



## **Planning for Longevity, Pivoting to Sustainability: It's Never Too Early to Think About Retirement**

**Instructor: Mickey Factz**

### **Introduction**

- When the money stops, and the emails stop coming in and the text messages don't get responded to, what do you do? What's going on everybody? My name is Mickey Factz. And right now, you are tuned into, "What Happens After Retirement?" This is the course that I'm gonna be teaching here because I feel like it's imperative.

When I first got into the culture, I was one of the hottest things smoking. Top two Googleable artists in New York City in 2008. So much so I was on the cover of the XXL. I had two Honda commercials, several endorsement deals, record deals with multiple labels, and then it all came crashing down. When I hit the age of 33, I decided to get married. And when I got married, I realized that my credit wasn't the best that it should have been. And I decided that I wanted to fix my credit. And when I fixed my credit, I also wrote a rhyme about fixing my credit. And that rhyme literally went viral multiple times on Funkmaster Flex show, which is the biggest DJ show in New York City currently right now.

So now that I've gotten older and I had a son, I started to thinking about my future even more. And that's the reason why I reached out to Zoo Labs, to put together something incredible, not only for myself to look back on, but all the students that sign up for Zoo Labs to see what you can do to fix yourself up after you retire being an artist.

So who am I and what do I do? My name is Mickey Factz. I'm from the Bronx. I said that before. And I am a musician. I'm a hip hop artist as well as a business owner and entrepreneur. I currently own a school called Pendulum Ink, which teaches emcees how to be better emcees. As well as give business advice, content creation, and we also teach battle rap. I also wanna let this be known, I am not a financial advisor. I am merely a life advisor, giving you the tools you need to be better through experiences that I've gone through so you don't have to go through them.

So in this course, I will be teaching you what to do when the emails stop, when the text messages stop, how to exactly move forward when it feels like the world is crumbling down. How to properly invest and save so you can secure yourself in the future? Because that is

extremely important in this music industry today. So I had to start thinking about longevity after I had my son. It was very, very important. And I had to pivot for sustainability. And in order for me to do that, I had to start researching different things for hip-hop artists to make a living. Now mind you, hip-hop artists don't have unions, and a lot of entrepreneurs don't have unions. We kinda have to figure it out ourselves. And the money comes in some days, and some days it don't come in. So we have to be extremely smart in what we do when it comes to that.

I want all of the students to walk away with a plan of action to move forward in what to do when things go awry. I'm very excited to teach this course mostly because I get joy in helping people out and showing them the way to be better as not only a human being, but as a successful entrepreneur. I want you guys leaving feeling excited, like, "Okay, I'm going to be lit for, like, five, 10 years." And some of you guys may be lit for 15, 20 years. But there is a stark reality that sometimes things don't go the way they're supposed to go. And in that event, I'm here to walk you through that. So you'll be fine moving forward into your next phase of life.