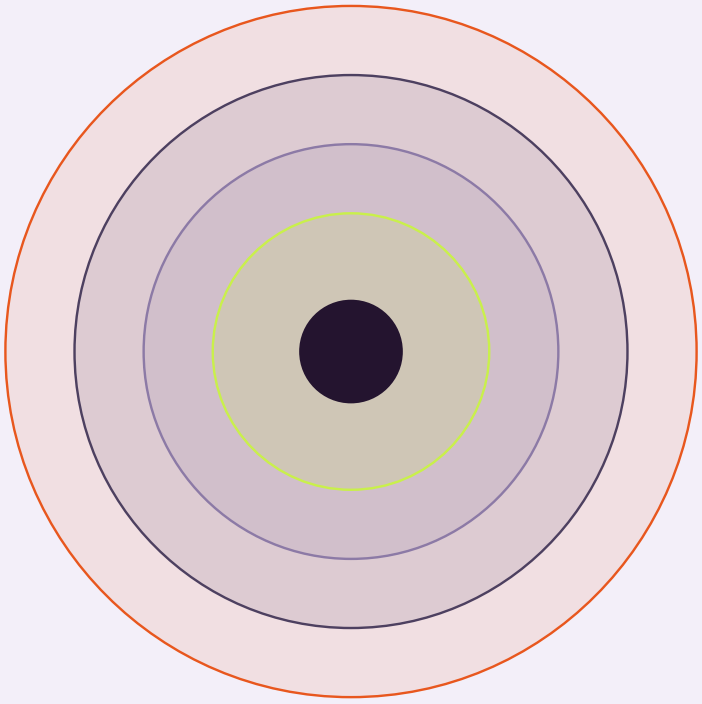


$100M Money Models: How To Make Money

A reading of the book by Alex Hormozi (2025)

1. ACTION BOOK

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ABOUT THIS EDITION

This is HourLife's reading of $100M Money Models: How To Make Money, in our own words. It is not a substitute for the book.

BEFORE YOU START 01

The book in a minute

Alex Hormozi wrote this as the third book in the $100M series from his company Acquisition.com, after $100M Offers and $100M Leads. It argues that a business lives or dies on the order of the offers it makes, not on one product at one price. He calls that order a money model, and sets it a clear test: in the first 30 days, a new customer should bring in more gross profit than it cost to get them, so each customer pays for the next. He sorts every offer into four kinds: attraction offers that turn strangers into buyers, upsells and downsells that raise or rescue the first sale, and continuity offers that keep payments coming. Each kind comes with named plays, such as Win Your Money Back, the Menu Upsell and the Waived Fee, shown through examples from businesses he has run or backed.

Below are the 9 ideas HourLife readers vote up most, each in our words with a note on what it asks of you, and then the steps that put them to work.

WHAT READERS KEEP

The takeaways

1 HOURLIFE TAKEAWAY

Your first customer should pay for your next one.

The book's test is simple. Within 30 days, the gross profit from a new customer should be more than it cost to get them. Once that holds, growth is limited by how fast you can find buyers, not by how much cash you have in the bank.

2 HOURLIFE TAKEAWAY

A money model is a sequence of offers, not a single price.

The same person might take an entry offer, add an upgrade, accept a smaller version of something they turned down, and stay on a monthly plan. Hormozi's point is that this order should be designed in advance rather than left to chance.

3 HOURLIFE TAKEAWAY

The first offer's job is to start the relationship, not to carry the profit.

Attraction offers such as Win Your Money Back, Giveaways, the Decoy and Buy X Get Y Free lower the bar to a first purchase. They can run thin on their own because the offers that follow are meant to do the earning.

4 HOURLIFE TAKEAWAY

The easiest time to sell more is just after someone has said yes.

In the Classic Upsell, the first purchase creates a new need and the next offer meets it. The buyer has already decided to trust you, so the second decision is smaller than the first one was.

5 HOURLIFE TAKEAWAY

A no to the price is often not a no to the result.

Downsells catch the people who decline. A payment plan changes when they pay, a trial changes how much they risk, and a feature downsell changes what they get. Each one keeps a buyer who would otherwise walk away.

6 HOURLIFE TAKEAWAY

Take something out before you take money off.

A feature downsell lowers the price by removing part of the offer, such as a guarantee or a level of service. The full offer keeps its value, and the buyer chooses the smaller thing knowingly instead of learning to wait for a discount.

7 HOURLIFE TAKEAWAY

What you show first changes how everything after it looks.

The Anchor Upsell leads with a premium option so the standard one looks reasonable beside it. The Menu Upsell does the reverse kind of work: it tells buyers what they do not need, then helps them pick what they do, which builds trust.

8 HOURLIFE TAKEAWAY

Recurring payments are where a customer becomes most valuable.

Continuity offers give people a reason to commit for longer: a bonus for joining, a discount that comes later, or a setup fee that is waived for a longer term and charged if they leave early. Small monthly amounts add up because they repeat.

9 HOURLIFE TAKEAWAY

Build the model one offer at a time, in order.

The book suggests starting with an attraction offer, then adding an upsell, a downsell and a continuity offer. Every new offer is something your team has to deliver and your customers have to understand, so get each one working before you stack the next.

PUT IT TO WORK

Your action book

Do the setup steps once, then keep the habits going. The setup changes your week; the habits keep it changed after the first good one.

The download puts this whole reading and a printable action book in one PDF: the setup checklist, then a page of real calendar days for each habit, starting on the day you choose.

SET UP ONCE

- [ ] Work out what one customer costs you
- [ ] Write your offers down in the order people meet them
- [ ] Name the problem your first sale creates
- [ ] Build one offer for the people who say no
- [ ] Run a 30-day payback check

KEEP UP DAILY

- ◯ Make the next offer every time
- ◯ Write down why each no was a no
- ◯ Check payback once a month

30 days · Nov 6 - Dec 5, 2026

Part two, after the reading, prints each of these as a page to fill in by hand.

THE LAST WORD

Before you go

Pick one step from the action book and do it today. An idea from a book starts to count once it changes what one ordinary day looks like.

PART TWO

The action book

Change the setup once, then keep it up. 5 setup actions to do once, and 3 habits to mark each day for 30 days.

Nov 6 - Dec 5, 2026

Print it, or write on it in any PDF app.

SET UP ONCE

The setup checklist

Each of these is done once. Do one a day, and check it off when it is done.

- [ ] SETUP 1

Work out what one customer costs you

Add up last month's ad spend, sales commissions and outreach time, then divide by the number of new customers.

Write that number down. It is the line your first 30 days have to clear.

MY VERSION

DONE ON

- [ ] SETUP 2

Write your offers down in the order people meet them

List everything you sell in the order a typical customer sees it.

Label each one attraction, upsell, downsell or continuity. The empty labels show you what to build next.

MY VERSION

DONE ON

- [ ] SETUP 3

Name the problem your first sale creates

Ask what a customer needs right after they buy from you.

Write the offer that solves it, and decide exactly when and how you will make it.

MY VERSION

DONE ON

- [ ] SETUP 4

Build one offer for the people who say no

Take your most common objection and write one answer to it: a payment plan, a trial, or a version without one feature.

Do not simply cut the price of the same thing.

MY VERSION

DONE ON

- [ ] SETUP 5

Run a 30-day payback check

Put your own figures into the builder on this page.

If the first 30 days do not cover what a customer costs, pick the single stage you will change first.

MY VERSION

DONE ON

DAILY HABIT 1 OF 3

Make the next offer every time

For two weeks, present your upsell to every buyer in the same words, and tally how many say yes.

Nov 6 - Dec 5, 2026 · 30 days · circle each day you do it

SMALLEST VERSION

CUE

WHERE

November 2026

MON	TUE	WED	THU	FRI	SAT	SUN
						1
2	3	4	5	6 ○	7 ○	8 ○
9 ○	10 ○	11 ○	12 ○	13 ○	14 ○	15 ○
16 ○	17 ○	18 ○	19 ○	20 ○	21 ○	22 ○
23 ○	24 ○	25 ○	26 ○	27 ○	28 ○	29 ○
30 ○						

December 2026

MON	TUE	WED	THU	FRI	SAT	SUN
	1 ○	2 ○	3 ○	4 ○	5 ○	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

EACH FRIDAY

WHAT HELPED

WHAT GOT IN THE WAY

ONE CHANGE TO THE SETUP

DAILY HABIT 2 OF 3

Write down why each no was a no

After every declined offer, note the reason in a word or two: price, timing, trust or fit.

Nov 6 - Dec 5, 2026 · 30 days · circle each day you do it

SMALLEST VERSION

CUE

WHERE

November 2026

MON	TUE	WED	THU	FRI	SAT	SUN
						1
2	3	4	5	6 ○	7 ○	8 ○
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EACH FRIDAY

WHAT HELPED

WHAT GOT IN THE WAY

ONE CHANGE TO THE SETUP

DAILY HABIT 3 OF 3

Check payback once a month

On the first of the month, recalculate what a new customer cost and what they brought in within 30 days.

Nov 6 - Dec 5, 2026 · 30 days · circle each day you do it

SMALLEST VERSION

CUE

WHERE

November 2026

MON	TUE	WED	THU	FRI	SAT	SUN
						1
2	3	4	5	6 ○	7 ○	8 ○
9 ○	10 ○	11 ○	12 ○	13 ○	14 ○	15 ○
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December 2026

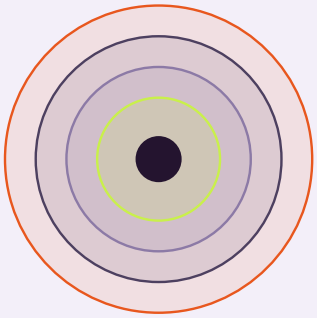
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EACH FRIDAY

WHAT HELPED

WHAT GOT IN THE WAY

ONE CHANGE TO THE SETUP



Know what you will offer after the first yes before you pay to find the next customer.

HOURLIFE NOTE AFTER ALEX HORMOZI