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Jaime Masters: Welcome to Eventual Millionaire. I'm Jaime Masters, and today on the show – I've been laughing so much my face hurts. Thank you Nick. I have Nick Ruiz.

Nick Ruiz: **Yo.**

Jaime Masters: He wrote a book called *Success From Scratch*, which I actually have right here. You can go to [successfromscratch.net](http://successfromscratch.net) to take a look at that, but he also has a website called [alphahomeflipping.com](http://alphahomeflipping.com). Thanks so much for coming on the show today.

Nick Ruiz: I'm really glad to be here. Yeah, we did kinda hit it off right away with some – my cheeks are kinda sore right now. I'm not gonna lie.

Jaime Masters: Later, we'll put this as –

Nick Ruiz: We've had some fun.

Jaime Masters: – its blooper. Oh yeah, he told me to have more children.

Nick Ruiz: Yeah.

Jaime Masters: It's a crazy, crazy beginning. And –

Nick Ruiz: Yeah

Jaime Masters: – we're getting back on track now. So, everybody should love you already because if you made me laugh this much, go you. All right.

Nick Ruiz: Beautiful.

Jaime Masters: So, tell me –

Nick Ruiz: **Right.**

Jaime Masters: – about the premise of the book because there's a lot of books on success. And we started going down this path a little bit –

Nick Ruiz: Yes.

Jaime Masters: – beforehand. And you were like no, no, no, this one's different.

Nick Ruiz: Yeah, well –

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Jaime Masters: So you tell me.

Nick Ruiz: – I sincerely believe there's a lot of success books, success material. Everyone's teaching quote unquote "success." Unfortunately, I also believe a lot of people teaching it are truly unqualified. I think teaching success is its own business in itself now.

Jaime Masters: Yep.

Nick Ruiz: And the thing of it is check it out. There's a lot of legit info out there. I've come up from scratch, okay, multiple times. So, I don't know how far into the back story you want to go, but the bottom line is I came up from scratch multiple times. I've come back after a bankruptcy, like a true bankruptcy, Chapter 7, okay. And what happened was when I've come up from scratch, I've created a couple of big things from nothing, and again, mainly from financial turmoil.

And I dissected it heavy. See, when I do something, I dissect it heavy to really understand it. And basically, the core of this book is what did I truly do? Okay. I didn't write down five goals every morning. I didn't mediate. And I'm not knocking any of these tactics. Let's me make this clear. I just do believe that there's a lot of very general and quote unquote "recycled" content out there about how to make success.

And I believe that there's higher principles in play. I believe this is a Darwinian capitalistic environment. I believe there are true laws of economic evolution. I compare everything to biology, primitive humans. We're all the same. Me and you are the same as humans literally biologically and physiologically over 5,000 years ago. So, what does that mean, right? I compare it all to that, and I do believe if you compare it to evolution for example, entrepreneurs and people who want to be entrepreneurs have two choices.

Adapt or evolve and get eliminated. What you did for the past ten years that has allowed you to kill it may be nothing like the next ten years to kill it. What got you here may get you nowhere else but only here, and if you don't evolve, it's like evolution. The brown bears in the cold, in the snow, the ones that didn't turn white died. The ones that turned white nature rewarded. I believe the economy is nature, and the economy rewards the adapters and evolvers.

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I am so obsessed with this. I'm serious because it supersedes a lot of the fluffy talk about looking in the mirror and smiling in the morning and saying ten affirmations. It's BS. I'm sorry. There's more to success because I know a lot of people that do that. I know the classic – and again, I'm not knocking these. I just think it's more. For example, take massive action to get massive results.

Do you know how many people I know that take massive action that have zero results? I know them. I know plenty of them. So do you. So, the point is there is more to it than that. And I talk about the higher mind of psychology. This book is my thesis; rough draft moves. I mean, it's just the diamond process. The key success muscles. Just going macro is so important. I'm telling you this book is my obsession because no one's talking about it.

Jaime Masters: I love how even in your voice I'm like wow. Okay, so let's break it down because there's –

Nick Ruiz: Yes, yes.

Jaime Masters: – a lot of pieces.

Nick Ruiz: Rein me in.

Jaime Masters: Yes.

Nick Ruiz: Rein me in.

Jaime Masters: Oh, I'm good at this. This is my job, okay.

Nick Ruiz: Yeah.

Jaime Masters: Because the biggest thing that kept coming up when you were talking was how. So, yes, evolution, it's predictable, right? Quote unquote “the only thing that is constant is change.” And so, when we look at that, it's good to know logically. It's a very different thing to be sitting in it and making the choices on a day-to-day basis as to how we evolve.

Nick Ruiz: Yeah.

Jaime Masters: So, how do you do this? How can we implement the stuff that you just said to actually do the right thing? So, tell me more about that.

Nick Ruiz: Yeah, and let me just touch on one thing before I –

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Jaime Masters: Sure.

Nick Ruiz: – also believe success is taught out of us. I believe we are hardwired for success. We keep standing as toddlers or babies until we walk. Every move we make is hardwired to succeed at what we're doing. And then you have the external environment, which is people, circumstances and events, parents, teachers, this and that. Calm down, sit down, don't do that. I give an example in my book of the kid who's outside digging in the worms.

It's a stupid example, but it's reality. The kid's digging in worms, digging in worms. Don't get dirty. Don't get dirty, ba, ba, ba. You're gonna come in the house and mess the place up. And again, follow me here with what I'm saying. So, don't do this. Pretty soon what happens is because of that negative response to the kid's action, the kids just exploring. So, my point is that's a very clear example.

And some people might take that lightly and say ah, well, it's just a parent. No, no, no, it's more than that. Well, that kid could have been a scientist, but what happens is when the nervous system receives enough pain from an action, this action equals pain – pain as in parents yelling at you. And this is just one example of many I could go into. This action equals pain. You are physiologically changing your nervous system.

It's not like oh my gosh, I better not do that. It actually turns into an automated response. So, we're evolving out of success, unfortunately. There's a lot of beautiful things in a lot of people that are dormant, and they will stay dormant and eventually go six feet underground. We think we have iPhones and all this and all that stuff. I believe there's more dormant beautiful things than there is exposed. Sorry. I know you reined me in, but I had to go there.

Jaime Masters: No, that's good.

Nick Ruiz: So, okay. Each person has a unique DNA and a unique set of life circumstances. How can I write a book saying the five steps to success?

Jaime Masters: Right, exactly. Yes.

Nick Ruiz: How the hell is that possible? How many books are out there? The eight laws of success. The four steps to success. You know what? I

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applaud you coming up with some simple stuff, but it's not that simple. And that's what I'm trying to get at. Each person is unique. Here's what I want people to do. I want people to make what I call rough draft moves. It's one of my chapters. If someone put a gun to my head and said Nick, you talk about a lot of things. I'm gonna put a gun to your head right now, and you're gonna tell me one thing, which we'll probably visit later based on what you said before.

But the one thing you make rough draft moves. And here's my point. And this is how you evolve and make things happen, okay, and this kinda all ties in. There's pre-action analysis, and there's post-action analysis, okay. Most people that want to be entrepreneurs or want to grow to the next level of entrepreneurship are stuck in pre-action analysis.

They're looking at the data. They're looking at what could happen, would happen, might happen, ba, ba, ba. You've seen it with people reaching out to you. I get rained on with comments and messages like this all the time. And the problem with that is they're literally analyzing nothing other than a bunch of neurons bouncing around in someone's imagination, whether it be your imagination or what your mom's telling you.

Everyone's just thinking it. It's all thoughts we're imagining. So, what a rough draft move is is it's you have some educated info. But you make the move. You analyze the data that actually happened. Like, I'm so obsessed with this because it's the core of everything I've ever created successful.

Jaime Masters: Yeah.

Nick Ruiz: It's like oh my God. This item is a dot of activity in the actual universe that I now can intelligently analyze. And it's the post-action analysis that matters, and if you actually look at everything you've accomplished, those dots connect. And then I can say you know what? It's a rough draft move. You know what? These things sucked. I got bloody and callused and got cracked over the head with this. But oh my God 10 percent of this was gold.

Now, you take that 10 percent, you make another rough draft move, and pretty soon the vein gets infinitely wider. And there's a consciousness and a bunch of doors ahead of you that you didn't know existed yet. Everyone knows what I'm saying. I get obsessed with this because it's the core. It's my thesis of success this rough

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draft moves. You don't know it exists until you do it.

Jaime Masters: Yes. Okay, so, I have something like that in my book too because we need information.

Nick Ruiz: Yes.

Jaime Masters: So, we need the feedback in order for us to make –

Nick Ruiz: Correct.

Jaime Masters: – whatever that next step is. We are never gonna have A to Z planned out in any way –

Nick Ruiz: Right.

Jaime Masters: – shape, or form.

Nick Ruiz: It's like Zelda I call it.

Jaime Masters: No, **just Zelda**.

Nick Ruiz: The whole map is dark until you start moving, and then it lightens up, right?

**[Crosstalk]**

Jaime Masters: I almost wore my Zelda earrings right now. I'm obsessed with Zelda. I almost get a Zelda tattoo. I'm glad you brought that up. No. So, when we're looking at how we do that, can you give us an example or a story or something like that because it's one thing to know –

Nick Ruiz: Yeah.

Jaime Masters: – and it's another thing to make sure we do often, right. In business it's a little bit easier, I think, just because you're like oh, I'm making a plan. All right, I'm gonna make this rough draft move. Now, I'm gonna go after it. But is this applicable everywhere? So, give me a couple examples or stories on it.

Nick Ruiz: Let me think here. I'm doing a lot of real estate projects right now, and let's see. Here's an example, okay. I did a higher-end flip recently. I flip a lot of homes. I show people that, and we can talk about that too. But at the core, I'm just a straight entrepreneur.

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Like I wouldn't say I am a house – it's very core expertise of mine, but I like to correlate straight entrepreneurship with everything I do. So, there was a house I did in a higher-end area. Now, my favorite flips in real estate are the cookie cutter, same materials, same tile, same this and that. It's easy. I love it. I walk into a house. I hand my guys the keys. They run projects. Boom, boom, boom. Same tile, same carpet, etc.

Okay, you know what? I'm glad you're asking me this because I don't dissect everything I do, but now I'm looking, this is a perfect example. So, I get into this house that's higher-end. It's outside of my normal first-time homebuyer market. It's a savvier buyer, a little more sophisticated, they're spending a few bucks. So, I reached out, did some new granite, did some new countertops, did some new skylight scenarios, okay.

I did some higher-end light fixtures, all these things. And it's funny because I skimmed on some things and went on others because I still had the psychology of let's go easy here. And there's no way to determine exact ROI in house flipping. It's not like I put in this sink. I get this much back. You're selling them a whole house, okay. So, what I did was I just did some new stuff. At closing I always ask my buyers a simple question, what was the lightbulb?

What put you over the edge? Why'd you love my house, this and that? And I start asking. I don't interview them. It's literally like a three minute conversation. Hey, what'd you think of this? And I look for their hot buttons. So, I made some rough draft moves on some new things I did, okay. This is so perfect because I'm in the middle of it right now. Perfect question. So, they told me about these tunneled skylights that they love.

They told me about the granite that they love. They talked about the special overhang I did. All new shit. Oops! Are we cursing here? Sorry.

Jaime Masters: It's fine. We'll bleep it.

Nick Ruiz: Okay.

Jaime Masters: Keep going. I curse.

Nick Ruiz: So, the point is I did these new things that were in somewhat – I'm not gonna say uncharted territory but in lesser chartered territory.

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These buyers said X, Y, and Z guess what. I have an exact caliber flip going on right now. They confirmed some of these items, and guess what. Some of the things I thought would be bad ass that they didn't comment on I'm kind of deviating from. And I'm saying you know what? I'm not gonna do those, but I am gonna do these. And in fact, I'm not only gonna do these. I'm gonna maybe step that up a notch since the wife who makes most home buying decisions eyes lit up when she started talking about X, Y, and Z.

I made a rough draft move on that one. As I proceed into the next higher-end flip, I'm not only confirming those decisions but taking it a step further. And I'm also weeding out the week items that were not spoken about, okay. So, that was just on the fly, and it's so cool you mention that because now, I'm gonna actually document that exact scenario to correlate with rough draft moves. But that's a perfect example.

Sometimes you just have to go into uncharted territory. Not in a dangerous way. I'm never telling anyone don't worry about anything. Dive in head first. Bet the farm. That's BS. That's BS advice. You know what I tell people? You want a perfect path? I'll give you a perfect path. Stick to your 9:00 to 5:00. You wake up on Monday and punch in at 9:00. You are guaranteed at 5:00 p.m. on Friday to have a check in your hand. If you want perfection. Go that route. **Serious.**

Jaime Masters: Everyone's like ouch! Ow! No. But it's continual refinement. So, you're –

Nick Ruiz: Correct.

Jaime Masters: – just taking the information that you have and refine, refine, refine.

Nick Ruiz: **Exactly.**

Jaime Masters: So, how do you counteract that? And this is something I teach too. I totally agree with rough draft moves. And from somebody who has been bankrupt before, right, how did you deal with A.) The emotional piece of going as low as you could possible go, and B.) Trusting your rough draft moves after the fact, right?

**[Crosstalk]**

Nick Ruiz: Yeah.

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Jaime Masters: Like, oh shoot! That didn't work this time.

Nick Ruiz: Yeah, yeah.

Jaime Masters: Give me more thoughts on that.

Nick Ruiz: Well, here's the thing in a nut shell. I started in real estate in my late teens, built a multimillion dollar net worth by my mid-20s. I did it the old school way, borrow money. Buy more places. Leverage those to buy more. Leverage those to buy more. It was a big machine, but a lot of revenue. My net worth was up there, etc., etc. But it was a lot of leverage, and it was during a booming time in real estate in the early mid, to late 2000s.

For those of you who are savvy on that, the mortgages were loose. Money was flying out the wazoo. The Federal Reserve let everything go, and people could borrow money like you can't believe. In 2008, that bubble burst. The mortgage crisis led to the housing collapse, which led to a total economic collapse. But the housing and mortgage industry is what initiated that collapse. And that was the business I was in.

So, I was immersed in the business that took the dive, and it forced me into bankruptcy. I held on as long as I could, but it forced me into bankruptcy. So, I looked at that. And by the way, when you're successful and you're riding high and beautiful, here's the problem. You dissect what you do less. You question what you do less. You think you're right way more often than you are because you're riding this success wave, okay, which can be very problematic, very problematic.

And when you go belly up like I did, when you go straight up belly up, you are pondering and thinking about every micro thing you did. And I'm not one to say oh, I was right. The market just crashed, so it's all the market's fault. That's a schmuck, okay. That's a schmuck who's not gonna evolve, and it's unfortunate because I'll tell you something else. Most people who did go belly up from real estate from 2008 that I know are not back in the game.

Jaime Masters: Hum.

Nick Ruiz: It knocked them out period, and their salesmen are doing some other job or trying to get some hustle going, okay. People who bounce back as heavy as I did is actually rare because real estate

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crushed them, and they're like we're done.

Jaime Masters: Yeah. Hence the reason why I asked the question because that's the thing.

Nick Ruiz: Yes.

Jaime Masters: Because it could have gone –

Nick Ruiz: I pondered –

Jaime Masters: – wrong.

Nick Ruiz: – yes, I pondered everything. Everything. And when you talk about refinement and evolving, I adjusted. Some of the things I did work. There's no question. It's not like everything I did was wrong. But I refined everything. And what I actually did was I basically did this thing called The Single Family Triad. I had multis, commercial, mixed use, etc., and actually trademarked it Single Family Triad. It's my thing.

And I do three things with single family homes now, and it's wholesaling. It's rehabbing and selling, and it's holding them as rentals. And I take the money from the first two, which are lump sums of cash, and I roll them into the long-term rentals. And it's like this wealth cycle that infinitely spirals upwards. And that's what I show people. But that's a big change. I didn't play that game before.

Rentals now are free and clear, or if they happen to be leveraged, very low leverage. But I play a very liquid game where I played a very leverage game before. And anyone can do this from scratch. People think you need money, and that's a whole other conversation. You don't need a dime or any credit, and I did it after bankruptcy.

And one thing I want to make clear, and the reason that this book is called *Success From Scratch*, the reason that I own the phrase and it's trademarked Success From Scratch is because that's my true thesis and basis point for everything I do. See, here's the thing. When someone creates a business from scratch, there could be possible starts aligned in the back of them they may not be aware of.

And they're Mr. or Mrs. Genius. I'm not knocking anyone's luck.

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My God I'll take luck any day. I will take luck any day. Rain it on me God, okay.

Jaime Masters: **It doesn't.**

Nick Ruiz: But when you do it multiple times like I have especially after bankruptcy, that's less likely to be a coincidence. So, that's when I really dissected it, and that's what made me write this book because wait a minute. So, I did this late teens, no experience, no ba ba ba ba. And then after bankruptcy, I did it again. I not only created the real estate empire again. Now, I do have a very successful education company based on that again.

The stars don't align three times in a row, okay. Something's going on here, and I dissected every single second of it. And, of course, I wish I could have written more. What are you gonna do? You know how that goes. You write a book. You're like oh, I could have added a chapter. I should have deleted that. I probably could have had 1,000 more chapter. But done is better than perfect. So, anyways, that's why I wrote it.

So, again, going back to the initial question of how I refined a lot of things, a lot of things. I evolved in so many ways I can't even comprehend, and that's what put me back in the game where other guys said oh, well, if I do real estate, I gotta borrow money and this and that. And I have bad credit, so I can't. And they're out of the game. Where I said, no, no, no, I'm gonna do this a different way. And I got creative on a lot of aspects, and I made it happen.

Jaime Masters: So, do you think that's innate in you? Because looking at the people that didn't succeed after that comparatively to you who are like I'm gonna do this anyway because if you're at your lowest of – I'm assuming it was one of the lowest points of –

Nick Ruiz: Never been –

Jaime Masters: – your life –

Nick Ruiz: – depressed in my life –

Jaime Masters: – right?

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Nick Ruiz: – until there. Depressed, miserable. I was a prick. Get away from me. No one wanted to be around me because I'm gonna tell you something. When you're a hotshot, successful, young entrepreneur –

Jaime Masters: **Oh, got it.**

Nick Ruiz: – and it all gets taken from you, it's much more painful than always being broke. People say I've always been broke. Trust me when I'm telling you when you've been successful and it all goes away, the pain is ten times more severe than just always being a broke dude. It was depressing my ego. My identity was intertwined in my entrepreneurial success. Like a lot of us, that's kind of how we are –

Jaime Masters: Yep.

Nick Ruiz: – okay, as entrepreneurs. So, when you take all that away, who am I? I'm not Nick the succ – and that's painful to say, and I don't even like saying that maybe publicly.

Jaime Masters: Yeah.

Nick Ruiz: But I'm trying to be a little vulnerable here and let you know I was depressed. Financial bankruptcy led me into all the other problems in life is what it did.

Jaime Masters: How do you get up from that then, especially if you hadn't been that depressed before? And probably lots of other people were going through the same thing and also were depressed –

Nick Ruiz: Yeah.

Jaime Masters: – and yet, you continued forward. Why?

Nick Ruiz: Well, I think first of all having a family gives you a built-in sense of urgency off the bat. You go into survival mode. And some people say well, hey, Nick, what's the trick if you're not backed against the wall? I make two grand a week at my job. How do I become an entrepreneur? Every week my boss hands me \$2,000.00. You know what I mean? That's comfortable.

And comfort is the ultimate poison to creating success, the ultimate poison. So, here's what I tell people. Here's another thing. Again, do what you do. You have pictures of Lamborghinis on your wall,

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and I've never been the vision board guy. Not knocking it. It's just avoiding pain physiologically as humans is much more powerful and is gonna build much more urgency than chasing the mansion or chasing the Lamborghini. So, I'd say listen. Become obsessed with what your life will look like if you continue down this path.

You hate what you're doing right now because you're reaching out to me. You want to be an entrepreneur. You hate your job. You need to understand that okay, you're 30 now. When you're 35, your life's gonna look the same. When you're 40, your life's gonna look the same. To me, that pain is so severe –

Jaime Masters: Yeah.

Nick Ruiz: – you better get up.

Jaime Masters: I do that same thing on a webinar. We go back **three** months and go okay, what was that feeling. And they come up with this horrible feeling. And I go project that the next this many years, the next this.

Nick Ruiz: Yes.

Jaime Masters: And then they're like oh, why are you doing that.

Nick Ruiz: Yeah.

Jaime Masters: Because it's gonna happen anyway –

Nick Ruiz: Yeah.

Jaime Masters: – whether we think about it if you don't do anything. So, what's interesting though is you being in that mode of okay, there's pain. I have to do something else, when do you get to the point where now that you're back to successful you are now going towards the positive instead of the negative, right? Because you don't want to be like oh, I don't want to lose it all again, or is that –

Nick Ruiz: Right.

Jaime Masters: – how you think?

Nick Ruiz: Well, I would say this. I have a certain – and this benefits me. And this is, again, why I talk about in my book personal evolution. Everyone has their own red carpet of evolutionary success that

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rolls out of them because everyone has unique DNA, and everyone has a unique set of life circumstances that led them to who they are right now. For me, I always make sure the seed of scarcity is planted in my head. I approach every deal like it's gonna be my last. I'm not saying that's correct universally.

Jaime Masters: I know. I was gonna say I don't think I would –

Nick Ruiz: No, no, no, no.

**[Crosstalk]**

Nick Ruiz: I don't say that.

Jaime Masters: – for me, but yes.

Nick Ruiz: I'm not gonna say that's correct universally.

Jaime Masters: Yeah, because it's –

**[Crosstalk]**

Nick Ruiz: And I'm also not gonna say it's top of mind.

Jaime Masters: Yeah.

Nick Ruiz: But I think because when you go through something as painful as I did as bankruptcy, I feel like there's always a remnant to that where I don't even know how to put it into words. And let me say this. That bankruptcy was the greatest, greatest event in my entrepreneurial career. I obsessively say that. And everyone would probably think I'm crazy.

But if I really rolled out – and we don't have time to go into everything – and I touched on some of it, it's the greatest thing that's ever happened to me evolutionarily. And I think if every successful person who's riding high got clobbered down to that level because there's no way to teach it. I can't write this is how you bounce back after –

Jaime Masters: Yeah.

Nick Ruiz: – collapse. It's not writeable because what you're immersed in is so severe, I'm serious. The storm financially, personally, mentally, emotionally, and otherwise is so severe that I think literally what I

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call Jaime – actually, I write about it in my book too – is a super experience. As we get older – you look at the old guy who’s 80 years old – he’s been through and done a lot of things. So, he just has that wisdom. Not info. He has wisdom.

And what happens, I believe, is when you get a super experience like this, it packs it could be even decades of wisdom into a very short burst. So, I came out of that with just this knowledge in my bones. You know what I mean? I don’t even know how to put it into words.

And that’s part of in my book too. Wisdom is earned not learned. You can learn lots of things in this world, but there’s something in my bones that allows me to do things on a higher mental plain I feel like because of that bankruptcy that I can never, ever, ever learn anywhere.

Jaime Masters: So thankful that you say that, especially for somebody that is potentially going through something like that right now –

Nick Ruiz: Yes.

Jaime Masters: – because we have a way of internalizing pain. And we’re –

Nick Ruiz: Yeah.

Jaime Masters: – like ah. And it’s one thing for somebody that’s outside to go it’s okay. You’ll get through it. Things –

Nick Ruiz: Yeah.

Jaime Masters: – are always gonna work out for you to another one to go no, no. This was actually imperative to who I am now and in a good way not a bad way.

Nick Ruiz: Bingo. Imperative to who I am now, and here’s the good news. When you’re in the eye of the storm, you don’t see what I’m telling you. What I’m saying now is gonna be Greek if you’re in that storm right now, but I **guarandamntee** you when you’re out of the storm, you’re gonna look back and be like wow. That point in my life was when everything changed.

And by the way, I’ve been listening to Tony Robbins since he had cassettes in the early like mid-90s, since I was a teenager, okay. I knew all of the stuff how to go through stuff. You still don’t –

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Jaime Masters: How **do you do that?** **Although** –

Nick Ruiz: – it still doesn't –

Jaime Masters: – how do you go through stuff? That's funny. It is. That's true though, yeah.

Nick Ruiz: I mean, I knew all this stuff.

Jaime Masters: Yep.

Nick Ruiz: But then when you actually go through it, it's like okay. And there's some of that in you from when you've been learning it. But I literally played the cassettes old school style, *Personal Power* Tony Robbins. But my point is when you're going through it, it's just something you physically have to go through. But again, the wisdom that you get in your bones is unbelievable.

And I do believe you operate on a higher mental plain, which is, by the way, the point of the book. I want people to operate on a higher intellectual mental plain and play chess. And a lot of people are screwing around playing checkers trying to be entrepreneurs, and they wonder why they're not making any real money because entrepreneurship is a chess game, plain and damn simple.

Jaime Masters: Okay. So, we're gonna talk about that in just a second. But to –

Nick Ruiz: Sure.

Jaime Masters: – go back to what you were just saying beforehand, how do we actually embody that wisdom without one of the – I don't want to go through bankruptcy. That sucks, right.

Nick Ruiz: I don't blame you. I don't blame you.

Jaime Masters: So, therefore, I know I'm not gonna go after a super experience to try and it burst. I want to have it burst –

Nick Ruiz: Right.

Jaime Masters: – without that.

Nick Ruiz: Right, I agree.

Jaime Masters: So, how do we do that, or how do we get the wisdom instead of

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just having –

Nick Ruiz: Yeah.

Jaime Masters: – time?

Nick Ruiz: Well, yes. Well, I think there's no exact answer to that. I don't think there's a data driven, proven point on how to do it. I think that it does go back to my rough draft moves. I mean, I teach my daughters. Okay, I have a little daughter. She goes out, and she scrapes her knees. I say honey, do you understand that scraping your knees means you are having more fun than kids who don't scrape their knees?

Jaime Masters: That's what I always said when I was little, yeah. Same thing.

Nick Ruiz: Get the scrapes. Get the scrapes. They're beautiful. So, there's no way to encapsulate all that into one thing, but I would say if you can make rough draft moves, which understanding how rough draft moves changed everything is one of my bullet points on my cover. That's how important it is. Get as many scrapes and calluses as possible, which is gonna involve you expanding into massive areas of uncharted territory 360 degrees.

I think that's a way to pack it all in. You want wisdom? Do a lot of new – it's hard for me to sensor myself – do a lot of new things all the time. And what's gonna happen is the only way to get wisdom is experience. You cannot make wisdom come out of programs and books. You can get tons of info and intelligence that when you combine with the wisdom, I believe, is how you gain massive success.

But in the books and the tapes and the courses, they're beautiful because it gives you like the rails on the train where you're like all right, let's stay in ba ba ba, okay. But to have the whole map and the big picture that wisdom played it's doing – okay, here's the thing. Everyone has this what do I do next psychology. You teach people how to succeed. I teach people how to succeed. People are obsessed, especially younger people, with what do I do next.

Oh Nick, you told me to do this. Now, what do I do? Okay, that's not how entrepreneurs think. So, I keep saying it, but I packed all this in here for you guys. Your perception has to change. You have to make the rough draft moves because otherwise, you're never gonna gain the experience of reacting to new – reacting to new

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territory is a muscle. There's stuff – and I tell people this. There's things Jaime that are gonna happen to me tomorrow that I don't know about that I've never experienced. I've probably experienced 10,000 unique situations in business. Guess what. Tomorrow gonna give the 10,001. I don't know what it is, but what I do know is I know how to react to new territory, whatever it may be, okay. So, keep doing things in a packed in amount of time. The next year do tons of new stuff.

Jaime Masters: Yeah.

Nick Ruiz: And, again, that's how stuff gets assimilated into your bones where you actually go out there and make stuff happen as an entrepreneur, okay. Combine that with reading, learning, etc., you're a powerhouse. But doing lots of things all the time in new chartered territory is so important. So important.

Jaime Masters: This is why I have this show, right. I want to get all the information and data as best I can from what everybody did so I can pull out –

Nick Ruiz: Yes.

Jaime Masters: – the pieces that are patterns. And speed of implementation is one of them, right?

Nick Ruiz: Yes, speed is so important.

Jaime Masters: Amazingly fast because then the –

Nick Ruiz: Yeah.

Jaime Masters: – feedback is faster, and then the wisdom is faster even though –

Nick Ruiz: Yes.

Jaime Masters: – we don't have to go through crazy, nutso –

Nick Ruiz: That's right.

Jaime Masters: – horrible things.

Nick Ruiz: You're right. You're gaining data at a rapid pace to quickly bob weave and evolve and adapt. I love that the way you put it, yes.

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Jaime Masters: Awesome! Okay.

Nick Ruiz: Exactly right.

Jaime Masters: So, we read the book. Even though we can only get the rails, right, give me like one other rail whether it be something that we can do every day. Like I get the rough draft movement, and I think that's –

Nick Ruiz: Yes.

Jaime Masters: – awesome. And I think –

Nick Ruiz: Yeah, yeah.

Jaime Masters: – people understand that piece too. But what are we doing to change our perspective and to really make sure that – because a lot of this stuff seems very intangible to continue with, right. So, here's a tactic. Here's a tactic. Here's a tactic. And while living our lives that way is great to say, usually we won't stick with it habitually in general. So, is there anything rail wise or daily wise –

Nick Ruiz: Well, let's see.

Jaime Masters: – or something like that?

Nick Ruiz: Let's see. And, again, the basis of this book is not these are the ten things you can do every day to be successful. The base of the –

Jaime Masters: Valid point.

Nick Ruiz: – the basis of this book is to literally change your entire way of thinking. Here's the thing. If I had to synopsise this, you're in Chin – do you speak Chinese?

Jaime Masters: No.

Nick Ruiz: Okay. You go to China right now. You sit down at a nice restaurant. You're eating beautiful egg foo young, okay?

Jaime Masters: Okay.

Nick Ruiz: The people behind you are speaking in Chinese. And I'm gonna answer your question in a second, but this is the analogy to relate to –

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Jaime Masters: I like it.

Nick Ruiz: – that question because I love analogies because it makes people understand things. The people behind you are speaking Chinese, and they're whispering. But their whisper is audible enough for you to actually hear. And they know you're a girl from America, so they're like yeah, she's not gonna hear anything. She's not gonna understand. They're assuming you don't speak Chinese. And they're talking about a treasure that's buried in the cove of this mountain over in whatever the hell, okay.

And you're just eating your lunch. You know nothing, okay. You don't speak Chinese. If you spoke Chinese, you're gonna overhear that conversation. You're gonna call your guy or whoever. Hey, we need to get this, ba, ba, ba. Here's the coordinates. I overheard these people. You wouldn't believe it. They thought I was some dumb idiot American that didn't speak Chinese. I know where they're going. I know where the treasure is. Let's go get it.

I'm saying this. The language of success and opportunity is spoken all around you. It's presenting itself all around you. Most people don't speak the language fluently, and it's very, very important period. So, this changes the entire lens you see the world through so you can speak the language of success and opportunity, okay. So, I look at something like one of my chapters is Most Events are Neutral because they are. Our reaction is positive or negative.

Jaime Masters: Yep.

Nick Ruiz: Most things that come at you are a neutral event in the universe. And your response to it matters drastically. In fact, your response to it determines your success or failure.

Jaime Masters: Just like your bankruptcy. I mean, what the heck. Most people would be like that's a negative event. And you're like no.

Nick Ruiz: 100 percent.

Jaime Masters: Yeah.

Nick Ruiz: It's actually – and I will say it loud and proud – me filing bankruptcy was the greatest event in my entrepreneurial career. Like, I passionately believe that with every ounce of my soul, okay.

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Jaime Masters: Did you believe it when it happened though?

Nick Ruiz: No, in the eye of the storm –

**[Crosstalk]**

Jaime Masters: – you were too much, yeah.

Nick Ruiz: As I said earlier, in the eye of the storm, it's very, very hard to tolerate because the pain is so severe.

Jaime Masters: Well, and so that's what's interesting though is if you say that everything's neutral, which I totally understand it's all perception.

Nick Ruiz: Yeah.

Jaime Masters: If we could have that wisdom earlier, right –

Nick Ruiz: Correct, but we can't because the wisdom's produced as the event unfolds. So, at the end of that event, my wisdom set in play, and I'm like oh, oh, oh. I mean, there were 1,000 of those, oh.

Jaime Masters: Yeah.

Nick Ruiz: Right.

Jaime Masters: No, if you ever went to bankruptcy again—

Nick Ruiz: **Great.**

Jaime Masters: – you'd be like oh, that worked last time. I can totally –

Nick Ruiz: Yeah.

Jaime Masters: – do it again. It's not gonna –

Nick Ruiz: Yeah, right, because No. 1 –

Jaime Masters: Yeah.

Nick Ruiz: – you're gonna live through whatever it is.

Jaime Masters: Yeah.

Nick Ruiz: But I'm telling you right now the lightbulbs are infinite. I can't

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even put into words. And you know what? I tried to convey it as much as possible in things like this and other video content or whatever I produce. But it's unbelievable. But these are a lot of concepts that change your way of thinking as opposed to do this, do this, do this. And the changing way of thinking is gonna allow you to evolve into the entrepreneur you were meant to be.

Here's the thing. These people want to be entrepreneurs, and the reason I know this for a fact is because I get pounded with 500 messages a day with people telling me about their problems, what they want to do. Nick, I want to have a Lamborghini on a beach house. Someone told me I'm supposed to write all this down. And I'm gonna have this car, and then I'm gonna have a Porsche.

Jaime Masters: Right.

Nick Ruiz: And what's gonna happen is I'm gonna have a business with 100 employees and ba, ba, ba. I'm like dude, no, no, no, stop it, okay. I get it, but you're gonna evolve. What I'm doing today, teaching people all over the world – ten years ago if someone said this is what you're gonna be doing, if I stuck rigidly to my map, I wouldn't be sitting in front of you helping people all over the world talking to a great, great interviewer like Jaime Masters.

Jaime Masters: Smart man. Smart man.

Nick Ruiz: But no, seriously. I mean –

Jaime Masters: Yeah.

Nick Ruiz: – so, I say it's evolution. Your success path is evolution. Isn't it exciting Jaime to know that in five years you could be out doing something that you literally know nothing of today? In five years, there's gonna be stuff in front of you that's so exciting. To me that's the exciting part of entrepreneurship, that end of uncertainty. You're gonna be doing stuff you don't even know about right now where if someone said it to you you'd be like what's that.

But then five years from now it's gonna be happening because of evolution. So, if you stick to this rigid path and don't allow this door to kinda creak open and that door to kinda creak open because that door that's a little creaked open, all the sudden you're like damn. Okay, so, I was going here. But all that's over there. So –

Jaime Masters: Yeah.

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Nick Ruiz: – I need to evolve and adapt to make sense of that. I'm not saying run away from that. But let's let the evolution unfold. It's all evolution. It's all evolution.

Jaime Masters: Well, and it was hard – well, not hard. What's interesting is hindsight is 20/20 no matter what. I was a medical illustration major, and then I switched to computers. And when I came up with Eventual Millionaire, I remember the day that I came up with it, but it was a personal blog. And then I started interviewing millionaires because I hated writing. They were all rough draft moves.

Nick Ruiz: Yeah.

Jaime Masters: I was like ah, yeah, I'm gonna do this.

Nick Ruiz: Yeah.

Jaime Masters: And then it started going oh wait, that's great. Now, again, I think –

Nick Ruiz: Right.

Jaime Masters: – commitment to something is very important too. So, it's not like I was just –

Nick Ruiz: 100 percent!

Jaime Masters: – randomly doing things. But –

Nick Ruiz: But things confirmed your decisions.

Jaime Masters: Yeah.

Nick Ruiz: All the sudden, the data – and I hear you like data –

Jaime Masters: I like –

Nick Ruiz: – right?

Jaime Masters: – data a lot.

Nick Ruiz: You love data. So, the –

Jaime Masters: Yes.

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Nick Ruiz: – data. These interviewees were loving your style. All the sudden, watchers of the interview were like whoa! This is kinda cool. Jaime that was bad ass. Do that again etc., etc.

Jaime Masters: Yeah.

Nick Ruiz: Confirmed this new evolved path.

Jaime Masters: Yeah. And I keep doing it because it keeps working. I'm like oh, great. And there's evolution, and I don't think it's the perfect show either. We were just talking about how interview shows aren't necessarily great. No offense. But there's always evolution. If it's to myself –

**[Crosstalk]**

Nick Ruiz: Not saying it here but –

Jaime Masters: Yeah. Yeah, well, you have a podcast **[inaudible]** [00:34:30].

Nick Ruiz: Yeah, yeah, yeah, But yeah, exactly.

Jaime Masters: But you know what I mean.

Nick Ruiz: Understand.

Jaime Masters: So, I think, ever the people that, like you said, are successful are constantly looking at the evolutionary path of what this thing is because in five years – no offense – anything can happen.

Nick Ruiz: Eventual Millionaire could look completely different in five years with who knows what the hell you're doing. Maybe you're talking to people while you're skydiving. I don't –

Jaime Masters: I'm gonna be a robot. It's gonna be fun. I'll have one of those chips in my brain. It'll be cool.

Nick Ruiz: Yeah, right. You don't know.

Jaime Masters: And that's the thing. I think that that's what makes it so fun to go down this path and this journey –

Nick Ruiz: Yeah.

Jaime Masters: – in general. But it's way easier, like you said, if you have a

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different perspective and subset of what that is. So, I know we –

Nick Ruiz: Yeah.

Jaime Masters: – have to start wrapping up. I know we just went on crazy tangents  
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**[Crosstalk]**

Jaime Masters: – which I love.

Nick Ruiz: – **keep going**. No, we'll do.

Jaime Masters: I know. Wait!

Nick Ruiz: Yes.

Jaime Masters: No.

Nick Ruiz: It's been fun.

Jaime Masters: But wait! There's more.

Nick Ruiz: Yeah.

Jaime Masters: It has been crazy fun. I know I'm gonna ask the same last question I always do. But, of course, everybody make sure you pick up the book. And we'll tell you where to get that in just –

Nick Ruiz: Yeah.

Jaime Masters: – a second.

Nick Ruiz: Yeah.

Jaime Masters: So, what is one action listeners could take this week to help move them forward towards their goal of a million?

Nick Ruiz: Well, I would say this. Most of you are obsessed with pre-action analysis, and it's correlated with rough draft moves. So, there's pre-action analysis and post-action analysis. Most of what you're analyzing is not actual real world data. What I want you to do is look at your general plan whatever you're trying to start, whatever you're trying to do. Maybe it's to start selling clothes online. I don't know.

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There's a million things. The point is for the next week make a multiple of rough draft moves, meaning go into territory you've never been. If you get whacked in the face, you might get 1 percent out of it though that made sense that you can build on. I have it in my book the 99/1 principle, meaning I'll hear anybody. Be open minded. Make the rough draft move.

I'll keep this short and concise, which is very hard for me to do. Make multiple rough draft moves. Get into uncharted territory. Thinking is not doing anything. Let me repeat that. Thinking about something, white boarding something on the white board here that's not doing anything. That's planning, and that's just neurons in your brain. There's nothing to analyze.

Doing the thing and then picking it apart and analyzing it. **It would** be like this worked. This didn't. Most of it didn't work. This was complete garbage. But you build off that. And on and on you go. The momentum from making multiple rough draft moves will put you in a direction – swear to God – where you will start seeing opportunity that you didn't know existed because you're doing the things.

Jaime Masters: Yes Sir. Okay, everybody write them down. Take three to five I'm assuming this week, so that way we can get some data –

Nick Ruiz: Rough draft –

Jaime Masters: – back.

Nick Ruiz: – moves. Bingo.

Jaime Masters: Rough draft moves.

Nick Ruiz: And then you analyze the real data that –

Jaime Masters: Yeah.

Nick Ruiz: – actually happened –

Jaime Masters: Yeah.

Nick Ruiz: – in the universe.

Jaime Masters: In the universe. In reality. Okay, so, tell us –

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**[Crosstalk]**

Jaime Masters: – where we can get the book because I know everybody wants to pick up the book by now. You're like it has everything in the book. So, where –

Nick Ruiz: Yes.

Jaime Masters: – do we get that? Where do we –

Nick Ruiz: Well –

Jaime Masters: – find you online?

Nick Ruiz: – Amazon. You can just search *Success From Scratch* Nick Ruiz. Go into a local bookstore. If it's not there, request it. That'd be cool. One of my main hubs is [alphahomeflipping.com](http://alphahomeflipping.com). The book we'll have a nice page for you. [Successfromscratch.net](http://Successfromscratch.net). I'm on YouTube, [youtube.com/nickruizentrepreneur](https://youtube.com/nickruizentrepreneur). Instagram I'm active on @alphahomeflipping, [Facebook.com/alphahomeflipping](https://Facebook.com/alphahomeflipping). I actually go live a lot.

Actually, what I do on YouTube and Facebook – just an FYI – I do my own reality show called *In the Life* where it's me out in the field being an entrepreneur like in real world not fake scripted BS. So, check me out. It's fun. I'd love to hear from you. Drop by. Say hi. Say Jaime sent you.

Jaime Masters: Yes, definitely say that Jaime sent you. And then –

Nick Ruiz: Yeah.

Jaime Masters: – he'll know everything that you know because we had this –

Nick Ruiz: But this is packed with stuff you've never read before, seriously. You haven't read the majority of this in all the success books you've read. I'm serious.

Jaime Masters: Love it! I love it! Everybody go pick up the book. Thank you so much Nick for coming on the show today.

Nick Ruiz: Yeah.

Jaime Masters: I really appreciate it.

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Nick Ruiz: It was a super pleasure. Seriously, I had a blast Jaime. Thank you.

Jaime Masters: Thank you.

**[End of Audio]**

**Duration: 39 minutes**