



THE LANDGEEK

The Art of Passive Income Podcast With Mark Podolsky and Scott Todd

Today's Guest: [Brad Klontz](#)

Transcript

Mark: Hey, it's Mark Podolsky, The Land Geek, with your favorite nichey real estate website, TheLandGeek.com and I'm really super excited about today's guest for a number of reasons. But before we talk to today's guest, I'd be remiss if I didn't properly introduce my cohost: the professor, the brain, you know him, you love him; Scott Todd from ScottTodd.net, LandModo.com and most importantly if you're not automating your Craigslist and your Facebook postings, PostingDomination.com/TheLandGeek. Scott Todd, how are you?

Scott: Mark, I'm great. How are you?

Mark: I'm really great and I'm really excited for today's guests and I've got lots of questions because I'll tell you Scott I grew up hearing a certain money script and if I asked my parents about it they say, "No, we didn't say this to you." But somehow I've internalized the fact that there isn't enough or it's, you know, those nice things are good for those people but we don't need that stuff, that's showy.

So, to this day like I have a hard time buying myself something but I have the answer – it's Dr. Brad Klontz. He is the founder of the Financial Psychology Institute, he's an associate professor practice in financial psychology at Creighton University Heider College of Business, he is a

managing principal of your mental wealth advisors, and he is a fellow of the American Psychological Association and a former president of the Hawaii Psychological Association. He has partnered with organizations including J.P. Morgan and H&R Block in efforts to help raise public awareness around issues related to financial health and financial psychology. Scott Todd, a financial therapist, a financial psychologist. I just got done reading his book *Mind Over Money*. Dr. Brad Klontz, how are you?

Brad: Mark, I'm so happy to be here and let's go ahead and get the therapy session started.

Mark: Yeah, I mean... I think we should start... Okay, you know I think I've got deprivation issues. I'd like to know; Scott, what was your money script from your parents growing up? I know you didn't have an abundance mentality.

Scott: No, there was no abundance mentality. I mean Mark, literally I was raised by a single mom, we lived paycheck to paycheck, and essentially I grew up I would like can we get this and she'd like, "No, I don't have." You know you can't get this without the money. We never had the money for like anything. I'm not saying that I was deprived as a child but essentially you know like it was always a stretch. My mom and dad really did the best that they could with what they had but it was always a stretch.

I remember one time I went to the store and I wanted... I forgot what it was. I wanted like an album. I mean people are like what's an album? You know like you put on a record player and you play it. I wanted this album and my mom is like no we can't get it and I'm like why? And she said because I don't have the money and I'm like well, you have checks and she's like no, but there's no money in the bank and I'm like, "Just write the check mom." She's like no and so it was always that whole thing of we don't have the money, we don't have the money and that's really you know you grow up and you're like we don't have the money for that. Then like you're saying Mark now when it comes time to buy yourself something nice or to splurge a little bit it's like you feel guilty about it, right?

Mark: Oh, by the way, I have like these tiny little bursts of rage because Dr. Brad I have three teenagers and they'll ask me for something and then I'll be like you entitled? I could never ask my parents for this and then I'm kind of like I all right I'm going to chug myself you know that's not good, but it's my default is not good. So, I'd love to know just to start off tell us a little about your background, how you got started in financial psychology and lead us into what is a money script?

Brad: Okay. So, first off, I love how you guys are talking about your own personal experience and I invite your listeners to think about their own as we're talking about this and I actually got interested in financial psychology. Some are clinical psychologists by training and I had to borrow a bunch of money to become that. So I had about \$100,000 of student loan debt and I grew up in... My parents divorced early so we had financial problems in my growing up years and I got some of the similar message. Like you know we don't have enough, we cannot afford it. I also saw my parents be really good with money. Like my mom was a bit of a money hoarder if you will. I mean she was very much interested in making sure that there would be enough when we needed it.

So, I was raised with this sort of be prudent around money, you need to not take on too much debt and low and behold I go and get a doctorate degree and I owe a \$100,000 in student loan debt. In year one I paid about I think it \$8000 in interest and this was a very difficult thing for me to deal with psychologically. So, I did what any reasonable person would do, Mark. I sold everything I had of value and I put it all in the stock market and over the course of the previous I had seen a friend of mine make \$100,000 trading stocks and this guy knew nothing about it. But I thought what a brilliant strategy for me to get out of debt and I had so much anxiety about being in debt.

Now, I had a great couple of months and then the tech bubble bursts. So, I put in about two months before the bubble burst and those of you who have been sitting on the sidelines now just be careful we've had another bubble run up but I did it. I put all my money in there and then I watched it decrease and it was an incredibly painful experience for me at which point I looked into the field of psychology because when I had run into problems in other areas of my life I found great value in blaming my parents and I'm kind of joking but I actually did. I actually got on a plane back home and I went back home and I started interviewing my family members because I wanted to find out why would a reasonably intelligent person do something so stupid with his money which was me and the field of psychology at that point hadn't written about it. There was really nothing. I was actually looking for the book that I ended up writing. I wish I could have found it, it would have saved me years but psychology had ignored the topic so I did that.

I went home and I started interviewing my family members and I became shocked by hearing some of the stories that had been happening in my family for generations around money but nobody had talked about it. So, instead I'm getting these messages and these anxieties around money but I had no clue why. So for me going back, hearing about those stories really set me on the road for my own financial psychology discovery and then as I

said the field of psychology had totally ignored it. So I like to joke within a month or two I became the world's leading expert in financial psychology because psychologists had ignored the topic of money.

Mark: Yeah, that's incredible and I think it's interesting because I think I read in your book that for the spouses it's 80% of the spouses or was it 80% of people consider money there number one point of stress. Is that still the case?

Brad: That has been the case since before the great recession actually. Since 2007 the American Psychological Association was doing a stress in America survey where they have people rank various categories like health, children, finance and in the latest version they put politics and year after year money tends to top the list. With three out of four Americans saying money is the most stressful things in their lives or at least one of the top two. So, we are very stressed about money as a nation which is somewhat ironic given that we are one of the wealthiest nations and there are some psychology behind that too, Mark. But yeah this is a huge stress for many Americans and when we see a really stressful situation we have sort of a natural inclination to avoid it which makes matters worse.

Mark: Yeah, absolutely. So, let's define what is a money script?

Brad: Okay. So, a money script is a typically subconscious belief we have about money. So, we are not typically aware of this because money has the tendency a taboo topic so we don't talk a lot about it. It's very often given to us from our parents or grandparents. So, you'll see a family pattern getting passed down through the generations. Like for you Mark the money script there isn't enough that is a money script that you inherited and they are also very contextually true. So, these beliefs all are 100% true in a certain context.

However, contexts have a tendency to change and so these believe though won't necessarily change. When they are anchored in place with very intense emotion, so like for example, if you had an ancestor who grew up in poverty with the belief that there isn't enough money, that's a very emotional belief and they are very often terrible consequences for not having enough money. So, when there is intense emotion attached to that belief, it makes it very difficult to change and there are some theories on health and part of health is being able to adapt to new circumstances. To be able to shift your thinking, shift your beliefs and not get stuck on a certain line of thinking. What happens with money scripts when they are based in a traumatic experience? When they are based in a very emotionally intense experience, it can be then very difficult for them to change.

Mark: Yeah, I mean Scott, I don't know about you but like a waste was a very big thing in my family. Like if we went out for dinner, we're bringing home the leftovers and damn it those left overs are being eaten. But now that I have my own family, these kids waste food all the time and it makes me crazy and I yell at my wife like, "No, that's a perfectly good pizza." She's like, "Honey, it's four days old, it's got cheese and throw it out." I'm like, "No, let's freeze it." So we're fighting about this, we're fighting about that. I mean Scott, do you ever think about waste?

Scott: Well, no not really, but it's funny. I'm laughing for two reasons, Mark because one literally, not even an hour ago like my wife was talking to me about like dinner for tonight and she's like I'm thinking about making spaghetti and I'm like, "I like spaghetti but the problem with spaghetti is you make all these sauce and it's just the four of us and then it's like sauce for like 8 people, 16 people it is a lot of sauce." I'm like, "And then it goes in the freezer, it sits in the freezer and I'm like it just drives me insane because it just sits there taking up space" and I said to her, "It's just a waste." Like it's too big to make spaghetti tonight but [00:11:40] [indiscernible].

So, you've got that component where I'm like don't do this but it doesn't drive me insane. But it's funny because my wife grew up in a family of six kids and her dad was in the military, her mom was a stay at home mom waste was a big thing for them. Like they were really dialed in and it would drive my wife insane when my son would go into the shower and he would spend you know like an hour in the shower and she's like banging on the door and I'm like why? Why are you banging on the door? She's like he is wasting the water. So I literally took the water bill one day I'm like, "Listen, let's figure out how much money that shower is costing us." It's costing us like 45 cents for an hour of shower and she's, "Oh, okay that's not too bad."

Mark: Yeah, so Dr. Brad, like how do Scott and I really do what we want to do in life which is like improve our relationships with our kids and our spouses and our friends and not let this sort of old script, like for me of waste kind of, take the lead if you will and kind of in a way it's not reality anymore. Like what Scott said I can afford to waste the leftover food. It's not really affecting my life where what you were saying before it is a truth like you shouldn't just be wasteful but context is important. So how do you help me?

Brad: Oh well, you're a tough case but I will do my best. So, I think one of the things that can be really helpful is to sort of trace it's origin. So my mother for example bit of a hoarder okay. So, doesn't want to throw anything out and when you trace back the history well she's a child of her

parents who grew up in the great depression and you really didn't want to waste anything in the great depression. As a matter of fact your survival was often at risk and I traced my problems back to my grandfather who lost all his money in the bank. So when the banks... you go to the bank one day there is no more money. Well you don't trust banks so that is a believe that my grandfather had and I found out he died in his mid-90s and he never put a dollar in the bank the rest of his life.

So, that was such a profound experience which by the way is a terrible strategy if you want to make money or grow your wealth to avoid financial institutions. But this fear got passed down to my mother and now I saw it in the way she approached money and didn't really get ahead because she never invested money outside a bank or CD's so she was extremely conservative. So then I called it a dysfunctional pendulum where we have a tendency to either do exactly what our parents did or we swing towards the opposite. So I swung towards the opposite I'm like you don't invest in anything well I'm going to do what wealthy people do and then of course I did a really dumb thing and put it all in one asset class that was highly overvalued. So now at that moment if I hadn't looked into my past I probably would swung right back into my grandfather's believe where you can't trust financial institutions and actually we're seeing a lot of millennial who have this sort of believe pattern because they saw their parents go through the 2008 recession and get hurt by that.

So, number one I would say is it really helps to trace the pattern because those beliefs come from a very real place, a very contextually true place and knowing that for example when I had my believes come up like one of the things for me is when work. Like I come from generations of workaholics and if you trace it back I had an ancestor who didn't do any work at all. So the previous generations have been trying to make up for that lazy burger and so we're all feeling like we're not working hard enough. So to know that is traced back into my family history really helps empower me. So it's not just this thing that's this truth that resides in front of me I'm playing out a family script that's going back for generations and hasn't always worked by the way. You know like not having a father around isn't a great experience for kids or grand kids or any of that. So tracing the history can help you gain new perspective.

Then the second thing I would say is and Scott alluded to this already by talking about how he sort of talks back to that automatic manuscript that's popping up into your head. So I call it creating a new money mantra. So, you know, if you have this script going through your head like they'll never be enough it really helps to actually write that script down and evaluate it a little bit. Is this true? Is this actually true for now, for me and my life right

now? And is it true in just one area? And sort of flush it out and if you can take that one sentence and make it into three or four sentences, it's probably going to be much more balanced and more applicable to your reality right now.

Now that might have been 100% accurate when you were a kid or for your grandparents, but it's probably not entirely accurate right now and so if you can make that into a sentence and for me, like around work, I always felt like that couldn't work. I felt guilty when I was leaving work, I was working lots of hours, maybe like 60, 70 hours and then I find out my father's working 100 hours and feeling lazy and I'm just like, this is crazy. This is insane. So now I have a little mantra. When I'm getting ready to leave work, I'll be like, no, no, I need to do work and instead I'll say, yes, I need to do work but I've also worked really hard. I really want to spend time with my children, I want them to love me and I want to love them and I'm leaving work. And so, what I do is, I attach it to a value that is more aligned with actually how I want to be in the world because I still have that money belief pop in around, you need to work, work harder; work more. That's always going to be popping into my head but I don't just run with it now.

I took some time to evaluate it and now I say to myself those other things that are in line with my values. So that's the tip I would give you Mark, is to try to flash that out, make it more accurate. And for a while, I carried around that little script in my wallet. I would actually have to pull it out because my anxiety around not working enough was so intense that I couldn't just have this thought and then erase it. I actually had to pull something out and retrain myself around it.

Mark: Yeah, I think that's great. If you look back at your practice, is there a recurring money script that you see again and again and again, and how do you then deal with that? So that the listeners... because maybe my waste stuff or maybe Scott's issues aren't the norm. What would you say is more of a common script?

Brad: So, in the research we've done on money scripts, and we've done this with thousands and thousands of people now in various studies and we identified four common categories of money scripts and one of them is what we call money avoidance. And so, this often happens for people who grew up in a poor neighborhood or family, certainly the way I grew up, where you have these negative beliefs around rich people and around money. So rich people are greedy, money corrupts, there is virtue in living with less money, it's almost sort of virtuous. And so that's a money belief that we've researched extensively and it's probably not going to come as a big surprise

but it's strongly correlated with not having as much money and sort of self-destructive financial behaviors.

Because if I have this intense guilt basically around becoming one of those bad rich people and if this is happening in my subconscious and all my family agrees with that, the more money I make, the more I'm going to move towards this very undesirable character, this Ebenezer Scrooge type of person, I don't want to be that. So, people have a tendency to self-sabotage. I've seen this many, many times where people start to have a successful business and then they blow it and it's this self-sabotage you also see with people who win the lottery, people who come into big financial events. We see with professional athletes and musicians along the way where to become one of those "rich people" causes a lot of emotional distress and so they have a tendency to blow up. So that's one category.

Mark: And what are the other three?

Brad: Oh, sure. So, another one is what we call money worship beliefs and this is the belief that more money is going to make you happier and it's going to solve all of your problems. And this is a belief that's very prominent in the United States, like we're sort of sold this "bill of goods" around "Buy all these goods and you'll be happy." And so, this is the information that's coming to us. And of course, without a doubt, not having as much financial stress like being able to pay for your medical care and your food and your housing and all that, you'll definitely decrease your stress and you'll definitely be happier when you're able to cover those basic needs and be able to feel good about that.

But money is not going to solve all of your problems and if you have a lot of money yourself or you know people who do, you're going to realize that you're still human and wherever you go, there you are and the struggles of human existence will continue. But if you look at money as this thing that's going to solve all of your problems, people have a tendency to overspend when that's the case. They have a tendency to get into financial trouble because they might not have a lot of money but they'll try to buy things that will make them feel happier. So, money worship is another one.

Money status is another category we found and this is where.... it's basically keeping up with the Joneses effect which is actually a real thing. We verified it in our research, where many of us are really driven by this sense that, "I need to show my worth by showing external goods to people around me." So, these people are more likely to... they won't buy something unless it's new. They link their self-worth with their net worth which can be quite dangerous because as you know, most people who have had major financial

success have also had major financial downfalls along the way. I mean, research shows this to be very clear, that the average millionaires have had almost three financial catastrophes in their life and so, you don't want to attach that money to your self-worth. You need to see your worth beyond just how much money you're making right now. So, money status is also associated with negative financial outcomes because people have a tendency to want to overspend to prop up their perceived worth.

The other category, and there's some good news here, it's called money vigilance. This category, we found associated with having more money, having more net worth, being less likely to have problems in your marriage around money. These people believe quite strongly that it's important to save for a rainy day. They are more likely to actually tell you they make less than they do, which is an interesting thing. People who have more money actually have a tendency on average to just lay it less than what the media would suggest happens. I'm sure you're familiar with the book *The Millionaire Next Door*.

Mark: Absolutely.

Brad: Great book. I just did a study with Paul Sullivan of the New York Times where we looked at the ultra-wealthy and the middle class around a range of behaviors and psychology and it's certainly true what we saw on that, that the ultra-wealthy in our study had 18 times more money than the middle class, but they only spend about twice as much on things like a house, a watch, a vacation. So, we have this perception that rich people spend a bunch of money. Well, actually, that's how to get rid of all your money and the wealthy and the ultra-wealthy in our study were more likely to be much more frugal in terms of percentage of their net worth in terms of these purchases.

Mark: Wow. It's so funny because I feel like I've gone through that. The first two, not money avoiding but the second and third category, especially from 2001 to 2010 and then because of the financial crisis for me, I feel like now I'm more money vigilant but I have anxiety about going into number two or number three.

Brad: Yeah, and actually, it's interesting you said anxiety because the money vigilant, they do believe it's important to save for a rainy day, so they have this belief and they also would say that they'd be a nervous wreck if they didn't have money saved for an emergency. So, there is this sense of vigilance. Now we don't want that anxiety to be too high because then you'll have trouble spending money, which we can see and that's a problem in and of itself. Where people will have so much anxiety so they're great savers but

they can't allow themselves to spend on things, to enjoy their life, to enhance their life. Some of these people have a really hard time ever retiring even though they want to because they feel like they don't have enough.

So, I'm going back to the belief that you both share and I do also, which is there isn't enough or there won't be enough. Now, the great part about that belief, it can lead to two things. Number one, it can lead to you saying there won't be enough so why bother trying, which is a very real thing and so people don't save anything at all because they sort of... it's a learned helplessness thing, like oh, it doesn't matter anyway, there's never going to be enough, so might as well rack up the credit card debt, might as well buy whatever I can get when I can get it.

The other thing that people do when there isn't enough is they have sort of this drive and sometimes there's some anxiety around it to achieve and to save and then a lot of times these folks do incredibly well in business. So, they're extremely financially successful but they need to be careful to balance it with, it's okay to spend and then perhaps there is enough. Perhaps in this moment I do have enough. Perhaps I should leave work at five and go spend some time with my kids. And so very often, we struggle with that aspect where we have a tendency to become workaholics, we want... which is great for success but it can have some negative consequences when it comes to our health and our relationships.

Mark: Scott Todd, what are your thoughts?

Scott: There's a lot there, right? It's a lot. Mark, it's funny because we see this in coaching students, right? We see this in Flight School students where they bring this baggage with them into this coaching program or this Flight School thing and then we ask them, "Okay, it's time to spend a little bit of money." Whether they're investing in land or to buy a tool that they might need. It might be \$10 and I'm guilty of it too because when I started, I remember I had a conversation with you and you were using DocuSign at the time - I think you still do - and I'm like, look, here's one that you just, it's free and so, I didn't want to spend \$20, \$30 a month. I didn't want to do that and then you were like, "Scott, you've got to go create some Zap on Zappier." And I'm like, "No, it's \$20 a month. No. I'm not going to spend any money. I'm anti this." And then all of a sudden, maybe it's because the money was coming in or maybe because my mindset shifted and I realized these are tools, I've got to spend the money on tools and next thing you know, I've got these tools and I'm like, there's a new tool, no problem, boom.

But then you've got to be smart about it too, right? If you're not getting value out of the tool, kill it, kill the subscription. Just get rid of it. But if you're getting value out of it, well then, leverage it and then utilize it. But it's amazing how many people carry that mentality along with them even in new ventures and then, you know what I see too is, you start to see that – or at least I see it – is that people always think where they are now is never going to change. Even if they're trying to do something to change their lives. A great example, oh man, like in a recession. You know, it's easy in a recession to think it's never going to get better but yet we know it's always going to get better, right? But we're like, this is the worst it's going to be like this for years and years and years. But if you look at the numbers, it's not. It's 6, 9, 18 months on a recession and then it gets better.

But then when things are going great, almost like what Brad said, like the market is overheated, it's never going to go down because we can't imagine that it's completely the opposite and we all know it's going to go down, right? We don't know when, but you've got to get that mindset, to me, you've got to get that mindset out of your head to say, it is going to go down, or if it is down, it will get better. It's a cycle and you've got to just move forward with it and get rid of that baggage.

Mark: Yeah. I feel like Dr. Brad is sort of saying to all of us, you need to be more sophisticated with your thinking. Dr. Brad, is that a fair way to describe it?

Brad: Yes, that's part of it and I also think that you need to not trust your thinking and that's part of it too. Yeah, don't just take this natural belief you have or this natural approach, don't just take it as if it's true reality and the best way to go.

I mean something that Scott said that I just want to point out is that in our study of the ultra-wealthy, what we found is that they were much more likely to have a team in place. They were much more likely to consult with an attorney, to consult with a financial planner, to have a coach. They were much more likely to do that and I think part of it, you might say, oh, well they had more money to do it, but I don't think that's the case at all. Because we all get in to that point where it's like we don't want to spend the money, you know, and we're worried about it. But I think what happens is, what that team does, it allows you to start challenging some of those beliefs because otherwise they're just scripts running in your head.

I mean you're sitting in front of somebody who's further along than you are on a path you want to go, they have a certain set of beliefs that you don't have or you'd already be there. And so, to be able to open to learning from

how they're approaching this and how they're conceptualizing it and how they're looking at it and what behaviors they're engaging in, it's pure gold. It's pure gold because you're going to catapult your ability to get further faster.

Mark: I love it. I love it. Well, Dr. Brad, we're at that point in the podcast now where we're going to put you on the spot. I think your mentorship has been unbelievable and I wish we could just talk to you for hours. And honestly, if I could just teleport to your office, kind of lay down and just let it all out, I feel like I'd really be money vigilant when I left the office. You know, of course I'm fantasizing that change is instant. I know it's not. Anyways, that being said, what would be your tip of the week – a website, a resource, a book, something actionable where the Art of Passive Income listeners can go right now, improve their money scripts, improve their lives?

Brad: Well, the thing I'm most passionate about in the last few months is Dr. Brad Klontz YouTube channel. And so, I started that a couple of months ago and we've been having a ton of fun with it and I'm trying to make it actionable. There's a video in there on money scripts and where you can go test your own. There's a video on how to create a money mantra that will be more helpful for you. So, I'm really using it as a platform to do as much of this coaching and information exchange as we're doing now and just make it available for people.

Mark: I love it. I love it. Scott Todd, what's your tip of the week? You haven't done a tip forever, I feel like.

Scott: What's that?

Mark: I feel like you haven't done a tip for so long.

Scott: I do them every week. I do them every week.

Mark: I know you do but I think it's because we took August off.

Scott: Yeah. Hey Mark, what if I could tell you or you could look at what books well-known people are reading? Like Drew Houston from Dropbox, the founder and CEO of Dropbox, what if you could see the books that he's reading and the books that kind of influence him? How valuable would that be for you?

Mark: That would be great. I'd like to know what Dr. Brad's reading although if it's kind of like, too technical, I don't know.

Scott: I don't know if Dr. Brad is in here now.

Scott: Check out this website. It's called WiseBooks.io and basically what they have is, they have well-known people and this is free – they have well-known people and when you click like Drew Houston's up right now, you skip to the books and here are the books that he has recommended: *Getting to Yes*, *High Output Management*, *Effective Executive* just some of the few. I know you're a Ray Dalio fan.

Mark: Is Dirt Rich in there Scott?

Scott: It's not. If they interviewed me, I would tell them.

Mark: Look how I shamelessly plug my own book.

Scott: That's pretty good.

Mark: It's pretty good. That's a great tip. WiseBooks.io. Well, my tip of the week is, go and learn more about Dr. Brad Klontz. His YouTube channel I'm sure is going to be amazing, but his website has a plethora of information. There are the books, there is the *Money Disorder Assessment*. I'll tell you that I just finished *Mind Over Money* and now I cheated, I got the audiobook and what I loved about the book was, now that I'm meeting sort of like my hero, Dr. Brad and listen, he actually narrated the book and it's really phenomenal. It's the kind of book that you want to listen to over and over again to kind of integrate and there are great exercises, he's got bonuses at the end. It's amazing. So please go to YourMentalWealth.com, YourMentalWealth.com, I'll have a link to it.

Dr. Brad, this has been great. I just have one more question for you because this kind of comes up a lot along with sometimes like my wife and I will be talking about a big purchase and I'd just kind of say, "Oh, you know, we could die tomorrow. Life is short, let's just do it." What's the definitive answer to that?

Brad: I think that's a great way to balance out the belief that there'll never be enough. So that's a great example of balance I would say and quite often, our partners give us some of that balance, right? So that's what I would say. I'd say that's a nice way to modify that there'll-never-be-enough script.

Mark: All right, fantastic. Well, I'm not going to have an argument tonight for sure and I'm really excited about it. So, Scott Todd, are we good?

Scott: [silent]

Mark: Oh wait, Scott, you're on mute. Now we're good?

Scott: We're good, yes.

Mark: We're good? Dr. Brad, are we good?

Brad: I think we're good.

Mark: I want to thank the listeners and you know, please subscribe, please rate, please review the podcast. Send us a screenshot of that review to Support@TheLandGeek.com, we're going to send you for free the \$97 *Passive Income Launch Kit*.

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Scott: Freedom...

Mark and Scott: Ring.

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