$100M MONEY MODELS

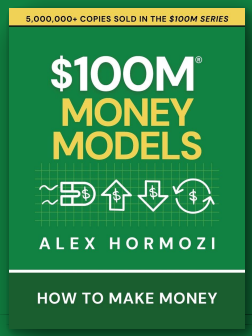
HOW TO MAKE MONEY

ALEX HORMOZI

"A Money Model is a deliberate sequence of offers."

STAGE I	STAGE II	STAGE III
Get cash	**Get more cash**	**Get the most cash**
Attraction offers: more customers for less	Upsells and downsells: more money, faster	Continuity: the most money over time

The goal: one customer's profit pays to get and serve at least two more customers within 30 days — so cash stops limiting growth. Build one stage at a time; each stage pays for the next.



Every business has one Ask "how will I make this work for my business?"	**Refunds** If a customer asks for their money back, give it back.	**No hard selling** *"Hard Selling Is For Weak Products."*	**Obey the law** rules on "free" keep tightening; check with counsel.	**Be transparent** *"Don't lie. You'll short-change yourself long-term."*	**Mix freely** any offer works alone, at any time, in any order.

1 ATTRACTION OFFERS

turn strangers into customers — and cover the cost of getting and serving them, fast

WIN YOUR MONEY BACK

Do X, in Y time, within Z rules — and get it back.

Bet on **results**, on **actions** (attend, log, post), or both. Money back as cash or **store credit** toward the next, bigger offer. The goal must be easy to track, get customers results, and advertise you. Make check-in meetings part of the terms — each is a chance to offer more. Only if your refund rate is under 5%.

$600 credit on a $200/month plan: don't give 3 free months — take $50 off for 12 months.

GIVEAWAYS

Many will enter… many will win.

"Make your Grand Prize the thing you want everyone to buy." One wins; everyone else is offered it at a discount. Six steps: grand prize › promotional offer › contact details and eligibility › qualifying actions › a 3–7 day deadline › announce the winner, call everyone else, with a deadline to claim. Contests are regulated — get legal advice.

A full-ride scholarship drew applicants; all others got a partial one.

DECOY OFFER

Which one will get you the best results?

Advertise a stripped-down free or cheap version; when leads arrive, show the premium version beside it. Ask first: *"Are you here for free stuff or lasting results?"* Make the contrast huge; the decoy must be real. Four ways to show a discount on $1,200: 25% off · $300 off · 3 months free · one year for $900.

Gym: free one session a week vs $399 unlimited + coaching + guarantee — 8 in 10 took $399.

BUY X GET Y FREE

Reframe a discount as free stuff.

"To make it work better, give more free than you ask people to buy." Free items can differ from the paid ones. If customers buy once, make them buy big. Offer existing customers a prepay for fast cash (cap it at 10%). Manage the cash: it's not yours until delivered.

18 months for $1,800: buy 12 get 6 · buy 9 get 9 · **buy 6 get 12** (most compelling).

PAY LESS NOW OR MORE LATER

$0 today — or a discount if you pay now.

Pay later: card on file, billed at the end unless they cancel *and* met clear conditions. Pay now: 20–50% off plus bonuses. Then upsell. *"Keep the promise simple, clear, and measurable."* Over 10% cancelling = you over-promised. His own buy: *double your reading speed in 3 hours* — $297 later, or $97 now.

Workshop: $500 later, or $299 now with recordings and a 1-on-1 call.

2 UPSELL OFFERS

"Upsells just mean whatever we offer next." More · better · new. They fail when it's the wrong thing, wrong time or wrong way.

CLASSIC UPSELL

"You can't have X without Y!"

Solve the next problem the moment they notice it (bike › helmet, lights, tires). Book the next meeting from this one: *"A customer should know the next time they see you—and why—before they leave."* Offer guarantees or warranties for 5–50% more. Sell more in a **hyper-buying** window: weddings, new hobbies, babies, moves.

S $5	M $8	L $9
small	not $7	large

Price the middle to push buyers up a size. Most buy large? Raise all prices.

MENU UPSELL

"You don't need that… you need this."

1. **Unsell** what they don't need (builds trust).
2. **Prescribe** what they do — how to use it, as if they own it.
3. **A or B?** Which they prefer, not whether.
4. **Card on file?** Make paying easy (with clear consent).

His supplement shelf sold nothing until he asked *chocolate or vanilla?* — then the next 20 customers bought. Let staff help customers "game the system"; employees love unselling.

ANCHOR UPSELL

Premium first; then the sensible choice.

Show a real premium version at 5–10× the price · get the gasp · ask if they care about what makes it premium · present the main offer · ask how they'll pay. *"If You Treat The Anchor Like A Fake, So Will The Customer."* Bonuses: anchored buyers spend more, and some buy the premium anyway.

Lawn care: $1,000/week premium vs $200/week main. A $100 offer to a $1,000 budget loses $900.

ROLLOVER UPSELL

Credit what they paid toward what's next.

For past, upset, current — even competitors' unhappy — customers. Price the next offer at least 4× the credit, so the discount is 25% at most. Make it one-time only. Win back anyone gone 6+ months. *"Do Rollover Upsells before refunding."*

200 past customers offered $4,000 credit; ~20% came back — about $1.9M a year, from one day of recording videos.

THE 30-DAY RULE

"I like to cover my costs of getting a customer within 30 days." A card gives about 30 interest-free days; if the customer has paid back their cost by then, you can repeat it as fast as you like. The bad model: spend, wait two years to earn it back, run out of cash.

WHERE IT STARTED

A storage owner gave the first month free — and still made $127 that month: a $47 lock, boxes, dolly rental, mover kickback, insurance. *"we don't get customers to make a sale, we make sales to get customers."*

THE LINES, IN HIS WORDS (HIS OWN RECAP)

Anchor · *"No worries. If you don't care about X, this may be a better fit for you."*

Payment plan · *"When do you get paid? Let's do half now and half then?"*

Feature downsell · *"If you're okay without a guarantee, I can knock off $400."*

Rollover · *"Since you already spent $500, I'll just credit that towards you staying a full year."*

Trial with penalty · *"If you do X, Y, Z, I'll let you start for free."*

Continuity bonus · *"If you sign up today, you also get XYZ valuable thing."*

$100M Offers	$100M Leads	$100M Money Models
What should I sell? An offer so good people feel stupid saying no.	How do I find these people? You advertise.	How do I get them to buy it? A sequence of offers — this book.

3 DOWNSELL OFFERS

any offer after a "no" — change how they pay, or what they get. Never the same thing for less.

PAYMENT PLAN DOWNSELLS

"It costs too much" often means "too much up front".

Stop at the first yes:

1	2	3	4	5	6	7
pay-in-full reward	financing / card / layaway	half now, half on payday	still want it? 1–10	three payments	even payments	free trial

Reward paying in full rather than punishing paying over time. Charge on paydays. *"No payment plan will satisfy a customer who doesn't want the thing."* Below 8 out of 10, ask what would make it a 10.

TRIAL WITH PENALTY

Start free — as long as you do the work.

"In Trial With Penalty Offers, customers only pay if they don't meet the terms." Offer it last; card on file; agree up front they'll stay and pay if it works; required check-ins (your next offers). Small fees per missed task, explained clearly. Works where customers must do work to get results.

"You make money by getting people results and turning them into customers, not nickeling and diming people with fees."

FEATURE DOWNSELLS

Take something away, lower the price: "how about now?"

Remove the most valued features first and cut the price only a little, so many re-choose the full offer. Levers: quantity, quality, response speed, hours, provider level, live vs recorded, in person vs remote, do-it-yourself vs done-for-you, the guarantee. *Pay less now* › payment plan; *pay less overall* › feature downsell.

Dropping the guarantee as a downsell took a friend's close rate from 25% to 75%.

"You can offer something different for less. You just can't offer the same thing for less." Downsells are trades: *"If you're gonna give something, get something."* Name your packages; call the cheapest "the minimum".

4 CONTINUITY OFFERS

"You can shear a sheep for a lifetime, but you can only skin it once." Make them last.

CONTINUITY BONUS

"If you like this, you're gonna love what I have next..."

Give a bonus worth more than the first payment if they join today. Sell the bonus, not the membership: *"Nobody wants to make a recurring commitment to something they haven't tried."* Keep bonuses related, things you already have; use realistic values; give members titles (silver › gold › diamond).

A gym gave its paid challenge free to anyone who joined — he says membership sales roughly tripled.

CONTINUITY DISCOUNT

Sign up today, get time free.

Apply it up front, at the end ("they earn their free time"), spread across the term, or after the first payments. Extend the term, don't eat into it. Know how they can cancel — clearly. Cancelling costs the discount received; offer an exit interview (he saves about a third).

Bill every 4 weeks: 13 charges a year, +8.3% revenue — about +41% profit at a 20% margin.

WAIVED FEE

Month-to-month with a setup fee — or commit and it's waived.

Setup fee 3–5× the monthly rate; waived for a 12-month commitment, due only if they leave early. *"Customers will stay longer if leaving costs more than staying."* But *"You want to nudge them, not handcuff people into paying for something they hate."* Over 5% wanting out early: look into it.

Billed monthly	**10.7% cancel/mo**
Quarterly	**5%**
Annually	**2%**

5 MAKE YOUR MONEY MODEL

"Stick to your stage. Pick one offer. Try it. Keep doing it until it works reliably."

1 · Attraction	2 · Upsell	3 · Downsell	4 · Continuity
turn strangers into customers and cover your costs. May take up to a year.	solve the problem the first offer creates, at their moment of greatest need.	turn a no into a yes: how they pay, or what they get.	one last sale in the 30 days, then recurring cash.
$476k/mo in 3 months — Gym Launch decoy: free materials, or $16,000 done-with-you over 16 weeks	**~$1.5M/mo** + a $42,000/yr upsell, prepay discount, a payment plan ending in continuity	**$2.3M/mo** + menu upsells and feature downsells — within 14 months	**$4.4M/mo** by month 20, adding a supplement company

	ATTRACTION	UPSELL	DOWNSELL	CONTINUITY
Gym Launch *services*	Free do-it-yourself vs $16,000 done-with-you (decoy)	$42,000/yr advanced services, $36,000 prepaid	Seesaw: $10,000 down... down to $800/week for 52 weeks	Full package $800/week › "minimum" $100/week
Micro gym *local*	Pay-to-enter challenge, win your money back	Supplement bundle personalised to the goal (menu)	Split pay › three-pay › trial; big › small bundle › subscription	Rollover: $50 off a month for life with 12-month commitment
Newsletter *digital*	$0, then $399/month after 30 days	Pay $297 now and keep that rate for life		(the same offer — "a six-headed money-making monster")
Dog food *physical*	Buy 4 months, get 2 free	Monthly? › toys? › vitamins?	"Just the premium food then?"	Auto-renews month-to-month after six months

Measure in quarters, not weeks; raise prices in stages (*"keep raising the price until you make less money"*); fill gaps with partners' products for a commission. *"Think more ways to sell the same thing, not more things to sell."*

USE IT MONDAY

- Map your offers into the four types — find the empty box.
- Do customers pay back their cost within 30 days?
- Write the payment ladder for one offer.
- Pick one offer only; test it for a quarter.

READ WITH CARE

- Check "free" claims, auto-renewals, card surcharges, contest rules and gift-card expiry against Canadian law.
- Skip: explaining fees after taking the card, steering "can't afford it" buyers onto credit cards, paying for reviews.
- Some maths slips (burger example; p.142 price table); all results self-reported.

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