



FACT:
A stamp on a diploma won't bring you the money, freedom, and fulfillment you want in your career. The right skills and knowledge will.

Now you can quickly and easily GET them... on *your* time and *your* terms... with the proven business training breakthrough that gives you everything you really need to know about **HOW BUSINESSES WORK** and how to **MAKE ANY BUSINESS WORK BETTER** so you can:

Get promoted in your current career...

Increase the profitability of your company...

Quit your job to start your own business doing what you love...

Make substantially more money and enjoy far greater fulfillment over the course of your working life...

and more — GUARANTEED!

"I'm booked solid with clients, making 8x more money, feeling far less overwhelmed, and having a lot more fun. If you want to live up to your potential, you can't afford to miss this..."

– Tim Grahl, Founder and CEO, Out:think Group

"I immediately used [this] advice to bring in an extra \$120,000 this year. These simple principles are astoundingly effective."

- Dan Portnoy, Founder and CEO, Portnoy Media Group

Dear Fellow Visionary,

If where you are right now in your career isn't where you ultimately want to be, then you probably know you need to do *something* in order to get to that next level.

You're definitely right about that. It's a simple fact that without expanding your knowledge base, upgrading your skills, and improving your performance, you won't get any further than you've gotten so far.

But exactly *which* skills and *what* knowledge do you need, and what's the best way for you to get them?

MBA programs and so-called business training experts have made a fortune convincing people that the answer to that question is complicated, time-intensive, and very expensive.

But the truth is, achieving big success in business doesn't have to involve any of those things.

In fact, **by learning just 15-20 key concepts** in each of the major areas of business practice, you'll have all the knowledge, information, and skill you'll need to:

- **Get promoted** in your current career...
- **Increase the profitability** of your company...
- **Quit your job** to start a profitable business you love...
- **Discover an untapped opportunity** that finally pays you what you're really worth...
- **Make substantially more money and enjoy far greater fulfillment** over the course of your working life!

My name is Josh Kaufman, and I've spent nearly a decade systematically isolating the universal principles of modern business practice — how to understand how any business works, and how to immediately identify the critical elements that will help you make it better.

After investing all that time (and thousands of my own dollars) on this research, I've discovered **the single best thing you can do to permanently increase your productivity and effectiveness as a businessperson...** so that you can achieve greater success and make more money now and for the rest of your life.

It doesn't take a lot of time. It takes an *amazingly* small amount of money.

And it absolutely, positively WORKS

Using these methods:

- **A brand-new business venture collected \$500,000 in revenue the first 14 months**, operating on zero debt with sustained profit margins 4-5x comparable businesses in the same market.
- One of my students went **from zero business knowledge to being the CEO of a profitable company in less than four weeks**.
- Another student **increased his consulting fee for his top client by \$120,000 a year**, and the client happily paid.
- Another student **increased his profitability 8x** after changing his target market and streamlining his offers.

And that's just for starters. I've helped millions of people around the world — corporate leaders, entrepreneurs, and smart, ambitious people like you — learn essential business concepts on their own terms, and substantially improve their careers, businesses, incomes, and overall quality of life.

But 10 years ago, I was on the other side of that equation, in a situation you might be able to relate to...

At the time, I had a position with a well-known company. The job was decent, but it wasn't my final destination. I knew I wanted more and that I had to fill in my knowledge gaps if I was going to get it.

As seen in...

It seemed like an MBA could be the fastest and best way to get where I wanted to be in my career. Maybe the only way. So I started considering the possibility.

On the one hand were all the benefits I assumed would come with that degree: money, status, opportunity, connections.

On the other hand was the cost, the time involved, and, most importantly, the overwhelming amount of *money* I'd have to spend. Money it would take me

years and years to repay.

I spent a lot of time weighing the pros and cons. Then I made my decision. And as a direct result, I learned everything I needed to know about how to run a highly successful business.

Thanks to all the knowledge I gained, I DID get the bigger paycheck, the nicer house, and the better life. Better, in fact, than I'd ever thought possible.

What I *didn't* get was an MBA.

Not just “as good as” an MBA. *Better.*

Before I tell you what I did instead, let me ask you something:

How much more potential and opportunity would you have if you were able to do not just one or two, but ALL of the following:

Skillfully negotiate contracts to get the best deal *and* the best work

Identify ideal customers and generate high levels of demand

Craft marketing campaigns that have people clamoring to buy

Analyze and improve internal systems for smooth, efficient operation

Accelerate productivity to get much more done in far less time

Increase cash flow and revenue predictably and reliably

Read and interpret financial statements to stay on top of cash flow

It would change everything, right? It would increase your confidence, your value, and your potential a hundredfold. Any employer would immediately identify you as a huge asset. And you'd be in an incredible position to become your own boss too, if that's what you wanted. You'd be more or less unstoppable.

Yet, as I discovered, these are exactly the kind of practical, useful skills that AREN'T necessarily taught in business school.

In fact, the more I investigated, the more it seemed that in the job market, an interview — a *first* interview — was about the only advantage the MBA credential really gave you. (These days, it's not even guaranteed to get you that.)

Plus, \$150,000 was the low end of what a degree would cost me. Even an interview for my *dream* job didn't seem worth that gamble.

Around the time I was weighing my options, a trusted mentor at my company gave me some interesting advice...

He suggested I skip B-school, stay put, and educate *myself* about business on the job. In his opinion, all the theory and hypotheticals you got in school were no match for what you learned in a real, live organization.



Josh Kaufman's unique multidisciplinary approach to business mastery has helped launch and improve the successful careers of thousands of entrepreneurs — and directly saved prospective business students millions of dollars in unnecessary tuition, fees, and interest — by providing an effective, affordable, and debt-free method of learning fundamental business principles.

Prior to developing *The Personal MBA* full-time, Josh worked in brand management for Procter & Gamble's Home Care division, where he led multimillion-dollar projects that encompassed P&G's entire value chain, from new-product development to delivering in-store marketing campaigns for key customers like Walmart, Target, and Costco. Before leaving P&G, Josh spearheaded the development of P&G's global online marketing measurement strategy.

Josh's work has been featured in numerous publications including *The New York Times*, *The Wall Street Journal*, *Fortune*, *Time*, *Wired*, *Fast Company*, and *HarvardBusiness.org*.

His brain is insured by Lloyd's of London.

What he said made sense to me. And I sure liked the idea of getting further in my career without the cost of more formal education. But would it get me where I wanted to go fast enough?

Wanting to hedge my bet and hopefully accelerate my success, I took his advice a step further.

I decided to widen my "classroom" to include not just people from within my own organization, but the most successful businesspeople of all time. People who'd already done the work, made the mistakes, identified the principles, proven the strategies, won in the end, and recorded their experiences for the rest of us to learn from.

I read thousands (yes, *thousands*) of business books. Interviewed hundreds of seasoned business leaders. Processed their principles. Road-tested their tactics and strategies in the incomparable lab of my real-world corporate day job. Kept what worked, tossed what didn't, tested and cross-referenced continually, and categorized and cataloged everything along the way.

In effect, I created my own *personal* MBA program.

The results were astounding:

Within just a few years of starting my "personal MBA", I had **started several small businesses...** worked as a manager in one of the **largest corporations** in the world... created **new products** in several markets and industries... consulted with **clients ranging from one-person startups to multimillion-dollar companies...** put together **multi-million-dollar product launches...** and published a book that became **an international bestseller.**

Not bad for a guy with nothing but a BA under his academic belt.

This work started as a personal project. But once word got out about what I was up to, it exploded.

Entrepreneurs, creative professionals, and businesspeople from around the world began clamoring to know what I had learned — the simple, practical concepts behind how every business really works.

I realized that I was in a unique position to help people learn these essential skills. So I decided to devote my life to teaching them.

Then, a few years ago, I decided to take myself — and anyone who wanted to come with me — to a whole NEW level.

At the urging of many of my clients and students, I decided to develop a unique LIVE workshop to teach people the essentials of modern business practice in the fastest, most efficient and effective way possible.

This highly intensive three-day "Personal MBA Masterclass" brings together a small group of dedicated learners — I keep it limited to no more than 15 per class — all of whom are driven to develop their skills and value as business professionals because they, like you, want to "get more" out of their careers, whether they're looking to:

- Get promoted
- Find a more satisfying, higher-paying position somewhere else
- Make an existing business better and more profitable
- Start a new business venture
- Build something revolutionary
- Achieve career goals faster and with less effort

My intention with this workshop is always the same: to give my participants practical, real-world business skills they can learn quickly, implement immediately, and use to succeed in any venture... in order to permanently increase their wealth and happiness.

In other words, **I want The Personal MBA Masterclass to change people's lives.** If it doesn't do that, then the failure is mine. That's why I make all of my participants a simple deal: If they don't get at least 10 times as much real-world value as the cost of the class, I'll gladly give them a full refund.

The cost of the workshop is \$2,500. Which means I'm guaranteeing them a tangible \$250,000 return on their investment, or their money back.

In all the Masterclasses I've conducted, no one has ever taken me up on my offer.

**I'm the only person in the world
who teaches this material.**

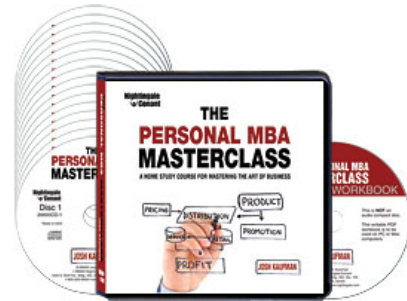
**And until NOW, traveling to my three-day
\$2,500 Personal MBA Masterclass workshop
was the only way you could get it...**

But not long ago, I agreed to allow Nightingale-Conant to come and record one of my Masterclasses — the entire three-day event.

I loved the idea of this material being transformed into a home study course that people could progress through at their own pace... and have the ability to access and refer to again and again.

And so *The Personal MBA Masterclass* HOME STUDY COURSE was born.

In these 16 audio sessions, recorded LIVE at my exclusive Personal MBA Masterclass, you'll learn all of the fundamental principles and proven tactics you need to know (and none you *don't* need to know) about how to *really* succeed in business.



We'll explore **each major area of business** in greater depth and detail than most people ever experience. You'll learn about:

1. **Value-Creation:** How to create something people find valuable enough to buy.
2. **Marketing:** How to attract the attention of your target market.
3. **Sales:** How to convince customers to pull out their wallet and buy.
4. **Value-Delivery:** How to make your paying customers happy.
5. **Finance:** How to keep your business running and make more money.
6. **The Human Mind:** How people collect and process information and make decisions.
7. **How to Work with Yourself:** How to enhance your own daily productivity.
8. **How to Work with Other People:** How to productively influence the people around you.
9. **Understanding Systems:** How to understand the basic components of every system.
10. **Analyzing Systems:** How to figure out how any system works.
11. **Improving Systems:** How to improve a system without blowing things up.

**Shhhh... here's the secret business schools
DON'T want you to know:**

Business schools make a fortune forcing their students to take in a HUGE amount of information related to these subjects. The majority of it is theoretical. The majority of *that* is useless.

To be fluent enough in these topics to navigate and succeed in the real business world, you don't need to know everything there is to know. You just need to master a few simple concepts that provide most of the value in each area.

These are the "15-20 key concepts" I mentioned at the start of this letter. I call them business mental models, and I teach them all to you in *The Personal MBA Masterclass*.

You'll discover things like:

- **The Iron Law of the Market:** Why every business is limited by the size and quality of the market it attempts to serve — and how to find large, hungry markets.
- **The 12 Forms of Value:** Products and services are only two of the 12 ways you can create value for your customers.
- **The Pricing Uncertainty Principle:** All prices are malleable. Raising your prices is the best way to dramatically increase profitability — IF you know how to *support* the price you're asking.
- **4 Methods to Increase Revenue:** There are only four ways a business can bring in more money. Do you know what they are?
- **Risk Reversal:** How to encourage your customers to stop being scared and start being excited about doing business with you.
- **Caveman Syndrome:** Why your brain thinks you're living 10,000 years ago, and how you can use that knowledge to stop stressing out and start being more productive.
- **Goals, States of Being, and Habits:** What they are, why they're important, and why you can't afford to confuse them if you're trying to get what you really want.
- **Counterfactual Simulation:** The most powerful capability of your mind, and how to wield it consciously to reach your goals faster than you believed possible.
- **Resilience:** How to be ready for anything the world throws at you, even in the face of ever-present change and uncertainty.
- **Standard Operating Procedures:** How a few simple checklists, guides, and rules of thumb can make your company more profitable, less stressful, and more fun.
- **The Experimental Mindset:** How to construct simple tests that will help you discover new opportunities, amplify your effectiveness, and make more money.
- **And MUCH more**

"AWESOME!"... "Highly recommended"...

"A night-and-day difference in how I approach life" ...

See what past participants are saying about The Personal MBA Masterclass training

"I just wanted to thank you for sharing such valuable information in the Masterclass. I came back with **a fresh perspective on business and a renewed desire** to pursue writing. A few days after I got back I told my boss of my plans, and I'm leaving my job in June. Now I'm working on finishing some projects that had stalled and getting other clients and projects lined up. **I am so excited about the creative possibilities that are opening up.**"

- Elisabeth Frost,
Freelance Writer

"The Personal MBA Masterclass **is a great end-to-end overview of business concepts, made simple**... it provides a way to think about business as a whole, and a good framework of ideas which you can then build upon as required. Highly recommended."

- Doug Kyle,
PMP, Branch Manager at DevFacto Technologies Inc.

"Josh has **helped me grow my salary, become more personally effective, and... launch a side project** to help supplement my income and do more of what I enjoy."

- James Todd,
Senior Consultant, Global Product Management, Dell

"I found the informal group conversations and analysis of new and existing business ideas to be most valuable. The counterfactuals that you presented **forced me to think hard and outside the box...** The workshop also helped me understand how to apply the concepts that were being taught to real-life situations."

- Craig Sager,
Healthcare IT Consultant

"**I just got a promotion**, and I credit that to some of the things I learned from Josh in the Masterclass and implemented at work. The case studies were AWESOME. Three days of business coaching with Josh Kaufman... is a steal. **You will easily make [your investment] back in changes to your own company as well as the increase in your personal productivity.**"

- Mike Ruman,
Sr. Director of Internet Marketing, David C. Cook Publishing

"I **highly recommend Josh's work to anybody who is serious about starting their own business or becoming an effective leader in their current job.** The knowledge and techniques I have learned, the change of mindset I have experienced, and the mistaken beliefs about entrepreneurship I have dispelled in just a short period of time with Josh's training, guidance, and encouragement have **made me vastly more productive and successful.**"

- Evan Deaubl,
Computer Programmer and Independent Software Developer

The critical concepts you'll learn in this program are absolutely guaranteed to have an immediate and profound impact on your professional life. And believe it or not, they're concepts that even the best business schools in the world *simply don't teach*.

You'll be learning real, practical skills, not useless jargon and MBA-speak. My goal isn't to help you simply *look* as if you know what you're doing. It's to help you *know* what to do in any business situation you're likely to face in your life and career.

By the time you've completed *The Personal MBA Masterclass*, you will have gained all of the business knowledge you need to achieve massive success — at a fraction of the cost of a traditional MBA program, both in terms of time and monetary investment.

That kind of knowledge and confidence is priceless. But the price YOU'LL pay to get it is nothing short of amazing.

**A superior business education
at a bargain price...**

... and a 100% money-back guarantee!

Here's the truth: If you want to succeed in business in any capacity — employee, manager, or owner — you must have a solid, comprehensive understanding of what business principles actually are and how they actually work.

The Personal MBA Masterclass is going to give you all of the business knowledge you need to quickly take a giant leap forward on the path to professional success. You'll gain...

- **A complete, comprehensive understanding** of how every single business that exists (and ever has existed, and ever will exist) really works
- **The knowledge of how to dramatically enhance** any business' productivity and profitability
- **The confidence that comes with mastering** economically valuable skills
- **The opportunity to make more money**, either by being more valuable to your current job, or finally taking the leap to start your own profitable venture

My own experiences and those of my students and clients have convinced me that committing to and completing this course is the single best thing you can do to permanently increase your productivity and effectiveness as a businessperson.

But it's not my results or anyone else's that matter. What matters are the results YOU get.

That's why I want to extend to you the very same deal I offer my live workshop participants:

If after completing *The Personal MBA Masterclass*, you don't see how **you'll gain at least \$250,000 in REAL-WORLD RETURN on your investment** by applying the principles and tactics you've learned, simply return it any time within ONE YEAR for a full, no-questions-asked refund.

Even though you're paying just a tiny fraction of the \$2,500 they pay, I'm still guaranteeing you the same ROI I guarantee them. That's how confident I am in what *The Personal MBA Masterclass* is going to do for you.

Try it for 30 days for just \$1.00! ▶

**You know you want *more* out of your career.
This is your chance to GET it.**

There are two avoidable mistakes people make in their pursuit of professional advancement and business success.

The first is sinking time and money into a traditional MBA program because they think it's the best or only way to learn what they need to know in order to get ahead.

If you've read this far, I suspect you've been persuaded not to make that one.

So what's the second mistake?

Doing *nothing*.

As I said before, upgrading your business mind by expanding your knowledge and skill set is essential if you want to move forward on the path to real success.

The Personal MBA Masterclass is something that — if you take it seriously and commit to the outcome — is virtually guaranteed to quickly and permanently improve your career, your finances, and your entire life.

And you can find out for sure without taking any risk at all.

Click on the link below to order *The Personal MBA Master Class* today. Discover these principles. Internalize them.

Then go out into the world and do the great things you've always wanted to do.

I *can't wait* to hear your story.

Sincerely,

Josh Kaufman
Author, *The Personal MBA Masterclass*

P.S. A word of warning: *The Personal MBA Masterclass* isn't for everyone. But if you're serious about mastering business, motivated to apply what you learn, and willing to go out into the world and create massive amounts of value... and increase your wealth and happiness in the process... it IS for YOU. And you'll be amazed by how quickly you start to see real results. Order it today and find out for yourself — 100% RISK-FREE!



YES. I want to quickly and easily gain the skills and knowledge that will bring me more money, more opportunity, and more fulfillment in my career.

Please send me Josh Kaufman's 16-CD program [*The Personal MBA Masterclass: A Home Study Course for Mastering the Art of Business*](#), plus the PDF workbook, to try for 30 days for **JUST \$1.00**.

If I don't see how the principles and tactics in this program can significantly improve my career prospects and wealth potential, I'll simply return it and owe nothing more. **No questions asked.** Otherwise I'll keep it for **three easy payments of just \$49.95** — which is \$50 off the full program price— starting at the end of my 30-day trial.

Try it for 30 days for just \$1 ▶

The Personal MBA Masterclass

Everything you need to know about how to succeed in business in a SINGLE course:

SESSION ONE: The Five Parts of Every Business

- Introduction
- The Purpose of *The Personal MBA Master Class*
- Why study business?
- The five parts of every business
- Creating a simple business plan
- Value creation
- Economically valuable skills
- The iron law of the market
- The point of the value creation process
- The four categories of what people want
- The difference between sales and marketing
- The 10 ways to evaluate a market
- Creating a checklist
- The need for reflection
- The hidden benefit of competition
- The mercenary rule
- The crusader rule
- The difference between a mercenary and a crusader

SESSION TWO: The 12 Forms of Value

SESSION TEN: Understanding the Human Mind

- A quote from Yogi Berra
- The caveman syndrome
- The gas tank
- The onion brain
- Perceptual control
- Reference levels
- Conservation of energy
- Guiding structure
- Reorganization
- Conflict
- Pattern matching
- Mental simulation
- Interpretation and reinterpretation
- Motivation
- Inhibition
- Willpower depletion
- Loss aversion
- Threat lockdown

SESSION ELEVEN: Understanding the Human Mind (cont'd)/Working with Yourself

- Providing a form of value: #1 – products
- Form of value #2 – services
- Form of value #3 – a shared resource
- Form of value #4 – subscription
- Form of value #5 – resale
- Form of value #6 – lease
- Form of value #7 – agency
- Form of value #8 – audience aggregation
- Permission – taking it to a level deeper
- Form of value #9 – loan
- Form of value #10 – option
- Form of value #11 – insurance
- Re-insurance
- Form of value #12 – capital
- The 12 forms of value – final questions for reflection

SESSION THREE: Presenting a Valuable, Appealing Offer

- Perceived value
- Modularity
- Bundling and unbundling
- A prototype (WIGWAM)
- The iteration cycle
- Iteration velocity
- Feedback
- Alternatives
- Tradeoffs
- The nine economic values – a checklist
- Convenience and fidelity
- Relative importance testing
- Critically important assumptions
- Shadow testing
- A minimum economically viable offer (MEVO)
- Incremental augmentation
- Field testing

SESSION FOUR: How to Turbo-Boost Your Marketing Expertise

- Introduction to the importance of marketing
- The most important rule in marketing – gaining people's attention
- Receptivity: what and when
- Remarkability
- Probable purchaser – who?
- End result
- Qualification
- Point of market entry/exit
- Addressability
- Desire
- Visualization
- Framing
- Providing something free
- Permission
- Having a hook
- The call to action
- Narrative
- Controversy
- Reputation

SESSION FIVE: Unmasking the Mystery of Sales

- A further point on controversy
- Sales turns a prospect into a paying customer
- The defining moment in sales – the transaction
- The precondition of trust
- Common ground
- The pricing uncertainty principle
- The four pricing methods
- Value-based selling
- Calculating value
- A story about value-based contract negotiation
- A story of full-price and free
- Questions for reflection: value-based selling and education-based selling

SESSION SIX: Powerful Negotiating Strategies in Sales

- Defining the next-best alternative
- The three universal currencies
- The three dimensions of a negotiation
- The buffer
- Psychological factors of negotiation: reciprocation
- Psychological factors of negotiation: damaging admission
- Barriers to purchase
- Risk reversal
- Reactivation
- Closing thoughts on this session

SESSION SEVEN: Value Delivery

- Entering the value-delivery process

- Cognitive scope limitation
- Association
- Absence blindness
- Contrast
- Scarcity
- Novelty
- Personal productivity
- Mono-idealism
- Getting control over your work environment
- The cognitive switching penalty
- The four methods of completion
- Most important tasks
- Goals
- States of being
- Habits
- Priming
- Making decisions

SESSION TWELVE: Power Productivity Techniques

- The fivefold why
- The fivefold how
- Next action
- Externalization
- Self-elicitation
- Counter-factual simulation
- Parkinson's Law
- The Doomsday Scenario
- Excessive self-regard tendency
- Confirmation bias
- Hindsight bias
- Performance load
- Energy cycles
- Stress and recovery
- Testing
- Mystique
- Locus of control
- Attachment
- Personal research and development
- The growth mindset

SESSION THIRTEEN: Working with Others

- Assessing your skills in working with others
- Power, influence, and compulsion
- Comparative advantage
- Communication overhead
- Importance
- Safety
- The Golden Trifecta
- Reason why
- Commander's intent
- Bystander apathy
- The planning fallacy
- Referrals
- Clanning
- Convergence and divergence
- Social signals
- Social proof
- Authority
- Commitment and consistency
- Incentive-caused bias
- Modal bias
- The Pygmalion Effect
- Attribution error
- Option orientation
- Six principles for effective management

SESSION FOURTEEN: Systems and Analysis

- Businesses are complex systems
- Gall's Law
- Flow
- Stock
- Slack
- Constraint
- A feedback loop
- Autocatalysis
- Environment
- Selection test
- Uncertainty
- Change
- Interdependence
- Counterparty risk
- Second order effects
- Normal accidents

SESSION FIFTEEN: Analyzing How a System Is Performing

- A different approach is required
- Deconstruction
- Measurement
- Key performance indicators (KPI)
- Garbage in, garbage out

- The value stream
- The two types of distribution channels
- The expectation effect/The unexpected bonus
- Predictability (uniformity, consistency, and reliability)
- Throughput
- Duplication
- Multiplication
- Building a scalable business
- Accumulation
- Amplification
- Barrier to competition
- A force multiplier
- Systemization

SESSION EIGHT: Personal MBA Strategies for Finance

- Watching your business system operate
- Defining finance: profit
- Value capture
- Sufficiency
- The only four ways to increase revenue
- Pricing power
- Lifetime value
- Allowable acquisition cost
- Overhead
- Costs: fixed and variable
- Financial controls
- Incremental degradation

SESSION NINE: Personal MBA Strategies for Finance (cont'd)

- Break even
- Amortization
- Purchasing power
- The cash-flow cycle
- Opportunity cost
- Time value of money
- Compounding
- Leverage
- The hierarchy of funding
- Bootstrapping
- Return on investment
- Sunk cost

- Analytical honesty
- Context
- Sampling
- Confidence interval
- Ratio
- Mean, median, mode, and mid-range
- Correlation and causation
- Norms
- Proxy
- Segmentation – three ways
- Humanization

SESSION SIXTEEN: Improving Systems

- Continuous improvement
- Optimization
- Refactoring
- The critical few
- Diminishing returns
- Friction
- Automation
- The paradox of automation
- The irony of automation
- Standard operating procedure
- Checklist
- Cessation
- Resilience
- Fail-safe
- Stress testing
- Scenario planning
- The middle path
- The experimental mindset
- A closing thought from Josh



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Try it for 30 days for just \$1 >

12-Month Guarantee:

At Nightingale-Conant we stand behind our programs 100%. If you decide at any time within the next 12 months that your CD or DVD program is not for you, simply return your selection(s) for an exchange or a refund of the product price.

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