

# Learn & Grow

# *Rich*

by

**Dan Miller**

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## An Unconventional Guide to "Education"

I think I'll throw up if I hear one more story about someone having \$100,000 in student loan debt but being unable to "find a job". How can we continue perpetuating this myth that getting a college degree is the magic ticket to fame and fortune? Have we totally confused what real "education" is in this race for a piece of paper that guarantees little?

Before you jump to the conclusion that I am one of those radicals who denigrates college or that I dropped out and am bitter about never actually getting a degree, read on.

I'm going to give you *Ten Steps to Education – and Becoming Rich*. Just let me rant a little before we get to that part.



Yes, we need education. But that occurs in many, many ways. When my son Kevin was racing bicycles in Europe as an 18-yr-old people would ask me if I was concerned that he wasn't in college. My reply was that right then he was too busy getting an education to stop and go to college. Goodness me – do you think perhaps that traveling internationally would be adding knowledge, information and education that would surpass sitting in a classroom regurgitating textbook facts?

College does not have a lock-hold on education. The dictionary defines “education” as *the act or process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment, and generally of preparing oneself or others intellectually for mature life*. Education in the broadest sense is any experience or accumulation of knowledge that has a formative effect on the mind, spirit, character or physical ability of an individual. In etymological terms, the word “education” is derived from *educare* (Latin) which means to “bring up”, “bring out”, or “bring forth what is within”. I’m confident you can frame many things that would accomplish those results. And education certainly does not end with the completion of any academic program.

Continual learning is the key to continual living. If you stop learning you have effectively stopped living. Fortunately, we are presented with opportunities every day to learn and improve ourselves. And that improvement opens the door to new work, career and business applications.



Make 2011 the year to get the education you always wanted –and yes, in one year you can learn more valuable information than you may have spent in 4 or more years of college. In the list below you'll find my *Ten Steps to Getting Rich* – and you can do them all in one year and for very little cost.

I have always enjoyed learning. But my education has come in a constant stream; sometimes added to by being in a classroom but mostly by taking advantage of the multitude of learning and enriching opportunities offered all around us.

I was born into a conservative rural Ohio family. With no radio or TV in the house I found my information in books and became an avid reader.

Torn between the need to provide for our family and the desire to embrace his spiritual calling, my father worked both as a farmer and as pastor to the little local Mennonite church. His double lives instilled in me the idea that work was just a necessary evil, and learning related only to the basics required for the farming chores. Hard work and being responsible left little time for anything playful or pleasurable. Frankly, anything that provided enjoyment was suspected of being self-serving, which further reinforced the idea that there was no merit in pure learning. Amusement parks, fancy cars, TV viewing, ball games, and “higher education” were all examples of useless and dangerous activities that would likely pull a person away from what was eternally important. Exhausting farmwork was a matter of survival; *education or work that you enjoyed demonstrated egotistical selfishness.*

Despite the limitations on the things I could do or the places I could go, nothing could stop my mind from wandering. As I was working out in the fields, I was also imagining a world I had never seen.



Somehow in that restricted world, when I was about twelve years old, I was able to get a copy of the little 33.3 rpm record by Earl Nightingale titled *The Strangest Secret*. On it I heard this gravelly voiced man say that I could be everything I wanted to be by simply changing my thinking. He talked about six words that could dramatically affect the results of my best efforts: “*We become what we think about.*” I recognized if that were true, the possibilities of what I could do with my life were limitless. Nightingale’s Secret, the Biblical principle “*As a man thinketh in his heart, so is he,*” and Norman Vincent Peale’s “Power of Positive Thinking” all came alive as more than just words. Knowing this radical way of thinking would not be welcome in my house, I hid that little record under my mattress, bringing it out night after night to hear again the promises of a better life. While friends were hiding their girlie magazines under their beds, it was this message of hope and opportunity that captured my imagination. I began to see the impact of that thinking on my belief system. Any complacency I might have held about my future disappeared forever. Yes, I attended regular public school and did well there. But my real interests were triggered by the wealth of wisdom I found in books that I chose to devour.





I became intensely curious about the world and began to explore the way things worked, how they could be made better, and what possibilities existed for change and innovation. I would take the lawn mower engine apart to see if I could improve its power and efficiency. I improvised new machines and inventions from old parts I salvaged from the local dump. I was drawn to the biblical stories of Joshua, Joseph, and Solomon, seeing them as examples of people who dreamed things others thought impossible and created plans of action to make their dreams a reality.

I became adept at coming up with new solutions to problems in my little world. The farming environment exposed me to carpentry, plumbing, electrical and mechanical systems, but I began to seek out new opportunities—everything from selling Christmas cards to setting up my first roadside business—wherever I could. After my mother canned all the sweet corn our cellars would hold, I would get up at five o'clock in the morning, go out and pick the remaining corn, and head for the main road with our little tractor and a trailer full of excess corn. With my homemade sign, I would sell ears of corn for thirty cents a dozen and collect my growing nest egg. Meanwhile, my infatuation with fast and fancy cars grew stronger, thanks in part to the fact that my grandparents on both sides were horse-and-buggy Amish—no cars were allowed in their households. Even when my parents decided they would have a car, the car had to be black. Some of you have undoubtedly experienced the “attraction” of those things that are forbidden by religious legalism.

*“A single conversation with a wise man is better than ten years of study.”*

-Chinese Proverb

My first car was entirely handmade. When I was eighteen years old, I purchased a 1931 Model A Ford for fifty dollars. Slowly and meticulously, I began building a running street rod. Every time I found myself with an extra five dollars, instead of blowing it on candy or clothes, I would go to the junkyard and buy a generator or a set of seats. I learned by doing, as well as by listening and talking to anyone who knew more than I did. Remember, I didn't have a dad who would take me into town to purchase a "cool" car. In our family, cars were strictly for transportation. Anything that accented visual appeal or high performance was nothing but "worldly." So while my friends conned their parents into buying them their first cars, I put every spare minute in that unheated old chicken coop where I was building my car. One year later I drove out with an eye-stopping hot rod with a Chrysler hemi engine. This simple farm kid suddenly had a car that outshone those of most of my friends.

*"Learning is a treasure that will follow  
its owner everywhere."*

-Chinese Proverb



Seeing these simple dreams come true fueled my desire for new experiences and self-education. Upon completing high school, I was expected to become a full-time member of our family farming operation. But I wanted more, and I knew that college would help open new doors for me. Against my father's wishes, I decided to further my education. I was required to help with the dairy and farming chores beginning at 5:30 A.M. But I didn't let that little detail deter me. I enrolled in a branch campus of Ohio State University, where I could attend classes from 6:00 to 10:00 P.M.

I completed my four years at The Ohio State University. After a few years of work at a psychiatric hospital I decided to go back to school again.

I quit my job and my income; we lived in an old house for two years while I got a \$200 a month stipend as a teaching assistant. I got my Masters in Clinical Psychology in 1975. The program cost roughly \$32,000. I traded my remodeling skills in lieu of rent and Joanne made custom-tailored clothing for hard-to-fit women. My teaching assistantship eliminated tuition fees and we lived on essentially the \$200/month stipend. I was able to complete this step with no student loan debt.

*"Man's mind, once stretched  
by a new idea, never regains  
its original  
dimensions."*

-Oliver Wendell Holmes



To show that I had successfully mastered the program I was required to research for and write a Master's thesis. My Master's thesis was read by 5 people. They thought it was profound and complimented me on doing such a great job. They then gave me a really nice certificate which hangs on my wall. The completed thesis is in a really nicely bound format and sits quietly on my bookshelf.

Several years later I decided to study for my doctorate. I enrolled in classes and eagerly immersed myself in the process of study once again. I completed the entire program with flying colors. Then I met with my dissertation committee. Four very old guys met with me to outline the process. Having been through a similar scenario with my earlier degrees I simply asked for clarification. A doctoral dissertation is not meant for reading by the common person. It must be written in a "scholarly" fashion with countless footnotes and references to other works. Upon completion it would be read by these same four guys who would then hopefully give me yet another really nice piece of paper to hang on my wall. At that point I summarized the options as I saw them: (1) I could spend the next 1.5 years researching and writing that cumbersome document so these old guys would be impressed enough to give me that piece of paper, or (2) I could spend that same amount of time and



effort researching and writing a book that would be readable by the average person and hopefully make a million dollars or so as a result. Much to the chagrin of those four old guys I chose option #2. The resulting book was *48 Days to the Work You Love* and it has done exactly what I intended.

I have always loved the process of study – because my goal was to get the knowledge and learning – not to get a piece of paper with my name on it. I have always viewed “education” as something that helps increase my options, broadens my horizons and perhaps positions me as an expert in a given field. Framing it as such, one can easily see that “education” can occur in many, many ways. Sitting in a seat with 32 other people, regurgitating information fed from the professor may in fact be one of the poorer methods of becoming educated.

And if you thought that getting a degree was the magic ticket to fame and fortune, you may have already confronted some disappointment in the real world. The October 2<sup>nd</sup> edition of [The Tennessean](#) says the average law school student now graduates with \$100,000 in student loan debt. And the average starting salary for a law school student is \$40,000. Add to that the fact that the American Bar Association tells us that only 88% of the law school class of 09 has found work of any kind in the legal field.

I did a quick search for jobs that would be expected to pay more than \$40,000.

Taco Bell manager -- \$52,333

Plumber -- \$39,217

UPS driver -- \$75,000

Garbage Truck driver - \$52,000

Meg Whitman’s nanny - \$47,840

Graphic Designer -- \$43,560

And the last I checked, none of these required seven years of in-school training.

Add to the seven years of school the “opportunity cost,” meaning what was given up to spend those years sitting in a classroom. Assuming you could have gotten a job that already paid \$40,000 – that would add \$280,000 to the \$100,000 in debt. And certainly the \$100,000 didn’t cover all the costs – perhaps another \$50,000 in real money was added to the mix. So somewhere in the neighborhood of \$430,000 has been “invested” in the process of becoming an attorney – for the opportunity of making \$40,000 – if you could find a job at all.

How’s that for the power of an advanced degree? Okay, that’s not an attractive scenario.

Yes, I talk about fulfilling and meaningful work and you may not think some of the above options are that meaningful. But the most common frustration I hear from attorneys is that their work is not meaningful.



Our academic system is broken. They are selling a myth and false dreams. I predict we are going to see a revolution in our traditional educational system as people continue to discover alternative methods of “education” that do lead to meaningful, purposeful and profitable work. And oh yeah, there really is a book titled, [Running from the Law](#). (You can leave your comments on my blog [Running from the Law](#) here.)

How many people have been impacted by the fact that you have a bachelor’s degree – or a graduate degree of some kind? Those five guys who read my powerful Master’s thesis apparently didn’t tell anyone else. I’ve never in the years since then had even one person comment on the value of that study or how it impacted their life in a positive way.

But I’ve heard from thousands of people who thank me for the hope and encouragement they received from reading *48 Days to the Work You Love*.

A couple of months ago I put together *48 Low-Cost Business Ideas* as a free download on [48Days.net](#). That document has been downloaded approximately 70,000 times – every day people tell me how it opened their eyes to new opportunities. Thousands of those people went on to purchase my books and attend our live events.

Let me share with you just some of the ways I’ve gotten the education I really care about – the one that has expanded my options and continues to enrich my life in many ways.

How can you make your learning this year change who you are and put money in your bank account?



# Ten Steps to Education - and Becoming Rich

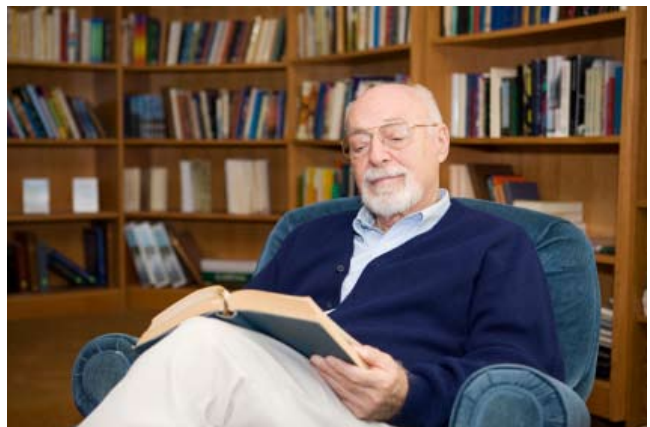
**1. Read (or listen to) at least 12 great books – I have an [Amazon.com Prime](#) membership with unlimited Free Two-Day Shipping – and buy books liberally – and encourage you to do the same. However, if you feel you cannot invest even small dollars in your education then check them out of the library. (See complete list here – [Dan’s Reading List](#)) I know of no way to more quickly change your level of success than to read good books.**

## Old Classics like

- a. Think and Grow Rich*
- b. The Magic of Thinking Big*
- c. How to Win Friends and Influence People*
- d. The Strangest Secret*

## Timeless Greats

- e. Thou Shall Prosper*
- f. A Whole New Mind*
- g. How to think like Leonardo da Vinci*
- h. The Success Principles*





**More recent titles**

*f. Trust Agents*

*f. Linchpin*

*f. The Compound Effect*

*f. The Art of Non-Non-Conformity*

"The man who is too busy to read  
is never likely to lead." -- B.C. Forbes

"I find television very educating.  
Every time somebody turns on the set,  
I go into the other room  
and read a book." -- Groucho Marx

"A home without books is a body  
without soul." -- Marcus Tullius Cicero

"The man who doesn't read good books  
has no advantage over the man  
who can't read them." -- Mark Twain

## **2. Attend 3 or 4 seminars**

**Chose what you'd like – but go with an open mind. I attend a lot of seminars each year. My goal is not to change my life with any ONE seminar, but to learn at least one great idea that I can use.**

- a. [No More Mondays Cruise](#)
- b. [Living a Better Story](#) – Donald Miller
- c. [Speaker's Boot Camp](#) – Kent Julian
- d. [Professional Communicators Summit](#) – Ken Davis
- e. [Coaching with Excellence](#) – Dan Miller & Ashley Miller Logsdon
- f. [Write to the Bank](#) – Dan & Joanne Miller
- g. Check your local community for workshops and seminars (weekly listings)



### 3. Subscribe to at least two great magazines

You can get any magazine on line if you prefer. I still enjoy holding the magazine, turning the pages and returning to them again and again.

- a. *Success* (includes an audio CD each month- invaluable)
- b. *Fast Company*
- c. *INC*
- d. *Wired*
- e. *Entrepreneur*



"The man who is too old to learn was probably always too old to learn."

-Henry S. Haskins

**4. Listen to 3 or 4 informational podcasts & read 3 or 4 blogs each week**

**You may be an audio or print learner. No right or wrong – just select what works for you. The free information is priceless.**

- a. [Dan Miller](#) How to find or create Work you Love
- b. [Guy Kawasaki](#) How to Change the World
- c. [Seth Godin](#) How to be Remarkable
- d. [Chris Brogan](#) How to use Social Media
- e. [Chris Guillebeau](#) Unconventional Strategies for Life, Work and Travel



**5. Get involved in a community like [48Days.net](http://48Days.net)**

**I'm also a member of [Triibes.com](http://Triibes.com) and [RansomedHeart.net](http://RansomedHeart.net). Find a couple where you can identify with the group – then get involved. Contribute, ask questions and give advice. You'll find your center of influence will grow rapidly.**

- a. Start your own blog ([WordPress](http://WordPress.com)) It's free on WordPress or you can just jump into the community at [48Days.net](http://48Days.net)
- b. Write and then comment on others



*"Anyone who stops learning is old,  
whether at twenty or eighty."*

-Henry Ford

*"I have never let my schooling interfere  
with my education."*

-Mark Twain

## 6. Reach out to help someone else

- a. Loan money to an entrepreneur through [www.Kiva.org](http://www.Kiva.org).
- b. These are people around the world who are committed to living a better story. Helping them will help you feel connected to a larger life than what you have now. And it will likely cost you \$0 since 98% of the loans are repaid. You can do this over and over. I recently loaned \$50 to a guy in Ecuador who is an auto mechanic and wanted to expand his tool supply. And then I made another loan to a lady in Peru who has her own little Laundromat. She has two washing machines now and allows the village women to come in and do their laundry. She wants to add two more machines to expand her little business. And I enjoy being part of stories like this.
- c. Or you can go to <http://www.worldvision.org/> and provide a goat and 2 chickens for \$100. You'll be giving a precious start to a family that is looking to improve their lives.
- d. Volunteer for a Habitat for Humanity house project
- e. Mentor an ex-felon who needs a hand up (*Leaving the Cocoon, Men of Valor*)



## **7. Acquire at least one new skill this year**

**Each year I select an area of interest – having nothing to do with business or making money. Purely for the “education.” Imagine that.**

- a. Photography
- b. Martial arts
- c. Astronomy
- d. Our Spiritual heritage
- e. Learn a new language
- f. Take the *Drawing from the right side of the brain* class.
- g. Start a book discussion or Mastermind group
- h. Get a vocational degree in something you can use immediately



## 8. **Become comfortable with your presentation skills**

**No matter what your career or business you must be comfortable presenting your ideas. It will do wonders for your confidence and self-esteem. You will find it easier to complete a sales transaction, have conversations with family and friends, and find success in your career.**

- a. Join [Toastmasters](#)
- b. Take the [Dale Carnegie Human Relations course](#) (free first session)



*"Formal education will make you a living;  
self-education will make you a fortune."*

-Jim Rohn



## 9. Design your own health and fitness program

**Success is never just about making money. If you deplete your physical resources you will fail at everything else. Make sure you are making deposits of success in this area every day.**

- a. Join a club
- b. Set your own plan
- c. Control your diet



"It is possible to store the mind with a million facts and still be entirely uneducated."

~Alec Bourne, A Doctor's Creed

"I cannot teach anybody anything,  
I can only make them think."

~Socrates

## **10. Plan two trips this year**

**Many people think they cannot afford to travel. Joanne and I have continued to travel even through our toughest times financially. I've been treating her to Christmastime in Chicago for over 20 years now. Direct flights from Nashville used to be \$69 round trip (a little more now). And few people travel on business the week of Christmas so 4-star hotels are cheap and easy to get. Typically I have used PriceLine to put in my bid of about \$79 a night. But just do something that excites you. Be creative. Joanne and I often go downtown Nashville and just pretend we're tourists. We walk through the classic cathedrals, over the unique pedestrian bridges, and visit the art displays.**

- a. Off-season (Chicago at Christmas time)
- a. You can swap houses with someone anywhere in the world:  
<http://www.homeexchange.com>      <http://www.homelink.org/>
- a. You can rent a unique place from the owner (like a cottage in Ireland for \$280/wk)
- a. Vacation Rentals by Owner <http://www.vrbo.com/>



I'm sure you could probably add more examples of experiences in your life that have helped you get an "education." With today's technology you can listen to your iPod while cleaning the house or driving your car. **(Speaking of driving time – join the Automobile University – if you drive 25,000 miles a year at an average speed of 46mph, you will spend about the same amount of time in your car as an average college student spends in the classroom. The question then is, what are you doing with that time? You can listen to tapes and transform your success.)** You can take a long nature walk and really *see* your surroundings. I often take a walk on our property with coaching clients. If that person misses the squirrels, the deer, the butterflies, the waterfall and the setting sun, it gives me a pretty clear picture of why they are also unconnected socially, physically, and spiritually.

This is your coursework. No one will be looking over your shoulder or giving you a grade. But your life will display the "grade" you've given yourself. Let me know about your "A"s in the coming year.



## Quotations – Learn and Grow Rich

"A single conversation with a wise man is better than ten years of study." ~Chinese Proverb

"Man's mind, once stretched by a new idea, never regains its original dimensions." ~Oliver Wendell Holmes

"Learning is a treasure that will follow its owner everywhere." ~Chinese Proverb

"The man who is too old to learn was probably always too old to learn." ~Henry S. Haskins

"Anyone who stops learning is old, whether at twenty or eighty." ~Henry Ford

"I have never let my schooling interfere with my education." ~Mark Twain

"Formal education will make you a living; self-education will make you a fortune." ~Jim Rohn

"It is possible to store the mind with a million facts and still be entirely uneducated." -Alec Bourne, A Doctor's Creed

"I cannot teach anybody anything,  
I can only make them think." -Socrates

"An educational system isn't worth a great deal if it teaches young people how to make a living but doesn't teach them how to make a life." -Author Unknown

"I prefer the company of peasants because they have not been educated sufficiently to reason incorrectly." -Michel de Montaigne

"I think everyone should go to college and get a degree and then spend six months as a bartender and six months as a cabdriver. Then they would really be educated." -Al McGuire

"Never rest on your achievements;  
always nurture your potential." -**Denis Waitley**