

**EPISODE 807**

*“DN: As I changed my attitude, changed my perception, I saw the opportunity as something completely different and allowed my income to immediately go up.”*

[INTRODUCTION]

[0:00:42.4]

**FT:** Making more is kind of a matter of the mind, our next guest believes. Welcome, I'm your host Farnoosh Torabi. David Neagle is the founder of the multimillion dollar global coaching company, Life is Now and through his work, David helps thousands of entrepreneurs gain the confidence they need to improve their money mindset to then reach radical financial success.

David's beginning was a struggle, he is a high school dropout who had a near death experience early on in his life and it was truly a wakeup call like none other, he says, that felt like a second chance at not only his own life but also helping others reach their greatest potential.

Here is David Neagle.

[INTERVIEW]

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**FT:** David Neagle, welcome to So Money.

[0:01:33.6]

**DN:** Hi Farnoosh, how are you doing? Glad to be here.

[0:01:35.2]

**FT:** Thank you, I'm really excited to connect with you. I've heard a lot of promising things. I mean, you're going to blow our mind basically in the next 30 minutes. Just setting the bar high because I feel like that's what you do with your clients, you know? You really raise the expectations there.

I'm really fascinated with how you help your clients transform their financial mindsets and their bank accounts, frankly. I want to learn more from you and we all do. Before we get to the tactics and the strategies, I would love to just really explore your life a little bit and it's no secret that in the run up to transforming your own life, you had a near death experience and I know you've probably talked about this ad nauseam. But it's fascinating, you almost didn't make it and people were convinced you were not going to make it.

And I always - it's rare that I get to meet somebody who has had that experience and so forgive me but I really would like to know, like, in that moment, what was going through your mind?

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**DN:** Wow, well there were a lot of things going through my mind in the actual moment itself, it went from pure shock and just instinctive, I was in a river, I got separated from a boat and I got sucked through a dam.

When I came out the other side of the dam, the first thing was I did not realize how bad I had been injured physically. I was just trying to get to shore. I couldn't get to shore because the current was so strong. I was just going with the current. Unfortunately, there is another dam about two miles down the river and I needed to do something.

As I went round an island, I grabbed on to this tree branch that was hanging over into the water really far. When I grabbed on to that branch, I then had realized that I had shredded like all the skin off the palm of my hands. I saw that I was bleeding from various places on my body. Didn't know where all that was coming from. But I was trying to just think through a trauma situation and what do I need to do, one, two, three, in order to survive.

Once I got myself in a stable position, because I strapped my life vest to this branch because I couldn't hold on anymore. I started like bargaining with God on the tree, you know? My life was flashing in front of my eyes.

For whatever reason, I realized at that moment that the bad situation that I had created for myself which was basically not having the ability to fulfill my responsibilities as a young father and husband was because of poor decision making throughout my life. I saw it as you know, I don't know why I have not been able to get myself to do all these things that I should have done and I said, "You know, God, if you'll let me live today, I'll figure out why I didn't do that and then I'll spend the rest of my life teaching other people."

It's a weird thing to go back and realize that that's what I was thinking about hanging from that branch. The realization that I had right after that was that you know, I was 23 years old when that happened, that life is actually very short and we really don't know how long we're going to be here. If we're going to do something, if we're going to make a change, perhaps we should consider doing it now instead of pushing it off into the future.

Which was kind of the way that I was raised, everything was pushed off into the future. There was not immediacy in making a positive change in anybody's life when I was growing up. That's where it all started, it started with that idea. Then, my mental focus became on what do I need to change, how do I need to change it and the process began from there.

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**FT:** What was the first step in that process? What was the first thing you worked on changing?

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**DN:** Well, actually, the first step in that process was becoming more frustrated because I did not understand how to make a change or even where to go for information. This is prior to the internet, prior to home computers, I was working on a dock, I was working six and a half days a week. I was making \$20,000 a year.

I was pretty darn exhausted and it was after having just like a frustration meltdown one night on this dock that this voice in my head said, “David, change your attitude.” It started with a mental change of attitude and the way that I change that was that I really evaluated myself based on the guy who started the company that I was working for.

He had a similar background to me growing up and he had built a company that was making several hundred million a year. He was a food importer. I thought, what’s the difference between him and I and I noticed a couple of things right away. Three things that were, that I changed.

He loved what he did and I didn’t, I hated it. I started acting like I loved what I was doing. He did everything - I figured he must have done everything to the best of his ability. I didn’t even know what that was for myself. I was constantly being reprimanded for shoddy work, various different things as far as the quality of work that that I was doing.

I thought, I’m going to do everything to the very best of my ability and the third thing was that I noticed that when he treated people, and regardless of who they were or where they came from or what he was doing. If he was in a situation that interact with somebody. Even if he was walking past somebody on the dock, he would acknowledge them and he would say hi, how’s your day. How’s your family, that type of thing.

I was not – that time of my life, furniture was not treating people, always for set because I was so angry at myself from the situation that I had got myself into. I said, I’m going to change those three things. I’m going to change them for 12 months and see what happens.

In 30 days, my income tripled. I thought to myself, I don’t’ know how these two things are connected but I need to find out and – because if I could figure out how they’re connected, I could absolutely change anything. I knew that it was something that I had done, I just wasn’t sure what it was, everybody else around me was saying that I got lucky.

I knew that it wasn’t luck, I knew that it was something that I changed in who I was being as a person that allowed that to happen.

[0:08:43.0]

**FT:** Strategically, did you ask for the money or it just arrived and maybe that can parlay us into some of the strategy work but I mean, I'm hearing you and you're saying three things. Love what you do, to be the best at it or at least do the best you can at that thing that you love doing and then be consciences of how you're treating people, respect people but there's nothing there that yet says to me.

You know, do this strategic thing or you know, here's a tip or here's like some actual action advice, actionable – this is all mental game right now. Where, when did you start to recognize that you are actually doing things that were strategic and action driven?

[0:09:27.8]

**DN:** Well, that came second to this, after I began the study a little bit. What this change though was my perception and it allowed me to see an opportunity that I had previously perceived as just too risky, something that I didn't want to do and as I changed my attitude, to change my perception, I saw the opportunity as something completely different and allowed my income to immediately go up.

There is an actionable step there in the idea that one of the things that I teach people is that the opportunity for them to change their income to whatever they desire has to be around them all the time. They're just not perceiving it because of some way that they're looking at the world. When I really started to change my income, when it went from 50,000 a year to 50,000 a month. The actionable step there was to stop making it hard and I was making it very difficult. I remember I was working with my mentor at the time.

He said to me, "It's easier to make 50,000 a month than it is to make 50,000 a year." I was really looking at you know, this is – somehow I'm making this difficult. If I was to make this as easy as possible, what would that actually look like? That came to me and then I began to change exactly what I was doing which was I started instead of selling a lot of units of something I decided to raise my price and sell lower amounts at a higher dollar figure.

It allowed me to do – I actually hit the goal in two weeks. The previous two months that I was trying to hit that goal, I was not moving anywhere. The end of the month, I was the same place I was at the beginning of the month. Then once I make him aware of doing that, it then became the personal growth work that was required to be able to ask for a higher dollar amount for what it was that I was sponsoring at the time.

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**FT:** When did you, here, you're talking about, I assume like working for yourself and you made a transition from working for someone to working for yourself. How did that happen and then when did you start actually helping others?

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**DN:** That happened in late 1999. '98, '99 and I actually incorporated my company in 2000. It happened because I was working for a corporation, I was studying and actually kind of coaching people on the side with various different businesses that they were in and helping them become more successful and then I decided that I wanted to do that for myself.

Somebody gave me an opportunity to be a facilitator for them and I took that on and then I started my own seminar and speaking business.

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**FT:** I love one of the things that you say which is that we often are raised to become someone that other exact us to become, we're taught to be who to be, right? In other words. This aren't your words, this is me Farnooshifying the David Neagle statement but that really, who you really are, rather than who you were taught to be, there's a big gap there.

That's a big shame, I'm a parent, I have two kids, I feel like you know, it's a push-pull because you want to sort of give them the tools so that they can live a fulfilling life, you know? But part of that is, they got to follow some rules.

Where do most parents go wrong or where is the messaging really just screwed up?

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**DN:** I think the messaging is screwed up in what is behind the rules that they're being taught. Are they being taught rules that are based on universal cause and effect, or are those rules being taught on how to keep them safe through their whole life. Because what was glaring for me as far as personal growth was that I was raised in a working class, middle class environment and the value systems that we were taught in that environment were very different from entrepreneurs.

It was the letting go of those because they're all rooted in safety and embracing something completely different to allow myself to be very successful. That was what's difficult. When we're teaching children, we have to ask ourselves, am I teaching them to be safe? Or am I actually teaching them to embrace and find out what is their individual purpose for being here?

How to develop an attitude of – that I won't settle for anything less than the best that I'm supposed to be. That often means that the rules that we're conditioned with to grow up and work in a factory or for corporation or just to be safe through our entire life.

When I mean safe is I mean secure. Instead of realizing that it's okay to make mistakes, we're taught that we shouldn't make mistakes. We learn by mistakes, I mean, some of the greatest discoveries come from mistakes. Some of my greatest breakthroughs in life and increases in income came from mistakes. If I avoid that because that's what I was taught growing up and I was taught that. Then I would still be on the dock driving a forklift today.

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**FT:** Let's talk about, prior to meeting you, you've become so highly recommended, you got to have David Neagle on your podcast, you've helped so many people including Jen Sincero, the number one New York Times bestselling author and been on this podcast - helped people really transform their financial lives and you have this sort of money mindset game or theory that you practice with your clients.

I'd love for you to share that with us to the extent that you're willing because you know, a lot of us should work with you and I'm actually here thinking, I need some more David Neagle in my life. Tell us a little bit about these ways that we can improve our bottom line?

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**DN:** Well, one of the first things that we have to realize is that whatever it is that we desire is already here. One of the biggest problems with the clients that I work with is they're coming from some kind of an internal money story. So most people are raised with the idea of setting a goal based on what they need. They have a subconscious program that's controlling their finances and it's all based on you shouldn't buy more than you need, spend more than you need, receive more than you need, use more than you need because that is what we heard growing up.

So there is not a lot of abundant thinking there and then there's a world view or a societal view that there is a lack, that there is a big limitation out there and I don't come from that perspective. I come from this perspective that the universe is creating in-abundance and there is an abundance of everything and then everything is constantly moving in the direction of more life. So what does that mean for our finances?

Well if we are tapping into what our individual purposes for being here that purpose is to add to the lives of other people. That's what all life in the universe does, it adds to the life of something else. So if we're doing that and the medium of trade that we are currently at in society and history is money, finance, then there must be an abundance of that because there is an abundance of people and there is an abundance of things from a product and service standpoint.

That advance our lives moving forward. So if we get rid of the needs story in our mind and we step in the idea of abundance, what we then need to work on is our own personal money story and our self-worth story to be able to receive the amount of money that is required to live the life that we truly desire and the whole idea is that it's already here. It is not a zero sum game. By me selling more or charging more or providing more service out in the world, I am adding to the lives of everybody because I do that.



Every time I go buy something, I am adding to the life of the person that I am buying it from or the company that I am buying it from. It's when we hold onto it and we don't allow it to circulate that it becomes stagnant. We end up with recessions and all of those kinds of problems that happen. That's all created out of fear but if we move out of fear and we move with the idea of abundance then there is no limit to what it is that we can bring in for ourselves.

So with my clients, a couple of things that we teach them is how to make a lot of money and how to do it really fast because that was my experience. So it is all about changing the stories and then giving them the strategies – excuse me, changing the stories in their mind, giving them the strategies to go along with that and their business so that they can bring whatever amount they want in and whatever speed that they want.

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**FT:** And it sounds like part of that is also how to make it easy. This is a theme of yours, it is part of your personal stories. If it is too hard, you're not doing it right.

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**DN:** Absolutely. Yeah, definitely and that's a problem that I had. So when earlier on the call you were talking about what I went to from 50,000 a year to 50,000 a month, the reason that I was struggling with that was because my paradigm, my money story was that it had to be hard. So as I was writing down and trying to strategically figure out the goal, what I didn't understand was that back of that my mind was looking at it from a way of having to make it hard.

If we change that paradigm to easy where we are saying to our self, "Okay if that's the natural law of the universe to make things easy, what would this look like if it was easy?" And then adopt the belief around that it can happen that way, take the action on it happening that way, we'll find that it does happen easy and I did that in my first month. I went over 50,000 in the first two weeks and I never went backwards.

Then I went that immediately took it over a million because I realized, “Oh the more you make the easier it actually is.” And once you adopt that idea into your mind, you approach everything from how it’s easy instead of how do we make it difficult. Most people are walking around making everything in life extremely difficult because it is a value system that’s hundreds of years old where we say we’re not a good person unless we have to struggle.

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**FT:** Right and there’s guilt associated with your life being too easy.

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**DN:** Tremendous.

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**FT:** Can anyone be rich, David? I am sure you’ve encountered people who will say to you, “Well this all sounds great but you know what? I come from a very difficult life. I don’t have an education” or I am not good at money or I grew up poor or I don’t have the resources, I don’t have the support. I don’t know there’s so many things people say and yes, we could say these are all excuses but people say, “I lost my job and I have student loans that are over a \$100,000 and I am drowning in debt.” And I am sure you’ve heard it all.

So what do you say to those people because I find that when we start to talk about building wealth and pulling yourself out of hard situations to become financially independent that it can get divisive that people can get political as well and say, “Well you know, sometimes you’re just —” People have privileges. I mean you have access to resources that’s a privilege and some people just don’t have that.

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**DN:** Yeah, so what I would say number one is that about 99% of the things that you mentioned is where I came from. I quit high school when I was 17 years old. I had no formal business or a

formal education. I was in a difficult marriage. I got married very young and started having children. I had a lot of debt, I went bankrupt before I even started a business and had my car reposed. I did not come from any kind of wealth or education either.

So there was no background history for me to go on there. I believe anybody can become wealthy if that's what they truly desire in their life and I will tell you something else. I have another world view that I really totally believe in. Everybody on the planet has exactly the same amount of money they are just not aware of it and when they become aware of it then they can bring it into their life because I've helped people that were completely totally broke.

On the verge of being homeless become multimillionaires and I've helped people that were doing really well expand where they were also and every place in between. So if you understand – I am really sorry about that, if you really understand how these laws work. I am talking about universal principles that apply not just to ourselves but money and commerce and business and everything that we do and you start thinking along those lines.

And then creating strategies along those lines, you are going to find that anybody can do it, anybody can make it easy. The difficult part is the internal change that they have to make, letting go of the old stories. A lot of those things that you talked about, you will find that they're actually generational stories. They are not the first person in their family, they have those issues.

So those things get passed down subconsciously and we repeat the problems that our parents have very often but if we rewrite that story for ourself Farnoosh, we can have a completely different life.

[0:24:02.5]

**FT:** I completely agree and I bring this up mainly because this is the stuff that I hear sometimes especially when people want to demonstrate that they have empathy for others like, "Oh but you're forgetting all of these other people over here who don't have what you were brought into the world with."

And I get that some people definitely have a running start. That's for sure in life but that doesn't mean that others don't have the opportunity or chance to start their own race. And thank you for saying all of that.

We are asking our guests this month as we are heading into Thanksgiving David, with our sponsors Chase Slate and together we are asking guests what is the piece of financial advice that you've got in your life that you are most thankful for?

[0:24:52.0]

**DN:** The piece of financial advice that I got in my life that I am most thankful for is that there is an abundance and that it is not wrong to be rich. I was raised with an idea that it was either really hard and you have to be really smart or you had to be unethical in order to be wealthy and those two things allowed me to break through and allow myself to accept wealth into my life. Prior to doing that I was fighting a battle of guilt like, "Am I doing the right thing?"

And I really needed to know for certain. It is funny that I say that now but I really needed to know then if those things were true or if those things were false about the world and about wealth and it made a total difference for me and that there's an abundance. That there is no shortage out there. One other thing, I know this is more than one, the money has to be around you right now in the form of an opportunity.

That I think is the one thing that blew my mind more than anything and I have never, not in 20 years of helping people do this, I have never not seen it be there. So whatever it is that we desire, we are resonating on a vibrational or frequency level with the thing that we desire that means that it has to be in our lives. We are not seeing it because of the perception in which we are seeing from which is based on some story.

When that changes we'll instantly see the opportunity and that opportunity allowed that money to come in like the snap of a finger.

[0:26:38.7]

**FT:** You also have to recognize what is an opportunity. There is a saying that a lot of people miss opportunity because it looks like hard work.

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**DN:** Yeah.

[0:26:50.8]

**FT:** And they don't get that that's actually an opportunity and yes, everything requires work and so how do you teach your clients and how do you yourself identify what is an opportunity versus what is purely just work for work's sake and maybe there isn't a reward in that?

[0:27:09.2]

**DN:** So that is a really great question and you know in *Think and Grow Rich*, in Napoleon Hill's book, *Think and Grow Rich*, he actually talked about that. He called it the sly disguises of opportunity and basically he said the same thing that you are saying is it shows up as something we don't think that we want, hard work, an unfortunate experience, misfortune in your life and we see things different than they really are.

We see them as we are so to speak. So for me, one of the things that I teach my students is that there is four basic questions that you can ask yourself when an opportunity shows up to determine if it is the right opportunity for you and what it is that you are doing and the first one is, "Is this something that I want to be, do or have?"

The second one is, "Is being, doing or having this going to take me closer to my goal or my life's purpose?" You can basically use it for anything, goal, life, purpose, desire, whatever outcome you are looking for. The third one is, "Is being, doing or having this in harmony with God's laws and the laws of the universe, meaning that it has to be in harmony with the law of more life, is it going to add to my life and the lives of other people?"

And the fourth one is, “Is being, doing and having this going to violate the rights of others?” And the right that we are looking that we don’t want to violate with other people is take away their freedom of choice. So if you get three yeses and a no that’s all you need to know as far as the opportunity goes to make a decision and move forward on it.

Once we make a decision Farnoosh, everything that we need for the completion or the how to get where we want to go begins to show up.

[0:29:02.2]

**FT:** You should see my scratch paper right here. I have all of these arrows and checklists and yeses and nos. My goodness, this has been 28 minutes in what’s in a six month coaching program with you like. David Neagle, thank you so much for being on So Money. I am going to leave us here because this is such a tease for everything that you offer but really at the same time, so much value.

I mean you have given us some really hard things to think about but also so much clarity and you have given us, at least me a lot of hope and I think that’s a really amazing thing to have right now especially.

[0:29:41.9]

**DN:** Yeah, it does and you know something? When you have hope you have options.

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**FT:** Thank you very much.

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**DN:** You’re very welcome. Thanks for having me.

[END]