



**REPLACE YOUR**  
— UNIVERSITY —

# Media Kit

2024

CONTENT CREATORS | INFLUENCERS | AFFILIATES

# A Message From Michael Lush

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## About RYU

Replace Your University was created to fill the void of "real world", applicable education that is not taught in traditional schooling. Today's education is geared toward employment versus entrepreneurship where students are trained to get a job. There is nothing wrong with that, however there is a demand from a small population of this country that is hungry to escape that cycle. That is where we come in!

Success leaves clues and the wealthy utilize hacks to propel them professionally. The wealthy don't finance real estate, automobiles, or even education the way most Americans do. They learn to buy assets instead of liabilities. They learn to leverage "Other People's Money". They learn ways to put their money to work as passive investors. These are all actions we teach within Replace Your University.



**8,000 +**

Current clients and growing since 2014.

**50 States Served**

**8+ Years in Business**

 **BBB A+ Rating**

**Featured Articles**



Market Daily

Fox 8 News

Digital Journal

# Campaign





## Our Goal

Replace Your University is looking to drastically increase our referral-based business. Our CEO and founder, Michael Lush, started this company by knocking on doors, and educating through word-of-mouth! We aim to partner with people of influence to promote our products, as we recognize the extreme value that exists in the trust between you and your audience.

We are dedicated to helping Americans break free from banks, mortgages, and poor financial habits to change the generational wealth of these individuals. At RYU, we equip our clients with the tools and resources to manage, invest, and grow their income. Our current affiliates benefit greatly from our relationship, while their audience financially grows in insurmountable ways.

**Sales Process:** You will be given an individual link that your audience will use to book a virtual meeting with one of our sales representatives. Our sales team will ensure that the prospect is financially qualified to become a client, and will go through a structured, three call close to complete the conversion.

### RYU Conversion Rate

**33%**

On referrals that showed up to the meeting



## **Our Avatar**

Our product is not for everyone. We have a very specific avatar that we are able bring on as a client. In order to book a sales call with one of our representatives, a prospect must first meet a set of specific pre qualifications.

### **Credit Score**

A minimum credit score of 680

### **Equity**

At least 10% equity in primary home

### **Cashflow Positive**

Must be cashflow positive on a monthly. This means their income is greater than their expenses.

### **Bankruptcy**

No bankruptcy within the past 4 years.



### **Commission for Affiliates:**

Because we have such a specific avatar, we typically do not pay affiliates flat fees. We have found that our affiliates stand to make far higher earnings through commissions, and thus, strive to stay in align with our commission structure.

## Commission Breakdown

### Affiliate

1-5 Conversions  
per month

**\$1,000**  
per conversion

### Super Affiliate

6+ Conversions  
per month

**\$1,500**  
per conversion

### Conversion:

A conversion occurs when a lead, generated through an affiliate link, submits payment.

### Payment:

Commission payments are made on the 15th of each month. We also include a detailed breakdown of each lead generated through the affiliate's link.

### Negotiations:

We are absolutely open to negotiations, in lieu of flat fees/ upfront payment.

# Earning Potential- YouTube

Historically, we have seen the most success through YouTube collaborations, where the influencer has Michael Lush on for a virtual interview. These metrics serve as an example of one of our current affiliates:

YOUTUBE NETWORK  
1.27M subscribers

INTERVIEW WITH RYU POSTED 09/22  
70K+ views

## COMMISSIONS EARNED

In September of 2022, this affiliate posted a 30 minute, virtual interview with Michael Lush. Within the first month of posting the collaboration, RYU made 21 conversions from the affiliate. At the \$1,500 super-affiliate commission rate, this creator earned **\$31,500** in the first month from partnering with RYU.

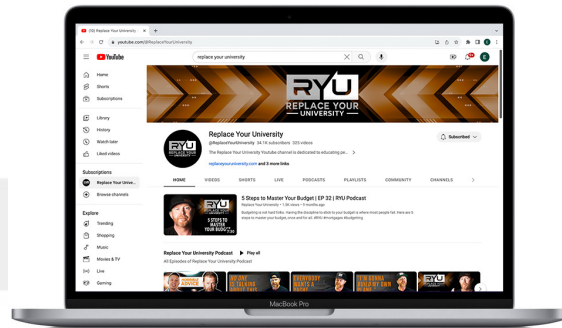
This specific affiliate has not promoted this video since, in any other avenue (i.e. sending out email blasts, posting on social media, or writing blogs), being that they do not currently utilize these other channels.

By simply leaving the video on their page, as of October of 2023, our team has made **42 additional** conversions.

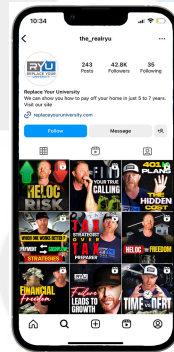
In 13 months, this affiliate totaled **\$94,500** in commissions from RYU.

## Method of Promotion

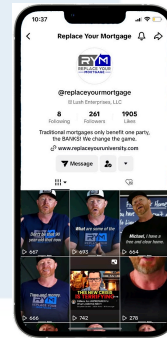
We are very flexible with any methods and platforms in which a content creator chooses to promote RYU. We have seen most success through collaborations with Michael Lush. However, we know that creators know their audience best. We can structure a campaign around what fits specific needs.



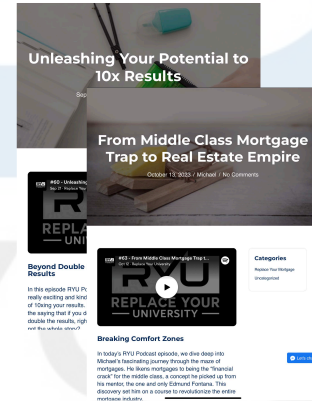
YouTube



Instagram



TikTok



Blogs/ Newsletters

# **RYU Product**



REPLACE YOUR UNIVERSITY

# REPLACE YOUR MORTGAGE

THE ULTIMATE DEBT WEAPON



REPLACE YOUR  
— MORTGAGE —

## What's The Goal?

**Our average client pays off their home in 5-7 years and saves over 150k in mortgage interest**

Some people are okay with paying 100's of thousands of unnecessary dollars to their mortgage company... we aren't. At Replace Your Mortgage, our focus is to teach you how to avoid paying unnecessary mortgage interest and turn your house into a real asset. With the strategy and concepts learned, you will be equipped to access cash within your home, reduce the amount of interest paid to the banks, and pay off your home in a fraction of the time - without changing your lifestyle!

1

### EDUCATION

Over 35 hours of self paced video education taught by the licensed professionals.

2

### EXECUTION

We will help align you with the perfect lending solution for your specific situation.

3

### COACHING

1on1 and group coaching sessions that are sure to keep you accountable and "in the know"



### How Long Will This Take

Our average client is able to see tangible results immediately after execution phase!



### How Much Money Will I Save

If qualified, our average client saves well over \$150k in mortgage interest!



### Can This Make Me Money?

Yes! We teach how to capitalize on equity access! You will be given all the tools needed!

## STANDARD PACKAGE

(Included In Create Your Own Economy)

### VIDEO EDUCATION

HOW BANKS MAKE MONEY  
HISTORY AND FRL  
30 YEAR DEBT TOOL  
PAYMENT STRATEGIES  
GOVERNMENT CONTROL  
OFFSET ACCOUNTS  
CASHFLOW STRATEGY  
RECESSION STRATEGY  
INCOME UTILIZATION  
THE RYM APPROACH  
AND A TON MORE!!!

### EXECUTION

WHITE GLOVE SERVICE TO FIND THE PERFECT LENDING  
SOLUTION PRE-VETTED CUSTOM BANK LIST  
BANK QUESTIONNAIRE

### COACHING

ONE ON ONE COACHING FOR ENTIRE PROCESS  
WEEKLY GROUP COACHING AVAILABLE IN PRIVATE COMMUNITY  
ONGOING SUPPORT

## A PROGRAM FOR EVERYONE!

RYU is always striving to create as much return on investment as fast as possible for all of its clients. By becoming a Replace Your Mortgage client you will receive education, coaching, and a full white glove experience to help you close on your line of credit(s) and begin implementing our bulletproof strategy.

Our simple, yet proven process has changed the lives of over six thousand families! We are excited to change the lives of you and your loved ones!





## MEET THE COACH



### Michael Lush

#### Husband - Father - Successful Entrepreneur

Michael Lush is the founder and CEO of Lush Enterprises, LLC DBA Replace Your University, an education firm specializing in real world tactical financial strategies that teach thousands of Americans how to get ahead and stay ahead. Amassing over 8,000 clients in all 50 states, Michael and his company have had the ability to make a real difference in both middle and upper class homes throughout the United States.

Before devoting his efforts full-time to Replace Your University, Michael was a 17- year veteran of the mortgage industry serving in capacities from Loan Officer to Senior Executive where he first learned that “a mortgage is financial crack to middle America.”

Michael has authored the best-selling book, “Replace Your Mortgage: How to Pay Off Your Home in 5-7 Years on Your Current Income”. Michael is also a contributing author to Forbes, New York Weekly, and Market Daily to name a few.

Michael is a devoted husband and father to five amazing boys where he instills a life focus on Faith, Family, Finances and Freedom.

When not in front of the camera, Michael can be found on the family farm tending to his livestock and spending quality time as a hunter with his boys.