MARTIAL ARTS WEALTH MASTERY

Q4 EXTRAORDINARY RESULTS

Making November and December the Best Months of Your Year

FOR MARTIAL ARTS SCHOOLS · MMA GYMS · BJJ ACADEMIES

Live Event Marketing · The Renewal Blitz · Paid In Full Renewals
Plus: **The Most Valuable Hour** — complete brochure inside

GRAND MASTER STEPHEN OLIVER, MBA

10th Degree Black Belt · Founder & CEO, Martial Arts Wealth Mastery
CEO & Chairman, NAPMA · Publisher, Martial Arts Professional

Q4 Extraordinary Results: Making November and December the Best Months of Your Year

A Special Report for Martial Arts School Owners, MMA Gyms and BJJ Academies

By Grand Master Stephen Oliver · Nov 2, 2026 · @Stephen Oliver

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Introduction: The Two Best Months of Your Year Are Sitting Right in Front of You

November and December do not have to be your weakest months. In my schools, November has been my number-two cash month of the year and December has been my number one. Not because of a Black Friday sale. Because of a system.

I've owned a martial arts school since 1975, and I've been coaching school owners since 1985. In more than five decades I have heard every excuse there is for a slow fourth quarter. "Everybody's busy with the holidays." "Parents are spending their money on presents." "Nobody starts karate in December." "We'll make it up in January."

Here's what I've learned. When a school owner tells me November and December were terrible, I ask one question: how many renewals did you run? Ninety-nine percent of the time, the answer is none. They didn't run renewals. They didn't run events. They sat behind the front desk and waited for January to save them.

Meanwhile, the schools I coach are doing the opposite. Each of my locations took in more than $100,000 in extra cash over those six weeks, above normal billing. Almost none of it came from retail. It came from upgrades, renewals, paid-in-full conversions, and a pipeline of new families booked at live events that start the moment the leaves turn.

Why Q4 Is the Opportunity Everyone Else Wastes

Think about what's happening in your community between Halloween and New Year's Eve.

- Families are out of the house more than at any other time of year: trick-or-treating, harvest festivals, pumpkin patches, holiday parties, shopping malls, movie theaters.
- Parents are actively looking for meaningful gifts, not more plastic that ends up in the closet by February.
- Your current families are thinking about the year ahead, about goals, about commitment.
- And your competitors have mentally checked out.

The six weeks from mid-November through the end of December are not a selling season for goods. They are a selling season for commitment. That single idea, which I learned from Grand Master Jeff Smith about 25 years ago, changed the way I run the end of every year.

The Three Engines of an Extraordinary Fourth Quarter

This report gives you the complete system, built on the same material I teach inside Martial Arts Wealth Mastery, the Quick Start program and my book *Six Simple Steps to Add 100 Students*. It runs on three engines:

1. **Live Event Marketing** puts your school where the herd already is: Halloween, harvest festivals, holiday events, the big holiday movie releases and the shopping mall. You'll build a lead pipeline in Q4 that fills your classes in January.

2. **The Renewal Blitz** moves your existing students into Black Belt and Leadership programs at the moment their commitment is highest.
3. **Paid In Full Renewals** turn existing agreements into cash in the bank, from people who have already said yes.

New enrollments pay the ego. Renewals pay the mortgage. Do all three in the same six weeks and you'll understand why I call this quarter Extraordinary Results.

One warning before we start. None of this works if you read it and file it. Every section ends with action steps. Put them on the calendar today. The film is going to come out whether you're ready or not. The holidays are going to come whether you're ready or not. Let's make sure you're ready.

> **Before you read another page:** Grand Master Jeff Smith and I hold a limited number of Most Valuable Hours each week, one-on-one Zoom sessions at no charge, to look at your school's numbers and show you which one is costing you the most. If you want this quarter planned around your real numbers, call or text Bob Dunne at **(720) 256-0208** today and say you're reading the Q4 report.

Part 1: Fourth Quarter, Extraordinary Results

An extraordinary fourth quarter starts with a number, not a hope. Before you plan a single event, decide exactly how much money this quarter will produce, where every dollar will come from, and what you'll do every day to get it.

"As Much As I Can Do" Is Not a Goal

When I ask school owners what their goal is for November and December, the most common answer is "as much as I can." That's not a goal. That's a wish.

Commit to a specific dollar amount, then work it backwards every single day. Here's the method I've used for decades:

1. **Set the monthly number.** Say December's goal is $60,000.
2. **Divide it by working days.** At 26 working days, that's about $2,300 a day.
3. **Every night, subtract what came in.** Then re-divide what's left over the days remaining.
4. **Post the number where the team can see it.** Everybody on staff should know tomorrow's target before they go home tonight.

When the daily number goes up because yesterday was light, you don't panic. You pick up the phone. That nightly re-division is what turns a goal into a plan.

For annual growth, my standard is a 10% minimum and a 25% target. Q4 is where most schools win or lose that year, because it's the quarter that sets up your January.

Where the Money Actually Comes From

Most owners think Q4 money comes from new students and holiday retail. It doesn't. Look at the math on a typical 300-student school.

If 40 families upgrade at about $2,000 down or paid in full, that's roughly $80,000 in six weeks. Compare that to a Black Friday retail weekend that rings up $20,000 and nets a couple thousand after cost of goods and the sales you simply pulled forward from December.

One leadership renewal at $347 a month over 72 months is about $25,000 in lifetime tuition. That single conversation equals roughly nine new enrollments. Ten upgrades can out-earn eighty enrollments. That's why the order of priority for your year-end matters so much.

Your Year-End Priority Order

Priority	Revenue source	Why it ranks here
1	Upgrades and renewals	Fastest money, from people who already trust you
2	Reactivating former students from the last 24 months, at full price	They already know the program and the instructors
3	Converting your fall event pipeline into 12-month Trial Enrollments	Q4 leads become January's classes
4	One structured paid-in-full option	Cash today, with clear guardrails
5	Retail and gift items	An accommodation, never the strategy

Retail at year end should be an accommodation. It should never be the strategy.

Your Price Is Your Price Through December 31

Here's where most schools make the costly mistake. They panic in November and run a holiday discount.

A discount is not an event. It's a decay curve. The first one gets attention. The second one gets less. By the third, your families have learned to wait for the sale, and your new students have learned what your tuition is "really" worth.

Record November and December months do not come from Black Friday sales. Fix the demand, and you will never need to fix the price. Put this in writing for your staff in the first week of November: our price is our price through December 31. A paid-in-full conversion doesn't change the price of the program for anybody who doesn't prepay. A gift certificate is a gift, not a discount.

The Q4 Rhythm

Think of your fourth quarter as three overlapping waves.

- **October and early November: harvest.** Halloween, harvest festivals and fall events fill your pipeline with names, addresses, phone numbers and emails.
- **Mid-November through December: commitment.** The Renewal Blitz and Paid In Full conversions bring in the cash.
- **Thanksgiving through New Year's: the January pipeline.** Holiday events, movie releases, mall kiosks and gift certificates book the families who will start the first week of January.

Run all three and January stops being the month that saves you. It becomes the month you were already ready for.

The Q4 Scorecard

Track these numbers every week from now until December 31:

- Leads captured, by event
- Appointments booked (target: 80% to 95% of leads)
- Shows (target: at least 50% of appointments)
- Enrollments (target: about 50% of shows)
- Renewal and upgrade conferences held, and closed
- Paid-in-full conversions, in dollars
- Total cash collected versus the daily goal

What gets measured gets managed. What gets posted on the wall gets done.

Know Your Q4 Numbers: The Five That Decide What Your School Earns

Before you spend a dollar on a Halloween booth or a mall kiosk, you need to know where your school is actually leaking money. Two schools can be the same size, in the same town, teaching the same curriculum, and be $40,000 a month apart. The difference is almost never the martial arts. It's the numbers.

You Can't Fix a Leaking Bucket by Pouring Faster

Almost every owner I talk to is already working hard. Effort isn't the variable. The variable is whether that effort is going into a structure that holds it.

A school isn't one business. It's five systems stacked on top of each other: lead flow, enrollment, pricing, retention and staffing. Each one hands off to the next. When one breaks, the other four can't make up for it. They simply carry the loss forward, month after month.

Here's the expensive version of this mistake, and Q4 is when owners make it most. The owner who believes he has a marketing problem buys more marketing. He books every festival, rents the kiosk, buys the theater slide. But if the break is downstream, in the enrollment conversation or the retention system, every new lead is just a more expensive way to lose the same percentage of people. He doesn't fail. He does something worse. He stays busy, spends more, and quietly decides the industry is just hard.

You can't read the label from inside the jar.

The Five Numbers

Not forty. Five. When we ask for them, most owners can give us one or two. That's not a knock on you. Nobody handed you the business half of the business when you opened. But you can't fix what you've never been shown how to measure.

Number	What it tells you	Why it matters in Q4
Retention	How long the average student actually stays	Your Renewal Blitz lives or dies on it

Number	What it tells you	Why it matters in Q4
Revenue per active student	What you actually collect per student per month, all programs in	Tells you whether upgrades are happening
Enrollment conversion	Of the families who come in for an intro, how many enroll	Decides what your event leads are worth
Cost per enrolled student	Not cost per lead: cost per student	Tells you which events to repeat next year
Lifetime value	Retention turned into dollars	Tells you what you can afford to spend on a booth

A school converting 40% of its intros and one converting 75% need completely different Q4 plans. The first one shouldn't buy another kiosk until it fixes the intro lesson. The second one should book every event in town.

Run This Math Before You Plan Your Quarter

Take the number of students you lost last month. Multiply by your average monthly tuition. Then multiply by the 12 months they might have stayed. Five students at $150 a month is $9,000 of future tuition that walked out the door in a single month, every month it happens.

Now look at the other side. To gross about $100,000 a month:

- At $150 a month, you need about 665 students.
- At $375 a month, you need about 267 students.

Same revenue. One school needs two and a half times the mat space, the staff, the classes and the parking. I won't tell you what to charge. Your market decides that. But you should know which of those two schools you're building before you fill your pipeline this December.

Four Things That Changed This Year

Owners everywhere have felt these, even if they can't name them:

1. **Happy members, emptier mats.** Members renew, say nice things, and just don't show up. It isn't churn yet, so it doesn't show on your member count. It shows up four months later on your cancellation list. Watch attendance, not just enrollment, going into

the holidays.

2. **Google stopped sending you the phone call.** In the first four months of 2026, 68% of Google searches ended without a click, according to SparkToro. Families are still finding schools, just in ways your analytics can't see. That makes live events, where you meet the family face to face, more valuable than ever.
3. **Paid leads cost more.** WordStream and LocaliQ benchmark data show Facebook lead costs up 20.9% in a year, to $27.66 per lead. If the leak is in enrollment or retention, you're paying more for leads to fix a conversion problem.
4. **The middle got more expensive.** Nineteen states raised their minimum wage on January 1, 2026. Wodify's first Jiu-Jitsu School Owners Benchmark Report, in August 2026, found that owners in the 100-to-199 student range work the longest hours and earn the least per hour of any size band.

None of these are reasons to panic. Every one of them is fixable. But they're reasons to look at your numbers now, not next January after another year of the same result.

Your Most Valuable Hour

This is exactly why Grand Master Jeff Smith and I set aside a limited number of hours each week for school owners. We call it the **Most Valuable Hour**.

It's one hour on Zoom, at no charge, with no credit card. Jeff takes the first 30 minutes: retention, renewals, staffing and lead-flow leaks. I take the second 30: pricing, enrollment and marketing. We look at your real numbers, put a dollar figure on the one that's costing you the most, and you leave with a filled-in School Profit Scorecard that's yours to keep, whether you ever speak to us again or not.

If you're about to invest in a fourth-quarter campaign, this is the hour to take first. It will tell you whether your money belongs in more events, a stronger intro, a Renewal Blitz, or a price correction.

Call or text our National Director, Bob Dunne, at (720) 256-0208. He's available 9am to 9pm Mountain, seven days a week. Tell him you read the Q4 report. Or book online at martialartswealth.com/go/most-valuable-hour.

Before you call, jot down four things: your active students today, your monthly collected revenue, your average membership price, and your biggest frustration. Estimates are fine.

Part 2: Live Event Marketing, the System Behind Every Event

Events don't pay. Capture and booking pay. Before we get to Halloween, harvest festivals, holiday events, movie theaters and malls, you need the one system that runs underneath every single one of them. Get this right and any event works. Get it wrong and the best location in town will produce nothing.

Go Where the Herd Already Is

Live event marketing is the first chapter of real-world marketing in *Six Simple Steps to Add 100 Students*, and for good reason. You don't have to create a crowd. In the fourth quarter, your community creates the crowds for you. Your only job is to show up where families already are, with a system that turns a passing parent into a booked appointment.

The five stages never change:

1. **Show up** where the herd already is.
2. **Capture** every contact: name, address, phone and email.
3. **Book** the first lesson on the spot.
4. **Run** a two-lesson introductory program that enrolls.
5. **Follow up** relentlessly until every lead is booked, shown, or gone.

The Benchmarks: 100-50-25

Here is what a well-run event funnel looks like. About 110 leads become 100 booked appointments. Those 100 appointments produce 50 to 60 shows. Those shows produce about 25 enrollments.

Stage	Target	What breaks it
Contacts into leads	100%	Giving the prize before the form is filled out
Leads into appointments	80% to 95%	Asking "would you like to come in sometime?"
Appointments into shows	50% minimum; 75% to 80% is possible	No reminders, no personal touch
Shows into enrollments	About 50%	Weak intro lessons, decision-maker not present

Let me tell you what happens without the system. I watched one school get more than 100 spins at a prize wheel. They captured contact details from about 28 people, set about 18 soft appointments, and got zero shows. Another owner booked 33 appointments over two movie weekends and got three shows. Same events that produce 100-plus leads for schools that follow the system.

Capture: The Form Comes Before the Prize

Everybody fills out the form before they spin the wheel, not after. And never, ever give away the prize at the booth. The prize is the reason they come to your school.

Get name, address, phone and email before anything else. Bring about fifty clipboards so nobody waits. When someone hesitates, say: "It's just information so we can make sure you get your prize."

Your prize wheel should land on things that require a visit: three free classes, two weeks free, one month free, plus a uniform.

Booking: Immediacy Wins

The number-one factor determining whether a lead converts to an appointment is immediacy. Lead interest decays in hours, not weeks. So you book on the spot, at the booth, before they walk away.

The moment the wheel stops, the script is:

> "Congratulations, you won a free uniform! We'll also schedule a free lesson so we can get you the right size. We have tomorrow at 7 or Thursday at 6:15. Which works better?"

Always offer two specific times. Never ask an open question. If they hesitate:

> "Oh, I understand. Let's tentatively pencil something in. If that doesn't work, just let us know as soon as you know and we'll find another time. Monday at 6:30 or Tuesday at 7:30?"

And the reservation close I've used for years:

> "Fantastic, let's hold a spot now. If he's not excited after today, call and cancel it."

You can't reschedule a lead you never booked. Chasing someone to confirm an appointment is far easier than chasing someone to make one.

Booth Rules

These come straight from the procedures we give Quick Start members:

- **Never sit or stand behind the table.** Stand in front of it. A table is a wall.
- **Role-play the offer ten times at the start of every shift.** Every shift. No exceptions.
- **Book 10 to 15 appointments per time slot,** expecting 50% to 70% to show.
- **Write a hand-addressed postcard at the booth** for every booked family and mail it that night.
- **Never rely on the closing huddle.** Every lead goes into the system before the team leaves the event.
- **Hand out a reminder card:** "Here is your reminder card, and we'll send you an electronic reminder too!"

Follow-Up: Radio, Not Direct Mail

Digital follow-up behaves like radio, not direct mail. One message isn't enough. Frequency is what gets heard.

Call within minutes of the event, not days. Then send reminders the day before, the morning of, and 30 minutes before the appointment. For every missed appointment, call 15 minutes after the missed time, then again the next day. For leads that didn't book, follow up daily for two weeks, then once a month. Leave no more than one voicemail a week. And we call until we get hold of a live person, and we call until we get hold of the right one.

Use automation to remind. Never let the robot do the closing.

The First Visit

Greet every prospect by name within three feet of the door. Get the whole family involved. When Dad is standing at the back of the room, I've said it many times: "Mr. Jones, take your shoes and socks off, you're going to take class with them. Come with me." And make sure every decision-maker is present for the second lesson, when you enroll.

What you enroll them in matters. The script is: "What we're enrolling you in today is our 12-month Trial Enrollment." That one line sets up your next renewal before the student ever puts on a uniform.

The Triple-Shot Standard

Finally, every live event your school hosts must do three jobs at once. It must attract prospects. It must bond your basic-program families. And it must reinforce your leadership students. If an event only does one of the three, it's not finished. Every event in the next five chapters should be planned against all three.

> **Most Valuable Hour:** Every event in the next five chapters is only as good as your intro-to-enrollment conversion. Do you know yours? In the second half of your Most Valuable Hour, I'll put a dollar figure on what a ten-point improvement is worth against the traffic you already have. Call or text Bob Dunne at **(720) 256-0208**.

Event 1: The Halloween Event

Halloween is the single biggest night of the year for families walking your neighborhood, and it kicks off your entire fourth quarter. A community Halloween event can produce 75 to 120 appointments in a single day. A hosted trunk-or-treat can bring in 60 to 70 leads in one evening. And Halloween does something no other event does: it gets your own students to bring their friends.

The difference isn't the candy. It's the system around it.

If Halloween Just Passed: Work Those Leads Today

If you're reading this in the first week of November, your Halloween leads are already going cold. Every name you captured needs a live phone call within 24 hours. Every QR scan gets a follow-up the morning of November 1. Every family who came to your party with a friend gets a personal invitation for that friend to come back for a free lesson this week.

And then put next year's Halloween on the calendar right now, while you still remember what worked.

Play 1: The Halloween Party as a Buddy Event

Your in-school Halloween party is your most powerful referral event of the fall. Run it on the Friday before Halloween, and make it the event your students talk about for weeks.

How you invite matters. Personal invitations lift basic-program attendance from about 20% to about 70%. Don't just hand out a flyer. Every instructor, every class, for two weeks:

> "You can't miss this. It's our most exciting event of the year."

> "Bring your child's friends. They'll be out trick-or-treating together."

When a parent says their child doesn't have a costume:

> "Oh no, please stay. Not everybody brings a costume. That's completely fine."

Build a trick-or-treat safety segment into the party: stranger awareness, staying with your group, what to do if someone grabs you, how to cross the street in the dark. Parents love it, it shows your school as a safety resource, and it gives every guest a taste of what class feels like.

Reward the behavior you want with stripes:

- Attend the party: 5 points
- Bring a friend: +5
- Friend starts a trial: +5
- Friend enrolls: +10

Set targets in advance. For example, 18 guests, 70% of basic students attending, and 12 upgrade conversations booked within seven days. A party for 200 to 250 people costs about $1,500. Keep five students for a year at $375 a month and you've earned about $22,500. That's the Triple-Shot Standard in action: prospects, bonded families and leadership students all in one room.

Play 2: The Trunk-or-Treat

Host your own trunk-or-treat in your parking lot, or partner with a church or school that's already running one. Have everyone sign in for a wristband at the entrance. That sign-in is your lead capture. Add a costume contest, a clipboard table with a prize spin, and book appointments right there.

Play 3: The Candy-Card Campaign

This one costs almost nothing and runs itself. Instead of handing out plain candy, every piece goes out with a card from your school.

Here's the key insight. A parent standing on a porch at 7:45 at night is never going to call a phone number. "Visit our school" is not a call to action. So the card carries a QR code and one clear line: **"Scan here for two weeks free."**

You can run it two ways: candy plus card, or the card alone. In my experience the card-only version performs about the same with much less labor. One owner told me, "One year it works like gangbusters, and we sign up twenty members from it." A smaller run of 500 safety cards at about 1% conversion still pays for itself many times over.

Who assembles the bags? Instructor trainees, students who need community service hours, and parents waiting during class. Assemble in batches of 25.

Candy-card timeline:

When	What
Early to mid-August	Choose your version: candy and card, or card only
Mid-September	Finalize the card design and QR landing page
Early October	Assemble in batches of 25
Halloween week	Email, text and phone reminders to every family to take cards with them
November 1	Follow up every scan within 24 hours

Play 4: Pass Cards at Community Events

Staple a pass card to every piece of candy you give out at community trick-or-treat events, fall carnivals and Halloween festivals. Set up your booth with a prize wheel, a face painter and a balloon artist. That combination can produce 200 to 300 contacts a month during the season. Run the booth exactly as Part 2 describes: the form before the spin, book on the spot, never give away the prize.

Halloween Action Steps

- [ ] Call every Halloween lead within 24 hours

- [ ] Invite every party guest back for a free lesson this week
- [ ] Book upgrade conversations with every family that attended
- [ ] Award stripes for buddies brought and enrolled
- [ ] Put next year's Halloween party, trunk-or-treat and candy-card dates on the calendar now

Event 2: Harvest Festivals and Fall Fairs

Harvest festivals, pumpkin patches, fall carnivals, farmers markets and community fairs put thousands of families in one place on a weekend, already in a good mood and already looking for something to do with their kids. They are the cheapest, most reliable lead source of the fall, and most of your competitors never think to book them.

Look at the economics of just one small event. A farmers market booth at about $200 produced 10 leads, 9 appointments, 5 shows and 2 enrollments. At about $4,500 of first-year value per student at $375 a month, that $200 booth produced roughly $9,000. And that was a small one. A member school running the system at a city festival booked 96 appointments from 112 leads.

Finding the Events

Start your list in August for next year, but there are still events running through November. Look for:

- Harvest festivals and fall festivals run by your city, chamber of commerce or parks department
- Pumpkin patches and corn mazes (many rent booth space or welcome a demonstration team on weekends)
- Church and school fall carnivals
- Farmers markets running their final weeks of the season
- Thanksgiving-weekend community events and turkey trots
- Elementary school family nights and PTA fall fundraisers

Ask to be the only martial arts school at the event. Many organizers will agree, especially if you offer a demonstration that draws a crowd to the area.

The Booth Setup

Your booth needs three things: something that stops people, something that captures them and someone who books them.

What stops people: a prize wheel, a face painter or balloon artist for the kids, an inflatable kicking target, uniformed students and black belts. A 10x10 canopy with a banner people can read from 50 feet away.

What captures them: clipboards. Lots of clipboards. About fifty, so nobody waits. Everyone fills out the form before they spin.

Who books them: your best people, standing in front of the table. Staff role-play the offer ten times before the doors open.

The opening line couldn't be simpler:

> "Hi! Come on over, spin the wheel and win a prize!"

When they hesitate:

> "That's OK, it'll only take a sec! It's just like Las Vegas, but you always win!"

The Demonstration

If the organizers give you stage time, use it. Keep it under ten minutes. Show board breaking, a short form by your leadership team, and a self-defense segment with a volunteer from the audience. End every demonstration the same way: "Every child who stops by our booth today gets to spin the wheel. Everybody wins." Then walk the crowd to your clipboards.

A demonstration also does the Triple-Shot job. Your performing students get a goal to train for, and their parents see them as leaders in front of the whole community. That's a renewal conversation already half done.

Run It Like a Business

Harvest festivals are not a day off for your staff. They are a sales shift. Set targets before the gates open:

- Contacts into leads: 100%
- Leads into appointments: 80% to 95%

- Appointments per lesson time slot: 10 to 15

Every lead gets entered into your system before your team leaves the grounds. Every booked family gets a hand-addressed postcard that night. Every lead gets a call within 24 hours.

And please, never give away the prize at the booth. The free uniform, the two weeks free, the month free: they are all picked up at the school. The prize is the reason they come in.

Harvest Festival Action Steps

- [ ] List every remaining fall event within 15 minutes of your school
- [ ] Call organizers this week and ask to be the only martial arts school
- [ ] Build the booth kit: canopy, banner, prize wheel, 50 clipboards, lead forms, reminder cards, postcards
- [ ] Schedule a demonstration team and rehearse it
- [ ] Assign a named person to make every follow-up call within 24 hours

> **Most Valuable Hour:** Which of your events are earning their keep, and which are a hobby you're funding? We'll look at your cost per enrolled student, not cost per lead, and tell you which events to repeat. Book your hour with Bob Dunne at **(720) 256-0208** or at martialartswealth.com/go/most-valuable-hour.

Event 3: Holiday Events

The holidays give you a reason to invite every family in your school, and every family on your prospect list, to something special. Done right, your holiday events bond your current families, pull their friends through the door and sell gift certificates that become January enrollments.

Start With Gratitude: The Thanksgiving Card

Here's a move almost nobody makes. Everyone mails a Christmas card. Nobody mails a Thanksgiving card. So in November, mail your entire prospect list a Thanksgiving card. One school mailed a 4,000-name list.

The message opens simply: *"We're thankful for the families of this community."* Then it makes an offer: a month of lessons plus a uniform, with a spot held for January. It stands out in the mailbox, it's warm instead of salesy, and it puts your name in front of every

family who ever raised a hand.

Pair it with a "Gratitude" bring-a-friend event in your school the week before Thanksgiving. Your students bring the people they're thankful for: a friend, a cousin, a neighbor.

Black Friday: The Drop-Off Buddy Camp

While parents shop on Black Friday, run a drop-off camp for kids. Your students come for the day, and the fee is waived for any friend they bring. Parents get four hours of shopping. Your students get a fun day. And every friend's parent has to fill out a registration form, with name, address, phone and email, to drop their child off.

That's not a babysitting service. That's a lead capture event with a built-in first lesson.

The same idea runs any Friday or Saturday night in December as a Parents' Night Out. Parents need time to shop, wrap and attend holiday parties. Give them three hours of supervised martial arts games, a movie and pizza. Charge your regular families a modest fee, waive it for any friend they bring, and book every guest for a free introductory lesson before pickup.

The Parents' Night Out campaign kit on our member site includes a ready-made postcard, invitation card and flyer headed **"You're Invited to a Parent's Night Out!"** Send the invitation card home with every student and mail the postcard to your prospect list. Make the registration form your lead capture: every guest's parent fills it out before drop-off.

The Buddy Day Calendar

Run weekly buddy days by age group from mid-November through mid-December. A $10 admission is a common number, waived when a student brings a friend. Two rules make or break buddy days:

1. **Get it on the calendar four weeks out.** If your buddy day isn't on the calendar four weeks out, don't expect a crowd.
2. **Ask in every single class.** "Who's coming to the buddy event? Are you bringing a buddy?" Frame it as a need, not a favor: "You need a training partner for this."

Finish December with a themed buddy night. A gingerbread-house buddy night is a family favorite: kids train, then build and decorate, and parents take pictures that end up all over social media with your school's name in them.

The Holiday Party and Potluck

Your holiday potluck is one of your four anchor events of the year. It's your best bonding event, and it's the natural stage for your Renewal Blitz.

Hold it in early to mid-December. Recognize your leadership students in front of the whole school. Have black belt candidates speak about what training has meant to them. Put the "Future Black Belt" wall where every family walks past it. You're not selling at the party. You're reminding every family what they're working toward, and booking renewal conferences for the following week.

Giving Back: The Toy Drive or Food Drive

A community toy drive or food drive gives your families a way to give back, and gives your school a reason to be in the local news and on social media in a way that has nothing to do with selling. Make a donated toy or canned goods the admission to a December buddy class. Partner with a local fire station, police department or children's charity for the pickup, and invite local media to the drop-off.

It's the Triple-Shot Standard again: prospects come for the class, families bond around a good cause, and your leadership students lead the collection.

Gift Certificates: Your December Enrollment Engine

Parents are shopping for meaningful gifts. Give them one. The gift certificate is the single most important holiday product your school sells.

- **The offer:** one month of lessons plus a uniform, presented as a $297 value.
- **The packaging:** printed on linen stock in a foil envelope. It has to look like a gift, not a coupon.
- **The gift box:** a pre-wrapped uniform and certificate box. Sizing gets swapped at the first lesson, which guarantees the visit.
- **The parent certificate:** for every child whose parent doesn't train, give the child a three-month certificate to give to Mom or Dad.
- **The deadline:** every certificate is redeemable starting the first week of January, and every recipient is called by name to book a first lesson.

A gift certificate is a gift, not a discount. It doesn't change your tuition. It brings a new family through the door in January with the trial already paid for by someone who loves them.

While you're at it, line up your spring school programs, after-school partnerships and PTA events by mid-December. Principals plan before the break, not after it.

Holiday Event Action Steps

- [ ] Mail Thanksgiving cards to your full prospect list by November 15
- [ ] Schedule the Gratitude bring-a-friend event and weekly buddy days, four weeks out
- [ ] Open Black Friday drop-off camp registration
- [ ] Order linen-stock gift certificates, foil envelopes and gift boxes
- [ ] Set the holiday potluck date and book renewal conferences for the week after
- [ ] Choose a toy drive or food drive partner and invite local media

Event 4: Movie Releases and Holiday Blockbusters

One mainstream movie can drive 100-plus enrollments, if you are prepared. The holiday season is when the studios release their biggest family films, and every opening weekend puts hundreds of families in one lobby, waiting, with nothing to do for 20 minutes but look around.

The Lesson I Learned in 1984

When I saw the preview for *The Karate Kid* in 1984, I said, "Everybody who sees this is going to want to do martial arts." So we got ready. We offered a free two-week trial to anyone who brought in a ticket stub. We put our staff in uniform at the theater. We ran slides on the screen before the film. And we worked it for four straight weekends.

But here's the lesson most people miss. In the summer of 1989, a *Karate Kid* sequel opened to a nearly empty theater, while *Batman* sold out every showing.

The film does not need to be about martial arts. It needs to be the movie every family in town is going to see.

This Season's Opportunity

This December, *Avengers: Doomsday* opens December 18, 2026, one week before Christmas. That's a superhero film. It's about strength, courage, discipline and heroes, and every kid walking out of that theater wants to be one.

And timing matters here. Families who visit your booth the week before Christmas are going to start in January, not December. So plan to drip on those families until they start in January. When a member school worked a *Star Wars* release two weekends before Christmas, most of the enrollments came in January. That's not a failure. That's your January pipeline, built in December.

Watch the release calendar for every big family film from Thanksgiving through New Year's: animated features, superhero films, action franchises. Any blockbuster that brings families out works.

Getting Into the Theater

Start with the theater manager, not corporate. A local manager has more flexibility than you think, and lobby promotions that add value for their customers make them look good.

One veteran coach I know won over the manager of a 16-screen multiplex with nothing more than a relationship. His wife brought muffins every Saturday. He never paid a fee. On a big weekend, his team booked 100 to 150 leads in a single day, while a staffer from a rival school sat on his phone at another table.

You can also buy pre-show screen advertising through the national theater ad networks such as NCM and Screenvision. If you do, make the slide match your booth offer, so families see it on the screen and then see you in the lobby on the way out.

Booth Placement and Setup

Put the booth where families wait, not by the front door. People walking in are in a hurry to find seats. People waiting in line for concessions or for the previous showing to let out have nothing but time.

Set up with a prize wheel, uniformed instructors and students, and a banner. Never sit or stand behind the table. Staff role-play the offer ten times at the start of every shift. Your goal is 100% of contacts into leads and 80% of leads into appointments.

The Movie Theater Script

These come straight from the Movie Promotion Procedures we use with Quick Start members.

The approach:

> "Hi! Come on over, spin the wheel and win a prize!"

> "That's OK, it'll only take a sec!"

> "It's just like Las Vegas, but you always win!"

> "Better odds than the lottery!"

After the spin:

> "So most people are setting up the time for their first class. We have Tuesday at 6:00 or Wednesday at 5:30. Which works better?"

When they hesitate:

> "That's OK! I can just pencil in a time, and you can get back to us if it doesn't work."

When they ask why you need their information:

> "That's required by the theater. We don't share your info at all."

Closing the interaction:

> "Here is your reminder card. We'll send you an electronic reminder too!"

From the Member Toolbox: Buddy Movie Night and the Theater Letter

Our members have used the same movie playbook for every family release from *The Karate Kid* to *Kung Fu Panda 2*, and the campaign kits on the member site have been downloaded thousands of times. Three of them belong in your holiday plan.

The Theater Collaboration Letter. Don't walk in cold. Send the manager a short letter proposing a partnership: your uniformed team in the lobby on opening weekend, a fun activity for waiting families, and your students and their families buying tickets as a group. Then follow it up in person.

"You're Invited to a Buddy Movie Night!" Buy a block of tickets to the big holiday release and invite your students to bring a friend. Send a postcard, an invitation card and a flyer. Every buddy fills out a registration card to get a ticket, and every buddy gets invited to a

free class the following week. It's a referral event your students will beg to attend.

"Come See the Movie With Us!" A school-wide outing to opening weekend. Families sit together, your instructors are there in school shirts, and you finish in the lobby with a group photo you'll post everywhere.

Tie the movie into class, too. Build a week of lesson plans around the film's theme, courage, discipline, being a hero, and give every student a reason to talk about your school at the dinner table.

Speed Is Everything

Book first lessons within 48 to 72 hours of the movie whenever possible. Lead interest decays in hours, not weeks. The excitement of the film is your best salesman, and it fades fast.

For the families who can't start until January, put them on a holiday drip: a thank-you text the night of the event, a reminder of their prize, a gift certificate offer they can give to a sibling or friend, and a first-week-of-January appointment confirmed by phone before Christmas.

One more thing. A table with a stack of flyers is not a capture system. That is furniture. The film is going to come out whether you are ready or not.

Movie Release Action Steps

- [ ] List every major family release from now through New Year's Day
- [ ] Visit theater managers this week; bring something, ask for lobby space on opening weekends
- [ ] Consider a pre-show slide through a theater ad network to match your booth offer
- [ ] Print reminder cards and train staff on the theater script
- [ ] Build a December-to-January drip for families who will start after the holidays

> **Most Valuable Hour:** A movie weekend can book 100 leads, or 33 appointments and three shows. The difference is the system. If your show rate or conversion is the leak, we'll find it in one hour. Call or text Bob Dunne at **(720) 256-0208**, 9am to 9pm Mountain, seven days a week.

Event 5: Shopping Mall Kiosks

From Thanksgiving weekend to Christmas Eve, your local mall has more families walking past a single spot than your school sees in a year. Retailers know it. A huge percentage of their sales are Thanksgiving to Christmas. A holiday mall kiosk puts your school in front of that traffic for about a month, and turns it into your January enrollment pipeline.

I'll be straight with you. A mall kiosk is labor intensive. You've got to have somebody hired and out there working it, every hour the mall is open. Owners who treat it as a passive display waste their money. Owners who staff it with trained, outgoing people build the biggest January of their lives.

You've got to be able to start seeing opportunity and ignoring barriers.

Leasing the Space

Call the mall's specialty leasing office. That's the department that handles temporary tenants: carts, kiosks and seasonal pop-ups. Ask for Black Friday weekend through December 24. Rates vary widely by market; one school I worked with was quoted $1,500 for the month.

Location inside the mall is everything. Ask for a spot:

- Near a main entrance
- Near the food court
- Near the kids' play area
- Near the Santa photo set (the single best spot for families with young children)

If you're late and the holiday spots are gone, ask about the week before Black Friday and the week after Christmas. Gift card shoppers and returns traffic in the last week of December are families with time on their hands.

Staffing the Kiosk

Hire outgoing people. Part-time college students do very well. Schedule shifts of two to four hours so energy stays high, and staff every hour the mall is open.

On weekends, bring uniformed students and black belts. A demonstration of a few kicks and a board break stops traffic better than any sign. And it gives your leadership students a reason to be proud of their school in public.

The rules are the same as every other booth:

- Stand in front of the table, never behind it
- Role-play the offer ten times at the start of every shift
- The form gets filled out before the wheel gets spun
- Never give away the prize at the kiosk
- Every lead is entered before the shift ends

The Offer: A Gift They Can Give

At the mall, people are shopping for gifts. So package your trial as one.

Your kiosk sells, and gives away through the prize wheel, the holiday gift certificate: one month of lessons plus a uniform, a $297 value, printed on linen stock in a foil envelope. Have pre-wrapped gift boxes with a uniform and certificate inside, ready to go under the tree. Sizing gets swapped at the first lesson.

Think about who is walking by:

- **The parent** shopping for their own kids, who wins a certificate on the wheel
- **The grandparent** who wants to give something more meaningful than another toy
- **The aunt or uncle** looking for a gift that will actually be used
- **The adult** who has always wanted to train and needs a New Year's resolution

Every one of those people is a January enrollment. Every certificate carries a first-lesson booking, confirmed by phone before Christmas.

The Kiosk Script

> "Hi! Come on over, spin the wheel and win a prize! Everybody wins."

After they fill out the form and spin:

> "Congratulations, you won a month of lessons and a uniform! That makes a great gift. Is this for your son or your daughter?"

Then book it:

> "Most families are starting the first week of January. I have Monday the 4th at 6:00 or Tuesday the 5th at 5:30. Which works better?"

And for gift buyers:

> "Would you like it gift-wrapped? We'll call the family the week after Christmas to set up the first lesson, so all they have to do is show up."

Making the Numbers Work

A kiosk isn't measured by sales at the kiosk. It's measured by January. Keep a running tally of leads captured, appointments set and certificates sold each day. When you sit down at the end of January, count the enrollments that came from mall leads. With a $4,500 first-year value per student, it takes just a handful of new families to cover the space and the staff, and every enrollment after that is profit.

Mall Kiosk Action Steps

- [ ] Call the specialty leasing office today; ask for Black Friday weekend through December 24
- [ ] Request a spot near an entrance, the food court, the play area or Santa
- [ ] Hire and train outgoing part-time staff; schedule every open hour in 2-to-4-hour shifts
- [ ] Print certificates, foil envelopes and gift boxes
- [ ] Schedule weekend demonstrations by uniformed students and black belts
- [ ] Pre-book January first lessons and confirm by phone before Christmas

> **Most Valuable Hour:** A kiosk, a festival and a theater booth all feed the same question: what is a student worth to you? Your lifetime value tells you what you can afford to spend to get one. We'll calculate yours, live, and write it on your School Profit Scorecard. Call or text Bob Dunne at **(720) 256-0208**.

Part 3: The Renewal Blitz

November and December don't have to be your weakest months. That's exactly why they should be your heaviest renewal months. The Renewal Blitz is a focused six-week push, from mid-November through December 31, to hold a renewal or upgrade conference with every student who is ready to move up to Black Belt or Leadership.

The Live Event chapters build your future. The Renewal Blitz pays for it.

The 60/40 Renewal Engine

In a healthy school, roughly 60% of your gross should come from renewals and 40% from new enrollments. Most struggling schools have that upside down. They're running on the treadmill of new enrollments, replacing the students they lose, and wondering why they're capped.

Without renewals, a school caps out at $30,000 to $40,000 a month, even with 300 students. Top line pays the ego. Bottom line pays the mortgage.

Your renewal rate should be 50% at a minimum, and the best schools run 60% to 70%.

Why Renewals Change Everything

One leadership renewal at $347 a month over 72 months is about $25,000. That's one conversation, with a family who already trusts you, equal to roughly nine new enrollments.

And look at what it does to retention. If my dropout rate on a basic student would have been 5%, and I renew them to train to black belt, it goes down to 0.5%. That number has been consistent for 30 years. A student with a goal and a commitment doesn't quit.

Grand Master Jeff Smith once walked into Jhoon Rhee's schools and asked a question that stopped everyone cold: "Where are all your black belts?" The answer was that nobody had ever asked the students to commit to black belt. You cannot get a "yes" to an offer you never made.

It Starts on Day One

Renewals aren't won in the renewal conversation. They're won in the hundreds of small deposits you made long before it. Closing a renewal is not about being a good salesman. It's 90% preparation. All renewal objections mean the same thing: the family wasn't prepped.

That preparation starts at enrollment:

> "What we're enrolling you in today is our 12-month Trial Enrollment."

That's telling the truth in advance. The family knows from day one that this is a trial, and that the real goal is black belt and beyond. Then, at eight to ten months, the student is evaluated for black belt candidacy: "That's not automatic. It's earned."

Sell It on the Floor

Your school should be selling Black Belt every single day, without saying a word:

- A wall sign: **"A Black Belt is a white belt who never quit."**
- A **"Future Black Belt, Class of 2028"** wall with every candidate's photo
- A visibly different uniform for Leadership students, so new families ask, "How come those students have a different uniform?"
- **"Black Belt Goal Setting Season"** twice a year. Q4 is one of them. Don't call it a "Christmas special." It's goal setting season.
- Absentee calls that show you care: "I noticed Ethan wasn't in class tonight and I wanted to make sure everything's okay. Will we see him Thursday?"

Running the Blitz: Week by Week

Week 1 (early November): Build the list. Pull every student in the 8-to-10-month window, every student approaching the end of a trial or program, and every Black Belt Club student nearing a test. Rank them by readiness, not by what you think they can afford. Never prejudge a family's wallet.

Week 2: Prep the families. Instructors give every candidate extra attention in class. Send a black belt candidacy letter home. Invite parents to watch a class. Book each family's goal-setting conference, with every decision-maker present.

Weeks 3 to 6 (mid-November through December 31): Hold the conferences. Schedule them in blocks so the head instructor or program director runs them back to back. Use the holiday potluck to recognize candidates publicly, and book any remaining conferences for the week after.

Every day: Track it. Conferences scheduled, held and closed, posted on the wall next to the daily cash goal.

The Conference: Present One Program

When you sit down with the family, present one program, Black Belt Leadership, then stop talking.

Don't say: "Do you want to do Black Belt, or do you want to do Leadership?" When you give an either/or choice like that, about 75% of families choose the smaller option. Recommend the program that's right for the child, explain why, and let the silence work.

Renew before the test. Renew before the test, and you carry that peak commitment straight into the next multi-year journey without a gap. A student who tests first and then gets asked to renew has already celebrated the finish line.

Hold Your Price

Here's the standard answer when a family asks you for a discount: no. Half the time, you'll find the real problem is timing, not the price itself. So solve the timing problem: a different start date, a different down payment, a different payment schedule. Don't solve it by cutting your tuition. As Jeff Smith says, "Write good paper."

Inch by inch, it's a cinch. Six weeks of disciplined renewal conferences will do more for your school than six months of new enrollments.

The Renewal Folder: Nine Steps, Every One an Appointment

Inside our member site there's a 33-page staff manual we call the Renewal Folder. Grand Master Jeff Smith, Chief Master Greg Moody and I built it at our October 2018 Master Mind Meeting in Estes Park. It's for your staff, not your students. Its first page says it plainly: **every single one of these steps must be a scheduled appointment.** And during the whole process, your instructors are constantly pre-framing and spotlighting students in class for Black Belt Leadership and goal setting.

1. **Enroll in Basic,** and immediately set the next class and the Enrollment Folder appointment.
2. **Enrollment Folder appointment** at the first class after signing: homework sheets and Q&A sheets, with the folder returned during sessions four through eight.
3. **Progress Check meeting,** using the Progress Evaluation sheet with the parent.
4. **Invitation.** When a family is rated ready, the student is invited, in front of the class, to a 15-minute Leadership preview class. Set the first preview before they leave and hand them the Visualization Sheet.
5. **First preview class.** They turn in the Visualization Sheet and take home the "DVD Bucket": the renewal video, a popcorn bucket, a sports drink, a logo gift, testimonials and a goal sheet.
6. **Special delivery to the home.** A logo bag, a letter saying the student has qualified for Leadership Training, a "future Black Belt" wristband and the Leadership application.
7. **Third preview.** Review the application and decide: set the renewal conference, or schedule another preview. If the application isn't filled out, fill it out right there.
8. **Another preview** if needed.

9. **The renewal conference.**

Who Goes on the List: A/A Families Only

Each month, the instructor and the program director rate every Basic parent and every Basic student A, B or C. An A parent watches class often and says good things. An A student comes consistently and earns stripes. Only A/A families go on this month's list. As Jeff puts it, "I only want 15 or 20 this month."

Two rules: never rate a parent you haven't talked to, and track it quietly. Jeff puts a pencil star in the corner of the attendance card, so he can erase it once the family is renewed.

Timing matters too. The goal is to renew in the first two to four months, after one or two testing cycles. Test every two to three months; Jeff has never seen anything work at more than four.

It takes teamwork. The program director can't do it alone, and the instructor can't do it alone. The instructor is teaching class and doesn't have time for parent meetings. That's the program director's job.

Invited to Qualify

Notice the language. Families aren't sold Leadership. They're invited to qualify for it. That's a big difference. The student doesn't decide he's going to be a black belt; we decide whether we can qualify him, and attitude trumps ability. In our own schools, the instructor and Leadership Council sign off on every application.

In class, the pre-frame sounds like this:

> "How many of you want to be a black belt someday? Saying you want to be a black belt is a wish. But if you commit it to writing, it's a promise."

And the spotlight:

> "Everybody stop. Everybody watch Tommy. Class, that's what I'm talking about. If you want to be a black belt, you've got to train like a black belt."

With the parent, never ask a question you don't know the answer to:

> "You do want him to be a black belt someday, don't you?"

When a parent asks for the price too early: "Before we go through that, we want to make sure Tommy qualifies." And if they insist, there's no pressure: "No problem. We understand black belt isn't for everybody."

Here's how I put it to parents in the folder's Q&A. It's not like soccer league or baseball league. It's more like elementary school. For a five- or six-year-old, it's no more difficult to get a black belt than it is to go from second grade to sixth grade. And there aren't three choices, there are two. The choice is yes or no. What we've found, universally, is that maybe means no by default.

The Visualization Board

Give the student about a week to build a visualization board: their own journey to black belt, with photos, goals and a graduation year. Hang the finished boards and sheets on the wall, right on the mirror where every family sees them. Jeff says it best: when he catches a big fish, he mounts it for everybody to see. And he reports about a 90% closing rate on families who complete the board.

Decorate Until It's Obnoxious

The member-site instruction for Renewal Blitz decoration is one line: **decorate until it's obnoxious, then double that amount.**

- A "Class of" poster for every future black belt graduating class
- Visualization boards and goal sheets on the mirrors
- An openings sign: **"10 Openings for Leadership. Get your application turned in NOW!"**
- A countdown: hang a uniform top for every Leadership opening. Every time a family renews, take one down and announce how many are left.
- Belt-graduation medals and stripes awarded in front of the class, never in a corner after class. The students who earned medals at graduation are your best renewal candidates.

Launch Tactics That Work

Never underestimate how much you have to do to get people to pay attention. When you launch a Blitz, use every medium you have:

- **A video series to parents.** One member sent a series of short leadership videos by email. The feedback from our coaching team: show personality, connect every feature to a life benefit, give families a mission (developing the next generation of leaders),

answer "why should I believe you can teach my child this?", add a deadline, and load it with social proof from your senior students' parents.

- **A teleconference or webinar for your families.** Record it, transcribe it, and send it home in writing too. Run one version for the kids-and-family market and one for adults.
- **A presentation deck and a benefit-driven drip sequence** to support the upgrade, the way our members have built them together.
- **A "Million Dollar Bill" letter.** My upgrade letter tells the family their instructors have unanimously approved their child to be evaluated for Leadership, and asks them to call and set an appointment. Without commitment there is no achievement.

Jeff likes to say your enrollments are the jab and your renewals are the cross. The renewal is the big gun. In his experience, one renewal equals about eight enrollments.

Renewal Blitz Action Steps

- [ ] Pull and rank the upgrade list by readiness this week
- [ ] Assign every name on the list to a named staff member
- [ ] Send black belt candidacy letters and book family conferences
- [ ] Put up the "Future Black Belt" wall before the holiday potluck
- [ ] Rehearse the one-program presentation with every staff member who conducts conferences
- [ ] Track conferences scheduled, held and closed daily through December 31

> **Most Valuable Hour:** Grand Master Jeff Smith spends the first 30 minutes of every Most Valuable Hour on retention and renewals: how long your students really stay, where they fall off, and whether you have a renewal conversation at all or just hope people keep going. If you're planning a Renewal Blitz this month, take this hour first. Call or text Bob Dunne at **(720) 256-0208**.

Part 4: Paid In Full Renewals

A Paid In Full conversion is the fastest cash you will ever generate, because you are only talking to people who already said yes. Done properly, one month of conversions can put $50,000 to $100,000 in the bank. And year-end is the natural time to do it, when families are thinking about taxes, bonuses, flexible spending and a fresh start.

Most schools never ask. That is not a pricing problem. That is a nobody-asked problem.

The Math

Suppose you have 100 Leadership students, each with about $9,000 left on their agreements. That's a $900,000 pool of future tuition sitting in your billing system. If just 10% of those families convert, with a 20% rebate, that's $72,000 in cash.

On a single family, it looks like this. They have 30 payments of $375 remaining. That's $11,250. A 20% rebate saves them $2,250, and they pay $9,000 today.

The Offer: An Interest Rebate, Not a Discount

We present it as an Interest Rebate: 20% off the remaining balance, through the 31st.

That language matters. A monthly payment plan carries the cost of carrying the account. When a family pays in full, they're simply not paying that cost. It's not a sale on your program. A paid-in-full conversion doesn't change the price of the program for anybody who doesn't prepay. Your price is still your price.

Keep it simple: one written paid-in-full option, with one consideration. Don't invent a new deal for every family.

The Compression Ladder: Six Rungs

This is the system we teach for converting existing agreements.

1. **The List.** Pull every family with a remaining balance. Sort by balance and by relationship. The best candidates have been with you a while and love the program.
2. **The Frame.** Position it as an interest rebate available for a limited time.
3. **The Ask.** Make the offer, personally, to every family on the list.
4. **The Interrupt.** Head off the "I can't write a check today" objection before it's spoken.
5. **The Ladder of Options.** Give them ways to make it work.
6. **The Partial.** If they can't do it all, let them pay down part of the balance.

The Scripts

The hook, dropped naturally into a conversation at the front desk or after class:

> "Oh, by the way, did I ever show you how you could save more than $2,000 and still make monthly payments?"

The demonstration:

> "You've got 30 payments of $375 remaining. That's $11,250. If you pay the balance this month, we rebate 20%. That saves you $2,250. Is that something that would interest you?"

The interrupt:

> "A lot of people want to save the money, but they can't just write a check today. So let's look at the options."

The ladder of options:

> "What a lot of people do is split it."

Split it across two cards. Spread it over two or three pay periods. Use savings, a year-end bonus or a home equity line.

The rate objection:

> "Even at 18%, that's an annual rate, about one and a half percent a month. You're saving 20%."

And put it in writing too. The best-performing letter we've used for this offer opens with a headline of three words: **"Frankly, I'm concerned."** The concern is the family paying more than they need to.

Pair It With the Renewal

The natural moment for paid in full is right after a renewal is signed. Jeff Smith asks after the renewal is signed, never before. The family has just committed to the next multi-year journey. The only question left is how they'd like to pay for it, and saving money is an easy yes.

That's why the Renewal Blitz and Paid In Full belong in the same six weeks. A 300-student school that upgrades 40 families at about $2,000 down or paid in full produces roughly $80,000 in six weeks.

The Guardrails

Paid in full is powerful. Used carelessly, it can hurt you.

- **Expect about 5 conversions a month from about 20 conversations.** Not everyone will say yes, and that's fine.
- **Run it as a promotion no more than twice a year.** Year-end is one of them. If it's always available, it's no longer special.
- **It's deferred revenue.** You haven't taught the lessons yet. Don't treat prepaid tuition as money you've earned.
- **Protect your recurring revenue.** Once everyone has prepaid, your recurring revenue collapses. Balance your cash mix between monthly billing, short payment plans and paid in full.
- **Set the money aside.** Nick Cokinos, chairman of the Educational Funding Company, taught a simple method: hold paid-in-full money in a separate account and recognize it month by month over the life of the program. Spend it as you earn it, not as you collect it.

Follow the guardrails and Paid In Full becomes what it should be: a strong year-end cash boost that funds your January marketing, your equipment and your reserves, without borrowing against your future.

Put Paid In Full on Every Line of Your Price Sheet

Paid in full shouldn't be a secret you whisper to a few families. It should be printed on your price sheet, on every program, right next to the payment plan. Our Mile High Karate price sheet from 2013 is a good model. Every row showed a down payment, a monthly amount, the number of months, and a paid-in-full price.

Program	Payment plan (single student)	Paid in full
Master Club (to 1st Degree), starting at white belt	$497 down + $327 x 36 months	$9,797
Master Club, regular	$997 down + $397 x 48 months	$13,760
Leadership (to 2nd Degree), starting at white belt	$997 down + $457 x 60 months	$18,470
Leadership, regular	$1,497 down + $549 x 72 months	$23,970

Those are 2013 numbers from one school, not a recommendation for your market. But look at the structure. Starting earlier costs less, which rewards the family that commits at white belt. Leadership is priced well above Master Club, which gives you a natural fallback program when Leadership is out of reach. And paid in full is simply one more line on the sheet, offered with confidence to everyone.

Paid In Full Action Steps

- [ ] Pull every family with a remaining balance and rank the list
- [ ] Write one paid-in-full option with one consideration, valid through December 31
- [ ] Train staff on the hook, demonstration and interrupt
- [ ] Mail the "Frankly, I'm concerned" letter to the list
- [ ] Ask every newly renewed family about paid in full after the agreement is signed
- [ ] Open a separate account for prepaid tuition

> **Most Valuable Hour:** Is your school busy but broke? The gap between what you bill and what you collect is the gap that makes a busy school feel broke, and it's one of the seven things you'll know when you hang up. Call or text Bob Dunne at **(720) 256-0208** and tell him you got the Q4 report.

The Year-End Reactivation Campaign

The second-best source of year-end money in your school isn't a stranger at the mall. It's the family who trained with you in the last 24 months and drifted away. They already know your instructors, your curriculum and your culture. Many of them left for timing reasons, not because they stopped believing in what you teach. In my year-end priority order, reactivating that list at full price comes right after upgrades and renewals.

Why Former Students Come Back in December

The end of the year is when people take stock. Parents look at the year their child had and think about the one ahead. Adults think about the resolutions they're going to make. And a family that quit in March because of a soccer schedule may have nothing on the calendar in January.

They're not waiting for a sale. They're waiting for someone to ask.

Build the Departure List

1. **Pull every student who left in the last 24 months.** Name, parent's name, phone, email, last rank, and the date they left.
2. **Note why they left, if you know.** Schedule, money, injury, a move, a conflict with another activity, or nobody knows.
3. **Rank by rank and relationship.** A green belt whose mother was at every class is a better call than a two-week white belt.
4. **Assign every name to a named caller.** Not "the front desk." A person, with a deadline.

An unassigned list is a list nobody calls.

The Call

The call is personal and warm. You're not selling; you're checking in:

> "Hi, Mrs. Jones, this is Mr. Smith from the academy. I was going through our black belt candidates for next year and Tommy's name came up. He had real talent, and I've always wondered how he's doing. Is he staying active?"

Let her talk. Then:

> "We're putting together our January black belt goal-setting group, and I'd love to have Tommy back on the mat. Could you bring him in next week for a class, on us, so he can see how it feels? I have Tuesday at 5:30 or Thursday at 6:00."

Notice what the script doesn't do. It doesn't offer a discount. Your price is your price through December 31. If timing was the reason they left, solve the timing: a new class time, a different start date, a different payment schedule.

The Letter

Follow every call with a personal letter, or send it first to the families you can't reach. Keep it short and sincere. Tell them you miss having their child in class. Remind them of the rank they'd already earned and how close they were to the next one. Invite them to the holiday potluck or a buddy night as your guests. And give them one clear action: call to set a time for a free return class before December 31.

Bring Them Back Into a Program, Not a Month

When a former student returns, don't just re-start the old monthly billing. Run them through the same process as everyone else: a progress check, a goal-setting conversation, and an invitation to qualify for Black Belt or Leadership. A family that comes back with a written goal is a family that stays.

Reactivation Action Steps

- [ ] Pull the 24-month departure list this week
- [ ] Rank it and assign every name to a named caller with a deadline
- [ ] Script and role-play the check-in call
- [ ] Mail the personal letter to every family you can't reach by phone
- [ ] Invite returning families to the holiday potluck and buddy nights
- [ ] Book every returning student a goal-setting conference

Q4 for BJJ Academies, MMA Gyms and Muay Thai Gyms

"That's karate-school advice. It won't work on my mats." It's the most common objection I hear from BJJ, MMA and Muay Thai owners, and it's reasonable. Most business material in this industry is written for a traditional kids' program. So here's the answer: the systems in this report don't change what you teach. They change how long your students stay and how many of the people who walk in actually start.

What Translates Directly

- **Live events work for every style.** Halloween, harvest festivals, the mall and the big holiday movies put families and adults in front of you. Your booth doesn't need a board break; it needs a prize wheel, a clipboard and someone booking appointments on the spot.
- **The intro and the follow-up are identical.** Immediacy, two specific times, reminders the day before, the morning of and 30 minutes before.
- **Adults are a Q4 goldmine.** The weeks before New Year's are when adults commit to getting in shape. Your gift certificates should be marketed as much to spouses and partners as to parents.
- **Price is your price.** A BJJ academy that discounts in December teaches its members to wait for the next sale, just like a karate school does.

What You Adapt

The Renewal Blitz needs language that fits your mats. A BJJ academy doesn't have to call it a "black belt club." Jeff Smith's suggestion for BJJ owners is to stop calling it just a purple belt and frame it as the intermediate level of the Black Belt program, with the advanced level taking you to brown belt. Now a two-year commitment has a destination and a name.

For MMA and Muay Thai gyms, frame the upgrade around a goal the member chooses: a fight camp, an amateur bout, an instructor-training track, or a fitness and competition team. The structure is the same: invite them to qualify, set a goal in writing, and renew before the goal is reached.

The Proof From Your Side of the Industry

These results are from named owners about their own schools. Individual results vary with market, effort and implementation.

- **Ben Brown, PHAS3 Muay Thai, Santa Rosa, California.** For two decades he enrolled 65 to 85 people a month and grossed about $16,000 a month. Lead volume never changed. A formal enrollment process, value-based pricing, program agreements and a progression framework took him to $59,000 within about six months, and consistently over $80,000 since.
- **Scott and Brandi Sullivan, Bam Bam Martial Arts (BJJ and Muay Thai), Houston.** A second-floor unit with bad parking. One summer they set a goal of 100 new students in 90 days and enrolled 104 in 83. They know a student costs $400 to $500 to acquire, so when a student misses a week, they send a dozen cookies, about $20, to protect a $500 relationship. Their best month: $109,000.
- **Travis Tooke, Team Mixed Martial Arts (BJJ and MMA), Houston:** "My retention was just awful before. The biggest change for me over the past year is retention."
- **Larry D. Shealy, Jacksonville Brazilian Jiu-Jitsu:** "I launched their program and gained 100 students in 100 days, growing to 400 students."

The Q4 Math for a BJJ Academy

The Wodify Jiu-Jitsu School Owners Benchmark Report found that owners in the 100-to-199 student range work the longest hours and earn the least per hour. If that's you, Q4 is when you break out. The leads you capture at events this season, enrolled into program agreements at the right price and kept with a real retention system, are what move you through that band instead of stuck in it.

If you'd like to see where your academy sits against schools in your own art, that's exactly what Jeff and I do in the **Most Valuable Hour**. We'll benchmark your revenue per student and student lifetime against BJJ and MMA schools your size, and tell you whether you're caught in the 100-to-199 trap. **Call or text Bob Dunne at (720) 256-0208.**

Part 5: The 60-Day Q4 Master Calendar and Action Checklist

The next 60 days, from November 2 through December 31, 2026, decide whether this is your best year or just another year. Here is the whole system on one calendar. Print it, post it next to your daily cash goal, and assign a name to every line.

The Calendar, Week by Week

Week of	Live events and lead flow	Renewal Blitz	Paid In Full
Nov 2	Call every Halloween lead within 24 hours; invite party guests back; book remaining fall festivals	Pull and rank the upgrade list; assign every name to a staff member	Pull every family with a remaining balance; write the one PIF option; book your Most Valuable Hour with Bob Dunne, (720) 256-0208
Nov 9	Mail Thanksgiving cards to the full prospect list; announce buddy days four weeks out; sign the mall kiosk lease	Send black belt candidacy letters; invite parents to watch class	Train staff on the hook, demonstration and interrupt
Nov 16	Gratitude bring-a-friend event; weekly buddy days begin; visit theater managers	Begin goal-setting conferences in blocks	Mail the "Frankly, I'm concerned" letter

Week of	Live events and lead flow	Renewal Blitz	Paid In Full
Nov 23 (Thanksgiving Nov 26)	Black Friday drop-off buddy camp; mall kiosk opens Black Friday weekend	Conferences continue; recognize candidates in class	Ask every newly renewed family about PIF
Nov 30	Mall kiosk; gift certificate push to current families; spring school programs outreach	Conferences continue	Follow up every open PIF conversation
Dec 7	Mall kiosk; Parents' Night Out; toy or food drive buddy class	Holiday potluck with candidate recognition; book conferences for the following week	Partial pay-downs for families who can't do it all
Dec 14 (Avengers: Doomsday Dec 18)	Movie theater booth opening weekend; gingerbread buddy night; lock in spring school programs	Final conference push	Remind the list: rebate ends December 31
Dec 21 (Christmas Dec 25)	Mall kiosk through Dec 24; confirm every January first lesson by phone	Close out remaining conferences	Last call to every open conversation
Dec 28	Gift certificate redemption calls; post-holiday mall traffic if available	Tally renewals closed; plan Black Belt Goal Setting Season for spring	Offer ends Dec 31; move PIF money to the separate account

The Daily Disciplines

Every single day from now through New Year's Eve:

- [ ] Post the daily cash goal and yesterday's result
- [ ] Enter every new lead into the system the same day
- [ ] Call every new lead within 24 hours, and every missed appointment 15 minutes after

- [ ] Send appointment reminders the day before, the morning of and 30 minutes before
- [ ] Hold the scheduled renewal conferences
- [ ] Make the scheduled paid-in-full conversations
- [ ] Ask in every class: "Who's bringing a buddy?"

The Staff Standards (Put These in Writing This Week)

- [ ] Our price is our price through December 31
- [ ] The form comes before the prize, and the prize is picked up at the school
- [ ] We book on the spot with two specific times
- [ ] We stand in front of the table, and we role-play ten times before every shift
- [ ] We present one program at every conference, and then we stop talking
- [ ] We offer one paid-in-full option, and prepaid money goes in the separate account

The Event Kit Checklist

- [ ] 10x10 canopy, table and banner
- [ ] Prize wheel and prizes that require a visit to the school
- [ ] About 50 clipboards, lead forms and pens
- [ ] Reminder cards and pre-stamped postcards
- [ ] Gift certificates on linen stock, foil envelopes and gift boxes
- [ ] Inflatable kicking target and boards for demonstrations
- [ ] Uniformed staff, students and black belts on the schedule
- [ ] Tablet or phone with access to your scheduling system

The January Handoff

On December 31, you should be able to answer five questions with numbers:

1. How much cash did we collect in November and December, by source?
2. How many leads did each event produce, and how many are booked for January?
3. How many renewal conferences did we hold, and how many closed?
4. How many paid-in-full conversions did we make, and is the money set aside?
5. How many gift certificates are scheduled for a first lesson in the first week of January?

If you can answer those five, you won't just have had a great fourth quarter. You'll start January with the strongest pipeline your school has ever had.

A Closing Word: Your Best Months Are a Decision

Every strategy in this report has been tested in real schools: mine, and the schools of the owners I've coached for more than four decades. None of it requires a bigger building, a bigger budget or a better location. It requires a decision, a calendar and a team that executes every day.

When I opened my first Mile High Karate school in Lakewood, Colorado, in August 1983, I didn't have a marketing budget. I had a system. We went where the families were, we captured every name, we booked on the spot, and we asked every student to commit to black belt. That system grew Mile High Karate to 6 locations in 36 months and 3,500 students, and the same principles are what my members use today.

Here's what I want you to remember:

- **Events don't pay. Capture and booking pay.** Show up where the herd already is, and run the system.
- **Q4 is a selling season for commitment, not for goods.** Hold your price through December 31.
- **Renewals pay the mortgage.** Present one program, renew before the test, and never prejudge a family's wallet.
- **Paid in full is the fastest cash you'll ever generate.** Ask the people who already said yes, and set the money aside.
- **January is built in December.** Every lead, certificate and conference this season is next year's growth.

The holidays are going to come whether you're ready or not. Now you're ready.

To your extraordinary success,

Grand Master Stephen Oliver

Take the Next Step

If you want help putting this plan to work in your school, academy or gym, start with the **Most Valuable Hour**. It's one hour on Zoom with Grand Master Jeff Smith and me, at no charge, no credit card, and no slide deck. Your numbers, not ours. Jeff takes retention, renewals, staffing and lead flow. I take pricing, enrollment and marketing. You leave with a specific diagnosis, a dollar figure on each gap, and your School Profit Scorecard, whether you ever work with us or not.

Call or text our National Director, Bob Dunne, at (720) 256-0208. He's available 9am to 9pm Mountain, seven days a week; text any time and he'll reply first thing the next morning. Tell him you read the Q4 report. Or book online at martialartswealth.com/go/most-valuable-hour.

Jeff and I hold a limited number of these hours each week. When this week's are booked, Bob books the next open week. In the fourth quarter, every week you wait is a week of renewals, reactivations and event leads you don't get back.

And if you haven't read it yet, get my free book, *Six Simple Steps to Add 100 Students*, at MartialArtsWealth.com. The complete brochure for the Most Valuable Hour follows as an addendum.

About the Author

Grand Master Stephen Oliver, MBA, is a 10th Degree Black Belt and the Founder and CEO of Mile High Karate and Martial Arts Wealth Mastery, one of the martial arts industry's leading coaching and consulting organizations for professional martial arts school owners, BJJ academies, and MMA gyms. A martial arts school owner since 1975 and business coach since 1985, Oliver has spent more than five decades building, operating, and advising successful martial arts schools. He also serves as CEO and Chairman of NAPMA (the National Association of Professional Martial Artists) and Publisher of Martial Arts Professional magazine. A Georgetown University cum laude graduate, he earned his Executive MBA through the Executive Program at the Daniels College of Business at the University of Denver. He was promoted to 10th Degree Black Belt in April 2026 and inducted into the Official Taekwondo Hall of Fame in August 2026. Learn more at MartialArtsWealth.com and StephenCOliver.com.

Addendum: The Most Valuable Hour

A personal letter from Grand Master Stephen Oliver to the school owner who recently requested one of his books

Two schools. Same size. Same town. Same curriculum. They can be $40,000 a month apart.

In one hour, Grand Master Jeff Smith and I will show you which of those two schools is yours, and put a dollar figure on the one number making the difference.

No charge · No credit card · No slide deck · Your numbers, not ours

Call or text our National Director, Bob Dunne: (720) 256-0208 9am – 9pm Mountain, seven days · Text any time · Say "I got the letter"

Grand Master Stephen Oliver, MBA, 10th Degree Black Belt Grand Master Jeff Smith, 10th Degree · First World Light Heavyweight Kickboxing Champion

From the desk of Grand Master Stephen Oliver, Golden, Colorado

Dear Fellow School Owner,

A little while ago you raised your hand and asked for one of my books. Thank you. Most people who request a book never read past chapter one, so if you've read any of it at all, you're already ahead of the pack.

This is not another book. It's an invitation, and I'll get straight to it, because I know exactly where you'll be at six o'clock tonight. On the mat.

Here it is. Grand Master Jeff Smith and I would like to spend one hour with you on Zoom, at no charge, looking at four numbers from your school. By the end of that hour you'll know, in dollars, which one of those numbers is costing you the most money right now, and you'll have it written down on a one-page Profit Scorecard that is yours to keep, whether you ever speak to us again or not.

That's the whole offer. The rest of this letter is the reason why, and the proof. Give it fifteen minutes. You'll know by page five whether it's for you.

Three different jobs. Nobody hands you all three.

Teaching martial arts is one skill. Running a school (pricing, enrollment, retention, staff, cash) is a completely different skill. And sitting across from a nervous parent at 6:45 on a Tuesday and helping them say yes is a third.

Almost nobody is born with all three. The good news is that the second and third can be learned. I know, because I've spent fifty years learning them and forty years teaching them.

I opened my own school in 1975 under Grand Master Jhoon Rhee. I was fifteen years old. By twenty-five, my schools were doing over $1,700,000 a year, roughly $5.2 million in today's dollars. I've coached school owners of every style since 1985. And the pattern I see has barely changed in all that time:

> The owner is working harder than ever. The school is busier than it has ever been. And the number at the bottom of the page hasn't moved in three years.

If that sounds familiar, it isn't a character flaw and it isn't your teaching. Schools at your level almost never have a martial arts problem. They have a pricing problem, a retention problem, an enrollment problem or a staffing problem, and the owner can't see it, because he's standing inside it six nights a week.

You can't read the label from inside the jar. That's what the hour is for.

Why harder stopped working: You can't fix a leaking bucket by pouring faster.

You just get wet, get tired, and watch the water level stay exactly where it was.

Almost every owner who calls us is already working hard. Effort isn't the variable. The variable is whether that effort is going into a structure that holds it.

A school isn't one business. It's five systems stacked on top of each other (lead flow, enrollment, pricing, retention and staffing) and each one hands off to the next. When one breaks, the other four can't make up for it. They simply carry the loss forward, month after month.

Which is how two schools with the same student count, in the same market, teaching the same curriculum, can end up $40,000 a month apart.

> **The expensive version of this mistake.** The owner who believes he has a marketing problem buys more marketing. But if the break is downstream, in the enrollment conversation or the retention system, every new lead is just a more expensive way to lose the same percentage of people. He doesn't fail. He does something worse. He stays busy, spends more, and quietly decides the industry is just hard.

Five numbers decide what your school earns.

Not forty. Five. When we ask for them, most owners can give us one or two. That's not a knock on you; nobody handed you the business half of the business when you opened. But you can't fix what you've never been shown how to measure.

1. **Retention.** How long the average student actually stays. The most leveraged number in the building, and the one most often guessed at.
2. **Revenue per active student.** What you actually collect per student per month, all programs in. Not your advertised rate. It's nearly always lower than owners think.
3. **Enrollment conversion.** Of the families who come in for an intro, how many enroll. A school converting at 40% and one converting at 75% need completely different fixes.

4. **Cost per enrolled student.** Not cost per lead: cost per student. It's the only number that tells you whether to spend more or stop spending.
5. **Lifetime value.** Retention turned into dollars. It tells you what you can afford to pay to get a student in the first place.

Why this year is different: Four things quietly changed in the last twelve months.

Most owners have felt every one of them. Very few can name them, and you can't fix what you can't name.

1 · Happy members, emptier mats. Owners everywhere are describing the same strange thing: members who renew, say nice things, and just… don't show up. Too hot, too cold, busy week. It isn't churn yet, so it doesn't show up on your member count. It shows up four months later, on your cancellation list. Your member number can look perfectly healthy while your attendance curve is telling you what's coming.

2 · Google stopped sending you the phone call. In the first four months of 2026, 68% of Google searches ended without a single click, according to SparkToro, the fastest jump in a decade. The new AI-generated local results show fewer businesses than the old "map pack" did, often just one or two. Families are still finding schools. They're just finding them in ways your analytics can't see anymore. Do you actually know how your last twenty students found you?

3 · Paid leads cost more and convert worse. Facebook lead-campaign costs rose 20.9% in a year, to $27.66 per lead, while form completion fell (WordStream / LocaliQ benchmark data). So owners do the natural thing: buy more of them. But if the leak is in enrollment or retention, you're paying more for leads to fix a conversion problem. More water, same hole.

4 · The middle got more expensive. Nineteen states raised their minimum wage on January 1, 2026. Card processing crept up. Rent escalators compound every year whether you notice or not. And Wodify's first Jiu-Jitsu School Owners Benchmark Report (August 2026) found that owners in the 100-to-199 student range work the longest hours and earn the least per hour of any size band. Past the point where you teach every class yourself, payroll climbs faster than revenue unless the systems change with it.

> None of these are reasons to panic. Every one of them is fixable. But they're reasons to look at your numbers now, not next January, after another year of the same result. That's the job of the hour.

Who you'll actually be talking to: Three people. No junior closers. No script-readers.

The most common complaint owners make about business coaches in this industry is that they've never run a school. Between the two of us on this call: roughly a hundred years of running them.

Grand Master Stephen Oliver, MBA · 10th Degree Black Belt · Founder & CEO, Martial Arts Wealth Mastery. School owner since 1975, when he opened his first school at fifteen under Grand Master Jhoon Rhee. Founded Mile High Karate in 1983 and grew it to over $1,700,000 in annual revenue by age 25: five schools in eighteen months with more than 2,500 active students, then six locations and 3,500+ students, and later international franchise locations. Has coached school owners since 1985; formally founded the coaching organization in 2000 as Stephen Oliver's Inner Circle, later rebranded Martial Arts Wealth Mastery. CEO and Chairman of NAPMA and Publisher of Martial Arts Professional. Georgetown cum laude; Executive MBA, Daniels College of Business. Promoted to 10th Degree in April 2026; inducted into the Official Taekwondo Hall of Fame in August 2026.

Grand Master Jeff Smith · 10th Degree Black Belt · Chief of Instruction. The first PKA World Light Heavyweight Kickboxing Champion and a ten-time world champion. Helped build the Jhoon Rhee Institute and operated a chain of seven-figure karate schools. Co-author of *Extraordinary Teaching*. He takes the first half of your hour: the operational side most owners were never taught.

Bob Dunne · National Director. Fifteen-plus years working with school owners. Bob is the person you call or text to book. He'll ask a few quick questions, tell you straight if we're not the right fit for a school your size, and make sure you have the right four numbers in front of you before the session starts.

> "My student, Stephen Oliver, is the new generation of leaders in the martial arts industry." — Grand Master Jhoon Rhee, Father of American Taekwondo

Case Study One · Muay Thai · Santa Rosa, California: Twenty years stuck at $16,000. Six months to $59,000.

The most dangerous problem in a martial arts school is the one that looks like success.

Ben Brown had run PHAS3 Muay Thai for two decades. Not a hobbyist; a working professional, in one of the most expensive markets in the country.

And by any front-end measure, his gym was the envy of other owners. Sixty-five to eighty-five new enrollments every single month. Busy classes. Phone ringing.

Revenue: about $16,000 a month. Year after year.

If you'd asked Ben what was wrong, he'd probably have said what most owners say: "I need more students." He didn't. He had plenty. He had what I call the busy front door: strong lead flow hiding weak conversion and weaker retention.

What was actually broken

- No structured enrollment conversation.
- Pricing set by fear of losing the price-shopper.
- Month-to-month memberships, no program agreements.
- No retention or progression framework, so students drifted, and drifting students leave.

What changed

A formal enrollment process built around the student's goals. Value-based pricing. Program agreements instead of month-to-month. A progression framework with defined milestones.

Here's the part to read twice: lead volume didn't change. Still 65 to 85 a month. Every dollar of the gain came from keeping and converting people who were already walking in the door. Ben didn't change styles, rebrand, move, or water down his curriculum. A hard-style Muay Thai gym stayed a hard-style Muay Thai gym.

The arc: $16K → $59K monthly gross, about six months after joining. $80K+ monthly, consistently, since.

> "After 20 years struggling at $16,000 gross monthly, within six months I skyrocketed to $59,000 (I have the financials to prove it). I'm now consistently over $80,000 a month." — Ben Brown, Owner, PHAS3 Muay Thai, Santa Rosa, CA

The gym never had a demand problem. — S.O.

The offer, stated plainly: What the Most Valuable Hour is, and what it is not.

One hour on Zoom. Two operators. Your real figures on the screen. A written answer at the end.

What it is	What it is not
Sixty minutes with Grand Master Jeff Smith and me, personally: thirty minutes each.	Not a webinar, a group call, or a recording with your name dropped in.
A working session on your numbers: active students, collected revenue, average price, and the one thing that keeps you up at night.	Not a 90-minute slide deck with a hard close at the end.
A specific diagnosis of where the money is leaking, with a rough annual dollar figure on each gap.	Not a "free six-week challenge," a guaranteed-results funnel, or an AI lead-bot pitch.
Your Profit Scorecard, filled in, yours to keep.	Not a request for bank statements, tax returns or any financial documents. Estimates are fine.
Managers and business partners are welcome on the call.	Not a free trial that quietly becomes a paid plan. No credit card, at any point.

> **What happens at the end.** You'll get a real diagnosis and specific recommendations. If we think ongoing coaching would help your school, we'll say so, explain exactly why, and tell you what it costs; that takes about five minutes. If we don't think it would help, we'll tell you that instead, inside the hour. The Scorecard and the recommendations are yours either way.

"So why would you do this for nothing?"

Fair question. You should be suspicious of anything free in this industry; plenty of owners have been burned by free offers that turned into ninety minutes of pressure.

Here's the honest answer. The hour is valued at $1,997. We give it away to owners who requested one of my books for two reasons. First, nearly every one of our best long-term clients started with exactly this conversation. Second, an hour of our time costs us far less than taking on a client we shouldn't have. We turn schools away. A program built on published, named, checkable results can't afford members who won't implement.

So the hour works for both of us: you get a straight read from two people who've built schools, and we find out honestly whether we can help. Nobody is obligated to anything.

Inside the hour, minute by minute: Two halves. Two specialists. One answer.

Minutes 0–30: Grand Master Jeff Smith takes the floor. Jeff's half is about what happens after someone walks in your door, the side of the business most owners were never taught.

- **Retention and renewals.** How long your students really stay, where in the journey they fall off, and whether you have a renewal conversation at all, or just hope people keep going. Plus the question almost nobody asks: are check-ins dropping even where nobody has cancelled?
- **Staffing and instructor pay.** Which parts of the school still require you personally, which can be handed to a trained instructor this quarter, and how to pay instructors in a way that doesn't eat your margin or walk out the door with your students.
- **Lead-flow leaks.** Not how many leads you get; where they leak between first contact and first class. That's usually where the most recoverable money in the building is hiding.

Minutes 30–60: I take pricing, enrollment and marketing. The three levers that move revenue fastest once retention is holding.

- **Pricing.** Where your price sits against what your market will actually bear, and what a correction is worth, annualized. Jason Purcell in Seattle moved from $85 to $250 a month and grew Family Black Belt Academy from 60 students to 262.
- **Enrollment.** The structure of the conversation itself: where prospects are being lost, and what a ten-point improvement in conversion is worth against the traffic you already have.
- **Marketing.** Which of your channels is earning its keep and which is a hobby you're funding, and how new families are actually finding you now that Google's results have changed. Often the recommendation is to spend less, and fix whatever the spending was covering for.

What you walk away with: Not a pep talk. A page of numbers. Yours.

Most "free consultations" hand you a list of what's wrong and ask you to trust a stranger. This hands you something finished: your school, measured, on one page.

The School Profit Scorecard (prepared during your Most Valuable Hour)

Measure	Your school	Peer benchmark	Gap, per year
Revenue per active student / month	$ ____	Median · top quartile	$ ____
Average student lifetime (months)	____	Median · top quartile	$ ____
Monthly attrition, in future tuition	$ ____	Schools your size	$ ____
Intro-to-enrollment conversion	___ %	Structured process	$ ____
Cost per enrolled student	$ ____	Your lifetime value	—
Collected vs. enrolled revenue	$ ____	Your own billing	$ ____

The one number costing you the most: _____ This week: _____ This month: _____

Seven things you'll know when you hang up

1. Where your revenue per student and student lifetime sit against schools in your own art: median and top quartile, with the source named out loud.
2. Whether you're caught in the 100–199 student trap: longest hours, lowest pay per hour.
3. What your attrition is costing you this month, in future tuition, in dollars.
4. The gap between what you bill and what you collect: the gap that makes a busy school feel broke.
5. Whether your real problem is leads, intro show-up, or the enrollment conversation itself.
6. What your next revenue level takes at your current price, versus a properly positioned one.
7. The student count at which your margin starts working against you, and how to get through it.

Benchmarks are drawn from our own client records, compared by art, size and model, and cross-checked against published sources such as the Wodify Jiu-Jitsu School Owners Benchmark Report (2026). We'll always tell you which is which.

Use it to check the next consultant who calls you. Including us. — S.O.

Case Study Two · BJJ & Muay Thai · Houston, Texas: $7.42. A second-floor unit. Bad parking. Then $1.3 million.

If you've been telling yourself your building is what's holding you back, read this one slowly.

Scott and Brandi Sullivan started Bam Bam Martial Arts with $7.42. In Brandi's words, enough "for a name." No investor. No war chest. No line of credit.

Their school sits in a 2,400-square-foot unit on the second floor of a shopping center, with poor parking, in one of the most competitive BJJ and MMA markets in America. On paper, the location is a liability. Conventional wisdom says a school like that tops out at a few dozen die-hards.

When they came to us they were running in the low $20,000s a month, doing most of the heavy lifting themselves.

What we installed

An enrollment engine: a deliberate, repeatable campaign they could switch on, instead of waiting for enthusiasts to find them. One summer they set a scary goal: 100 new students in 90 days. They enrolled 104 in 83. Another stretch around the Fourth of July: 112 students in five to six weeks, $105,000 in the first twelve days of July, and the active count jumping from about 250 to about 350 in one month.

A retention system built on one number most owners never calculate: what it costs to acquire a student. At Bam Bam, $400 to $500. Once you know that, a missed week of class stops being a scheduling blip. So when a student misses a week, they send a dozen cookies, about $20, to bring them back. Spending $20 to protect a $500 relationship is warm, human, and ruthlessly good economics.

Their monthly dropout rate runs at roughly 2.7%.

The arc: Low $20Ks per month when they started · $50K+ per month within twelve months · $109K in a single month · $1.3M gross for the year, roughly $820,000 net, about 320–355 active students.

> "One year later, it was the absolute best business decision I have ever made." — Scott Sullivan, Bam Bam Martial Arts, Houston, TX

Case Study Three · Joliet, Illinois: Same 2,900 square feet. More than four times the revenue.

By the time Tim Harrison joined, TM Martial Arts had been open the better part of two decades and was averaging $23,000 to $25,000 a month. A real school with a real history, and a ceiling.

Tim wanted much more revenue, but he did not want to move or expand the building. That's a constraint most growth advice simply ignores. We didn't.

Working with Martial Arts Wealth Mastery and Grand Master Jeff Smith, TM installed pricing systems, enrollment systems, retention programs and leadership-program systems, and, crucially, kept running them through the pandemic instead of abandoning them when things got hard. While much of the industry was fighting to keep the doors open, TM posted a record year.

Today: roughly 315 students, in the same 2,900 square feet, averaging $110,000 a month.

> "When we first joined the group we were averaging about $23,000 to $25,000 a month. Last year we averaged just short of $100,000 a month, and this year we're averaging $110,000 a month." — Tim Harrison, TM Martial Arts, Joliet, IL

And one for the owner who thinks he's past all this: 200 students, full classes… and still not making a living.

Sebastian Mejias wasn't failing. Honor & Samurai Martial Arts in Frisco, Texas was a busy, well-respected school with around 200 students. And he still couldn't make a decent living from it, a sentence a great many successful-looking owners will recognize and very few will say out loud.

> "We went from grossing $25,000–$30,000 a month to $94,000 in February, and we grossed $900,000 last year. If you're humble enough to study and do what they tell you, this program works. It changed my family's life." — Sebastian Mejias, Honor & Samurai Martial Arts, Frisco, TX

Note his condition: humble enough to study and do what they tell you. That's the real variable. The owners who implement get these numbers. The owners who only admire them don't.

If you run a BJJ academy, an MMA gym or a Muay Thai gym: "That's karate-school advice. It won't work on my mats."

It's the most common objection we hear, and it's reasonable; most business material in this industry is written for a traditional kids' program. So here's the answer in the only form that counts.

> **$22K → $50K+ / month.** "I went from 22 to over 50 in 12 months. I more than doubled my gross. He doesn't change what you teach, he just makes it better, because your students stay a lot longer." — Scott Sullivan, Bam Bam Martial Arts (BJJ & Muay Thai), Houston, TX

> **100 students in 100 days.** "I launched their program and gained 100 students in 100 days, growing to 400 students." — Larry D. Shealy, BS, MBA, Jacksonville Brazilian Jiu-Jitsu

> **Retention, rebuilt.** "My retention was just awful before. The biggest change for me over the past year is retention. I've been able to keep students longer just by adding some pretty basic things. Nothing overly complicated." — Travis Tooke, Team Mixed Martial Arts (BJJ & MMA), Houston, TX

> **$70,000+ / month.** "He helped me bring my business from failing to now bringing in over $70,000 a month!" — Simon Chang, BJJ & Muay Thai academy, Columbus, GA

> "I've personally helped hundreds of BJJ and MMA school owners build 6- and 7-figure schools, and I can tell you without hesitation: Stephen's material is some of the most sound, reliable business and teaching methodology in the martial arts industry." — Lloyd Irvin, BJJ / MMA coaching legend

Run this arithmetic before you call. 665 students at $150 a month grosses about $100,000. 267 students at $375 a month grosses about $100,000. Same revenue. One school needs two and a half times the mat space, the staff, the classes and the parking. We won't tell you what to charge; your market decides that. But we'll run your version of this math with you, live.

The Scoreboard: Every number here has a name and a city attached.

That's deliberate. "One of our clients tripled his revenue" is a sentence anybody can type. If you recognize a name, look them up.

Owner & school	Before	After	In their words
Ben Brown, PHAS3 Muay Thai · Santa Rosa, CA	$16K/mo	$80K+/mo	"Within six months I skyrocketed to $59,000."
Krista Wells, Mercer Island Martial Arts · WA	$13K/mo	$100K/mo	"Today, I'm hitting $100,000 months with 240 active students."
Jason Purcell, Family Black Belt Academy · Seattle, WA	$7.5K/mo	$100K/mo	"This program literally saved my career."
Tim Harrison, TM Martial Arts · Joliet, IL	$23–25K/mo	$110K/mo	"This year we're averaging $110,000 a month."
Scott & Brandi Sullivan, Bam Bam Martial Arts · Houston, TX	Low $20Ks	$109K/mo	"Last month we hit $109,000 in revenue."
Sebastian Mejias, Honor & Samurai · Frisco, TX	$25–30K/mo	$94K/mo	"We grossed $900,000 last year."
Stephen Del Castillo, KMMA Black Belt Leadership · Tampa, FL	$15K/mo	$94K/mo	"Last March, we hit $94,000 in a single month."
Heidi Gilbert, Elevate Martial Arts · Woodinville, WA	$30–35K/mo	$80–82K/mo	"Now I'm at $80,000–$82,000 most months."
Steve Seme, USA Karate · Rosemont, MN	~70 students	~225 students	"Grossing on average $64,000 a month now."
John Cantu, South East Texas Martial Arts · Houston	$16–18K/mo	$50–55K/mo	"We've now become a professional school."
Duane Brumitt, Tri-Star Martial Arts · Bradley, IL	$19K/mo	$47K/mo	"The month I actually implemented everything, I did $47,000."
Paul Gruschow, Rochester Kung Fu & Fitness · NY	$17–18K/mo	$36K/mo	"We're outgrowing our location and parking lot."

Owner & school	Before	After	In their words
Paul Resnick, IWKA · Amsterdam	40 students	~1,000	"Approximately 1,000 across our three locations."
Paul Prendergast, Kempo · Brick & Toms River, NJ	28 yrs in	+$150K	"Increased my business over $150,000 in less than a year."

Figures as stated by each named owner about their own school, published at martialartswealth.com/go/reviews-testimonials/. Individual results vary with market, effort and how completely the systems are implemented. Nothing here is a promise of any particular result.

What the industry says: The people with nothing to gain by saying it.

Members have an obvious reason to be generous. These people don't; several of them run competing organizations.

> "Maybe viewed by some as heretic, and by others as the deliverer of inconvenient, uncomfortable truths, it is undeniable that… he has brought a tested, proven, thorough business growth blueprint." — Dan Kennedy, marketing strategist; author of the "No B.S." series

> "I know of no other martial arts professional who has more business experience and knowledge of how to maximize profits in the martial arts." — Don "The Dragon" Wilson, World Kickboxing Champion

> "Stephen Oliver knows the martial arts profession as well as anyone. He brings an amazing intellect and a unique perspective honed from years in the trenches." — Dave Kovar, Founder, Kovar's Satori Academy

> "Stephen Oliver has built the longest running, most successful Martial Arts Business Coaching program of its kind in the industry." — Master Toby Milroy, Atlas Software

> "I've known Stephen Oliver for over 40 years. He's now the 'Go To' expert for veterans like myself as well as the 'Young Guns' in the top 1% of school owners." — Pat Worley, 10th Degree Black Belt; founder, USA Karate

> "I believe Steve to be the premier martial arts school business adviser in the world today. He is someone I trust explicitly." — Mike McCoy, Co-promoter, the U.S. Open; NASKA President

4.9★ Google rating across 52 reviews · **190+** attributed reviews (Google, Facebook, LinkedIn, Amazon) · **40+ years** coaching school owners, since 1985

> "They don't always tell you what you want to hear (rarely), but they always tell you what you need to hear." — Amanda Christensen, Martial Arts Wealth member

> "Other than finding my wife, meeting him and deciding to work with him was the best business decision I have ever made." — Marty Callahan, Shotokan Karate Leadership School, Santa Rosa, CA

Fit: Who this hour is for, and who it isn't.

We'd rather turn away the wrong fit now than waste an hour we both need.

It's for you if…	It's not for you if…
You own a martial arts school, BJJ academy or MMA gym: traditional, BJJ, MMA, Muay Thai, Krav Maga, whatever is on the sign.	You're a hobbyist instructor who isn't trying to grow the business.
You have somewhere between about 40 and 400+ active students.	You're looking for a shortcut instead of a system.
You're serious about growing and willing to do the work growth requires.	You want to be told that what you're already doing is fine.
You can hear an honest read of your own numbers without needing it softened.	You won't share your numbers. An hour spent on guesses is worth nothing to either of us.

Four things you're probably thinking

"I've been to consultants before. They were generic." Fair, and common. Paul Prendergast had been in business 28 years and sat through plenty of seminars before adding over $150,000 in under a year. If you've been disappointed before, tell us in the first

minute, and make us be specific.

"I already have 150 students. I'm past this." Sebastian Mejias had 200 and couldn't make a living. Tim Harrison had twenty years and a ceiling at $25,000. The size of your school isn't evidence about the health of its economics. Often it's the thing hiding them.

"I don't have a spare hour." Neither does anyone who owns a school. But the hour is the cheapest thing in this letter. The expensive thing is another year of the same number.

"What does it cost, and what happens after?" The hour costs nothing and carries no obligation. If coaching is the right next step, we'll say so and tell you the price plainly. If it isn't, we'll tell you that, and you still keep the Scorecard.

Here's exactly what to do next: Three steps. The first one takes about ninety seconds.

1. **Call or text Bob Dunne at (720) 256-0208.** Tell him you got the letter. He'll ask a few quick questions; he's checking whether we can actually help a school your size, and he'll tell you straight if we can't.
2. **Bob books your hour** with Grand Master Jeff Smith and me, and confirms the numbers to have in front of you. Estimates are fine.
3. **Take the hour.** Your figures on screen, a specific diagnosis, a dollar figure on each gap, and your Scorecard. You leave with all of it, whether or not you ever work with us.

Jot these four down before you call:

- Active students today: _____
- Monthly collected revenue: $_____
- Average membership price: $_____
- Biggest frustration: _____

Then do this math: Students lost last month ____ × your average price $____ × 12 months they might have stayed = $_____. That's future tuition that walked out in a single month. Five students at $150 is $9,000, every month it happens. Can't produce the first number? That's not a disqualification. It's usually the first thing we find.

Call or text Bob Dunne, National Director: (720) 256-0208. 9am–9pm Mountain, seven days a week. Text any time; Bob replies first thing next morning.

Jeff and I hold a limited number of these hours each week, because every one of them is an hour of ours. When this week's are booked, Bob books the next open week. That's the only deadline, but it's a real one.

To your school's success,

Stephen Oliver Grand Master Stephen Oliver, MBA · 10th Degree Black Belt Founder & CEO, Mile High Karate and Martial Arts Wealth Mastery CEO & Chairman, NAPMA · Publisher, Martial Arts Professional

P.S. Ben Brown's leads never changed. Tim Harrison's building never changed. What changed was one conversation that showed them which number to fix. That conversation is one phone call away.

P.P.S. Rather not call a stranger at 11:40 at night? Text Bob your four numbers. He'll pick it up from there.

Martial Arts Wealth Mastery · 825 Neville Lane, Golden, CO 80401 · martialartswealth.com/go/most-valuable-hour · (720) 256-0208. Coaching martial arts school owners, BJJ academies and MMA gyms since 1985; the organization was formally founded in 2000 as Stephen Oliver's Inner Circle and later rebranded Martial Arts Wealth Mastery. Every result in this letter is attributed to a named owner who stated it about their own school. Individual results vary and depend on implementation; nothing here is a guarantee of any result. Third-party figures are attributed to their published sources. *© 2026 Martial Arts Wealth Mastery.*