

\$300K @ 26

Achieving Off-the-Charts Success



*International
Bestselling
Author*

Foreword by Ben Gay III

Josh Jones



**\$300k @ 26
(Book Excerpt)**

By Josh Jones
Foreword by Ben Gay III



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Dedication

For Trendy, Zaylee, Sunny, Truly, and Aubree. You five princesses make my life a fairytale.

May your future be full of hard work that leads to exceptional success and happiness.

BOOK EXCERPT Table of Contents

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Foreword

Chapter 1 – Defining Success

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P r e f a c e

Gratitude

Before I begin, I would like to set the tone. While visiting Denver, I attended a presentation and book signing by one of my heroes. I had faithfully watched his video blog for years and loved reading his books, and I was excited to finally meet this celebrity. I'd seen him on various interviews on national television, and I had read tons of material he had published. I admired him so much, but unfortunately, the book signing ruined that for me. When I met him in person, he came off as, how my wife would describe, an "arrogant prick who only cared about himself." What a letdown! From what I could tell, he thought he was better than everyone else. I had the book signed, but from that day on, I stopped watching and reading anything he published. I tried to jump back in on a number of occasions, but when I heard his voice, I just remembered how rude he was to me. His snobby and conceited attitude drove me crazy. He seemed to have an incurable god complex, and I wanted no part of it. He took credit for everything he had predicted in the financial markets and for all his business's success. He didn't once acknowledge that maybe, *just* maybe, there was someone else in his life, past or present, who had helped him be successful. I, in no way, want to be like that gentleman.

On that note, I'd like to express to you, my dear reader, that I have so much gratitude for the people who have led me to my current state. I'm so incredibly happy. I have a beautiful wife and four incredible daughters. I have the freedom and ability to live where I want and to provide my family with the necessities of life. We want for nothing. I have had mentors and heroes and family and friends who have picked me up and pushed me forward. As I reflect on my life, it's tough to take credit for any of my achievements because I have been shaped and molded by literally thousands of inspiring and influential individuals. Although their impact may have seemed small, it has made a lasting difference in my life.

In addition to the influence of these mentors, I was also raised in a God-fearing and God-loving home, which has greatly impacted my life. Throughout this book, you'll only notice a handful of references to the role spirituality has played in my life, but I would like to acknowledge that I believe I am nothing without the strength my divine Creator has given me. I have felt inspired and sustained by a power greater than myself, as I have written many of these chapters. Throughout my life, I have felt guided and protected by an all-powerful Being. Regardless if you are of the same opinion, I would like you to know that

I sincerely believe that any wisdom shared within these pages stems from the source of all light and truth.

Lastly, I am grateful to you for taking your valuable time to read this book. I hope that as you apply these principles, you will experience a desire to change and improve your life. I want you to act—not just read. If your intention is to read only, don't waste your time. As you act and change, though, never forget to acknowledge and thank the thousands of people who have helped you succeed.

Foreword

Dear Reader,

I still remember the thrill of my first sale. I was selling boxes of Krispy Kreme doughnuts for a fundraiser. I set out with a determination to knock doors in order to win the grand prize, a brand-new, bright red bicycle. Before going out, my father taught me the best way to knock on a door.

In the south, everyone has a screen door. He told me after knocking on the door, I needed to step back far enough so that the homeowner had to open their screen door to see who was there. I would then hand them the box of doughnuts and say, "It's Krispy Kreme doughnuts time!"

On the first sale, I knocked on the door, handed the woman the box of donuts, and said my line. The woman went back inside her house, got her purse, came right back out, and paid me! I thought, "Oh this is nice!" And just like that, I was hooked on selling! That first experience later helped me with other childhood business endeavors and all of my sales interactions for years to come.

Throughout the years, I picked up many different titles: President, CEO, Executive Consultant, Coach, Speaker, Sales Trainer, and Author. However, I am first and foremost a salesman. I absolutely love it. It's the backbone of everything I have accomplished!

When I was twenty-two, I was full of myself, but I had nothing going for me at all except a wife who would have liked to have her nursing school tuition paid. One day, I saw an ad in the *Atlanta Journal Constitution* that said something like, "If you know anything about marketing plans and want to make more money, dial this number." Well, I didn't even know what a marketing plan was, but I knew I needed to make more money! I was making just \$100/week at the time. Even adjusted for inflation from then to now, that was bad!

But it turns out I was about to step onto a rocket ship of an opportunity . . . right alongside some of the greatest sales professionals ever known! I went to a telephone booth, called the phone number from the ad, and began to interview the gentleman on the other end of the line. I was trying to decide if I would grace him with my presence at an interview. Seriously.

Just as I was warming up the person on the other end of the line, he abruptly stated, "Mr. Gay, I'm not the person standing in a phone booth answering want

ads.” He then asked where I was. I told him, and he said, “Good, you’re near my office. He gave me the address and said, “Be standing in front of my desk in 10 minutes, or don’t ever call this number again!” and he hung up. I yelled for my friend and future business partner, Jimmy Rucker, to pull up the car. Then, like Batman and Robin, we rushed to the address I was given. We arrived with a minute or two to spare, and I sat down by a curly-haired guy seated in the waiting room.

I said, “Hi, my name is Ben Gay, what’s yours?”

He replied with a chuckle, “Ben Gay?!” Then he proceeded into all of the possible jokes you can make to a person named Ben Gay.

When he finished, I asked again, “And what’s your name?”

He said, “Zig Ziglar.”

I said, “With a name like ‘Zig Ziglar,’ you’re making fun of ‘Ben Gay?’ You’ve got to be kidding me!”

I had never heard of him, and neither had anyone else—yet. At that time, he was just a cookware salesman from Columbia, South Carolina.

Before I left the office that day, Bill Dempsey, the gentleman on the phone who hired me, gave me an old scratched-up vinyl record of *The Strangest Secret* by Earl Nightingale and an old beat-up copy of *Think and Grow Rich* by Dr. Napoleon Hill, both of which I still have to this day. He said, “Listen to this record and read this book. You’re going to need them.”

I listened to the record and read the book, but I didn’t do well at first because I didn’t listen to instructions and/or learn the script. I thought personality alone would carry me along. As I got serious and learned what I needed to learn to succeed, that all started to change. I figured out if you come in early, stay late, work on weekends, memorize the presentation, and learn the product backwards and forwards, then you’ll be able to spend your day talking to qualify prospects, and you’ll get your sales. Success began to flow

Little did I know when we first met, Zig and I would soon be competing head-to-head in a year-long competition where the first-place prize was a “mystery prize” and the second-place prize was a Rolls-Royce. Zig celebrated his victory early, while I was still out selling through the very last night. I won by only two sales that had been made in the final hours of the competition. As the winner of the “mystery prize,” I was named president of the whole company, which soon became the largest MLM/direct sales organization in the world at the time!

Years later, I was sitting down to dinner in my home in California with Earl Nightingale and Dr. Hill, and I told them that same story. They asked me if their book

and record helped me. To which I replied, “Well, you’re sitting in a 7,000-square-foot home, and you both work for me . . . so yeah, your material helped a lot! Minus your book, Doctor Hill, and your record, Earl, I’m not sure we’d all be sitting here together tonight.”

The world needs sales success stories to be shared. *\$300K @ 26* is one such story. I believe it will inspire thousands to take the leap into the sales field, to keep knocking doors, to keep facing rejection, to fanatically learn the scripts, and ultimately, to achieve unimaginable success!

Looking at Josh is like looking into a time machine, except my hair wasn’t quite as dark. Josh is about the age I was when I just started getting some traction. I get a thrill out of it because I know what’s to come. There will be some ups and downs, but I know what’s ahead of him, and it’s going to be one amazing ride! There are people who wouldn’t believe this kind of success is possible from knocking on doors. This book is your proof. Here’s the story.

The advice I have for everyone reading this book: Get serious sooner! Read this entire book and internalize what you read. Josh is poised to be one of the Napoleon Hills, Earl Nightingales, or Zig Ziglars of today. As those authors transformed my life, these words can inspire the same thrilling results that I, too, experienced at a very young age.

All the best!

Ben Gay III
Editor/Author/Publisher
“The Closers” Series

I n t r o d u c t i o n

The Income Percentile Curve by Age

As I write this, I'm twenty-six years old. In 2016, I earned approximately \$300,000. Toward the end of that year, I was going through my finances preparing to pay taxes, and I wondered how I might rank compared to other twenty-six-year-olds. With sudden curiosity, I pulled up Google and typed in "income percentile by age." The first result was a personal finance site called DQYDJ, or Don't Quit Your Day Job. For their site, they created an easy-to-use tool where you can plug in your age and income, and it will automatically generate a graph showing an income percentile distribution according to your age. You can see how you rank at this site: <https://dqydj.com/income-percentile-by-age-calculator>.

I took the same data they used from the Annual Social and Economic Supplement (ASEC) and recreated that same chart I saw. The difference is the top of the chart on DQYDJ's website stopped just over \$150,000.

The following chart is completely fascinating, almost mesmerizing:

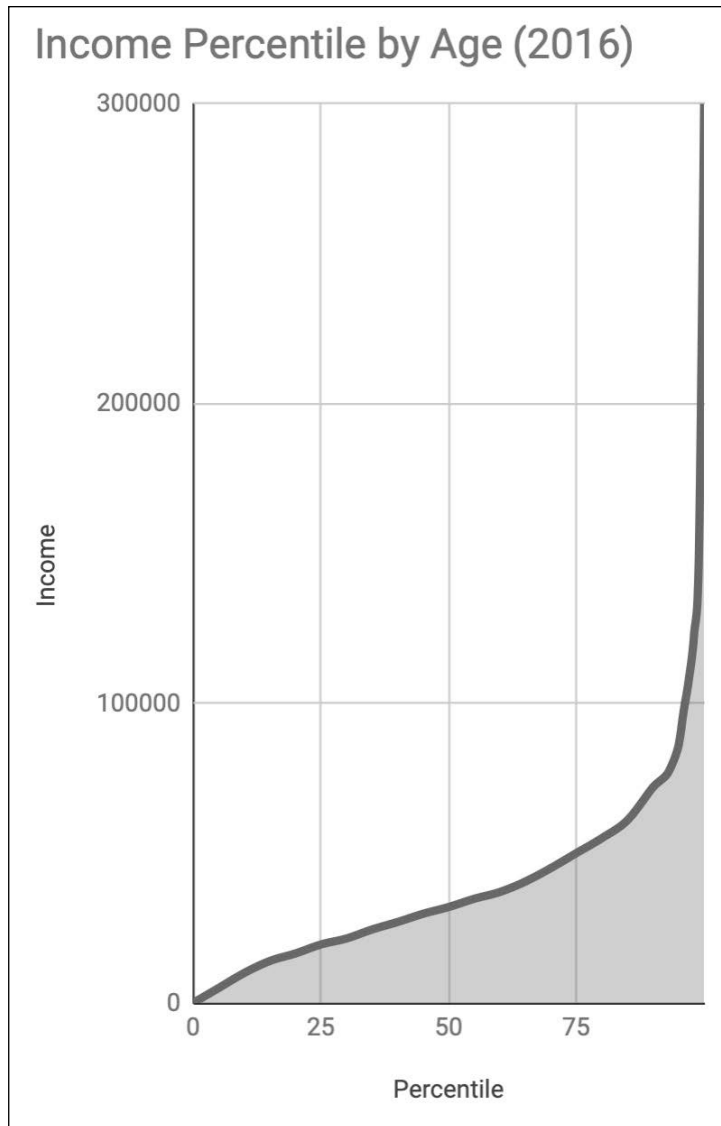


Image 1: Income Calculator

Let's talk about this graph for a bit. The 99th percentile starts at \$153,169—my income from last year basically doubles that amount! Right around the \$80,000 mark is where the income rate curves vertically for my age group. I'm writing this book because as I was staring at this graph, completely captivated, I realized that I was literally off the charts. I had the sudden realization that I've been extremely blessed throughout my life and career, and I wanted to share what it took to get to this point. Thanks to lasting guidance from mentors and life-shaping ex-

periences, I've achieved my current financial status, as well as success in other areas of my life. Income is simply a measurable indicator of how truly fortunate I've been in my life thus far.

Assuming my high school graduating class, which consisted of about 100 people, perfectly matched these statistics, my current income would triple the income of the fifth highest earner of my entire graduating class! How did that happen?

This year, my wife and I bought our first home. My mortgage payment, including taxes and other fees is \$2,600, but I pay \$3,000 to pay it off quicker. We own both of our cars 100 percent. Additionally, I paid \$10,000 cash for a white baby grand piano and didn't even blink. When my wife gave birth to our third daughter, we also paid cash for that (although, it was a homebirth, so it cost a fraction of what a hospital birth costs). I also just dropped \$4,400 on LASIK, and I've donated about \$30,000 to my church this year. Despite these expenses, I have roughly \$100,000 in my bank accounts, \$20,000 in stocks, and \$15,000 in miscellaneous investments. To top that off, my company owes me about \$30,000 that will be paid out over the next month. My net worth is roughly \$150,000–\$200,000. When you compare that with the statistics we see today, which show that most people have next to nothing saved, these figures are totally unheard of, especially for a twenty-six-year-old!

How did I get here? That's the idea we're going to explore throughout this book. Twenty-six years old, \$300k income. The median yearly income for that age group is \$32,000, and here I am, making nearly ten times the amount the average person my age makes! Is there something wrong with Millennials? Is the economy bad? Am I just super lucky?

This book is intended for anyone who wants to be off-the-charts successful, quicker than anyone else their age. This is for teenagers looking for guidance, wondering if college is right for them or not. This is for college students looking for summer internships or jobs. This is for parents and grandparents looking for a model of growth and development for their children. This is for anyone trying to sell a product or service, wondering if there really is a pot of gold at the end of the sales rainbow. This is for the underpaid, underachieving, underworked individual living below their potential. If you think you've arrived at the point where you can't learn anything, then this isn't for you. Socrates said, "I am the wisest man alive, for I know one thing, and that is that I know nothing."

Furthermore, I want this experience documented for my children. Whatever field, hobby, sport, career, or other pursuit they embark in, I want them to strive to be exceptional. I want them to be off the charts in the ninety-ninth percentile—beyond where the curve goes vertical. I want to provide them and my readers with a roadmap for exceptional success. I'm not talking about average success: this isn't the \$32k-per-year book, this is the multiple-hundreds-of-thousands-of-dollars-per-year book. I'm a huge believer that it's possible to observe and learn

from the elite and then replicate exactly what led to their success. Much, if not all, of what I share can be duplicated. One of my mentors will earn significantly more than what I'll earn this year, and he's only a year older than I am. When we first met, I tried to copy his actions so intensely that I now even have the same contagious laugh. When he writes a book, I'll be first in line to buy it! There's always room for growth and improvement. There's always someone out there whom, if you humble yourself, you can learn from.

The levels of success that I've achieved and the path I've taken to get here aren't exclusive to me. Everything I've done can be done by any human being with an IQ over 70. Get tested—chances are that if you're reading this book, you make the cut. More importantly, I think your heart and determination to succeed, with a little guidance, are what will ultimately help you achieve your dreams.

This book is my roadmap; yours may be very different, but I promise that as you read this and follow your own unique passions, you'll see a plethora of parallels and applications to your life. In the scientific world, there are universal formulas. If you combine certain elements and conditions together, you get certain results. We live in a world governed by these laws of science. Income has become a chemical reaction to me; like mixing vinegar and baking soda, I know that certain actions will always yield similar results. I'm going to share with you the tried-and-true formulas of success that I've learned, applied, and found to be the most impactful and critical for big results.

I'm not a multimillionaire or a billionaire; I *am* on the path to having an extremely successful life, though. I want to walk you through the path that got me to where I am today, and share with you the best philosophies that I've adopted along the way. If what I write changes one person's life, and they achieve a similar level of success, it was worth my time to write this book. Maybe that person is you.

Defining Success

Worthy Goal or Ideal

Earl Nightingale said it best, “Success is the progressive realization of a worthy goal or ideal.” Money is a fruit of success, but making money doesn’t necessarily mean you’re successful.

Is a drug dealer successful? Is their goal of selling drugs worthy? I don’t believe so. What is the end result for their customers? A drug dealer helps foster the mental, emotional, financial, and spiritual decay, and often, the death of their customers. Drugs create an ever-increasing dependence just for the user to feel normal. Addicts will often spend all their money and then turn to violence and stealing just to get another fix. Some sacrifice their family relationships, spend years in rehab, live in and out of prison, and ultimately become burdens to society. What is the end result for these customers? Destruction. Do drug dealers have enough faith in their own product to use it themselves? Is it a worthy goal to make a living by making or selling illicit drugs? Not a chance.

That’s an extreme case, but think about your job: what is the end result for the customer? Would you like to be your own customer?

Now, let's compare that example with the opportunity I chose to make my career. I work in direct sales for a solar energy company. This year, I personally helped over 100 homeowners reduce or eliminate their dependence on fossil fuels for their electricity. This change in power consumption will last for twenty to thirty years. Their average electric savings rate was 35 percent. This translates to saving an average of \$600/year. That savings is expected to grow because we give customers a protected rate, meaning their prices increase at a much slower pace than their current utility companies'. Let's assume, though, that savings doesn't grow. $\$600 \times 100 = \$60,000/\text{year}$ that my new customers will save. Twenty years down the road, the total savings grows to \$1.2 million. My customers spent nothing extra out of their pockets to collectively save over a million dollars! When you add the rate protection, that savings will be many times larger.

I sleep so well at night knowing that I'm working for a noble cause; I'm helping my neighbors and friends save money! Success is not success unless it's coupled with inner peace, which comes from progressing toward a worthy goal or ideal.

Expanding Your Sphere of Influence

Another element of success is the footprint you leave. How big is your impact on the lives of others?

According to Wikipedia, "Van Gogh was unsuccessful during his lifetime, and was considered a madman and a failure. He became famous after his suicide." Now, he is "among the most famous and influential figures in the history of Western art."¹

I don't want to be like Van Gogh; I want to make the world a better place while I'm still alive. I want to spread a positive influence to hundreds and thousands—and ultimately, millions or even billions—of individuals. How big is your sphere of influence? How will your influence determine the success of others? Are you using that influence for good? Would people say they are better off after having met and learned from you?

I see many aspects of life as one big multilevel marketing pyramid. The way to really expand your influence is to teach, train, and develop other people so they can, in turn, be influential. First of all, before anyone will ever listen to you, you have to learn for yourself that you're worth more than \$10/hour. You have to learn to multiply your income and value by ten. Be worth \$100/hour. How do you do that? In Chapter 3, I talk about what it felt like when I almost sold my soul to learn how to multiply my value. It's not easy at all; that jump in income and mentality is super dramatic. Jumping from \$10/hour to \$20/hour is nothing

¹"Vincent van Gogh," Wikipedia, Wikimedia Foundation, last modified 16 October 2017, 15:26, https://en.wikipedia.org/wiki/Vincent_van_Gogh.

super impressive. In order to get other people excited to follow you, you have to experience an exponential increase in your true value. No one gets pumped up to follow a leader who lives an average life making average money. Alexander the Great was an over-the-top, incredible leader who influenced entire nations. If he hadn't been an exceptional leader, his life would have been a much different narrative and he might have been called Alexander the Average instead, and you wouldn't even recognize his name now. We wouldn't even know about him if he hadn't first focused on his personal development and learned from the philosopher Aristotle. That mentorship taught him how to be one of the most influential rulers of all time. In Chapters 5 and 6, I explore the mentorship I've received and the most effective ways I've learned and developed myself

Continuing to the next step in expanding your influence, after you've become exceptional, teach others to be exceptional. Help them open their mind and see the possibilities. Then, help them see their potential. Repeat. Focus, then, on a core group of students who are eager to share the knowledge with others. Your influence will multiply as those five or ten people share your wisdom with another five or ten people and so on. The results of your teaching will compound and expand faster than you can track. Your positive influence ultimately becomes immeasurable. You'll learn more about exponential growth in Chapters 11 and 15.

One example of essentially unlimited impact is writing a book. I'm so excited to write and publish this book because this is a way to expand my influence and to share the wealth of knowledge that I've received from so many different influential heroes and heroines in my life. I'm so grateful for those people that as a tribute and token of that gratitude for their mentorship, I want to spread their influence even further. I can't spend good quality time with even hundreds of people, let alone thousands, but through a book, I can record my thoughts and the wisdom I've gained and therefore, have the potential to reach and change billions of lives.

These expansions of our impact on the world start with an expansion of character and ambition in ourselves. I can only help someone come to *my* own level of achievement and understanding. For this reason, it's important to first become successful, then share that success with the world. Many people in leadership roles have a flawed mentality: they try to encourage and motivate others by telling them what to do rather than *showing* them what to do. I've learned over the years that 100 percent of the time, the most successful leaders *lead from the front*. As you do this, your circle of influence expands, and the success you enjoy personally is magnified by fostering the success of others. I don't think success is true success unless it's shared with the world. A hermit who lives in a cave with a chest of gold coins and talks to no one is not successful, no matter how much gold he has.

I was so incredibly blessed to make so much money this past year; however, in my eyes, my success was not in earning the money. Money was a byproduct. My

success was in my influence, in pushing people to new levels of achievement, shaping new paradigms, and improving the quality of life of those around me.

Zig Ziglar sums up this notion best with this declaration: “You can have everything in life you want, if you will just help enough other people get what they want.”² The way I see it, I successfully expanded a positive influence better than 99 percent of people my age; therefore, I was compensated financially better than that 99 percent.

The Outdoor Code

I was a Boy Scout growing up. Thanks to the bribery of my dad to earn my driver’s license and the diligence of my mother chauffeuring and prodding me in the right direction, I achieved the highest rank and became an Eagle Scout. Throughout the eight years that I spent working toward that award, there was one thing that stuck with me more than anything else: the Outdoor Code. The Outdoor Code goes hand in hand with the principles of Tread Lightly and Leave No Trace. These are ethical values of the Boy Scouts, considered to be more than just mottos or slogans, and are revered by many as a way of life. They teach that whether you’re hiking, camping, fishing, or just living your daily life in your own home, you should always strive to leave your surroundings better than you found them.

My greatest takeaway from that lesson is a sense of responsibility for the world. We should constantly try to make the environment, our friends, family members, neighbors, coworkers, and even our pizza delivery person better than how we found them. What if everyone in the world adopted this principle as a way of life? There wouldn’t be an ISIS, and there wouldn’t be world wars and holocausts. There would be no need for atomic bombs or aircraft carriers. Hate crimes and racism would come to an end, and we wouldn’t always be looking over our shoulder wondering who’s going to try to harm or take advantage of us.

Success, in my opinion, is adopting this mentality and then spreading it. Global change is sparked by individuals who collectively rise up and vote by their choices and their consumption habits. If you want to vote against GMOs, then buy and support organic farming. If you want to vote against coal, go solar. If you want to vote against solar, buy coal. If you’re pro free trade and outsourcing, then buy foreign automobiles. The free market and our consumption choices make a huge impact on the future. The will of the people is made manifest by our actions. Towns degrade and turn to slums if everyone neglects their property and litters without shame or guilt. Civilizations, likewise, crumble as the morals of the people degrade.

²Dan Western, “34 Best Zig Ziglar Quotes on Leadership,” Wealthy Gorilla, <https://wealthygorilla.com/28-best-zig-ziglar-quotes-leadership/>.

Any interaction with another human being should include the thought, “Am I leaving this person better off than how I found them?” The parable of the Good Samaritan from the Bible exemplifies this trait. The question posed to Jesus that prompted this parable was: “What shall I do to inherit eternal life?” The concept of eternal life is the ultimate goal and aspiration in Christianity. I’m sure everyone present was listening and paying diligent attention to every word: “And he answering said, ‘Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy strength, and with all thy mind; and thy neighbour as thyself.’”³

The follow-up question was then asked, “And who is my neighbour?”⁴ Jesus replied with the following:

And Jesus answering said, “A certain *man* went down from Jerusalem to Jericho, and fell among thieves, which stripped him of his raiment, and wounded *him*, and departed, leaving *him* half dead. And by chance there came down a certain priest that way: and when he saw him, he passed by on the other side. And likewise a Levite, when he was at the place, came and looked *on him*, and passed by on the other side. But a certain Samaritan, as he journeyed, came where he was: and when he saw him, he had compassion *on him*, and went to *him*, and bound up his wounds, pouring in oil and wine, and set him on his own beast, and brought him to an inn, and took care of him. And on the morrow when he departed, he took out two pence, and gave *them* to the host, and said unto him, ‘Take care of him; and whatsoever thou spendest more, when I come again, I will repay thee.’ Which now of these three, thinkest thou, was neighbour unto him that fell among the thieves?” And he said, “He that shewed mercy on him.” Then said Jesus unto him, “Go, and do thou likewise.”⁵

The Good Samaritan left his neighbor better than how he found him. He went out of his way to make life better for this wounded and beaten man he didn’t even know. He dressed the wounds, sacrificed his own vehicle, and walked instead, and then he paid for this stranger to be cared for when he couldn’t be there. Were either the priest or the Levite successful? Certainly not. Love your neighbor as yourself; leave them better than how you found them. Leave the sidewalks, parks, shopping carts, bathroom sinks, toilet seats, hiking trails, campsites, rivers, lakes, beaches, and most importantly, the people you interact with all better than you found them. When that simple Boy Scout ethical code is adopted by mankind, the world will know peace.

³Luke 10:27 KJV

⁴Luke 10:29

⁵Luke 10:30–37

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