

# A Former Scam Trainer Speaks Out

## *Introduction*

These are taken from numerous talks and chats I had with my trainer at Thrive Learning Institute. That scam is no more, as [Thrive Learning LLC was voluntarily dissolved on 4/24/2014.](#)

More information about Thrive and it's principals can be found at probably the only surviving blog about them – [ThriveLearningInstituteFraud.com](#)

As mentioned, my trainer quit working for Thrive in the middle of my refund process, but we continued trading notes for some time.

What follows is an inside look at what goes on inside a Utah scam fulfillment center. His name and others have been redacted, for privacy reasons.

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### *From a chat on 2/17/09*

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12:29 PM me: [domain name] is on an extreme back-burner, then?

12:30 PM Robert's Trainer: Actually no, Its a long story, but on [domain name], I was advertising coaching, and webdesign, and an easier way to do everything that Thrive was doing. The board of directors at Thrive finally caught wind of it, and said either shut it down, or your fired. So I shut it down.

12:31 PM But I dont work for them anymore, so its going back up. But I have a little bit of different plans for it.

Long story short. Thrive SCREWS their customers. And they screwed you.

12:32 PM That felt nice finally saying it :)

me: You think? I didn't want to tell you that I'm going ahead with that refund demand/request.

12:33 PM Robert's Trainer: In fact, (leave my name out of it but...) the best way to do it, is to go straight to your credit card company. Tell them that they screwed you over and that you request a charge back

12:34 PM It should get the ball rolling

me: Even after months?

Robert's Trainer: Yup, should be able to.

12:35 PM me: OK, top of my list. And then I'll go through all the government channels meanwhile - just to put

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some pressure on. There's no love lost here, believe me. You should see what data I've uncovered about this - and it's all on the Internet. Don't know that this scene is that they are all from a small area in Utah...

12:37 PM Robert's Trainer: Yeah. To tell you the truth though, literally only about 3 percent of all customers finish a website with thrive

and of that maybe 3 percent make their money back

and of that maybe 3 percent even make 100,000 or more per year

me: That really figures. Like I was telling you, it's a numbers game.

Robert's Trainer: yup

12:38 PM so we are talking 10 people of 10000 who are making the big bucks

12:39 PM me: Not to mention I've been going through their stuff and found they've set it up so you keep spending money - there's enough curves in their data to sink a guy way in debt. One guy commented on a blog I had - he was 12K in debt and just lost his job. Looked over his site - mostly worthless. Nice looking, but he was never trained on how to make it a success.

12:40 PM What I really "liked" was the fact that suddenly you were done with your training and nothing to show for it.

Robert's Trainer: Oh his 12k is nothing

I know people who were down almost 30k

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Thats why I tried to get out of it so quick

me: Whoa... Really.

12:41 PM Robert's Trainer: or at least come up with a system that actually works

I'm not the kind of person who likes to screw people over

me: Kinda nags at the back of your mind when you find the whole thing is a hoax.

No, I figured that one out. Much too nice a person to keep a scam like that going.

12:42 PM Robert's Trainer: yeah.... I brought up my ideas to the owners several times they kept on saying, well we are contracted with these other companies so their hands were tied

Okay okay, so "Thrive" wasn't screwing them over. It was really the sales company.

12:43 PM but I don't want to be apart of the fulfillment company either

12:44 PM me: But the data shows that these guys like Internet Income Solutions are best buddies with these other guys - they're all part of the same network. You got to wonder how they live with themselves.

Was IIS their only sales floor?

12:45 PM And then basically nice guys like [name] are sending people their way...

Robert's Trainer: Its all the same network.

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Brightbuilders, [Jeff Paul](#), and about 20 different companies

12:46 PM me: Jeff Paul, too? Fascinating. He's a real scam artist.

Robert's Trainer: yeah, that actually was the final team I was on was jeff paul

12:47 PM me: You're kidding. And I was telling you his stuff was mostly crock and you were actually working for him...

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### ***Email - 5/15/09***

Robert,

This is great, if for nothing more than to give me content for my site. :)

Now about Thrive. Here is a little information that I have about their operations.

First of all, they are all about contracts. Which is the number one reason I couldn't do ANYTHING to help any of my students. The coaches that work there, they really want to help the people out. All of them. But they are legally obligated to do things by the book. And by the book means, helping them... but only if it has been so approved by the contracts. I will get to this part in a moment.

Thrive is set up with a multiple of sales floors. Ironically the following are some of them. Bright Builders. (Sales floor and ex-coaching company. Now all their coaching is done through Thrive Learning Institute) JeffPaul, ETC. Its been a while so I am not sure who they all are.

These sales companies convince these people that for a hefty price they can make a fortune. That hefty price will depend on the sales floor that brings them there and how many weeks they buy. Anywhere from 1,500 to 25,000. Each sales

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floor 'owns' these customers. Which basically means, unless approved by them, Thrive is legally not allowed to upsell them on anything else. Some sales floors will upsell them on packages that include like business start up kits, all the way down to tax professional services and EVEN web/graphic design services.

For instance: Jeff Paul has an infomercial on television. A customer might be interested in getting his 'very' cheap information kit of DVD's and books. When the customer calls the JeffPaul sales team they talk to them a moment about what all they have purchased. They then take a moment to talk with you and your personality. Regardless of who you are they say, you sound like the kind of person who wants a change. Ive got a special deal that I know can help you.

Then they start selling them on weeks of coaching, and depending on the sales floor company they upsell them on many many other products. You can see 30-50 K go down in one night off of one person who may have already been in huge debt, and some even close to filing bankruptcy. These sales floors do not care.

Anyways. There are a multitude of sales companies. Probably 30 or so that Thrive has contracts with. Thrive does not actually do any of the selling of the products in fact. All

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Thrive receives is their portion from the coaching up sell, and 49.95 a month for hosting.

So the bad guys are not Thrive Learning Institute. (kinda) It is really the companies that are holding the contracts. All Thrive does is coach the system. But the owner. The owner is the one that I feel has a ton of accountability for setting up these contracts. Matt Rasmussen and Dave Rasmussen are the owners.

Now what I mean about its actually not the coaches who are the bad guys, is because they really aren't. Their whole job is to help the customer make money. Or at least that is what we are told.

I spent a long long time trying to help my clientèle any way that I could. Normally the clients are split amongst 'teams'. These teams help any of the customers assigned to them. I was one of the coaches constantly requested. SO the managers in charge constantly assigned me to be the one to handle the customers who had the most issues, and also the customers who knew more than the other coaches, as I was probably one of the few qualified to even teach there.

If you remember, our first meeting, I had been brought into the situation because you had already used the 'bright builder'. Which according to our managers we couldn't have



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you seeing our builder, because it was the same as you had used before! So I talked with you about the situation and we found out about the eCommerce plugin for Wordpress.

Which was of course something you could do on your own.

We talked a lot. Trading ideas and whatnot. Good times.... :)

Anyways, I always was trying to help out my customers. I wanted a way to help them out with their header images which was a huge problem for most of the customers.

Because they had to design their website and make it look professional, but did not have the tools under the

"Lightwave" (Bright) Builder to do so. I was always helping them with their coding (which they were told they didn't need to know any, but with the builder they actually did) and creating headers.

The only professional option they had was a company called CloverLogos.com which was a company ran and owned by the Thrive Marketing Manager (If you need a name I can get it) and the cost for this was **EXPENSIVE**. Not only expensive but he didn't ever have time to do the logos and would sometimes take him weeks to get done websites. Which put our students in a bind because they sometimes only had 4 weeks of coaching (the minimum week amount)

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Sixteenhosting.com came about the same time. It was a way for customers to get the help they needed. They had the option of getting a better builder for a much better price, and a way to get their header images done for \$20 bucks. (The price was so cheap, because it was a what you see is what you get kind of thing. Which means for any changes I was going to charge another \$20.) But still a great price. And I always had their headers done for them in 2-3 business days. I never did sell any hosting though, which (at the time) I thought was for the best.

What ended up happening is one of the Trainers, who was also there to help maintain and add curriculum, put my site on the Thrive Learning Institute site. Which was no big deal she thought, because CloverLogos was a service by one of the employees of Thrive. And so why not? Which was good for me because I made quite a few sales on the headers. (She did this without telling me, by the way) It was really good for me though because it eventually led to her dismissal.

After a long meeting with the owner Matt and their board of directors, they decided that I was innocent in putting my website on their website, and with a contract, decided not to fire me. (I WAS ONLY TRYING TO HELP MY STUDENTS)

The contract stated something along the lines of: In exchange for my job, I was required to pull my website off

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the Internet. I was required to turn in all of my earnings to Thrive Learning Institute, and last I was to never build a website in which could be used for my gain from their students.

I put in my 2 weeks a week later. Prior to my 2 weeks ending, they let me go, I figured in fear that I would try to make a list of all their customers to make money off of.

Long story short. Their contracts with their sales floors will not let any of the coaches help with creating TRUE success with their students.

Last before I go. I did have a meeting at the beginning of November with the Director of Curriculum. (If I remember his name, I will get it to you) And I offered the idea of a better builder that can REALLY help our students success. I even showed him your testimonial about how well it works. He quickly snubbed the idea and just said, the contract with Bright Builders will not allow a separate builder. I even offered them monetary reasons why they should do it. Because now they have another way to make money off of people, which is through hosting. Instead of our customers paying bright builders, they could make that themselves.

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No Dice.

--In meetings we had, we were always told that the goal of us as coaches is not necessarily to make a student successful or even get their money back. But the goal was to keep them in the program. By keeping them in the program, we can fulfill our end of the contract keeping cancellations from happening. So really to help who you are trying to help, the goal is to get out of the program. By leaving the program, they can get their money back. They stay in the program, they cannot.

I have more information, likely, but this is the meat and potatoes.

Thanks

[Robert's Trainer]