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"Pivots and Discoveries"

Mike Michalowicz: Welcome back to the Don't Write That Book podcast, where you can learn how to write your bestseller and own your authorship. Follow along with us as we give you an insider's view of the book industry. Now here are your hosts myself Mike Michalowicz and AJ Harper. I'm coming off very little sleep. You're coming off less asleep When did your—

AJ Harper: No, I'm not. I slept.

Mike Michalowicz: Oh, you arrived back home last night, I thought?

AJ Harper: Yeah, like nine.

Mike Michalowicz: Oh, not as bad as I thought... I thought for some reason like a 2 a. m.

arrival type thing.

AJ Harper: No.

Mike Michalowicz: And you fly out LaGuardia or Newark?

AJ Harper: Usually Newark, but sometimes LaGuardia and never JFK.

Mike Michalowicz: Well, you had to do something that represents the topic we're gonna talk about today, which is pivoting, changing what happens while you're writing a book and there's updates for a book. You go to the airport. Yeah, the classic I shouldn't say the classic the most frustrating thing is when you're on the plane and I feel that sense of relief when it pushes Off the gate or at least you're boarded on the plane.

AJ Harper: At least you're boarded.

Mike Michalowicz: At least you're boarded. You're like, okay, I made it to the plane and then they're like, "Oh, announcement. We're gonna be deplaning. What was their justification? Why they deplane you?

AJ Harper: Yes. There was a mechanical error and it annoyed me because I overheard the gate agent tell someone while we were waiting to see if they were, you know, if they were gonna, what they were gonna do with us.



We were all in line after it was canceled to see what flight we could get on. I overheard her say, they knew that had, they'd been working on the mechanical issue all night. So they put us on the plane when they still hadn't solved the mechanical equation.

Mike Michalowicz: Oh my god.

AJ Harper: Don't put us on the plane!

Mike Michalowicz: Do you think they're like, Oh, we're, we're, we're ten minutes away from

solving a-

AJ Harper: Maybe, maybe, maybe somebody was like, We're good.

Mike Michalowicz: Oh, okay.

AJ Harper: So we pivoted, switched airlines, switched airports. Which you can do in New

York, because there's three you can get out of.

Mike Michalowicz: Maintained your composure.

AJ Harper: I mean, I don't know if my wife would agree.

Mike Michalowicz: Did you?

AJ Harper: I was upset because we were going to surprise my mom for her 81st birthday.

And that meant that we weren't going to show up in her room with flowers and candy and, and uh, she loves chocolate and a cake and surprise, we weren't going to get to do that because we were going to get in too late that night. That just, that part made me sad.

Mike Michalowicz: Yeah, it's sad. It's sad.

AJ Harper: Normally I roll with it, though.

Mike Michalowicz: Some people just express it through anger, especially at airports.

AJ Harper: Oh, I would never take it out on another human.

Mike Michalowicz: Yeah, I know, that's what I'm I've seen I've seen in person. It's no

physical



AJ Harper: everybody on that plane was so nice to everybody. I was actually really impressed. No Yeah, nobody else everybody waited Yeah, I think my wife made a really good friend in line.

Mike Michalowicz: Let's uh,

AJ Harper: Anyway. Pivoting is good.

Mike Michalowicz: Pivoting is good. I'm joined in the studio by AJ Harper. She is my co writer. My business partner, my friend, uh, my colleague, um, and someone I admire very much who's, who's loving on your mom, that you just said such kind words about her. That is nice. That's nice. So your mom, it sounds like she's entering her final stages of life.

AJ Harper: She is, yeah.

Mike Michalowicz: Which I don't know how many months or years that can yield.

AJ Harper: Yes, you know that too, all too well.

Mike Michalowicz: All too well. But the fact that you are visiting her, you're speaking so highly of her, that's a nice final chapter for her.

AJ Harper: Yeah.

Mike Michalowicz: So, kudos to you.

AJ Harper: Yeah.

Mike Michalowicz: Okay. Let's get into it. So today we're gonna talk about Pivots and Discoveries and uh, can I start, can I start with an aha?

AJ Harper: You can, but Pivots and Discoveries is about the book that we're currently writing.

Mike Michalowicz: Which we're not sharing the title, but it's, it's getting kind of close that we may just have to, uh, cause we're like alluding to everything around it, but it, it's, it's I don't know. I'm

AJ Harper: anybody who's been, I mean, most people binge all these episodes. So I'm sure everybody's pieced it together

Mike Michalowicz: together. You probably have your own title. Uh, so if you



AJ Harper: do send it over.

Mike Michalowicz: Oh, and we got to film some video today. We got to remember.

AJ Harper: Okay.

Mike Michalowicz: So you connect me with a fellow named Sam. We're not going to say his last name, but it will be revealed if he feels comfortable in the book.

Sam is in a circumstance where, um, he's, I don't want to say rock bottom. Um, because rock bottom indicates that a, a collapse hit and, and you just arrived in his situation. He came into wealth in an unfortunate circumstance or way, and there was a decline, and he's now hit the bottom financially, but he's, he's been there for a while and I, what I sensed in him.

Was this may be awfully dramatic, but a dwindling hope, like almost like a giving and like, this is who I am. I can't get by anymore. This, this is just who I am. Um, and he's become dependent to some degree on government subsidies and so forth.

AJ Harper: Yes,

Mike Michalowicz: He does have a source of income. So you connected me with him. We did a phone call and we said, we're gonna apply this system. Um, and he said, You witnessed the first call.

AJ Harper: Yes.

Mike Michalowicz: Thanks for, thanks to him allowing that. That's very rare. Cause it's a very, it can be a very intimate conversation.

AJ Harper: It was very emotional.

Mike Michalowicz: What I noticed, and then maybe this is my own conjecture, but I noticed the hope wasn't gone. Like it was there. It just needed to be reignited. It's like one of those, uh, those fake wood logs. When you light it, they start going. It's like, my God, that little thing can get the conflame that much for that long. He just started to say, yeah, okay, I get it. What we did, right. was we started teaching the core system and I'll give some of the basics because an aha has come out I want to present to you.

The core system is there's different financial needs people have personally. There's needs to sustain day to day living. There's needs or desires to quote unquote improve life however we define that. There's maybe these ultimate wishes and desires we have for the future. I want to have a beach house one day.

And it's a, it's a Profit First, interpretation, which we wrote for small business into personal finance. And just to give a little more fodder here, I had another interview yesterday and there's quite a few people, quite a few people who've taken Profit First and translated their personal finances without guidance.

This is the system that will give you the guidance. And we found in this process, I've been teaching it to that garage store, uh, the garage company, Sam now, many others, that we found is there are some different starting parameters. A business generally has more volatile income. Do you have a good sales month or not?

Personal finances generally have a more static income. Did you get your salary this month or not? And the salary is usually consistent. Maybe it goes up a little bit over time. Sam's situation was that he has certain needs, but also doesn't want to give up on desires he has, like, and they're quote unquote minor.

He wants a subscription to a Netflix type thing.

AJ Harper: Yeah.

Mike Michalowicz: He wants to go out occasionally and buy whatever coffee or drink.

AJ Harper: Yeah. Really simple stuff.

Mike Michalowicz: But the trap he was falling into was his income was coming in, he would see it. And on payday, he'd be like, holy cow, I got. Lots of money. And then, by the end of the day, he had mentally accounted for going to Starbucks, I deserve a treat.

And he does. And I deserve this. And then, the next month, or next week, comes rent. He's like, Oh my god, I forgot it again. When you're hearing this, it sounds so obvious, like everyone should get this, but the reality is this is human nature. It's called the primacy effect. What we see immediately in front of us, we put great significance in it, and we believe there has a degree of permanence that doesn't.

Money is called fungible. It comes and goes. A dollar is a dollar. It's exchangeable. There is no Value. If you hold on to a dollar over time, it doesn't really increase in value compared to like a collectible piece of artwork. Theoretically, over time, it's non fungible. It increases in value. It's unique.

It's a one of one. It's not replaceable. So money is very liquid. And but we put this permanence into it. Oh, now that I have, say, a thousand dollars, my bank account, I got a thousand dollars, man. And we start spending in our mind 10 times over. So we spend 10, 000 for every thousand we earn. And that's what Sam was doing.

What we were originally writing in the book, and it worked for the, um, people at the A1, which I knew instantly wouldn't work for Sam, was we set up the general accounts, the foundational five equivalent, what we did in Profit First, a profit account, a tax account, all these things for the foundational functions.

He is so deep in the recovery stage, like he's got to fix a lot of problems, he's got debt and so forth, that I realized all we gotta worry about is can we put food on the table? Can we keep a a roof over our head, and, uh, can we start paying off our debt? And, is there a way for him to still have these outlets of expression?

Otherwise, he'll get frustrated in the system. By saying, I'm always paying off all my past and I'm, I'm ashamed of this and screw me, screw this, this doesn't work and spends money again. So, what I found is when someone is in deep in a scenario, we call this the recovery stage. There's a little reveal of the book.

When you're in the recovery stage, you need specificity to bring absolute clarity. So what we did with Sam on the fly was, okay Sam, How much is your rent? He detailed it. I said, okay, let's break. He gets paid every week. Let's break it into weekly payments. What we have to reserve. Now I kind of had just the numbers.

I didn't really tell him. I said, there's four weeks in a month. That's not true. There's four and a half weeks in a month. So he's actually starting to build a little buffer, but that wasn't necessary at this point. It's just simple math to his favor. We said, what's your utilities? We went through all the things.

So we have a, we have a rent account, we have a utilities account, we have a groceries account. And then we set up, I'm not going to say what he named it because it was hysterical, we set up an account for his fund money.

AJ Harper: It was hysterical and there's a curse word.

Mike Michalowicz: There's a curse, yeah.

AJ Harper: A big one.

Mike Michalowicz: There's a curse word, it's funny. But it's his character. Setting up these accounts with very clear specificity, the next call, I've had two more calls with him since we spoke. He's like, I know exactly what's happening. The last call I had with him, which was this past Friday, and I have another one coming up after Thanksgiving, he goes, he starts telling me the system.

He goes, Hey Mike, I think, um, we can discount the percentage on the rent by a little bit based upon my income, because I actually know how much I'm getting now. Only three

weeks prior. He's a contractor. He didn't really understand what his income was. He's like, I don't really know what it is. He's like, Oh, I expect this much every week.

I'm like, yeah, nice dude. I'm like, you can adjust that. He's like, I was thinking about putting it into my fund. Let's say slush fund. Nice work. He goes, but I can think I can pull down my debt a little faster. So why don't I put a little bit here? What do you think? I'm like, I love that idea. I said, how much is in the slush fund?

Now we said to a bare minimum, he goes two bucks. I said, how's it feel? He's like, dude, I can get some for two bucks. It was so, before he saw a thousand-dollar deposit and said, I got a thousand dollars, how am I going to spend it? Now he sees with clarity by logging to his bank account, what's available for what purpose, and he said, oh, I got two bucks in my Go Crazy fund.

He goes, ah, we'll see how it is at the month. So it's interesting, it's deploying a degree of maybe greater discipline. It's definitely bringing awareness. But what was interesting and what the tweak is, the pivot to the book is, I had these five or six foundational accounts. Now I'm saying, oh, when you're in a different stage, recovering, or, you know, whatever, I'm not going to share all the terms we used.

You need specificity around that stage. The other things can be a little more nebulous, a little more catchalls, but we need specificity. So you know exactly how to use it. And Sam is flourishing under this. Now, just do this little download. I want your critical feedback here. I have another speaking gig on Made For Money on January 7th.

I went, I'm, I've a worksheet that I got to give to you. I can't, I can't tell you about that.

AJ Harper: You just said the name.

Mike Michalowicz: Did I really? Oh, that's the reveal. That was the reveal.

AJ Harper: Fun. Just like that. That's the reveal.

Mike Michalowicz: That's the reveal.

AJ Harper: Okay.

Mike Michalowicz: Okay. So M for M. That's so funny. You knew it was coming.

AJ Harper: You just knew it was coming. I mean, I love it when it's just like, we're pivoting live here. Here we go.



Mike Michalowicz: I love it. I'm seeing you update the episode notes from your phone as we speak. Okay. There's the big reveal. Let's tell Adayla to beep that out. If she doesn't, the world now knows it's not a big deal. It's it's the title.

AJ Harper: We'll see will it bleep or not.

Mike Michalowicz: Yeah, I bet you it's a 50 50 So I'm gonna be doing this presentation at a company I Rewritten the worksheet that I'm handing out to include this specificity based upon Where you are in your life financial seasons the seasons Exactly.

AJ Harper: So you So tell me what the worksheet was before. It was just the basic accounts.

Mike Michalowicz: Basic accounts. And I said, there's, there's different seasons and you lean more into this account, lean more into that account. And the realization with Sam was whatever season in you're in, you need clarity. If it's fall, we got to get rakes. We gotta be raking the leaves. Like our concentration's there. We're not worrying about putting snowplows on our vehicles.

AJ Harper: Yeah.

Mike Michalowicz: Sam had to rake things up. I'm like, he needs the tools for this. In that call was very clear that if we simply said, you know, put the stuff into your bucket account for all the different needs you have and Tell me how you do. At least we have a bucketed.

They would get a clarity.

AJ Harper: So you're saying Mate, you've already tweaked for the seasons the percentages.

Mike Michalowicz: The percentages are tweaked, but the clarity wasn't there. It's still the same accounts

AJ Harper: Right. You mean the reason behind it?

Mike Michalowicz: Yeah, you don't understand the reason.

AJ Harper: Yeah.

Mike Michalowicz: The reason for the season!

AJ Harper: Ha ha ha

Mike Michalowicz: ha ha!



Maybe we can use that as a one liner.

AJ Harper: Oh, God, the reason for the season. Yeah, okay, that's really interesting because some of the people we interviewed the seasons was something that really helped them.

Mike Michalowicz: Correct.

AJ Harper: It also helped them to say, this is not permanent.

Mike Michalowicz: Correct. I had a call with Alexis Kingsbury.

I'm, I suspect from including many of his stories. Here's a guy in Stamford, England. So he's, uh, in the, in the Lickinshire area. I probably said that incorrectly. He is in a season of activate. So they were in recovery. He shares a story 15 years ago. They were in a pad, you know, and they were in recovery season and they navigate through actually using the profit first system.

They deployed it on their own. And he shared a story of, this was so interesting. He says, what's important to myself and my family is gifting. We have a family friend who's invited me, his wife Sarah and a few other handful of people over cause she's more introverted. She doesn't bring friends. This is her friend group.

This is everybody she knows. And this was her big birthday. Let's say it was the four hour or something. And he's like, this is 15 years ago, I'm out to get a gift, and I don't know if I have enough money to get the gift. I'm having this internal battle saying, I just had a conversation with my wife Sarah, Uh, that, that we have a lot of debt, we need to pay off debt, but I feel it's an obligation to get a gift.

Who am I compromising here? And he's like pissed, and he doesn't know what to spend, and he looks at something and says, I think she would like that, but I don't know if I can afford it. So he's like, I still have a gifts account. He goes, even in recovery, it's important to me to be able to contribute to others in some capacity.

So I, I set it up and I'm like, Oh, whatever season we're in, we need clarity to have understanding in that season.

AJ Harper: Yeah.

Mike Michalowicz: Now that gifts account, he says isn't necessary anymore, so he just renamed it. They call it the holiday fund. So he, you know, in England, holiday is actually vacation. I don't know why they messed that up, but they do.

So he goes, you know, Sarah and I want to do some epic travel with their kids are of the age where they'll remember the trips, but they only have maybe five to 10 more years at home. So he's like, this is the, this is the decade. And, uh, so they're picking these epic tricks trips. So my thought is all this coming together is like, Oh, we need specificity for the season.

And when the season changes, those accounts can change names. Like you don't need more accounts. You just give specificity. You can have a general bucket. So when you're in recovery stage, it's all about needs and survival. We need to have rent perhaps, or utilities. But then when we move to the new stage, let's say it's balance, one of our stages, the recovery can just consolidate back down to just general needs.

And a clarity now is how am I bringing balance about?

AJ Harper: Yeah. So that, okay, so that's one of your discoveries, I would say.

Mike Michalowicz: Yes.

AJ Harper: Okay.

Mike Michalowicz: Which is new. So since we've been writing, this is, I consider it's a refinement. You called it a discovery. What does this call it? Like, what are, what's going through your mind?

AJ Harper: While I'm listening to you? Yeah.

Mike Michalowicz: Yeah.

AJ Harper: You can, can you tell I'm processing? I'm just sorting it. I don't know if you can tell from my expression. I'm trying to, I'm kind of writing in my head.

Mike Michalowicz: Yeah. I, I do feel that.

AJ Harper: Yeah.

Mike Michalowicz: Is there a frustration, like, oh, I mean, it's unpredictable, you know it's coming. But is there a frustration?

Like, yeah.

AJ Harper: I have been frustrated in the past.

Mike Michalowicz: Yeah, totally.



AJ Harper: But I wasn't worried about this because it's, it's, um, born of work that we have been working on together for many, many years. So when it's brand, like I think the one that was hardest for me will actually, Fix This Next and then, um, Get Different.

Mike Michalowicz: Yeah.

AJ Harper: And the reason was not because you didn't know it worked. You knew it worked. Yeah. There's the translation to readers was challenging.

Mike Michalowicz: Yeah

AJ Harper: so we had to keep working on that and That that was challenging.

Mike Michalowicz: I think the practice of teaching I undervalued for too long because my head and I suspect our listeners to and her head we get what we're trying to do. Share.

But we don't get that, they don't get it. The reader gets it. Until you can do it in practice and transfer it very efficiently and they get on the first shot, the consumer of that knowledge, it's not there yet.

AJ Harper: No, and this is the thing a lot of authors who write prescriptive nonfiction aren't aware of. It works for them, but maybe it doesn't work for other people.

Or it works for them and other people that they are in their daily lives, but it's not going to necessarily work for readers on the page. So, and then we also don't take into consideration our innate interests and abilities. So you're a geek for this stuff and you're a geek for marketing, you know, it was didn't get different, but you can't, the readers are not.

You just have to understand that they have a desire to fix something, a desire to learn. Some of them will have intellectual curiosity, but most of them are just on a base level. They do not. They are not geeking out for this. They have more important things in their lives than the thing that you think is the coolest.

And so that you have to wrap your head around that, that it has to get down to, yeah, you want. to do a nine-step process because it's fun for you. But most people are going to balk at that. Say, uh, it's like with the accounts, what's the number one thing people say about Profit First?

Mike Michalowicz: Too many.

AJ Harper: Too many accounts. And that's a deterrent because they don't want to mess around. You're like, bring on the accounts.



Mike Michalowicz: Yeah, the more the better.

AJ Harper: The more the better. That's you.

Mike Michalowicz: What's interesting is, readers of Profit First that deploy the system, do need to start off slow. They don't, there's, until they prove it to themselves, which makes sense. We don't believe it. So someone starts off, so we modified it to set one account. I think the reason the Revised and Expanded Edition continues to sell so stinking well, I wonder, I think in part it's because we allow the, we give permission to the reader to set up one account, and that's all you need to do.

It's that baby step, but I can't remember if that was in the first version.

AJ Harper: I think it was.

Mike Michalowicz: Okay, well maybe it was buried, because this one—

AJ Harper: I don't remember, honestly, I'm embarrassed to say.

Mike Michalowicz: So here's another little discovery, and it's kind of a funny story, so maybe we can put this in the book. Tell me how this works, play with it.

Okay. So, I'm buying a plunge pool. The one that's called plunge pools?

AJ Harper: You said that, yeah, you told me, yeah.

Mike Michalowicz: I don't have enough money in my plunge pool account for it. I have a plunge pool account.

AJ Harper: Yeah.

Mike Michalowicz: Doesn't everyone? No. So I said, no. So I'm in a, I got an imbalance. No, no, no. It just says next, next project. And this is a sin.

AJ Harper: Okay. It's yeah. But I was going to have to say, come on, come on, Mike.

Mike Michalowicz: No, it says next project and it changes. So the project before it was a fire pit outside.

AJ Harper: Oh, nice.

Mike Michalowicz: And then this project now is plunge pool. I subconsciously knew I didn't have enough money, so last, yesterday, this is funny, I look at it, I go, I'm cheating!

And Krista's like, instead of saying, you're cheating, she goes, shut up. Because she was watching a movie. And, I'm like, oh my god, I'm pulling from the emergency account, So I have an emergency account. To buy a plunge pool. In part, yeah, just to subsidize. And I'm like, I'm cheating the system and then I said this is very interesting because this is not the first time I've cheated. I'm a, I cheat the system. Occasionally leaning into the emergency account when I'm this close or not there.

I want to push over

AJ Harper: Yeah.

Mike Michalowicz: and I said, oh, this is typical like this is typical for me But I think for most people.

AJ Harper: Most people

Mike Michalowicz: is we actually need to cheat. So then I start doing So we got put this in the book. I started doing some research. You, the checkouts at Walmart, you know the self-checkout, they expect a 10 percent theft.

Now here's what's interesting about most people. Almost everyone steals. Everyone. To their degree of integrity.

AJ Harper: What?

Mike Michalowicz: Yeah, almost everyone steals until they feel it's not integral. So there's a justification. I, listen, I write a story where I unintentionally steal. But, admittedly, stole it from Walmart. I went, I scanned stuff, and I had in the bottom tray of my, um, pushcart, a thing, a seltzer, but I forgot it was under the cart, you know what I'm saying?

Yeah, yeah. And I walked out, and I'm at the car, and I'm like, mother f er. And so, This, this happened twice now. Once, the first time, I went back. The, try to go back into a Walmart with stuff, and then say, I didn't pay for this, and they're like, show the receipt coming in. It was a nightmare. So now, I've used that as a justification.

There was a second time this happened, years later, recently. I walked out of the Walmart, and I'm like, It's such a nightmare. So all the justifications start coming through. It cost Walmart 50 cents for this one pack of seltzer. Um, I'll, next time I'll pay. Like, all these reasons. And they make so much money anyway.



And I put in the car, and what I'm realizing is I'm soothing

AJ Harper: theft. Like, Myself. I mean, you're also admitting it in the podcast right now.

Mike Michalowicz: Do you think this is jailable?

AJ Harper: That you took seltzer.

Mike Michalowicz: Oh god. Do you think I can go to jail for this?

AJ Harper: I mean, technically.

Mike Michalowicz: This is the worst. We should be about the entire episode.

AJ Harper: Just go bring, just go bring the seltzer back.

Mike Michalowicz: I'm gonna go back. Yeah, right where we're done.

AJ Harper: Just contribute it. Just bring it in. Just walk in with it. Stick it on the shelf.

Mike Michalowicz: Restock it.

AJ Harper: Restock.

Mike Michalowicz: We should just have one long beep the entire episode. Forty minutes of—

AJ Harper: but I mean, you're, that's so funny cause I would panic.

I would absolutely drive back and, and get, I would, I would have a panic attack over it.

Mike Michalowicz: And I would say you are on the spectrum of theft because there's, there's some people, the extreme is, I'm stealing it deliberately. Yeah. The other extreme is I'm AJ. Honest and I don't care if I actually walk out, accidentally walk out with a band aid stuck to my foot that I didn't buy, I'm going back in.

And in between you have this kind of spectrum Of allowance and tolerance. And so this research identifies that people will steal about up to 10%.

AJ Harper: Wow.



Mike Michalowicz: They'll find like someone that a bookkeeper that steals from a business will just steal a little bit consistently. And then what? And not, not all bookkeepers. I'm saying some. And we'll justify it. I don't get paid enough.

AJ Harper: Oh, well, I definitely, yeah. I know that people do. I didn't know it was 10%. Oh my gosh. That's just, you're blowing my mind right now.

Mike Michalowicz: Well, that's why, you know, I'm cheating. Like, I, I, I didn't even have his awareness. It's so subconscious. I want his plunge pool. If I followed my system, I needed three more months, but I pulled the trigger.

AJ Harper: And you did it. So you did it. This is not something you contemplated. You went ahead. Knowing full well you were cheating, you went ahead and cheated.

Mike Michalowicz: No, I didn't know I was cheating until I actually did the transfer. Until I executed it.

AJ Harper: Yeah.

Mike Michalowicz: And I was like, holy cow. And I looked back and said, oh my god, I was doing this subconsciously. I knew I was cheating, but didn't want to admit it.

AJ Harper: So what do we, Recommend them to readers that we never

Mike Michalowicz: said we never share this book. It's we just delete the book. No one reads this, so what do we tell you saying

AJ Harper: cheating you just said though because so the main like all this is the system is great

Mike Michalowicz: Yeah,

AJ Harper: but the heart of the system is that it works with our habits.

Mike Michalowicz: Yeah

AJ Harper: instead of asking us to create new habits Yeah, so what you're sharing with me is that cheating is a habit, correct?

Mike Michalwicz: Yeah.



AJ Harper: And or a part of human nature, right rather and so what do we do? How do we build that into the system?

Mike Michalowicz: So I added in the notes I sent back to you on chap three, when there's a whole, I don't know if you even looked at it.

I wrote, I haven't had a chance to yet. So I had a real realization. I start typing it and I got my, I read it down immediately. An emergency. So we have the foundational accounts, right? We also need for every stage there needs to be an emergency account.

AJ Harper: Yes.

Mike Michalowicz: Realizing, but here's the question. Do we share it with the readers? The emergency account is for true emergencies. And, we also know you're going to cheat, and this is a little bit of a slush fund, but if we call it a cheat fund, or a slush fund, people will actually then use it deliberately. You know what I'm saying? If I say, here's your cheat account, it's like, oh, I can deplete that to zero, and we can't have that.

AJ Harper: Right, like a cheat day where you just eat Oreos.

Mike Michalowicz: Correct. And then it's like, well, right, so this is a cheat system, but we can't, I don't think we can call it a cheat because then people are going to go too far into it.

AJ Harper: So you're saying we don't tell them about the cheat?

Mike Michalowicz: That's what's going on in my mind.

AJ Harper: Do we do it or not?

Mike Michalowicz: Because right now I'm in this weird dilemma. I've cheated. I finally am aware. I'm pulling from the emergency account for non-emergencies. It has saved my ass with my daughter's injury, which we talked about. Do I tell people? Because now that I know, am I going to allow it more, or am I going to be better, quote unquote, within the confines knowing that I'm cheating because it's now conscious?

And if I gave myself permission up front and said, hey, Mike, I'm setting this up for an emergency, or whenever, you know, the feeling hits.

AJ Harper: Huh.

Mike Michalowicz: Do you ever, let me ask you this, have you ever taught something knowing the real lesson had to remain hidden?



AJ Harper: Oh, God, what a good question. Probably.

Mike Michalowicz: Okay. And if you've probably done that, is that because it's in the best interest of the reader or because it destroys the system when they actually know the truth?

AJ Harper: I mean, I don't, I haven't written about it. I don't think, I don't, it would take me a minute to try and think of any of the other books that I've worked on that I did that.

I, I don't think. You know, you and I have such a totally different collaborative relationship that I don't, I've never had with any other, you're not a client anymore, but the clients I had, we didn't get that deep where we were gonna get into that. Like, should we tell them or not tell them?

Mike Michalowicz: Yeah.

AJ Harper: Yeah, we just weren't having that kind of deep conversation, honestly, and in my own book, I know I didn't do it, but I, I'm sure I do when I'm teaching.

I just have to think about it. Mm hmm. I'm sure I do.

Mike Michalowicz: And so I guess the next question is, if you do it when teaching, you're sure you do, would you have others done this while teaching, and what's their

AJ Harper: I think I would mostly, okay, so this, so if this is helpful, I don't know. I will often give students an assignment.

Mike Michalowicz: Okay.

AJ Harper: To, um, a specific editing assignment, for example, or a writing assignment. Knowing that that looks like one thing, but it's actually going to get, help them understand something else.

Mike Michalowicz: When do you reveal the, do you ever reveal the something else? Do you ever tell them your nefarious trick to listen?

AJ Harper: I mean, sometimes when they come back and say, Oh, I realized this thing. And then it was the thing I needed them to realize. I might say, Oh, really? You know? And they can kind of tell I'm being sly. Like, they can kind of tell that I planned that all along. But I don't know that I've been like, hee hee hee.

Mike Michalowicz: Here's an idea. And this is how my mind works. This is so outrageous. I've never seen this in a book. This may be a dud, but I got to put it out there. And it tears

apart. Yeah. What if we put the system put emergency account? We don't tell them what the reason is behind it, but say there, there's something else going on here, but if I shared it now, it will affect the way you behave. You have to do system for a full year before I can reveal this.

Right? And then you sign up saying I'm in on the system and say one year from today you'll receive an email from me telling you something.

AJ Harper: Oh my god, that is so good!

Mike Michalowicz: You like that?

AJ Harper: Oh, I love it!

Mike Michalowicz: Oh. Okay.

AJ Harper: I love it.

Mike Michalowicz: You love it.

AJ Harper: But a whole year? That's too long.

Mike Michalowicz: Okay.

AJ Harper: That's too long.

Mike Michalowicz: It is too long.

AJ Harper: Uh, or is it?

Mike Michalowicz: I.

AJ Harper: I just don't think, I think that's hard to maintain for a year in anticipation. Yeah,

Mike Michalowicz: it's coming.

AJ Harper: Yeah, six months. I don't think of it, think of a different duration, but I love it.

Mike Michalowicz: You do love it. Okay.

AJ Harper: Yeah, I think that is hot.



Mike Michalowicz: Ah! Holy cow! Yes! This is the first one since we started the book!

AJ Harper: No, it isn't.

Mike Michalowicz: Yes it is. Oh, if, first, this is the funniest, the best episode ever. So, we have to beep stuff out, which I'm sure we're gonna miss. I just screamed so loud, I think I blew out the, the microphone or distortion at that moment.

AJ Harper: Should apologized to listeners ears.

Mike Michalowicz: I know. Someone just like grabbed their ears like, oh my God. And, and most people are like, why did he scream in excitement? So, I'll tell you, when you use the word hot, that's hot, it's hot. It's something that reverberates with you to your core. It is, it's your tell. Like when you play poker, there's a thing called a tell, you know, you look for like when someone's revealing their bluffing or telling the truth, that's your tell.

It's true. And I wait for it. I wait for it.

AJ Harper: It's, it's so funny cause it's, yeah, it's not, I don't, I never say that. It's not like a thing I say.

Mike Michalowicz: No, you never say it.

AJ Harper: No.

Mike Michalowicz: That's why it's such a good tell.

AJ Harper: because it comes out.

Mike Michalowicz: Okay.

AJ Harper: Wow. You know, I love that so much.

Mike Michalowicz: Okay.

AJ Harper: And, yes. But let's think about the duration. You decide the duration.

Mike Michalowicz: Let me play with that. Yeah,

AJ Harper: I just, I do think a year is quite long.



Mike Michalowicz: Okay. I trust that intuition. I think the reader needs to get to a point where they've done the first cheat.

AJ Harper: And then we'll, we'll have, we'll write, it'll be like a, Oh, it's like, um, it'll be short, but let's write a bonus chapter that only

Mike Michalowicz: reveals.

AJ Harper: Yes. And so let's, yeah, let's do a whole little bonus chapter. Not just like a little note, but Let's rock that out.

Mike Michalowicz: Oh my God. Okay.

AJ Harper: And you only get it if you sign up and, but you might need another No, you don't. No. I was going to say maybe you need some other test to make sure they can get it, but I don't think you do.

Mike Michalowicz: Yeah. Have them sign up and to say, maybe in the response emails that your commitment is to do this system and stick with it. There's something I can't teach you yet.

AJ Harper: Oh,

Mike Michalowicz: what?

AJ Harper: Oh my gosh. So you're automatically getting organic. This book saved my life stuff all the time.

Mike Michalowicz: Yeah.

AJ Harper: But what if you also build in, and this is a marketing piece.

So let's say it's six months. They automatically get bonus chapter. It's on auto easy to do with the email with the modern technology. But what if at that time, that's when you give them like just a short survey. Like, how much have you saved?

Mike Michalowicz: Oh, yeah, yeah.

AJ Harper: How, you know, how much debt do you have now? Day one to this day. Yes. And then a place for them to add any comments because that way you're getting all that data. You need the data.



Mike Michalowicz: I love it.

AJ Harper: I love it so much. And then you can have a box at the bottom that says, Are you comfortable with us contacting you? To learn more about your experience.

Mike Michalowicz: That's a good idea.

AJ Harper: And then you can just, then you can even get your team

Mike Michalowicz: interviewing.

AJ Harper: interview people to get these success stories. Because the thing that I wish that more authors would do is get the reader success stories.

Mike Michalowicz: Yeah, yeah. And then tick tock those things.

AJ Harper: Yes. And put them out as proof of concept. I have goosebumps.

Mike Michalowicz: Brilliant. Absolutely. Absolutely. Brilliant. You're doing, that's why we need a video of this. You just did like a happy jazz dance.

AJ Harper: My hands are on my face because I'm so excited.

Mike Michalowicz: You did the dance that like, uh, someone at a wedding who doesn't want to dance is in the chair, but the music overtakes them.

Yeah, chair dance. You chair danced.

AJ Harper: Chair dancing . Yeah. On Edna. On Edna's chair dancing.

Mike Michalowicz: The funny thing is we got to say in the book, don't listen to episode 60 of Don't Write That Book.

AJ Harper: We're not going to say anything and all of you be quiet.

Mike Michalowicz: Yeah, that's got to be a promise.

AJ Harper: Those of you that are listening, shh.

Mike Michalowicz: Please, don't tell anyone. But take the idea. Take the idea.



AJ Harper: Take the idea.

Mike Michalowicz: Aand use it in your own capacity for your own book.

AJ Harper: Oh, that, I am jazzed. But don't ruin our idea.

Mike Michalowicz: But make it your own. Expand on it. Tweak it, make it. Here's what's also interesting about ideas, is copying another idea because it sounds good and just deploying it is artificial. There's a fluidity in what we're doing. So I invite anyone, if an idea resonates with you, you also must make it your own. It's like how musicians riff. A musician hears Under Pressure, and then the Grand, Great of Vanilla Ice takes the song and makes it into a 5.0 so his hair can blow song, with adding one note.

AJ Harper: You know, Under Pressure is my favorite song that's not a Prince song.

Mike Michalowicz: Really? I did not know that. Are you a big David Bowie fan? Or Queen? Or both?

AJ Harper: Queen. Oh my gosh. It's my favorite rock band. It's Queen.

Mike Michalowicz: So here's a reveal. My favorite rock band growing up was Queen. What? Before it got to Def Leppard.

AJ Harper: What? Stop it. And the reason was That is a tragic tale of going to Def Leppard. It's kind of weird. Come on.

Mike Michalowicz: Well, cause Def Leppard's coming of age, but when I was about a 10, my cousin, who's like a tough guy, shows up, he's wearing a leather jacket. He throws his leather jacket down on the ground, cause that's what you do with leather jackets.

And he's wearing a queen shirt. And I'm like, it was News of the World, you know, where he's holding Brian May's bleeding Freddie Mercury's guts coming out. And I'm like, that is terrifying. And this is now my favorite band. And so I convinced my mom to get me News of the World was the album. Um, And I'm listening to these songs and I'm like, oh my god, they are unbelievable.

Another One Bites the Dust. I played Another One Bites the Dust in reverse and it does say it's fun to smoke marijuana. What I did is I took my record player and it has a belt that spins the record player. All you have to do is flip it and twist it so it makes a figure eight shape and it starts playing your record backwards.



And I don't know how I heard that you play songs backwards and you hear secret messages. Zeppelin did this. Sure enough! Because that fun to smoke marijuana that fun to smoke marijuana over

AJ Harper: Ha, I just have this image of you as a child, this geeky self, skinny. Yeah, just listening and you've probably like, holy crap!

Mike Michalowicz: Who's Marijuana?

AJ Harper: You know what we have never had music in common now we have Queen in common, that's

Mike Michalowicz: why I think we're Foundationally to the core, such good friends. Queen.

AJ Harper: Queen. Which, I just need to make sure you, have you seen the Freddie Mercury tribute concert after he passed?

Mike Michalowicz: Ah, yes. Oh, no. No, no, no, no, no. I did not see that.

AJ Harper: So you should YouTube it. So, it's all these other singers singing his songs and it's quite fantastic.

Mike Michalowicz: My favorite Queen song, and it's a B sider, it's called, It's Dragon Attack.

AJ Harper: Oh.

Mike Michalowicz: Do do do do do do do do do. It's a dragon attack. Yeah. I love that song. Okay. So, back to our conversation.

AJ Harper: This episode.

Mike Michalowicz: This is such a weird episode, but you know what I love about this? I hope our listeners haven't tuned us out and are pumped because this is the natural formation of our books. This is the conversation you and I have at the Nyack Library, and it's like, this is hot.

AJ Harper: Yes,

Mike Michalowicz: So we got a couple things now. I just want to summarize.

AJ Harper: Yeah



Mike Michalowicz: Those accounts learning from Sam and deploying it. We have a specificity for the season.

AJ Harper: specificity for the season.

Mike Michalowicz: The second thing is, We are wired to cheat.

AJ Harper: We are wired to cheat.

Mike Michalowicz: Yeah,

AJ Harper: those are great. So I want to share my pivot Yes, this has been really interesting for me. And um, I didn't realize 'til we worked on the introduction which again I normally write last but I felt like this urge to write it? So if I ever feel that and you should all do that as well. If any of you ever feel I need to write this right now, you need to follow that

Mike Michalowicz: I'm filming you, just keep talking, this is for our records.

AJ Harper: I could not see until you sent back the first notes how I hadn't let go of Profit First.

Mike Michalowicz: Look at you.

AJ Harper: I, in fact, in the whole book in my mind, like I had to do a major reframe. I, do you remember it was a few months ago that I said I just wasn't in my mojo yet with it?

Mike Michalowicz: Yeah. Yeah. Yeah.

AJ Harper: I think I have been just thinking of it the wrong way. I think I have been thinking of it as an adaptation of Profit First, which it technically is. I'm not wrong in thinking that, but I haven't been thinking about it at what it truly is on its own. And so I've been trying to always have Profit First in there. And I've been thinking about Entrepreneurs and I've been to I don't know I just I'm not mad at myself because we've been writing these books together for 15 years.

Yeah But that was I had to totally let go I had to just completely let go of Profit First and Um, so that's open things. That to me, that's a pivot in my mind. I was, I had this down. I was like, this book's going to be a breeze. We already wrote this twice. This is going to

Mike Michalowicz: I had a booger bubble come out. This is the worst episode ever, AJ or best.



AJ Harper: You don't have to say that out loud.

Mike Michalowicz: I did cause this is, this is what

AJ Harper: you don't have to say bodily function.

Mike Michalowicz: That's my tell. Okay.

AJ Harper: Anyway, I thought I thought I had it on lock and I was just in the wrong head space. What helped was your response, but also talking to some people on my own, like Travis and Nicole, and just seeing how they were making it their, their own.

Mike Michalowicz: Yes.

AJ Harper: They were doing their own thing with it.

Mike Michalowicz: : Yes.

AJ Harper: And that's one of the things I think I texted you about. Um, they do their own customization of the system. Um, I don't know, for me that's a big pivot, is to say, oh, Anjanette, you are not focused on the right thing here, and for me that's actually huge because I think I was missing the reader. I mean, there couldn't be, there couldn't be anything worse. There couldn't be anything worse and it and it also kind of felt like oh, we're gonna show these people how great Profit First is. No we're not.

Mike Michalowicz: Yeah,

AJ Harper: they don't give an F.

Mike Michalowicz: They don't give an F.

AJ Harper: They do not care. Yeah, why was I trying because I'm partial to it. I'm partial to it and so I was really screwing up. So this I mean, I'm not gonna be mad at myself, but I... It felt like I couldn't it was like, um, we talked about it the last time like the wrong note.

Mike Michalowicz: Yeah, exactly There's a dissidence.

AJ Harper: Yeah, I I anyway, I um... Do you mean discordance?

Mike Michalowicz: Yes,



AJ Harper: okay

Mike Michalowicz: Discord there's a discordance

AJ Harper: Anyway, so for me, it's an exciting time because even though I know we're approaching a deadline. It doesn't in my mind. It's worse when I don't feel like, really in the groove.

Mike Michalowicz: Well, then it's forced. So, I think this is the great revelation, and, um, thank you for saying that, because you're right, there was a discordance that, and now, I think the mistake that authors make, I think the mistake that authors make is we stick with it because that's where we started. It's called the, uh, sunk cost effect.

AJ Harper: Yeah.

Mike Michalowicz: Well, I was writing for, and, And then we'll justify it. Well, I must have been writing right. And we discount what we're thinking now is this fluidity. That's important. Um, we still have a time frame to work with. We'll figure that out. We will pull, we've always pulled a rabbit from the hat and something magical happens.

AJ Harper: Yeah. For me, letting go of Profit First is actually emotional.

Mike Michalowicz: Yeah.

AJ Harper: For me. Yeah. I feel like I was trying to write to show them how cool this is, But that it's not

Mike Michalowicz: it's not

AJ Harper: It's not that

Mike Michalowicz: oh, this is such a good episode.

AJ Harper: Yeah, it's a weird episode, but it's good

Mike Michalowicz: Hey, um It is a weird episode.

AJ Harper: It's a real episode.

Mike Michalowicz: Let's talk about, we had some emails come in. There was a question from Kathy or something.



AJ Harper: Oh, yeah. I really want to get to this. I know this is a longer episode, but.

Mike Michalowicz: No, it's not too bad. We're at 42 minutes.

AJ Harper: Okay. So the first, we got two listener requests and I really want to address them. And I think they're appropriate for this episode specifically. One is from Elizabeth and she said that she's, she loves the podcast. Um, actually, hang on, I have to take off my glasses 'cause I can't read this small writing. Hang on. Okay. Says, uh, I wonder if you would consider doing a podcast episode to clarify writing a promise scene as the opening of chapter one. I've listened to the pain versus promise episode several times and understood how to do a chapter on chapter one pain scene from that episode and from the outline in A. J. 's book, but how to do the chapter one promise scene isn't clear.

And then she says. Um, she wants to do the chapter one promise scene from the perspective of a younger version of the author, or in her case, a discussion with a therapist that she mentors using her framework that illustrates the promise fulfilled as the opening scene of chapter one.

Okay, so here's the thing. When you write with a promise open, what you're, you are showing the promise fulfilled, but it doesn't, you can't show the promise fulfilled with an earlier version of you because the promise isn't fulfilled yet. So you actually, you do, you, you have to flash forward. And if you can't flash forward, if there isn't a promise to show, then you can do a fantasy where you show what it could be.

You're not flashing backward to a promise. Unless, let's say, you witness the promise. Meaning, your best friend married the person of their dreams and that's something that you want for, that's the promise for you.

Mike Michalowicz: I see

AJ Harper: you could then go backwards for that Inherently an earlier version of you is not going to demonstrate the promise fulfilled

Mike Michalowicz: So I'm hearing is you can't stare if you have the revelation inside It's got to be the time of when that revelation actually happened. You can't—

AJ Harper: Well, an early version of you is the person who's in pain and is seeking solutions.

Mike Michalowicz: Yeah.

AJ Harper: So, therefore, you don't have it yet.



Mike Michalowicz: It's incongruent with reality.

AJ Harper: So, but let's say, okay, so how do you do it? So you, you decide which story it's going to be. It could be, it could be yourself and in which case you would show the promise fulfilled to start and then, uh, or it could be someone else.

So then how do you construct the rest of the chapter? You actually just go right back into pain.

Mike Michalowicz: Okay.

AJ Harper: Okay. Well, it's one way. You don't have to, but you could do promise, and then, but this is, you know, but this is, this is what we want. So what's keeping us from getting there, right? So this is the promise.

I know you want that reader, but why haven't you gotten it yet? I understand where you're coming from. This is what the impact of the problem on your life, the perceived barrier. You've tried all these things. They aren't working. And then if you can identify, if it come, if you had a similar experience, that was me, too.

Mike Michalowicz: Mmm.

AJ Harper: Then you can use your own pain story to help you get to core message. So you can use your own pain story to be a core message origin story. I was that way until I understood this thing. This is core message. Once I understood that, I could then develop a framework. If you have one, here's the framework overview. It worked for me. It also works for. Bump, bump, bump, bump, just little bites of, um, my clients, my students, my community, 67%, ba da ba, ba da ba, right? Um, this, and then you can come close again, coming back to the promise again if you want, showing impact of the promise. So there's one thing when the promise is fulfilled, but then there's ongoing impact, right?

So you, for example, have, um, cash confidence. Uh, you don't worry about money. So, unless you want to get a plunge bowl.

Mike Michalowicz: Apparently, yeah.

AJ Harper: You don't worry about money. So, we can talk about that general feeling, but then you can also share benefit after benefit after benefit after benefit of not worrying about money.

You can carry it forward into how other people, for example, if, If we were talking about how you no longer worry about money, we could also talk about how your wife no longer worries

about money and your parents didn't have to worry about this and your kids don't have to worry about this and you can layer it like that.

Um, so that's one way for you to construct a, a promise chapter is open with promise, but then still acknowledge readers pain after that.

Mike Michalowicz: That's excellent. That's absolutely excellent. There's another listener question that came in. I think we both can tackle this. I'll read it. Get your feedback. This came in from Kathy.

She said, uh, as I said in the subject line, I am a fellow Page Two author. I am currently getting endorsements. I remember the episode you did where Seth Godin came back a wee bit upset about using his endorsement on your website. And I'll, I'll set the stage for that. With that in mind, I asked Page Two, if they had consent and they don't, as they said, it's never been a problem.

I'd rather cover my butt. Um, so I'm reaching out to see, um, before I reinvent the wheel. If you have consent, you'd be willing to share or any components of key point you suggest I put in it. So just to give the staging again, I asked Seth Godin for an endorsement for the pumpkin plan. He provided it. Um, I then sought out a second endorsement from him for get different because it was a marketing book.

And when I did it, he said, I went to your website, and I see you're using the endorsement of my website. I did not approve that. And he's like, oh, therefore I'm not endorsing you. So I sent him an apology letter, actually a handwritten letter. Um, this was totally on me. What happened was I told our team, I said, Hey. You know endorsements, we have put them on our website so that we can show endorsements we've had Seth Godin, I don't have the record of it. This is on me when he said I'm endorsing your book He said I'm endorsing your book I don't know if he said don't put on your website, but I'm sure he did because that's the kind of clarity, I think he operates under this is for your book exclusively He probably did say that and clearly he's tracking this too.

He probably has a spreadsheet or something Which is great You I didn't realize that. I posted on the website. So we pulled him. It's all off the website. It just instantly, uh, removed any reference to him. I can't remove off the back of the book, nor did he ask for that, nor did he ask me to remove the other stuff, but he said he didn't permit that.

So of course I removed it. I sent him a handwritten letter, uh, just apologizing. So I unintentionally burned a potential professional relationship there. What I, okay. Now do when it comes to endorsements is we say we'd like to use this in multiple forms, but we don't say specifically for Instagram or social media.

We say, I love to get your endorsement for my book and realize that I'll use it on all promotional forms. Is that okay? And that's, that's how I'm positioning it. Um, I don't have a



contract people sign. It says in email and um, Saving the email. I'm thinking I don't even maintain a spreadsheet for, I just saved the email.

So we have a sub folder in the Google drive where we store all our documents. It says endorsements. And so when we do our new book, you'll have all the endorsements and I'll have an email next to him that I saved communicating that.

AJ Harper: Yeah.

Mike Michalowicz: Easy peasy. Easy peasy.

AJ Harper: I know why Page Two isn't doing formal consent on endorsements because by giving you the endorsement, it is consent.

Mike Michalowicz: Totally. Yeah. So I guess the challenge was just the use of it. Um, and that's an anomaly. It totally is an anomaly. I've seen my endorsements for books on people's websites and so forth and I actually expect it so it doesn't faze me at all.

AJ Harper: Yeah.

Mike Michalowicz: I think what would phase me is if someone takes an endorsement. And then applies to something else or modifies the endorsement.

AJ Harper: Modifies, that would be, that would be bad. Don't do that.

Mike Michalowicz: If I said, instead of saying, uh, yeah.

AJ Harper: I always assumed from this, remembering when this happened, that the reason he doesn't want that on the site is because it doesn't actually, it's not tied to the book itself.

Mike Michalowicz: Yeah, exactly.

AJ Harper: And so therefore it could be, an endorsement for other books that he doesn't necessarily endorse or maybe hasn't even read or could be an endorsement for services.

Mike Michalowicz: Yeah, exactly.

AJ Harper: That's what I'm thinking is probably his logic behind that.

Mike Michalowicz: I wonder if he's listening to this episode right now.



AJ Harper: I highly doubt it.

Mike Michalowicz: Alright, this was a real journey together. I hope our listeners enjoyed it very much. Next week we're going to talk about the biggest barrier to an author's success. Yes. And I want to encourage you, please. Uh, my wife just texted me. She says the garbage is not out. So I said, Oh, okay, could you take it out?

But I left, but it's recording what I'm talking about. Now it's translating. Like what is going on here next week? What I'd like you to do is next week, right? You do now is go to our website, which is dwtbpodcast. com. There's free materials there. You can binge all of our episodes really easily there. Uh, and we'd love for you to email us.

I'm on this mission to have a live show. It's at hello at dwtbpodcast. com. Okay. And we're getting great reader questions or listener questions and our subscribership more than doubled in the last couple of days. Words get now on the show, words get now, please subscribe to the show because that's the best way for us to get implied endorsements.

It spreads the word for us. Thank you. I think we're all done. And as always a reminder, don't write that book, right? The greatest book you can.