

Ep #287: Barb Stackhouse - Profit First for Dentists



Full Episode Transcript

With Your Host

Dr. David Phelps

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

You're listening to the Dentist Freedom Blueprint podcast, powered by Freedom Founders with your host Dr. David Phelps, where the word retirement is bad and true freedom can be secured in three to five years or less. You'll get anti-traditional advice to maximize the value of your practice and multiply your transition options. Create safe and steady wealth building through highly curated real estate and build extraordinary freedom for what matters most to you without depending on the volatility of Wall Street. More at FreedomFounders.com.

David Phelps: Good day, everyone. This is Dr. David Phelps of the Freedom Founders Mastermind community and Dentist Freedom Blueprint podcast. Here today with what's going to be a fun interview for me, and I think it will be just the same for you, because I love to get to know great people, great thought leaders in our industry that are really changing lives, transforming practices. And today, I've got none other than Barb Stackhouse. Barb, how are you doing?

Barbara Stackhouse: I'm great, David. Thank you so much for having me.

David Phelps: Well, Barb, we did a little bit of talking before we started the interview, just because I had a few questions. But I think I want to go right back to those again, after I give our folks a little bit of your behind the scenes, where you came from, and then we will get to the why and what really your passion is. And I know you're passionate because, well, I can read it in your eyes, I can get it in the tone of your voice, and I think our listeners will get the same thing.

But Barbara is a master level certified Profit First Professional and profit advisor. We're going to get to that. Founder and owner of More to Life coaching and Profit First for Dentists. Also a licensed dental hygienist and has a master's degree in educational leadership. She has been coaching for about 15

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

years. You were with Mike Schuster and the Schuster Group for a number of years. So you definitely come from who we all are. And I shouldn't say that explicitly, more than dentists on our podcast. Other professionals, other business owners, because we talk a lot about business and mentorship, coaching, a lot of things that apply across the board. But Barb, glad to have you here today.

Barbara Stackhouse: Thank you so much. And again, it's my pleasure to be here. I was thrilled that you invited me, so thank you.

David Phelps: So how many years as a practicing clinical hygienist? Give me some of that background.

Barbara Stackhouse: Yeah. So I first licensed in 1988, back in Indiana, and pretty much worked full time in an office, and then decided to go back to school and get my master's. Got my bachelor's first, obviously, and then worked on my master's. And so then I split clinical time with teaching at the university. So I did that for a number of years, and then I started into the coaching thing about 15 years ago. So I still did very part time clinical. When I worked with Dr. Schuster, we did have a small boutique practice, so I was his hygienist. Actually, I covered every position in that. It was just him and I. And so a very interesting time and a learning time for me. And since he's retired, now I really, I keep my license just to take care of my family. And so I don't practice so much clinically anymore, probably for the last eight or nine years. But still love it and still love being connected to dentistry. I've always loved dentistry.

David Phelps: I asked you a few minutes ago, and just for the benefit of our listeners today, Profit First. And for those who aren't aware of what Profit First is, we'll get into that a little bit and why you became attracted that. But our mutual friend, Mike Michalowicz, the author of a number of books, but one of his keystone books is the book Profit First. If people heard of it but haven't picked

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

up the book, I know you would tell them the same, Barb, is that I highly encourage them to pick up the book. We'll get into a little bit about what that means, but tell our audience a little bit about why you became attracted and became a master level professional Profit First advisor in that capacity.

Barbara Stackhouse: Sure. Happy to share that. I've been working with dentists, as I said, for quite some time. And we were using a money system, but it wasn't having the results that I wanted to see or that they wanted to see. And they were still struggling with some things. And I was working through that the best that I could using the tools that I had. And actually, one of my former dentists that I had coached recommended that I read this book called Profit First. And I read it and I thought, oh my goodness, this is a game changer. I knew immediately that this was a game changer. So I contacted the Profit First organization and had a phone call with Ron Saharian, who is Mike's partner in the Profit First Professionals, and signed on. They accepted me. You have to go through a little interview process, and they accepted me to become a Profit First Professional, which I did.

And then I was invited to go on and be at the mastery level with them and learn more, and just really upped my game with that. So I did that as well, and that's currently where I'm at. I still train with them twice a year. I go to events, we have phone calls once a month. I have my own personal guide. I have accessed to Mike if I need it for challenging situations, if you will. But I've learned so much from them and so appreciative.

And it works. I brought it back to all my clients I was currently working with at that time and I said, "Look, will you help me out? Will you be my beta clients? I need you to do this so I can see the results." And again, these are dentists that I've been working with for a while. They certainly made some gains. It wasn't like they were really struggling, struggling. So I said,

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

"Let's just try this, if you will, if you'll come along with me." And they graciously did. And immediately, we saw the changes and they saw the changes, and they were so empowered because now they were making the decisions based on what they saw. They weren't relying on me. Yes, I was still helping them analyze things and all that when we break down the overhead and stuff. But they were really taking control of their money and that's what I wanted. So it was an exciting time. From that, I developed the whole program Profit First for Dentists. So that's my background and how I got into it.

David Phelps: Yeah, that's fantastic. I love Mike and what he does across the board for small businesses, entrepreneurs, and the challenges that we all have, whether it's dentistry or other modalities of business. Some of the key constructs there are that you can't improve what you don't measure. And I know as a coach, you bring outside eyes. We all need outside eyes. I have coaches and mentors. There's blind spots we can't see. We're in the middle of our businesses, our day to day, and just sometimes trying to keep afloat, tread water. And if you have metrics, dashboard, we call it KPIs, metrics, different words.

But I think that's what's missing for most of my early career, is I had not a clue. Running the business, the practice, was how much money's in the bank account this week. One week it looked pretty good, next week, payroll, boom, it's all gone. And then how is there any money left over? Which you refer to, and I think you're right, the traditional financial profit last, which is you pay everybody else. And then you, doctor, you, the owner, you, the one who has put all the time and education, taken all risks to open this practice. You're on the line every day, every month. The buck stops with you and you're going to get paid last.

Ep #287: Barb Stackhouse - Profit First for Dentists

That's, I think, fundamentally why so many great clinicians, and you know what I'm talking about, really good, high integrity, do great work, provide great value, great people, but they struggle to get to a point where they can feel some margin in their lives and their practice. Where they actually can see an exit at the time they want to exit or slow down. That's the thing that I see over and over. Give me some of your insights from that. And then some of the things that you are implementing alongside Profit First that you see are some what I call leverage points, inflection points. The big game changers for your clients.

Barbara Stackhouse: Absolutely. You hit the nail on the head. Those are the things I see as well. They work so hard, such high integrity, such a great dentist. I'm privileged to work them and be their coach. I don't take that lightly at all, that they have entrusted me to help them. And so bottom line is eventually, yes, they want to retire, and they want to have an exit strategy. And they just don't even see how that can happen when, at the end of the day, they're waiting for the leftovers.

And so Profit First flips that equation, as you know. You've read the book and you've talked to Mike. But we flip the equation, and so now we have sales minus profit equals expenses, and it forces us to look at the expenses in a different way, and live on or pay the bills on what we've allocated for operating expenses. Now, that takes some discipline, as you know, and it does take that other set of eyes. So what I've done in my program is I have a very specific way that we set up the charter accounts so we can immediately see if we're over in a specific area.

And I have created my own software. Not me created it, but I hired developers to do that. It was my brainchild to create that, that matches what we do in Profit First, but then takes their overhead and their time and breaks that down even farther. Because as you know, time is money in a dental practice. We

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

operate on a schedule all day long. And when that schedule falls apart, we're panicking. So my report and my tracking, if you will, and the report they get from that, shows them true profitability in the Profit First way, gives them a time analysis and their actual time utilization. And then we also look at the hygiene department, because I'm a hygienist, that's near and dear to my heart. And many, many times, I find the hygiene department is failing and they are not profitable. And when they're not profitable, the dentist has to make that up.

So the report also shows them the true profitability of their hygiene department, where we can begin to have that conversation then with the hygienist and they can actually see, and they can get feedback on how they're doing. I think many times, they're not doing well because they don't know. The same is true for the dentist. If you don't know those numbers, you don't really know how you're doing.

So it's me taking a look, but also teaching them how to do all of those steps, how to create a spending plan for the year that matches what we're doing in Profit First. How to take that, then, and break it down into cost per procedure. So that cost per procedure, they can actually look at how am I doing? They can look at, if they're on insurance plans, how am I doing on this plan versus another one? So those are some of the things we do in the program that are beyond Profit First, but really tie right into it.

David Phelps: Yeah, absolutely. What I love about the way you work with your clients, Barb, is that you teach them how to fish, you don't just hand the fish to them. I think that's a big part. And the reason that's so important is because the desire of every small business entrepreneur, practice owner, the big desire are, if we had to wave the magic wand, it's like, I want a team that just runs by themselves. I want a self managing team. That's the

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

dream. The reality is, really doesn't happen. And it's not typically because of the team. It's because, let me just be frank, it's about our failure in leadership. It's what we don't know. We don't know how to lead. And what you do is you help. I think you help doctors and teams to lead themselves. The doctor has to become a better leader, empower leadership, let up control.

But at the same time, I believe you're teaching the teams how to self assess, how to self analyze. And when they are building the ship, the practice building these, looking at the analytics. Now you've got teams on board, rather than a doctor coming in and just trying to be the dictator. Well, our profit's down this month, so we just got to do better. Well, what does that do for anybody? I get it because I was there. I understand that mentality. But when you have a team that's bought in, it's the buy in. And a team that says, "Oh, we together, if we do it this way, then we together will..." All the benefits are less stress and higher profitability, which makes the doctor happy, means there's probably more room for compensation or profit share, whatever. All those things tie in.

Is that typically the challenge that a lot of your really great doctors and potentially great teams have when you enter the fray? When they reach out to you and say, "Hey, just need help. We're on a hamster wheel." Is that a lot of times what you see?

Barbara Stackhouse: Yeah. You're right on spot. And many, many times what I see is they have worked with someone, and they're frustrated because they're not seeing the results yet. And so for whatever reason, and there are many, the team doesn't have feedback in the appropriate way. Like you were saying, they're just pressured, they're pushed, and they don't know what to do. So I see that.

But here's what I tell my dentists when I talk with them. It doesn't matter all those other things that you work on in the

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

practice. You could work on marketing, you could work on how you answer the phone and what you do there, you can work on your hygiene department. You can work on all those things and you're going to see some increases, obviously, in your top line. But what happens is your overhead also goes up with it. The more you produce, the more they see their overhead going up. And so I hear this story over and over. I produced more, but I took home the same amount or very little more, and the government took that. So they're frustrated.

And so here's what I say to them. Until you get the money piece figured out, you're going to continue to have the problem with the money piece. And it is the foundation of any practice. We don't like to admit that.

David Phelps: That's right. We don't, do we?

Barbara Stackhouse: We don't like to admit that. They're great people. They came into dentistry for the right reason. They want to help people and, oh, the money will take care of itself. But it doesn't. The truth is you have a business. Dentistry is a business. And at some point, we have to treat it like a business. So there's this work we have to do on the money side, on the financial side, to get our business in order. And that, to me, is the foundation of every practice. Above that, then, we can work on all those other areas, and it will truly make a lasting difference when we have the money piece taken care of.

So I always say you have systems for all these things you do with your team. And dentistry is very linear. It's step by step by step by step. We know how to cut a crown. We know what the steps are to do that. We know how to put a filling in. Those are all steps. And we create systems for all of these things that we do in our practice, but they don't have systems for their money. So the systems for the money, I think, are more important than the other systems, because they're frustrated when they don't

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

have them. So that's where I come in. I help them get those systems in place. And it's really interesting, when those get taken care of, a lot of times, they now have the less stress and the freedom to really work with their team in the right way, and things resolve. It's interesting.

David Phelps: So with the money system in place and working well, how does that blend into the doctor and/or team making decisions on investment? Investment meaning CTE, technology. Oh, maybe we need to add another person, more labor. How does that tie in? Because again, those are typically decisions that are made on the fly. Doctor decide, oh, bright shiny object. I need that technology. Or that course looks amazing, or I need this marketing thing to bring... We have all these decisions to make and it's just through a flurry of, I don't know, what do I do? Right?

Barbara Stackhouse: Yeah. And so we do part of that in our spending plan as we project for the year, and we get very clear about decisions early on. If we want to add a piece of technology, why do we want to add that? What's it going to do for the practice? How's it going to help our patients? How's it going to make our life better in the practice? We need to answer those questions, rather than just showing up at a meeting and seeing something, the shiny object, and going, "Oh, I want that." And not really thinking through the process of how it's going to be implemented. So I help them look at it that way.

But I use the Profit First principles for any type of additional expense that they may be thinking about. So let's say we want to add an employee. Now, anytime we add an employee, we're going to expect to get an increase in our production, correct? But what I tell them is there's going to be a training period for that person, whether it's an associate, whether it's a team

Ep #287: Barb Stackhouse - Profit First for Dentists

member, doesn't matter. You're going to see a dip before you see an up, and they don't know that, they don't plan for that.

And so what we do with Profit First is we actually just set up another account, and we start tucking money, a certain percentage, back into that, so that we have three or six month's worth of that person's salary set aside ahead of time. Now we make the decision to bring them on. We get through the training process, we get them up to speed. Now we see the result. But if we don't have that ahead of time, that dip sometimes can put them into a frenzy where they're scrapping again, they're in survival mode. So I do things like that. I use accounts. Let's say I have someone, and I just did this, who wants to do some more investing, would be with someone like you. We set up an account to make sure that that was not going to throw everything else off, and we start tucking money into that when there's enough. Boom, go invest.

David Phelps: Yeah. That's great. Yeah, you're right. When those dips that typically happen when we are in some kind of a growth mode, adding something, a person, the training mode, whenever the dip is, that's the hard thing for the entrepreneur to understand on the front end. Because we think that doing this next thing, it's going to be an immediate revenue in the practice. It doesn't happen. And so when we get back in survival mode, then we tend to go back and make bad decisions again. The frenzy, right? And we kill something off before we chance to let it grow. So by having the analytics in place and setting aside the funds for that dip, knowing it's going to happen, takes the stress off, again, so you don't pull the trigger too quickly and then wonder what went wrong, why it all went wrong again.

I'm curious as to, Barb, you do great work in the practice. Outside the practice, there's the doctor's own personal lifestyle budget. Just curious, do you get involved with that at all? Or is

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

that just if they ask you to? Because that's got to play a big part into the overall stress. Even though it's not directly tied to the practice, it's indirectly tied to the practice and how the doctor looks at his practice and et cetera.

Barbara Stackhouse: Absolutely. I get very involved in that, and it's such an emotional piece. Money invokes emotions in people in different ways. And we all have a background of how we feel about money, myself included, and it has a lot to do with how we grow up. And I just wrote about this the other day in my journal. My mom had a certain way of looking at money, my dad had a certain way of looking at money, and my grandparents did, and I was very close to them. And all three had very different ways of looking at money and I carried that with me. I can see a little bit of each one of them in me and my beliefs about money.

So absolutely, we address that. We look at what their lifestyle is and how much it's going to take to maintain that lifestyle. And we look at how that's impacting the practice. And again, nothing wrong with choosing to have that lifestyle. But then this is what we need to do in the practice to support that. And we look at that and say, does that resonate with you? Does that fit with who you are as a dentist? Because not all dentists are created equal. Some dentists would prefer the smaller practice. Some dentists thrive on the big practice or multiple practices. Nothing wrong with either one of them, but we have to find our own temperament. And I think our lifestyle plays into that too, part of that temperament. So absolutely, I definitely cover that with them. Ultimately, it's their decision. I don't make those decisions for them. All I can do is hold up the mirror, show them how it's affecting their practice, and they make the decisions.

David Phelps: Some of the additional stress that comes with matters of numbers and finance, Barb, is particularly when a spouse is not

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

working in the practice. And I know there are some that work well, but in majority of cases, probably the spouse is not involved directly in the practice. And again, it comes down to communication and the way people work together in their marriages. But what I found is that when there's good quality conversations around money, and I'm talking about now outside the practice, the couple, doctor, spouse, when there's good conversations, good constructs, now there's more of a meeting of the minds. Versus the lack of communication and the stress that doctor, male or female, feels in the practice and the spouse who's thinking, where's all the money?

And so I think putting that together, again, starts to diminish the stress levels. So you get people on the same page and now you've got to run it, rather than having disparate motives or agenda that are going to fall apart somewhere. And the worst case is dissolution of marriage partnerships and the whole thing. What was this all about in the first place? And we just lose sight of that. I think it goes back to what you said earlier. We don't typically like to talk about money because we care about people, we serve people. Yeah, absolutely. That's forefront. But if we don't do those other things right, then how good are we for the people we want to serve? The people we serve are our families, our staff, and then certainly our patients. You have to incorporate all those people and not just one, right?

Barbara Stackhouse: Yeah. For sure. And I will just tag on to that. There are times when a doctor will want to bring a spouse on a phone call and review something. And I do have those practices where the spouse is actively involved in the practice, and I do the training together with them, always. If the spouse is going to be involved in any part of it, they both get the training. They both get a login to my training and we do the coaching calls together. They have access to me just like the doctor does, because I

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

want them empowered just as well. And I want them to know, because the more information they have, the better decisions they're going to make.

David Phelps: Another area that's a big concern for any practitioner, no matter where they are in their career, I believe, is debt. We've got students graduating from school with massive amounts of debt today. We have practitioners in different phases of their career that get into more debt. Some of it's what I call maybe good debt, the right debt with the right ROI business type of debt. And then there's consumption lifestyle debt, you know the whole thing. Profit First is, again, a great tool for assessing when to take on more debt, if at all. And then certainly how to deal with current debt and bring that in alignment with everything else that's important with running the business, the practice, and the lifestyle. Any particular caveats or insights into debt management that you could generalize about today, Barb?

Barbara Stackhouse: Well, what I like to do, and this is part of my assessment that I do in the beginning with them, a full assessment. And I have them send me every single debt that they have, what's their interest rate, how much they owe, what's their payment. I look at all of that together. And there are times when I recommend a refi, just to get some cashflow, because they're struggling so badly that they just can't take enough home to support even minimum support of their family. And every month, they're going deeper in debt, and more credit cards or a line of credit, things like that. And in order to get those things paid off and get a one payment thing, I have recommended sometimes, it's not always, but sometimes that is the thing that we do, is we refi. And try to get a better interest rate, try to move them into a positive position. Sometimes they've already done that before they get to me. So they're on the right track and they've done that.

Ep #287: Barb Stackhouse - Profit First for Dentists

Sometimes it's just a matter of really laying it all out in front of us, and then looking at what's the highest interest rate, if there's a credit card involved. Okay, well, let's get that one paid off first. And then creating a plan for, we're going to pay the minimum on these. We're going to dump everything into this one, let's get rid of it. And then we take that extra, we work on the next one. And so usually it takes a couple of years, depending on how much debt there is, to get that paid off.

So I absolutely look at those things. We talk about it together. I ask them, okay, what is the minimum amount you need to take home to live on, being conservative? What can we do here to get this paid off? And so all of those things have to play into it. And there are times, too, when, let's say, we get down to it and there is a little bit that we can see they have extra and they get to choose. Do you want to pay off debt earlier? Or do you want to put that into some investments? And so we talk about the difference between what does that mean and what would be the best option. And I usually then, at that point, refer them to someone like you, who's going to sit down, more of a financial advisor. I'm not a financial advisor. So when we create that excess and when we have that excess, I want them to make the best choice for them.

David Phelps: Yeah. Very good. Very good. So I know you told me earlier, is it okay if I slip out the book that you're working on? Is that is that okay for our public?

Barbara Stackhouse: Yeah, yeah.

David Phelps: So very, very cool. Barb is working with Mike Michalowicz and their team in writing the Profit First book for dentists. I think that's going to be very cool. The primary book itself is great, but now when you're getting insights from someone who's inside the industry, it can actually make application to the things. Well, some of the things we talked about today that are, yeah, there's

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

some uniqueness to what we have in dentistry. And just speaking our language, I think, is a great thing. So we feel like, well, this book is really for me. And I think that's going to be a great book coming out, what? Maybe later this year?

Barbara Stackhouse: Yes. That's the plan. And so I've actually been invited to co-write this book with a guy who's a CPA for dentists. He only works with dentists and his father was a dentist. That's how he got into it. His name is Drew Henricks, and he graciously invited me to co-write the book with him. He had already talked to Mike, actually, before I even got involved with Profit First, they had discussed this. And over that time, he's realized he hasn't really done anything with it. And obviously, Mike Michalowicz would like to see the book published. I reached out to them and said, "Hey, I'm interested in this." And quite by coincidence, they did not contact Drew, but I sent that out to the universe and it came back. And Drew, the next day I had an email from him, and I said, "Yes, I would love to do this together."

So we actually just had our initial call with Mike Michalowicz and laid down some groundwork, and we're going to be working together with their team and us together. And my goal is to have this published by the end of the year. So I'm all in. We're working hard on this, and I'm excited to bring the dental perspective. Because as you know, in the Profit First book, the generalities of the percentages for different income levels don't match up with what the dental industry is experiencing. And there are many, many reasons for that, but the truth is, they don't match up. So where I begin with a client and where I end is very different than what the Profit First regular books says. So I'm excited to share some of this information that is true for dentists, and we'll get them thinking in a different way. And honestly, just get more dentists using the system. That's the goal.

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

David Phelps: Great system, and so good that you are promulgating it throughout the industry with what you do for dentists and the dental practices. So best way for people to further connect with you, Barb. Website, contact information you'd like us to put on the show notes today.

Barbara Stackhouse: Yes. So actually, my new website will be rolling out, it should be within a week or two. So I'm going to give you that, but if you get there and it's not there yet, just bear with it, because it will be. Actually, after this call today, I have a call with my web developer. And it is also listed on my speakers packet that I sent to you. But it's moretolife.dental. [Moretolife.dental](http://moretolife.dental). All the information will be on there. And how to contact me currently right now, I can give you my email. It is barb@moretolifecoachingtm.com, hence why it's changing. It eventually will be barb@moretolife.dental. That's what I'm moving to. And again, might be a week or two before that's up and ready, but it will be. So that's the best way to find me.

I also have a private Facebook group. You have to be a dentist to join the group. Look up Profit First for Dentists on Facebook, ask to join. And I usually just look to make sure you have a website that shows, yes, you are a dentist, or that your profile says you're a dentist. I'll add you to the group. I have a business page of the same name, Profit First for Dentists. And on there, you may find a link to watch a masterclass webinar that I've put together. So if you want to learn more about me and about what this program is and what I do, you're welcome to watch that. And that gives you a link to actually book a call with me if you'd like.

David Phelps: Fantastic. Barb, thanks so much for your time today. Great insights. I love what you're doing with the Profit First, and really, all the expertise that you bring to hard working doctors or teams, and just helping them drive higher margins, lower

[Dentist Freedom Blueprint](#) with Dr. David Phelps

Ep #287: Barb Stackhouse - Profit First for Dentists

stress, better lives. Altogether, that's what it's about. So thank you so much.

Barbara Stackhouse: You're welcome. Thanks for inviting me. It was a pleasure to be here.

You've been listening to the Dentist Freedom Blueprint podcast. If you're tired of trading time for dollars and you're uncertain that Wall Street has your best interest at heart, then take the next step to more cashflow, security and ultimately more freedom. Text the word newsletter to 972-203-6960 to receive David's monthly online newsletter for free or text the word book to receive your new free copy of David's book From High Income to High Net Worth delivered right to your home. Text 972-203-6960.

More@freedomfounders.com.