREEDOM**.)

But again, the kicker: You can either look for “*security*”, or you earn FREEDOM, but you can't expect both..(at first)!

So as I do my part to re-wire and reveal the "unknown", ([better information and ideas](#)) so you can have freedom. I turn that unknown into the **known** which stomps out suffering - (fear and ignorance).

Marc Frank Montoya interview...

Every day on Zoom, on videos and on stage, I'm transferring this knowledge to my kids and to other people that will spread the knowledge. We need more courageous people of faith to help get rid of all this hate, greed, struggle, and all the dark that causes suffering in this world.

You can leave kids with millions of dollars, but without the correct values, knowledge and information, they'll just blow it. If they're mind is not strong, they won't know how to earn and manifest the things they want in their lives, and they won't know how to teach it to others.

I'll hopefully be remembered and known by people for helping them change their limiting habits and beliefs, to make ***their*** world better.

I've broken the chain of bad cycles and lifestyles that have happened in my family, and hopefully, will help it carry on through generations. Not just legacies of money, but the knowledge it takes to manifest abundance and joy.

It's this [\(timeless\) information, mindset and the knowledge that I'll leave.](#)



Marc Frank Montoya interview...

The End





Critical Next Steps



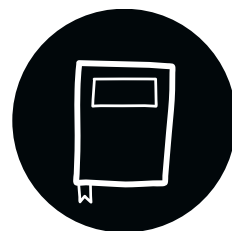
Resources

- Make sure to click on the [hyperlink](#) resources laced throughout this interview. Each hyperlink leads to a valuable resource or next step to take!



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