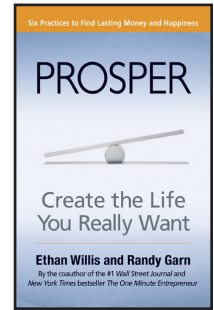


# Prosper

**Today's still-troubled economy has millions of Americans redefining prosperity. Now a new book can help them align money and happiness—for keeps.**



***Fifty-five percent of Americans say that the economy is in a “depression” or that the 2008-2009 recession never ended.***

*(Gallup, 2011)*



Merriam-Webster defines prosperity as “the condition of being successful or thriving, especially economic well-being.”

However, on the heels of the Great Recession—the worst economic downturn since the 1930s—many Americans are searching for a whole new definition of prosperity.

Enter Ethan Willis and Randy Garn, award-winning entrepreneurs and co-founders of one-to-one distance education company Prosper Inc. In a still-troubled economy, Willis and Garn are here to offer hope and help: a practical, actionable plan for people seeking ways to align money and happiness and achieve real, lasting prosperity.



First, Willis and Garn demystify prosperity with a straightforward equation: Money + Happiness + Sustainability = Prosperity. Then, inspired by 12 years of real-world research, including some 75,000 global case studies, they provide a new framework and six proven practices for finding true prosperity.

The current economy has people “rebooting, reinventing, and retooling” at unprecedented levels, says Willis, CEO of Prosper and co-author of the *New York Times* best seller *The One Minute Entrepreneur*. “They may have different stories, but they’re all in search of answers for how to make money—and be happy.”

In their new book, *Prosper: Create the Life You Really Want* (Berrett-Koehler, 2011), Willis and Garn deliver an action guide, inspired by Prosper’s patented educational process and some 5 million hours of student observation, to help people not just understand the nature of prosperity but actually “become more prosperous.”

But there are “no real shortcuts or get-rich-quick schemes,” caution Willis and Garn. “Still, with a proven plan and hard work, you can reach your goals and prosper.” Their Six Prosperity Practices™:

**1. Find your personal Polaris Point™.** In astronomy, there is but one Polaris, or North Star. It stays fixed in the heavens, and by its very essence, reveals true north, a phenomenon guiding travelers since the dawn of history. Your personal “Polaris Point,” then, is your true north, or envisioned future: what you aspire to become, to achieve, to contribute, to create. It is uniquely yours, and as a unifying focal point, helps ensure you’re moving in the right direction.

**2. Balance money and happiness.** As Apple co-founder Steve Wozniak

**PROSPER:  
Create the Life You  
Really Want**

Ethan Willis and Randy Garn

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once said, “My goal wasn’t to make a ton of money. It was to build good computers.” When your earnings and your Polaris Point are in balance, you’re living in your “Prosperity Zone.” Your prosperity will continue not as your income or happiness increases but as a function of the difference between your income and happiness.

**3. Earn from the inside out.** Passions and profits really do mix. Think about your core values, strengths, and desires. The more that you “earn from your core”—tapping into a deeper kind of energy and passion—the greater your competitive advantage and earning potential.

**4. Focus on what you already have.** Whether they start with a little or a lot, people who emphasize what they already have—abilities, work and life experiences, contacts, and more—usually end up with the most. Be acutely aware of your own abundance, not your lack, and your “glass half full” can become even fuller.

**5. Create and commit to a plan.** Something powerful happens when you “decide to decide” to live the life you really want. In creating a prosperity roadmap, you can plan your work—and work your plan. Also, be sure to *write it down*. Only then can you really visualize your goals, pinpoint your targets, and mark your milestones.

**6. Take profound, continuous action.** A plan is meaningless if it’s left to collect dust. Take profound action and persist, persist, persist. No “if only...” or “woulda coulda shoulda.” Akin to that old saying, “Play the hand you’re dealt,” the road to prosperity begins when you realize that you’re the dealer.

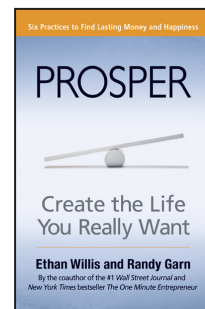
**Ethan Willis** and **Randy Garn** are co-founders of Prosper, a global leader in distance learning, and co-authors of *Prosper: Create the Life You Really Want* (Berrett-Koehler, 2011). Both Willis and Garn have been recognized as Entrepreneur of the Year by Ernst & Young, and Willis is also co-author of the *New York Times* best seller *The One Minute Entrepreneur*. They reside in Provo, Utah.

**Prosper Inc.** is a leading provider of personalized one-to-one distance education. Since its founding in 1999, the company has mentored more than 75,000 students in 80 countries in areas such as entrepreneurship, e-commerce, personal finance, real estate and stock market investing, and career and personal development. Prosper has garnered numerous accreditations and awards, and in June 2011 was granted a patent by the United States Patent and Trademark Office for its innovative educational process. Headquartered in Provo, Utah, the company has three offices and 500 employees.

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# Prosper

Redefining prosperity: Money + Happiness + Sustainability



*“Money isn’t everything. It is, however, an undeniable part of prosperity.”*



Prosperity is a fundamental desire of all human beings. Many pursue it, but few achieve—and sustain—it.

But what does prosperity really mean, anyway? And, today, while dealing with the aches and pains of an unshakable economic downturn, from a massive housing crisis to record unemployment, aren’t most people seeking to redefine it?



In studying prosperity for more than a decade, Ethan Willis and Randy Garn, co-authors of *Prosper: Create the Life You Really Want* (Berrett-Koehler, 2011), are certain of one thing: Prosperity is inherently personal and multidimensional.

Still, say Willis and Garn, prosperity can be broadly defined. How? By one essential equation: Money + Happiness + Sustainability = Prosperity.

As co-founders of Prosper Inc., a global leader in one-to-one distance education, Willis and Garn are well schooled in the success stories of some 75,000 “students of prosperity” in 80 countries. Accordingly, they’re able to define money, happiness, and sustainability—the three pillars of prosperity—in clear, concrete, and actionable terms. So, if you’re seeking to redefine prosperity for yourself, read on—and reap:

## 1. Money

What’s most important about money is how it interacts with your life and how you spend your energy and effort earning it, say Willis and Garn.

The big question, then, is this: How much money is “enough”? If you want to achieve and sustain prosperity, assert these experts, you need enough money to both support your financial goals and honor your principles and passions—without, of course, distracting or alienating you from those very intentions and values.

Money isn’t everything. It is, however, an undeniable part of prosperity. As for the currency itself, earning it is “the difference between a business and a hobby,” declare Willis and Garn. “It’s possible to be happy with a hobby, but it takes income to be prosperous.”

## 2. Happiness

Much has been written, discussed, and debated about happiness. Money, to be sure, plays a role in happiness, say Willis and Garn, but there is a lot more to being happy. They recommend viewing true happiness through the lens of four key elements:

- **Health and well-being**—supporting a healthy mind, body, and spirit
- **Values**—committing to what you cherish, such as family, faith, and friendships
- **Authenticity**—living and working aligned with your personal purpose, principles, and passions
- **State of mind**—having positive feelings about yourself, your communities, and the world

### 3. Sustainability

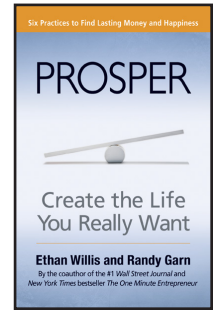
When it comes to money and happiness, sustainability tends to be more fluid than constant, say Willis and Garn. Nonetheless, they believe if you can answer “yes” to three primary questions, odds are that the prosperity you seek is sustainable:

- **Do I feel good about it?** Real prosperity comes when you’ve aligned your earnings with what motivates you and gives your life meaning. Such alignment also shields you from feeling defeated by setbacks or failures.
- **Will I be able to maintain the long-term energy and effort required?** Barring unforeseen circumstances, do you have what it takes to keep at it for years and decades? Recognize that setting yourself up for burnout is not a smart, lasting solution.
- **Is it ethical, environmentally responsible, and equally beneficial to others?** Gone are the days when success could be measured by economic profit alone. Only prosperity that is ethical and moral, that supports the planet, and that offers lasting value to others is truly sustainable.

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# Prosper

## Redefining prosperity: how to use a new framework and six proven practices to find true prosperity



**Forty-two percent of U.S. workers report living paycheck to paycheck.**

*(CareerBuilder, 2011)*



Even in today's tough economic times, Ethan Willis and Randy Garn know what it takes to prosper. In fact, over the past 12 years, they've had a front-row seat watching how real people create real, lasting prosperity.

Since founding their one-to-one distance education company Prosper Inc. in 1999, Willis and Garn have had a human laboratory—5 million hours of observation—focused on what it takes for people from all walks of life to seek and find true prosperity.



More than 75,000 students in 80 countries have walked the virtual halls of Prosper for results-over-theory mentoring in areas such as entrepreneurship, e-commerce, personal finance, real estate and stock market investing, and career and personal development. Now, in their new book, *Prosper: Create the Life You Really Want* (Berrett-Koehler, 2011), Willis and Garn introduce a new framework and six proven practices, inspired by Prosper's star students, to help people redefine and realize prosperity in their own lives.

"There are no real shortcuts or get-rich-quick schemes," caution Willis and Garn. "But with the right compass and roadmap and rigorous work, you can do more than long for prosperity—you can achieve it." Their Six Prosperity Practices™:

**1. Find your personal Polaris Point™.** In astronomy, there is but one Polaris, or North Star. It stays fixed in the heavens, and by its very essence, reveals true north, a phenomenon guiding travelers since the dawn of history. Your personal "Polaris Point," then, is your true north, or envisioned future: what you aspire to become, to achieve, to contribute, to create. It is uniquely yours, and as a unifying focal point, helps ensure you're moving in the right direction.

*Prosper Tip:* A true Polaris Point is clear and compelling yet not restrictive. Start by thinking about the people you most admire and how you might want to emulate their lives. Consider family, friends, teachers, world leaders, and even fictional characters in your favorite movies or novels.

**2. Balance money and happiness.** As Apple co-founder Steve Wozniak once said, "My goal wasn't to make a ton of money. It was to build good computers." When your earnings and your Polaris Point are in balance, you're living in your "Prosperity Zone." Your prosperity will continue not as your income or happiness increases but as a function of the difference between your income and happiness.

*Prosper Tip:* Most people say their income would have to double to free them from money worries. Yet, when that actually happens, the financial

security and happiness they anticipated doesn't materialize. So, they "double down"—or redouble their efforts—and keep chasing a moving target. (Researchers call this tendency the hedonic treadmill.) Ask yourself, "To pursue my Polaris Point, what would my annual income need to be?" Figure out the answer—and stick with it!

**3. Earn from the inside out.** Passions and profits really do mix. Think about your core values, strengths, and desires. The more that you "earn from your core"—tapping into a deeper kind of energy and passion—the greater your competitive advantage and earning potential.

*Prosper Tip:* Inventory your personal attributes and capabilities—what sets you apart and makes you truly unique. Determine what really motivates you and where you're most excited, eager, and energized. And think about what draws people to you. These and other ahas will help you formulate your brand, or "personal vibe."

**4. Focus on what you already have.** Whether they start with a little or a lot, people who emphasize what they already have—abilities, work and life experiences, contacts, and more—usually end up with the most. Be acutely aware of your own abundance, not your lack, and your "glass half-full" can become even fuller.

*Prosper Tip:* You get more of what you focus on. So, instead of thinking about what you don't have or want, i.e., "I have no experience in that" or "I don't want to dread Monday mornings," start thinking about what you do have and want.

**5. Create and commit to a plan.** Something powerful happens when you "decide to decide" to live the life you really want. In creating a prosperity roadmap, you can plan your work—and work your plan. Also, be sure to *write it down*. Only then can you really visualize your goals, pinpoint your targets, and mark your milestones.

*Prosper Tip:* Write your plan by hand—infusing it with a kinesthetic physicality—and use a narrative form, not bullet points or a spreadsheet. Create a shortened version—a 25-word elevator speech—and memorize it.

**6. Take profound, continuous action.** A plan is meaningless if it's left to collect dust. Take profound action and persist, persist, persist. No "if only..." or "woulda coulda shoulda." Akin to that old saying, "Play the hand you're dealt," the road to prosperity begins when you realize that you're the dealer.

*Prosper Tip:* Hesitation is the enemy of action. Don't dither, dillydally, or delay. Instead, move ahead quickly and efficiently to get into a flow. If you start to lose faith or courage, reach out to people in your network who can provide encouragement and guidance.

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