



YOUR SUCCESS SYSTEM

& PLAN

(HOW YOU ACTUALLY WIN)

A written plan, setting goals and activities, tracking KPIs, applying the Rule of 54, maintaining accountability, managing risk, and adjusting over time

Building Your Success

Without a plan, effort becomes reactive. With a plan, effort becomes directional and measurable. Success in this business is not accidental. It is the result of a clear plan, disciplined activity, and ongoing adjustment.

Your success plan should define what you are working toward, what you will do daily and weekly, how you will measure progress, and how you will respond when results are weak.

Your Success Plan defines what you will do. It outlines your goals, your activity targets, and the specific actions required to generate opportunities and move deals forward. It gives your business direction and sets the standard for execution.

Your Success System is how that plan becomes reality. It focuses on consistent execution, accountability, and the ability to adjust based on results. In practice, this means tracking your activity, staying aligned with your commitments, and responding to challenges with structure rather than emotion.

These two work together. *The plan creates clarity. The system creates follow-through.* When both are in place, your business moves from intention to consistent performance, with activity, pipeline, and results becoming more predictable over time.

Notes:



Stability Through Accountability and Execution

A plan only works if it is executed consistently. Accountability creates alignment between what you intend to do and what actually gets done.

Creating an Accountability Structure

Your structure should be simple and consistent: clear expectations, visible tracking, and a regular review rhythm. This can be another person or a system, but it must make your activity visible and difficult to ignore.

Understanding Challenges and Risk

Most challenges in this business are predictable. Inconsistent activity, weak follow-up, poor qualification, and stalled deals are common. These are not random problems—they are operational risks. Inaction, disorganization, and unclear communication reduce deal flow and weaken trust.

Responding to Problems

You must plan responses in advance. When lead flow slows, increase activity and review messaging. When conversations or deals weaken, improve qualification, follow-up, and clarity. Addressing issues directly prevents them from becoming worse.

Discipline and Execution

There will be periods where results slow, deals fall apart, or borrowers disengage. Execution still matters during those times—more than ever. Motivation is inconsistent; *discipline is what sustains the business.* Showing up, completing key activities, and following through is what preserves momentum.

Using Feedback and Controlling Inputs

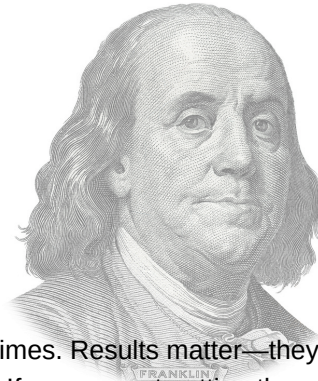
Every outcome provides you with valuable information. Weak results point to specific breakdowns in messaging, process, or communication. Progress comes from adjusting based on that feedback and focusing on controllables—your activity, responsiveness, follow-up, organization, and preparation.

Notes:

What Is Your Success Plan?

If you fail to plan, you plan to fail.

-Benjamin Franklin



Success is a journey, not a destination. Maintain that mindset at all times. Results matter—they are the tangible fruits of a successful journey. Use them to tune the journey. If you are not getting the results you want, CHANGE YOUR JOURNEY!

On a regular and consistent basis, you MUST review and validate your plan. That is why it should ALWAYS be written and should be reviewed regularly (some say daily).

THE SEVEN STEPS TO SUCCESS

1. Know where you want to go. Clearly define your vision, hopes, and expectations.
2. Know where you are. Do an honest assessment of your current reality.
3. Articulate **S.M.A.R.T.*** goals so you can recognize when you are on-track and when you are not.
4. Create realistic strategies and plans to get you where you want to go...from where you are. Your focus should be on ongoing activities more than on one-time actions, although those are often needed, too.
5. Translate those strategies and plans into specific actions you will take in the days and weeks ahead: name actual names, set explicit times, identify specific places. This is what you WILL do when you get home.
6. GO DO THEM!!
7. Track and monitor your actions, activities and results. Use the results to guide your decisions on what you must adjust. Modify the appropriate portion(s) of your success plan to implement those changes.

***SMART: Specific, Measurable, Achievable, Results-oriented, Time-based**

EXPECTATIONS

You will EXECUTE your plan starting the DAY AFTER YOU GET HOME and continue doing so for AT LEAST 12 WEEKS thereafter.

A graphic showing a light blue rectangular card with the words "SUCCESS PLAN" in large, bold, blue capital letters. The card is pinned to a corkboard background with a red pushpin at the top center.

**SUCCESS
PLAN**



Vision

Write all the reasons you are doing this training, wanting to be a successful broker, wanting to have your own business, or whatever is your vision of where you want this to take you. Just jot ideas as fast as you can, do not over-analyze.

When you “run dry,” take a short mental break, put down your pen, close your eyes, and try to picture what it will be like. Then analyze your list and summarize the essence of your vision in a brief phrase or statement. Microsoft’s vision at one time was “a Microsoft product on every desk.” Can you make your vision that clear and succinct? If not, don’t worry about it. Since you will be reviewing and refining this regularly, you’ll have more chances to do so!

BRAINSTORM IDEAS:

MY BEST SHOT AT A SUCCINCT, CLEAR SUMMARY OF MY VISION:

Where I Am Now

This is what we will use to START creating a success plan. In the future, your NOW will most likely be your tracking results. It is always a good idea to come back to this to figure out what you may need to do differently to get better numbers. Do you need to read more books on selling? Do you need to improve your marketing skills? Do you need more experience making calls? (Maybe you need to call 100 or 200 the next week!) Have you been consistently working to raise the low numbers in the boxes below?

COMPONENTS OF EACH FACTOR BELOW:

- Knowledge:** the content side, knowing the facts and details to do it
- Experience:** the practice side, how much practice I have had doing it
- Aptitude:** the “natural” side, how easily I picked it up and learned it
- Skill:** the “competence” side, how GOOD I am at doing it
- Motivation:** the “drive” side, how passionate and excited I am about doing it, how willing I am to do whatever it takes to get good at it.



CENTERPRENEURIAL SUCCESS FACTORS (Place the appropriate rating number in each box—DO NOT OVER-THINK IT! Jot down a number for each quickly. There are no right or wrong answers and this is JUST FOR YOU.)

	Knowledge	Experience	Aptitude	Skill	Motivation	TOTAL
Marketing						
Selling						
Time Management						
Self Management						
Real Estate Investing						
Private Money Lending						
Follow up, Follow Through						
Records/ Administration						
Tools						

Which of these factors would you characterize as your **strengths**? Your **weaknesses**? What will you do about it? (See following pages)



Goals

Make the short-term goals ACTIVITY-oriented results, not EVENT-oriented results. For example, instead of saying “I will close two loans in two months” (an event-oriented result), say, “I will aggressively find ways to add 25 new leads to call each week,” and “I will make at least 25 calls to leads each week.” If you find and call 100 leads per month, closing 1-2 loans in a month should come out as the event-oriented result almost as a byproduct. You will use the 1-2 loans per month as in-put to your evaluation process. If you are not getting 1-2, then you may need to change the 25 calls to 50, or learn more about selling or whatever it is you believe will make a difference in the **FLOW**. The **FLOW** is what is important, not so much the submitted loan at the end of one month. Go for the **FLOW**!

DAILY SHORT-TERM GOALS

WEEKLY SHORT-TERM GOALS

30-DAY GOALS

90-DAY GOALS

180-DAY GOALS

1-YEAR GOALS

2-YEAR GOALS

COMMITMENTS: (The absolute minimums you will tolerate. You will move mountains to make these happen **NO MATTER WHAT!** It is not even an option to **NOT** meet these!)



Strategy and Plans

Are you going to attend meetings to get the leads you need each week? Hold your own meetings? Buy lists? Place ads? Send cards or letters? Go out to speak at groups? Establish relationships with conventional loan brokers, Realtors®, conventional banks? All of the above? (That is the “strategy” part.)

How will you go about executing that strategy? Be specific. (That is the “plan” part.) “Place two AdWords ads on Google, join six LinkedIn groups and participate daily, place and renew my three Craigslist ads every 48 hours, etc.” If the plans are not generating the number of leads you need per week, decide what you need to do to get more. Notice that these are ONGOING plans. The specific plan for next week and the weeks that follow come up in the next section.

WEAKNESS-RELATED:

STRENGTH-RELATED:



Specific Activities

List the a) names of people to contact next week, the week after, and the week after that; b) the groups to visit over the next weeks; c) the sources of your ads; d) how you are going to find the names of all the loan brokers or Realtors® in your area next week, etc. This is your to-do list.

Each item below should be of the form: [who] - [what] - [when] - [where] - [why]. DETAILS!



Track, Monitor, Adjust

Whether you use an Excel spreadsheet, an Excel graph, marbles in frozen juice cans, or handwritten notes in your day planner is less important than the need to track your activities and the outcomes of each activity. You need to define some KPIs (Key Performance Indicators) that you will track and monitor consistently and regularly to allow you to adjust the goals and plans to get the FLOW you want.

For instance:

- _____ opt-ins / week
- _____ outbound dials / week
- _____ actual live calls / week
- _____ business cards collected / week
- _____ fundable deals discovered / week
- _____ loan applications received / week

You need to capture KPIs like these for a few weeks to get a feel for the “funnel” effect. 10-20 opt-ins may be enough...or not. 25-50 outbound dials may be enough to get 25 live conversations...or not. Collecting *five* business cards at events during a week may be enough...or not. All of the above may discover *four* fundable deals, *two* actual applications submitted to you, and one that actually goes all the way with supporting documents so you can submit it to Cogo Capital...*or not*.

You need to adjust the “pipeline” factors to get the desired number of loan package submissions coming out the bottom. It will take a while to tune it to what you need. **DO NOT GET DISCOURAGED!** Every week that you track and adjust gets you closer to the tuned flow you need, no matter where the numbers start!

Minimum Standard—Rule of 54

ACTIVITY:

- Number of marketing peices / week (25 target)
- Number of calls made / week (25 target)
- Number of networking events / week (2 target)
- Number of loan packages submitted to Cogo Capital / week (2 target)

QTR 1	QTR 2	QTR 3

What will YOUR KPIs be? Rule of 54, plus what 5-7 others?

Rule of 54: Broker Success Formula!

54
OF
RULE

25

Marketing Pieces
Per Week = 1,300 Per Year

25

Outbound Calls
Per Week = 1,300 Per Year

2

Networking Events
Per Week = 104 Per Year

2

Loans Submitted
Per Week = 104 Per Year



Accountability Plan

Having an accountability partner can make all the difference in growing your business. It's easy to set goals, but **sticking to them** is a different story—especially when you're going it alone. An accountability partner keeps you on track, pushes you to follow through, and offers valuable feedback and support. They'll challenge you to step out of your comfort zone, celebrate your wins, and help you stay focused on what really matters.

With someone in your corner, you're far more likely to stay consistent and reach your goals faster!

Name of your accountability person(s):

Describe why this person will make a great accountability partner:

List all items they will hold you accountable for:

Challenges/Anxieties

It is important to know *yourself*. What challenges will be the biggest hurdles you will face in taking this journey, in doing these activities, in pursuing these goals, in achieving the results and success you want? What are you most anxious about? What do you believe will be the biggest risks you will face? Identifying your challenges and anxieties right now, up front, will allow you to construct contingency plans and to seek help.

Take some quiet time to review your whole plan and think about some or all of the above questions. Jot your answers below. The more thoroughly you do this step, the more likely it will be that you can avoid them.

Describe risk	How I will prevent it	What I will do if it occurs	Impact



Success Plan Summary

(To be completed after the previous pages)

SUMMARY OF MY VISION

SUMMARY OF WHERE I AM NOW

MY GOAL SUMMARY

MY STRATEGY AND PLANS SUMMARY

MY SPECIFIC ACTIVITIES AND ACTIONS SUMMARY

MY ACCOUNTABILITY SUMMARY

MY GREATEST CHALLENGES/ANXIETIES/RISKS SUMMARY