A FIELD GUIDE FOR ANYONE EVALUATING ANY BUSINESS OPPORTUNITY

THE 21-POINT RED-FLAG FIELD GUIDE

How to read a business-opportunity pitch the way a skeptic reads it — before your deposit, not after. Twenty-one patterns drawn from how people actually get burned: pressure mechanics, buried costs, manufactured proof, and contracts built with trap doors.

HOW TO USE IT

Take it into every sales conversation — read it again the same evening, when the adrenaline is gone. Score one point per flag you spotted. The guide is organized in four sections: **Pressure & Scarcity** (6), **Money & Terms** (7), **Proof & Claims** (5), **Structure & Exit** (3).

THE SCORING RULE

0 flags: rare — verify twice, then proceed carefully.
1–2 flags: get every open item in writing before another call.
3–4 flags: adviser review before any further step.
5+ flags: walk. The pattern IS the answer.

§1
PRESSURE & SCARCITY
Flags 01–06

§2
MONEY & TERMS
Flags 07–13

§3
PROOF & CLAIMS
Flags 14–18

§4
STRUCTURE & EXIT
Flags 19–21

ONE INSTRUCTION BEFORE YOU START

Aim this guide at **everyone** — including us. We published it because our own model survives it: written scope, written fees, no earnings promises, no countdown clocks, and documents your advisory team sees before your signature does. Any company that flinches at this checklist has told you what you needed to know.

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§1 — PRESSURE & SCARCITY

How they make you decide before you think

01 Tonight-only pricing

"This number is only good if you sign today."

A real price survives a night's sleep. A price that expires at midnight was invented at 11:40 PM to stop you from comparing it to anything.

WHAT CLEAN LOOKS LIKE: A written fee schedule that is identical today, next week, and after your advisory team reads it.

02 Countdown timers & expiring bonuses

"The founder discount closes Friday. The bonus package disappears at 12 slots."

Manufactured deadlines exist to substitute adrenaline for analysis. Nothing about a good deal changes on Friday.

WHAT CLEAN LOOKS LIKE: No timers, ever. The opportunity that's real on Monday is real on Thursday.

03 Unverifiable scarcity

"Only two areas left in your state."

If you can't independently verify the count, the count is a sales tool. Scarcity you must take on faith is scarcity that was written for you.

WHAT CLEAN LOOKS LIKE: Availability stated as plain capacity — and they'll put it in writing or drop the claim.

04 Shame & fear closes

"Your family is counting on you. Winners decide fast."

Emotion aimed at your identity is pressure aimed away from the documents. A seller confident in the paperwork points you AT the paperwork.

WHAT CLEAN LOOKS LIKE: "Take the documents to the people who will challenge you." Confidence invites scrutiny.

05 Discouraging adviser review

"It's a standard agreement — everyone just signs it."

The single loudest siren in this guide. There is exactly one reason to keep a lawyer away from a contract, and it is never good for you.

WHAT CLEAN LOOKS LIKE: An adviser pack prepared FOR your advisory team before you ask for one.

06 Rushing the review window

"We can skip the formalities and get you launched."

Disclosure documents and review periods exist because of what happened to the people before you. Speed past them is speed toward them.

WHAT CLEAN LOOKS LIKE: Written materials delivered early, with time to read them stated as the default.

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§2 — MONEY & TERMS

Where the real price hides

07 Earnings promises

"Our partners typically clear six figures by month nine."

Unsubstantiated earnings claims are the classic regulator siren. Nobody can promise your revenue — anyone who does is telling you what you want to hear, on purpose.

WHAT CLEAN LOOKS LIKE: A flat refusal to project your income — paired with every COST in writing.

08 No written total cost

"All-in you're looking at roughly…"

"Roughly" is not a number. If the total cost of entry can't be printed on one page, the total is bigger than the page.

WHAT CLEAN LOOKS LIKE: One written schedule: every fee, every payment trigger, every identified third-party cost.

09 The royalty stack

"Just 6% — plus the 2% brand fund, the tech fee, and the marketing minimum."

Each piece sounds small. Stacked and compounded over ten years of gross revenue, the stack is usually the largest expense of the business. Run the math — theirs, not yours.

WHAT CLEAN LOOKS LIKE: Every recurring obligation totaled, in one place, over a 10-year horizon.

10 Mandatory suppliers, hidden markups

"You'll order everything through our approved vendor."

Required sourcing with undisclosed margins is a second royalty wearing a supply-chain costume.

WHAT CLEAN LOOKS LIKE: Sourcing rules and any margins disclosed in the written terms — before signing.

11 Buried exit and transfer fees

"The renewal is standard. Transfers are handled case-by-case."

Fees that fire when you renew, sell, or leave are priced precisely because you won't read them today. Today is when they're negotiable.

WHAT CLEAN LOOKS LIKE: Renewal, transfer, and exit terms itemized in the same schedule as the entry fee.

12 The casual personal guarantee

"It's just a formality on the signature page."

A personal guarantee moves the risk from the business to your house. Formalities don't do that; contracts do.

WHAT CLEAN LOOKS LIKE: Any guarantee named, explained, and flagged for your advisory team — never slipped in.

13 "Everything's included"

"You get the whole system. Everything you need."

"Everything" is not a deliverable. If it isn't itemized, it isn't included — you'll discover the difference at invoice time.

WHAT CLEAN LOOKS LIKE: A build specification with each deliverable listed and a "done when" test per line.

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§3 — PROOF & CLAIMS

How the evidence lies

14 Cherry-picked cohort stats

"Our top performers average $40k a month."

The top of any distribution looks like that. The question is the median, the failures, and who got counted — which is exactly what the cherry-pick is hiding.

WHAT CLEAN LOOKS LIKE: Whole-population numbers with the counting method shown, or no numbers at all.

15 Unverifiable testimonials

"Jenny from Ohio tripled her investment."

A testimonial you can't call is a script with a stock photo. Real operators can be contacted, visited, and asked what went wrong.

WHAT CLEAN LOOKS LIKE: References you can actually speak to — or the honest statement that none exist yet.

16 The uninspectable "proprietary system"

"I can't show you more until you're in."

You are being asked to buy the thing they won't let you examine. Mystery is not intellectual property; it's a reason to keep walking.

WHAT CLEAN LOOKS LIKE: The system documented, demonstrated, and inspectable in writing before you pay.

17 Borrowed credibility

"As seen on…" / stage photos / logo walls / rented celebrity

Logos are not diligence. Proximity to famous things is the cheapest costume authority can wear — and it's aimed at the part of you that skips reading.

WHAT CLEAN LOOKS LIKE: Credibility carried by documents, not decor: specs, terms, and inspectable work.

18 Verbal-only claims

"Don't worry, that's how it works in practice."

The gap between what's said on calls and what's in the agreement is where every dispute you'll ever have already lives. If it matters and it's not written, it doesn't exist.

WHAT CLEAN LOOKS LIKE: "If a term is not final, we will not guess — it goes in the written follow-up."

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§4 — STRUCTURE & EXIT

Read the skeleton, not the skin

19 The LLC shell game

The brand that pitched you is not the entity on the signature line.

If the promising entity and the contracting entity differ, your remedies run against whichever one owns nothing. Check who you'd actually be in business with.

WHAT CLEAN LOOKS LIKE: The pitch, the agreement, and the accountability all pointing at the same entity.

20 Nothing is yours if you leave

"The brand, the site, the data — those stay with us."

If exiting costs you the business you built, you never owned a business; you rented a job with your own money.

WHAT CLEAN LOOKS LIKE: Ownership itemized asset-by-asset, in writing: brand, site, data, materials.

21 One-way exit terms

They can terminate broadly; you're bound by non-competes either way.

Trap-door asymmetry — you're locked in while they hold the door — is a structural tell that the relationship is built to extract, not to build.

WHAT CLEAN LOOKS LIKE: Termination, transfer, and post-exit rights that read the same in both directions.

FAIR-DEAL TELL #1 — THE PAPER ARRIVES FIRST

Clean operators lead with documents: written scope, written fees, acceptance tests, ownership terms — handed over before you ask, with time to read them. The paperwork isn't a formality at the end; it IS the pitch.

FAIR-DEAL TELL #2 — THEY'LL HELP YOU LEAVE

Clean operators can explain — calmly, in writing — what happens if you stop, sell, or walk away, because the structure wasn't built to trap you. Ask about exit FIRST. The reaction is the diligence.

YOUR SCORE — AND THE TRUST INVERSION

Count your flags and apply the scoring rule from page 1. Then do the thing almost nobody does: **run this same checklist on us.** Ask Atlas for the written Build Specification, the written fee schedule, the adviser review pack, and the diligence checklist — before you commit to anything. If any opportunity you're weighing can't survive these 21 points, you have your answer. If we can't, you have it too.

Next step, if you want it: a Fit Call — a working session, not a pitch recital. Book at [ATLAS CONFIG: FIT CALL BOOKING ROUTE]. Bring this guide. Bring the skeptical question. Bring the person who will challenge the decision.

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