

MEANT FOR MORE

BY CHRISTOPHER OF REFINED BY FIRE .CO

CAMP FI SOUTH EAST

2023

JANUARY 6TH-9TH



REFINED BY FIRE

RefinedByFIRE.co

CampFI Southeast

Jan 6-9, 2023 Hawthorne, FL



Together We FI



James Lowery
RethinkTheRatRace.com

Logan Lecke
Topia-app.com

Jillian Johnsrud
JillianJohnsrud.com

Chris
LifeOutsideTheMaze.com

Christopher Gables
RefinedByFIRE.co

Jess
The Fioneers.com



MY CAGE



A SALARY IS THE DRUG AN EMPLOYER GIVES YOU SO YOU ABANDONED ALL HOPE OF CHASING YOUR DREAMS.

DAY IN THE LIFE OF...



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GROUNDHOG'S DAY

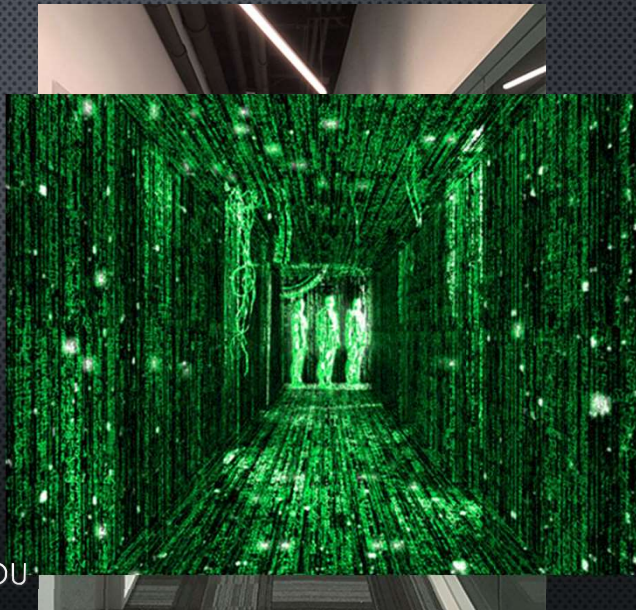


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MY HAMSTER WHEEL



IF YOU DON'T LIVE WITH INTENTION,
THOSE WITH INTENSIONS WILL TELL YOU
HOW TO LIVE.



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“100 MEN GO TO WAR...”



- 10 – SHOULDN'T BE THERE
- 80 – ARE JUST TARGETS
- 9 – DO MOST OF THE FIGHTING
- 1 – IS A TRUE WARRIOR

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WHERE DO YOU FIND THE ANSWERS?

SCHOOLS TEACH:

1. FAILING IS THE WORST THING THAT CAN HAPPEN TO YOU.
2. DO THE WORK ON YOUR OWN, DON'T COOPERATE, THAT'S CHEATING.
3. DON'T MAKE A MISTAKE.
4. THERE IS ONLY ONE RIGHT ANSWER.
5. THE TEACHER IS THE ONE THAT KNOWS THE RIGHT ANSWER.

REALITY IS:

1. FAILING IS NECESSARY. – POLITICIANS – BANKRUPTCY, BUSINESS OWNERS FAIL
2. COLLABORATE AND LEVERAGE OPM & OPT – GRANT CARDONE EX.
3. MISTAKES HAVE THE HIGHEST CORRELATION WITH SUCCESS.
4. THERE ARE MANY RIGHT ANSWERS.
5. PAYING CUSTOMERS KNOW THE RIGHT ANSWER. – P&G LAUNDRY DETERGENT EX.

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FLIPPING PARADIGMS



DO SCHOOLS KILL CREATIVITY?

- SIR KEN ROBINSON -



FLEAS IN A JAR

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FOUR PATHS

1. THE SAVER-INVESTORS PATH – PEOPLE WITH A MIDDLE-CLASS INCOME AND HIGH SAVINGS RATE >20% (MOST FIRE PRACTITIONERS)

1. PERCENT OF THE STUDY GROUP: 22%
2. AVERAGE NET WEALTH: \$3.3 MILLION
3. AVERAGE TIME TO NET WEALTH: 30 YEARS
4. DIFFICULTY: EASIEST

2. THE VIRTUOSOS PATH – VIRTUOSOS ARE AMONG THE BEST AT WHAT THEY DO IN THEIR PROFESSION. THEY ARE PAID A HIGH PREMIUM FOR THEIR KNOWLEDGE AND EXPERTISE, WHICH SETS THEM APART FROM THE COMPETITION.

1. PERCENT OF THE STUDY GROUP: 19%
2. AVERAGE NET WEALTH: \$4 MILLION
3. AVERAGE TIME TO NET WEALTH: 20 YEARS
4. DIFFICULTY: SECOND-EASIEST

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FOUR PATHS

3. THE COMPANY CLIMBERS PATH – CLIMBERS ARE INDIVIDUALS WHO WORK FOR A BIG COMPANY AND DEVOTE ALL OF THEIR ENERGY INTO CLIMBING THE CORPORATE LADDER UNTIL THEY LAND A SENIOR EXECUTIVE POSITION.

1. PERCENT OF THE STUDY GROUP: 31%
2. AVERAGE NET WEALTH: \$3.4 MILLION
3. AVERAGE TIME TO NET WEALTH: 22 YEARS
4. DIFFICULTY: SECOND-HARDEST



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ASSET CLASSES

HOW MANY ASSET CLASSES ARE THERE TO INVEST IN?

1. EQUITIES – STOCKS AND BONDS
2. ENTREPRENEURSHIP – SMALL BUSINESS OWNERSHIP
3. REAL ESTATE – A HYBRID OF EQUITIES AND ENTREPRENEURSHIP
4. ALTERNATIVES – COLLECTIBLE CARDS, FINE ART, NFTs, CRYPTO, UNDERWRITING
5. YOURSELF – EDUCATION, COACHING, SELF-IMPROVEMENT

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INCOME (OFFENSE)

3 TYPES OF INCOME:

- EARNED – HIGHEST TAXES
- PORTFOLIO – MODERATE TAXES (CAPITAL GAINS)
- PASSIVE OR RESIDUAL (FRONT LOADED) – WHAT TAX?

TAXES (DEFENSE)

HOW MANY PAGES THERE ARE OF
THE US TAX CODE?

75,000 PAGES

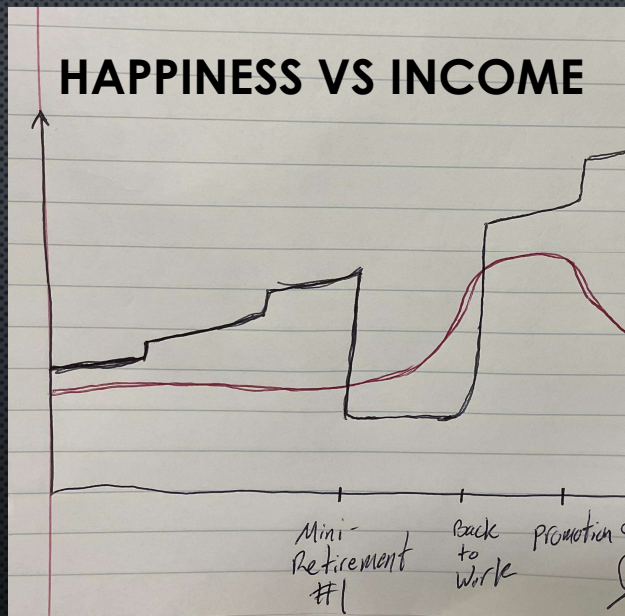
HOW MANY PAGES ALLOW GOV. TO
TAX US?

30 PAGES (0.04%)

WHAT ARE THE REMAINING 74,970
PAGES?

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HAPPINESS VS INCOME



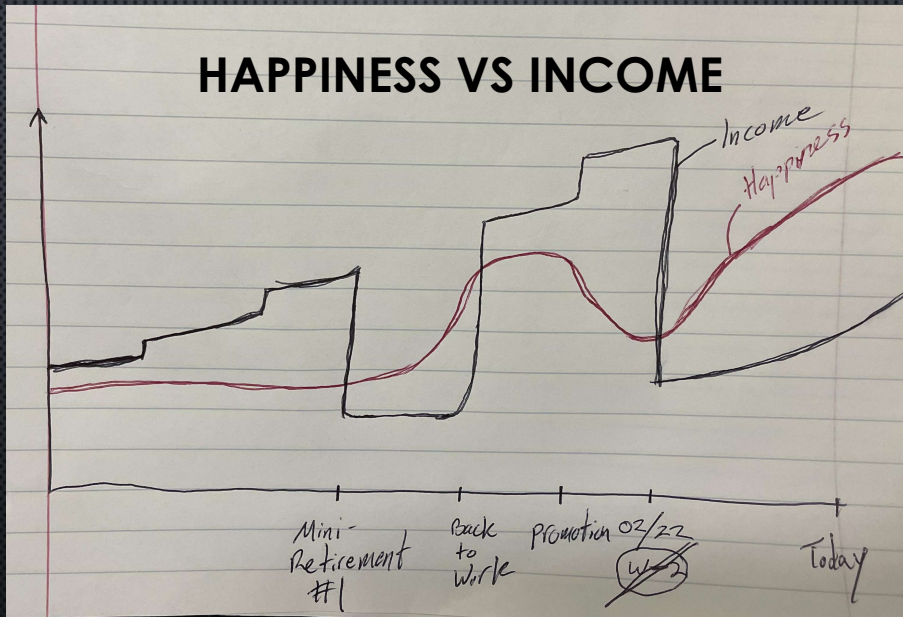
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I FIRED MYSELF... AND TOLD NO ONE



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HAPPINESS VS INCOME



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“IT'S NOT THE DESTINATION, IT'S THE JOURNEY”
- RALPH WALDO EMERSON

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YOUR TURN QUESTIONS & ANSWERS



SLIDES:

- [HTTPS://REFINEDBYFIRE.CO/CAMPFIRE2023](https://refinedbyfire.co/campfire2023)

VIDEO:

- [HTTPS://WWW.YOUTUBE.COM/@TOGETHERWEFI](https://www.youtube.com/@togetherwefi)

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