

I Passed My Exam!

NOW WHAT?!?!

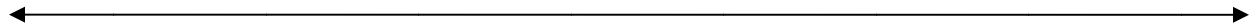


You worked hard to pass that exam! You went to class; you studied; you actually paid attention!

The question now before you is, “Now that I’ve passed the exam, NOW WHAT DO I DO?”

Good question, and certainly a question that has an answer.

**The following information will help you
“hit the ground running” toward real estate success.**



The next steps you now take will determine your success in the near future. You want to maximize your exposure and effectiveness to your potential customers. What you do today will determine your business tomorrow.

You may already have a focus on your goals in real estate. But, let me ask you some questions:

- ❖ Are you planning on “farming” a particular area? Do you want to be “THE” agent for that neighborhood?
- ❖ Are you targeting “first time”, “move-up” or “empty nest” clientele or investment/commercial real estate?
- ❖ Are you considering forming a real estate team to have greater effectiveness and impact?
- ❖ Do you already have some clients ready to buy or sell real estate?

It’s important to ask yourself these and other questions so you know what direction to take!

GET READY, GET SET, **GO!**

The following are the very first steps you will take to make you successful in real estate:

1. **Make a WARM LIST** - This is a list of people you know; friends, family, co-workers, classmates, etc. EVERYONE YOU HAVE EVER KNOWN! Put them in a spreadsheet so you can add phone number, addresses, emails, etc. You will use the warm list to makes calls and send mailers! ***THIS IS YOUR FIRST STEP & SHOULD ONLY TAKE A WEEK TO COMPLETE THE INITIAL LIST***
--A memory jogger is at the back of this guide to help.
2. **Announce your new career on networking sites** - My Space, Facebook, etc. are GREAT places to network with buyers and sellers! ***Only takes a few moments but do it every week!***
3. **Create your business plan** - This is simply things you wish to accomplish in real estate. You can state things like how many buyers to want to close, how many houses you want to list. Set reasonable and attainable goals. You can always reevaluate the business plan and set things higher! ***A MUST! There's help in this guide. Take no more than a week to complete.***
4. **Work on a marketing budget** - Even a small marketing budget can bring you good results! You will want to figure an affordable amount and then let our marketing department help you get the biggest marketing BANG for your marketing dollar. ***CALL & SET UP A TIME TO MEET WITH GINNI AT THE OFFICE! SET ASIDE 4 HOURS FOR THIS. IT'S WELL WORTH IT!***
5. **Hand out your business cards EVERYWHERE!** – If you don't have your business cards on you, YOU'RE OUT OF BUSINESS! Your card is your "store sign". Give them to everybody! The server, the dry cleaner, the dentist, etc. Leave them on counters! You want to get the word out that you're in business! ***AGAIN, CONTACT GINNI FOR ALL YOUR NEEDS!***
6. **Get people's information!** You will want to be able to keep in touch with people you talk to. Don't be afraid to ask for their email and phone number. You can tell them it's so you can keep them up on market conditions. ***Use your Google documents to keep a spreadsheet!***
7. **Become the expert!** You will be looked upon to be the answer to the questions. As a real estate agent, you will be expected to know every aspect including: home construction, zoning, tax issues, values, and a myriad of other related topics. DON'T KNOW THE ANSWER? Don't worry. All you need to say is "That's a great question and I'll have the answer for you shortly". Your answers are with your managers at OwnerLand. Simply call or email us and we'll be there with those answers. ***You'll want to always keep up on the current conditions in the market!***
8. **Become the product of the power of POSITIVE THINKING!** – ***Your perception determines your reality!*** In other words, you may not be the top-producing real estate agent you want to be right now, but if you think and act like you are you will become it! It's important to focus on this. Reading books about positive thinking are a must! Another point is to surround yourself with positive-thinking people. We tend to take on the persona of those around us. You want to become a person who sees a problem and automatically begins to work on its solution, not dwell on the problem itself. It's all about your perception! ***Contact us for a list of good reads!***



8 Steps to Creating a Simple Business Plan

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Your business plan is like a road map to long-term success. Have you ever been in a situation where you didn't have a map to find your destination and got lost wasting precious time and money? Well, the same can happen to your business if you don't plan out your business strategies.

Why you need a business plan.

It gives you a clear direction where your business is heading. Many business owners just jump into creating a business without researching and making a concrete plan. Inevitably, they soon find that they are out of money and have no time or clear strategies how to market their business.

Here are 8 simple steps to creating your own business plan (this is by no means a comprehensive plan but a primer to get you started):

1. Name of your business - create a name or reevaluate the name of your business. Does it integrate well with what you are selling? Is it easy to spell and remember? Is it a name that can be well branded over time?

2. Vision - what will your business look like 5 years from now? Think of how you may want to expand it to include other branches or extra employees.

3. Mission statement - this defines what your business really does, what activities it performs and what is unique about it that stands out from your competitors.

4. Goals and objectives - clearly define what you want to achieve with your business. Make sure they are quantifiable and set to specific time lines. Set specific goals for each of your products or services.

5. Strengths, weaknesses, opportunities, threats (SWOT) - by analyzing these characteristics in your business, you will get a clearer idea of what it will take for you to not only to survive but also prosper.

This could include such factors as:

- your companies own changing industry
- the marketplace which may change due to social and economic conditions.
- competition which may create new threats and/or opportunities.
- new technologies which may cause you to change products or the process in how you do things.

Evaluating your SWOT will help you to:

- build on your strengths
- resolve your weaknesses
- exploit opportunities
- avoid threats

Doing this analysis will help you create a more realistic strategic action plan.

6. Strategic action plan - this is the most critical step of your business plan, because without it, your business will not get off the ground. This should include your sales and marketing strategies.

7. Financial plan - a business can operate without budgets, but it is clearly good business practice to include it. With budgets, you will be more likely to achieve your business objectives, you will make more-reasoned decisions and you will have better control of your cash flow.

For any period, a cash flow statement would include:

- The cash and credit sales (or accounts receivable) expected to be received during the period.
- The anticipated cash payments (for example, expenses for purchases, salaries, utility charges, taxes, office expenses etc.)
- A description of other incoming and outgoing cash, with a calculation of the overall cash balance.

This will assess how much money is on hand to meet your financial obligations - what cash has been received and what has been paid out. Knowledge of this cash flow cycle will help you predict when you will receive funds and when you will be required to make a payment.

8. Measuring and evaluation - you wrote your business plan and set the goals with the intent of achieving them. So now break them down into measurable pieces and monitor the results regularly. A plan that cannot be measured is almost always destined for failure. Celebrate your wins and recharge yourself to accomplish your next goal.

Decide beforehand what constitutes a real serious loss and what loss will be acceptable.

If you find your goals are unrealistic and unattainable, adjust them, but realize that it takes hard work to achieve them, so don't give up easily.

Conclusion:

Now that you have a business plan, make it a part of you by knowing and understanding it clearly. Build upon it continuously and refer to it often, so you remain on track to building a profitable business.



The following is a simple business plan format you can use. . .

Business Plan for
Fiscal Year _____

Date: _____

I. VISION

II. MISSION STATEMENT

III. GOALS & OBJECTIVES

[illegible][illegible][illegible]

MEASURING & EVALUATION

This is your daily scheduling! It is a good idea to plan for the next day the previous evening. Plan your day to include marketing, book keeping, prospecting, etc. This “chunk-down” is the measurable steps you will need to take to work your business plan. ***Remember, if you don’t write down your plan, you plan to fail!*** I recommend you get a paper year-planner or, even better, get a PDA or Blackberry. These electronic devices are great because they hold everything! Phone book, scheduling, along with a bunch of other great programs designed to help make things easier to do business.

Here is a generic 30 day calendar. You can fill in the days and use it to write your schedule.

| Sun | Mon | Tue | Wed | Thu | Fri | Sat |
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NOTES

Your Prospect List

With the assistance of your Sponsor, make a list of 100 people; use Memory Joggers to increase your warm market contact list. Use the check mark system to identify your prospects. One check mark for people that you have a common respect for; two check marks for people you know who are looking to supplement or replace their current income; three check marks for people you know who can afford to get stated **NOW!**

| ✓ | Name | Phone | Address | Email |
|----|------|-------|---------|-------|
| 1 | | | | |
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FINANCIAL DESTINATION CEO FASTTRAX GUIDE



| | | |
|-------------------------|------------------------------|------------------------------|
| Crane Operator | Editor | Funeral Director |
| Credit/Collection | Education Field | Furniture Upholster |
| Credit Union | Electrical Technician | Garbage Collector |
| Custodian/Janitor | Electrical Engineer | Gardener |
| Customs | Electrician | Geologist |
| Cuts Grass | Emergency Medical Technician | Glass Repair |
| Dairy Farmer | Employment Agency | Golf Course/Pro |
| Dancer/Dance Instructor | Engineer | Government Employee |
| Day Care | Engraver | Graphic Designer |
| Dealer-Art/Car | Entertainment Field | Grocer |
| Dental Hygienist | Estimator | Guard |
| Dental Lab Technician | Exterminator | Guidance Counselor |
| Designer | Factory Worker | Gunsmith |
| Diesel Mechanic | Farmer | Hairdresser/Hair Stylist |
| Dietitian | Fashion Designer/Model | Health Club |
| Dishwasher | File Clerk | High School Teacher |
| Disc Jockey | Firemen/Chief | Historian |
| Distributor | Fisherman | Homemaker |
| Doctor/Physician | Florist | Hospital Employee |
| Draftsman/CAD | Food Service | Hotel Manger/Worker |
| Dressmaker | Fork-lift Operator | Hunting, Camping, Fishing |
| Drill press Operator | Foster Parents | Illusionist |
| Driving Instructor | Fraternity Brothers | Importer/Exporter |
| Drywall Finisher | Freight Forwarder | Industrial Designer/Engineer |
| Economist | Fund Raiser | |

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OTHER PEOPLE WHO KNOW YOU...

- * Are very ambitious
- * Want to make money
- * Want to have more time with their family
- * Are stymied in a family owned business
- * Are looking for more opportunity
- * Were passed up for a recent promotion
- * Are forced to travel a great deal
- * Want to be in their own business
- * Are still in search of the right career
- * Are forced to seek better employment
- * Are in a job beneath their capabilities
- * Are unhappy with their current job situation
- * Are in management positions
- * Are looking for a more secure financial future

Memory Joggers

CATEGORIES

- * Address Book
- * Christmas/Hanukkah List
- * Friends & Neighbors (Past and Present)
- * Relatives
- * Church Acquaintances
- * Organizations, Teams and Clubs
- * Professionals
- * Work Associates (Past and Present)
- * Year Book (School/College Friends)
- * Out Of State Contacts
- * International Contacts

WHO IS YOUR...

- * Accountant/CPA
- * Architect
- * Attorney/Lawyer
- * Banker
- * Builder
- * Chiropractor
- * Delivery Persons: *Fed EX, Mail, Paper, UPS, Other*
- * Dentist
- * Financial Planner
- * Insurance Agent: *Auto, Business, Health/Life, Home, and Liability*
- * Mentor
- * Minister/Chaplain
- * Mortgage Broker
- * Pharmacist
- * Physician: *Family/Personal, Gynecologist/Obstetrician, Optometrist, Orthodontist, and Pediatrician*
- * Stock/Bond Broker
- * Veterinarian

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People You Know...

| | | |
|------------------------------|------------------------|----------------------------|
| Actor/Actress | Baby-sitters (Parents) | Cement Mason |
| Actuary | Baker | Chauffeur |
| Administrator | Bank Cashier/Teller | Chef/Cook |
| Advertising | Barber | Chemist |
| Aerobics/Fitness Instructor | Bartender | Child Care Provider/Worker |
| Aerospace Engineer | Baseball Umpire | Chimney Sweep |
| Agent | Beautician | Choreographer |
| Air Traffic Controller | Best Man/ Ushers | Civil Engineer |
| Aircraft Mechanic | Biologist | Claims Adjuster/Examiner |
| Anesthesiologist | Biomedical Tech | Clerk |
| Anthropologist | Boilermaker | Coach (Any Sport) |
| Antique Dealer | Book Binder | Collectors (Coins, etc.) |
| Apartment Landlord | Bookkeeper | College Professor |
| Appliance Repair Man | Bookstore | Comptroller |
| Appraiser | Brewery Rep | Computer Operator |
| Architectural Drafter | Brick Mason | Computer Programmer |
| Armed Forces Friends | Broadcasting | Computer Systems Analyst |
| Art Instructor | Broker | Conservationist |
| Artist (Commercial/Fine Art) | Building Inspector | Construction Worker |
| Astronomer | Bulldozer Operator | Consultant |
| Auctioneer | Bus Driver | Contractor |
| Audiologist | Business Owner | Controller |
| Auditor | Butcher/Meat Cutter | Cook |
| Author | Buyer | Copywriter |
| Automobile Assembler | Cable Repair | Correction Officer |
| Automobile Body Repairer | Candy Salesman | Cosmetologist |
| Automobile Painter | Carpenter | Counselor |
| | Carpet/Tile Installer | Court Reporter |
| | Cashier | |
| | Caterer | |

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Who Do You Know With The Name of...

| | | | | | | | |
|---------|-----------|-----------|----------|---------|----------|----------|-----------|
| Aaron | Bruce | Diane | Georgina | Jill | Lois | Otto | Stan |
| Abby | Bruno | Dick | Gerald | Jo | Lola | Owen | Stella |
| Abraham | Buddy | Dirk | Gerry | Joan | Loren | Pamela | Stephanie |
| Adam | Calvin | Dolores | Gilbert | Jody | Lorna | Parker | Stephan |
| Addison | Carl | Dominic | Ginger | Joe | Louis | Pat | Steve |
| Adrian | Carla | Don | Gladys | Joel | Louise | Patricia | Susan |
| Alan | Carlos | Donald | Glenn | John | Lowell | Paul | Sylvia |
| Albert | Carlyle | Donna | Gloria | Jolene | Luanne | Paula | Talia |
| Alden | Carmen | Doreen | Gordon | Joseph | Lucy | Peggy | Tamara |
| Alice | Carol | Dorothy | Grace | Joshua | Luke | Penny | Tammy |
| Alicia | Carrie | Doug | Grant | Joy | Lydia | Peter | Tanya |
| Allison | Carter | Doyle | Gregg | Joyce | Lyle | Phil | Tatiana |
| Alvin | Carry | Duane | Greta | Judith | Lynne | Pierre | Ted |
| Amelia | Cecil | Dwight | Gus | Judy | Mack | Rachel | Teresa |
| Amos | Cecilia | Earl | Gwen | Julia | May | Ralph | Terry |
| Amy | Charlene | Ed | Hal | Julian | Marcia | Ramon | Therese |
| Andre | Charles | Edgar | Harold | June | Marcus | Ramona | Thomas |
| Andrea | Charlotte | Edith | Harry | Justin | Margot | Randolph | Tim |
| Andrew | Cheryl | Edmund | Harvey | Karen | Marianne | Randy | Tina |
| Andy | Chester | Edna | Hazel | Karl | Marie | Ray | Toby |
| Angela | Chris | Edward | Heidi | Kate | Marilyn | Raymond | Todd |
| Anita | Christine | Eileen | Helen | Kathy | Mario | Rebecca | Tom |
| Ann | Cindy | Elaine | Henry | Kay | Mark | Regina | Tony |
| Annette | Claire | Eleanor | Herbert | Keith | Marla | Renee | Tracy |
| Anthony | Clara | Elizabeth | Herman | Kelly | Marsha | Rhoda | Trent |
| April | Clarence | Ellen | Hope | Ken | Martha | Rhiannon | Trudy |
| Archie | Clarice | Elliot | Howard | Kent | Mary | Richard | Valerie |
| Arlene | Clark | Elsie | Ian | Kerry | Marylou | Rita | Van |
| Arnold | Claude | Elton | Ida | Kevin | Matthew | Robert | Vanessa |
| Arthur | Claudia | Emily | Ilene | Kirk | Maureen | Rodney | Vera |
| Audrey | Clay | Emma | Irene | Kristen | Max | Ron | Verne |
| Austin | Clem | Emmett | Irma | Kurt | Merrill | Roseanne | Veronica |
| Barbara | Clifford | Eric | Irving | Lance | Melvin | Roy | Victor |
| Barney | Clint | Erma | Irwin | Lane | Michael | Royce | Victoria |
| Barry | Colin | Ernest | Isaac | Larry | Mike | Russell | Violet |
| Bart | Colleen | Ernie | Jack | Laura | Mildred | Ruth | Virgil |
| Becky | Connie | Erwin | Jacob | Laurie | Millie | Sally | Virginia |
| Ben | Craig | Estelle | Jake | Leah | Mitchell | Sam | Wade |
| Bernard | Cynthia | Esther | James | Leanne | Murray | Sandy | Walter |
| Bernice | Daisy | Eugene | Jan | Lee | Nancy | Sarah | Wanda |
| Bernie | Dan | Eunice | Jane | Leila | Natalie | Scott | Ward |
| Bert | Darla | Eva | Janet | Lena | Nathan | Sean | Wayne |
| Beth | Darlene | Evan | Janice | Leon | Ned | Shari | Wendy |
| Beverly | Darrell | Evelyn | Jared | Leona | Neil | Sharlene | Wilbert |
| Bill | Dave | Faith | Jason | Leonard | Nellie | Sharon | William |
| Blaine | Dawn | Faye | Jay | Leroy | Nick | Sheila | Wilma |
| Blair | Dean | Frances | Jean | Leslie | Nina | Shelley | Yale |
| Blanche | Deborah | Frank | Jeffery | Lester | Noel | Sherry | Yolanda |
| Bobby | Dena | Fred | Jennie | Lewis | Nolan | Shirley | Yvonne |
| Bonnie | Denise | Freda | Jennifer | Lillian | Noreen | Sidney | Zachary |
| Brenda | Dennis | Gail | Jeremy | Lillie | Norma | Simon | Zelda |
| Brent | Derek | Gary | Jerome | Linda | Norman | Simone | |
| Bret | Dexter | Gene | Jessie | Lisa | Oscar | Sonya | |
| Brian | Diana | George | Jessica | Lloyd | Otis | Sophia | |