



Masterclass

with Scott McGillivray

*Learn how the rich are getting richer
using real estate.
And how you too can get started
right now!*

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Keyspire[®]
Masterclass
with Scott McGillivray

*Learn how the rich are getting richer using real estate.
And how you too can get started right now!*

Introduction - Who Am I?



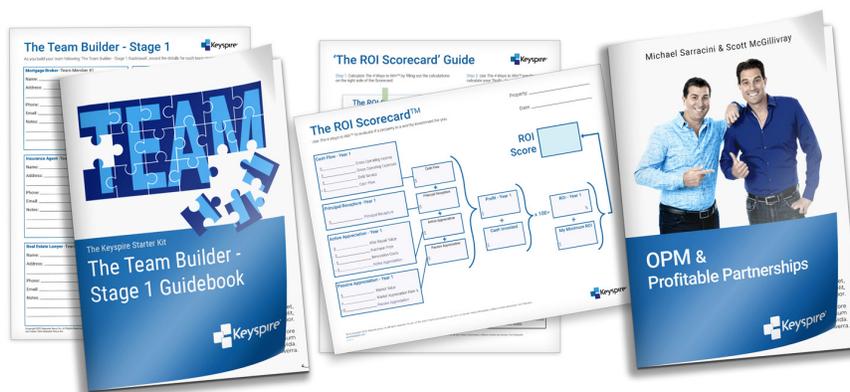
Hi, my name is Scott McGillivray. I host popular HGTV shows including *Income Property*, *Moving the McGillivrays*, and *Buyers Bootcamp*. I've also been a judge on *All American Handyman* and *Canada's Handyman Challenge*.

Welcome to my Masterclass. In this eBook, I want to address why the rich are getting richer, and why everyone else is falling further behind -- And one of the main topics that we have to discuss, if we want to address this, is **real estate**.

It's not happening by accident. The rich are getting ahead because of the tools they use every day – tools that you'll need if you want to take advantage of the opportunities that are available to you. And it's my job to ensure you have access to these tools and know how to use them.

Just for reading this eBook, you will receive copies of:

- **OPM, or Other People's Money.** This is a guide to leveraging other people's money, which is critical if you're going to be a successful real estate investor.
- **Team Builder Guide and Success Tool.** This is going to show you how to build the real estate investing network that you need and evaluate the people you want in it.
- **ROI scorecard**, or your return-on-investment scorecard. This is the ultimate hack in being able to evaluate properties and determine whether they're going to help you get to your goals.



Even better, I'm not charging you anything for it. All of this is free.

But first, I want to show you why you can trust me.

The Crazy Idea That Started It All

You probably know me best from HGTV shows like *Income Property*, *Buyer's Bootcamp*, and *Scott's Vacation House Rules*.

What you may not know is that I have been a successful real estate investor for 23 years. If you think it's because I went to school for real estate investing or was part of a family business in the industry, think again.

Back when I was studying for my Bachelor of Commerce degree, my roommates and I rented our student house from a landlord. One day over the summer, he called us and said, "I'm sorry, but I sold the house."

We had 60 days to find a new place.

Not long at all, especially with the school year coming up. But fortunately, I worked in a restaurant and met a lot of realtors. I asked them to help me find rental properties. One of them replied, "Scott, if you really want somewhere to live in this town as a student, don't rent a property. Buy it."

That was the first time someone had ever suggested that I buy real estate while I was still in school. I grew up with the conventional wisdom that there were some things you had to do before you bought a house. Go to school, get an education, land a job, fall in love, get married. A whole series of steps.

I was intrigued by what the real estate agent suggested, but I still had a lot of questions. Was I really being advised to buy real estate when I was 21 years old? When I didn't have the time, the money, or support? I surely didn't have the education.

It sounded like a crazy idea, but it was one of the best things I ever did.

It turns out that owning a property was cheaper than renting one. You could generate enough rent to cover all your expenses, including your mortgage, taxes, insurance repairs and maintenance.

I used my student loan as a down payment and rented the other rooms to my friends. The money that came in was enough to cover all the expenses.

I did this repeatedly for years, until by the age of 25, I had 25 rental properties. Then I started getting into multiplexes, multi-family buildings, vacation rental properties, income suites, and short-term rentals.

I learned a lot over the years – the strategies that work, the ones that don't – but the most important thing I discovered is how investing in real estate could put me closer to my real goals.

When I started out buying and renting out properties, I thought I was just trying to save money. As I found more and more success, though, I realized what I was really looking for was my **Lifestyle Freedom Day**. That's the point when you are generating enough income from your investments to maintain your lifestyle without having to work a job you don't enjoy.

A lot of people say they want to work until retirement, but that's often more a marker of age or career milestones than it is of personal fulfillment. If you reached your Lifestyle Freedom Day, then why would you keep doing something that you're not enjoying?

So, the real goal of investing in real estate is this: how do we get you to your Lifestyle Freedom Day sooner rather than later?

And that's what I want you to learn from me. With this knowledge, you can succeed as a real estate investor while avoiding gimmicky opportunities that won't get you far.

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Why Am I Doing This?

You might be wondering, “Scott, why do you even bother teaching people how to invest in real estate, when you’re already so successful?”

The answer is simple.

I believe in the law of reciprocity, a phenomenon that has been studied in behavioural economics. It is a proven fact that, when you help people succeed, help is more likely to come back your way. My career attests to this. Helping people and being generous has grown my business exponentially.

I believe you can be successful, too. Once you start applying the investment strategies found in this eBook, you will not only feel tremendous joy from helping other people, but you will also see that success paid back to you.

This is one of the reasons why the wealthy are getting wealthier and why everyone else is looking at real estate and regretting that they didn’t buy something sooner.

I’m not going to sugar-coat it. There are some barriers to entry. But, together, we can help you achieve your Lifestyle Freedom Day.

Real estate and investing is not easy. But my goal is to make it simple.

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The Path to Success

To be successful as a strategic real estate investor, you need to know what information to focus on, what education to get, and how to implement these things.

Step #1: Information

If you want to succeed as a real estate investor, start by getting good, credible information from sources you trust. Credible information helps you understand your opportunities.

Step #2: Education

When you educate yourself, you are practicing, warming yourself up for the real deal.

There are many ways to educate yourself, which we'll examine in a later chapter. For now, though, what you need to understand is that education can provide you with insights others only get from experience.

Step #3: Implementation

Once you have the right information and you have educated yourself, it's time to implement everything. In other words, it's time to go into the field and purchase property.

You have to do all three of these things, or you will fail in real estate.

Don't worry about whether this is a good time to invest in real estate. Investing in real estate is more about time in the market than it is about timing the market. The sooner you can acquire properties and the longer you plan on keeping them, the better your strategy will be and the more financial benefits you will have.

Hindsight is 20/20, and when I look back over 20 years of real estate investing, there are properties I regret and others I regret not buying at all.

If you find an investment opportunity in real estate and you can afford it, there's no reason to say no. Let me show you why.

I'm going to address the 3 main reasons why most people say "no".

The 3 Excuses Holding Back Most People

And The One Secret to Demolish Them All

In my experience, there are three excuses that hold most people back from investing in real estate. I will show you how to break through these excuses and reach your investing potential.

Excuse #1: *"It's risky, and I don't have the confidence."*

You're nervous about real estate investing and you lack the confidence, which is totally normal because this is your first time. No one is an expert the first time they do anything, but that doesn't have to be a barrier.

In fact, it's great that you're a little nervous because that means you'll do your due diligence. That's probably why you're reading this eBook in the first place. You've thought about being a real estate investor and know the benefits.

If you can get past those first-investment jitters, you can take your first steps toward your Lifestyle Freedom Day.

Excuse #2: *"I don't have the money to invest in real estate."*

Neither did I. To be honest with you, most people don't have enough money to buy every piece of real estate that interests them. That's not how real estate investing works.

If you want to become successful as a real estate investor, you will need to learn some secrets. Among the most important of those secrets is that you can borrow money – something I will address in a later chapter.

Excuse #3: *"I don't have the knowledge and education."*

Realistically, the three big things that hold people back from investing in real estate is that they don't have the confidence, they don't have the money, and they don't have the time or knowledge on how to invest in real estate.

I'm going to give you the absolute key to demolishing all of that in one shot.

Here it is. You borrow all of it – other people's money, time, and the information and education they have already put together. You don't have to figure this all out for yourself from scratch.

And in terms of confidence, borrow that as well, in the form of social proof.

I'll share some of that with you on the next page.

Stories of Success

My programs and masterclasses have helped thousands of people become successful real estate investors. Here are just a few of those stories.



Tara. “Keyspire is there when you need them the most. The moments when you feel scared, overwhelmed, and not sure what to do or how to do it. They have the resources, the encouragement, and can walk you through any real estate scenario or direct you to someone who can.”



Colin and Nicole. “The three-day workshop opened our eyes to all the different investment streams that we’ve never even heard of. Our net worth has greatly increased, and cash flow is estimated at 10k a month.”



Kelly and Helen. “Our net worth has more than doubled thanks to Keyspire. Our net worth has more than doubled since joining over four and a half years ago, we have completed 30 deals.”



Natasha and Walter. “Keyspire has given us the knowledge to have the confidence in our ability to make decisions and build a strategy that will have us financially free in three to five years.”



Aziz and Maria. “Our lives are better because we see a great path forward to financial freedom, which will allow us more time for our family, friends, and support causes that are important to us.”

Want to hear more stories like these? Visit www.keyspire.com/client-success or find us on [Facebook](#).

When you become successful, I want you to share your story, as well, because other people deserve to get motivated by your positive results.

Now, let’s look at how you, too, can become a successful real estate investor.

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How to Borrow Confidence

It might sound silly to borrow your confidence from other people, but it's absolutely possible and it's a great strategy. Here are some simple tips for borrowing confidence.

Tip #1: Learn from your mentors

Surround yourself with people who have invested in real estate, who are pumped about it, who are motivated to do it again, and who are inspired to see you do it, too.

Your mentors and teachers have already done the heavy lifting of investing in real estate and are now confident enough to pass along those lessons. So, don't waste the opportunity. Speak with them. Let them teach you.

Tip #2: Leverage the confidence of your mentors

Once you have learned from your teachers, emulate them. Use their confidence to fuel your own real estate investing plans.

Tip #3: Absorb their lessons

Pay close attention to what your mentors have taught you. Study their lessons until they are second nature to you.

Tip #4: Use their teachings

If you can learn from your mentors, leverage the confidence, and absorb their lessons, you will have your own confidence because you'll be ready to invest in real estate successfully. You will have a proven track record that you can lean on until you've done it yourself. When you have proven the system works, you can discover your own confidence.

Borrowing all of these things is what I absolutely love about real estate.

If you listen to too many people who tell you how you can't do things, someday they'll be right. For every person who tells you how you can't do something, it's important that you find people who tell you how you can do it.

Even as an entrepreneur, I already know how difficult it is to succeed. I already know there are barriers to entry. What I would like to see is how I *can* succeed.

That's where you need to start with real estate -- with people who are qualified to help you build your confidence. Whether it's your real estate agent, your coach, or even your broker, choose somebody who has already invested in real estate or who works in the field and has seen the results, so that you have the social proof you need to feel confident.

How to Use Other People's Money (OPM)

There are many ways to invest in real estate using other people's money.

In fact, I'm giving you the whole guide on it. You're going to learn all about the different ways that you can use:

- **Conventional financing techniques**, like joint ventures, partner money, private financing, credit unions, and banks.
- **Unconventional financing techniques**, like vendor takebacks and seller financing (which I have used dozens of times to beat out other offers or secure properties when I didn't have the finances).

Why? Because the secret weapon that I have and that you are getting is the ability to understand how to turn a property into an investment asset.

Most people don't understand how to do that, but once you do, you can leverage that. Here's how.

Tip #1: Get creative

There are many ways to raise money for your real estate investments. Conventionally, most people think they have to put down 20% right away to make a purchase. That might be how the people you know made their first real estate purchase.

But if you don't have that 20% ready, you need to get creative.

And that's what other people's money is all about. The OPM Guide shows you all the creative ways to access capital and leverage other people's money to buy more properties.

Tip #2: Raise capital

When I am buying large buildings or giant portfolios or doing development projects, my team and I raise capital.

We do this because there's plenty of margin available to not only finance that borrowed money, but to generate a profit, as well.

And, really, that is truly the business model of any business. The difference is that real estate is highly leverageable, which makes it more accessible for the average individual to invest at a competitive advantage over almost anything else.

Tip #3: Use leverage

The trick to using other people's money is knowing how to use leverage – and it's simple. Take the cost of borrowing money, plus all the expenses on a property. You want to make sure that the income that you generate is more than all your costs and expenses.

Your **ROI Scorecard** can help you with this. It's a fantastic tool, because you can use it to evaluate properties, build your confidence, and get the information you need to make good decisions. Leverage this tool.

And leverage your network, too, because real estate is an incredible investment opportunity you won't want to miss.

You might say you don't have the time, the money, the confidence, or the know-how to invest in real estate. But you must push that out of the way. You must leverage other people's time, money, and resources if you want to succeed. Don't let your doubts hijack your own opportunity to have financial freedom.

I've shown you how you can raise money and gain confidence.

Now, I'm going to show you how to educate yourself.

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How to Get Educated in Real Estate

Get a formal degree

It's important to get educated about real estate investing before you buy your first property because there's a lot to learn.

Unfortunately, though, it's a side of investing that doesn't get covered in most curriculums. Even when I was in school, getting a Bachelor of Commerce degree, I was never taught about buying real estate or even buying a home, much less how to handle personal finances. So, it can be a little daunting when most people approach real estate.

It's ironic, too, because you can have a full career and live in a home for 40 years, and the amount of money you earned at your job in that time will be nearly the same amount your home grew in value. You will have grown your wealth in a linear way, but is that the best way?

We spend so much time and energy at work – 8 hours a day, 5 days a week, for 40 years – and after that, most of us are only just getting by. There must be a better way.

Instead of chasing linear growth, why not start doing something today that gives you exponential growth?

If you're ready to grow your wealth and want to further your knowledge with a formal education in real estate investing, here are some programs you can try:



Bachelor of Commerce in Real Estate, the University of British Columbia. The curriculum is broad and you can graduate with a degree, which is helpful. However, the total tuition is \$213,018, almost a quarter of a million dollars – and it takes four years to complete.



Bachelor of Commerce in Real Estate, the University of Guelph. The tuition is \$143,842, basically the same amount you would pay on the down payment for an investment property. But I went to the University of Guelph, so I think it's still a solid choice.



At Lakeland College, in Lloydminster, Alberta, Canada, you can get a Diploma in Real Estate Appraisal. While this diploma doesn't cover real estate investing specifically, it can help you understand the value of real estate, appraisals, and assessment. At \$33,289, it's also more affordable than the other options.

I don't think that spending four years of your life and the cost of buying potentially an entire property, or at least a significant down payment on one, is the way to go. I think your money should go into buying real estate.

Learn *The 4 Ways to Win*TM

What's critical for your success as a strategic real estate investor is knowing *The 4 Ways to Win*:

1. Knowing how to calculate and influence **Cash Flow**

The best investment properties aren't found. They're created and we have to reverse engineer.

2. Principle Recapture

This is when your rental income pays down your mortgage.

3. Forced Appreciation

This is the added value that you can push onto a property by improving it.

4. Passive Appreciation

This is the market growth.

Being able to evaluate and influence properties is the Holy Grail of being a successful real estate investor because it allows you to put money in your pocket.

Following *The 4 Ways to Win* allows you to qualify for more financing, helps you build equity, and is the fastest way to become a real estate investor.

Understand Your Market

When I went to buy my first rental property as a student, I couldn't afford anything close to campus, but I needed something with the potential for five rooms.

Knowing that I was going to be in school for another couple of years, I looked at a map of all the bus routes in the city and noticed that anything that was even close to the bus route was out of my price range. However, the properties beyond the bus route weren't even considered as student rentals.

So I asked someone who worked for the city, "Are there any more bus stops coming?"

"Yeah," they replied. "There are two more bus stops coming along this line next year."

"Great. I'm going to look for properties where the new bus stops will be."

And those properties were 20% cheaper than everything else that was on the bus line.

Realizing I could afford these properties, I ended up buying one and converting the finished basement into two more bedrooms. That gave me a five-bedroom rental for me and my friends that was on the future bus route. And within a year, when the bus actually came steps away from the front door, all of a sudden all the properties in the area started to become student rentals.

I realized something then.

Not only do I need to know what market to invest in, I need to know the hacks to time local markets and get ahead of developments in them. These are the types of things that allow you to create what I call instant equity.

You can find instant equity easily when the property you've purchased already has built-in value based on your inside information about upcoming developments that will boost property prices in the surrounding area.

Wouldn't that be nice to know?

It took me years to figure out these strategies. I'm excited to share them now because I know that there are a lot of people who are struggling to get started and they need to find and use some of these hacks.

It's absolutely critical to learn these hacks right now because we are in the midst of a unique opportunity to enter the real estate market. There's some confusion out there, some uncertainty, and I have found that it's usually during confusion and uncertainty that the biggest opportunities exist.

Here they are.

Hack #1: Invest when others are distracted

When people are nervous about politics or the economy, that is typically when they are distracted, and you can pick up some lucrative opportunities.

Hack #2: Invest when you have good information

Whether it's your primary residence or investment property, you need to be prepared. You need to be advised. You need to understand everything about the opportunities you're reviewing, because while there is so much money involved in real estate investing, it doesn't take much to get started or to find a competitive rate.

Hack #3: Invest with confidence

I'll be honest. On a scale from 1-10, most people I talk to about real estate say their understanding of the subject is at 2.

So, even if you can get yourself to a five and above, you're in the top percentile – and that's fantastic. That knowledge alone can be a game changer.

Real estate investing is a massive opportunity. That's why, as someone who loves real estate, as someone who's been invested in real estate, I love the idea that other people can do what I do.

I love the idea that you can create financial freedom for yourself with the free guides and elements I've already promised. Download them and take a look. What we've discussed so far will help you not only understand these tools but give you ways to use them for everyday investing needs, like calculating your ROI.

[Ready to Learn to Earn with Real Estate?](#)
[Check out Scott and his team's 3-day event here.](#)

How to Go From 'Zero' to 'Ready to Buy' in 3 Days

I've taken my 20-plus years in real estate investing and helping hundreds of thousands of people over the years, and I've tried to boil what I've learned down to the most critical information.

What is the rocket fuel that is needed to get somebody from zero experience in real estate, with no investment properties, to their Lifestyle Freedom Day? How do we get a new real estate investor to their goals as quickly as possible? That's really the goal.

So, I have put together what I believe are the most critical elements without causing any more of the challenges that you've already had.

We know that people don't have time.

We know that people don't have the finances to do this.

We know that there's a crisis of confidence.

And we know that even though the education is out there, some of it just takes too long and is too expensive.

That's why I've put together a three-day Learn to Earn with Real Estate event, which is specifically designed to help you get from 'zero', to 'ready to buy' your first property.

In just three days, you will learn everything you need to start investing in real estate. And when the program is over, you will be ready to implement investment strategies that really work.

The 3-Day event is valued at \$2,497.

Plus, you will get access to:

- **A one-on-one strategy call** with a Keyspire Strategist who can help you map your path to real estate success with personalized advice worth \$347.
- **The training portal.** Your attendee portal contains your event resources and workbook, pre-training materials, and a ton of additional bonuses and resources designed to get you started. Your attendee portal has a value of \$197.

- **Our money-back guarantee.** After over 20 years in this business, I have a stellar reputation – and I plan on keeping it that way. So, if you take the entire training, attend the strategy session, and explore the training portal, but come away feeling like you didn't get exactly what you needed to become a successful real estate investor, all you have to do is ask for your money back and we will give it to you in full.



Total value: \$3,040.

BONUS OFFER

You can attend the live three-day event from the convenience of your home, have your one-on-one strategy call, and access our training portal for just **\$297**.

This is the most affordable training in real estate you will ever find, and if you don't love it, you still have our money-back guarantee.

Sign up now.

New dates have been added. [Check them out here.](#)

But don't wait. These spots are limited and fill up quickly, so act now. And don't forget to check your inbox!

Your Lifestyle Freedom Day is closer than you think.

[Click here to grab your spot at the next 3-Day
Learn to Earn with Real Estate event](#)



Learn to Earn with Real Estate

Only
\$297

How You Can Get Started With Real Estate In 3 Short Days

Even If You Have No Time, No Money and No Confidence!

You Will Learn...

- The 3 Myths of Real Estate and how to avoid them
 - How to be an investor vs a speculator
 - How to find lucrative markets and invest where the returns are the best
 - How to tell if a property cash flows in 10 seconds or less, without looking at the property
 - How to analyze a property, even if you re TERRIBLE at math!
 - How to fund a deal even if you don t have any money
 - What is the best business structure for owning your properties
 - How to use registered saving accounts to invest in real estate
 - Your exact next step to get you going
- ... *and so much more!*

You will walk away with proven systems to reduce the time required to “LEVEL-UP”!

**Click here to grab your spot at the next 3-Day
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