



Ray Edwards Show, Episode 411

Manifestation for Copywriters, Marketers, and Entrepreneurs

Announcer: *Ray Edwards Show*, Episode 411, Manifestation for copywriters, marketers, and entrepreneurs. The *Ray Edwards Show*. This is the podcast for prosperity with purpose.

Ray: I'm trying to use my mouse on the iPad.

Tiffany: Your mouse? The dead couch mouse. I'm going to tell Jenny and Danny that story, they're going to love it. Can you imagine them sitting on a couch, knowing that there's a dead mouse in the cushion?

Ray: I want you to tell that story now.

Tiffany: We remodeled our basement, put this really nice couch down there, it's like a nice space, and the kids use it a lot. Watch TV and play, and stuff. At the top of the stairs, it started to wreak like death, and I was like, "You kids are disgusting. You need to clean the basement." I'd have them clean it and it would still stay and I was like, "That is a death smell." I was like, "Troy, there is something dead down here." and while we were gone on one of our trips, he looked with a headlamp and stuff under the couch, and I was like, "It's not under the couch. It's in the couch." Yesterday, Levi came home, and he was wanting to do chores and earn a bunch of money.

I was like, "Okay, I have one chore for you that will earn you \$5 and that's if you can find something dead downstairs and I don't mean a bug or spider but something furry." It was like two minutes later, he ripped out the couch cushions and he was like, "Oh my God, mom, I found it." It was crammed into the seam of the couch, flat as a pancake, just reeking.

Ray: What was it?

Tiffany: It was a mouse.

Ray: There was a dead mouse in your couch.

Tiffany: Yes. The mouse couch. I brought a bag down and some bleach and there was a lot of drama surrounding this mouse, but I'm like, "Thank God that smell was gone." [crosstalk]

Ray: How did you get it out of the couch and out of the house? [crosstalk]

Tiffany: I just picked it up.

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Ray: You did?

Tiffany: I'm not afraid. Well with a bag just because of the smell. It was just emanating from it. So, disgusting. I put it in a Zippy bag and with some other trash, I found in the couch. There's a lot of trash in the couch. In all truthfulness, we've basically abandoned the basement, this nice finished basement to the kids, so that they can play, but it gets so gross, that I don't even want to go down there. I'm a neat freak, so it doesn't take much.

Ray: You are kind of neat freak. The only room in this entire office that looks orderly and neat, is yours.

Tiffany: Yes, because I can't have it. I can't have the clutter, it just makes me feel like I can't be productive.

Ray: As she looks at my desktop.

Tiffany: Oh my God, it looks like you unloaded a purse.

Ray: That's essentially what I did.

Tiffany: Right.

Ray: I don't call it a purse, I call it a sling bag.

Tiffany: What is it though? It's a fanny pack.

Ray: It is like a big fanny pack.

Tiffany: Yes, you got all kinds of stuff. What is that, 10-Piece Math Set? The hell's that?

Ray: I wanted a small plastic ruler to put in my full focus planner. Because sometimes I want to draw boxes around parts of the day, and I want the edges to be exactly straight.

Tiffany: Okay. [laughs] Oh my God.

Ray: I had to buy this 10-Piece Math Set, with a protractor and a compass and all this stuff at Target.

Tiffany: Just to get the ruler?

Ray: Just to get the ruler, because I couldn't find a six-inch ruler anywhere.

Tiffany: Wow, that would never even once occurred to me ever to do that.



Ray: I get on these obsessive quests where I have to have a certain thing and it's not a big fancy thing, it's like that.

Tiffany: Right.

Ray: I've been looking for that for two weeks.

Tiffany: Do you know that you could just buy a ruler and saw that thing in two?

Ray: Well, now you tell me.

[laughs]

Ray: Part of the reason for this mess is I was trying to make room for my jet.

Tiffany: That thing needs its own shelf.

Ray: We got to throw the office together because we got company coming in tomorrow. Which means a lot of stuff is going to get crammed in cabinets.

Tiffany: A lot of stuff should.

Ray: I want the jet where I can see it because it's like my visualization tool.

Tiffany: Your manifestation tool?

Ray: Yes. I think it's weird, so the story is I did a YouTube video and I said I'm getting a private jet. I made a big deal out of it. I explained the reasons why I wanted one and essentially came down to the point that I just want one. I don't want to deal with TSA anymore, I don't want to deal with long layovers, I want to just get on a plane and go where I'm going, get off the plane and be there.

Tiffany: Sure, even like a timeshare jet would be all right.

Ray: Yes.

Tiffany: Okay.

Ray: I've been thinking about it and talking about it a lot. People talk to me wherever I go, they say, "I'm all for you getting a jet." None of them have given me any money yet toward my jet, but they want me to have one and-- [crosstalk]

Tiffany: Oh my God, you want people to give you money for your jet?

Ray: I've just wants a jet. I don't care how I get to. We're on this trip and our flight got delayed and we're sitting next to this guy in the airport, who's a pilot, and you're talking to him. Which kind of annoyed me because I didn't want to talk to anybody. I



knew eventually I'd get sucked into the conversation and I did. It turned out he is a pilot for NetJets.

Tiffany: He was nice.

Ray: He's a great guy. I'm now I'm glad we've talked to him, not just because the NetJets thing, but because he had great stories. He'd been a missionary and--

Tiffany: Yes, and he lived in Spokane.

Ray: Yes, he's just a great guy and so I've got to learn to get over not wanting to talk to people.

Tiffany: No, you're not always like that, though. Sometimes when you're tired you are, and it was late.

Ray: I was tired. I was having a few issues. Anyway, so I thought that was quite a coincidence that we ran into a person who's a pilot for fractional jet ownership company. Coincidence, or not?

Tiffany: I would love to hear his stories. Although he was pretty clear about not being able to share some things.

Ray: Like who--

Tiffany: Like I want to dig at.

Ray: We wanted to know who he's flying around, he couldn't say.

Tiffany: Right. He's like, "Some celebrities, mostly businessmen, some sports teams."

Ray: We can get it out of him.

Tiffany: We will. We're going to be friends with this guy.

Ray: Then my mom and my brother get together, and they get one of these scale models made out of metal of a jet that sits on a desktop. Usually, the people who buy these are people who have one of these jets, and they get one to Master Jet. That's what these things are typically sold for.

Tiffany: Really, how much are they?

Ray: I think that may have been like a thousand dollars.

Tiffany: Really? Can you open the door and stuff?

Ray: No.

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Tiffany: Play with it? Like, put a little pilot in it? No?

Ray: No, that would be fun, but you can't. The funny thing is, neither of them have any idea what jet I might want.

Tiffany: No, you never said this?

Ray: No. Because it would mean nothing to them and yet they got the exact jet that I would want.

Tiffany: Which is? What is that?

Ray: It's a Citation X, and somehow, they knew to get that. I believe that's the same plane that our friend from NetJets flies. Too many weird connections. When stuff like this happens, I pay attention because there's something more going on. I think it's this whole manifestation thing which I used to make fun of. Actually, I was one of those Bible-thumping Christians who believe that anything like that was probably witchcraft or Voodoo, and I stayed away from it.

Tiffany: Well, how long have you believed in manifestation? Because I just recently heard you talking about it.

Ray: I've just come to believe in it fully in the last few months. What I did believe in before was coincidences, orchestrated by God. I believe that if we prayed for something ardently, and we were thankful for it in advance like it says to be in the book. Jesus says, "If you pray for something, believe in your heart that have it and it will be yours." He didn't put any qualifiers on, he just said that exact sentence, which I've tried. I tried when I was really young, I wanted a Batmobile. I did not get a Batmobile.

Tiffany: Not even a toy one?

Ray: No. Then I wanted a robot, like the one in *Lost in Space*.

Tiffany: I want a robot.

Ray: I didn't get one of those either. Anyway, I have found throughout the last few years that things have happened that good Christians would say, "Well, God orchestrated that." and I believe that's true. I also believe that people who are maybe not believers have locked on to a universal principle that God built into creation. So that if we focus on the thing, and we experience gratitude in advance, we have a much higher likelihood of that thing coming into our life.

Tiffany: What are the last three things that you've manifested, do you feel, like lately?



Ray: Well, one of them was money. We were in a position in the company where we really could use an infusion of cash, we're waiting on something else to come through. We got those letters out of the blue from one of our previous processing companies that said, "We're holding money in an account for you." The letters are written in such a way to make it difficult to find out how much money and it made it difficult to get the money.

Tiffany: Did you get the money?

Ray: Yes.

Tiffany: Good.

Ray: After I called and went through, jumped through all the hoops, they kept making me call a different number and call a different number. Then I got disconnected, I had to start over again. I spent hours on the phone chasing this down. I'm glad I did. Because the last guy I spoke with said, "Well, you got \$50,000 in here," so we got that. Now, I know it was in an account. That it was our money anyway, but I didn't know about it.

Tiffany: Sure.

Ray: I had just been focusing on God bringing the money we need- we needed. I was practicing the art of being grateful for in advance even though I didn't have it in my hand.

Tiffany: I'm thinking about doing this myself, but I bet it would feel hard. It would be it'd be hard to feel grateful for something you don't have.

Ray: That's the hardest thing because as long as we want something, what we're doing is we're confessing our belief that we don't have it, that we lack something. Just by saying that you want more money, or you want a new car, you're acknowledging and reinforcing the reality that you don't have that thing that you want. I've been reading, Dr. Joe Dispenza work. He wrote a book called *Becoming Supernatural*, and that book is not about religion or theology. It's about quantum physics and how we can do the emanation of our thoughts, create realities in our life that don't exist currently, and part of his formula is being grateful in advance.

I began practicing this meditation technique, which is not that different from what I've learned to do in the Bible. That's when I started to think, "Well, did God make this part of creation so that anybody can access it if they knew the right methods to use?" I mean, it says he causes it to rain on the just and the unjust alike. It says elsewhere that even people who haven't heard the gospel can see God's handiwork displayed in the heavens, they have no excuse. This line of thinking maybe start being more open to reading and seeing what other people had to say about manifestation. So much of what Joe Dispenza teaches, if you were to take the word universe out of his lexicon and replace it with God, just that one word, it could be a Christian book.

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Tiffany: What are the other two things if there are?

Ray: Well, I mean, this is not like the last, I didn't know there was going to be a test. This wasn't like one of the last few things, but one of the big things that stands out is, we went to a Jeff Walker event. We were there for three days, and it really hadn't been that productive. I accidentally ran into Stu McLaren in an elevator.

Tiffany: Which is the reason you went there?

Ray: That's the reason, but I didn't know that until then. We had breakfast together. We talked about what I was doing in my business. He connected me with Pete Vargas.

Tiffany: No, I remember you wanting to go to Jeff Walker in hopes that you'd run into Stu.

Ray: Oh, you're right. He was the one person I said I wanted to get together if I was there. He didn't show up the first day. He and Amy just came in for their partner talking about their charity. They were all busy with that, so I didn't get to see him then. Then I ran into him in the elevator on the line. We had our luggage, we're going to get to the airport. He introduced me to Pete Vargas, who's had a huge impact on our company and our life, since then. I'm in a prayer group with Pete and a bunch of other very powerful Christian entrepreneurs. People that I didn't know were believers, but they're strong believers and so that has opened up a lot of doors.

Then I had been thinking about writing my next book. I haven't talked about this at all, because I didn't realize this until just the last couple of days, I was thinking about this whole manifestation thing. I've been thinking about writing a book, and I had an idea what I want to write a book about, but I wasn't sure I couldn't. In the past, when I was going to write something or create something, I would have just a big download. I'd know immediately, this is what this book needs to be. Or this is what this course needs to be or video or whatever.

I got a call not long ago, from Jeff Goins. Jeff said, "We should talk about you writing a book." We had this conversation which led to me agreeing to talk to him about-- Have a real conversation, have a real meeting and talk about ideas. Through Talking with Jeff, he helped draw out of me the message of the book, which is so crystal clear to me now. I realized this is the newest, refined version of the message that I-- My primary message that I carry.

Tiffany: Which is the permission to prosper?

Ray: Yes, and even more dialed in that is how to change your mindset so that you can get to a point where you can prosper, where you can drop all the baggage you have about money. Without Jeff's help, I wouldn't have been able to come to this refined idea on my own. Now we're working together on the book, which I'm excited



about. I'm very excited about it because there's already a lot of buzz about the book even though it's not been written yet.

There's all this evidence in my life, that manifestation is real. These are things that I had in my meditation, in my prayer time in the morning, I would think about things that I want. Every day I journal, and I write. There's a question in my journal that I answer it says, "What do you want." My policy is I just have to write something I want. It can be something different every day usually is, but there's certain things I kept writing over and over again and they kept coming to pass. I really got serious about looking at this issue and asking myself, "Have I been wrong about manifestation?" I believe I have.

I don't want to go too deep down this rabbit hole, but some of the stuff I've been just taking notes about and thinking about is I've been reading Joe's book and practicing intentionally now. Now I have an intentional manifestation practice as part of my morning routine that I do. What I know is, there's a method, there's a sequence of steps you can follow to manifest things in your life that you want to have happen, whether you're a believer or not.

I infused my manifestation meditation with God and with the Spirit of God, and I haven't changed my loyalties. I think it works for anybody. One of the key discoveries that I ran into was, I heard people talking about your brain giving off radio signals. You send signals out into the universe from your brain, which I thought was ridiculous. I just started doing research on that, and it turns out it's true. Everybody's brain emits electromagnetic waves. They can be measured. The question that nobody can answer right now is, what effect does that have on the external environment?

We don't really know. It occurs to me that maybe that a mechanism is built into our nervous system that God put there, so that we would be capable of doing the things that we saw happen in the New Testament. Jesus said, somebody commented on the miracles he'd been doing, how amazing they were, and he said, "Well, you're going to do greater works than this." He raised the dead and healed lepers and did all that stuff, walked on the water. So far, I don't know if anybody who's done greater works than those. He did say we will do it.

I think there must be some reliable mechanism built into existence that we don't have access to, or we have limited access to it, we haven't learned how to gain access to. I think that you can follow these simple steps. This is all spooky for everybody-- Not everybody, but many people who are listening probably find it's very spooky. I'm just going to give you a practical method that I've been using. I invite you to test it yourself. You can just decide for yourself whether it's real or not. There are five steps. You said you wanted to try this?

Tiffany: Yeah.



Ray: Well, here's what I suggest. Number one, visualize your outcome that you want in minute detail. So if you want like a new car.

Tiffany: I do.

Ray: What kind of car do you want?

Tiffany: I don't know what I want, but I'll think about it.

Ray: Pick the car you want and visualize your outcome in minute detail. Something that a lot of goal-setting people do that I think is part of this whole manifestation phenomena is, they will go do what they call dream building. They'll go. People who are building a business and working to get more wealth will sometimes go and look at houses they cannot afford.

Tiffany: You can actually do this with some of your people, like you say, write out your perfect day.

Ray: Yes, that's exactly what I'm doing. So, you go to the house, and you walk through the rooms and you get a visual picture in your mind or you write out your perfect day how your life's going to be. I have people go through and write down every minute of their day. I tell them, the more detail you use, the more likely you're going to be able to make this happen. Most people don't believe me, but some people do. So, you visualizing in minute detail until it's real to you. You can close your eyes. You can taste it, you can feel it, you can touch it. You can smell it.

Tiffany: How long does this part take you, typically?

Ray: At first, when I first started doing it took me a long time. As I've gotten better at it, it doesn't take that long at all. I think about the car that I want, which is a Tesla. Even though my sense of smell comes and goes still, I can clearly smell the inside of the Tesla, even as I'm thinking about it right now. Step two is, you feel gratitude for the results in advance. This is, I think, the hardest part. One thing that I've been working on manifesting that I haven't seen the fruit of yet is being healed of Parkinson's disease.

Step one was hard for me, visualizing the thing I want in great detail, because I realized this may be sad at first, I couldn't remember what it was like to not have this. Just so you understand the reality of it. Usually I'm in some level of pain. I become discoordinated easily. Sometimes the simplest things are a real challenge for me. I mean, like buttoning my shirt or eating a meal. I just realized I had totally forgotten what it's like to be without this affliction. I had to work on that for a long time. When I got there, when I had a picture, is almost like a waking dream of being free from this. The second step, the gratitude, the joy was easy. I felt so happy. Then the third step is be who you must, in order to have what you saw.

Tiffany: What does that look like?

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Ray: Well, that's the puzzle. I began to think, who do I have to be to get to the point where I can be healed? I realized I have to be grateful. I have to steward the health that I have, carefully. I have to watch what I eat. I have to exercise, I have to practice mental discipline to keep from sliding back into depression. I have to be a good steward of what I have. Then I must have belief that the thing I want is mine already. It's coming, in the span of time it's already there, I just have to meet it. Where it is along my path, which is, all sounds very mystical, and I can't describe it any better than that.

There comes a point where with certain things, I just know it's going to happen. Here's an example, from early on in our marriage, Lynn was listening to the radio, we were both in our twenties, living in Knoxville. She was listening to the radio and there was a contest where they were giving away tickets to this Broadway show that was coming to town and you've got to go backstage and meet Mickey Rooney. She said to me, "I'm going to win that." I said something like, "Uh." She, "No, you don't understand. I know I'm going to win it." She had the contest. It was not a contest of skill, it was for drawing and she won.

Tiffany: We recently drove to Knoxville, not Knoxville.

Ray: Knoxville. I went to Knoxville.

Tiffany: To do a tour of your early life and the homes you lived on. Which home were you living in?

Ray: 1133 Fair drive. That little tiny shotgun house.

Tiffany: The white one?

Ray: Yes. A limo pulled up in front of that house to take us to the show.

Tiffany: [laughs] It's awesome.

Ray: We met Mickey Rooney and he was a jerk.

Tiffany: Really?

Ray: Yes, but he was an old man. Step three is be who you must, in order to receive what you sow. Part of that for me, I feel like in this healing manifestation I'm working on, I have to not care.

Tiffany: About the outcome?

Ray: Yes.

Tiffany: And still be grateful and believe you have it.

Ray: Yes.

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Tiffany: Yikes. That sounds hard.

Ray: It takes work. Number four is you have to walk accordingly. You have to behave as if that's all true. Number five, again this is difficult as well. You have to notice what does manifest and ignore what doesn't.

Tiffany: Like your jet. You manifested a jet just add water.

Ray: Yes. I have a jet. It's the first attempt, it's a little smaller than what I had in mind.

Tiffany: [laughs]

Ray: I can't actually fit inside of it. I feel like, "Well, I just need to take another step and could fly off into the sunset. This is something that I became familiar with in the charismatic Christian world. People who are praying to God desperately for something that they don't have, like for financial relief or for healing from a disease or problem or a marital situation. They tend to not think about what they really want, to picture like what it looks like when it happens. They're not imagining it in great detail. They don't have any gratitude for what they do have. They're not working on becoming a person who have received the kind of thing they want.

They don't walk accordingly. They only notice what God's not doing. They're like, "Well, God hasn't healed me. God hasn't softened my husband or my wife's heart towards me. God hasn't delivered that job or that money that we think we need." They just notice what's not happening instead of seeing what's happening. One of the things back some time ago when I didn't have much money at all, I remember getting into the practice of noticing what God was doing. There used to be a time when I would-- you know how sometimes you see like a penny on the sidewalk?

Tiffany: Yes.

Ray: I would ignore the penny and walk past it. I started realizing-- I just had this little voice in me that said, "You need to pick that penny up and appreciate it." I began the practice, if I find money even if it's a penny, I pick it up, I thank God for the wealth he placed in my path and I put in my pocket.

Tiffany: I found a quarter at the Davenport and I thought about picking it up and putting in my pocket but I thought like--

Ray: What difference does it make? It's just a quarter.

Tiffany: Right. Well, more like, "Well, I'll leave it here for somebody who might really need the quarter."

Ray: Yet, God put it in your path. I'm noticing over the weekend I slept nine hours one night. I've been sleeping like three hours a night. So, I just thank God for the



healing that he has given me and this sleep that he granted me. Last night I didn't sleep that well, but I'm not focused on that. I'm focused on the sleep that I did get. My sense of smell has been coming and going. Stuck with me for quite some time for two, four weeks. I thank God for that measure of healing. I just think that if we practice this stuff, we will see results. I believe this is biblical. Jesus said, "When you pray ask for what you want and believe in your heart that you have it and it will be yours."

I think we have to ask ourselves, do we believe what he said or do we not? That's what I think about manifesting and I believe as copywriter or a marketer or business owner, this works for you as well. You can pray for the right clients. You can visualize what life will be like when you have the right clients. When you're moving in the right circles. Here is one more manifestation story.

There was a time when I didn't know any of the people that I now know in Nashville. The Nashville Mafia, as we sometimes call them in the most loving way possible. I had engineered a way to work myself into knowing-- there was three people I wanted to meet. Cliff Ravenscraft, Michael Hyatt and Dave Ramsey, oh, and Dan Miller. The three were Dan Miller, Michael Hyatt and Dave Ramsey. I locked under Cliff Ravenscraft. I realized he knew all these people. I applied to be part of the mastermind that he was running. He was charging \$400 a month for it.

Tiffany: That's it?

Ray: Yes. I know. I applied for it and I had this scheme of how I was going to know him and through him, I get to know these other people I wanted to know. I was telling Lynn about this one day, she said, "Well, you told me Ray you felt like God intended for you to meet these people." I said, "Yes, I do. I believe that's part of the plan." She said, "Well, why don't you let Him do it and why don't you quit working so hard for it."

Tiffany: Good advice Lynn.

Ray: As usual. I withdrew my application before I met Cliff or talked to him. Said, "I'm going a different direction, thank you very much, Ray." I went, I got an invitation to go to New York out of the blue from Stu McLaren for a meeting, of mastermind meeting at the headquarters of *Ink Magazine* in Manhattan. That was another story. I was counterintuitive by that. I didn't want to do it, but I did it anyway. I figured, "I'm afraid to do it, so I should do it." I went and when I got there, got to the meeting and the guy who sat across the table from me, Michael Hyatt. So we met. He's like, "You've got to come to Nashville sometime."

Tiffany: How long ago was that?

Ray: This was 2013/14. Then I got home from that trip to New York. Where I stayed in the skeeviest hotel. It was a mistake. Anyway, I got home and my voicemail, I had a voicemail from somebody I had never spoken to before, never communicated with before. The voicemail in my voicemail said, "Hey Ray, it's Dan Miller. I'm looking for

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copywriter and Dave Ramsey told me that I should look into your stuff. Can we talk sometime? We should do something together." First of all, I almost fainted because I had a call from Dan Miller.

Secondly, I'm thinking, "How in the world did Dave Ramsey tell him to call me about copywriting because I've never done anything with, for or in any way associated with Dave Ramsey?" I still don't know the answer to that question.

Tiffany: Well, maybe we could ask him sometime around Nashville.

Ray: Yes, maybe we could. Within a couple of months, I was in Nashville. I was staying at Dan Miller's house with him and his wife. They had an extra room. I stayed there for a few days. On the last day, I did not tell Dan this whole story at that time. On the last day, I mentioned something that I wanted to meet Dave Ramsey. He said, "Oh, you should have told me. I'm good friends with Dave. We go way back. We started our business at the same time. We were both broke. We sat in my living room and wrote out our goals on card tables and we visualized what we wanted. We both have what we dreamed of 20 years ago. We're really good friends."

Dan was driving me to the airport at this point. He said, "Do you want to go meet him?" I said, "Well, sure." He reels the car around, we go back to Dave's building where Dave is on the air doing his radio show. He comes out says hi to Dan. Introduces me to Dave and I have a picture of me with the two of them at Dave's studio. That all happened within a few months of basically I went through these steps. It was in a roundabout way, I didn't know what I was doing. It was just something I was thinking I wanted to have happen. I thought about it and I was focused on it and it began to unfold. Now you can say it's a coincidence. You can say it's God. You can say it's manifesting.

Tiffany: Dave Ramsey knows you well, kind of?

Ray: I don't know. Maybe he just knew something about my copy writing. Maybe he saw, I don't know.

Tiffany: I really want to meet Dave Ramsey.

Ray: Well, I think it could certainly happen.

Tiffany: When do we go there next, December?

Ray: Yes.

Tiffany: Is that too soon?

Ray: No. Is it too soon for you?

Tiffany: He knows who you are.

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Ray: Well, he did. He knows thousands of people.

Tiffany: Yes, but you've had a couple of his people on our podcast.

Ray: That's right. Oh, that reminds me. On this podcast, we need to have one of those people on.

Tiffany: Move on. Anthony O'Neill.

Ray: Anthony O'Neill. He's the debt-free degree guy. He has a new book out which is called Debt Free Degree. If you want to send your kids to college and you don't want them to be in debt, you need this book.

Tiffany: Yes, I just heard Dave talking about a new podcast. I think Anthony well, he might be a part of. I'm not totally sure but it's about that. Going to school debt-free et cetera.

Ray: I personally think nobody should go into debt to go to school.

Tiffany: It's harder though now that the colleges are jerking their prices up.

Ray: But Anthony O'Neill knows how and I happen to have this interview with him that I recorded a couple of weeks ago. We're going to go ahead and do the interview, play that for you and then, this maybe will help us manifest a meeting with Dave Ramsey.

Tiffany: Yes, it will.

Ray: Let's do it.

Tiffany: You're so humble. What the hell? He knows who you are. Let's go to his office.

Ray: Could be a good way to get arrested.

Tiffany: Really? You're probably like, "Oh, man I haven't seen you for--" I was wondering when you'd swing in here. I heard you were in town all the time.

Ray: Came by, saw you on that one Christmas and just bugged out.

Tiffany: Well, he probably wouldn't recognize you anymore anyways, because that was the before and after picture.

Ray: I'm half the man I used to be.

Tiffany: You basically are.

Ray: Okay. Anthony O'Neill, interview now.

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 **RAY EDWARDS**

It is my great pleasure to have on the show today, Anthony O'Neill. He's the national bestselling author of *The Graduate Survival Guide: 5 Mistakes You Can't Afford to Make in College*. Travels the country spreading his encouraging message to help teens and young adults transition into the real world from school. Most importantly, I think he's written a new book called, *Debt-Free Degree*, which anybody who's tried to put their kids through college understands, is hugely important. It's not usually what happens. The norm today, when a person graduates from college is, they owe money, and they have no idea how much that debt they have is going to cost them over their lifetime. Ray, welcome to the show.

Anthony: Hey, Ray, thank you so much for having me on. I'm excited to talk about just some of my goals in my life to help young people and to parents get their kids into college 100% debt-free. Again, thanks for having me on.

Ray: How did you get to a place where you ended up writing a book called *Debt-Free Degree*?

Anthony: My life man. Just my life, looking at other peers' life and I just look at today's generation. I grew up in a Christian faith home and didn't really have any life practical skills, taught to myself, I didn't really know much about money. I ended up with about \$35,000 a day, out of that 35,000, 10,000 of that was student loans. These were student loans that I did not need because I had my father's GI Bill from the army, and I had a partial scholarship from National Forensics League on a debate scholarship. I didn't need money to finance school or to pay for school.

I took it out to finance my lifestyle. That was just a huge mistake that I've made. Unfortunately, I got kicked out of school for making a poor decision at that time, lost my job. When I lost my job, I lost my income, and I lost my income to pay for my apartment and for my bills. I thought I was going home but my parents didn't allow me to come back home because there was like, "You made this decision and there's no way in the world you could become a grown man if we take you back into the house and cover for your mistakes."

At the age of 19, I'm homeless, sleeping in the back of my car, \$35,000 in debt, thinking about taking my life because of the poor decisions that I've made. When I got out of debt, turned my life back around, I started really seeing people around me, drowning in and not just student loan debt, but just a credit card debt and car debt. One of the biggest things that I'm seeing with today's generation is that because they're graduating college with debt, they're not starting families. They're not pursuing their dreams and their dream careers. They have to get out of college, go straight to a job that they may not even like because they're in this large amount of debt. That's what really sparked me to write this book, is to prevent now our future generation that's coming up to getting into debt.

Ray: Now, there's two things that strike me out of your story, more than two but two really stand out. First of all, is the fact that you had these advantages, you didn't really have to go into debt for school. What about people who say, "I don't have

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those, I don't have the GI Bill, I don't have what you had." What do you say to those folks?

Anthony: Do the research and properly plan. One of the things that I'm really teaching with inside the book, *Debt-Free Degree*. First is take debt off of the table. Once you have debt off of the table, I want you to write down your vision. Okay, so what do you want to do and do some research off of that. Prime example, if you live in the state of North Carolina, say North Carolina has the North Carolina Promise program. There are three particular universities there, one of them being Pembroke, UNC Pembroke. If you get accepted into that school, you automatically only pay \$500 a semester. That's \$1,000 a year, that's a \$4,000 degree. \$4,000 degree, you can work 10 to 20 hours a week to pay for that and stay at home and save money. While yes, some of them may not get a scholarship, if you actually do their research, and go out there and properly, properly plan, you can go to school 100% debt-free.

Ray: But Anthony, my sweet little princess can't possibly work a job and go to school at the same time.

Anthony: My question will be, "Why can't she?" Studies are supporting that kids who work 10 to 19 hours a week, actually have become better students. Their grades are better, because they know how to do time management. I think also at the same time, I hate hearing that from parents because if you give the kid everything, they do not take ownership and they treat it like it's not theirs.

One of the things I remember when I was growing up, my father and mother didn't buy my first car. They said, "Hey, you are going to have to pay for your first car because we want you to really own this thing." I get it, kids may not be able to pay for 100% of their school, but make sure that they have some sweat equity in the program because studies are showing us that out of three students who graduate high school. Two of them are going to go off to college, one of them is going to complete college.

The one that dropped out of college is I believe the people who just-- The young people who didn't have any sweat equity. Their parents were paying for it, or they took out student loans, they didn't really feel the weight themselves. Young people, I believe all of them have to work. They may not work for the 20, make sure they working 10, make sure that they have some type of addition that they're bringing to the table.

Ray: Well, you're certainly not doing them any favors if you don't make them work before they get into the real world, because it's going to be a real shock to them when they find out, "Oh, I have to do something to earn money?"

Anthony: [laughs] Exactly. You don't want these young people growing up, just having a sense of entitlement. "Well, I'm here so just pay for all this." No, let them start working because college should be preparing them for the real world. One step of that is to work because working 10 or 20 hours is not going to pay your bills.

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They're going to have to get out there and work 40 to 50, 60 hours a week when they become a young adult.

Ray: The second thing that stood out to me in the story you told of your personal experience was your parents did not let you come back home. Did you feel like that was too harsh?

Anthony: At that time, I thought not just harsh. I didn't think my parents actually loved me to be honest. I was like, "What in the world? You're going to kick your son out of the house?" But at 35 years old, that was the best decision my parents could have ever made for me because that forced me to wake up. It forced me to realize everything that I was taught. It forced me to understand that I'm blessed because I have four parents. I have two biological parents and two step parents, and they raised me up in a good healthy Christian home. We weren't wealthy, we were living paycheck to paycheck, but I had a roof over my head, clothes on my back and I had four loving parents.

They taught me how to live my life. I just literally forgot, not really forgot but I became a rebellious kid. They trained me up in the way that I should go, and I went away from that training and I believe that we have a lot of students taking the kids approach to an adult decision in life. Not just around money, not just around student loans, but just in life in general. My dad said, "It's time for you to grow up and start making some adult decisions." As soon as you think you're an adult, you're going to live with this consequence, which was honestly the best thing. Yes, I thought that that was harsh at the time but I believe I needed the harsh love so I can become the man I am today.

Ray: It's probably very difficult for your parents to do that but it served you well.

Anthony: Yes, sir, it did.

Ray: What do parents do if parents are listening to this right now and they want to get their kids ready for college? What do they need to do?

Anthony: The very first thing, you need to have a conversation with your kids. Before you have the conversation, I want you to step back and look at where you are financially. I want parents to make sure that they are in a great place financially. They're out of debt, they have an emergency fund and they're actually investing into their personal retirement. Like I told you earlier, out of three kids, one is not going to go to college, two will go to college but only one will complete.

There's a strong possibility that your child may go to college but there's also a strong possibility that they may not complete college. We all know for sure that parents, we all will retire. We will get to age where we want to stop working, and actually enjoy the rest of our life in peace and just out there. Make sure that you're financially secure and your future is good.



Then after that, have the conversation with the kids. “Hey, son, hey, daughter, this is where your father and I are, or your mother and I are with our finances. We'll be able to cover 40% of your school but you need to be focusing in school, you need to get your grades up, you need to start taking the practice ACT because you're going to have to come up with 60% with your scholarships and with grants. Or, we got to figure out how we're going to get the rest of it because we're not taking out debt.”

Have the conversation. We're going to eliminate and take debt off of the table. We're not going to consider that option. Once we have those two things on the table, “Hey, this is where we are, this is what we are not doing,” In the start and looking at all the options that we can take advantage of when it comes to getting our kids into college 100% debt-free.

Let's say you have a three-year old, a two-year old or a newborn or a five-year old. Another great thing you should take advantage of is the 529 ESA accounts. ESA is the Educational Savings Account and that is great, because if you just put in there about \$1200 a year, over 18 years, you have anywhere between 80 to \$100,000. That will be able to go towards the education experience and if you're staying in state, that is a-- Not free education because you've paid for it, you've invested into it, but they can graduate from my four year in State University 100% debt-free.

Ray: It's paid for education. It's not free but it's paid for.

Anthony: Yes, sir.

Ray: Love that. Love that because so, often it's not the case. One of the things you wrote about in your book because I did read your book.

Anthony: Ah man.

Ray: One of the things you really wrote about in your book that I really liked was you pointed out that most kids in high school, they think their objective is to graduate from high school instead of making an objective of getting into college. Can you speak to that?

Anthony: Yes. I wrote that because that was myself. When I was in high school my freshman year, I was thinking I had to graduate high school then I'd be a grown man. I never thought about what comes after high school. I never thought about these next four years will determine my future. I talk about this in my book that the caliber of our future will be determined by the choices we make today.

Young people today are not really thinking about what's next? What's coming after this season that I'm in? Whether that's college, whether that's a trade school, whether that's going into the military or maybe that's starting a business. Your high school years is the foundation of where you're going next. I talk about that in my book and as I say if we're going to college your freshman year is probably the most crucial year when it comes to your grades because that starts your GPA.

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The colleges really pretty much spent a lot of the time looking at your freshman sophomore junior year. I really teach young people in my book what are the classes you should be taking. You need to be averaging at least 3.5 GPA or higher, here are the classes that you can't stay away from. We don't want to get a bunch of electives on your class and then your junior or senior you've got to work harder than your freshman sophomore year because you were just coasting through.

How do we get your college resumé ready? What are some of the volunteer programs you should be looking at? When should you start taking the PSAT or the PACT? Are you looking into AP classes and dual enrollment classes? In dual enrollment classes, we all know if we can take advantage of those classes, we can actually with a very small fee I think it's \$100 a semester for initiation fee you can get inside of- you can go to college your junior year and your first two years were completely debt free. I really map it all a lot of my book as far as when you're in high school here is what you need to buckle down and do because we're getting prepared for what's next.

Ray: What about this business of which college to go to? People might say, "Well, you named a college that was inexpensive but what about the better college that cost a lot more money?"

Anthony: I don't agree that a college is better than another. I do believe that colleges do specialize in certain things. That's great. I love that. What makes a young person is a young person is their work ethic, their character and their integrity. Just because one person went to Harvard to get their business degree and another person went to a local in-state college get their business degree, the person who went to Harvard is not a better individual because they went to a supposedly better school.

Now, I'm not knocking Harvard, I'm not knocking how Ivy League schools because I believe they're doing a great job of providing education. The most important thing is how can you get an education that is affordable and affordable is debt free. I just realized that you just need the education. The education goes into your mind what comes out of you is who you are. I've had the opportunity to sit down with people like Dave Ramsey and Mark Cuban.

I asked them both, "Hey, if you had a candidate on your table and one person said Harvard, one person said for example MTSU here in Tennessee are you looking at the Harvard person little bit better?" Both of them said, "No, what I'm looking at is can I get the job done and can they get the job done well like very good, and who are they as an individual. The education is a plus but what is the substance is who they are."

Ray: I can hear folks right now saying, "Well, everybody goes into debt for college." What's the big deal that's how you do it.



Anthony: Not everybody. Soon I'm having a debt free town hall and I'm interviewing. I'm sitting down with the old people who actually went to college 100% debt free. Just recently I met a young lady. She is graduating this year and she went to community college her first two years. Bright young lady 3.8. Her parents say, "Hey, we just don't believe in debt." She said, "I don't want to have debt when I graduate." She wanted to study well. She took her first two years at community college.

She didn't have enough funds to transfer to the school that she really wanted to go to which was in Wilmington, North Carolina. She took a gap year. She worked, she saved, she looked up more grants and scholarships and then she transferred to this particular school and she went there 100% debt free. Her parents are not wealthy, her parents were not living paycheck to paycheck, but they were doing pretty decent for themselves.

She took advantage of really understanding the first three years of schools, she took advantage of the gap year and then she went off to her school and paid for it cash. We can't say that going to school has to require debt. I just told you earlier that you can go off to several schools in the state North Carolina and go there for \$4,000. Now, is Wilmington as known as let's say for example Duke in North Carolina?

No, but the education is what's important. Whether that comes from Duke, whether that comes from Wilmington, getting an education and then what you do with the education is the most important thing out of everything. No, not everyone needs to go to school with debt. Actually, no one needs to go to school with debt. You have to go to school completely debt free.

Ray: Love that. It's just Dave Ramsey busted open the myth that everybody makes car payments.

Anthony: [laughs]

Ray: Bursting open the myth everybody has to go into debt to go to school. That's just not true.

Anthony: It is not true. There so many myths out there. I got to have a credit score to rent an apartment. I did a YouTube video on that and I called around to 10 different apartment complexes and all of them said, "No." You may quiet a little bit more down, but we could definitely get you in with no credit. There's so many myths out there that the world that the culture is teaching our young people. That's why I wrote this book, *Debt-Free Degree*. I'm literally giving them a step by step plan for how to get into college debt free.

Ray: That is the fact folks. I've read this book myself and I can tell you it's not a book of drive theory or boring anecdotes. It is a step by step manual. If you want to get your kid into college without them going into debt and get them through college doesn't go into debt you can do it. This book is the key it's called *Debt-Free Degree*. Anthony O'Neill is the author. The four is written by a guy who has got a little bit of

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credibility in the financial world like Dave Ramsey. He knows something about money. He knows a lot about debt, and he knows just anything he knows. You don't need to go into debt to go to school. Where can people find out about the book or more about you Ray?

Anthony: May you go to my website anothonyo'neill.com or you can go to my mentor's website daveramsey.com. If you want the physical copy today in your storage you can go to any local bookstore Barnes Noble Books a Million. Other local bookstores have them, make notes and check it on Amazon.

There is a lot of free resources that comes with the book if you purchase it from my website anothonyo'neill.com. If you're going to spend the money go ahead and go to my website so you get some additional free resources to help you and your child, make some better decisions going off to college.

Ray: We'll put up all those links with the show notes of this episode, but I especially urge you to go to Anthony's website. Anything else you want to wrap up with, Anthony?

Anthony: No, man. I believe that all things are possible. For anyone who is listening and believing that I have to take out student loans to go to college, no, you do not. I promise you if you apply the principles that are in a book you will go to college debt free.

Ray: Wow. Well, said. It's like you've done this before.

Anthony: Hey man, I love doing what I do.

Ray: That's how you get a debt free degree. It's that easy, you manifested.

Tiffany: Work your ass for it.

Ray: Yes.

Tiffany: Not work your ass work it off.

[laughter]

Ray: That's a different way to get a degree.

Tiffany: [laughs]

Ray: Oh, my gosh. Hey, what do you think of this episode or do you see this manifesting thing is like wacko? Do you want to tell us your manifestation story? You send it to miracle@rayedwards.com because that's where we're telling all the miracle stories. Manifestation is a kind of miracle. Send those in and we will share them.

Tiffany: I have a miracle story.

File name: REP411.mp3



Ray: You do?

Tiffany: I do. It's a very recent one.

Ray: Have I heard this one?

Tiffany: No. I don't know all the details it'd actually be better if Troy was telling this. The work on our tiny house has ceased because-

Ray: Okay, backup.

Tiffany: Okay.

Ray: People don't know this. Why do you have a tiny house?

Tiffany: Well we thought about starting a business building tiny homes and selling them.

Ray: You started by building one.

Tiffany: Right. It was going along really well but we had just gotten married and we have four kids together, two each. That's a lot. It was just a lot and a lot going on. He worked on it pretty diligently until he came across a dead end where he needed to do some work with the AC and the heating and all of that which he hasn't had a ton of experience with. He knows this guy through working at Ziggy's who owns a company doing all of this. I'm not sure how much I should say on here honestly.

Ray: You should say it all.

Tiffany: Okay. Oh crap. His name is Nate I believe. He actually used to run weed. He used to be a huge drug dealer, ended up going to prison for years. People think he stashed millions somewhere in the woods and dug it back up after he got out of prison.

Ray: A good guy to know.

Tiffany: They made a movie about him. It's called the *The Cannabis Kid*. I haven't seen it but there is nudity and crap it's vulgar but it's his story. Anyways Troy knows this guy through Ziggy's has his own heating and AC company amongst other things not weed anymore.

Ray: Okay.

Tiffany: [laughs] Well, as well but you don't make as much money. Anyway, he has hooked this guy up with all lumber good prices and everything because he's building homes in addition to everything else, he's doing. Well, he came over to look at the tiny house and what it needed. Actually, our AC and heating needed some servicing also. It turns out we need a whole new setup in our home.

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Ray: A whole new heating air condition set up?

Tiffany: Yes. Thousands of dollars.

Ray: Yes, that's not cheap.

Tiffany: Not to mention the work we need done on the tiny house.

Ray: You guys are on a total Dave Ramsey debt free. You're not spending money or half plan.

Tiffany: Totally we do have \$1,000 in our emergency fund though. Thank you, Dave Ramsey. I was like no way. Just we were totally gaining steam we got to knock out this construction loan that we did the basement with which isn't big, but we want it gone. I was like, "Crap how are we going to afford that. Like this whole furnace and stuff?" Troy's like, "Wait, here's the good part." This Nate guy said he would do the heating the AC in our home and do everything that needs to be done in the tiny house for that. For \$1,000.

Ray: What?

Tiffany: \$1,000.

Ray: Why would he do that?

Tiffany: Because Troy's treated him really good over the years. He's worked at Ziggy's for six years. He knows the guy pretty well.

Ray: That's amazing. That is a miracle. That qualifies.

Tiffany: All I can say was like, "No way. Are you kidding me?"

Ray: I've got chills going down my neck.

Tiffany: He's there now. Doing it at our house right now.

Ray: Get out here.

Tiffany: Isn't that crazy.

Ray: That's so cool.

Tiffany: He's like, "Well, it's going to wipe out emergency finance." I was like, "That's what it's for."

Ray: Emergency, we got a whole HPAC system and he's doing the tiny house stuff?

Tiffany: Yes. \$1000.

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Ray: That's crazy. Good.

Tiffany: I think it would run somewhere. I thought it would actually be more than this, but it was going to be about 7,000 just for our house.

Ray: Now think if you hadn't had that \$1,000 thousand in your emergency fund.

Tiffany: I know.

Ray: This might not have happened. There's a miracle it ties back to Dave and one more Dave Ramsey thing. We're just going to get him on the show. That's what's going to happen.

Tiffany: Can we please? It'd be so fun to just talk to him and not have to be on his show where he's annoyed with us asking him financial questions. Just his story and stuff.

Ray: We should interview him. You dear listeners need to help us get Dave Ramsey on the show. I don't know. Send him emails or social media messages and we've got to get back with Zach. Because Zach with the leadership podcast, I talked to him and I said, "The interview we did with you I feel like doesn't position your business really well." Because now he's got a real clear vision of where he wants to go with his own site and his own writing is doing. I said, "We should have you back on and do an interview that focuses more on that stuff."

Tiffany: Totally. Plus, he'll be less nervous.

Ray: He said, "That's awesome." I said, "I appreciate you doing that. We do that for guests on our show that sometimes we tell them we do that over and we need to take this approach. You will look better." Zach, we're coming for you and you got to help us as Dave. You don't have to. We're not doing it for that reason. We like you.

Tiffany: Well, and you know a lot of people who know Dave and you know him.

Ray: Now you've really stuck my neck out. We have really stuck my neck out. All right, Dave we're coming for you.

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