BUSINESS & STRATEGY

$100M Money Models

by Alex Hormozi

Chain four kinds of offers so each new customer pays for the next two - inside 30 days, not someday.

BEST POINTS FROM THE BOOK

01 **A money model is a deliberate sequence of offers - what you offer, when you offer it, and how.**

It is not one product. Each offer solves the problem the previous purchase created or revealed, so customers keep saying yes.

02 **Get paid back fast: one customer should fund at least two more within 30 days.**

Bare minimum is profit above the cost to get and serve them in 30 days. Hit the higher bar and growth funds itself - you can even ride the credit-card float instead of loans or investors.

03 **Bad money models kill good businesses.**

Profit that arrives in two years cannot pay for ads today. If winning a customer costs more than they return soon, growth eats your cash until you cut ads and stall.

04 **Attraction offers turn strangers into customers.**

His named versions: giveaways, a decoy offer shown beside the premium one, Buy X Get Y Free, Pay Less Now or Pay More Later, and free goodwill offers that build trust and reviews.

05 **Win Your Money Back turns risk into motivation.**

Customers pay up front and earn the money back - ideally as credit spread over time - by hitting a result. Across thousands of gyms only about 10% ever asked for a refund, and finishers became the best customers and referrers.

06 **Upsells sell the fix for the problem the first purchase just revealed.**

The classic upsell lands the moment they realize 'you can't have X without Y.' The first offer often makes little profit - you make it on the second, third, and fourth, using menu, anchor, and rollover upsells.

07 **A no is only a no to that offer - not to everything.**

Downsell by changing payments or features, never by negotiating the core price: payment-plan ladders, feature downsells that strip pieces out, and trials with a penalty for not showing up.

08 **Continuity offers keep people buying - and bill every four weeks.**

Continuity bonuses, continuity discounts, and waived-fee offers lock in recurring payments. A 4-week cycle means 13 payments a year instead of 12 - about 8.3% more revenue for the same offer.

09 **Build in three stages: Get Cash, Get More Cash, Get the Most Cash.**

Stage I masters attraction offers, Stage II adds upsells and downsells to raise 30-day profit, Stage III adds continuity to raise lifetime value. Each stage funds the next - patience is still the fastest way.

10 **You don't need 100 products. You need 100 ways to offer your product.**

New sequences beat new products. Where your model has a gap, plug in someone else's product as an affiliate offer - you earn the commission without the delivery burden.

THE BOOK, IN SHORT

The book opens with a trap Hormozi fell into himself: he reserved a rental car at $19 a day and drove off paying about $100 a day, after the agent stacked an upgrade, late-return flexibility, insurance, and prepaid gas - each one solving a problem he only noticed when it was offered. That stack is a money model: a deliberate sequence of offers. This book, built from his private notes, teaches you to build your own.

The problem it solves is cash timing, not profit on paper. Plenty of businesses make money per customer eventually, but the cash is locked up for months or years - and cash locked in slow payments cannot buy the next customer. Hormozi's warning is blunt: bad money models kill businesses, because growth keeps eating cash until the owner cuts advertising and everything stalls.

The fix is the 30-day rule. A good money model makes more profit from a customer than it cost to get and serve them in the first 30 days - that is the bare minimum. A $100M money model makes enough from one customer to get and service at least two more in under thirty days, so customers fund your ads (and even your credit-card float) instead of your savings or an investor.

Every money model is assembled from four kinds of offers. Attraction offers turn strangers into customers: giveaways, decoy offers, Buy X Get Y Free, Pay Less Now or Pay More Later, and his signature Win Your Money Back. Upsell offers - classic, menu, anchor, and rollover - get customers to spend more by solving the next problem the first purchase revealed. Downsell offers turn a no into a yes by changing payment terms or features, never the core price. Continuity offers - bonuses, discounts, and waived fees for committing - keep them paying over time, ideally billed every four weeks.

You build it in three stages: Stage I, Get Cash, mastering attraction offers. Stage II, Get More Cash, adding upsells and downsells to maximize 30-day profit. Stage III, Get the Most Cash, adding continuity to maximize lifetime value. He traces Gym Launch through the stages - about $476,000 a month with a decoy offer alone, then $4.4 million a month once all four offer types ran together. It is

book three of the $100M series: Offers taught what to sell, Leads taught how to get prospects, and this one teaches how to make money from them fast enough to scale.

DO THIS WEEK

Do the 30-day math on your business: what one new customer returns in their first 30 days versus what they cost to win and serve. Then draw your sequence on one page - attraction, upsell, downsell, continuity. Fill the first empty box, starting with attraction if you have no low-risk way for a stranger to start.

By Alex Hormozi, first published August 2025 (Acquisition.com Publishing); book three of the $100M series, after $100M Offers and $100M Leads. Its launch set a Guinness World Record for the fastest-selling non-fiction book. Read it when you can already win customers, but each sale barely covers what the customer cost you.