

**Ep #375: James Miller – Owning Your Freedom**  
**[Lifeology Interview]**



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**With Your Host**

**Dr. David Phelps**

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Welcome to the Dentist Freedom Blueprint, a podcast about freedom—freedom from expectations of society and the traditional path to success that has been ingrained in us from our early years, I'm joined by mavericks, renegades, and non-conformers to discuss an anti-traditional path to financial freedom, freedom of time, relationships, health, and ultimately freedom of purpose. My name is Dr. David Phelps. Let's get started.

David Phelps: Hi, it's David. We're going to turn the tables around this week. And instead of me interviewing a guest on this particular podcast session, I'm going to be interviewed by a good friend of mine, Mr. James Miller. James has a platform called LIFELOGY. He's a great interviewer. He's quick, he's lively and we both talk at about 2x speeds so you might want to turn this one down a little bit just saying. But he brings out some of the great points that we both agree on in terms of the philosophy of life, freedom going to your next that I thought I'd want to share this one with you so here it is, please enjoy.

James Miller: As he sat over the gurney with his 12 year old daughter Jenna, as he was about to be wheeled into the operating room for liver transplant, Dr. David Phelps felt completely helpless, worse, knowing that she would need his loving support and care in recuperation and the demands of living with acute lymphocytic leukemia while he was committed to a dental practice that had booked him out for months in advance was even more soul crushing. There appeared to be no way he'd be there for her. And that is a moment when things began to change when he began to rethink his life. In today's episode, David continues his journey of helping people find financial freedom and

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create the life they want. We talk about his latest book, *Own Your Freedom: Sustainable Wealth for a Volatile World* that teaches you how to create the freedom you can enjoy when you earn passive income through capital investments like real estate, whether you're a young professional, just out of college or a veteran business owner yearning for the next chapter in life this book shows you how to start today. Welcome to LIFELOGY.

David Phelps: Great to see you, James.

James Miller: It is always my pleasure. It's so funny. We've talked about this before. I've been in your show, you've been in mine in the past. You and I have talked very quickly and so we're going to have to both be mindful because we'll be talking 100 miles an hour, but we're going to have a great talk today. When I first met you had, I wouldn't say just changed over, but you've done so many things already, but we talked about your book, what's your next? And that was one that was really powerful because you didn't want to be in the same practice as before just like my life. I didn't want to be in my same psychotherapy practice and we discovered what our next was. And so there's become an evolution for you. So once you discovered what was your next now there's been other books as well. And so this iteration of who you are, what is different from this book versus previous things you've done in the past?

David Phelps: Well, you're right, James, that there is an evolution. There is an iteration. And I think that's one of the premises I've incorporated into both books is that this methodology that we go to school and we achieve some career, licenses, degrees, whatever it is to last to go on into a vocation, that's fine and good, but there should always be

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the opportunity for each individual, particularly people who have an entrepreneurial mindset to think, down the road and say, "There can be change but how's that really going to happen?" And most of us go to school and we get into a career path for security. Right? We want to make enough money provide for ourselves and our families and that's important no doubt about it. But the fear of change, once we get into kind of a stable position that fear of change or upsetting the apple cart is something I think a lot of people struggle with.

And if it weren't for some of the adversities and the turning points in my own life, I'd probably still be there. Again, nothing bad, nothing judgemental about it, but what I found in my own life and with the people I'm blessed to help, there is a transformation to what's next. And so this book on your freedom really came out really the middle of COVID last year in... Well, actually two years ago now 2020, we've gone into a new year already. 2020 when a lot of people found for maybe the first time that their incomes train, what gave them that security stability was shut down. Yes. The virus and the government said, unless you're essential, you can't go to work and you can't have your employees and the staff couldn't go to work and crazy times. Right?

And people thought, my goodness, I thought I was all good here. Cause I did all the work and I have a great business or profession and all of a sudden, wow, it's not there. I'm a big fan because what I learned early in my life, that to free you up from feeling like you have to trade time for dollars and I love to trade time for dollars when I do it on my terms, but you really have to learn how to own assets, other assets and that can be businesses or

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participation in businesses as a remote owner, absentee owner or the other one I love is real estate. And owning those assets, if you do it the right way, learn how to do it. It can provide income, more passive income where you don't have to be there to have the income coming in.

James Miller: How did you discover real estate? Because that's one thing you really focus on. I mean, there's so many different things you focus on, but I know real estate is one. How did you make that transition when you made the decision to leave your practice years ago, how did you recognize that real estate was what made most sense for you?

David Phelps: James I found real estate before I even became a dentist. I was...

James Miller: Oh, really?

David Phelps: Very curious as a college student, getting ready to go to dental school. And I just wanted to figure out, how could I be a better steward of money that I would have someday. Didn't have any then, I had debt and I was working as a waiter in a restaurant, but I knew I'd have to figure out someday to be a good investor. It was always my head. I was always entrepreneurial on my head trying to figure out how to make money and so I read books. I was reading books about stock market and mutual funds and index funds. And I read books and books on real estate and the real estate just made sense to me, just here's a tangible asset.

I like something I can... Well, I'm a dentist, I'll say I'll sink my teeth into. Right? Sorry about that. I just came out. But that's what I liked about the control factor of real estate.

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So I talked my dad into being my co-investor, the financial investor, because I had no money, no credit. In the first property that we bought together that was back 42 years ago, 1980 so that kind of dates me a little bit, doesn't it?

James Miller: Wow.

David Phelps: And from that property that we owned together, I was the manager because it was where I lived and my dad lived a couple states away so he wasn't involved in any management. So I managed it and we split the profits. We split the profits 50-50, which was for each of us about \$25,000 and that took about three and a half years to run through that property.

And what I realized was that asset, that yes, I had to put some timing on the front end to find it, acquire it and yes, I had to oversee and actually do a little bit of the labor on it to update it, to make it the way we wanted it. But then that asset produced income without me having to show up every day and clock in or clock out like I did for when I was waiting tables. And I realized that asset or time produced a lot more income and profit than I did waiting tables at a pretty nice high end restaurant back in the day I was making some pretty good money. So, that was my epiphany. There's something about assets that can produce a plan B income stream and that's what freed me up from my practice when my daughter was in the hospital and I'm struggling with where do I put my time now?

I'm a dentist. I've got this practice, this business that depends on me, but I've got a daughter who has been going through some very difficult illnesses leukemia and epilepsy and then a liver transplant when she was age 12

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and I'm going, okay, how many more chances do I get? And I fell back on the real estate, which I didn't think I'd be doing that at that early age, early in life. I thought I'd probably be in my career practice till most people are doing the same thing in my sixties. That's what most people do. Because we want to be relevant. We want to be productive. We want to add value you and that's the way we learn how to do it but I found out you know what? There's other ways to add value.

James Miller: I like the concept of really working smarter, not harder. People's time is money of course, but learning how to change that in a sense of working less and make you more money. I mean, that's the goal for everybody and so for you found with the real estate, that's something that worked incredibly well for you. Now, a lot of people listening here... And we'll jump in your book in just a second. A lot of people listening now say, "Well, because of COVID when everything happened, I don't necessarily have the capital right now, or I don't have the ability to acquire certain things." What would you say to them? Because there's always an answer.

David Phelps: Well, I think it's going to vary from different to different people. There's actually from the federal stimulus, that's come through trillions of dollars have been pumped back into the economy and the markets and it's almost way too much because we have asset bubbles all over the place. The dynamics are not normal. Let's just say that, they're not normal. So we are in very different times today. But what I found is that the most important capital James for me is relationship capital, who I know. Because, when I started back with my first property now, of course my dad, I mean I'm not saying that was easy. I mean, I had to

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convince him to trust me with an asset that he was going to fund. But see I did that a lot going through life.

I took my little bit of my seed money, my 25,000 and I was able to parlay that. Now, part of it is I had to find the opportunities. Well, how did I do that? Well, I found people.

I found people in the community who were bankers, attorneys, title company people that worked with real estate, real estate people, property managers. And by getting to know these people and letting them know what I was looking for certain kind of property, whether the seller could be flexible with how I could buy the property, that network of people allowed me to acquire properties, very unconventionally. I wasn't going to the bank. I wasn't putting the tip of 20% down. I didn't have 20% down to buy very many properties. I'd be out very, very quickly because I was young.

James Miller: Yeah.

David Phelps: So I think people are the greatest ladder up to whatever you want to do in life. Don't let the inability of yourself to have conventionally what you think it takes money, which some things take money, but people can advance your career path and your freedom much faster than any other point of reference than that I can think of.

James Miller: And I really do like that quite a bit because when you think about it overall, I mean I've got to meet wonderful people like you and so many other people that if I hadn't met them, certain doors wouldn't have opened for me. And so I think that is some something very important because in the psychology we have it's called law of the

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group. The law of the group is essentially you become the average with whomever you associate.

David Phelps: Yes.

James Miller: So if I'm at say a level on a scale of one to 10, 10 is the most fulfilled. One is the least fulfilled. If I come in let's say at a level eight of positivity and I hang out with someone who's maybe a level four of positivity all of a sudden that average is going to be six. They level up I level down.

So I think it's incredibly important when you do surround yourself with individuals who perhaps know more than you, have more than you, who resonate with you in a way that you're like, gosh, I would love to be more like them. So I love to hear that you surrounded yourself with individuals. And so even you don't have to be the expert in this. And I like the fact that you don't have to be, a real estate broker. You don't have to be a real estate whatever. If it's something you want, you just surround yourself with those individuals and let your team help you decide and what it is you could do and how to invest your money. And then from there, that's when everybody continues to level up and then you take your next group and then you level up and keep going and going and going.

David Phelps: It's so important. One part of the book, a chapter is on the principle of associations. So again, to your very point, how you level up is putting yourself purposefully, intentionally in groups or environments or with certain people. You have to do that by intention. You can't sit back and just be a soloist and many of us were taught to do that, to carry everything on our shoulders, as we

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climbed our way through school and there's a part of that that is true. Yes, you do have to be self-reliant to an extent, but you can't keep that, John Wayne individualist theory going throughout life, because you'll hit a ceiling every time you can't do it all and finding the right people is an art, much more of an art than a science. Right?

James Miller: Yes.

David Phelps: I mean, I found so much relevance and to your point, finding people that were ahead of me and living a life and thinking differently, big part is how we think about life. We're brought up a certain way to have certain beliefs about, well, this is the way it is, this is what you do. And I found very early on, unfortunately, because my curiosity, I found people that were doing things differently.

I found the people that were in real estate were different than my colleagues in dentistry. And again, no right or wrong here, but in dentistry, it's very, very straight. It's where you focus on the technical aspect of what you do, which of course that's important, but there wasn't a bigger picture. And I found the people in real estate were much bigger, picture, much bigger visionaries. And that really fueled into me in an early, when I was open to it. And that way I never stopped thinking or questioning what I was doing. Other people, I think the art of questioning everything is a good thing to do. And I think people's too much in time get into a run rate where it's just, this is what you do and you don't question it all. I think you got to question everything.

James Miller: You surely do. People listening right now may think, well, I don't have any assets and that may not necessarily be

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true. How would you help people define what an asset is in their life right now?

David Phelps: So assets, I think are also skill sets, experience that we have. Everybody has some kind of level experience, abilities, creative abilities. And I think, you can take certain tests like strength finders, just to throw one out. What are my innate abilities? I'm not talking about just the technical training, that's something that you could put on that asset column, certainly.

But I say, you know what I call transferable skill sets. I put a chapter in the book called Transferable Skill Sets for that very purpose. You may have gone down again, training to be a certain type of person or a worker bring value in a certain way, but everybody has other skill sets. They just haven't been developed yet. No one has helped you see what those are and how can you take those other assets and put those in with other people or the constructs that allow you again to participate in something different outside of your core business or career path. So, everybody does have assets and again, I come back to the biggest one for me is who do you know? Who do you know? Because you're only a few people away from if you need a resource or need help with something. If you know some people they can plug you in and the world just opens up way faster than if you try to figure out everything for yourself.

James Miller: I like the fact that you're focusing on one's... The assets, perhaps skill sets, soft skills, if you will, in some ways, perhaps also hard skills. But I like that because sometimes people think assets are only something materialistic or when it comes to something you can see

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or tangible, which is definitely a part of it. But that is important because people are like, well, I don't have the financial acumen right now to be able to purchase things and perhaps purchase real estate, but you're right David, they do have a lot of skillset. I know for me with the intersect for me when I start, when I created LIFELOGY was... You know the story from before, but I was in the television film when I was younger and that entertainment world and then in psychology. And then once I was tired of my practice, just like you, wonderful time there but it was just time for me to move on.

But I found for me, okay, well, where's the intersect?. I was like, well, I talked for a living. I used to. I interviewed people. I was in the entertainment scenes before. And so that's how LIFELOGY was created. So I was able just like you to leverage my previous skill sets and before to be able to find how it all worked together and then obviously LIFELOGY took off, but I'm no different and just you are no different and the people listening are no different. We all have that. But when you have to be very methodical, very mindful of what is it that you truly enjoy and how can you combine that together? And all of a sudden the world literally opens up for you.

David Phelps: It does in so many ways. And what I found was what we all love to do, I think is help other people solve certain problems. I mean, that's really what the world's about. Everybody, everybody, all of us have problems or issues or challenges we want to get through and so who do we seek? We seek people who have a reputation or credibility in that arena.

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Well, again, how does that person help solve problems? Many times it's a coordination of different people on a team that help do that. Certainly in my business today, which I love in Freedom Founders is I can't do what I do myself. I've got to have other people that help put all this together. And I love that. I love the harmony of orchestrating and creating together with other people. It's just so much fun to do that and I think when people start to see the world that way, it can literally change everything about your outlook and how you see yourself and what can be your next and where you can plant your foot in other areas that maybe you hadn't considered so far because you thought, well, I can only do these things. Nope. I'll bet you've got a lot more there. It just hasn't been exposed yet.

James Miller: Yeah. That's super, super exciting and very inspirational. So the title of your book Own Your Freedom: Sustainable Wealth for a Volatile World. Walk me through the concept of sustainable wealth, because in a world that was full of COVID full of... What happens, we don't know what's going to happen in the world future of course, but how do you create sustainable wealth? That's a good question.

David Phelps: Sustainable wealth for me... Yeah. Yeah. Well, there's two parts of it. I mean, sustainable wealth with the right assets. So I talked about owning assets that would give people different streams of income. People talk a lot about multiple streams of income. I think that's important from a financial standpoint, those streams of income coming from different places, diversifying of course, right outside of your primary income stream or your primary business, you need other sources of income. So finding those additional assets, which again, I think tangible for

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me it's better than financial. That's just my own preference in my experience in life of businesses or real estate. I love that, but I think that the other sustainable income streams, again I'm just going to fall back on people. When I think about insurance policies, which we all buy insurance, we buy health and disability.

We buy property, casualty. We need certain kinds of insurance. My best insurance James is really the people I know because I know something happened to me or God forbid, a creditor took all my assets, all my money. Some judgment, some crazy litigious situation came up. I would not be afraid. I would not be afraid. It would be a big nuisance. It'd be painful not to have the assets that are there, but I could rebuild. How? Because I know the value I bring and I've got people around me that I built over the years, a network, a network of people that I have confidence in them, they have confidence in me and there's always a way to put things together if you've lived a life that way and not just being a soloist in one area. So, two things, one, just your network of people. But secondly, multiple streams of income from various assets would be where sustainable wealth I believe truly comes from.

James Miller: I really like the fact that you focus lot... I mean, we've already talked about this already, but focus really on your network as well. How would be some ways that people could start to identify that network right now?

David Phelps: I'll just take you back to when I was leaving my practice and professional world because of my daughter's situation. It gave me that boost. It gave me that push to really get real about what was important to me and it was

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my daughter who's more important and did I have enough to get out of the practice? I had enough not magnanimous wealth, but I had enough. And so what I did is I knew that I was going to do something else. I didn't know what it was going to be. I had no idea. All I knew was, I've been a dentist and I've learned how to be a real estate investor, that was it. Kind of binary choices. What am I going to choose? I purposely found some other people in other groups that were really kind of mastermind groups.

Aware there was a variety of different people from all different business backgrounds and entrepreneurs from different areas. And I found that, that was very invigorating for me and I got a lot of perspective and I got a lot of feedback and that's what started to give me some clarity on some things I'd figured out, but I hadn't really recognized what those were. And it took a little time in other people's feedback to say, "Hey, David, you have these experiences in real estate in kind of putting deals together and you understand financing, because you've done that. But you're also a dentist and you have other colleagues who very much like you probably are looking for some way to slow down transition, not have all their eggs in one basket. Well, why don't you put those two things together?"

See, I didn't figure it out, out by myself. I had to have other people look at me because when we're in our own world, it's like the force in the trees. And we're in the situation where we're down in the trees and we can't see the bigger picture or other people can see better what we can't see and recognize. Look, if you just did this or this you can put those things together, David, that would be something you ought to look at. And then let's just try

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some things. Don't take an idea that has to be perfect because it's never perfect. Take an idea and say, "I'm going to try this. I'm going to just try it with a small group, get some feedback to see is there relevance here?"

And you'll find some things that work. You'll find some things that go well, that wasn't so good so how do I shift and model? And that was my pathway to do what I do today. It wasn't just an overnight success. It wasn't just, I had this vision on a vision board. All of a sudden I'm going to go that direction. Nope. You have to just learn to... I mean, same thing for your life. You just move through and say what's working and you meet people and opportunities come up and you say, "Well, I need to step out and try that." Don't be afraid. Don't be afraid if it doesn't work but just try some things because testing those ideas are what will formulate actually, what is going to work for you long term. And that's the journey of life. That's the fun part of it is not totally knowing exactly where we're going, but being open to the adventure.

James Miller: Yes. You said so many wonderful things there. I wanted to focus on one of the first things you said in those statements was, you knew that you had enough and so when you recognize that you... Sometimes we think, oh, I have to have this amount of money to be able to do something. And yes, that may be true for certain things. But when you can recognize that I have enough for a certain period of time and I'm okay with that. To learn how to differentiate between what society says we have to have more and more and more and more and more. And once again, time and place for that versus I have enough for right now to try something new. And I think that at a lot of times where people really struggle is because they

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don't think they have enough and they get caught in that mindset so you have the ability to say, "Yes, I have to do something different because Jenna needs my help."

And so I have enough for now. And so that enough for now sustained it so you'd take a loss and, oh my gosh, what if I can't do this? What if I can't do this? Because I have enough now. And I think that's a huge lesson for many people is to say, "I have enough for right now." So if I have enough for right now, and I don't like what I'm doing, let me maybe invest in some of these courses. Let me talk to certain in people, let me do something different because what we were talking before when I was on your show is I settled when I was in the entertainment world and I went to psychology, I took the "easy way out" and didn't pursue certain things.

Now, I love how my life turned out so it's fine for me. But sometimes when we do get stuck in that, make that decision of I have to do what I've been told to do. And there's a prime moment of saying, "No, I don't have to." Is there any of my listeners or viewers right now who are listening to this? I hope you really listened to what David is saying, because if there's a part of me that says, I want something more, I want the sustainable income in a volatile world. I want something different. You have to know, I have enough for right now to be able to explore something else.

David Phelps: It is so important. And I found this not only my life but with the others I've had the opportunity to help. You're right. Most of us as entrepreneurs and business owners, we are driven. We are driven, but to what end? And you're right, it's about, do I have enough? And I need to build up more.

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Well, when is it ever enough? It never is. It never is if you look at it that way. If we live in a fear-based never enough, you'll never come up for air. You'll never have the margin or the space or be able to create a vacuum, enough room to explore. It's like, well, Nope, I got to go back to work and what we are able to show our doctors who just like me were just working really hard trying to provide that security for my family.

When you can actually measure and say, "Hey, there's enough for today." I love what you said, enough for today because there's always going to be tomorrow. You don't have to pile it all up today. You just have a run rate that gives you enough for today. Breathe a little bit, live life, spend time with your family and people that could count, explore a little bit more. That's what opens up the door and we don't get of ourselves permission to do that. We do not give ourselves permission. We just keep running, run, run, running, and then we hit age 60 and 65 and 70 and look back and go, what the heck was this all about? And that's not a good feeling and I don't want people to have that.

James Miller: Yes. And I've had the honor and the privilege of going to one of your events of Freedom Founders. And it was so neat to see how some of the dentists in your field, how they made that transition to see the different levels that of individuals that were there and to see the people that first came in versus the people that were already had been there in your organization for a while. And just to see the transformation, it was really neat for me to see how people that may have been more downtrodden because there's just so used to certain methodology and all of a sudden people that are being with your organization

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longer, all of a sudden are like, oh my gosh, this is very life changing. So it is really cool. I highly endorse the Freedom Founders and what you do as well. But unfortunately our time is up. We literally flew by because we talk very quickly. But if my viewers want to find out more information about you Dr. David Phelps, and to purchase your book, Own Your Freedom: Sustainable Wealth for a Volatile World, where will they find this information on?

David Phelps: Own Your Freedom is available on Amazon and it's a Kindle hard book and I actually even did the audible. So if you want to hear my voice, whatever speech you want, grab it there. Also, [freedomfounders.com](http://freedomfounders.com). [Freedomfounders.com](http://freedomfounders.com) is the community that I have. And then I also have a podcast, the Dentist Freedom Blueprint Podcast. You don't have to be a dentist to enjoy that because we talk about a lot of the things we talked about here today.

James Miller: Excellent. Yes and I was a guest in that show so I highly endorse all the things that Dr. David Phelps does. So Dr. David Phelps, once again, thank you so much for being a wonderful guest on my show. My listeners also know that if they cannot find this information any other place, simply go to the show notes at [jamesmillerlifeology.com](http://jamesmillerlifeology.com) and I'll have all of the information there for Dr. David Phelps. Thank you so much for being a wonderful guest of my show today.

David Phelps: Thanks sir.

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