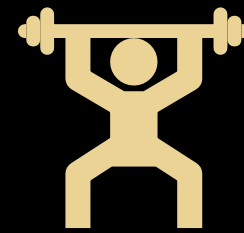
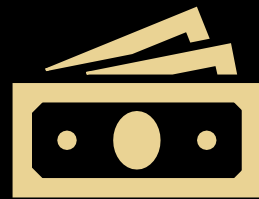


FIXED V.S GROWTH MINDSET



In a **fixed mindset**, people believe their qualities are fixed traits and therefore cannot change. These people document their intelligence and talents rather than working to develop and improve them. They also believe that talent alone leads to success, and effort is not required.



What is a fixed mortgage mindset?

- I need to chase agents because that is how I was taught the business works
 - I can't spend money on marketing because I'm not a marketer
 - I can't do social media because don't know how to use it
 - I need to be on email all day
 - I need to process the file myself
 - I need to stop what I am doing every time my files have a problem
 - I have to answer my phone every time it rings
 - I have to leave my office to get business
 - I have to attend my closings
 - I must meet every client in person
 - I have to sponsor my agents' events
 - I have to co market with my realtors
 - I can't afford a team or an assistant
 - I can't open my own business
 - I can't get up early
 - Makes Excuses
 - Blames the market, the rates, their company or their team
 - I can't call, the person won't answer and if they do, they will just say no
- 

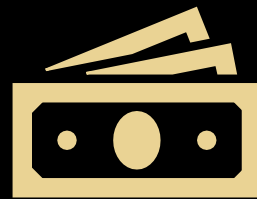
If any of those are you, it goes deeper.



- According to researcher Carol Dweck, when a loan officer or broker has a fixed mindset, they believe that their basic abilities, intelligence, and talents are fixed traits. They think that you are born with a certain amount and that's all you have.

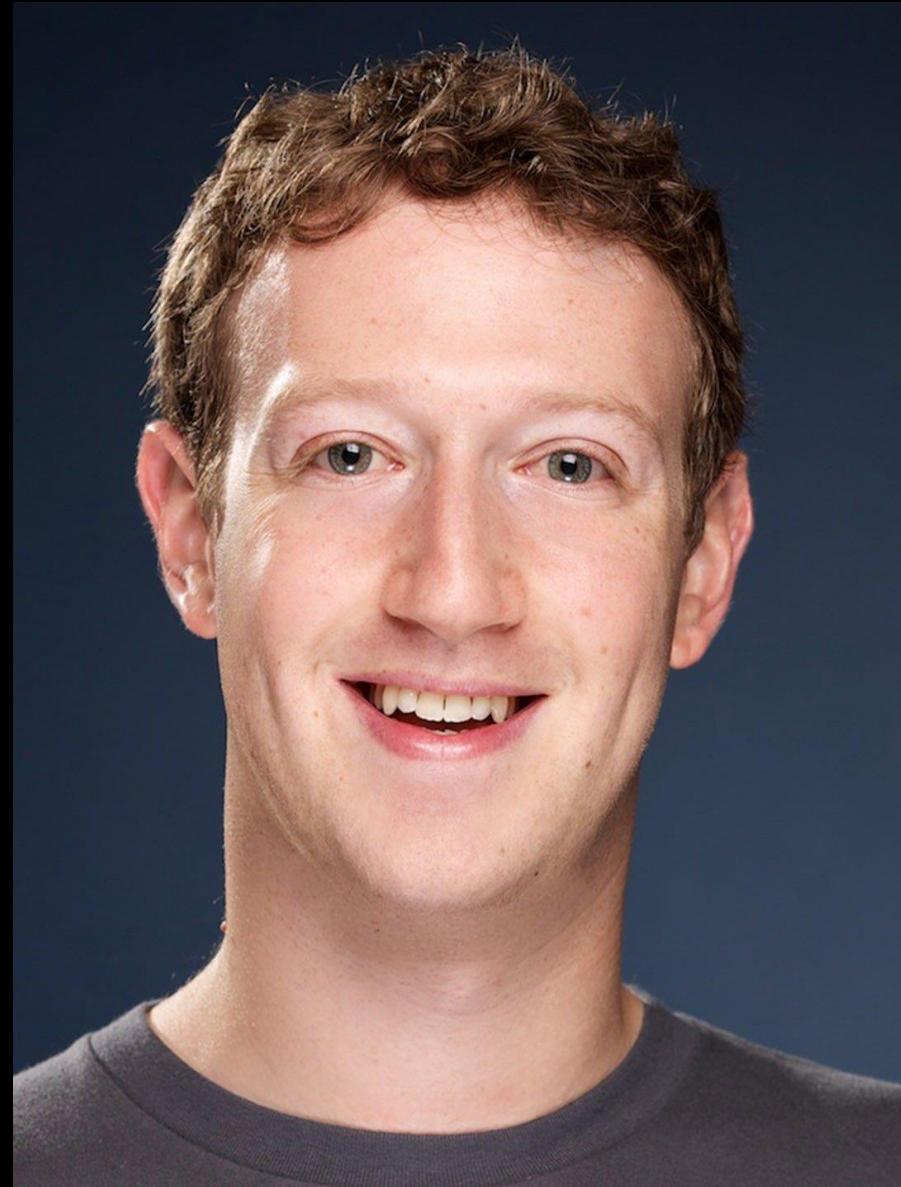


A **growth mindset**, people have an underlying belief that their learning and intelligence can grow with time and experience. When people believe they can become smarter, they realize that their effort has an effect on their success, so they put in extra time, leading to higher achievement.

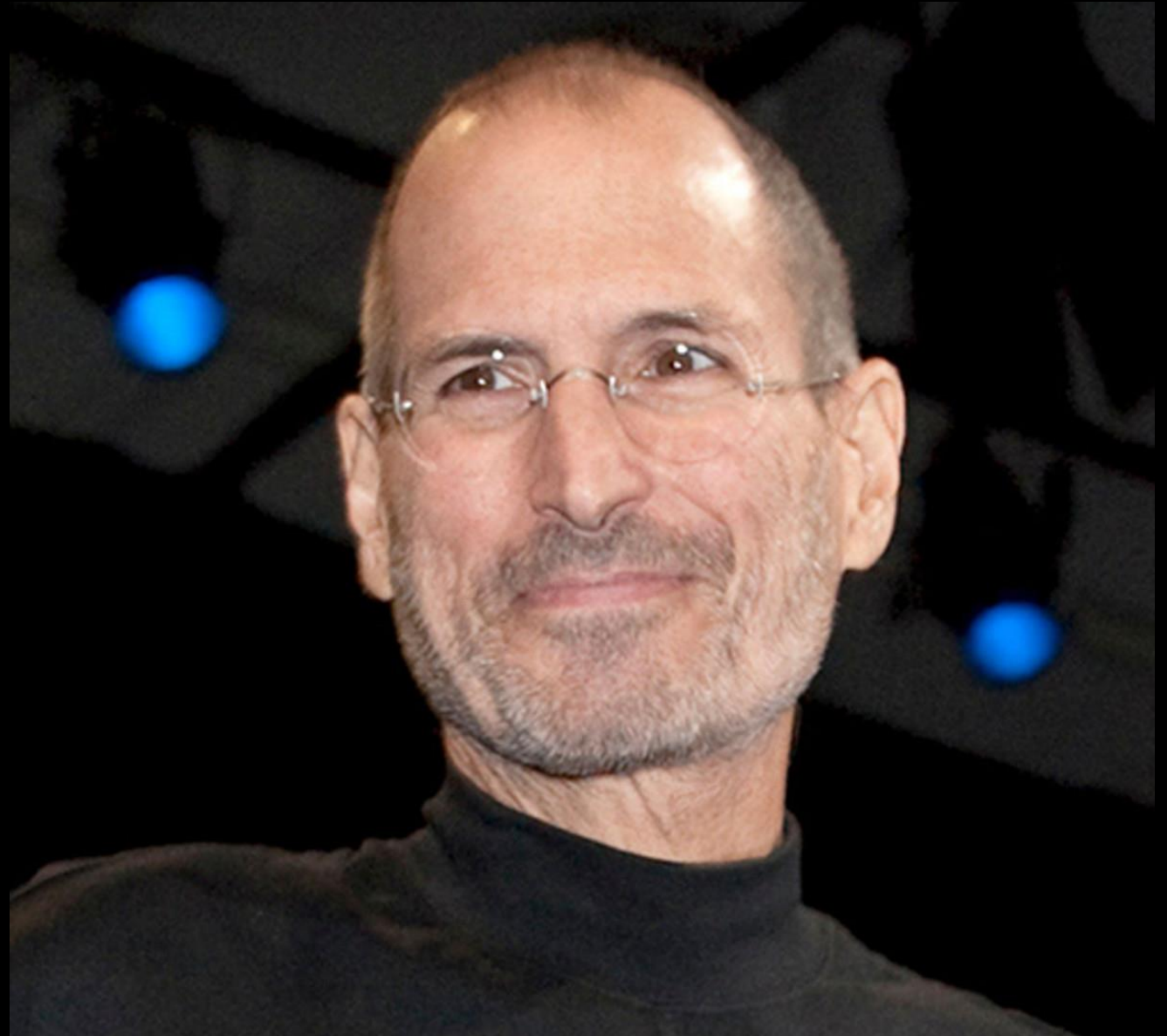


People with Growth Mindsets

Mark Zuckerberg



People with Growth Mindsets



Steve Jobs



People with Growth Mindsets

Elon Musk



People with Growth Mindsets

Jeff Bezos




People with Growth Mindsets



YOU

People with Growth Mindsets

- Write goals next to bed
 - Values their time
 - Get up earlier
 - Running a schedule
 - Doesn't chase agents
 - Vets everyone they meet with
 - Be first in the office
 - Don't take NO for an answer
 - Eliminate Distractions
 - Time Block
 - Learn New Things "social media" it's called google
 - Get an accountability partner
 - Create a business plan
 - Become Marketing
 - Work on your pitch
 - Says NO when its not a good use of time
 - Green time first, every day
 - Lives a Healthy, Balanced Life
 - Does not get up or down on the market
 - Being positive
- 

TO BOIL IT DOWN, THE FIXED
MINDSET DOES NOT CHANGE, THE
GROWTH MINDSET IS ALWAYS
CHANGING



HOW TO YOU CHANGE YOUR MINDSET & PIVOT



Work on your business



My mindset

Kobe's mindset



TAKE AWAY

STAY ON THIS JOURNEY OF
CONTINUED IMPROVEMENT WITH ME