SMART INCOME

WHY LEVERAGE
CHANGES EVERYTHING

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DEDICATION

For you, if you feel you're already doing more than enough, and something is still missing.

Solutions usually already exist. Sometimes we simply don't know about them. Sometimes we know, but don't use them.

This book is one small, smart step - alongside everything you're already doing. Because the time will pass anyway.

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INTRODUCTION

Do I really want to spend the next years of my life like this?

Have you ever had that feeling? You're doing everything the way you're "supposed to." You're growing, gaining experience, getting better at what you do. Maybe you've already achieved things that used to be only a dream. And yet, somewhere inside, a question keeps surfacing:

Do I really want to spend the next years of my life like this?

More months, more years. More duties, more responsibility - and at the same time, a growing need for time, calm, and space for what actually matters.

Maybe you know that feeling when your calendar is full, the days fly by, and yet one thought keeps returning:

"I'm working so hard... but am I building the life I actually want?"

For years I watched ambitious, responsible people who were ready to act - people who wanted more for themselves and their families. And I became more and more convinced that the biggest difference in our lives isn't only how hard we work, but also what decisions we make, what tools we use, and whether the way we're building our future is actually taking us where we want to go.

Some time ago, life put me back at square one. After my divorce, I had to rebuild a lot of things from scratch.

I remember that time very clearly. It wasn't one morning with a cup of coffee - it was months. Every morning I'd sit with a cup of coffee by the window in the small apartment I'd had to move into, trying to piece my life back together. Not just what was around me. Above all, what was happening inside me.

The separation didn't just end my marriage. Along with it, relationships I had long believed were real came to an end too. I hadn't expected that pain at all.

I needed time - not to forget, but to find myself again. To remember who I am once the roles I'd grown used to disappear. It was only after many months that I felt able to move forward. Not because I stopped being afraid - I was very afraid. I walked with shaking legs, but with every step I got a little more of myself back.

And that's when I started to notice something extremely important. Many of the things I had built on the outside could change. But what I had built inside myself - my knowledge, my experience, my skills, my way of thinking, the courage I had developed along the way - no one could take that from me.

It hit me that all that time, I hadn't only been building a business or a source of income. I had been building myself. A woman who, even after very painful experiences, can get back up and start again.

That experience taught me something else too: our most valuable assets don't always show up in a bank account. Very often, the most valuable asset is the person we become. Because when we invest in our knowledge, our mindset, our skills, and our character, we carry them with us no matter the circumstances. And that is something no one can ever take away.

That's why this book exists.

I don't believe in magic solutions. I believe in conscious decisions, good questions, the right tools. I believe that one piece of information received at the right moment can make us look at our possibilities in a completely different way.

That's how it was in my life. Not everything happened right away, and not everything was simple - but the decisions I made over the years brought me to the place where I am today.

Today I want to share with you a way of thinking that had an enormous impact on my life. Not to tell you how to live, and not to convince you to follow my path - but to show you another perspective. Because sometimes one new perspective can open a door we hadn't even noticed before.

There's one more thing I want you to know.

This isn't a book I wrote only to hand you knowledge.

Knowledge on its own, however valuable, is only a beginning. We can read hundreds of books, listen to countless inspiring stories, and still end up exactly where we started. Real change begins when we start using what we learn.

If, while reading, you feel that this way of thinking resonates with you - at the end of the book I'll show you a concrete tool as well. The same one someone showed me many years ago. A tool that let me bring together things that have always mattered to me: health, growth, collaboration, and building a future on my own terms.

Maybe for you this book will simply be an interesting inspiration. That's a value in itself. But maybe it will be the start of something more - the first step in a story you're only just beginning to write.

CHAPTER 1

Smart Income – Why Leverage Changes Everything

Not all income is created the same way.

I could tell you about a woman who, many years ago, as a young mother, was looking for a way to build a better future for her family.

She didn't want to choose between time with her kids and the chance to build an income. She didn't want her entire financial life to depend solely on the number of hours she worked. She wanted something more - more impact, more room to breathe, more say over her own time.

Looking back, I can see it was never only about the money. It was about freedom. About being present while my children were growing up. About the chance to build a life aligned with my own values.

Today I live by the Atlantic. Over the years I've been able to build a business, keep growing, and stay close to my family at the same time - watching my children grow up, traveling, living at a pace we chose for ourselves. Alongside that, we consciously built our assets and our financial security through investments as well. But where I live isn't the most important part of this story, and neither is the money itself. What matters most is that it all started with a way of thinking - with understanding one very simple thing:

Not all income is created the same way.

For most of our lives, we learn a very similar model. We study. We gain experience. We work. We get paid. And there's nothing wrong with that - work has value, professional growth has value, building competence has value.

The problem shows up when our own time becomes the only source of our income. Because time has one huge feature: it's limited. Every one of us has exactly 24 hours in a day. We can't increase them or get them back. We can only decide how we use them.

I watched many ambitious, hardworking, responsible people - people who genuinely wanted to build a better future for themselves and their families. And more and more I noticed that the problem is rarely a lack of desire. More often, the problem is the model.

Because if the only way to increase your income is to add more hours of work, sooner or later you hit a ceiling. Not because you lack ambition - simply because a day doesn't stretch. It's a bit like trying to cross an ocean by rowing faster and faster. You can have enormous determination, you can put your whole heart into it, but at some point it's worth asking yourself:

Is there another way to make the crossing?

This is where the idea of leverage comes in. Leverage means the result no longer depends solely on your personal effort in that moment. It's a principle that has always existed. Entrepreneurs, investors, and companies use it - people who understand that the biggest results very often don't come from doing more, but from building smarter.

For me it didn't happen in a single day. It was a process of learning, growing, and asking new questions - a process of gradually building something that, over time, began to function on a scale beyond my own working hours. That's when something changed that went beyond just how I earned money. There was more calm, more space, more freedom of choice. And for me, that has always been the greatest value of all.

For most of our lives we learn how to earn money. Much less often do we learn how to build a system in which the way we earn gives us more time and more options. And yet money is only one piece of it. The real question is:

Is the way I'm building my life actually taking me where I truly want to be tomorrow?

That's the question we'll start with.

TWO INCOME MODELS

Trading Time for Money vs. Building an Asset

MODEL 1 — Time for Money | MODEL 2 — Asset (Leverage)

Income rośnie tylko razem z liczbą przepracowanych godzin. Kiedy godziny się kończą - dochód też.

Value grows through leverage - a system, people, capital - regardless of how many hours you happen to work.

CHAPTER 2

See Where You Really Are

Is what I'm doing leading me to the life I actually want to create?

This isn't another chapter to read and set aside. It's a moment to pause - a chance to look at your life more honestly. Without judging yourself, without comparing yourself to others, without answering the way you think you "should." Just according to the truth.

Because only once we know where we really are can we consciously decide where we want to go.

Most people today aren't where they'd like to be. Not because they lack intelligence or aren't working hard enough. Very often, they've simply been running on a pattern for years - one they never consciously stopped to examine. Everyday life can swallow any of us whole: family, work, obligations, one more thing to take care of.

That's why it matters to pause every now and then and ask yourself one very honest question:

Is what I'm doing leading me to the life I actually want to create?

I know those moments well myself - times when, despite real awareness and a real desire to grow, life still managed to fill itself up with everyday matters. I know how important it is to check your direction regularly. You can move very fast, do a lot, stay busy all the time. But the most important question is:

Are we heading the right way?

Before you go further, I invite you to a short conversation with yourself. You don't need to show your answers to anyone or prove anything. Just answer honestly. For yourself.

What does your relationship with money look like?

For a moment, forget the specific numbers. This isn't about how much you earn - it's about how your money actually works. Ask yourself a few questions:

Is the money I earn today building my future, or mostly covering today's expenses?
Do I have a source of income that doesn't require my constant presence?
Is some of my money working for me, or am I still the only one working for it?
Do I have a conscious financial plan for the years ahead?
Don't judge your answers. Just notice them. Every change begins with awareness.

A short financial-freedom check

Don't look for the perfect answers. Look for the true ones.

How long could I maintain my current standard of living without actively working?
How many independent sources of income do I have?
Can my income grow without a proportional increase in the hours I work?
How much are my current actions actually moving me toward more freedom?

What holds you back most often?

Look at the list below. Don’t overthink it. Notice which answer comes to mind first.

☐ No time ☐ No money ☐ No knowledge ☐ No self-belief ☐ Fear of others’ judgment ☐ Fear of failure ☐ No support from those around me ☐ Putting decisions off ☐ Waiting for the perfect moment ☐ Not knowing where to start

Over time I noticed that very often the biggest obstacle isn’t our circumstances. It’s the beliefs we’ve accepted as truth. And beliefs can be changed.

Two possible futures

Picture your life three years from now.

Scenario one: nothing changes. The same decisions, the same actions, the same way of thinking. What does your everyday life look like? Your finances? Your energy? Your sense of control over your own life?

Scenario two: over the next three years you learn new things, grow your skills, make more conscious decisions, build additional opportunities, think more long-term. What does your life look like then?

Which vision feels closer to you? And, most importantly:

What single decision could move you toward that second version?

Truth is the starting point of every change. Only once we honestly see where we are can we decide where we want to go. This isn’t about judging your past. It’s about consciously creating your future. That’s what the rest of this book is about.

CHAPTER 3

Why Doesn’t School Teach Us How to Build Wealth?

And none of us knows how much of it remains.

For most of our lives we learn how to work. Much less often do we learn how to build wealth.

From an early age we hear the same messages: *“Study hard. Get knowledge. Find a good job. Have stable employment. Work hard.”* And I want to say this clearly - these aren’t bad pieces of advice. Thanks to them, millions of people gain a profession, develop their skills, and build a valuable life. I grew up in a world where this way of thinking felt completely natural too. It was only over time that I began to discover other perspectives and ask questions most of us are never taught to ask.

Why do some people, working just as hard, end up with completely different results? Why do some spend their whole lives trading time for money, while others gradually build more and more freedom?

I never found one single answer. But one thing became increasingly clear to me.

School teaches us **how to do a job.** It teaches us much less often **how to build assets.** And that’s an enormous difference.

For a long time, the word *“wealth”* felt like something very distant to me - I associated it with exceptionally rich people, big companies, or investors with enormous capital. Today I understand that wealth doesn’t start with millions. It starts with creating something whose value, over time, becomes greater than a single hour of our work. It can be a business, real estate, intellectual property, an investment portfolio - but also a well-built community, a team, or a project developed together with other people.

But there’s a deeper truth about wealth that rarely gets talked about.

Most of us see it the same way - as things we accumulate. A house, a car, savings in the bank, maybe an inheritance from our parents. Something tangible, something you can count, see, write into a notarized deed.

I believe the greatest wealth we have is none of that. It’s the time we have left on this earth.

And none of us knows how much of it remains.

Every hour of your life has its own value. For some it’s fifty dollars, for others five thousand - the exact number doesn’t matter. What matters is that every single day, whether we want to or not, we’re selling off a piece of that wealth. Hour by hour. Irreversibly. There’s no buying it back, no matter how much money we have.

That’s why, when something comes along with even the potential to hand us back a piece of that time - time we won’t have to keep selling for work, time we can spend actually living our life - we shouldn’t walk past it indifferently.

I remember a question someone asked me right at the start of my journey: *“Aldona, if time and money didn’t matter - what would you do?”* I closed my eyes. I let myself really feel it. And I answered: I would live on cliffs by the ocean.

At the time, it sounded like a dream that couldn’t come true. We thought maybe, somewhere in our fifties, we’d get there. Instead, at thirty-two, I packed up and left, to find out what it actually felt like to live by the ocean.

To this day, when the cold ocean water washes over my feet and the hot sun warms my skin, I still can’t quite believe it.

Assets aren’t reserved for the chosen few. They’re above all a way of thinking. Not everyone dreams of running a big company or analyzing the stock market - but everyone can start building something that, over time, creates value even when they’re not pouring every hour of their work into it.

I became very interested in the model I describe in this book. It didn’t promise fast results. Quite the opposite - what I liked most was that it was based on very simple principles that, repeated consistently over time, could create something far bigger. For the first time, I saw in it a chance to build my own asset - something that, month after month, could increase my sense of security, give me more freedom of choice, and gradually bring me closer to a life on my own terms.

There’s one more question that kept coming back to me for a long time. If building assets, using leverage, and creating multiple income streams has such a huge impact on a person’s future, why is so little said about it in school?

I think the answer is simpler than it might seem. The education system was built primarily to prepare us for a profession and for the job market. And there’s nothing wrong with that. The problem is that the world has changed a lot. Alongside doing a job, the ability to build assets, create additional income streams, and think long-term matters more and more. Many of us have to learn that on our own.

Financial education doesn’t end when we leave school. For many people, it only begins the moment they stop asking, **“How can I work more?”** and start asking, **“How can I build value that isn’t limited only by my time?”**

For me, that question was the start of a completely new path - one that led me to discover one of the most important concepts in entrepreneurship.

Leverage.

CHAPTER 4

Leverage in Practice

Is there another way to make the crossing?

I remember an image from many years ago. I was living in England at the time, working as a café manager. Every day looked almost identical. In the morning, crowds rushed in for coffee on their way to work; at lunchtime it got busy again - everyone in a hurry, glancing at their watch, having quick conversations, and heading back to their duties.

But between those hours, completely different people came in. They sat quietly at the tables, talked, read the paper, ate lunch without rushing. They were in no hurry at all. I remember watching them often and asking myself one question:

“How is it possible that some people live so differently?”

I didn’t know the answer back then. Now I know that many of them weren’t building their income solely with their own time. They had built something that worked alongside them. They were using leverage.

Put simply, leverage lets you achieve bigger results without a proportional increase in your own effort. It sounds like a business term, but in reality we encounter it every day. When a teacher prepares material that hundreds of people use, that’s the leverage of knowledge at work. When technology lets one piece of work serve many people at once, that’s the leverage of technology. When capital starts generating further returns, that’s the leverage of money at work.

But there’s one more kind of leverage that has always fascinated me the most - the leverage of people.

Imagine spending two hours a day developing a side project. Over a week, that’s about fourteen hours of work. Now imagine ten people putting in that same effort toward a shared goal. Are you working ten times harder? No. And yet the result the whole group produces is many times greater.

The world’s biggest companies aren’t built by one person. They’re built by people working together around a shared vision.

That’s when I understood the difference between two ways of thinking. Most people ask themselves, **“What more can I do?”** People who understand leverage ask, **“What can I build?”**

It looks like a small difference, but it changes everything. When you focus only on your own effort, the result ends the moment you stop working. When you build a system, a team, or an asset, you create value that can keep growing long after a single day of your work is done.

This doesn’t mean looking for shortcuts. Quite the opposite - building leverage takes patience. In the beginning the results are often small, and it’s easy to feel like nothing much is happening. But that’s exactly how everything truly valuable grows. A tree doesn’t grow in a day. Relationships aren’t built in a week. Health is the result of everyday choices. So is wealth.

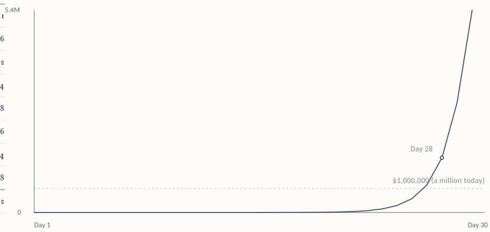
Imagine you’re offered a choice: a million dollars today, or a single penny whose value doubles every day. Most people, without thinking twice, would choose the million, because the result is immediate. But the power of exponential growth only reveals itself over time. For the first several days, the change seems almost invisible. Then the pace of growth starts to surprise you.

THE POWER OF COMPOUND GROWTH

The Penny That Doubles Every Day

A million dollars today - or a penny whose value doubles every day? See what happens after 28 days.

DAY	VALUE
1	$0.01
5	$0.16
10	$5.12
15	$163.84
20	$5,242.88
25	$167,772.16
27	$671,088.64
28	**$1,342,177.28**
30	$5,368,709.12



For the first three weeks, almost nothing happens. Then, within a few days, the penny overtakes the million.

That’s exactly how leverage works. The biggest results very rarely show up at the beginning. They show up for those who stay in the game long enough.

For me, leverage isn’t only a business-building strategy. It’s a way of thinking about life. I no longer only ask, **“What more can I do?”** Much more often I ask myself, **“What can I build right now that will still create value a year, five years, or ten years from now?”**

Because it’s not about working less or avoiding effort. It’s about making sure part of our work doesn’t end the moment we close the laptop, leave the office, or finish another day.

Real leverage doesn’t just give us more financial possibilities.

It gives us something far more valuable.

Time.

CHAPTER 5

What Really Stops People From Changing?

Courage doesn't mean the absence of fear. It means acting despite it.

If you've made it this far, one thought may have crossed your mind:

"This all sounds logical. If leverage is so effective, why doesn't everyone use it?"

That's a very good question. The answer isn't a lack of opportunity, intelligence, or potential. Most often, what stops us is something much more human - fear of change. Not the big, dramatic kind, but the quiet kind that shows up whenever we face something new.

That's completely natural. Our brains like predictability. Even when the current situation isn't ideal, it often feels safer than the unknown. Many people stay exactly where they are - not because they don't dream of change, but because uncertainty can feel more frightening than an uncomfortable routine.

Courage doesn't mean the absence of fear. It means acting despite it.

My own story looked exactly the same. When I started, I didn't know if I'd be able to talk about this opportunity with even a handful of people. I never imagined I'd one day build teams, run trainings, or speak in front of a crowd. I didn't discover those skills earlier - I discovered them along the way. I understand very well the people who think, **"This probably isn't for me."** I had the same doubts myself once.

Working with people, I noticed something else too. The stories are all different, but the fears are surprisingly similar. Some say they don't have time, others that they don't have money, others still that they lack knowledge, experience, or the right contacts. Behind most of these sentences, though, there's one question:

"Will I actually manage?"

And you know what? No one knows the answer at the start of the road. We only find out once we start walking.

For a long time, I asked myself: **"What if it doesn't work out?"** Over time, I replaced it with another question: **"What if it does?"** What if, a year from now, you're somewhere completely different? What if you meet people who change your life? What if you build something that serves you and your family for years to come?

Why do we so often weigh the risk of taking action, and so rarely stop to think about the risk of staying put? Maybe the biggest risk isn't taking action. Maybe the biggest risk is living the next five years exactly the same way - never finding out what we're actually capable of.

Every major change starts with a decision. Not when all our doubts disappear, or when we feel a hundred percent certain. It starts the moment someone says:

"I don't know how yet, but I want to find out what's possible."

From that moment, the first step appears. Then the next. The biggest changes rarely happen suddenly - they're the result of many small decisions made day after day.

I'd like to leave you with one question: **if you knew for certain you'd manage... what would you do right now?** Don't overthink the answer. Just write it down. Because that may well be where your next chapter begins.

Readiness rarely shows up before the first step. Most often, it shows up along the way.

CHAPTER 6

From One Decision to a New Life

I feared living a life where I'd never find out what was possible more than I feared failure.

In 2009, I wasn't planning to build a big business. I wasn't weighing different options or looking for the perfect solution.

At the time I was, above all, a young mother of two, and I felt one thing very strongly - I wanted to be present in my children's lives. I wanted to build something that would let me grow while never asking me to give up the most important moments with my family.

Life, though, sometimes leads us to places we never planned for. This opportunity came into my life almost by accident. My father got involved in a project and asked me to help with translation. At first, that's all it was to me - a favor, not the beginning of something that would, within a few years, completely change how I saw business, money, and possibility.

I found myself at conferences, listening to people's stories, translating presentations, and getting to know a way of thinking I found incredibly interesting. No one there promised easy success. A lot of what I heard lined up with something I had always wanted - the chance to build something valuable without giving up my family life.

I was a young mother of two at the time. Like most parents, we dealt with the everyday grind - bills, groceries, planning a household budget. We were living mostly off one paycheck. We didn't lack dreams. We lacked financial breathing room.

I cared a great deal about finding something I could grow without giving up my presence with my kids. If you're a parent, you probably know that feeling well - on one hand you want to secure your family's finances, on the other you don't want to miss the most important moments of your children's lives.

That's where I was at the time. Maybe, somewhere in the back of my mind, I kept returning to the image of the people I'd watched years earlier in that London café - people who decided for themselves how to spend their time. I didn't yet know how to get to a life like that. I just knew I'd like to have a similar choice one day.

That's when I discovered the business model I'm still involved with today. I remember my first purchase. The starter package cost around 400 zloty. For some, that's nothing; for others, quite a lot. For me, it was above all a conscious decision. I didn't treat that money as an expense - I treated it as an investment in the chance to find out where this road might lead.

I remember the excitement I felt at the time. I had the sense that I was choosing products built on knowledge, research, and very high standards. That trust made me decide to give myself a chance. The more I read, the stronger my conviction grew that there was something exceptional behind it. And at the same time, I was very afraid.

Interestingly, I wasn't wondering back then whether the products worked. I was wondering whether I'd be able to do it. Whether I'd be able to talk about them with other people. Whether I'd find partners. I know now these are exactly the same questions most people ask themselves at the start of a new path.

There's one more story I want to tell you. The biggest skeptic in my life wasn't a stranger. It was my own husband. For the first two years he was very critical of the whole idea - he didn't believe anything of value could come from it, he questioned the model, and sometimes he even made fun of it.

That wasn't easy. When we start doing something new, we badly want to feel supported by the people closest to us. It's so much easier to take the first step when someone believes in us more than we believe in ourselves - when they add courage instead of clipping our wings. I think we all wish for that.

At the same time, I noticed something quite interesting. When the roles are reversed and it's someone close to us telling us about a new idea, we very often become the biggest skeptics ourselves. We look for reasons it might fail. We warn. We push back. Sometimes out of care, sometimes out of our own fear, and sometimes simply because it's hard to believe in something we've never known before.

Looking back, I feel a lot of gratitude for that part of our story too. The fact that my husband was the biggest skeptic actually, paradoxically, ended up helping me - later on I talked with so many people who told me: *"My husband doesn't believe in it." "My wife thinks it's pointless." "My family says I should just drop it."* Every time, I'd answer with a smile:

"Relax. My biggest skeptic lived under the same roof as me."

After a while, though, something quite interesting happened. Nothing about the company, the model, or the principles changed - the information had been exactly the same the whole time. What changed was simply the way he looked at it. He calmly started analyzing how leverage really works, and he realized that a lot of the opinions he'd long considered his own were actually just borrowed beliefs - repeated so often they'd started to sound like undeniable truth.

At some point he set them aside and looked at the facts. The logic of the model simply started to click. It wasn't my arguments, my presentation, or emotion that convinced him. What convinced him was understanding - he saw that you could build an asset by using leverage and collaboration, that it wasn't about working harder but about using time more wisely, and that you didn't have to build everything alone.

The information had been the same the whole time. Only the way he interpreted it changed. And that changed everything. From that moment on, we started working together.

I didn’t know back then that this decision would become the start of one of the most important adventures of my life. Looking back from today, I can see that the biggest changes rarely start with big events. Most often, they start with one decision - the moment a person gives themselves a chance to find out what’s possible.

That’s what I did. I feared living a life where I’d never find out what was possible more than I feared failure. It was one of the best decisions I ever made. It changed far more than my finances - it changed the way I see myself, entrepreneurship, and the possibilities each of us can create if we’re brave enough to take that first step.

CHAPTER 7

Why I Stayed on This Path

I wasn't just building extra income anymore. I was building an asset.

The first results came faster than I expected.

First, we noticed changes in our family. My husband, the kids, and I came down with far fewer seasonal infections. We had more energy, felt better, and faced everyday life with more calm. I couldn't yet explain exactly why, but I felt I'd made a good decision.

A few weeks later, the first commissions arrived. They weren't large, but they made a huge impression on me. For the first time in my life, I saw that extra income didn't have to mean more hours at work. For a young mother, this was something far bigger than money - every commission became proof that you could help people, share something valuable, and build your own future all at once.

Over time I started to notice something else too. Every morning I'd log into my online office and very often see that my team had grown again. At first it simply made me happy. It was only later that I looked at it from a completely different angle. This is what leverage looks like in practice - not the version you read about in books, the real, everyday kind.

My results stopped depending solely on the hours I personally put in. Every person was building their own business, pursuing their own goals and dreams, and together we were creating something far bigger.

For the first time I saw a model where one person's success didn't take anything away from another. Quite the opposite - everyone's growth strengthened the whole community. For most of my life I believed that for someone to win, someone else had to lose. Here I discovered a completely different way of thinking. I wasn't just building extra income anymore. I was building an asset.

If someone asked me why I stayed on this path for so many years, I'd answer without a moment's hesitation. Not only for the money, though of course it mattered. I stayed for the people. For the growth. For the feeling that, with every passing year, I was becoming a better version of myself.

Over those years I took part in trainings, conferences, and events that opened up completely new perspectives for me. I met people from different countries. I visited places I'd never even dreamed of - Korea, the United States, the Alps, and many remarkable places in Poland. Every one of those trips reminded me how much growth begins right where the familiar ends.

But the biggest change happened inside me. When I started, I never imagined I'd be leading people, building teams, speaking on stage, inspiring others. I never planned any of it - each thing simply appeared naturally as the next stage of the journey. More and more, I felt I wasn't only learning entrepreneurship. I was learning myself. That was probably the greatest gift I received.

I came for extra income. I found far more - new skills, new friends, new possibilities, and a new version of myself.

Of course, not everything was easy. There were moments of doubt, there was criticism. As a young mother, I heard more often that I should do something more “reliable” than words of support. Looking back, though, I know every one of those moments taught me perseverance. I could see more and more clearly that I was creating something that, month after month, gave my family more choice and more freedom.

A few years later, something happened that had once seemed like nothing more than a dream. We packed our bags, left Poland, and moved to live by the ocean. The plan was simple - stay a year, slow down, get closer to nature, see what life was like in a place that had long pulled at our hearts.

That year is still going. Ten years have passed. Most of my mornings now start with the sound of the ocean. And very often my mind drifts back to the girl who, in 2009, decided to invest 400 zloty, with no idea yet where that road would lead her. All she wanted was to build a better future for her family. I look at her with enormous gratitude - because she had the courage to take that first step, even with no guarantee at all.

It’s because of that decision that I get to live today in a place I once only dreamed of. I believe more and more that the biggest changes don’t start with spectacular events. They start the moment a person gives themselves a chance.

CHAPTER 8

A New Beginning

For me, it wasn't an ending. It was a new beginning.

After seventeen years, I can say one thing - it works.

Not everything always goes perfectly, and challenges do come up along the way. But it works, because it's built on principles that don't change from one generation to the next. People will always need their health. They'll always recommend solutions that genuinely bring value. They'll always look for more independence. And they'll always grow faster in an environment of people who support one another.

I built this patiently and consistently the whole time. Every conversation, every relationship, and every person I met along the way added their own piece to something far bigger.

I didn't expect life to have one more, very important lesson prepared for me. Last year I went through a divorce. Like many women, I had to piece my reality back together - to answer, once again, the questions of who I am, what I truly want, and how I want to live going forward.

Along with the division of our assets, a certain chapter of my life came to an end too. The team and structure I had helped build over seventeen years stayed on the other side. For many people, that would be the end of the story. For me, it turned out to be the start of a new one.

I want to be clear about this: I lost the structure I had spent seventeen years building. But I didn't lose what let me build it in the first place - my knowledge, my experience, and my personal relationship with Synergy, the company I'm still connected to. That's exactly where I'm starting from now, building again from scratch - this time, choosing deliberately who I build it with.

Once the first wave of emotion settled, I began to see the situation from a different angle. It hit me that, this whole time, the real value had never been the structure, or the team, or the commissions. The real value was the knowledge, experience, and skills I'd gained every single day - understanding people, communication, leadership, entrepreneurship, knowing how to build a model like this from the ground up. No one can take that away.

Only then did I see that, over those seventeen years, I hadn't only been building a project. I'd been building myself. It turned out that everything I'd learned along the way was still with me. That thought brought me enormous peace. I wasn't starting from zero. I was starting with experience, and that's a huge difference.

Many people in a similar situation focus mainly on what they've lost. I consciously turned my attention to what stayed with me - and what stayed was everything I'd learned along the way. Instead of closing that chapter, I decided to write the next one. I'd walked this road once already. I know dreams can become reality. I know freedom doesn’t happen by accident - it’s the result of decisions, consistency, and the right tool.

Looking back, I’m grateful even for that difficult stretch. It showed me something extremely important: a person’s greatest asset isn’t a bank account, a company, or a team. Your greatest asset is who you become along the way. That’s something you carry with you everywhere, and it lets you rebuild from scratch whenever life asks you to.

For me, it wasn’t an ending. It was a new beginning.

CHAPTER 9

A Dream Needs a Map

Every change starts with a decision.

Dreams are important - they're what let us imagine a life different from the one we're living. The problem is that a dream on its own is rarely enough.

For a long time, I thought the biggest reward on this path would be the results - bigger income, travel, the chance to live life on my own terms. Although all of that brings enormous satisfaction, the greatest joy for me comes from something else entirely: watching people begin to see their own possibilities.

Over seventeen years I've met hundreds of people - of every age, from every kind of background, with completely different stories. But I noticed one thing that came up again and again. Most of them weren't lacking potential or a strong work ethic. What they usually lacked was the belief that they could build a life different from the one they'd always known.

Many people live as if life simply happens to them. Over time they start to believe that's just how their future has to look, that there are no other options.

I stopped believing that a long time ago. I've seen too many people start out from exactly the same place - full of doubt, convinced other people simply had a better starting point. And then I watched their lives start to change. Not overnight, not thanks to some lucky break. It changed because they made a decision and stayed consistent.

That's the moment that moves me most - the moment someone starts to believe their future hasn't been written yet.

Because plenty of people dream. Few build. The difference very often comes down to this: some only have a destination, while others also have a map - someone who has already walked the road and knows where the turns are, where it's worth speeding up, and where patience is needed.

The people around us matter enormously. I'm convinced a person grows much faster when they're not walking alone - when there are people nearby who aren't just saying it's possible, but are living proof that it actually is.

I once heard a line that stopped me in my tracks. It said we become the average of the five people we spend the most time with. Not the people we like best. Not the people we watch on social media. The people we actually spend the most time with, every single day.

I started paying close attention after that. How do these people live? What do they talk about? What do they believe about health, money, and life? Because if that line was true, then whether I liked it or not, I was slowly becoming more and more like them.

That was the moment I very consciously started changing my environment. It didn't mean turning my back on people. It meant taking responsibility for what I was feeding my mind every day. I started choosing books that grew the way I thought. The radio played less and less in the car - instead of random news and ads, I filled that time with audiobooks and conversations with people who had already achieved the results I wanted to reach.

Looking back, that was one of the best decisions I ever made. Because before my life changed, what I fed my mind every day changed first. Today I'm just as deliberate about who I spend my time with as I am about what I feed my body. Because both become part of who I am.

Most people don't need another motivational quote. They need to see the possibility, believe it's available to them too, and meet people who are already walking that road.

Freedom doesn't look the same for everyone. For some it means more time with family, for others it's travel, for someone else financial peace of mind, for someone else again, health. It's not about living the way I do. It's about having the chance to live the way you truly want.

Because every change starts with a decision. But it's a lot easier to walk a new road when there are people beside you who already know it.

This is, among other reasons, why this book exists - not as one more piece of information to read and shelve, but as a map to help you see new possibilities, and maybe take the first step toward the life you've long felt somewhere inside you.

CHAPTER 10

When a Dream Becomes Everyday Life

Life isn't made of big events. It's made of moments.

When people ask me what I'm most grateful for today, they usually expect an answer connected to where I live - the Atlantic, the sunshine, the travel, the greater independence. The truth is much simpler.

I'm most grateful for this moment. For the here and now. The past is already gone, and the future doesn't exist yet - the only time we can truly experience is the present one. I deeply appreciate my morning coffee, a calm conversation, my children's laughter, a workout, the sight of the ocean. These are ordinary moments - and at the same time, they once felt like a distant dream.

Every morning I wake up in a place that, many years ago, existed only in my imagination. Before the house fills up with the day's activity, I sit with a cup of coffee and simply am - without rushing, without constantly checking the clock. That's usually when I remind myself that life isn't made of big events. It's made of moments.

Then my partner gets ready for his day, and I put on my workout clothes and start training. Movement matters to me not because I have to - it's my choice, because I want to feel good in my own body. I want the energy to live, to act, and to keep chasing new dreams.

After my workout, the house wakes up. The kids start their day. I have five of them, and they've always been one of the biggest reasons I valued the chance to build a life on my own terms so much. I wanted to be present - truly present, not only when I happened to have some time left over.

We chose to homeschool. We don't see it as the only right path - it simply fit our values. It gave our family something incredibly valuable: flexibility, the chance to spend time together, room to live at our own pace. For some people it'll be the perfect fit, for others it won't. And that's exactly the point - freedom means having a choice, not everyone living the same way.

During the day I work. I write, talk with people, run meetings, create content, answer messages. But work isn't something separate from life anymore. I don't count down to the weekend, and I don't dream of a vacation from my own everyday life. I simply like the life I've built.

Of course, that doesn't mean every day is perfect. Like anyone, I have my challenges, harder moments, problems to solve. But something far more important has changed - a sense of agency. The awareness that I have influence over my decisions, and that I can build a life aligned with my own values instead of just adapting to circumstances.

One of my more recent dreams was learning to ride an enduro motorcycle. To a lot of people that might seem like an ordinary thing, but for me it became a symbol - proof that it’s never too late for new dreams, and that age doesn’t set the limits. I love riding to places you can’t reach by car - forests, cliffs, trails hidden far from the main roads. Because the most beautiful places are very often found off the beaten path. Life is exactly the same: the fact that most people choose a certain road doesn’t mean it’s the right one for everyone.

For me, success doesn’t mean a perfect life. It means being able to live in line with who I am, being close to the people I love, deciding how I spend my own time, chasing my dreams without asking anyone for permission.

That’s what I’m most grateful for today. Not the place I live, not the things I’ve gathered along the way. I’m grateful for the courage to walk my own road, and for knowing that the life I’m living now didn’t happen by accident. It was built slowly - decision by decision, day by day.

If there’s one thought I’d like to leave you with after this chapter, it’s this: you don’t have to live according to someone else’s script. You have the right to create your own definition of success, and to dream of a life that feels far away today. And then, step by step, start building it.

Because the life you dream of doesn’t appear in a single day. It’s built exactly the way mine was.

CHAPTER 11

The Most Important Lesson of This Path

When Life Tests How Much You Really Want It

A lot of people ask me what made it work for me. Did I catch the right moment? Was I lucky? Did I know the right people?

I always smile at questions like that, because the truth is far less spectacular than most people assume. I didn't have a ready-made plan, or any guarantee of exactly where this road would take me. I had my own experiences, my values, and a huge willingness to learn - but a lot of what building this business actually took, I simply learned along the way.

And I had one more thing. I knew very clearly what I wanted. Or maybe it would be more accurate to say I knew what I no longer wanted. I didn't want to live in constant rush, to make my entire life subordinate to work, to keep putting my dreams off, or to wake up one day realizing I'd lived out a script someone else had written. I didn't want to wait until retirement to actually start living.

That was the most important decision. Not the decision to start a specific project - the decision that I wanted to live differently.

A lot of people wait until they're "ready" - for a better moment, more confidence, more money, better circumstances. The problem is that moment very often never comes. Months pass, then years, and the dreams stay exactly where they were - filed under "someday." Meanwhile, life doesn't change when we're ready. It changes when we make a decision.

But there's one more thing that gets talked about far less often. Once you truly know what you want, life doesn't get easier. Quite the opposite - sooner or later, it will test how far you're really willing to go. That's when most people turn back. The first rejections show up, the first mistakes, exhaustion, criticism, doubt, and sometimes a lack of support from the people closest to you. That doesn't mean you chose the wrong path. It's simply part of every major change.

I look back on those moments with gratitude, because they taught me the most. Looking back now, I can see clearly that what sets apart the people who reach their goals is rarely talent, intelligence, or experience. Most often, what sets them apart is one thing - they don't give up when things get hard.

I've heard the same fears from people over and over: "I don't have time." "I don't know the right people." "I can't sell." "I'm too young." "I'm too old." "I have kids." "I have a loan to pay off."

I really do understand those fears - I could have said most of them myself once. But there's one problem: none of them change reality. Neither does overthinking, putting off decisions, or waiting for a better moment. What changes reality is action, even when it's imperfect at first. I don't know anyone who learned to swim by reading books about swimming, or who built the life of their dreams purely by thinking about it.

I’d be dishonest, though, if I left out one very important thing in all of this. Freedom is a beautiful word, but very often what stands behind it is a solid financial foundation. We can talk about dreams, time, and possibility, but a peaceful life also requires well-organized finances.

Money isn’t the most important thing, but it gives you choice. And the absence of choice is the opposite of freedom.

I never dreamed of money for its own sake. Money is a tool - it buys you something far more valuable: time, peace of mind, and the ability to make decisions that align with who you are. I believe in building multiple sources of income. Not to impress anyone or to accumulate more things. To have a choice. Because a person who has a choice lives differently from one who has to.

Maybe you’re holding this book right now and somewhere deep down you feel there’s more possibility out there for you than you can currently see. I think it’s worth taking that feeling seriously.

If I had to leave you with just one thought from this part of the book, it would be this:

All you need is to know what you truly want. And then not to give up on that road just because it got hard.

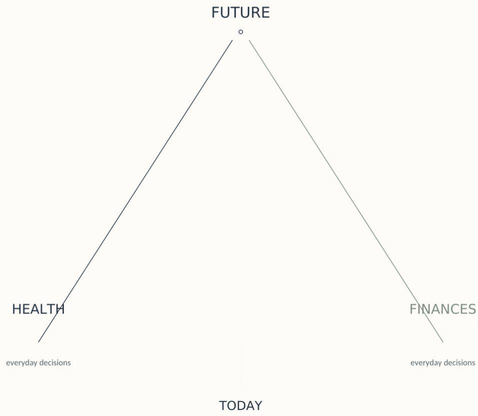
Since we’re talking about quality of life, freedom, and possibility, there’s one more pillar we can’t skip. Because even perfectly organized finances won’t give us a full life if we’re missing the health, energy, and strength to actually pursue our dreams.

Because real freedom begins the moment we have the time, the means, and the energy to actually use it.

TWO INVESTMENTS IN THE SAME FUTURE

Health and Finances Grow by the Same Law

Everyday, unremarkable decisions. Barely visible today - in a few years they'll add up to the same thing: your future.



Health – every day	Finances – every day
movement	knowledge
sleep	assets
nutrition	leverage
recovery	investing
nitric oxide	patience

The best decisions we can make are the ones whose results aren't visible right away.
You only see them years later. Health and finances work exactly the same way.

DLACZEGO LEVERAGE ZMIENIA WSZYSTKO

CHAPTER 12

PILLAR I – Delivery: Where Health Really Begins

Health – like financial freedom – isn't built by accident.

Throughout this book I've talked about foundations - that before you build anything lasting, you need to understand what it's built on. It's exactly the same with the body. It has its own foundations too, and they're really not complicated.

We can chase the newest diet, the trendiest supplement, or the latest thing from the internet. But if we skip what's actually the foundation, it's hard to build anything that lasts.

Picture your body like a house. It doesn't matter how good the food in the kitchen is if the road leading to the house is blocked - none of it will ever get there. That's exactly how our bodies work. Billions of cells are at work in us every day - some producing energy, some repairing themselves, some protecting us. For them to do that job, they need one thing: oxygen and nutrients actually have to reach them.

That's the first pillar. I call it delivery.

I once came across a topic that sounded like something out of a chemistry class - nitric oxide. The name doesn't exactly inspire excitement, but what it does in the body is actually simple to understand: it helps blood vessels stay flexible, so they can widen when we need more blood and oxygen - during movement or recovery, for example. Our blood vessels aren't rigid pipes. They're a living network that responds in real time to whatever we need.

Once that clicked for me, everything fell into simple logic: a well-functioning bloodstream means a better delivery of oxygen and nutrients to every cell. Taking care of it stopped being something extra, something "for insiders." It became as natural as brushing your teeth - we don't do that because we're afraid our teeth will fall out tomorrow. We do it because we know small neglects, repeated for years, eventually catch up with us.

There are things you can't "unsee" once you know them. A bit like a kernel of corn that turns into popcorn under heat - it never goes back to its old shape. Certain knowledge works the same way: once it really lands, it changes how you make everyday decisions.

Our bodies aren't weak - they're remarkable and deserve good conditions to work in. But with age, and under stress, a sedentary lifestyle, or poor eating, those natural processes start to slow down. That's when we start noticing signs that a lot of people write off as "just part of getting older": less energy, slower recovery, lower stamina.

I know a woman who’s taken great care of her body and lifestyle for over twelve years. At 65, she recently took a metabolic age test - the result came back like someone much younger. I also know someone a few years younger than me whose same test showed the exact opposite. The difference doesn’t come from genes or luck. It comes from what we do every day, even when we don’t see the effect right away.

There’s nothing extraordinary or complicated about any of this. It’s simply this: everything has to reach where it’s needed first. Only then does it make sense to talk about the next pieces of the puzzle. Because health - like financial freedom - isn’t built by accident. It’s built from the ground up.

CHAPTER 13

PILLAR II – Nourishment: What Your Body Builds Health From

In life, we pay for everything.

Once we know the body has to deliver oxygen and nutrients where they're needed, a natural question follows: what does it actually have to deliver? Because the best road in the world is useless if there's nothing on it to carry.

Our bodies rebuild cells, repair tissue, produce hormones and antibodies every single day - and they do it nonstop, even while we sleep. For that enormous job, they need raw material. Not to satisfy hunger. To have something to build with.

I once asked myself a question that completely changed how I looked at food: **am I actually nourishing my body, or just filling it up?**

For most of our lives we look at food through the lens of taste and calories - "will this make me gain weight?", "how many calories is this?" But the body doesn't count calories. It asks: did I get the material to build a new cell? Do I have what I need to recover? That was a big shift for me - I stopped seeing food as a way to satisfy hunger and started seeing it as building material. Vegetables, herbs, good protein - that's not "health trend" talk, that's simply the bricks the body is made of.

These days, hardly anyone still insists that what sits on supermarket shelves nourishes us the way it should. Heavily processed food isn't really a controversial claim anymore - it's simply something every one of us already carries as common knowledge. We know that processing comes at the cost of nutrients our bodies never receive, while in exchange we get an entire litany of E-numbers our bodies were never built to handle. No one needs convincing of this anymore. We just need reminding.

Protein was never a surprise to me - having been physically active for more than twenty years, I always knew my diet needed to contain enough of it. But the more I understood how the body actually uses it - muscle, hormones, enzymes - the more clearly I saw that this isn't just about how you look. It's about what kind of body you'll be living in twenty or thirty years from now. Whether you'll have the strength to move, to play with your grandkids, to get on a motorcycle. The rest - what a modern diet often doesn't provide enough of - I simply make up for. Nothing exotic. Just enough so the body has what it needs to do its job as well as it possibly can.

Because here's the truth: **in life, we pay for everything.** The only question is how. We can pay the price of daily discipline, or the price of years of neglect - with our health, our energy, and later, often, with money spent on treatment. I'm not writing this to scare anyone. I'm writing it because I'd rather pay a small price every day than a much bigger one twenty years from now.

That doesn’t mean I have to be perfect. There are days when, between work, the kids, and training, not everything goes the way I planned - and that’s fine. Health isn’t built from one perfect meal, any more than wealth is built from one good decision. It’s built from hundreds of small choices.

I ask myself less and less often, “what am I in the mood for,” and more and more often: **“did I give my body today what it needs to be able to take care of me?”**

And that’s really it. No magic, no miracle powders. Health starts with simply giving the body what it’s owed - regularly, without going overboard, without perfection. The rest takes care of itself.

CHAPTER 14

Why Knowledge Alone Doesn't Change Your Life

WHY LEVERAGE CHANGES EVERYTHING

What you don't change – you're choosing.

CHAPTER 14

Over the last few chapters we've talked about health - how much it matters that nutrients are actually delivered where they're needed, what the body builds every cell from, and how health isn't an accident but the result of everyday decisions.

At some point I started asking myself a very simple question: **if all of this makes sense, why do so few people actually put this knowledge into practice?**

The longer I watched people, the more I came to one conclusion. The problem is rarely a lack of information. Almost everyone knows it's good to move more, sleep well, drink more water, eat more vegetables, manage stress, save money, build an extra source of income. We know an enormous amount. And yet most people don't do either one.

Why?

I understood something very important then. **Knowledge on its own doesn't change your life.** What changes it is your mindset. That's what drives our everyday choices.

We can know it's good to move more - but if we've spent our whole lives hearing that after a hard day the best thing is to just relax on the couch, it's very hard to build a new habit. We can know that modern food isn't what it was decades ago - but if we deeply believe that "eating normally is enough," no amount of research in the world will change our behavior. We can know there are ways to build assets - but if we've heard since childhood that money is earned only through hard work, every other possibility will feel suspicious.

I understood more and more that knowledge very often loses to belief. Only once the mindset shifts does knowledge start turning into action.

That's how it was for me. Once I understood the importance of a healthy cardiovascular system, I stopped debating every day whether it was worth taking care of. I simply started doing it. Once I understood how important it is to give the body the right material to work with, I stopped treating food purely as a way to satisfy hunger. I started seeing it as an investment in my future health.

It isn't hard to be disciplined once you understand why you're doing something. I often repeat one line to myself:

What you don't change, you're choosing.

At first glance that might sound too harsh. It's easier to believe that our lives are shaped entirely by circumstance - no time, no money, other people, bad luck, genes. Of course there are things beyond our control. Every one of us faces situations we didn't choose - but every day, we choose what to do about them. That's where responsibility begins.

If I don't change how I eat year after year, I'm choosing the consequences of that lifestyle. If I don't start building assets, I'm choosing a future based purely on trading time for money. If I keep putting off important decisions "for later," I'm choosing a life that just happens on its own.

That sentence isn't meant to blame anyone. On the contrary - for me it was one of the most liberating thoughts I've ever come across. Because if our everyday decisions created the life we're living today, that means the future isn't something that happens to us.

It's something we build – one decision at a time.

The hard part was never gaining the knowledge. The hard part is staying with it long enough for new decisions to become everyday habits. Life snaps back into its old rhythm very fast - work shows up, obligations, tiredness, the kids, the phone, notifications, urgent matters. And what felt so important just a week ago quietly slides down the priority list. It hasn't stopped mattering - everyday life has simply taken the wheel again.

The people around us matter enormously. The conversations we have. The values we see modeled every day. It's very hard to keep thinking differently than everyone around you for long. It's much easier to grow when you're surrounded by people who actually live what they teach.

The biggest changes in my life never started with another book. They started with a decision. And then with the people who helped me stick with that decision long enough for it to become part of my life. Knowledge on its own was never the greatest value. The greatest value is people and environment that help us live in line with what we already know.

We don't need to know more. We need to start living in line with what we already know.

And if our decisions come from our mindset, it's worth asking one more question: where did that mindset actually come from?

HOW CHANGE REALLY HAPPENS

Nothing changes by accident – it changes step by step

01
Thoughts
What you tell yourself every day about who you are and what's possible.

→

02
Decisions
The moment a thought turns into an actual choice.

→

03
Habits
What you do so often it stops requiring motivation.

→

04
Future
The sum of thousands of repeated habits - your life a few years from now.

Change the first link, and the whole chain moves.

CHAPTER 15

When It Stops Being Easy

Easy actions very often lead to a hard life.

Every one of us has, at least once in our lives, made a decision meant to change something. Starting Monday, I'll eat better. I'll move more. I'll start saving. I'll find an extra source of income.

The decision itself isn't the hard part. What's harder is what happens a few weeks later. Because life tests very quickly just how much we actually care about what we decided. Tiredness shows up, lack of time, other people's opinions, the first setbacks. And that's when a lot of people conclude they must have chosen the wrong path.

More and more, I've come to believe that difficulty is rarely a sign to turn back. Much more often, it's a test of whether we really want to reach the goal. I've noticed people frequently confuse discomfort with being wrong. If something stops being easy, they assume it's not for them. And yet that's exactly how we learn to walk, learn a new language, build fitness, grow a business, build relationships. I don't know a single worthwhile thing in life that doesn't demand persistence from us.

I often remind myself of another thought:

Easy actions very often lead to a hard life. Hard actions, done consistently over a long time, lead to a life that's much easier.

It's easy to put off exercise until tomorrow. Harder to actually go train. Easy to spend all your money. Harder to save some of it. Easy to give up on a dream. Harder to take one more step every day. It's not the individual decisions that build our lives. What builds them is what we do once the initial enthusiasm has worn off.

A lot of people give up on their dreams. Not because they stopped wanting them. They simply forgot why they started in the first place. When we remember our "why," it's easier to get through the moments of doubt. Because we know what we're doing the uncomfortable things for.

Looking back, it was the same for me. What mattered most wasn't the decision to start, but the fact that I didn't quit once the first difficulties showed up - and they showed up fast. There was doubt, there were other people's opinions, there were moments when results weren't coming as quickly as I wanted. I'm grateful for all of it. It taught me that persistence matters far more than initial enthusiasm.

And that the most valuable things are rarely born from one big burst of effort. They come from small decisions we don't abandon just because things got hard.

Don't let a temporary difficulty take away the future you actually want.

CHAPTER 16

The Model That Let Me Build a Different Future

I wasn't looking for another job. I was looking for a way to make my future look different.

After reading the previous chapters, you might have one question in mind: **this all sounds logical... but what does it actually look like in practice?**

For a long time I asked myself that exact question. I already understood the idea of assets. I understood that time alone would never get me to the freedom I dreamed of. But I didn't have big capital. I wasn't running a large company. I didn't know any investors. I was just an ordinary mom who wanted to be present for her kids while also building a different future for her family.

It seemed to me there were only two options: working for someone else, or running your own business. Both are honest paths, both can bring satisfaction. But they share one thing in common - income depends heavily on your time. The more I thought about it, the more I realized time itself was the biggest constraint. Everyone has exactly the same amount of it. Twenty-four hours a day isn't negotiable.

That's when Robert Kiyosaki's concept of the cash flow quadrant really struck me. For the first time I saw that there were models that let you build assets without needing millions in the bank. I didn't yet know what such a model looked like - until I saw one, at the very same conference I'd gone to as my father's translator.

What surprised me most was how naturally it worked. People used products they found valuable. They talked about them with others. The people who wanted to use them too became customers. Some decided to go a step further and started building their own community of customers and partners. They didn't have to - they wanted to.

What I liked most was that no one had to be extraordinary. You didn't need to know thousands of people, be a great speaker, or become the best salesperson. Everyone contributed something - some shared knowledge, others their own story, someone invited friends to a meeting, someone else simply talked about a solution they used themselves. Everyone did a little, but everyone did something. And out of those small actions, something much bigger started to take shape - a community of people who were increasingly taking conscious care of their health, feeding their families better, learning entrepreneurship, building extra income, and helping the next person do exactly the same.

The longer I watched it, the more I understood that the real strength of this model isn't the products or the compensation plan. The real strength is the people. Because when one person changes their life, it affects the people around them too. And when there are hundreds or thousands of those people, the whole community's way of thinking starts to shift.

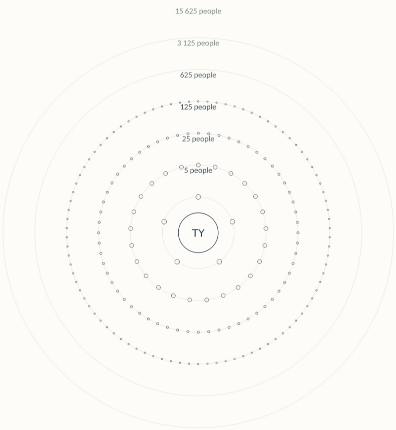
I thought back to the penny story I mentioned earlier. For a long time I thought it was only about the power of time. Later I understood it's also about the power of collaboration. On my own, I can help a few people. But if each of them helps a few more, you get an effect no single person could ever achieve alone.

In that first team, the one I built together with my husband, I personally sponsored maybe eight people. Not a thousand. Not hundreds. Eight. The rest of that community didn't come from me reaching crowds - it came from each of those eight people doing exactly what I did: helping a few more. You don't need crowds. You need a few people and patience.

LEVERAGE IN PRACTICE

When Everyone Does Just a Little

You help, say, five people get started. Each of them does exactly the same - helps five more. And so on.
(The number 5 is just an example – for you it could be more or fewer. It's about the principle, not the exact number.)



Just like the penny that doubles every day – the further it goes, the stronger the effect of that same small decision.

That’s how leverage works. It’s not about one person working harder and harder. It’s about many people each doing a small part, and the result reaching far beyond what any single person could accomplish.

During that same conference, I noticed something else too. Not everyone looked at the model the same way. Some were fascinated by health, others by the science, and others still saw, from day one, mainly the chance to build an asset. And I think every one of those motivations is valid - everyone starts their own road from a different place.

I know people who fell in love with the products. I also know some who said openly: “I don’t know much about supplements. But I understand entrepreneurship.” They saw the idea of leverage, understood that time was going to pass regardless, and decided to use it to build an asset. Some of them built organizations of thousands of people - not because they were the best salespeople, but because they knew how to show others the possibility of building a different future.

I was closer to that second group myself, at first. Of course the products interested me, and over time I got to know the world of health much more deeply, but if I’m completely honest, what pulled me in the most was the chance to build an asset. I used to joke that if you can support your body with the right supplementation, you might as well think about supplementing your bank account too. That line still makes me smile - because that’s exactly how I saw the opportunity back then.

I wasn’t looking for another job. I was looking for a way to make my future look different. My mentor used to repeat one line: **“I believe in smart thinking.”** I really took a liking to that.

If there’s a way to build a future smarter, not just harder. If you can use leverage instead of relying entirely on your own time. If you can help people while also building an asset for your own family. Why not use it?

Time is going to pass anyway. In five years, every one of us will be five years older. In ten, ten years older. That won’t change. The only question is: **what will grow along with that passing time?**

That’s when I understood I wasn’t just choosing a way to earn money. I was choosing a way to build my future.

THE CASH FLOW QUADRANT

Where are you standing today?

Four ways of earning money. See where you are now - and why it's worth consciously moving in one deliberate direction.

LEVERAGE WORKS - SYSTEM, CAPITAL, OTHER PEOPLE

FOR YOURSELF

FOR SOMEONE ELSE

E - EMPLOYEE

Employee

- Works the most of all four groups
- Has the least time for themselves
- Earns the least of the four paths
- Most people in the world are here

Population

B - BUSINESS

Business Owner

- Built a team - other people work for them
- No longer has to work as many hours personally
- Significantly more money, a bit more time
- But still has to watch over the business

Population

S - SELF-EMPLOYED

Self-Employed

- Usually a higher rate than employment
- But only earns when actually working
- Their time is still a hard constraint
- A bit better than employment - same mechanism

Population

I - INVESTOR

Investor

- Fewest people in the world are here
- Has the most time of all four groups
- Earns the most - often passive income
- Uses leverage so money works on its own

Population

YOU WORK - WITH YOUR OWN TIME

It's not about stopping work. It's about making sure that, over time, it isn't only your own time working for you.

CHAPTER 17

Our Beliefs Are Often the Biggest Obstacle

Questions open your mind. Answers very often close it.

There's a question I've been asking myself more and more for years: **is what I think actually mine?**

It sounds a little unusual. And yet the longer I watch other people and myself, the more I've come to believe that a huge share of our decisions doesn't come from facts. It comes from beliefs.

Beliefs are remarkably clever. They don't say, *"This is just my opinion."* They say, *"This is simply how it is."* That's exactly why they're so hard to notice. We don't argue with them, we don't check them - we treat them as reality.

There's a story that's stuck with me for a long time. It's about an elephant. In India, when an elephant is still young, it's tied with a thick chain to a sturdy stake driven deep into the ground. The young elephant tries for a long time to break free - it pulls, it strains, it fights. But it has no chance; it's simply too weak. After many attempts, it stops trying.

Years pass. The elephant grows up. It becomes one of the strongest animals on earth - it could easily pull a wooden stake, or even a small tree, right out of the ground. And yet, all it takes is a thin rope tied to a small stick in the ground. It doesn't try to leave. It could, easily - but over the years, it learned one thing:

If something is tied to my leg, I cannot get free.

That belief became stronger than its actual capability.

The first time I heard that story, I thought about it for a long time. I concluded that many of us function exactly the same way. We're not limited by reality. We're limited by the way we learned to see it.

That's why the story of Dan Higginson, the founder of Synergy, made such an impression on me. Dan grew up in a home where referral marketing had a very bad reputation - his parents had had unpleasant experiences with it, and from a young age he was told it was something to stay far away from. He never analyzed the model, never actually looked into it, never checked the facts. He simply believed he already knew what it was.

When, as an employee at another company, he was told to attend a conference on referral marketing, he was disappointed. He didn't want to go. He thought it would be a waste of time. But during that conference, something happened that completely changed the way he saw it. No one tried to convince him of anything. For the first time, he allowed himself to set his own beliefs aside and honestly look at reality. He met people. He heard their stories. He saw a model that looked nothing like the one he'd carried in his head for years.

That led him to ask himself a very simple question: **what if, my whole life, I've been defending not the truth, but just my own belief?**

That question stayed with me too. Since then, I've watched myself more and more closely. When information comes along that I disagree with, I try not to react right away. First I ask myself: **am I really rejecting this information, or just defending a belief I've been carrying for years?**

That isn't easy. Because beliefs don't look like beliefs. They look like facts. We often hear things like: "I don't believe in supplements." Or: "You have to work hard to earn good money." Or: "That kind of thing only works for a chosen few." I don't try to argue against that anymore. I know logic very rarely wins against a belief. If a person won't allow themselves to look a little wider than they have so far, even the best arguments have no chance of getting through - not because they're wrong, but because the door is locked from the inside.

At that same conference, I heard one more story. Diana's story. She was a single mother raising kids, in debt, unsure how she'd cover her everyday expenses. She wasn't telling her story to impress anyone. She spoke calmly, without grand words - about her worries, her responsibilities, the small decisions she made every day.

I listened to her, and for the first time I thought: **if she managed to build a different future for herself, why wouldn't I be able to?**

It wasn't envy or admiration. It was hope. We don't need to see a perfect person. We need to see someone who, not so long ago, stood in exactly the same spot we're standing in now.

I didn't make my decision that day because someone convinced me. I made it because, for the first time, I thought that maybe the beliefs I'd carried until then didn't tell the whole truth.

Looking back, I realize that out of that entire conference, three stories stayed with me the most. The elephant's story. Dan's story. And Diana's story. One showed me what beliefs are. The second proved you can change them. The third gave me the courage to take that chance in my own life.

Since then, I look for new questions far more often than new answers. Because questions open your mind. Answers very often close it.

I don't expect you to believe everything you've read in this book. That's not my goal. I'd simply like to invite you to a short reflection: is there a belief you've carried for years, one you treat as an obvious truth, that you've never actually put to the test? Maybe it's about health. Maybe money. Maybe entrepreneurship. Maybe yourself.

There’s a line from Wayne Dyer that’s stayed with me for years: **“When you change the way you look at things, the things you look at change.”**

The longer I live, the more I understand what it means. The world very often stays exactly the same. Only the way we look at it changes. And along with that, we start noticing possibilities we simply couldn’t see before.

And maybe the greatest courage isn’t changing your whole life. Maybe the greatest courage is allowing yourself to question a belief that, for years, felt like an undeniable truth.

CHAPTER 18

Why Synergy?

If something is going to be an asset, it can't be built purely on momentary excitement.

Throughout this book, we've kept returning to one theme - conscious decisions. Because whether we're talking about health, finances, or building a future, every major change starts with a decision. But I also believe good decisions shouldn't rest on emotion alone. They need foundations, information, facts.

When I look at any business opportunity, promises alone never interest me. I look deeper - at the history, the stability, the values, the people. At whether, ten or fifteen years from now, I'll still be proud to put my own name next to this project. Because if something is going to be an asset, it can't be built purely on momentary excitement. It needs a foundation.

I've been with Synergy for over 17 years - first building that first team, and today, building another one, from scratch. No one talked me into it, and I didn't make that decision based on emotion. I stayed because, despite everything that's changed, that choice has stayed aligned with what matters to me.

I've watched plenty of trends come and go over the years - projects that showed up fast and disappeared just as fast, promises of easy results. Over time, I came to appreciate something that might sound a lot less exciting.

Stability.

Synergy has been operating continuously since 1999, as part of Nature's Sunshine Products - a company listed on the Nasdaq stock exchange since 1972. I'm not saying this to make a sales pitch. I'm saying it because when I'm building something meant to support someone else's future, I want to know for myself that there's more behind it than a good presentation.

The other element that has always mattered just as much to me is the products. Passing trends and catchy slogans never interested me - what interested me was quality, and whether I could stand behind them with full conviction. Because a recommendation only means something if it's genuine.

For more than 17 years I've watched this company not through the lens of a presentation, but through the lens of everyday life - month after month, year after year. It's easy to build something that works for a moment. It's a far greater achievement to build something that keeps working, consistently, for years.

I never saw Synergy as a passing opportunity. I saw it as an asset.

But despite all the facts, the numbers, and the company's history, one thing always matters most to me. **The person.** The company is just a tool, the product is just a tool, the business model is just a tool. Real change only begins the moment a person decides to use the possibilities available to them.

I'm not claiming this is the only path, or that everyone has to choose it for themselves. But I can say one thing: if I had to make this decision all over again - with the experience I have now, and the life I've built because of it - I would make exactly the same choice.

CHAPTER 19

The One Decision No One Can Make for You

What if this one decision could be the start of something you can't even imagine yet?

If you've made it this far, you probably have a few questions in your head by now. You might even be thinking: **"This all sounds really good… but…"**

And you know what? That's completely natural. Whenever something new shows up in our lives, our minds start looking for reasons it might fail. Not to work against us - quite the opposite, they're trying to protect us from disappointment, from mistakes, from the unfamiliar. The problem is that the very same mechanism that protects us from risk very often protects us from change too.

Because everything that feels familiar to us today was once new. When I look at people who've spent years building something worthwhile, I see one thing they all have in common. They didn't start out with all the answers or a guarantee of success. They started because they saw a possibility and gave themselves room to find out where it might lead.

Because the problem was never the questions themselves. Questions are good - they show we're treating our decisions responsibly. The problem starts once we let fear answer for us.

I've heard hundreds of questions and fears over the years - from people of every age, every background, every kind of story. And yet, more often than not, the same few sentences kept coming up.

"I can't sell." This is one of the most common things I hear, and I always understand it completely. If we imagine our job is to convince the entire world, a model like this really can feel hard. But that was never what it was about. It's not about convincing everyone, or pushing people who aren't interested. It's about passing along good information, finding a few people who see the same value in it that you do. The rest is always up to the other person - everyone has the right to say yes, and everyone has just as much right to say no. I've never seen myself as a salesperson. I've always seen myself as someone sharing a possibility.

"I don't have time." This is the second thing I hear a lot. The paradox is that we most need change exactly when we feel we have absolutely no time for it. When life is calm and comfortable, it's easy to keep putting decisions off, waiting for a better moment, waiting until things feel more settled. But that perfect moment very rarely arrives. When I started, I had responsibilities too, a family, a full life - exactly the same 24 hours as anyone. Only one thing changed: I stopped treating my future as something I'd get to someday. I started treating it as something I create.

“What if it doesn’t work out?” I think this question sits underneath a lot of the fears - the fear of failing, of making a mistake, of other people forming an opinion. But over the years I started looking at it differently. More and more, instead of asking, **“What happens if it doesn’t work out?”** I started asking, **“What happens if I don’t change anything for years to come?”** Because not deciding is a decision too - we just tend to see its consequences much later. Most people overestimate the risk of change and underestimate the risk of staying exactly where they are.

Another year will pass regardless. So will another five. The question is: will that time be working in your favor?

I don’t know what decision you’ll make after reading this book, or whether you’ll choose exactly the same road I chose all those years ago. And that’s not really the point - this book was never about copying someone else’s story. It was about consciously creating your own.

Every big change was once a first decision. Every business was once just an idea. And every person whose results you admire was, at some point, standing right at the beginning of their own road too.

I’ll leave you with one question: **what if this one decision could be the start of something you can’t even imagine yet?**

You don’t need to know the whole road ahead. You don’t need to have every answer. None of us did. But you can decide whether you’ll give yourself the chance to find out.

A FINAL WORD

If you've made it this far, I want to thank you, first of all, for the time you spent reading this book. Time is the most valuable currency we have - we can always earn more money, but time, once it's gone, we never get back.

In writing this book, it was never only about you getting to know my story. What mattered to me most was that, through my story, it would be easier for you to look at your own - your dreams, your beliefs, your decisions, the way you think about health, money, work, and freedom.

Years ago, when I sat at that conference as a translator, I had no idea where one piece of information would take me. I had no guarantee, and I didn't know the whole road ahead. All I had was a decision that I wanted to find out what was possible.

If, because of this book, you look at your health, your possibilities, your dreams, or the decisions you make every day just a little differently - then it's done what it set out to do. Because this book was never only about my story. My story is just one example. Your story is still being written. And that's the most beautiful part of it.

The future isn't something that happens to us. It's something we create every day through our decisions.

Step by step. Decision by decision. Day by day.

Thank you for letting me be part of your journey.

I hope that, a few years from now, you'll look back at this book and think: that was the moment I found the courage to look at my life a little differently.

Aldona Kędzior

ABOUT THE AUTHOR

Aldona Kędzior

For seventeen years, Aldona has been building her path in the world of health and entrepreneurship. She lives by the Atlantic, where she homeschools her five children and keeps learning new things - from riding an enduro motorcycle to building a life on her own terms. This book is an invitation to that same road: conscious decisions, patience, and the belief that solutions usually already exist.

LET'S STAY IN TOUCH

If, while reading this book, you felt this way of thinking resonates with you. If you believe health, time, and freedom are values worth consciously taking care of. If you feel you don't want to just wait for the future, but actively create it - I would be genuinely glad to meet you.

For more than seventeen years I've walked this road - and after having to rebuild so much from scratch this past year, I'm now looking for people to start the next chapter with. People who want to take care of their health, build bigger possibilities, and create a more conscious life.

I care about building a team of conscious, educated people - people who know what they want, and who make decisions based on knowledge, not just emotion. In this new chapter of my journey, my dream is to achieve even greater results than I did the first time.

If you feel this could be your road too - write to me. I'll show you where to start, what the whole process looks like, and I'll answer your questions. This might just be the beginning of the next chapter of your story.

This book wasn't written only to change your life. If, while reading it, you thought of someone it might help see health, money, and the future a little differently - share it with them. One book, once read, might become the start of a completely new story for someone else.

And if you found your way to me through someone who recommended this book to you - go back to them. They're the best person to tell you what their own road actually looks like.

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See you soon,

Aldona Kędzior