

EPISODE 284

[INTRODUCTION]

Nancy Huynh (NH): There's only so much of your time that you have - 24 hours in a day, 168 hours in a week, we all have. Why are some people seem like they could accomplish so much more and make so much more money in that time? It's because they've basically dissociated that time and money equation. And that's what I knew I had to do in order to earn my time back to do the things that I really wanted to do. Whether it be practicing medicine, spending time with my kids, doing real estate. That was a huge shift because now I don't think of if I want to earn more money, you know, I have to trade in more time, see more patients, do more surgeries. That's no longer my mindset. I don't think that way anymore.

Announcer: Welcome to Elevate, the masterclass where we dissect the elements of exceptional achievement and lifestyle design with a focus on personal growth and real estate investing. Now, here's your host, Tyler Chesser.

Tyler Chesser (TC): Elevate nation, welcome back. This is Tyler Chesser. I'm so thankful to have you here and I'm blessed and grateful to be sitting with Nancy Huynh today, Nancy is an ophthalmologist, a real estate investor and an entrepreneur and somebody who is going to inspire you deeply today. She is going to change the way you think about your journey, she's going to change the way you think about the path that you thought you should have been on in the past perhaps that your future holds to obtaining freedom, to obtaining control and to living a life of purpose.

By the way, real estate investing is a vehicle toward creating those outcomes. And you're going to learn about the identity shift that most physicians have to make if they want to gain control and freedom in their lives. And what most physicians are really many physicians are going to, I wouldn't say most, because perhaps we're still in the minority here. But I think that this is applicable to you whether you are in the medical field or not. Because if we want to go where we want to go it comes down to our own personal transformation. And today is an opportunity for you to transform. This episode is so valuable, so good.

TC: Elevate podcast is all about mindset mind expansion and personal development for high-performing real estate investors. I'm your host, Tyler Chesser, and I'm a professional real estate investor and entrepreneur. It is my job to decode the stories, habits and multifaceted expertise of world-class investors and other experts to help you elevate your performance and lifestyle. Are you ready to take it to another level? It is time, let's raise the bar today, I want to thank you so much for being here. I want to thank you so much for tuning in. If it's your first time listening, welcome, we are grateful for you and excited to build relationships with you. If you've been here before, maybe you've been here one time two times, or 285 times, then I want to encourage you to pay it forward. Share this episode with a friend that is the fee for listening today. It literally costs you nothing else other than grabbing the link in the podcast app. And just sharing that however you want to share it you can send in a text message, email, social media, please, we just ask that you pay the fee for listening today. That's it.

TC: And the only way we can continue to grow and continue to add massive value to you is if you help us grow. And just like any other business, the best compliment you can give us is a referral. Second best is giving us a review and rating and subscribe or follow Elevate podcast, we really, really really need that. If you haven't done that yet. Please do that. Please do us a favor of giving us a five-star review and a rating subscribe or follow wherever you listen or watch podcasts. If you're on YouTube, hit that like button and show us some love there. So we can continue to have the energy and the joy to give back to you because you know this can be a two-way street. I want this to be a two-way street. I want to continue to pour into you. I want to thank you again. And without further ado, I want to dive into this phenomenal episode with Nancy Huynh. Buckle up.

[INTERVIEW]

TC: Nancy Huynh, finally, welcome to Elevate. How are you doing?

NH: I'm doing great, Tyler. Thanks for having me. I've been a longtime listener. So I'm just super excited to be on with you today.

TC: I'm so excited about this conversation. When you and I first connected, it was like, oh, are we like sisters? Are you my sister? And like, I mean, this is unbelievable. I've had so much fun getting to know you and I was sharing with you before the episode that it was really a joy to prepare for today's episode because of just you know what you've been able to do in your life and how you're serving other people. So I'm excited to introduce you to elevate nation today. And while we do that, why don't you share a little bit about your upbringing, and your backstory so that the listeners can connect a little bit with your story?

NH: Yeah, just a brief background. I am the daughter of refugee immigrants from Vietnam. So they came after the Vietnam War. So I followed the very traditional path, like a lot of children of immigrants do is study hard, go to school and get a good job. So I did that prescription. You know, I did pretty well in school, I went to college, went to med school, and became a doctor. So I'm a doctor and a surgeon and ophthalmologist, and I love what I do. But what I realized on my path as I started practicing was the one thing the one non-renewable resource, my time was not in my control. So though I was making a high hourly rate and trading my time for that money, what I wanted most was that time back and this especially hit home after I had my daughter, my first daughter.

TC: And you know, you got to give yourself a little bit more credit than well, I did good in school. I mean, you went to Yale and Harvard. I mean, come on. You gotta like pat yourself a little bit more on the back there just to give more context. I mean, you were, you know, as good as it gets in terms of studying hard, getting good grades, and then getting a good job. As you mentioned, that was the path and you excelled at it. Does that make sense? Or am I on the right path there?

NH: Yeah, I was like I want to be the best that I could be. That was always my philosophy even when I was a teenager. I want to strive, to be the best, be around the best people. So neither my parents got past elementary school because they didn't have that opportunity in Vietnam. So I was the first generation to go to college. So they didn't know anything about SATs and all that stuff. So I, I was very self-motivated from a very early age to kind of excel and play with the

best. So to say, yeah, attended these fancy, private schools, Ivy League schools that you kind of, you know, read about and watching movies. And, you know, through that experience, what I realized is the human experience is very universal. Everyone has the same fears, the same doubt. So, they often view us like Ivy League students are something like really special. But the more you see, the more it's like, we all kind of have those same questions, the same doubts about ourselves. And so that made me realize very early on that, hey, you know, no matter how high you reach, like those questions, and those doubts will always be there.

TC: That's a really cool share. It actually, it makes me think that you know, those barriers, those walls can now fall down, because a lot of times people look at people who may graduate from Yale or Harvard, or you know, or maybe a pro-athlete, or maybe they're a CEO of a publicly-traded company, and they look at him and say, well, they're different than I am. And they have things that I don't have. And you know, they, you know, they just have talents or natural gifts that maybe I could never get to. And so you know, they are doing this, but I'm not. And so to your point about the human experience being very universal, I think that is a huge takeaway. But I'd love to know, as you have continued your journey thereafter, after graduating from college after becoming an ophthalmologist, how long was it until you discovered real estate? What happened? And how did you discover it?

NH: Yeah, it was, my daughter's five and a half now, so it was around that time, because as I mentioned, after I had her as you know, Tyler, you just had twins, like your world changes after you have children. And before then I was very focused on my career, you know, doing the best for my patients. And I still do, and but the sole focus was to advance my career, or how do I get to the next level, but after you have children, it kind of shifts your world, because suddenly, that's not as important not to say that is not important. But there are more things to life. And that's when I realized, and it really hit home a story when she was about three months old, had just gone back to work from maternity leave, and she had 103-degree fever, and she was with a nanny. The nanny calls me, tells me about the fever, and says, can you come home? And I basically paused and said, no, I can't. Because I have a clinic for patients, I'll come home as soon as I can. And so at that moment, it was when it just like something in my mind was just like, gosh, I don't have control of that one thing I want right now, which is time. And that's

when I delved into the whole passive income movement and discovered that real estate was one of the best ways to not just build wealth, but also to generate passive income.

TC: So, it was like that moment gave you the opportunity to say, alright, am I the victim of the circumstance, and woe is me? And I can't complain. And I can say, oh, I don't have control, or it's wait a minute, this light bulb went off to say, well, wait a minute, there are other opportunities for me to gain more control so that if this happens again, I can be there with my child. Is that how that went?

NH: Absolutely. I don't know if I thought of it or I was as mature then to think of it our way I just remember I was like, really upset about the whole situation. But looking back, that's absolutely it is, you know, as Tony Robbins says, it's like life is happening for you, you know, and the situation is just the situation no matter what situation it is. But it's your interpretation, your thoughts around that situation that eventually drives your actions and how you react to it. And I think that's such an important point, as I've gotten older and been through more life experiences. It's just it is what it is, is neither good or bad, it's how you interpret it, and what words you put to it that really drive how you view the situation. You know, at that moment, five years from now, 10 years from now, or 20 years from now.

TC: It is really remarkable what that shift of life happening for you really does, you know, to your whole perspective, because in that moment, you're like, Oh, well, this is happening for me. So how could that be? And you know, then you start to think creatively you start to think resourcefully, you start to say, well, how is this serving me and it was serving you in the point that it made you, it shifted your emotions significantly to say, wow, I really wish that I could be there and I feel horrible that I can't and so it pushed you perhaps into action. And maybe that action was starting to do some research starting to think through well, how can I gain back more control? So, talk to me about what that actually looked like for you.

NH: That's kind of exactly the path that I went through was okay, passive income. It seems like a lot of people have built wealth and passive income and design the life that they want through real estate. It's all about modeling, right? Find the people who are doing what you

hope to achieve and what you want your life to look like, and then seeing what they do. You might not necessarily have to have a direct association with them. Although I was lucky enough to find a few doctors who are older, like Dr. Tom Burns, that we both know, that have done what I want to do and designed the life that I want. And then you look back and say, geez, what are they doing? How have they've been able to practice successfully, to be a great father, to be a great mother, and achieve all these things, while you know, still having some semblance of a life. So, I sought out those mentors, you know, whether in medicine or outside of medicine, and I found that a lot of them were doing real estate. And that's when I said, All right, that's the vehicle. So how can I learn about it and just delve down blogs, podcasts, books, and once I felt like I had enough knowledge, I went out and bought my own property.

TC: Wow, I love that. That's really cool. And just another thing to highlight as model success, because a lot of times we think, Well, you know, because we haven't done it before, we need to recreate the wheel. But that doesn't necessarily lead to success. I mean, at the end of the day, it's been done before. And as Tony Robbins says, success leaves clues. So go out there and steal shamelessly and improve upon whatever it is that works best for your goals. So from there, you went out and bought your first property. So what was that like? I mean, you mentioned passive income, I'm imagining, I'm guessing that this first deal was not passive, or maybe it was.

NH: It was passive, but not so passive as well. And we could kind of go down that rabbit hole of how what led me to where I am now doing mostly syndications. But I wanted to jump back a little bit and put a pin on what you just said about like, modeling. Because if you think about a lot of the things that we use are a lot of the great companies or inventions you can even think about now, there's nothing novel. A lot of things are not novel if you think about it. For instance, Airbnb. I mean, is that novel? They kind of put a technology piece on housing, which has been in existence for, you know, thousands of years. So a lot of things is just finding, you know, something that's already working and putting kind of your own touch to it, I think that's a key point to illustrate is like, you don't have to be the next Amazon or, you know, Tesla, you could do very boring things and still be very successful.

TC: I agree. And by the way, those are mostly I mean, if you try to go too far off the path, a lot of times, that's what leads to some sort of failure or some sort of challenge, a tremendous challenge. Because when you are recreating the wheel, I mean, you're maybe you're creating a brand new industry. I mean, that is a huge uphill battle. So you know, we don't have to overcomplicate things. So to your point, you know, real estate has been in existence for thousands and thousands, and thousands of years. I mean, technically, really, since the beginning of civilization in many regards. And so today, obviously, there are new approaches, new strategies, and there's, you know, optimization that we all talk about on a day-to-day basis. But at the end of the day, success has left many clues for 1000s of years, and one of the greatest wealth creators in history has been real estate. And so with that said, you sort of have this shift, you have this moment that really was uncomfortable was almost this pivot point for you. And then you went out and took action. So how long was it until you bought that first deal? And what did that first deal actually look like?

NH: Yeah, so it took about, it didn't take very long once I felt like I had the proper education, I knew I needed to take action, I could read all I want. But until I did something, I wouldn't know how it would turn out, or I would like it. And that's what I always told myself, just try if it doesn't work, then I'll figure it out. That's always been kind of my philosophy. So it took about three, four months to really educate myself and learn how to run the numbers, what all these terms meant because it was a completely new set of terms. Just like in medicine, when I had to learn all these medical terminologies, it's very similar. But once I got comfortable, it took about three to four months, it was a duplex that I bought here in my backyard in Atlanta. And I self-managed it for my first year. And I wouldn't ever do that again. But I learned a lot from it. And it's the whole pivot thing again. It wasn't working, I didn't like it and I'm glad I got the experience. I took what I needed from it, but then I handed it off.

NH: And then I started building my portfolio, just buying smaller residential properties around my backyard. But what I realized was it was kind of like buying another job. Even though I had property managers in place, you're still managing the managers, you know. The decisions, as I said, always push up to the top. Yes, they can make those small decisions and take those phone calls but if there was a major decision about replacing this or that over a certain amount,

they always call you. Or if there's an issue with you know, a fire or something, then insurance is up to you. So the liability was still there, though decision-making was still there. So even though it was more passive than managing myself, I still wanted to seek something a little bit more passive, particularly because I had my second daughter by then. And life was just really busy with medical practice, with family with my kids. So that's when I discovered syndications and just delve ahead into that as well. And then once I felt comfortable I made my first investment.

TC: I think one of the biggest takeaways from that early experience, it seems is the 'I'll figure it out' mentality because a lot of times people will they'll listen to every podcast, they'll read every book, they'll go to every conference they'll hire every minute For a coach, and they'll do everything that they need to do to put themselves in position to take action, but they just feel like well, I just need a little bit more education before I go. And there's certainly tremendous value in education. I mean, again, success leaves clues, so follow the strategies that work and optimize them for yourself. But at the end of the day, that mindset and that mentality of you know, I don't have every answer, but I will figure this out. And I'll do whatever it takes. Because I'm committed, I'm committed to that outcome, there's a big difference in commitment and interest. And what you're exhibiting is a commitment to gaining back that control. One of the things that you shared on your website, which I thought was awesome is this quote that is about living life and practicing medicine on your own terms. And so that's the shift. But going through this experience, it almost feels like there was a mindset shift, or an identity shift of hustling and trading your time for money to making your money work for you. So, tell me a little bit about that experience, and how you sort of transformed as an individual through this experience.

NH: It's been huge, that shift has been huge, I didn't come to that realization until five, six years ago, as I mentioned before, it was just, that's how you earn money. That's how I saw my parents earning money. That's how I saw most of my colleagues and my mentors. When I was training, as you know, my attending physicians, that's how they were earning money, they were just cramming in those patients in and me as the resident, I was helping them see those patients, you know, getting through the clinic. So, I didn't know any different and then I was

taught, okay, to save for retirement, you just put it in the 401 K. If you have anything left over, you know, open a mutual fund, or brokerage account. So that's what I did. You know, as I said, I was very, I follow rules really well, I guess that's the word. You know, I follow the prescription. If you tell me to do that. And that's gonna get me to that goal. I will do that.

NH: And most of the time, it works. But that shift really came when I learned about this thing called passive income, and then learned about the Cashflow Quadrant from Robert Kiyosaki. And that really materialized what I had already been thinking and just shifting that mindset that time does not equal money. There's only so much of your time that you have 24 hours in a day, 168 hours in a week, we all have, why are some people seem like they could accomplish so much more and make so much more money in that time? It's because they've basically dissociated that time and money equation. And that's what I knew I had to do in order to earn my time back to do the things that I really wanted to do. Whether it be practicing medicine, spending time with my kids doing real estate, that was a huge shift, because now I don't think of if I want to earn more money, you know, I have to trade and more time, see more patients do more surgeries, that's no longer my mindset. I don't think that way anymore.

NH: Now, I think in terms of how can I make the most use of the time that I have. What is most important to me? So instead of saying, I'm sitting at my desk for eight hours, because that's what I've been told I need to do is how do I maximize that time? And what does that time worth to me? Like, even small shifts in my daily life, like hiring a cleaner, you know, the food part. Like, what is that time worth to do that versus what you can be doing spending time for your kids or me earning more money as a physician, those are all things that I never thought about. You know, I just thought, you know, you clean the home, you cook, you do all that. But now it's like time is the most precious thing that you can't ever get back. And I think that's been the huge mindset shift in myself.

TC: It's such a cool journey because what you're really describing is financial intelligence and the power that we can obtain in our life and the value that we can then give to others as we get more financially intelligent. And you describe the Cashflow Quadrant by Robert Kiyosaki. And I think that that is that's the basis towards financial intelligence and understanding the journey

between an employee to self-employed to an investor to a business owner and I think it is it's fascinating to see the people's world open up when you recognize that path. And it's not about trading more time, but it is about getting smarter. If you want to gain more control. It's about getting more financially intelligent. You know, the other thing too that's awesome about this is that it's a game, it's a game. It is so fun. And you know, one of the things that I love about what Robert Kiyosaki does as well is he has the game, Cashflow the game, the board game and when you play that it literally illustrates how much of a game this truly is. And it is about getting smarter. It's about getting more intelligent. It's about getting more resourceful, and creative. And asking yourself those questions about how can I instead of you know, I can't, right? Does that make sense to you?

NH: That makes total sense. And I love what you just talked about there. It's just awareness of you're not even aware of what we're talking about. And you won't even know what to do or what you've been living you just assume that this is the norm. But once you become aware of these concepts, like you know, passive income, the Cashflow Quadrant, your eyes open up and then what you decide to do with that or how you you to determine if that's right for you, that's up to you. But I think at least the awareness is that is such a critical piece. And that's what I try to bring, especially to physicians. Now, to make them at least aware, there are other ways to make money, you know, the employee, the self employed, the business owner, the investor, most of us physicians are on the left side, you know, as an employer, or self-employed. So if you own your own practice, you're typically you know, self-employed, even though they might think they own a business, but they're really the man of the practice, you know, the surgical center or whatnot.

NH: And then unfortunately, more and more people are becoming employees in the medical system. So just having that helping them have that mindset shift that you can shift to the other side, you know, maybe not 100%, but at least start thinking that way is how you build wealth and how you generate passive income. And then the other piece that you mentioned about the game, I love that because really, life is just a game, business is just a game, real estate is just a game. It's just about solving problems in business and in real estate. And so that game is how do you solve that problem, right? There's the puzzle. And then what is the solution to that?

TC: That's right. And it's filled with problems. And, you know, again, not to continue to beat the Robert Kiyosaki drum, but he talks about, like any problem that you have, it's an opportunity for you to get smarter. And so you know, that is a mindset, because you look at it, and you say, well, this problem is, you know, just overwhelming and I'm a victim to it. Or you can say, oh, yes, now I get to get smarter. Now, I get to add to this to this to my experience tool belt. So I think that that is, you know, again, these are these small shifts, these are two millimeter shifts that can change everything, they change everything about your behavior, they change everything about your energetic vibration, because at the end of the day, everything is energy, you know, this is a game, but it comes down to your energy, it comes down to your enthusiasm, it comes down to your perception to say, well, you know what, anything is possible, and I'll figure it out. So I'd love to know, actually, if you were to kind of take a step back and think through sort of common misperceptions from perhaps medical colleagues about real estate investment, what would you say? I mean, is there anything that comes to mind of anything that's like, you know, maybe that's a myth, or maybe that's something that I hear very frequently. And, you know, perhaps it's stopping people from getting into this game.

NH: I've heard tons and tons because I do talk to a lot of physicians and healthcare professionals. It's become more popular these last couple of years, just because I think of the awareness so people are more interested in real estate offered, there's still some skeptics right? Who are like, okay, so when I hear is this all scam, for instance, in syndications Is this some multi marketing scheme, you know, that's going on, I don't understand this, that, you know, don't don't be sucked into the scam. So that's one I hear pretty common for people who are not familiar with the syndication space. Or another one is real estate is pretty risky. You know, I got caught in the 2008 cycle when I was a resident and bought my house, and I couldn't sell it for five, six years, and I was underwater. So that's another one I hear very commonly, it's like they had a bad experience, one bad experience that has prevented them to ever stepping back into the space for another, you know, 10 years now.

NH: Another myth that I hear often is, they think that investing in one or two deals, \$100,000 or \$200,000 is going to get them financially free and able to quit their doctor's job. So I have to

dispel that myth pretty quickly because, you know, I'm very realistic and very open book, and I tell them, that's not going to be the case. It's a get rich, slow scheme, not a get rich quick. So if you're looking to get out of your medical job, and you're burned out, and you think that throwing a couple of 100K's into a couple of deals is going to replace your entire physician income, that's not going to be the case.

NH: So those are like common ones out here. There are, there's many, many more, but those are kind of the ones that are specific to the physician community. Unfortunately, there's a lot of burnout. So one of the ways to kind of escape that burnout in a way is they think that earning passive income will get them out of their jobs. But it's going to take a while. You need money to make money. So being an investor, you still need that capital to invest. So you still need to earn money somehow, either by your business by working as a doctor. So that's what I try to educate the physician community about. It's not like you have a sum of money you dump it in, and then you could quit and then just sit on the couch. It's still gonna take some time. But if you have that long horizon of where you want to be in 5, 10 years, and take those small, slow steps sometimes. You're gonna get there. But if you expect to retire next year, or in six months, that's probably not going to happen.

TC: Yeah. And I've seen that to the burnout, you know, just from a high level of physicians across the country, and perhaps, you know, there's many prescriptions as to why, you know, no pun intended there, but you know, just the shift of the entire industry to more of an insurance driven sort of space and obviously, that leads to just Alright, we got to slam in more patients quicker, you know, with less time and you know, we've got to it's a revolving door and I can see how that can lead to burnout but I can also see how you know, so many physicians are extremely passionate still about what they do, and perhaps they're just looking to protect and grow their wealth. and maybe add some more dynamic approach to the way that they generate income for their families. And so I'd love to if you were to kind of give some advice to a doctor out there who's listening that saying, You know what I'm feeling a bit of burnout. And you know, I'm just now becoming aware of the space, you know, what are some steps that you might suggest for them to gain more familiarity or gain more comfort to take more appropriate action?

NH: Yeah, I think first is awareness. We've talked about this before as being aware that you are burnout because sometimes, as physicians, we're so used to serving serving and delay gratification after the years of schooling. Now, we just give and give and give that we forget that we are a person and we have needs as well. So just being aware of that, because I think it all starts with the self, if you don't kind of heal yourself and look within to see what's wrong. No amount of passive income is going to solve that. So I think just being aware personally, of where you are, what's contributing to it, and whether you could control some sort of your environment or whatnot to kind of help with that, I think that's the first step.

NH: The second thing that I really advocate for is really options. Because I think the more options that someone has, physicians included, the more liberating it is, and the more that you don't see problems as problems. So one thing that I often hear from physicians that they feel, quote, unquote, trapped. They've only trained to be a doctor. So they don't, they don't know anything else, or so that's what they tell themselves. The only skill that I know is doctoring is to do surgeries to see patients. I don't know what else to do. But what I try to tell them is there's so many transferable skills. So yes, you trained to be an MD or a DO to see patients in your specialties. But there's so many transferable skills that you can apply to so many different things. You could be an entrepreneur and start your own business, you could use your skills in consulting, and even in real estate, a lot of the skills and doctoring applies to real estate. So I think it's just making that declaration of what you want. And getting clear about that. And then pursuing that path.

NH: And then the third, I think it's just that financial education, I truly believe in that. Look, money is not everything. It doesn't solve all problems. But I think a lot of the reasons why doctors feel trapped is because they have no alternative. Meaning that they feel like they have to go to work to earn that income to pay for the mortgage, the kids' activities, the childcare, the private schools, whatever. They don't know otherwise. So if they know that somehow they could take control their financial futures, I mean, think of how liberating that would be. The doctors who were never really, you know, didn't want to be in the first place, fine, they're gonna leave and do what they want. But I truly believe that most doctors having taken so many

school debt and the years of schooling are really, really compassionate people. Like they're one of the most amazing group of people that I've known. And at its core, they still want to be a doctor, but just practicing on different terms, on their terms.

NH: And if you have the financial freedom, and that underlying background, you can do that, you can stand up to the administrators and says, no, no, thank you, but I'm not doing that. You can say no, the schedule does not work for me, I am not working, you know, 30-hour shifts, or whatever it is that they're working. You know, those are the key things, one, you know, let's reiterate first, is awareness. The second is just kind of changing your identity of what will make you happy. Is it just being a doctor? Is it being a doctor and something else? And then third is really getting that financial education. So you could have these other freedoms that, you know, in our space, we kind of know the different freedoms, of time freedom, geographic freedom, because in the end, I think as humans, whether we're doctors or not, we just want autonomy. We just have want to have control over our lives to do what we want, when we want, with who we want.

TC: You know, what you just described there and it's almost like, ah, it feels so good to think about this shift from burnout to freedom. Ultimately, that's what you just talked about. And so I want to encourage any listener who's feeling that burnout to recognize that, you know, you can hold a vision in your mind about your future. And it can be a total transformation, it can be a total shift from where you're at, to where you want to be. And perhaps I believe every human being at the end of the day wants to be free. They want to be free to choose how they're spending their time, what they're learning what they're, who they're spending their time with, where they are, what they're doing, what they're learning. And I do think that that comes down to that financial education, it comes down to the mindset, it comes down to the identity. I just really want the listener to just settle into that feeling and even if you're not there right now, take a deep breath and recognize that if we begin with the end in mind, we can reverse engineer that and I just I love that so much.

NH: Yeah, the freedom piece, as you were saying that, it just remind them like us like everyone just wants freedom and I was thinking that is so true. No matter what the age because my

three-year-old daughter, she wants freedom like no other. She will dictate her life if I allowed her, if I don't put my foot down.

TC: Absolutely. And the other thing, too, that is really cool about just doctors in general is that, you know, it requires so much perseverance to become an MD. I mean, that is transferable, you know that sort of like you climbed a tremendous mountain to get there, and to recognize that you have that type of resiliency within you. And you can learn this new skill of being an investor, and you can build a network and you can add value to properties and create upside and all these kinds of things. I think that that is a huge, huge takeaway.

NH: Yeah, that's amazing. You know, as I said, I talked to a lot of physicians and some physicians was like, well, I don't know how to do any of this real estate, though, if I don't understand these terms. I'm like, look, you're doing hand surgery on someone, you're operating on someone's brain or like you're putting an IV or, you know, a stent in someone. You could do real estate, it's not that hard.

TC: That phrase of, 'I don't know how' is like, okay, well, then we shut off all possibilities. How about we say, I don't know how yet, and I can learn it. I don't yet know how. But the other thing, too, is a big shift I feel like in the real estate space, and you tell me if this is wrong, especially from being a physician to being an investor is the 'who not how' piece because you know, as a physician, it's you. It's your skills, it's your background, it's your expertise. When you're an investor, yes, you need to bring your expertise, your value, but it's also leaning on a team that's leaning on your network. And so I think that would be a big shift. Is that fair to say?

NH: It is a very big shift, because as physicians, I can speak personally, it's very like me, me, me, yes, you have a team around you, that helps you but they're kind of all supporting you so that you could do your role. And oftentimes, not every time, you're the only one who can do what you do. Like for instance, I do eye surgery, I am the only surgeon, even though I have you know my nurse in the room, the anesthesiologist, I'm the one who has to operate on the patient's eyes. However, I found that under real estate is really a team sport. And the more 'wes' we have, the more we win because you really have to find your unique skill set. And I

think that's one of the hardest piece as a physician to let go because through all the years of training, it's kind of like your training to be me, you know, to do your skill set. But once you realize, once you get into real estate investing in real estate is about a team. Whether you're a passive investor, you got to find that team to invest with. You got to find the support system that you need to vet deals for instance, right? To really have that community. So, that is a huge shift from changing from me to we and then from the who and not how because the how is irrelevant. The more you get into space the how is really irrelevant because you just meet one person and it could change the trajectory of where you're going.

TC: *Hey, guys, I want to remind you to check out CF Capital. CF Capital is the premier boutique real estate investment firm in the Midwest and southeast region of the United States. We are a national real estate investment firm with a purpose. We provide property investment and asset management solutions to help passive investors maximize returns on high-value multifamily communities. But our investments go far beyond acquisitions, we invest in people. We are in the business of elevating communities and raising the bar for everyone within our ecosystem. CF Capital is a real estate investment firm focused on the acquisition and operation of multifamily assets. We confidently deliver tax-advantaged stable cash flow and capital appreciation with a margin of safety. By investing alongside our team, investors can preserve and grow their wealth without having to deal with tenants, termites, or toilets. Investors come and stay for the outsized returns we create in our deals while appreciating the ancillary opportunity to make a bigger impact that only CF Capital can provide. If you're an investor and want to invest with us, here's how to learn more about CF Capital at CFCapLLC.com or by simply clicking the link in the show notes of this episode. We will see you on the inside of this powerful community. So, let's elevate communities together.*

TC: Nancy, reflect with me a little bit on where you are going now, like the path that you're on now versus where you thought you would be going back when you graduated from med school and all that kind of stuff.

NH: Yeah, when I graduated med school, my whole goal was to get into ophthalmology residency, I really fell in love with the eye. So I knew I wanted to do that. And then my whole goal once I got into ophthalmology residency was to become an attending. And so once I got there, I thought that was my career. I was just going to practice until I retired, you know, until 6570, however long like I saw many of my attending physicians do. So I didn't think that I would take this complete shift and I will be so passionate about financial education and about rural estate and it's kind of taken a complete turn and I embrace it. That's the fun part. It's like, I don't know what five years down the road is gonna look like I have a vision. But that doesn't mean that vision won't change. And as long as I'm revisiting that vision and the goals like I have to figure out what works and what doesn't and it might look completely different five So now again,

TC: 35:01

well, no pun intended, I mean, Clear Vision Investing. I mean, obviously, you've got to have a clear vision. And you've got to have a clear purpose. And that's one of the things that I really admire about what you're doing as well as because you're leveraging not only your professional background as a physician into sort of, you know, all the shifts that we talked about from a mindset and identity perspective, but you're also leveraging that into purpose. And you've got a mission to eliminate preventable blindness worldwide. So talk to me a little bit about that. Why behind what you do.

NH: Yeah, I first got into ophthalmology because I witnessed the miracle of cataract surgery for the first time as a medical student. I remember I was in Ghana, I was doing teaching English. And there was these medical teams that have come in to kind of do hundreds of cataract surgeries on on the village that I was working at. I remember witnessing the first time this old man coming in hunched over completely blind dependent on someone to bring him in. And just after a 10 minute cataract surgery that costs \$25, he walked up and was singing, crying, because he could see for the first time in probably 20, 25 years, and he thought that he had died. That's essentially his words. He's like, I thought I had died when I lost my vision. And now I felt like I have a second life. So that was I was like, that's what I want to do. And so that really stuck with me. And that's always been my mission is to help people see better because, you

know, just imagine, like, you close your eyes, and you wake up and you can't even I mean, how are you gonna make it to the restroom? How do you figure out what clothes you're gonna wear? I mean, can you imagine someone who can't see the sunrise that we take for granted when you looked out the window? How about your children's face, like I've met a lady where she gave birth when she was blind and never seen her son for, I think a good eight years until she got cataract surgery.

NH: So, those are the stories that motivate me and 80% of the blindness around the world is preventable, whether with a pair of glasses, a simple medication, or simple cataract surgery, like I described. So that's why I'm so passionate about because, you know, the majority of the world is blind unnecessarily. I mean, that's just crazy to me. And it can be cured with very simple things. So I mean, the purpose of all that is not to say, Hey, come on board and cure preventable blindness, what I'm encouraging your audience to do is to find the mission and the purpose behind what you're doing, whether it be real estate investing, whether it be your business, or whatever you're doing, because that Y will drive you and for me, my why and real estate is really this other cause that I'm really passionate about, because we don't want a portion of our profits to this cause

TC: That is so powerful. And I just want to give you a big shout out for that. And, you know, it was cool. When I was learning about that myself. First of all, it was like, it made me realize that I'm a fish in water, and I didn't even really realize water is all around me. It's like I've been taking this vision thing for granted my entire life. And so yesterday, as I'm thinking about my gratitude for the day, what am I grateful for? It's my vision, you know, I think so. So what are all the things that we can all be thankful for? I think, gratitude, it is the mindset and the energy of receiving more, it's receiving more gifts. And, you know, as we receive, we can also give in, so thank you for that reminder about having purpose. And you know, Simon Sinek wrote a book called Start With Why and I think that is a critical thing for us to understand what what's the real, why behind what I'm doing. It's not about money, perhaps about freedom, you know, for myself and for the people I care about. And it's about something else, like what can we do to bring our talents and our gifts and our realizations to the world. So now let's, let's go back and let's talk about strategy. Let's talk about your business and your approach to obtaining that

that outcome and that why and to be able to give more to other people through the value of vision. So talk to me a little bit about your strategy and what you know, sort of what your approach looks like today.

NH: So, my approach right now is I am a firm believer in multifamily. So I've invested passively and just saw the power of it. And I really believe that the human needs are working on water and housing, got that mixed up, those needs are not going to change. That's why, you know, you could have Amazon delivering your stuff here, or you could work from home. So you don't need office space. But I just think that apartments, housing in general, is always going to be there. So that's why I'm a firm believer in this asset class. So for me, I started in the residential space and move to the multifamily. So my strategy right now is to just partner with great operators because currently I do not have that skill set to be going to find the deals and everything because I'm still practicing medicine. So that was another shift in my whole journey was initially I was meeting with brokers, you know, lenders trying to do everything myself the me-me-me mentality again, but what I realized is that what I needed to was surround myself with the team and what where my passions lie is really in educating investors, about financial education about real estate. So that's really my focus is to serve as the conduit, the bridge between the deals, and then the investors and bring them together to make it happy for everyone.

TC: And again, it goes back to that who not how because people can recognize that you can be a who, who can help them get to how and to access deals that are, you know, vetted and deals that are attractive and deals that make sense in the current and perhaps future anticipated market. And so I think it's cool that people can invest alongside you and partner with you in obtaining the benefits of things that we've been talking about. Talk to me about how you're pivoting and adapting now, because obviously, we've been in quite a rapidly changing environment over the past, I'd say maybe 10, 12 months or so I mean, really, probably about 10 months, it's been rapidly changing. Obviously, interest rates have gone from one extreme to the other very, very quickly, talk to me about how things are changing for you now.

NH: So the first thing I always tell myself is there are always opportunities in any environment. I think that if we tell ourselves that, instead of just shutting yourself down, and you know, putting your pen or pencil down, just always be open, because there's people always make money, and there's opportunities in every cycle. So that's the first thing.

NH: The second thing is there are always headwinds and tailwind. So there are always things that are going to work against you and the work for you. So currently, in our environment, right, what are we facing is inflation is high interest rates. I think those are the two top things and you know, economic uncertainty, but that all ties to those two things. So in terms of pivoting, I mean, what are we looking at, I think the challenge right now is that the sellers expectations, and the buyers are not congruent. So a lot of deals are in not working out. And I appreciate that, that a lot of the operators are not making these deals happen instead of putting their investors at risk. And I think that the sellers prices have to come down to match the expectations, especially in terms of the rising interest rates.

NH: So, in terms of pivoting, what the deal is that I'm looking at, I'm looking for, you know, hopefully long term fixed debt, if they could find a deal where they could assume the debt for a long term. I mean, I think that's the asset right now, in this current environment is finding that debt. We didn't think about debt. You know, two years ago, everyone was like bridge debt, you know, we're gonna refinance. But now I think the debt is the asset itself. And that's what a lot of us should be looking for, with the right paired with the right deal. But it's always about the right deal paired with the right debt paired with the right market. So we always have to be looking at the three and that's what I'm constantly looking at is the debt, the deal itself, whether it makes sense with that debt, and then is it in the right market? Is it in a market that is kind of out his brain, right?

NH: We know that the real estate market cycle, whether it's in recession, recovery, expansion, hyper supply, like an every part of the country, every neighborhood, every city is going to be different. So it's very hyperlocal. So you got to pair all those three things together and make sure it makes sense. And you're not buying at the top of the market. And having a business plan that doesn't make sense for that market cycle. Very complicated. But I think as an

investor, you have to look at all three, depending on where you're investing, and then what the business strategy is. And then what exactly is that business plan paired with the right debt? That's a I don't know if that's a very specific answer. But I don't think there is a specific answer, it just kind of depends where you're investing and what you're investing in.

TC: Well, and to your point, the market is always changing, right? The market never stays the same. No matter where we are, no matter what day it is, there's always some sort of shift. And so recognizing that that is adapting, and that we must continue to adapt, we must continue to anticipate read the tea leaves and make decisions that you know, can be in a position to weather the storm, if necessary, to your point about the stability in longer term debt, perhaps that is a play that makes sense in today's market, because of the instability in interest rates, the instability and where inflation is today and where it may go tomorrow. So I think that all of those things are really wide shares. And so I really appreciate you sharing that. As you're looking at deals today and maybe even throughout 2023, are you seeing return metrics kind of get a little bit compressed on your end as a result of interest rates? Give me a little sense of what you're seeing on your end?

NH: Yeah, the returns have or have definitely shifted. So what we were seeing, say two years ago, even a year ago, for instance, I think the classic is 7%, you know, cash on cash with usually a 2x equity multiple with a five year hold, those metrics have shifted a little bit the IRR has gone down as well. So am I stopping to invest because of that? No, I think it's just expectations and whether you still believe in real estate as an asset class, which I do, so I am still investing in looking for deals to invest. But it's just that those returns that, for instance, delivered in 18 months, right what was projected to be five years I don't think that's going to be there anymore. So definitely the cash on cash has gone down. I'm seeing more like maybe in the mid five range. Sometimes a 6% IRR is probably in the mid teens at best now and then the equity multiples definitely not to x is probably like more 1.5, 1.6 for the multifamily kind of the value add multifamily space.

TC: Yeah. And as we zoom in, obviously we're talking generalities. Of course, it depends on the market depends on the vintage it depends on the class. It depends on all the set of

circumstances within those deals, but to a large degree, I think what you're describing is are things that I'm seeing as well. Oh, the other thing too, is that you mentioned it earlier. I mean, this is a long game, this is not a get rich, quick scheme. So these are projections for, you know, perhaps the next five, seven years or so. But you know, who knows, I mean, the other thing that's happening right now that I'm seeing is, you know, as you mentioned, I mean, we're seeing a significant adjustment in basis and prices, and so forth. As a long term investor, that should be very exciting, regardless of what projections we're looking at from a cash flow perspective, or an IRR perspective for a certain period of time, if you're able to buy, right. I mean, that typically is a winning strategy. And you know, you look at replacement costs, and you look at well, how much does it cost to actually build this? And what's the inherent value of that investment? There's a lot to be said about that in conjunction with fiat currency. And, you know, well, if we're just gonna hold cash, you know, what, what does that value actually look like over the next five years, as well, with inflation and all those other things? So there's a lot of considerations. And I think that you shared very, very wisely there.

NH: Yeah, one of my mentors, I mean, you know, just to add to that has always said, you know, buy right, finance, right, managed, right, I think all those pieces have to be there, right? I think the, you know, the financing, the buying is in our control, but sometimes not in our control, I think kind of opportunity right now is in the Manage, right is in the operations. And I really appreciate the operators that I invested with who are tightening up with that working with property managers to really get their systems in place to really, you know, not necessarily like to bump up rents 20% anymore, but just to fill the vacancy, right, and not try to get the highest rent, because the market is shifting in some markets. So I think, you know, having all three pieces are key, and that includes the operations, because the numbers could look great in the beginning. But if you don't operate it, right, you can't deliver on those returns.

TC: That is a really good point. And to your point, as well, I mean, rent growth was historic and 2020, you know, early 2020 21, for sure, you know, we were saying 20 to 30 35%. And so markets, I mean, absolutely historic things that we've never seen before, you know, historically, you look at it and say, well, two to 3% rent growth. And, you know, I think we're coming back down to earth, but to your point as well. I mean, we've got to be aware of delinquencies, we've

got to be aware of bad debt, we've got to be aware of perhaps rising vacancies. And as operators, how can we protect the investment? You know, it is about understanding our reserves, understanding and anticipating unforeseen events to say, well, you know, we could distribute all, you know, distributions and do those kinds of things. Or we can make sure that the asset is prepared to weather the storm, because, again, the market cycle is what it is, it comes and goes, you know, what goes up sometimes comes down, and it continues to go up. And historically, we continue to grow in a positive trajectory. So I think there's a lot to be said about that. But Nancy, I wanted to actually ask you, I mean, obviously, as an ophthalmologist, as an investor, as a mom, I mean, you've had a lot on your plate, how do you balance it all, I mean, what is what is the day to day look like in your world?

NH: Sometimes, it'd be pretty crazy, but I'm not perfect at it. So don't take it. As you know, I have this down pat. But I try to be very, very purposeful. So in the morning, even before the week, I try to plan out my week. And not to say that it doesn't get derailed by you know, meetings or my kids or whatnot. But even every morning, I try to be very intentional, what my day would look like, or at least I have an outline of what my ideal day if I get these things accomplish. So that's kind of one trick that has really helped me instead of, for instance, the first thing in the morning, I try not to look at my phone, because once I look at my phone or check my email, that's someone else's agenda. And so I have to focus on me and my agenda first. Because if you don't have an agenda or purpose, you're going to open your email, or someone tells you to go get coffee with them, that's gonna be your agenda for the day. So for me, yes, I might have to do those things. I'm pivot, but I have a very set like fine line of what I'm going to do blocking off time to do certain things that are important to me. So I'm not perfect at it. I'm still kind of managing and find tweaking things. But that's has been so helpful for me to just be very purposeful of my day, my week, my month, and hopefully my year, you know, the small steps that build up to that.

TC: Yeah, and it's about that daily consistency and trying to win each day. And when you get knocked off track, it's okay, I don't give up. It's not like I'm not going to be consistent or try again tomorrow. It's hey, let's let's pick things up. And let's move forward and recognize that that's all part of the process.

NH: Absolutely. The other thing is, once you get clear on your values, they call it values based decision making a fancy term, but kind of what once you get clear on your values, like what is important to you, you kind of decision is very easy to say no to things. So for instance, if your core values are like your family, or like you know honesty, integrity, if certain opportunities come up or certain things activities come up, but they don't fit into that box of your really core values. It's very easy to say no, you can't say yes to everything. You can't do everything. Fancy.

TC: Before I transition us into the rapid fire section of the podcast. I wanted to just ask you about personal growth because obviously, you know, that's really what this podcast is about. It's about personal growth per se. No expansion, expanding your mind expanding your horizons and understanding that success leaves clues and we can steal those clues and we can, you know, integrate them into our own approach. But talk to me about that, because you know, you, you said this to me before the podcast, anybody can do this. And I love that. And you actually, were saying that kind of earlier in what you were alluding to say, you know, this, this human experience is universal. Talk to me about why your belief is that anyone can do this and how personal growth plays into that.

NH: I think anyone can do it because, as you said, success leaves clues. You can tell yourself, I can't do this, because I'm a doctor, I can't do this. Because I'm older. I'm too young. I don't have the money. But if you look around, people have done it. People have done it. So, you know, first of all, it's just modeling, as we said. But the other thing, I think, is like, if you think you can, whether you think you can or you think you can't, I think Henry Ford said that, is true. So why would I spend, not that I don't have negative thoughts. I mean, the gremlins, and all those negative thoughts are everywhere. But it takes the same amount of time and energy to deal with those and to deal with the positive thoughts. And why don't I feed those instead of feeding those negative thoughts that told me I can't, because the same amount of time, and we kind of talked this before the recording is just the alignment, because you could do all these mantras and tell yourself, yes, I'm a real estate investor, I'm going to be a billionaire. But if you're not in alignment, like internally, you know, some scholars call it the subconscious mind and all that stuff, but really is about alignment. If you're not in alignment of how you act, how

you think with that statement you're doing then yeah, and things might not turn out great. So I think constantly revisiting what you want, why you want it, and then programming yourself and taking those actions to be in alignment with that, quote, unquote, ideal self of yourself, or whatever you want to do, you know, your goal for the week, the year. That's why I believe personal growth is huge, because it all starts within you before you can manifest the self outside of yourself.

TC: I totally agree. And that alignment is something that you feel, you know, if you're acting, you know, out of alignment of how you actually think and believe in your values. And you can feel that and it doesn't feel good. And so there's a calling for you to look within and say, Well, what is it that's out of alignment? Is it my behavior? Or is it what I think what I believe? Is it what I believe about myself? Is it what I feel as possible for my future, I mean, that is a huge thing. But it comes down to that that feeling, you know, really kind of resides in our gut. And so we can feel that.

TC: But Nancy, I just, I want to thank you for being a part of this discussion, this has been so much fun. But before I let you go, I gotta transition into the rapid fire section of the podcast. Of course, you know, this, we call it the rear air questionnaire, it's all about being uncommon, I'd love to make it more common for us to have these type of conversations. So that's kind of my mission here. So I'd love to ask you a few questions. Before I let you go, if you had to point to two or three of the most impactful books that you've read over the past few years, what would those be and why?

NH: “Who Not How”. We talked about that. That was huge, because, you know, I was stuck at that point. And it was really about who and since then I like not, how can I do it, not how I could build this website do that. But who can I delegate to and that's been such a game changer into find the who's for different parts of my life. Another book that I've liked is “Good to Great” of how like great companies are built on the culture, because, you know, you see a lot of companies, but what are those key characteristics that define those really great companies, and you don't need to be like, you know, the Fortune 500, Fortune 100, we could apply it to our daily lives and how we're leading people like, what are those characteristics that

we want? And who are the people, the peers, the mentors or coaches that we want around us to take us to the next level? I think those are the two that you know, recently have really made an influence on my life.

TC: Totally agree. We'll put links in the show notes as to where the listeners can find those books. I've read both myself and Jim Collins is one of the greatest authors of our time, especially in the business realm. And then Who Not How, of course, you know, it's so interesting, Dan Sullivan, you know, sort of his name is on the book but actually, the author has been Hardy, by the way, who is an upcoming guest on Elevate. So that's coming soon. So we'll give a little cliffhanger there. But Nancy, awesome share there. Aside from our discussion today about what we've already talked about. And maybe if you were to go a step further, what's the biggest way that you elevate your life on a daily basis,

NH: I think conditioning my mind and my body, because life is a flow of energy. So I really, I think, you know, another currency that we really have to manage is our energy. So whether that be our mental energy or physical energy, so I really try to do both. And the condition that very early on in the day so I could take control of the day. So money is a unit of energy, but also what we like, you know, kind of put out within ourselves. So I think you really have to manage your energy. So if you're leading people, you got to have the energy to lead if you're pitching to people, you got to have the energy to do that. If you're taking care of patients, you got to have that energy. So really just managing your energy, you know, both mentally and physically.

TC: And does that come through kind of daily workouts, what does that actually look like in terms of conditioning your mind and your body?

NH: Yeah. So body wise, I'm a runner. So I typically do like at least five miles in the morning, hopefully before my children wake up. And then in terms of mind, I read scripture and then journal and just kind of reflect that way.

TC: That's awesome. Thank you for those shares. And what's the biggest way that you elevate others around you, Nancy?

NH: Just helping them see the possibilities. That's one of my gifts, I guess you could call it as I really hope to let them see what's possible, both within me, you know, with my help, hopefully, how I show up for my children and my husband, my colleagues around me, just showing them the common can be uncommon, as you're saying. So it's nothing extraordinary, you know, it's not something like some grand gesture by hoping that my actions and my words can kind of change even one person, you know, I think that's worth that to me.

TC: Nancy, I want to acknowledge you because, you know, I think what you've done and what you continue to do is you're showing people that the extraordinary can be accessible to them, and your energy is just infectious. And, you know, the way that you're making a difference in the world through expanding yourself is such an amazing, amazing example. So I just want to acknowledge you, and thank you so much for being on the podcast today. Are there any parting thoughts or words of wisdom that you'd like to share with Elevate nation?

NH: Just go after it. Surround yourself with the right people, surround yourself with the right mindset, and you could do anything. That's what I tell myself. And, you know, let's just continue to elevate each other. That's the only way to grow.

TC: Drop the mic, my friend, and tell the listeners where they can find you and learn more about what you do.

NH: You could contact me at Nancy@ClearVisionInvesting.com if you want to email me directly. Or you could go to my website at ClearVisionInvesting.com.

TC: Nancy, I'm so excited to continue our friendship. Thanks, again for being on the podcast. And until next time, we'll see you soon.

NH: Bye, thanks so much, Tyler.

[END OF INTERVIEW]

TC: Elevate nation, Nancy Huynh bringing massive value today some gold. And I love what she shared about the energy about money being just energy, if you really boil it down and realize that it's fuel, it is fuel for creating more impact, for creating more outcomes in your life. Really, that's what real estate is. And real estate generates income. And you know, obviously, if you buy it right, you manage right, you finance it right, all of those things, then it can serve you. And if we recognize that money is just energy, that is a huge distinction. But there's so much to be shared here about this episode. And this really this transformation that Nancy has experienced and that she's giving to somebody other people as well, you have the opportunity of experiencing a transformation. And I think, you know, the new year is typically a time where we think about, you know, how do we want to change? How do we want to adapt? How do we want to grow? How do we want to pivot?

And ultimately, I believe that it is a great time, just to remind ourselves that every day is an opportunity for us to transform. And there's no such thing as being static, there's no such thing as staying the same. You're either growing or you're dying. And if you're here, you're all about growth and growth. Sometimes it's uncomfortable, it's sometimes difficult. Sometimes it is, you know, this internal sort of feeling of wow, I don't have control. And when I realized that, well maybe, that maybe that's true. But maybe that's I don't yet have control. And there are options for me, there are people out there that I can model, there are strategies that I can implement. And you know, it doesn't happen overnight. And that's the cool thing about real estate is that it is lasting because of the fact that it doesn't happen overnight, it is long-lasting. And if you engage in a commitment to transforming and through taking daily actions and daily steps, showing up daily for yourself, personally and professionally, you will get there, you will climb that mountain top and you can live a life of purpose. So I just want to thank Nancy for an amazing discussion today.

I want to encourage you to re-listen to this show. Repetition is the mother of all skills. You're going to learn twice as much if you listen twice, and also have a discussion with someone else. Talk to them about maybe that moment for you when you realize that you know what, something's got to change. And what did you do? What are you doing now? How have you changed? How have things changed the path that you envision for yourself early on? What is

the difference in the path that you're on now? What do you anticipate the path evolving to in the future? I think it's cool to look back and connect the dots and to be able to make sense of our own journey and continue to anticipate and continue to embrace that change. There's so much cool stuff from this episode today. It's so much exciting stuff for us to really reflect on for ourselves. So, I want to encourage you to have a discussion with someone else. And ultimately, at the end of the day, the most important piece is to take massive action. What are the number one two or three distinctions that you took away from this episode? I want you to jot those down. I want to encourage you to jot that down and perhaps make a commitment to taking massive action. Until next time, Elevate nation. Thank you so much for tuning in. And we will see you next time.

[OUTRO]

Announcer: Thank you for listening to Elevate. If you enjoyed this episode, be sure to rate, review, subscribe, and pay it forward by sharing with a friend. Most importantly, take this opportunity to elevate your results by taking immediate action on what you learned. For more, visit elevatepod.com.

[END]