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# **the Millionaire FASTLANE**

**CRACK THE CODE TO WEALTH  
AND LIVE RICH FOR A LIFETIME**

**MJ D E M A R C O**

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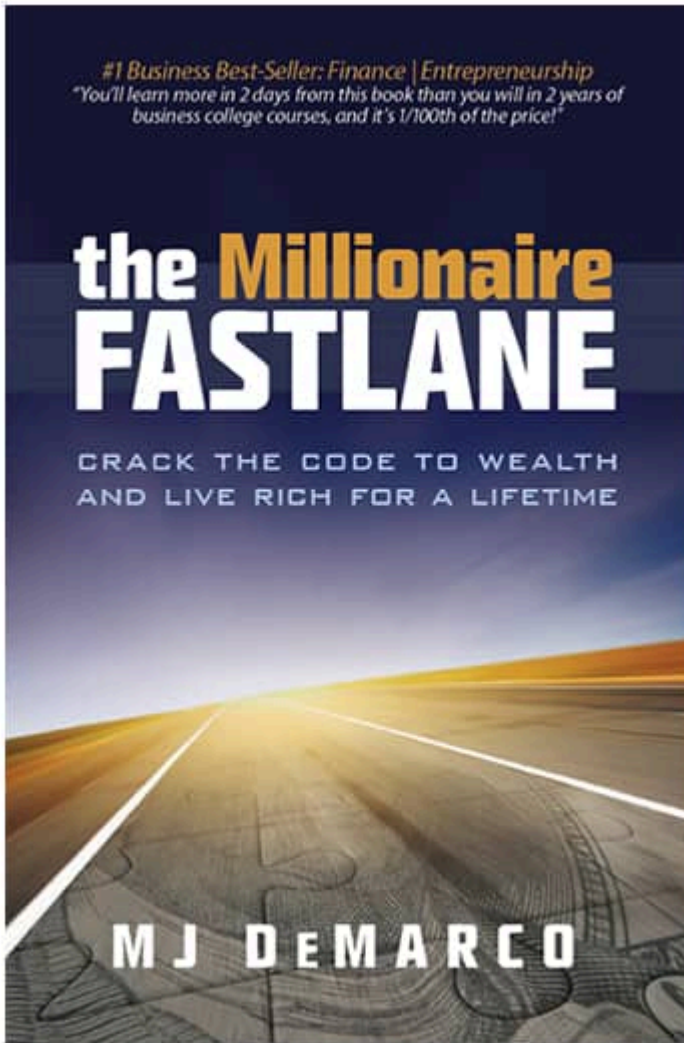
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by MJ DeMarco

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# Additional Fastlane Resources:

## **Fastlane on Facebook!**

<http://www.facebook.com/TheMillionaireFastlane>

## **Discuss the Fastlane!**

<http://www.theFastlaneForum.com>

## **Fastlane Articles**

<http://www.FastlaneEntrepreneurs.com>

## **MJDeMarco**

<http://www.MJDeMarco.com>

<http://www.twitter.com/MJDeMarco>

## **The Millionaire Fastlane**

<http://www.theMillionaireFastlane.com>

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# TESTIMONIALS

“The Fastlane mentality is a refreshing perspective on growing wealth in time to enjoy it. I am so tired of the traditional advice of working hard and saving gradually. This Slowlane approach was not working for me. MJ helped me realize what was possible, and I am 'accelerating' faster than I could have imagined. My business and my net worth is growing every day. I hate to imagine where I would be today without The Fastlane.”

*-- Skyler R., Idaho Falls, Idaho*

“Before I discovered The Fastlane, I had the opinion that money had to be earned by working for someone else 10 hours a day for at least 50 years. I thought that making millions was only for those who had either rich parents or luck. Now I know better-making millions neither requires rich parents nor luck. It requires the knowledge of how to make those millions. And through the Fastlane, I was able to acquire this knowledge.”

*--Florian F., Augsburg, Germany*

“To say that your advice and the 'Fastlane principles' you teach have changed my life is an understatement. I KNEW there was a better life out there, but I had become frustrated about how to reach it. After reading months of your free advice in the free Fastlane Forum, it all started coming together for me. I began to see WHY I was living paycheck to paycheck, and I decided then that I was going to escape it. Four years later, I have almost quadrupled my net worth. I have saved and invested more in the past few years than many of my friends in their 30s. Furthermore, at 26 years old now, the education I have received in the past four years far exceeds anything I could have

learned in college.”

-- *Mike G., Washington, New Jersey*

“The Fastlane has taught me how to think BIG and realize that a 9–5 job is not the answer. I will soon graduate college and not be worried with interviews. Thanks!”

--*Luke M., Durham, North Carolina*

“If it weren't for the Fastlane, I'd still be looking at a pencil-pushing future, living a life of frugality with suppressed dreams, and dreading rolling out of bed every single day. Thanks to MJ and the Fastlane community, my mind, life, and doors have opened up like I never could have imagined! I'm on track to leave my J-O-B lifestyle in the dust, speeding off into the sunset with exuberance and abundance!”

--*Matt J., Orlando, Florida*

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# ACKNOWLEDGEMENTS

**To Cakes:**

*Thank you for being both a mother and a father, and for the selfless sacrifices you made for your children. I am graciously indebted by your haunting, motherly taunts of “Get a job, baby!” which inspired me to rebel against financial mediocrity ...*

**To Michele Hirsch:**

*Not sure this book would exist if it weren't for your words of encouragement and support during those early, “studio apartment” years. Nope, I didn't forget.*

**To the Fastlane Forum community:**

*Thank you for the constant reminders that I had a job to finish.*

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# PREFACE

## The “Lamborghini Prophecy” Completes

*The Millionaire Fastlane* is the echo of a chance encounter I had long ago when I was a pudgy teenager. It was a Fastlane ignition of consciousness, a resurrection triggered by a stranger driving a mythic car—a Lamborghini Countach. The Fastlane was born, and with it the resolution and belief that creating wealth need not take 50 years of financial mediocrity devoured by decades of work, decades of saving, decades of mindless frugality, and decades of 8% stock market returns.

Often, this book references the Lamborghini brand, and it isn't to brag when I say I've owned a few. The Lamborghini icon represents the fulfillment of a prophecy in my life. It innocently started when I saw my first Lamborghini and it kicked my ass out of my comfort zone. I confronted its young owner and asked a simple question: “How can you afford such an awesome car?”

The answer I received, unveiled in chapter 2, was short and powerful, but I wish I had more. I wish that man had taken a minute, an hour, a day, or a week to talk to me. I wish that young stranger would have mentored me on how to get what I thought the Lamborghini represented: wealth. I wish that man had reached into his car and given me a book.

Fast-forward to today. As I endanger the streets in my Lamborghini, I relive that same moment except in role reversal. To celebrate my Fastlane success, I bought one of these legendary beasts, a Lamborghini Diablo. If you've never had the opportunity to drive a car that costs more than most people's

homes, let me tell you how it works: You can't be shy. People chase you in traffic. They tailgate you, rubberneck, and cause accidents. Getting gas is an event: people snap photos, enraged environmentalists give you the evil eye, and haters insinuate about the length of your penis-as if owning a Hyundai implies being well endowed. Mostly, people ask questions.

The most frequent questions come from leering and inquisitive teenagers, as I was many years ago: “Wow, how can you afford one of these?” or “What do you do?” People associate a Lamborghini with wealth, and while that's more an illusion than anything (any dimwit can finance a Lamborghini), it's indicative of a dream lifestyle that most people conceive as incomprehensible.

Now when I hear the same question I asked decades ago, I have the power to gift a book and perhaps, to gift a dream. This book is my official answer.

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# INTRODUCTION

## The Road to Wealth Has a Shortcut

There's a hidden road to wealth and financial freedom, a shortcut of blinding speed where you can achieve wealth in youthful exuberance over elder entropy. Yes, you don't have to settle for mediocrity. You can live rich, retire four decades early, and live a life that most can't. Sadly, the shortcut is cleverly camouflaged from your view. Instead of the shortcut, you're led down a paralyzing road to mediocrity—a dulled cornucopia of financial stratagem tailored to the slumbering masses, a legion of mandates that sacrifices your wildest dreams in favor of numbed expectations.

That road?

It's financial mediocrity, known as “Get Rich Slow,” “The Slowlane,” or “Wealth in a Wheelchair.” That tedium sounds like this:

*Go to school, get good grades, graduate, get a good job, save 10% of your paycheck, invest in the stock market, max your 401(k), slash your credit cards, and clip coupons... then, someday, when you are, oh, 65 years old, you will be rich.*

This dictation is a decree to trade life, for life. It's the long way, and no, it isn't scenic. If wealth were an ocean voyage, “Get Rich Slow” would be sailing around the horn of South America, while the Fastlaner uses the shortcut—the Panama Canal.



*The Millionaire Fastlane* isn't a static strategy that preaches “go buy real estate,” “think positively,” or “start a business,” but a complete psychological and mathematical formula that cracks the code to wealth and unlocks the gateway to the shortcut. The Fastlane is a progression of distinctions that gives probability to the unspeakable: Live richly today while young, and decades before standard norms of retirement. Yes, you can win a lifetime of freedom and prosperity, and it doesn't matter if you're 18 or 40. What “Get Rich Slow” does in 50 years, the Fastlane shortcut does in five.

## **Why Can't You Drive the Shortcut?**

If you're a typical wealth seeker, your approach to wealth can be predictably foretold by a timeless question: What do I have to do to get rich? The quest for the answer-wealth's Holy Grail-throws you into a mode of pursuit where you chase a variety of strategies, theories, careers, and schemes that supposedly will bring great wealth into your lap. Invest in real estate! Trade currencies! Play pro ball! “What do I have to do?” screams the wealth seeker!

No, please stop.

The answer is more about what you've been doing than what you haven't. There's an old proverb that has mutated a few times but the gist is this: If you want to keep getting what you're getting, keep doing what you're doing.

The translation?

**STOP!**

If you aren't wealthy, STOP doing what you're doing. STOP following the conventional wisdom. STOP following the crowd and using the wrong formula. STOP following the roadmap that forsakes dreams and leads to

mediocrity. STOP traveling roads with punitive speed limits and endless detours. I call it “anti-advice,” and much of this book follows this prescription.

This book lists nearly 300 wealth distinctions designed to crack the code to wealth and get you off your current road and onto a new road where you can expose wealth's shortcut. The distinctions are directional markers to “STOP” your old ways of action, thinking, and believing, and reorient you into a new direction. In essence, you have to unlearn what you have learned.

## **Your Reality Doesn't Change Mine**

This section is for the haters. I present the Fastlane with brash cynicism. This book contains a lot of “tough love,” and while it is opinionated, you ultimately have to seek your own truth. The Fastlane might insult, offend, or challenge you because it will violate everything you've been taught. It will contradict the teachings of your parents, your teachers, and financial planners. And since I violate all that society represents, you can bet mediocre minds will take issue.

Thankfully, your belief (or disbelief) of Fastlane strategy doesn't change my reality; it only changes yours. Let me repeat: What you think of the Fastlane doesn't change my reality; its purpose is to change yours.

So let me tell you about my reality. I live happily in a big house overlooking the mountains in beautiful Phoenix, Arizona. There are rooms in my house that I don't visit for weeks. Yes, the home is too large, and that story is a horrifying epic best forgotten.

I can't remember the last time I awakened to an alarm clock-everyday is a Saturday. I have no job and no boss. I don't own a suit or a tie. My

cholesterol level confirms that I dine at Italian restaurants far too often. I smoke cheap cigars. As of this edition, I drive a Toyota Tacoma for work (“work” means going to the gym and grocery shopping) and a Lamborghini Murcielago Roadster for play. I almost lost my life street racing a 750-horsepower Viper laced with nitrous oxide. I shop at Costco, Kohl's, and Wal-Mart if I'm in the neighborhood and it's past 12 a.m. No, I don't drive the Lamborghini to Wal-Mart; that might cause a disruption in the space-time-continuum. Trekkies know better.

I don't own a watch more expensive than \$149. I enjoy tennis, golf, biking, swimming, hiking, softball, poker, pool, art, travel, and writing. I travel whenever and wherever I want. Other than my mortgage, I have no debt. You can't buy me gifts because I have everything I want. Prices for most things are inconsequential because if I want it, I buy it.

I made my first million when I was 31. Five years earlier, I was living with my mother. I retired when I was 37. Every month I earn thousands of dollars in interest and appreciation on investments working around the globe. No matter what I do on any day, one thing is sure: I get paid and I do not have to work. I have financial freedom because I cracked wealth's code and escaped financial mediocrity. I'm a normal guy living an abnormal life. It's a fantasyland but my reality, my normal, my deviation from ordinary where I can pursue my most implausible dreams in a life free of financial encumbrances.

Had I chosen the preordained road, “Get Rich Slow,” my dreams would be on life-support, likely replaced with an alarm clock and a heavy morning commute.

How about your dreams? Do they need resuscitation? Is your life on a road that converges with a dream, or is one? If your dreams have lost probability it's possible “Get Rich Slow” has killed them. “Get Rich Slow” criminally asks

you to trade your freedom for freedom. It's an insanely outrageous barter and a dream destroyer.

Alternatively, if you travel the right roads and leverage the right roadmap, you can resurrect your dreams to possibility. Yes, as a Fastlane traveler you can create wealth fast, screw “Get Rich Slow,” and win a lifetime of prosperity, freedom, and dream fulfillment ... just as I did.

If this book hasn't found you early in life, don't worry.

The Fastlane doesn't care about your age, your job experience, your race, or your gender. It doesn't care about your “F” in eighth grade gym class or your beer-drinking reputation in college. The Fastlane doesn't care about your Ivy League college degree or your Harvard MBA. It doesn't ask you to be a famous athlete, actor, or a finalist on American Idol.

The Fastlane is merciful on your past if you just unlock the gateway into its universe. Finally, at the risk of sounding like a late-night infomercial, let me clarify: I'm not a self-proclaimed guru nor do I want to be. I dislike gurus because “guruness” implies know-it-all status. Call me the “anti-guru” of “Get Rich Slow.” The Fastlane is a lifetime school with no graduates; 20-plus years into this and I humbly admit, I have more to learn.

## **Sorry, No Four-Hour Work Week Here**

First, let's get something clear: This isn't a “how-to” book. I'm not going to tell you every nuance about “how I did it” because how I did it isn't relevant. This book doesn't contain a list of Web sites that outline ways to “outsource” your life. Success is a journey, and it can't be outsourced to India in a four-hour work week. *The Millionaire Fastlane* is like a yellow brick road paved