

## FREQUENTLY ASKED QUESTIONS AND ANSWERS ABOUT THE MONEY & YOU PROGRAM (M&Y):

**“US\$1,995 is just too expensive for a 3 1/2 day seminar.”**

If it seems like a lot of money, it really depends on what you are comparing this against. If you have researched the cost of other programs of this caliber – with the benefits, refreshments, and lifetime free review privileges this program has – you’ll find comparable programs cost substantially more.

An Entrepreneurial program at a University like Harvard Business School for three-days can cost as much as US\$ 4,500, if not more. No other organization teaches 44 hours of Entrepreneurial education through experiential business simulations for the public for less than US\$ 1,995 – actually, for any amount of money.

Many of the entrepreneurial gurus who teach experiential learning are Money & You and/or Excelerated Business School for Entrepreneurs Graduates (or have learned from them). Some of the most prominent ones are also graduates of many of our other *Excelerated* Programs, including our Instructors’ Training Program.

Excelerated is the “granddaddy” program of them all. The creators of our programs were the pioneers of left/right brain accelerated learning style of business education.

The tuition is extremely low for business education.

The real question is what do you need to change right now in your business and personal life, and what problem are you motivated to find an immediate solution to? Then you will see that the real cost is not the cost of the program, but what it will cost if you do nothing!

**We understand that how you spend your money is very important these days. Therefore, the following may help you in making this decision:**

### **What is included in the Money & You program?**

- Listed Benefits
- 3 1/2 Day, approximately 44 hours of Entrepreneurial, Business, Personal Development Education
- Business contacts with other participants and graduates, new friendships, and an experience you will never forget...
- Regular refreshment breaks with snacks/food
- Workbook and program materials
- Computer generated Personality Profile (DISC)
- Graduation party!
- 3-Hour review/completion event, approximately 2 weeks after the program or free Reunion Teleconferences in those areas where people fly in from different parts of a Region
- Business Mentors available to you that are M&Y Grads and love to empower other Grads

You will also be joining a worldwide network of more than 60,000 entrepreneurs from over 50 countries and a lifetime Membership into a Global Network of Successful Entrepreneurs – many who can become your clients or support you in developing markets in areas that you may never have had access before attending M&Y. M&Y is like an “exclusive” club where you are welcomed with open arms – in any language!

Based on the results achieved by all our graduates of the program, we are confident that the program will work for you.

**You are protected by our 100% Money-Back Guarantee** — so you have nothing to lose!

***“If by the end of the program (you must participate in the entire program) you are not convinced that the program will ‘excellerate’ your results, help you make more money, and experience more joy, love and personal freedom, we will refund your fee in full.”***

This 3 1/2 day program will give you more tools, experiences, strategies, information and contacts than you’d ever expect, and if you apply them in your business, you will make many times your investment in the program. *\*\*Guarantee applies to North American Programs only.*

So your return on investment is potentially many thousand percents in the first few months – and even more over the following years.

***What would it mean to your business if Money & You helped you triple your income?***

**What if you had the tools you needed to transform all your relationships?**

It is hard to measure these kinds of things in dollars and cents, but how much would you be willing to pay for better personal and business relationships, peace of mind, and understanding of others?

Only you can determine what this is worth...to you!

Consider what it was that attracted you to learn more about the program in the first place. Did a friend you respect tell you about it? Do you want to find out why everyone who does this program wants all their friends and associates to do it too? If it wasn’t worth the investment, then no one would recommend it, and Money & You has been in demand by its graduates since 1978! Most of our enrollments are by referral.

You will see this when you attend the program and see how many of the past graduates volunteer to be in the Logistics/Production team to help with the games; and also the people who visit. They sit in the back and review (re-audit) parts and sometimes the whole program. Others come in and for a lower cost, join in the actual audience and play all the games over again. They know the power of getting the distinctions that are discovered, shared and taught in the program.

***“I am a Dentist/Attorney – a Professional – how can this program help me?”***

Many dentists and professionals from many other industries have attended Money & You because the program teaches you about generalized principles of business and life – they apply to all industries and professions.

We have many comments and testimonials from our graduates representing many different professions.

Most professionals are in fact self-employed. In Money & You, even dentists, attorneys, and doctors learn how to leverage their time to get their businesses working without them, so they can spend more time doing the things they enjoy the most.

You will learn how to leverage your business so it isn’t reliant on you alone. It will help you towards your road to FREEDOM – how much is that worth to you?

Many graduates have told us that the most powerful tool they got from Money & You was **LEVERAGE**.

If you don't Leverage your business, your time, your money, your people, your resources, your knowledge... you will always work too hard – and you will never be able to reach big financial goals.

This is a “generalized principle” in business... You will learn much more about this and other valuable distinctions in the program.

### **“I am an Employee – how can this program help me?”**

“You never learn less...” is a very powerful principle we learned from Buckminster Fuller. By attending M&Y and learning the tools, principles, and distinctions we teach, you will be able to go back to your workplace and not only empower yourself, but also affect the productivity and attitudes of those around you – possibly even your superiors – because of all the intense and powerful insights and information you got in the program.

Employee participants often either make themselves more valuable to their companies, earn higher salaries, or learn how to sell or promote themselves to higher paying positions as they begin to lead with the natural confidence that results from this program.

Or an even more important reason for employees to attend is that many have in the back of their minds that they would someday like to become a Free Agent or be self-employed and own their own businesses. However, it is in the process of the games that many find out that the commitment it takes to be in a business of your own and question whether they really are ready, able and willing to own their own business – in many cases, this question is a powerful result!

In these cases, *Money & You* saves them from wasting time, money and resources – simply by finding out that they were not “designed” to own their own businesses! Some people find they are better suited to be part of a powerful “Entrepreneurial Team” and thus they become successful and financially-free in this manner. In any case, they go back to their organization and become a much greater asset. Their superiors and boss do notice!

If they were not meant to be an employee – but an entrepreneur instead, then it is better that they exit from the organization in an elegant and loving manner, so they don't burn any bridges on their way out. When you leave doors open, you can always return and make your past employer your ally. And who knows? Your old boss could become your Strategic Alliance partner in your new business venture!

For many years employers have commented about the difference they have noticed from their employees once they have attended the program. Dato' Dr. Jannie Tay, the Managing Director of *The Hour Glass*, has sent over 200 people to Money & You – including her Corporate Management Team, her employees, her store managers, her children, her brothers and sisters – all because in M&Y we were able to verbalize the principles of success that she had been using for decades but had never been able to put into her own words before.

Jannie Tay is only one example of an executive who attends and brings her team leaders to our programs. Many leaders in the MLM/Network marketing field come and attend M&Y because of the recommendation of others, and then send their key top members to also attend to learn about the *Business Success Model* we teach. The result is leaders who can empower their Downlines so they become better team members and are able and willing to follow the success procedures that will make them a star and very successful because they have learned about **Systems**, and the power of following them.

Another example is Michael Allender, a M&Y and BSE Graduate, a leader of a division in Hewlett-Packard that was one of the first American companies to win the prestigious Deming Award because he applied the principles he learned in M&Y. Michael told us that he learned so much in our program that he quit HP as an employee, turned around and became a well-paid consultant for the company. He loved working for Hewlett Packard and he just learned much more than they could afford to pay him as an employee.

This has happened over and over. People learn the importance of being an active and responsible part of a team and often go back to their workplace and see how to support their organization in being more successful. They learn to be part of or lead an Entrepreneurial Team!

Some employees finally get the courage to “flee the nest” to start their own business on a part or full time basis. If you are in this category, you will get a head start and be able to cut years of the learning and business growth curve with the informational tools and skills you gain in *Money & You*. You will learn the fundamental skills required to be a successful entrepreneur, and if you so desire, you can start your own business. You will learn about adding value, and you will become clearer on your purpose and business. This alone could give you the freedom you have been looking for...

**Why go to Money & You?** So you can become a better employee and get compensated more. Or you can learn how to become a profit sharer by creating new programs or products for your organization and be paid for it. Or you can become a well-paid consultant. Or you can save years and considerable amounts of money by realizing that you are NOT the entrepreneurial type but can be a very important member of an Entrepreneurial Team. Or you can save yourself from investing your hard-earned savings and possibly mortgaging your home or borrowing from family and friends only to find out you are not passionate about owning a business after all!

Or you can soar like an eagle because now you know WHAT to do and HOW to do it!

This alone is worth many times the price of the tuition. How much is that worth to you?

***“I don’t have the time to do the program.”***

The program is scheduled over the weekend, plus one additional evening on Thursday, so you only lose one “traditional” workday.

Of course, if you are self-employed and don’t have the distinctions, principles and tools taught in M&Y, you are probably working around the clock, with no leverage, and no brightness of the future. If this is the case – you definitely will want to come to M&Y.

That kind of pressure can affect not only the bottom line, but also family relationships, leading to marriage/relationships, break-ups and divorce.

M&Y will help you in this area. We have been told that we could be billed as a “family program” because we have saved so many marriages by people getting clear on their priorities, setting up systems, to communicate better, leveraging their time, money and energy, and seeing how important it is to have the love and support of their family.

On the other hand, some people have found out that their business or marriage situation is beyond repair, and have opted to end their business or personal relationship. This would be an inevitable decision. In M&Y they find out that it is important to “**Fail Fast, Learn Fast, Correct Fast**” as our Mentor, Linda Chandler, likes to teach us, and with the distinctions they gain in the program, they can complete these situations in a loving, elegant and win/win manner.

If you think you are too busy, ask yourself “How much time do I spend working ‘on’ my business rather than ‘in’ it?”

Just by taking a few days off and away from your regular routine, you may find that you are able to see things more clearly than you ever have before. Money & You is an ideal opportunity for you to evaluate your business, your life, and to look at what you really want.

You will learn how to leverage your time, get your business working without you, so you can spend more time doing the things that you enjoy the most. You will learn how to create a business that isn't so reliant on you, giving you true financial freedom.

Isn't your business and personal happiness worth 3 1/2 days of your time with other like-minded entrepreneurs and individuals who are committed to achievement and growth?

Would you make the time available, if you knew with certainty, that you will learn how to:

- Get Faster Results?
- Create Leverage for Yourself?
- Make More Money?
- Build Multiple Sources of Income?

**Most successful people make the time available when they see that this opportunity will *accelerate* their rate of success and that they cannot afford NOT to do this program.**

**If you are stressed, unhappy, ready to “jump ship” in your work or business, if your relationship with a loved one is at a crisis, if you can't sleep at night, if you are drinking too much coffee/alcohol, over-eating, or if you are involved in destructive relationships and YOU WANT to make better choices, then M&Y is definitely for you!**

***“This is the busy season, I can't possibly leave now.”***

That means that you don't have systems in place – that you don't understand *leverage* – that you are working too hard – that you don't have a team that backs you up and is not there to support you – that you don't have certain distinctions that others see that allows them, when they see an opportunity, to go for it!

If this resembles someone you know, you actually can't afford NOT to attend. This is the best time for you step back. You will have a full and clear view of the business process in action and come away with that most valuable result – the insight you need to leverage your time, yourself, your resources, your money, and your product or service.

You would make the time available – if it was important enough to you. That's what successful people do.

If someone recommended this program to you ask them why they believe it is important enough for you to put your business aside and attend this weekend program.

This may be the best opportunity for you to do it – and the best timing – you just may not know that yet; and you may find that attending this program is one of the best decisions you have ever made.

***“I don't know if the program will work for me...”***

I can assure you that as long as you participate it will work for you! The program has worked for people from all walks of life, and from all over the world. We have so many examples of people just like you, that we are 100% confident that it will work for you too!

Money & You is taught in a way that it “by-passes” the conscious mind through experiential games, so YOU have an opportunity to see your underlying thoughts – your sub-conscious beliefs – and these games allow you to see any blocks or limitations that are in your way of your success, the ability to have large amounts of money, happy relationships, or a secure future.

It's really about YOU. And it is taught in the context of a business/entrepreneurial seminar, which makes it safe for many to get tremendous value and benefits from the program.

The few people – out of the over 60,000 plus participants from over 50 countries (in both English and Chinese) who attended M&Y and didn't get what they expected from the program were led to believe that this program was all about money or was an investment course.

In fact, it is not specifically an investment seminar – although we do help many investors think laterally. Take Robert Kiyosaki, the author of the *Rich Dad/Poor Dad* Series, who actually was a partner and instructor in the Excellerated organization from 1985 through 1994. Subsequently he applied many of our Money & You principles to create his famous *Cashflow Game* and original *Rich Dad, Poor Dad* book. He has published many books on investing and money. His whole niche became Investing and teaching others how to have the mindset of an investor. We are proud that he got his start from leading our *Excellerated* Programs which eventually took him to stratospheric success.

M&Y has also worked for the likes of Anthony Robbins, Jack Canfield, and ten of thousands of folks like yourself who needed the tools to take them to the next level. Many have gone on to create tremendous results in their sphere of influence – including creating and building Non-Profit organizations, supporting many worthy causes.

Would it work for you? It will, unless you are very attached to a narrow mindset, the status quo or do not want to change. Then you definitely wouldn't want to attend.

### **“How personal does it get?”**

Since the 3 1/2-day event is highly interactive, it can be as personal or impersonal as you wish.

You will be asked to participate in games with other participants, and have interactions with them, but you will always be at choice as to your participation in sharing with the rest of the group. You will never be put on the “spot,” or required to do anything you don't wish to do. There is tremendous *choice* in this program.

We do ask though that you participate fully because you will get the most value when you do. And Money & You includes a very safe environment in which to do that.

There are certain sections in the program providing you a space to get in touch with feelings you may have never felt before as we touch on mistakes and reveal the importance of seeing them. Ultimately, you learn how to learn and benefit from mistakes.

Whenever you get a group of committed individuals who are willing to learn and clear the past in order to move forward, emotions come up because it is personal. If you think about it, everything is personal... and this is a great program that has been attended by some of the toughest of the tough and has loved it.

### **“Is this program related to any religious organization?”**

Money & You is a completely non-denominational, non-religious program. The Instructors who teach it, the partners and different associates who run the organization, and many of the participants come from completely different religious/spiritual backgrounds. There is tremendous respect and regard for different beliefs, and none are imposed in the program.

During the program it is acknowledged that there is a higher power at work and Money & You does raise the level of social consciousness of many of our participants – particularly those people whose main reason for living used to be simply to make money or gain riches...

On the other hand, it has been said that it has taught spiritual/religious individuals who had negative judgments about business, money, prosperity and organizations, a new understanding of how money can make it easier contribute to their communities and spheres of influence. It gives them the tools that raises their own and their family's standard of living as well as their business opportunities.

### ***“What types of people do this program?”***

Participants from 13 years to 80 years old have completed the program. The youngest and oldest participants we have on record were relatives of graduates who invited them.

We are proud of the fact that many participants get so much out of the program that they highly recommend it to the rest of their family members and send them to the programs.

We encourage participants to bring their spouses; as couples find their relationships improve and deepen to greater levels of intimacy because of the shared “realities” and understanding they gain in regards to the challenges that the other may be facing in their business. It gives them a common “language” and a lateral-thinking ability which allows them to resolve issues much more rapidly.

On the average, our participants range from 22 to 55 years old. They come from all walks of life: entrepreneurs, business people, managers, professionals, educators, investors and spouses.

### ***“Are there people who should not attend the Program?”***

Absolutely. If you are a person who doesn't like change or you choose not to confront what is not working in your life then you would not enjoy Money & You.

The program is all about is looking at what is not working in your life, and/or business/workplace and having new strategies with which to approach those areas.

If you are a person who likes maintaining the status quo all the time, you won't like Money & You. If participating with people you don't know in games is uncomfortable and you don't like to stretch out of your comfort zone to grow, then you may not like it either. Money & You requires active participation - the more you participate, the more you gain and learn.

Most of all, if you are judgmental of people who are “idealistic” and want to be prosperous, enjoy real wealth, be happy, fulfilled and successful, then you would definitely not enjoy Money & You!

### ***“I have attended a lot of seminars, what makes Money & You different?”***

The biggest difference you find in Money & You is that it is a combination of personal and business development, set in a stimulating environment that is fun and exciting... and challenging.

Money & You has been presented for over 26 years. It has taken years for the program to be perfected at the level that it has.

Its creator is a complete genius in every sense of the word. He masterminded the games, exercises, and has a pattern of thinking that has been inherited by others in the organization. We learned the ability to continue to expand and grow the program to create fabulous and unmatched results. This accomplishment has been proven over and over again through the past decades.

In Money & You, you are more than entertained; you are totally engaged in the process of learning and discovery.

Each lesson and principle builds on each other to create a beautiful “piece of art.”

Many who have worked with us, have gone on to create their own programs. Professionals who are in the training/education field have applauded the brilliance, simplicity, power and effectiveness of the program.

Even the most experienced seminar goer will find there is always another level to learn to reach higher level of performance and satisfaction in life. If anything, it will validate where you are today, the choices you make, and your relationship to decision making.

We have a “Networking Table” at each Money & You where you can display your brochures and business information. This feature alone has led to tremendous cooperation, strategic alliances, for the participants and clients.

***“I’m the best at what I do, have all the money I could ever want, and my relationships are great. Why should I attend?”***

Are you telling me that there isn’t one area of your life that you couldn’t improve?

Do you have total harmony in your relationships? Do your management, staff and employees do exactly as you wish, and are there nothing else you can learn about business?

We have had some of the world’s most successful entrepreneurs, business leaders, Olympic athletes, best-selling authors, multi-millionaires and professionals at the top in their field attend the program to improve their personal and business performance. In fact, many of them send their entire staff, family and friends after they have attended Money & You and they come back again to review it regularly.

We have found that no matter how well you are doing, there is always room for improvement.

There is a principle in nature that you are either growing or shrinking. I am sure that you would rather be growing, yes?

We’ll happily share with you the VIP/Notable Graduate list and if you would like to speak to some of VIP’s in your area, we can arrange that for you.

***“Does this program have a track record in the Asia Pacific and North American Region?”***

With more than 60,000 Money & You Graduates from over 50 countries, the program has been proven to work in many different cultures and environments, and with people from very diverse backgrounds.

We have found that human nature is the same, no matter what a person’s race, culture or background. Our games WORK, and we are confident that this program will work for you too!

Another plus is that once you attend a Money & You program, you can attend any other M&Y program being offered, anywhere in the world – and in any language. You can visit, re-attend, help with games, put your promotional materials on the Network Table and meet potential clients/customers. Once a graduate, you have a tremendous network and “family” available to support your goals, dreams and aspirations.

## ***“Who are the Instructors?”***

Money & You is by individuals who have gone through extensive training and have successfully applied the principles in their business and personal lives. They are from a variety of fields/backgrounds and nationalities.

The unique learning environment you will find at Money & You is created by the setting up of games, simulations, exercises and the sharing after each by the participants. This is one of our claims to fame and one of the biggest secrets of our success.

Your Instructor is like a “tour guide” to the key components for success. This is the beauty of “*excellerated*” learning; and why it has gained predictable success over and over for nearly three decades.

Participants really like their Instructors and hope that their friends and associates will have the same one they did. But our technology and our different Instructors also help to prevent creating “groupies” or “followers” of the program. Instead, we encourage people to apply the principles in their lives and businesses, and realize that the power lies in their application, not in what we say, or because of the personality of an individual Instructor.

Your Instructor’s focus is on “application”, rather than just delivering “information”... and you won’t just do the program and then forget about it.

You will implement many of the tools, strategies and ideas provided, because Money & You is so experiential, this is an easy task!

## ***“My business is doing fine now. Why do I need to attend this program?”***

Whether you like it or not, you have to grow personally, philosophically, strategically and financially in order to handle the fast-changing world of today – or you regress!

You are never static. And that is one of the key mistakes many business owners and managers make – thinking that they are “doing fine” now and thinking they don’t have anything else left to learn.

Continuing education is no longer a choice. It is a necessity and your number one competitive advantage is not how much you have – but how fast you can learn – and adapt!

Think about this... if you lost a mere 10% a year from where you were 12 months ago in any aspect of your business or profession, how long would it take before your business lost its competitiveness? Would you be able to maintain capital enough to fund and finance your promotions and could you hire the personnel you need not only to survive, but to thrive?

We hope that you are working with us in getting clear on whether or not to attend this program and that this document will help you in making some distinctions that will be of value to you.

In Money & You, you will learn about the importance of making clear distinctions – plus, once you join this Network, you will have access to some of the most amazing Mentors and brilliant minds in business.

For instance, we are now in the process of learning about Network Science – as applied in business – this is something that no one else is teaching in a business setting. You will become a “futurist” and will learn how to read the future much better.

### ***“What could help me decide whether or not to attend?”***

Decisiveness is one characteristic shared by most successful people. Rupert Murdoch, was said to have made a decision to commit over \$1 billion dollars of News Corporation’s money to a project – all within 30 minutes!

Attendance at a Money & You is actually a rare opportunity and one that is not often available.

What are your considerations in the way of your deciding to join us?

Tell us, and we will help you decide. Money and You is not for everyone, and we promise that if we feel this program is not for you, we will let you know!

### ***“How do I know if Excellerated Learning really works”***

“Accelerated Learning” was developed from the seminal work of Dr. Georgi Lozanov as taught to the founders of Money & You. Now many universities, research psychologists, and professional educators have contributed to this science, including Nobel Prize winners Roger Sperry and Robert Ornstein.

The effectiveness of “Accelerated Learning” has been objectively measured. Don Schuster, professor of psychology at Iowa State University, was able to record that *“it produced at least 300 percent improvement in the speed and effectiveness of learning.”*

UNESCO has acknowledged “Accelerated Learning’s” effectiveness in learning languages, and the magazine Educational Technology stated *“it is a tool that allows students to absorb and retain a two-year language course in as few as 20 days”.*

Our *Excellerated Learning* Technology has been developed through the years and proven over and over again to be one of the most powerful learning technologies in the world. It is a combination of “Accelerated Learning” methodologies and we have added our own technology after many years of trial and error. One of the things that sets us apart are the principles we teach which encourages making mistakes and then correcting as fast as you can. This is how we developed our entire educational system and curriculum..

We are keen to share this technology with as many people as possible and encourage your participation.

Our Purpose is to *“Uplift Humanity’s Consciousness Through Business,”* which of course, includes the transformation of educational systems around the world. Our co-founder, DC Cordova, wants to support the eradication of poverty and hunger – and we love it when the graduates bring their families and loved ones, especially when they are teachers from traditional educational systems.

We are happy to say that we have had a positive impact in at least six countries which are now using this type of learning technology more and more in their educational systems. This is due, thanks to the many graduates, their staffs and teams who continue to support this work and take it into their own spheres of influence.

### ***“I can’t attend for these 3 1/2 days. Is there another program that you offer?”***

Yes, we have other programs on entrepreneurship, building your organization, money-making systems, and others. The biggest difference between other programs and Money & You, is that in M&Y, you have an opportunity to fundamentally shift the course and direction of your life – making it life changing.

Shorter programs focus more on information. Money and You focuses on the process of the breakthrough. They all are extremely well done.

***Then there is the Excellerated Business School for Entrepreneur (BSE):***

The pre-requisite is to attend Money & You. There is a small percentage that is allowed to attend BSE with the understanding that they have to attend Money and You afterwards. This is an Eight-Day Program that covers Sales/Marketing, People/Organizations, and Money/Finances. For more information on this program



We thank you for your interest in our *Excellerated* Programs. We look forward to having you in one of our programs and to empowering you and your ability to succeed for many years to come!

DC Cordova  
CEO/Co-founder, Excellerated Business Schools/Money & You Program