

Passive Income 101

a story of paying for college without selling your soul

Sandy Shepard

Chapter One

“Okay, FINE Mom!” I said, hanging up from the call and rolling my eyes to the tiled ceiling outside my Math class. I mean, really. Math is bad enough, and her call about my college applications didn’t help. She’d given me a break for my birthday yesterday, but now it was all back—full press stress.

I walked down the hall towards English, texting my BFF Stephanie, turning my shoulders left or right to avoid the crowds of other students, without looking up from the screen.

“Aikido texting again, Alex?”

I glanced up just before running into my brother, Charlie. Well, he’s not really my brother. But our moms have been best friends since they dropped us off at the kindergarten bus stop, so he kinda is.

“Shut UP,” I said with a laugh. “I just let their Force pass me by. It’s a Jedi thing.” My mom had worked as a lawyer at Lucasfilm; guess I use old Star Wars

metaphors by osmosis.

“So...?” I said as he dropped into step next to me,
“What up?”

Just as he was opening his mouth, my phone pinged with Stephanie’s answer. I checked it, laughed, and hit her back. I could feel Charlie rolling his eyes.

“I’m listening, I’m listening!” I said. “Swear.” I slid the phone into the back pocket of my jeans. “Look! Hands!” I said, holding my palms up as we both laughed.

“So your mom told MY mom....”

“OK your next sentence better not include the words ‘admission’ or ‘application’ or ‘college.’” I warned, and he paused.

“Alex, look. I know it sucks, but you know it’s important. College is the only way to get where you want.”

I felt the phone vibrate in my pocket, but resisted the temptation to answer. Barely.

“Seriously—what are your options? Your mom’s a lawyer, your dad does sales, my dad’s a doctor, mom’s got the shop. Who makes more? Who’s safer? Your mom. My dad. The lawyer and the doctor. Seriously,” he said again, stopping in front of his AP Calc class. I gave him my ‘you’re nagging like my mother’ look.

“Okay,” he said, “Sure, your mom had that stuff happen between being general counsel and now, and Dad sometimes can’t get to my track meets because of an emergency. But look. You say you want to do good; we talk about all your ideas about horses for special needs kids and training dogs, or dolphins, or revitalizing Hawaiian traditions or whatever. Oh, and all while living on the beach, of course. If you’re going to do that, you have to get a degree. You have to get a good job and excel and save—all the boring-but-necessary stuff. You can’t have your dreams and have money *and* be safe. It’s not realistic. Maybe you can send donations to a dolphin-dog-horse-special-needs-Hawaiian-language foundation. Maybe...whatever. Get a timeshare in Kauai like we have, go every other year. But look, you have to...well, you have to like,

face it.”

He smiled his “no hard feelings” smile and the corners of my lips turned up in response, but I rolled my eyes. My stomach hurt just thinking about it. I didn’t even really know what I wanted yet, and it felt like everybody was forcing me to plan my whole life already.

“Meet you in the Quad for break?” he said, disappearing behind the classroom door, then peeked back out quickly. “Oh—and Happy Birthday yesterday,” he said, and ducked back in before I could say anything.

I moved back into the crush to get to Miss Young’s room for English. Before surrendering my phone to her *No Phone Zone* shelf, I slid my backpack down off my shoulder and pulled the phone from my pocket to find out what juicy tidbit Stephanie had sent while I was talking to Charlie. Josh was in front of me, keying feverishly. He was brilliant at the technical stuff—especially for pranking. Yesterday his phone interrupted class by belting out a strip tease. Today though, Miss Young pointed to

a new sign that said, “Prove Your Phone Is Off.” Kelly, her freakin’ lackey, was standing by the shelf making sure our phones were actually dead. Josh groaned and handed over his phone. I looked down to catch the text on my phone before powering down. That’s odd—something must be wrong. The text was from ALEX-MOBILE—from me. How could that be? But it wasn’t some random butt-dial, because it said:

*YDKM but WDR
U can hv ur drms n \$\$ n safety
Uni z NTOW*

Chapter Two

Kelly held out her palm and I hit the off button, handing her my phone as I walked past. Where did that come from? How could it say it was from me? In a daze, I nearly tripped over Josh's foot on my way to my desk, thinking about what I'd read on my phone.

You don't know me, but with due respect...

I couldn't figure out how the texter had used my and Stephanie's shorthand. Stephanie and I had invented a Secret Language back in grammar school, probably like third grade. That way we could talk and no one could know what we were talking about. Once we got our phones, we did the same with the text shorthand. Most everyone had shortcuts built into their phones so they would type "IMO" and it would print "in my opinion" – but Steffie and I had just stuck with a mix of our secret code and some old text acronyms no one really used any more.

Luckily, my mind could wander, because today we were just continuing our play-act-read of *Hamlet*, one of Miss Young's favorite oldies. I only had a bit part in the "Play Within A Play," which we weren't likely to get to until tomorrow. I watched the words on the page as our class hams read the old Bard. Actually, usually I liked it, but today I couldn't even pay attention to the great Ophelia that Randy Taless could pull off.

I sneaked a peek at my phone lying dead on the shelf. I wanted to take a look at the numbers on the text—how could it have said that it was coming from the phone itself? Something was up. I'd have to ask Dad whether a cloned phone would show my number—but who would clone me, then text me? Worse, it had to be someone who was walking and listening to Charlie and me upstairs—given the subject of the text—which creeped me out.

...you can have your dreams & money & safety.

University is not the only way.

And besides—who would think that? Everybody knows college is just the next step after high school to start your life.

OK, I know I was moaning about going to college, but I'm a good kid. I'm going. Sure, I wanted to agree with the texter, but what other choice is there? Work retail? That's certainly not the path to riches. Babysit? Mow lawns? For life?

The thing that gets me about higher education is that it's not over at four years. You have to go to basically a trade school, either after high school or after college to learn how to "be" anything—a cosmetologist, a lawyer, a doctor, a real estate agent, whatever. Our parents made college the new high school. Anyone who was anyone found a way to go. Now you're a slacker if you don't. But did it really prepare you for the real world? Too many of my friends' older brothers and sisters were college grads, but still lived at home and worked at the same jobs as my friends in high school.

I don't even really know what I want to do. I mean, I'm not a wiz at anything. I'm not cutting myself

down. I can carry a tune, I do fine in school. I don't really bug anyone enough to be picked on, but I'm not in the super popular crowd either. I have your standard, run-of-the mill ideas and dreams. I'm not a Math geek like Charlie or have that powerful charisma of someone like Randy; I don't have super stage fright, but I'm not in Model U.N. or debate club, either. I don't have what my dad extols as the *entrepreneurial spirit*—I'm not the girl who had the lemonade stand in grade school or found balls at the golf course then sold them for money. But I'm a good listener, a great babysitter actually, probably because I really like people—all people. Old, young, in between. And I generally have a good attitude (my earlier call with Mom notwithstanding). But how do you make a college major—and a career—out of that? And I'm not even sure if having a “career” be the be-all and end-all —like our folks did—really matters.

In my crowd, the talk is always about what is going to last—what is “real.” And for most of my friends and me, what would actually make a difference. In the work/study stuff we had to go through, the jobs that the counselors said would always be there were

things like nursing and sales, if they thought you weren't the doctor/lawyer type and liked people—maybe military if you didn't. Then it was all engineering, government jobs...even teaching if you took a perverse pleasure in being paid nothing to basically have kids ignore you...

I suddenly realized that the room was silent and a little expectant. Josh turned back to me from his desk, waving the fingers of his right hand slowly in front of his face and obviously repeating, in a “Hell-ooooo” slow voice what I had just missed:

“For...HUSBAND...shalt...thou...”

I started in my seat as if something had stung me, then flipped two pages forward, to my lines as the Player Queen. How'd I get two pages behind?

“O, confound the rest!” I recited, as Josh, the Player King, turned back with a smirk. “O confound” is right—time to get with the program and pull myself together. I didn't need a random phantom text to blow my grade on this—I only had 14 lines!

“...Such love must needs be treason in my breast!”

Chapter Three

We got through the "Play Within A Play" without any other mishaps. Picking up our phones, 'Player King' Josh snorted and poked fun at my "visit to the astral plane" during class. I turned my phone back on and headed for the Quad, still pondering the text I'd received right before class. Once the phone was on, a bunch of other texts came in—one from Stephanie, a couple others—but I scrolled back down. Sure enough, there it was, and it came from ALEX-MOBILE—in other words, from me. I took another look:

*You don't know me, but with due respect,
you can have your dreams & money & safety.
University is not the only way.*

I saw Charlie as soon as I hit the bar on the door to get out to the Quad; he was hanging with his track buddies. He nodded to me, and we headed over to one of the benches.

“What do you make of this?” I said without preamble, handing him my phone.

He studied the text, then looked at me, then back at the phone.

“Y.D.K’em? N-Tow?” he said, which cracked me up. I forgot—Charlie isn’t much of a texter, much less understanding Steffie and my shorthand.

“It says ‘You don’t know me’—that’s the **YDKM** part. Then **WDR**—‘with due respect’—‘you can have your dreams and money and safety’—**Uni**—‘University’—is **NTOW**—‘not the only way.’”

“Someone was obviously listening to us—that’s actually kinda creepy.”

“Well, yeah but the thing is—look where it’s from. It’s from me.”

Charlie tilted his head, raising one eyebrow and tucking his chin in—the universal “Whaaaat?” look.

“OK, you’re right. That’s just odd. You should ask your dad who could’ve done that.” Though my dad’s in sales, he’s definitely Mr. Techie. “Or,

well,” he continued, “What if you answer it?”

I actually hadn’t thought of that. “What would I say? ‘Get off my phone?’ ” We both laughed.

“Just ask what they want...what can it hurt? They’re obviously here—they heard us. Maybe you can figure it out. It might be that one of the computer lab geeks likes you and is trying to get your attention.”

“By cloning my phone? Now that’s a sure way to get a date.” We laughed again. “What should I say?”

“What about just ‘What do you mean?’ or ‘Come on suckah show yourself and speak in person like a man’... What’s that in ‘Text’?”

I snorted, thought for a second, and just went with it and responded,

WDYM

Chapter Four

By the time I got home, I was pretty much over it. My **WDYM**—“What do you mean?”—text had gone unanswered. Obviously whoever had done it didn’t want to keep up the conversation. I was still annoyed that someone had been listening in on me and Charlie...not to mention the whole “phone cloning” thing.

I knew Mom was going to get on me to start the college applications tonight, and I knew she was right. I mean, who doesn’t go to college? I was very lucky, because my folks were going to pay for it. Sure, I would get student loans, but they would pay what I couldn’t cover. It was all planned for me. I had to get a “good” major—something I could “do something” with, like economics, or business. That’s no biggie, because I don’t really have a calling...except maybe to Hawaii.

I’ve never been to Hawaii, but it fascinates me. When I was about ten years old I even asked for a *Learn Hawaiian from Home* set—when tape

cassettes showed up, we all laughed. I do still have it in my bookshelf, and someday I might find an old cassette tape player at a Goodwill store or, in my dreams, just learn “on island.”

But back to that “calling” thing. Mom knew she wanted to be a lawyer from the time she was in high school. So she went that route and seemed happy to have done it, even though, as she told it, it took years to get out from under the debt. I’d have debt too from the student loans, but only a few tens of thousands. That still sounds like a lot, but that’s just what you do. And it wasn’t like going to an out-of-state or medical school or anything. That’s a ridiculous amount of money.

I felt more like my dad. He really hadn’t known what he wanted to do. He was personable, so he got a sales job at his company while he paid down his college debt...then he’d just stayed. He’s actually worked there for quite a while. He believes in the product, which is the kicker I think. My mom always teases him that he would have been a great litigator because he could “Sell a king-sized bed to the Pope.” But from what I could gather, he hadn’t

been all that great in school; he was more of a jock.

I think that's why he pushes hard about good grades and a good school and really doing well in high school, to have options for a good college. He wants the best for me. If you ask me, though, I think my dad would rather be teaching surfing lessons. But I guess that's the standard thing—get married, have kids, get a house, get a mortgage, and there you are. So where do your dreams fit in?

I got an apple from the fridge and cut a sliver off the remains of my birthday cake, poking it all guiltily in my mouth as if someone might see me. I closed the refrigerator door and turned around. Sure enough, I saw the college applications set out on the kitchen table. I set up my homework on our big dark wood dining room table instead. It wasn't so much that I was ignoring the apps; it's just that if I got started, I would get pulled down into the big black hole of thinking about what each app wanted, and not get my homework done. I also knew that once Mom got home, she'd want to go through the apps, talk about what a "good" answer could be for essays, blah blah. If I got started in the wrong direction, I'd have

to scrap it all and start over. Sure, I could go fill out my name, birth date, address—all that jazz. But for once in my life, I felt the desire to do my homework.

I was just unpacking in the dining room when my phone pinged from my back pocket. I really did need to get my stuff done before my folks got home. Believe it or not, I'm pretty good at time management. Usually I turn my phone off until everything's done, because that can be a big black hole too. But I figured I'd just check the text and shoot back that I'd be busy for a few, until I read:

*bc YDK what U want 2B
ITC Uni-> -\$\$-> GOOD job-> B4YKI ur stuck
U need 2B B/I not E/S
C Kiyosaki YAFIYGI*

Yikes! WHAT was going on? My folks weren't home, Charlie was at track practice, and I didn't really know what to do. Once again, it was from ALEX-MOBILE. In the shorthand. It said:

Because you don't know what you want to be—in that case, University means negative \$\$, which leads to a Get Out Of Debt [G.O.O.D.] job and Before You Know It, you're stuck. You need to be B/I not E/S. See Kiyosaki—You asked for it, you got it.

WHO R U

I texted. I didn't even pay attention to what had been said—I just wanted to know who had cloned my phone. This was just not funny. I scrolled back up, trying to see if there was anything I was missing—some sign pointing to who was doing this. I heard a ping, and read:

::poof::

Indicating the texter was gone. I texted a couple more times just to be sure, and let's just say that if my mom understood acronyms, she would have grounded me for a week for what I said. But “they” were gone.

I finally simmered down and started my homework.

But I kept thinking about parts of this latest text, mulling it over in the back of my mind as I filled out vocabulary flashcards for language class and tried to concentrate on Math.

Because you don't know what you want to be—*It's like they could read my mind—in that case,*
University means negative \$\$—*I guess that's debt—*
which leads to a Get Out Of Debt job and B4YKI—
Before You Know It—you're stuck. *Totally what I'd been thinking, and that creeped me out.*

I didn't get the next part of the text though. **You need to be B/I not E/S...?** B.I.? Business Intelligence? The only "E.S." I knew had been part of my text rant a couple minutes ago directed at my cyber-hacker-stalker... and I'm sure that's not what they meant. So I had no clue about that one. Then, **See Kiyosaki. YAFIYGI—You asked for it, you got it.**

Kiyosaki? Sounds like some old martial arts movie. You know, go see the reclusive monk guru on the mountaintop, find your path.

Finally, I couldn't deal with it anymore. I was obsessing and couldn't concentrate, so I called my

dad. Usually he's on his way home about now, and could talk in the car or on the ferry, depending on how he'd gone to work. If he'd taken the ferry to work, he usually filled the time that it took to get to his office and back with magazines, especially ones where he could dream up vacations in his mind. We didn't get to get away that much; something was always going on. And for the past few years, well, they'd started saving hard for me to head to college. But Dad kept planning. If he was driving, no doubt he'd be doing the Automobile University thing—listening to personal development audio of some sort. I actually liked them, and sometimes dreamed I'd be a motivational speaker. To dolphins. In Hawaii. (Joking!) But seriously, they were usually filled with great advice and stories, but all broken up into bite-size pieces. That's actually where he met Mom, at one of those seminars a billion years ago.

I called, and after a ring I heard his voice and some applause in the background.

“What up, Alexzandra?”

I laughed because as he was talking, I could hear a voice in the background before he turned it down. Sure enough—Automobile University.

So now I had my dad on the phone—how to broach the subject with him? I was pretty sure my folks would freak out if I said that I had some sort of cyber-stalker, who was texting me using my own number no less. It sounded like the beginning of a bad scream movie.

“How’d your day go, kiddo?”

“Not so bad,” I said, buying time. Then a possible solution popped into my head. My dad knows the most esoteric things. On a hunch I said, “Hey, so. Do you know who ‘Kiyosaki’ is?”

My dad was silent for a couple beats. I could just see his face, his forehead sort of squishing down between his eyebrows as he tried to figure out what I was talking about.

“You mean Robert Kiyosaki?” he said. “Like *Rich Dad, Poor Dad*, E/S/B/I, all that jazz?” Then, “What?” with a little concern in his voice. His

headset must be better than I thought, because he must have heard my sharp intake of breath.

“Did you say E.S.B.I.?” I said incredulously.

“Yes, the ways to make money. We read his book a while ago, and it made a lot of sense. I just couldn’t figure out how to get the whole cash flow concept into our life. I have his books in my study somewhere—you can read them if you want. It’s not rocket science. How did this come up?”

I paused for a second, not really sure how to start. I figured a white lie might just be easier. I wasn’t ready to freak my dad out. “There were some kids at school talking about it, talking about not going to college. I couldn’t really hear all of it, but it was something to do with Kiyosaki and being B/I.” I said the two letters carefully, hoping they would make sense to my dad. That part of the text was a mystery to me.

“They’re talking about money. How what you really want is to be either a B—a Business, or to make money through Investments, the I. The other two ways are being an Employee—which is the E, or

being Self-Employed, which is the S.” I heard the turned-down voice stop, as my dad punched the off button on his car stereo. “The whole deal with the *Rich Dad* books is that Kiyosaki had two dads. His actual father who was not rich, but ran the school system, so he wanted him to get an education and a job; and his best friend’s dad, who wound up getting rich because he invested in things like a business and real estate, but didn’t have much formal education. Hey—he was from Hawaii, even,” Dad said, and of course that totally caught my attention.

“You know,” he continued, “why don’t we talk about it at dinner? Mom’s coming home on time tonight, and I’m on my way. If you get your homework done, we can eat dinner together for a change, which your mom and I would really like.”

“Mom’s going to want to talk about the applications,” I warned, pouting.

“Well, let’s gang up on her. I think this is a really great subject, and I never thought you’d be interested in anything like this. How did you get

sooo smart?” he said in a singsong way, and I could hear the smile in his voice.

“Must have been Mom!” I said, hitting him with our standard comeback.

We’re just an ordinary family, and we do love each other. Of course, as a teenager, sometimes I just ignore it.

“I’ll be home in about an hour. Why don’t you take something out for dinner and get your homework finished? Then, if you set the table, it’ll be done and we can catch your mom as soon as she changes from work. Having dinner started would go a long way,” he added, and I laughed—so true. Mom would love that. So I hung up the phone and went to the fridge to sort out some stuff for dinner, then went back to the dining room table to finish my homework. I wanted to be ready when Dad got home. Though I was still not happy about this cyber-cloning-texting-stalking-whatever, it’d just gotten a lot more interesting, I wanted to find out more.

Testimonials

What People Are Saying About This Book...

“As a high school guidance counselor with over 22 years’ experience and a Masters in Counseling, I picked up *Passive Income 101* with interest, especially given its subtitle. This issue is a hot one! Although not currently affiliated with network marketing, I enjoyed Sandy’s writing style and the message of the book. I particularly liked that she encouraged pursuing two dreams:

- (1) Financial freedom by owning your own business and earning income through supporting and helping others, while
- (2) Believing that a college degree is important – and that it’s okay to start at a Community College.

We all deserve and are capable of financial security. *Passive Income 101* allows younger people to read a story in their voice that is both interesting and relevant. I look forward to recommending it to my students, and perhaps their parents too.”

- Greg Gmahling, Guidance Counselor, Vacaville High School

"Most people don't even question spending \$60,000-\$100,000 for a college degree. They will even take out loans to attain one. And there are no guarantees of anything but a piece of paper called a diploma. Take a look at the bank account of the average college graduate after working for 40 years. It's grim. Sandy's story is the fictional account of a family that discovers an option that is becoming much more widely accepted. But it's based on a true story. It's fun and dramatic. It will leave you with hope that there is a better way. Those considering college may want to read this book before pulling the trigger!"

- Jordan Adler
Network Marketing Millionaire
Author of #1 Best Seller, *Beach Money*™

"A must-read for the person seeking financial freedom and an alternative to working a 9-to-5 job! Sandy provides a modern, fresh look into how we can create financial independence while building a legacy and living the American Dream. *Passive Income 101* provides a very modern and 'relatable' perspective into the home-based business industry."

- Sheri Henderson
Senior Sales Director, Mary Kay®
SheriHenderson.com

"My passion and mission is to help college students get not only the most out of college but also the most out of life. That's what my community DormRoomWealth.com is all

about. When I was in college, I was in sports, worked as an R.A., had good grades (and had fun too, don't get me wrong), but I always had in the back of my head that I'd need to get a "G.O.O.D." ("Get Out Of Debt" as Alexzandra says in the book) job when I was through. Then, like her, I had an 'epiphany' after reading Robert Kiyosaki's books and having my dad tell me we didn't have enough money to keep me in college, 3 semesters from the end. Although this book is told from a female's perspective, I was with Alexzandra every step of the way. If I'd had this in high school, I would have gotten on this path earlier. I strongly recommend *Passive Income 101* to the DormRoomWealth.com community, perhaps for younger brothers or sisters still at home who are wondering...where am I going? What am I doing? And most importantly, how am I going to make money and live my passion?"

- Curtis Lewsey
Network Marketing Leader / Master Trainer / Eagle Distributor
Founder & Chief Motivational Officer,
DormRoomWealth.com
Co-author, *Appreciation Marketing™; How to Achieve
Greatness Through Gratitude*

"There is a better way. You can create the life you dream of, and *Passive Income 101* shows people both young and old that you don't need to follow the crowd to be successful. This book is a page-turner and will have you inspired to follow your dreams, and think outside the box. Every high school

student and parent of high school students should read this book."

- Adam Packard
- Network marketing professional;
- Author of *Stay the Course*

"From the time I started to read *Passive Income 101*, I found it was witty, entertaining and incredibly real. Sandy Shepard has captured the true essence of the thoughts of not only a teenager of today, but also 35+ parents who have been through enough experience to realize that working for a Corporation or being self-employed isn't all that you thought it would be. I enjoyed the mix between a teenager's view and the adult view points, all while being entertained with the everyday activities of school, work and home life. Bob and I have been married for 42 years and are proud parents and grandparents, and truly can say that times have surely changed...and it's about time! *Passive Income 101* also guides you without you even realizing it in the fine art of how to be successful in an MLM company. I highly recommend this as a pre-requisite to starting your MLM business...no matter which one you choose!"

- Betty Ann Golden
Bob and Betty Ann Golden, top earners
in their MLM for the past seven years;
Master Trainers / Eagle Distributors / MLM Professionals

Passive Income 101 is destined to become an important work in the network marketing profession. Sandy captures so much of what network marketing is all about, through a clever and entertaining story. On the surface, it seems to be geared towards teenagers and twenty-somethings, but it's as important—if not more important—for their parents. I almost felt myself reliving my own network marketing journey in many ways."

-Tommy Wyatt

Network Marketing Leader / Master Trainer / Eagle Distributor
Co-author, *Appreciation Marketing™; How to Achieve
Greatness Through Gratitude*



About The Author

Sandy Shepard has more degrees than any sane person should. She has an Associates, a Bachelors, a quad-major Masters, and a Doctor of Laws degree. She is also a Certified Business Success Coach, and holds certificates in such

diverse areas as authentic movement study and practice, therapeutic bodywork, and advanced bartending.

She worked in the Business Affairs/Legal department at LucasArts, as well as software companies such as Mindscape, Broderbund, Mattel, and Scene7, winding up as general counsel. But everything changed when she found the right network marketing company.

Information about her two other books can be found at BeABondGirl.com. Information on her MLM can be found at DreamChoosers.com. She lives in Marin County, California, with her husband and enjoys speaking, training and traveling internationally.