

3M PROSPERITY SYSTEM

3MProsperitySystem.com

3M PROSPERITY FUNDING FIRST™

Complete Business Establishment, Capital Readiness, Business Operations and Expansion Course

Critical Student Notice: Funding is voluntary. Students may self-fund, partially self-fund, begin at a smaller level, save, wait, use existing resources or decline financing. Financing is only an educational alternative for qualified students who lack sufficient available capital. No approval, funding amount, sales, income, profit or advancement is guaranteed.

NOVICE CAPITAL ACCESS PREFACE

Start Here: No Hoops, No Confusion, No Pressure

This opening section is the front door to the 3M Prosperity System funding education. It is designed for a person who has never formed a business, never prepared a funding request and may not understand credit or lender terminology.

“No hoops” means the student is not forced through unnecessary complexity before understanding the basic process. It does **not** mean that lenders will waive underwriting, documentation, credit standards, repayment requirements or legal obligations. The purpose is to remove confusion—not legitimate lender requirements.

The student begins with five plain questions:

1. **What 3M Prosperity System business activity am I preparing to operate?**
2. **What is the exact amount I need, and what will every dollar purchase?**
3. **Can I use my own resources, begin smaller or partially self-fund?**

4. **If financing is considered, can I repay it without depending on uncertain future sales?**
5. **Which legitimate capital category best matches my current position?**

The No-Hoops Five-Step Capital Path

Step 1 — Identify the Business Purpose

The student writes one clear sentence describing the 3M Prosperity System business activity, the products or services involved and the specific business expense being considered.

Step 2 — Calculate the Real Cost

The student separates required expenses from optional expenses, identifies available personal resources and determines the smallest responsible amount needed.

Step 3 — Choose Cash, Partial Funding or Financing

The student may self-fund, combine personal resources with a smaller financing request, postpone optional purchases, begin at a lower operating level or decide not to borrow.

Step 4 — Prepare the Basic Funding Page

Before approaching any provider, the student completes one simple page containing the requested amount, use of funds, available contribution, estimated payment, primary repayment source and backup plan.

Step 5 — Enter the Appropriate Learning Track

Students who are ready continue into funding-source comparison and application preparation. Students who are not ready receive lessons on business establishment, credit readiness, budgeting, documentation and savings before applying.

The Two Pillars of Business Responsibility — The LLC and the EIN

Business capital is extended to a business. For that reason, the registered entity and the federal tax identifier are treated in this course as core preparation rather than optional paperwork.

- **The entity (LLC or equivalent):** a state filing that gives the operation a legal name, formation date, registered agent and public record of good standing. When properly formed and maintained it may separate business obligations from personal ones, and it is the structure most business bank accounts, business credit files and business lenders are built around.
- **The EIN (Employer Identification Number):** issued by the IRS at no cost through the official IRS website. It is used to open business banking, file business taxes, establish business tradelines and complete most funding applications without placing personal identifiers on every form.

Together they place the student in a position of demonstrable business responsibility: separate banking, separate records, consistent information and a verifiable paper trail — the conditions a reviewer expects to see before any request is taken seriously.

Stated plainly: an LLC and an EIN are readiness, not approval. Neither creates income, revenue, credit history or creditworthiness, and neither guarantees that any provider will approve any amount. They do not remove underwriting, documentation, personal guarantees or repayment obligations. Entity selection and tax treatment carry legal and tax consequences that vary by state and by situation; students should consult a licensed attorney or tax professional before filing. 3MProsperitySystem.com is not a lender, law firms, accountants or credit-repair services, do not form entities on a student's behalf and receive no fee from any funding source.

What Students Should Understand Immediately

- 3MProsperitySystem.com provides education and business-development tools; it is not a lender.
- Forming an LLC or receiving an EIN does not automatically produce funding.
- Funding is not required to participate when the student can responsibly use personal resources.
- Available credit is debt, not earnings.
- Students should never finance participation solely because they expect future commissions or sales to make the payments.
- The easiest-looking funding may be the most expensive; terms must be reviewed before acceptance.
- The deeper modules that follow provide the intensive education needed for larger or more complicated capital objectives.

Beginner-to-Advanced Learning Progression

NOVICE: Understand the business, cost, affordability and basic funding choices.

FOUNDATION: Establish the entity, EIN, banking, records and credit readiness.

APPLICATION: Build the funding file, compare providers and apply selectively.

ADVANCED: Study larger capital objectives, agreement terms, capital deployment, repayment and expansion into additional enterprises.

Official Brand Tags

Use the following identifiers throughout the student portal, lesson metadata and downloadable resources:

- **3MProsperitySystem.com**
 - **3MProsperitySystem.com**
 - **3M Prosperity System**
 - **3M Prosperity Funding First™**
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Master Course Map

COURSE 1 — WELCOME TO YOUR 3M PROSPERITY SYSTEM BUSINESS ACTIVITY

Establish 3M Prosperity System as the student's first practical business platform and explain what independent operation actually requires. - Lesson 1.1 — 3M Prosperity System Is Your Starting Business Foundation - Lesson 1.2 — Independent Operator Responsibilities - Lesson 1.3 — The Voluntary Funding Reminder

COURSE 2 — KNOW YOUR 3M Prosperity System PRODUCTS AND CUSTOMERS

Ensure students understand what they sell, the customer value, and the limits of permissible claims. - Lesson 2.1 — Product Knowledge Before Promotion - Lesson 2.2 — Identifying the Right Customer - Lesson 2.3 — Customer Access, Support and Records

COURSE 3 — ESTABLISH YOUR 3M Prosperity System BUSINESS IDENTITY

Teach entity choices, EIN preparation, registration and ongoing compliance in plain language. - Lesson 3.1 — Sole Proprietorship, LLC or Corporation? - Lesson 3.2 — Registering and Maintaining the Business - Lesson 3.3 — Obtaining and Protecting the EIN

COURSE 4 — BANKING, BOOKKEEPING AND TAX PREPARATION

Create clean financial separation and records that support management and funding readiness. - Lesson 4.1 — Separate Business Banking - Lesson 4.2 — The 3M Prosperity System Monthly Ledger - Lesson 4.3 — Taxes and Professional Support

COURSE 5 — STARTUP COSTS, AFFORDABILITY AND VOLUNTARY FUNDING

Help students calculate the true cost of participation and decide whether funding is needed at all. - Lesson 5.1 — Build the 3M Prosperity System Startup Budget - Lesson 5.2 — Self-Funding, Partial Funding or Financing - Lesson 5.3 — The 3M Prosperity System Affordability Test

COURSE 6 — PERSONAL CREDIT AND BUSINESS FUNDABILITY

Teach lawful credit preparation and the difference between forming a business and becoming fundable. - Lesson 6.1 — How Personal Credit Can Affect a New 3M Prosperity System Business - Lesson 6.2 — Lawful Credit Improvement - Lesson 6.3 — The Seven Pillars of 3M Prosperity System Fundability

COURSE 7 — BUILD THE 3M Prosperity System FUNDING FILE

Transform a vague desire for money into a documented, reviewable business request. - Lesson 7.1 — The One-Page 3M Prosperity System Business Summary - Lesson 7.2 — Sources, Uses and Repayment - Lesson 7.3 — Organizing the Secure Data Room

COURSE 8 — CHOOSE A REALISTIC FUNDING PATH

Compare capital sources without presenting any one option as universally easy or guaranteed. - Lesson 8.1 — Owner Capital, Secured Credit and Microloans - Lesson 8.2 — Cards, Lines and Term Loans - Lesson 8.3 — Grants, Investors and Partnerships

COURSE 9 — APPLY SELECTIVELY AND REVIEW TERMS

Teach disciplined application sequencing and informed acceptance or rejection of offers. - Lesson 9.1 — The One-Purpose, One-Package, One-Application Rule - Lesson 9.2 — Communicating With the Funding Provider - Lesson 9.3 — Read the Agreement Before Accepting

COURSE 10 — ACTIVATE AND OPERATE THE 3M Prosperity System BUSINESS

Connect funding education to real business operations, marketing, member support and measurement. - Lesson 10.1 — Build the Digital Storefront - Lesson 10.2 — Market With Accuracy and Budget Discipline - Lesson 10.3 — Customer Service, Refunds and Profitability

COURSE 11 — TIER ADVANCEMENT AND CAPITAL PROTECTION

Make advancement a documented business decision rather than an emotional or credit-driven purchase. - Lesson 11.1 — The Tier Advancement Assessment - Lesson 11.2 — Capital Objectives Up to \$111,111 - Lesson 11.3 — The First 90 Days After Funding

COURSE 12 — BUILD BEYOND THE 3M PROSPERITY SYSTEM

Use 3M Prosperity System as a business generator while teaching students to evaluate and separate later enterprises. - Lesson 12.1 — Transferable Business Skills - Lesson 12.2 — Evaluate Alternate Income Sources - Lesson 12.3 — Build a Three-Business Enterprise Plan

The 3M Prosperity System K.I.S.S. Quick-Start Entrance

1. Establish my 3M Prosperity System business.
2. Know what I am selling.
3. Calculate my true startup cost.
4. Decide whether funding is needed.
5. Check my funding readiness.
6. Build my funding file.
7. Activate responsibly.

Formula: ESTABLISH → UNDERSTAND → BUDGET → CHOOSE → DOCUMENT →
ACTIVATE → SELL → RECORD → REINVEST → EXPAND

COURSE 1 — WELCOME TO YOUR 3M PROSPERITY SYSTEM BUSINESS ACTIVITY

Purpose: Establish 3M Prosperity System as the student's first practical business platform and explain what independent operation actually requires.

Lesson 1.1 — 3M Prosperity System Is Your Starting Business Foundation

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

3M Prosperity System is presented in this program as the student's first organized business platform. The student is not merely purchasing information; the student is learning how to operate an independent commercial activity centered on the independent commercial program, member education, marketing, recordkeeping and responsible financial decisions.

Calling 3M Prosperity System a business foundation does not mean that sales or profits are automatic. A foundation is the place from which business habits are built. Those habits include learning the products, identifying suitable customers, communicating accurately, tracking expenses, protecting customer information and making decisions based on evidence rather than excitement.

The long-term purpose is business generation. A student can begin with 3M Prosperity System, develop practical skills, and later apply those skills to another program, a service business, real estate, transportation, e-commerce or another lawful enterprise. 3M Prosperity System remains the first laboratory in which the student practices the fundamentals.

3M Prosperity System Practical Example

Jordan joins 3M Prosperity System with no previous business experience. Instead of immediately advertising, Jordan first studies the products, sets up a dedicated email address, creates a startup budget and records every expense. Those actions do not guarantee a sale, but they transform participation from an informal purchase into an organized business effort.

Student Action Steps

- Write a one-paragraph description of your 3M Prosperity System business.
- List the exact products you are authorized to offer.
- State three skills you expect to develop through 3M Prosperity System.

Knowledge Check

- Why is 3M Prosperity System described as a foundation rather than a guarantee?
- Name two business skills that can transfer to another enterprise.

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 1.2 — Independent Operator Responsibilities

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

An independent operator makes their own business decisions and remains responsible for their own expenses, taxes, marketing conduct, customer communications and financing obligations. The exact legal classification of every participant must match the official 3M Prosperity System agreement and applicable law; the course should never invent a classification that conflicts with those documents.

Independence carries freedom and responsibility. Students decide how much time and money to commit, but they must also preserve records, avoid misleading claims, follow product-access rules and comply with local requirements. 3M Prosperity System should provide education and tools, while the student remains accountable for the way those tools are used.

A student should keep business and personal activities distinguishable. Even a sole proprietor benefits from a dedicated business email, separate bookkeeping categories and a clear record of customer receipts and expenses. Formal entities may require additional records and annual filings.

3M Prosperity System Practical Example

Maria operates under her own name as a sole proprietor while testing the 3M Prosperity System business. She uses a separate checking subaccount and bookkeeping spreadsheet. Later, after discussing liability and tax issues with professionals, she may decide whether an LLC is appropriate.

Student Action Steps

- Read the official 3M Prosperity System member agreement.
- Create a list of your personal responsibilities.
- Identify local licensing or tax questions requiring professional guidance.

Knowledge Check

- What does independent operation require?
- Why must the course align with the official 3M Prosperity System agreement?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 1.3 — The Voluntary Funding Reminder

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Seeking funding is not mandatory. A student who can use savings, current income or other available resources may choose to finance the 3M Prosperity System business personally. Self-funding can reduce interest expense, fees, personal guarantees and repayment pressure.

Funding is presented as an educational alternative for students who lack sufficient resources for a documented business purpose. It should never be framed as a requirement for membership, a condition of success or proof of commitment. A student may begin smaller, delay optional expenses or select a more affordable path.

The decision to borrow must be independent and informed. The student should calculate total cost, monthly payment, possible consequences of default and the ability to repay without relying on future 3M Prosperity System commissions. Expected sales are uncertain; loan payments are contractual.

3M Prosperity System Practical Example

Derrick has enough savings to pay his basic startup expenses but is offered a credit card. He chooses not to borrow because the card would add interest without solving a real need. Another student, Nina, lacks funds for required equipment and compares a small secured loan with waiting three months and saving. Both choices can be responsible.

Student Action Steps

- Mark whether you are self-funding, partially funding or exploring financing.
- Write the reason funding may be needed.
- State how payments would be made if 3M Prosperity System produced no sales for six months.

Knowledge Check

- Is funding required to participate?
- What is the safest repayment assumption?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 2 — KNOW YOUR 3M Prosperity System PRODUCTS AND CUSTOMERS

Purpose: Ensure students understand what they sell, the customer value, and the limits of permissible claims.

Lesson 2.1 — Product Knowledge Before Promotion

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

A member must understand the program before promoting it. Program knowledge includes the enrollment levels, how the compensation plan pays, the sponsor identification requirement, expected time commitment, cost, refund terms and the member-support process.

A student should be able to describe value without promising wealth. Educational value may include knowledge, templates, demonstrations, structured practice or reference materials. Value is not the same as guaranteed income.

Before any product appears in the marketplace, 3M Prosperity System should maintain a product fact sheet. The seller should rely on that approved description rather than improvising claims.

3M Prosperity System Practical Example

A course teaches how to organize a business budget. The accurate statement is that it provides a budgeting framework and worksheets. An inaccurate statement would promise that the course will make every buyer profitable within thirty days.

Student Action Steps

- Complete a product fact sheet for one 3M Prosperity System product.
- Write a 50-word accurate product description.

- List three claims you must not make.

Knowledge Check

- What information belongs on a product fact sheet?
- Why is educational value different from an earnings promise?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 2.2 — Identifying the Right Customer

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

A target customer is the person most likely to need, understand and use the product. Trying to sell every product to everyone usually weakens the message and wastes advertising money.

Students should describe the customer's situation, goal, knowledge level, budget and preferred learning format. They should also identify who is not a suitable buyer, especially when the product requires additional money, time or technical ability.

Ethical marketing begins with fit. A seller should not push a funding course on someone seeking guaranteed cash or pressure a financially distressed person to borrow for a tier purchase.

3M Prosperity System Practical Example

The beginner funding course is best suited to an aspiring digital entrepreneur who wants to organize a business and compare capital options. It is not suitable for someone demanding guaranteed approval or seeking a way to falsify an application.

Student Action Steps

- Create one customer profile.
- List the customer's top three questions.
- List two reasons the product may not be appropriate.

Knowledge Check

- What makes a customer suitable?
- Why should financially vulnerable people not be pressured?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 2.3 — Customer Access, Support and Records

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

The sale is not complete when payment is received. The new member must receive the promised access, clear instructions and a clear way to request support.

The seller should maintain transaction records, access confirmations, refund requests and customer communications. These records support service quality, bookkeeping and dispute resolution.

Customer information should be collected only when needed and protected against unauthorized access. Passwords, payment data and identity documents should never be casually shared.

3M Prosperity System Practical Example

After a sale, the system sends a receipt, login instructions and support contact. The seller confirms delivery and records any unresolved issue in the customer-service log.

Student Action Steps

- Draft a customer onboarding checklist.
- Create a standard support response.
- Define how long records will be retained.

Knowledge Check

- What must happen after payment?
- Why are customer records important?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 3 — ESTABLISH YOUR 3M Prosperity System BUSINESS IDENTITY

Purpose: Teach entity choices, EIN preparation, registration and ongoing compliance in plain language.

Lesson 3.1 — Sole Proprietorship, LLC or Corporation?

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

A business structure determines important issues such as registration, taxes, paperwork, ownership and personal liability. The simplest structure may be a sole proprietorship, while an LLC or corporation may provide different legal and administrative features.

An LLC is not a funding shortcut. It is a state-law entity that may separate business and personal liabilities in many circumstances when properly formed

and maintained. Its suitability depends on the student's state, risk, ownership and tax situation.

Students should compare structures rather than automatically selecting the most impressive name. Professional legal and tax advice may be appropriate because a structure can create filing fees, annual reports and tax consequences.

3M Prosperity System Practical Example

A student testing a low-cost business activity may begin as a sole proprietor. A student with partners, contracts or greater risk may consider an LLC after professional consultation. Neither person becomes automatically creditworthy because of the structure.

Student Action Steps

- Complete the entity comparison worksheet.
- Identify ownership and liability concerns.
- Record questions for an attorney or tax professional.

Knowledge Check

- Does an LLC guarantee funding?
- Name two factors that affect entity choice.

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 3.2 — Registering and Maintaining the Business

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Formation normally begins with selecting a name, checking state availability, filing the required document and paying applicable fees. Other requirements can include a registered agent, trade-name filing, local license or sales-tax registration.

Formation is only the beginning. The owner may need an operating agreement, annual report, updated ownership records and documentation of major decisions. Missing state filings can lead to penalties or administrative dissolution.

3M Prosperity System students should use a compliance calendar. It should record renewal dates, tax deadlines, license expirations and annual-report dates.

3M Prosperity System Practical Example

Tasha forms an LLC but forgets the annual report. The company falls out of good standing, which can complicate banking or funding applications. A simple compliance calendar would have prevented the problem.

Student Action Steps

- Locate your state business-registration office.
- Create a compliance calendar.
- Save all formation documents in the funding file.

Knowledge Check

- Why is formation not a one-time event?
- What belongs on a compliance calendar?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 3.3 — Obtaining and Protecting the EIN

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

An Employer Identification Number is a federal tax identifier issued by the IRS. It can be used for tax administration, banking and other business processes. It is not a loan, credit score or guarantee of approval.

The application should identify the true responsible party—the individual who owns, controls or effectively controls the entity. Students should not use nominees or false ownership information.

The EIN should be stored securely. If business information changes, students should follow official procedures for updating records rather than applying repeatedly for new numbers without a valid reason.

3M Prosperity System Practical Example

Andre forms a single-member LLC and obtains an EIN using himself as the responsible party. He keeps the confirmation letter in his secure records and uses consistent information when opening the bank account.

Student Action Steps

- Prepare the EIN information worksheet.
- Verify the responsible party.
- Save the confirmation securely.

Knowledge Check

- What is an EIN?
- Who should be listed as responsible party?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 4 — BANKING, BOOKKEEPING AND TAX PREPARATION

Purpose: Create clean financial separation and records that support management and funding readiness.

Lesson 4.1 — Separate Business Banking

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Separate banking makes it easier to identify business income, expenses and available cash. It also supports professional recordkeeping and can help preserve the distinction between an entity and its owner.

A simple system may include an operating account, a tax-and-reserve account and, when financing is received, a capital-project account. The student should avoid unexplained transfers and overdrafts.

Banks may request formation documents, EIN confirmation, ownership identification and licenses. Requirements vary, so students should ask the institution directly.

3M Prosperity System Practical Example

Every 3M Prosperity System customer payment enters the operating account. A percentage is transferred to the tax reserve. Borrowed funds for a website are kept in a project account and spent only on documented website costs.

Student Action Steps

- Open or designate a business account.
- Define transfer rules.
- Create a monthly reconciliation date.

Knowledge Check

- Why separate banking?
- What is the purpose of a capital-project account?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 4.2 — The 3M Prosperity System Monthly Ledger

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Bookkeeping records what the business earned, spent, owns and owes. Revenue is money received before expenses. Profit is what remains after allowable business expenses. Cash flow measures when money actually enters and leaves.

Students should categorize product sales, commissions, software, advertising, refunds, professional fees and other expenses consistently. Receipts and invoices should support entries.

A monthly close means reconciling bank statements, reviewing unpaid obligations, measuring profit and setting aside taxes. It turns scattered transactions into usable management information.

3M Prosperity System Practical Example

A student records \$2,000 in sales, \$600 in refunds, \$400 in advertising and \$300 in software. Gross sales are not the same as profit. The ledger reveals the actual result before taxes and other costs.

Student Action Steps

- Enter one month of sample transactions.
- Calculate gross revenue and net result.
- Identify missing receipts.

Knowledge Check

- What is the difference between revenue and profit?
- What happens during a monthly close?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 4.3 — Taxes and Professional Support

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Independent business income may create federal, state and local tax obligations. The business structure and location affect which taxes apply. Students should reserve funds rather than spending every dollar received.

The course provides education, not individualized tax advice. A tax professional can help determine estimated payments, deductible expenses, sales-tax obligations and filing requirements.

Good records make professional advice more useful and less expensive. Students should bring organized ledgers, statements, receipts and entity documents.

3M Prosperity System Practical Example

Instead of waiting until tax season, Devon transfers a percentage of net receipts to a reserve and meets with a tax professional before the first filing deadline.

Student Action Steps

- Create a tax reserve policy.
- List tax questions.
- Schedule a record review before year-end.

Knowledge Check

- Why reserve for taxes?
- What records help a tax professional?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 5 — STARTUP COSTS, AFFORDABILITY AND VOLUNTARY FUNDING

Purpose: Help students calculate the true cost of participation and decide whether funding is needed at all.

Lesson 5.1 — Build the 3M Prosperity System Startup Budget

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

A startup budget separates required costs from optional enhancements. Required costs are those necessary to operate at the selected level. Optional costs can be delayed until the business produces evidence of demand.

Students should include tier access, product rights, entity costs, website, software, advertising, professional advice and reserves. Estimates should be supported by invoices or published prices.

A realistic budget uses a conservative approach. It does not assume that more spending automatically creates more sales.

3M Prosperity System Practical Example

Kendra identifies \$1,200 in required costs and \$2,800 in optional branding and advertising. She starts with the required amount and tests sales before committing to the larger budget.

Student Action Steps

- List required expenses.
- List optional expenses.
- Calculate a minimum viable startup amount.

Knowledge Check

- What is a minimum viable startup?
- Why separate required and optional costs?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 5.2 — Self-Funding, Partial Funding or Financing

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Students can choose among self-funding, partial funding and third-party financing. Self-funding uses existing resources. Partial funding combines personal resources with a smaller financing request. Third-party financing supplies more capital but creates repayment obligations.

The choice should reflect affordability, not status. A fully self-funded student is not less serious. A financed student is not automatically better positioned.

The student should preserve emergency funds and avoid putting essential household expenses at risk.

3M Prosperity System Practical Example

Samuel can pay \$1,500 but needs \$2,000. Instead of borrowing the full amount, he contributes \$1,200, preserves \$300 as a reserve and delays an optional \$500 advertising package.

Student Action Steps

- Select your funding approach.
- State the personal contribution.
- Protect an emergency reserve.

Knowledge Check

- Is self-funding acceptable?
- Why might partial funding reduce risk?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 5.3 — The 3M Prosperity System Affordability Test

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Affordability is tested under a slow-sales or no-sales scenario. The student calculates monthly payment, interest, fees and the source of repayment if the business does not produce immediate income.

A funding decision should be rejected or reduced when the payment would threaten rent, food, utilities, medical needs or other essential obligations. The student may select a lower tier, save longer or begin with fewer optional tools.

Available credit is not earned income. A high credit limit does not prove that a purchase is affordable.

3M Prosperity System Practical Example

A proposed payment is \$325 per month. The student has only \$100 of reliable monthly surplus outside 3M Prosperity System. The request fails the affordability test even if a lender is willing to approve it.

Student Action Steps

- Calculate total repayment.
- Run a six-month no-sales scenario.
- Choose proceed, reduce, delay or self-fund.

Knowledge Check

- What scenario should be used for affordability?
- Does approval prove affordability?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 6 — PERSONAL CREDIT AND BUSINESS FUNDABILITY

Purpose: Teach lawful credit preparation and the difference between forming a business and becoming fundable.

Lesson 6.1 — How Personal Credit Can Affect a New 3M Prosperity System Business

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

New businesses often lack operating history, so a lender may evaluate the owner's personal credit and require a personal guarantee. Credit reports can reflect payment history, balances, inquiries and negative events.

Students should review reports for accuracy, understand utilization and avoid repeated unnecessary applications. A score alone is not the entire decision; income, debt and ability to repay may also matter.

Personal guarantees make the owner responsible if the business does not pay. They should be read carefully.

3M Prosperity System Practical Example

An LLC applies for a card after two weeks in operation. The lender reviews the owner because the business has no revenue history. The LLC name does not eliminate the owner's obligation.

Student Action Steps

- Review available credit reports.
- List existing monthly debts.
- Identify whether a personal guarantee is acceptable.

Knowledge Check

- Why might a lender review the owner?
- What does a personal guarantee mean?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 6.2 — Lawful Credit Improvement

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Legitimate improvement focuses on accurate reporting and responsible behavior: pay on time, reduce revolving balances, correct genuine errors and communicate with creditors when hardship exists.

Students must not submit false identity-theft reports, dispute accurate information dishonestly, fabricate income or use synthetic identities. These methods can create legal and financial harm.

Credit-repair services are regulated. 3M Prosperity System should remain an educational program unless qualified counsel confirms that any paid service complies with federal and state requirements.

3M Prosperity System Practical Example

A collection belongs to the student and is accurately reported. The proper response is not a false dispute. The student may verify the debt, seek professional guidance and negotiate a lawful resolution.

Student Action Steps

- Identify genuine errors.
- Create a 90-day payment plan.
- Stop unnecessary applications.

Knowledge Check

- Can accurate negative information be removed merely because it is unfavorable?
- Name two prohibited tactics.

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 6.3 — The Seven Pillars of 3M Prosperity System Fundability

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Fundability is a combination of legal existence, verifiable identity, operational credibility, financial capacity, creditworthiness, documentation and a responsible capital purpose.

A consistent business name, address and ownership record reduce confusion, but cosmetic consistency cannot replace revenue or repayment ability. The student should never invent history or activity.

The strongest funding file tells one truthful story across formation records, banking, tax records, applications and financial statements.

3M Prosperity System Practical Example

The application says the business is three years old, but state records show it was formed last month. That inconsistency can cause a decline and may be treated as misrepresentation.

Student Action Steps

- Complete the fundability audit.
- Correct inconsistent records.
- Write the legitimate use of funds.

Knowledge Check

- Name the seven pillars.
- Can appearance replace repayment capacity?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 7 — BUILD THE 3M Prosperity System FUNDING FILE

Purpose: Transform a vague desire for money into a documented, reviewable business request.

Lesson 7.1 — The One-Page 3M Prosperity System Business Summary

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

The one-page summary explains what the 3M Prosperity System business does, who owns it, how funds are generated through the compensation plan, who the prospective members are and how revenue is expected to be produced.

The summary should state the current stage honestly. A startup should not describe projections as historical revenue. It should state the funding amount and use in direct language.

The document is useful even when no lender is involved because it forces the student to define the business clearly.

3M Prosperity System Practical Example

Request: \$3,000 for a website, licensed design services and a controlled advertising test. The summary explains the target customer, sales process and repayment source without promising sales.

Student Action Steps

- Draft the one-page summary.
- Remove exaggerated language.
- Label projections clearly.

Knowledge Check

- What must a one-page summary explain?
- How should a startup describe projections?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 7.2 — Sources, Uses and Repayment

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Sources identify where capital comes from: owner contribution, loan, line of credit or investor. Uses identify where each dollar will go. The totals must match.

The repayment plan states payment amount, primary source, backup source and reserve. It should not depend entirely on unproven 3M Prosperity System income.

Supporting estimates improve credibility. A round number with no budget is weaker than a documented request.

3M Prosperity System Practical Example

Sources: \$1,000 owner contribution and \$2,000 loan. Uses: \$700 website, \$500 software, \$800 advertising test, \$500 reserve and \$500 professional services.

Student Action Steps

- Complete sources and uses.
- Attach estimates.
- Write primary and backup repayment sources.

Knowledge Check

- Must sources equal uses?
- What makes a repayment plan credible?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 7.3 — Organizing the Secure Data Room

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

The funding file may include identification, formation documents, EIN confirmation, bank statements, business plan, budget, projections, debt schedule and 3M Prosperity System product documentation.

Sensitive documents should be stored securely and shared only with verified recipients. Students should not email identity documents to unknown brokers or upload them through unverified links.

File names should be clear and dates visible. An index helps the student respond to requests without confusion.

3M Prosperity System Practical Example

Folder 01 contains entity documents; Folder 02 banking; Folder 03 financial statements; Folder 04 funding request; Folder 05 contracts and estimates.

Student Action Steps

- Create secure folders.
- Name files consistently.
- Remove expired or contradictory documents.

Knowledge Check

- Why organize a data room?
- How should sensitive documents be shared?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 8 — CHOOSE A REALISTIC FUNDING PATH

Purpose: Compare capital sources without presenting any one option as universally easy or guaranteed.

Lesson 8.1 — Owner Capital, Secured Credit and Microloans

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Owner capital avoids third-party repayment but exposes the owner's money. Secured credit uses a deposit or asset to reduce lender risk. Microloans and community lenders may support smaller businesses and sometimes provide technical assistance.

Each option has tradeoffs. Secured products can result in loss of collateral. Microloans still require an application and repayment. Owner capital should not consume essential emergency funds.

For many novices, these options may be more realistic than seeking a large unsecured line immediately after formation.

3M Prosperity System Practical Example

A member needs \$2,500. A \$1,000 owner contribution plus a \$1,500 community microloan may be more manageable than applying for five credit cards.

Student Action Steps

- Compare three options.
- List cost and risk.
- Choose the smallest sufficient amount.

Knowledge Check

- What does secured mean?
- Why might a microloan be suitable for a novice?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 8.2 — Cards, Lines and Term Loans

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Business credit cards provide revolving access but may carry high rates, fees and personal guarantees. Lines of credit can support recurring working-capital needs. Term loans provide a fixed amount with scheduled repayment.

Short-term revolving debt should not be used casually for long-term speculative expenses. Promotional rates expire, and minimum payments can hide the true repayment period.

The student should compare annual percentage rate, fees, payment structure, guarantee and total repayment cost.

3M Prosperity System Practical Example

A 0% promotional card appears cheap, but the balance remains when the promotion ends. The student calculates the required monthly payment to eliminate the balance before the higher rate begins.

Student Action Steps

- Compare APR and fees.
- Calculate payoff period.
- Read guarantee and default terms.

Knowledge Check

- What is the difference between a line and a term loan?
- Why can promotional credit become expensive?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 8.3 — Grants, Investors and Partnerships

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Grants are competitive and normally restricted to specific purposes. They are not universal free money. Investors provide capital in exchange for ownership, influence or returns. Partnerships and joint ventures require clear written agreements.

Non-debt capital can avoid monthly loan payments but may reduce control or future profits. Securities and investment arrangements may involve legal requirements.

Students should verify opportunities and reject anyone demanding upfront fees for guaranteed grants.

3M Prosperity System Practical Example

An investor offers \$20,000 for 40% ownership. The student compares the long-term value of that ownership with the cost of a smaller loan and obtains professional advice.

Student Action Steps

- Evaluate one grant.
- Calculate ownership given up.
- List required legal questions.

Knowledge Check

- Are grants guaranteed?
- What can an investor receive in exchange for capital?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 9 — APPLY SELECTIVELY AND REVIEW TERMS

Purpose: Teach disciplined application sequencing and informed acceptance or rejection of offers.

Lesson 9.1 — The One-Purpose, One-Package, One-Application Rule

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Students should begin with one specific purpose, one complete document package and one carefully matched application. Mass applications can create inquiries, contradictory information and excessive debt.

Prequalification may provide information without a hard inquiry in some situations, but students must verify the provider's process. They should never assume that "preapproved" means final approval.

After a decision, the student reviews the reasons before applying elsewhere.

3M Prosperity System Practical Example

Instead of applying to eight cards in one evening, the student compares criteria, chooses one product that matches the business purpose and waits for the result.

Student Action Steps

- Define one purpose.
- Select one matched provider category.
- Create an application log.

Knowledge Check

- Why avoid mass applications?

- Does preapproval guarantee final approval?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 9.2 — Communicating With the Funding Provider

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

A clear request states the amount, use of funds, business stage and repayment source. The student should answer questions honestly and avoid rehearsed exaggerations.

Credit problems can be explained with facts, corrective actions and current evidence. The student should not hide existing debt or alter documents.

A denial is information. An adverse-action notice or lender explanation may identify a weakness that should be corrected before another application.

3M Prosperity System Practical Example

The student explains a past late payment caused by a documented event, shows twelve months of current on-time history and describes how the requested amount fits the budget.

Student Action Steps

- Practice a two-minute funding explanation.
- Prepare explanation letters.
- Record the provider's questions.

Knowledge Check

- What should a funding request state?
- How should a denial be used?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 9.3 — Read the Agreement Before Accepting

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Approval is not the end of the decision. The student must review interest rate, APR, origination fees, payment frequency, personal guarantee, collateral, UCC filings, default interest and prepayment terms.

Alternative financing may use factor rates or daily withdrawals that appear simple but produce a high effective cost and strain cash flow.

The student may reject an offer. Access to money does not create an obligation to accept it.

3M Prosperity System Practical Example

A lender offers fast funding with daily withdrawals. The student calculates the weekly impact and discovers that ordinary operating cash would be insufficient. The offer is declined.

Student Action Steps

- Complete the agreement review worksheet.
- Calculate total repayment.
- Choose accept, negotiate or decline.

Knowledge Check

- Can an approved offer be declined?
- Name three terms to review.

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 10 — ACTIVATE AND OPERATE THE 3M Prosperity System BUSINESS

Purpose: Connect funding education to real business operations, marketing, member support and measurement.

Lesson 10.1 — Build the Digital Storefront

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

A digital storefront should identify the seller, explain the products, display accurate prices and provide clear access, support, privacy and refund information.

The website should not imply that every customer will earn money. Testimonials should be truthful, authorized and accompanied by appropriate context.

Security matters. Use reputable payment processing, strong passwords and limited access to customer data.

3M Prosperity System Practical Example

The storefront includes a product description, curriculum, price, delivery method, support address and disclaimer. It does not use fake scarcity or guaranteed-income headlines.

Student Action Steps

- Complete the storefront checklist.

- Review every claim.
- Test purchase and delivery.

Knowledge Check

- What information belongs on the storefront?
- Why test product delivery?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 10.2 — Market With Accuracy and Budget Discipline

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Marketing should explain value, identify the appropriate customer and invite an informed decision. It should not pressure people to borrow or claim that enrollment guarantees funding or income.

Advertising begins with a test budget. Students measure cost per lead, cost per sale, refunds and net profit before increasing spending.

Organic methods—education, referrals, email and direct outreach—can supplement or replace paid advertising when capital is limited.

3M Prosperity System Practical Example

A \$300 ad test produces ten leads and one sale. The student calculates the true result after product cost and refunds before spending another \$3,000.

Student Action Steps

- Create a 30-day plan.
- Set a test budget.
- Define stop and scale rules.

Knowledge Check

- What should marketing avoid?
- What must be measured before scaling?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 10.3 — Customer Service, Refunds and Profitability

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Professional customer service protects reputation and reduces disputes. Students need a process for onboarding, access problems, refunds, complaints and chargebacks.

Profitability should be reviewed monthly. Gross sales can look impressive while advertising, refunds and software produce a loss.

The student should reserve money for taxes, refunds and debt payments before treating cash as available profit.

3M Prosperity System Practical Example

A business reports \$8,000 in sales but spends \$5,500 on advertising, \$1,200 on refunds and \$900 on tools. The dashboard shows that the apparent success did not create meaningful profit.

Student Action Steps

- Create support procedures.
- Calculate net profit.
- Set refund and tax reserves.

Knowledge Check

- Why are sales not the same as profit?

- What reserves may be necessary?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 11 — TIER ADVANCEMENT AND CAPITAL PROTECTION

Purpose: Make advancement a documented business decision rather than an emotional or credit-driven purchase.

Lesson 11.1 — The Tier Advancement Assessment

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Before advancing, the student reviews product knowledge, current revenue, expenses, debt, customer activity, cash reserve and the educational value of the next tier.

A higher tier is not automatically appropriate because financing is available. The student should identify what new product, right, tool or capability is received and how it fits a realistic business plan.

Students may remain at a current tier, save, improve operations or self-fund later. Advancement is voluntary.

3M Prosperity System Practical Example

A member qualifies for a \$10,000 credit line but has no consistent sales and no reserve. The assessment recommends remaining at the current tier and improving operations.

Student Action Steps

- Complete the advancement assessment.
- Identify specific added value.
- Choose advance, delay or decline.

Knowledge Check

- Does available credit justify advancement?
- Is advancement mandatory?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 11.2 — Capital Objectives Up to \$111,111

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

3M Prosperity System may educate students about increasingly advanced capital objectives, including amounts up to \$111,111. This is an educational target, not a guaranteed loan, credit line, grant or investment.

Larger requests generally require stronger financial statements, operating history, revenue, cash flow, collateral, guarantees and professional planning. Students should not present the number as an entitlement attached to membership.

The purpose of the capital ladder is to teach increasing levels of readiness and responsibility.

3M Prosperity System Practical Example

A startup with no revenue should not expect the same underwriting outcome as an established business with documented cash flow, assets and repayment history.

Student Action Steps

- Identify the evidence required for a larger request.
- Separate educational target from entitlement.
- Build a multi-year readiness plan.

Knowledge Check

- Is \$111,111 guaranteed?
- What normally becomes more important as requests increase?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 11.3 — The First 90 Days After Funding

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

Funded capital should be separated, spent according to the approved budget and supported by receipts. Payments should be scheduled before discretionary spending.

The student reviews cash flow weekly and compares actual results with projections. If performance is weak, the student reduces spending rather than borrowing automatically.

Preserving future capacity requires on-time payments, reasonable utilization, updated records and honest communication with providers.

3M Prosperity System Practical Example

The advertising project underperforms after thirty days. The student stops the campaign, preserves remaining funds and revises the plan rather than using the balance for unrelated purchases.

Student Action Steps

- Create a 90-day control plan.
- Schedule payments.
- Set weekly review dates.

Knowledge Check

- How should funded money be handled?
- What should happen when a project underperforms?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

COURSE 12 — BUILD BEYOND THE 3M PROSPERITY SYSTEM

Purpose: Use 3M Prosperity System as a business generator while teaching students to evaluate and separate later enterprises.

Lesson 12.1 — Transferable Business Skills

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

3M Prosperity System can develop skills in product knowledge, customer communication, digital delivery, marketing, budgeting, bookkeeping and capital management. These skills can transfer to other lawful enterprises.

Transfer requires reflection. Students should document what worked, what failed and what systems can be reused.

A new enterprise should still undergo market research and financial planning. Success in one area does not guarantee success elsewhere.

3M Prosperity System Practical Example

A student learns email marketing through 3M Prosperity System and later offers email setup services. The new service has its own pricing, contracts and customer obligations.

Student Action Steps

- List five transferable skills.
- Identify evidence of competence.
- Select one possible complementary business.

Knowledge Check

- Do skills transfer automatically into profit?
- Why document lessons learned?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 12.2 — Evaluate Alternate Income Sources

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

An alternate income source should be evaluated for market demand, required skill, startup cost, licensing, competition, time, risk and expected cash flow.

Students should avoid chasing every opportunity. A focused portfolio grows from complementary capabilities and available resources.

Funding for a new venture must be evaluated separately from 3M Prosperity System funding. The student should not mix borrowed money or records without clear authorization and bookkeeping.

3M Prosperity System Practical Example

A student considers real estate, transportation and consulting. The evaluation matrix shows that consulting best matches current skills and requires the least new capital.

Student Action Steps

- Score three opportunities.
- Choose one for further research.
- Define a no-go condition.

Knowledge Check

- What factors should be evaluated?
- Why avoid pursuing every opportunity?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Lesson 12.3 — Build a Three-Business Enterprise Plan

Learning Objective

By the end of this lesson, the student should be able to explain the topic in plain language, apply it to an 3M Prosperity System business activity, recognize major risks and complete the assigned action steps.

Student Lesson

The enterprise plan begins with Business One: the 3M Prosperity System membership operation. Business Two should be complementary or based on skills already developed. Business Three may be a larger long-term objective.

Separate businesses may require separate names, entities, banking, bookkeeping, contracts and insurance. Professional guidance can prevent confusion and liability problems.

The goal is not to collect business names. The goal is to build sustainable operations with records, customers, controls and responsible capital.

3M Prosperity System Practical Example

Business One is the 3M Prosperity System membership operation. Business Two is a marketing or training services business. Business Three is a later real-estate education and services company after additional training and capital.

Student Action Steps

- Name the three stages.
- Define separate records.
- Create a three-year sequence.

Knowledge Check

- What is Business One?
- Why separate later enterprises?

Lesson Summary

Move forward only after completing the action steps and understanding that education improves preparation but does not guarantee sales, funding, profit or advancement.

Student Worksheets

Worksheet 1 — 3M Prosperity System Business Foundation Statement

- My 3M Prosperity System business name:: _____
- My legal operating name:: _____
- My official role/classification under the 3M Prosperity System agreement::

- Products I am authorized to sell:: _____
- My target customer:: _____
- How customers receive value:: _____
- Three responsibilities I accept:: _____

Worksheet 2 — Startup Cost and Affordability

- Required costs:: _____

- Optional costs:: _____
- Cash available without harming essential expenses::

- Emergency reserve protected:: _____
- Amount potentially needing funding:: _____
- Estimated monthly payment:: _____
- Repayment source if 3M Prosperity System generates no sales for six months:: _____
- Decision: self-fund / partial fund / finance / wait:

Worksheet 3 — Funding Readiness

- Entity or sole proprietor established?: _____
- EIN obtained when needed?: _____
- Business bank account?: _____
- Credit reviewed?: _____
- One-page business summary?: _____
- Sources and uses?: _____
- Repayment plan?: _____
- Supporting estimates?: _____
- Application amount:: _____
- Purpose:: _____

Worksheet 4 — Sources and Uses

- SOURCE: owner contribution: _____
- SOURCE: requested financing: _____
- SOURCE: other: _____
- USE: tier/product access: _____
- USE: website/software: _____
- USE: advertising test: _____
- USE: professional services: _____
- USE: reserve: _____
- TOTAL SOURCES: _____
- TOTAL USES: _____

Worksheet 5 — Financing Offer Review

- Provider:: _____
- Amount:: _____
- APR or factor rate:: _____
- Origination fee:: _____
- Payment amount and frequency:: _____
- Total repayment:: _____
- Personal guarantee:: _____
- Collateral/UCC filing:: _____
- Prepayment terms:: _____
- Decision and reason:: _____

Worksheet 6 — Tier Advancement Assessment

- Current tier:: _____
- Proposed tier:: _____
- Specific added educational/product value:: _____
- Current monthly revenue:: _____
- Current monthly net profit:: _____
- Current debt payments:: _____
- Cash reserve:: _____
- Would advancement be affordable with no new sales?:

- Decision: advance / delay / decline: _____

Worksheet 7 — Three-Business Enterprise Blueprint

- Business One: 3M Prosperity System membership operation:

 - Transferable skills being developed:: _____
 - Business Two concept:: _____
 - Business Three long-term objective:: _____
 - Records/entities/banking that must remain separate::

 - Three-year sequence:: _____
-

Final Knowledge Assessment

1. Is funding mandatory for 3M Prosperity System participation? Explain.
 2. Why should repayment ability be tested without relying on future 3M Prosperity System sales?
 3. What is the difference between an LLC and an EIN?
 4. Name the seven pillars of fundability.
 5. What are sources and uses?
 6. Why can a personal guarantee affect the owner?
 7. Name three terms that should be reviewed before accepting financing.
 8. Why are gross sales different from profit?
 9. What should a student do before advancing to a higher 3M Prosperity System tier?
 10. Is access to \$111,111 guaranteed? Explain.
 11. Name two prohibited credit or funding tactics.
 12. How can 3M Prosperity System become a foundation for another business?
-

Glossary

Annual Percentage Rate (APR): A standardized yearly measure of borrowing cost that may include interest and certain fees. It helps compare financing offers.

Business Credit: Credit information and payment history associated with a commercial entity. It does not eliminate personal underwriting for a new business.

Cash Flow: The timing and amount of money entering and leaving a business.

Collateral: Property or funds pledged to support an obligation and potentially taken after default.

Debt Service: Required principal and interest payments on debt.

EIN: Employer Identification Number, a federal tax identifier issued by the IRS. It is not a loan or funding guarantee.

Fundability: The overall readiness of a business to be evaluated for capital, including identity, records, credit, cash flow and purpose.

Gross Revenue: Total business receipts before expenses, refunds and taxes.

LLC: Limited liability company, a state-law business entity. It may provide liability separation when properly formed and maintained.

Net Profit: Revenue remaining after business expenses, before or after taxes depending on the calculation.

Personal Guarantee: A promise by an individual to repay a business obligation if the business does not.

Projection: An estimate of future financial performance based on stated assumptions, not historical fact.

Secured Credit: Credit supported by collateral or a deposit.

Sources and Uses: A schedule showing where capital comes from and exactly how it will be spent.

Underwriting: A provider's process for evaluating risk and deciding whether and on what terms to offer capital.

UCC Filing: A public filing that can provide notice of a lender's security interest in business assets.

Working Capital: Money used for ordinary short-term business operations.

Required Disclaimer

3M Prosperity Funding First™ is general education. Funding is voluntary and never guaranteed. Students should not borrow based solely on expected 3M Prosperity System sales or commissions. Individual legal, tax and financing advice must come from qualified professionals.

Authoritative Reference Sources

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