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Secrets of the Millionaire Mind

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Introduction

Don't just read this book. Study it as if your life depended on it. When it comes to money this may be the most important book you've ever read

It all comes down to this: if your subconscious "financial blueprint" is not "set" for success, nothing you learn, nothing you know, and nothing you do will make much of a difference. This is the answer. It's simple, it's law, and you're not going to circumvent it.

You will learn powerful declarations that will help you support your non supportive ways of thinking with mental wealth files so that you think – and succeed – just as rich people do.

I was almost obsessed with becoming a success. I worked my butt off but kept coming up short.

Nothing was working...at least for me. And it was the last part of the sentence that finally struck me. How come others were succeeding in the exact same business I was in and I was still broke?

Even though I said I really wanted to be rich, I had some deep rooted worries about it. Mostly, I was afraid. Afraid that I might fail, or worse, succeed and then somehow lose it.

Got advice from an extremely rich friend of my fathers. "Harv, if you're not doing as well as you'd like, all that means is theres something you don't know. Did you know that rich people think in very similar ways? It's not an exact science but for the most part rich people think in a certain way and poor people think in a completely different way, and those ways of thinking determine their actions and therefore determine their results."

He went on, "If you thought the way rich people do and did what rich people do, do you believe you could become rich too?" Then all you have to do is copy how rich people think.

I threw myself wholeheartedly into studying rich people and how they think. I learned everything I could about the inner workings of the mind but concentrated primarily on the psychology of money and success. I discovered that it was true: rich people really do think differently than poor and even middle-class people. I became aware of how my own thoughts were holding me back from wealth. More important, I learned several powerful techniques and strategies to actually recondition my mind so that I would think in the same ways rich people do.

I began using what I learned by modeling rich people, both in terms of their business strategies and their thinking strategies. The first thing I did was commit to my success and playing to win. I swore that I would focus and not consider leaving this business until I was a millionaire or more. This was radically different from my previous efforts, where, because I always thought short term, I would constantly get sidetracked by either good opportunities or when things got tough.

I also began challenging my mental approach whenever I began thinking in financially negative or counterproductive ways. I learned that in many ways, my mind was my biggest obstacle to success. I chose not to entertain thoughts that did not empower me toward my vision of wealth.

In teaching my seminars, I noticed you could have two people sitting side by side in exactly the same room, learning the exact same principles and strategies. One would take these tools and skyrocket to success. But the other would end up not doing much.

That's when it became obvious that you can have the greatest tools in the world, but if you've got a tiny leak in your toolbox (I'm pointing to my head right now), you've got a problem. So I designed a program called the MM Intensive based on the inner game of money and success. When I combined the inner game (the toolbox) with the outer game (the tools), virtually everybody's results went through the roof! So that's what you're going to learn in this book: how to master the inner game of money to win the game of money – how to think rich to get rich!

All my investments and business ventures seem to skyrocket! Some people say I have the "Midas touch," where everything I get involved in turns to gold. Having a MT is just another way of saying, having a "financial blueprint" set for success, which is exactly what you will have once you learn these principles and do this work.

"It's not what we don't know that prevents us from succeeding; it's what we know that just ain't so that is our biggest obstacle." This book is not so much about learning, it's about "unlearning"! It is essential that you recognize how your old ways of thinking and acting have gotten you exactly where you are right now.

The lesson is simple. If you want to move to a higher level of life, you have to be willing to let go of some of your old ways of thinking and being and adopt new ones.

Part One – Your Money Blueprint

Just as there are "outer" laws of money, there are "inner" laws. The outer laws include things like business knowledge, money management and investment strategies. These are essential. But the inner game is just as important. An analogy would be a carpenter and his tools. Having top of the line tools is imperative but being the top-notch carpenter who masterfully uses those tools is even more critical.

Its not enough to be in the right place at the right time. You have to be the right person in the right place at the right time.

What is your ability to act in spite of fear, in spite of worry, in spite of discomfort, in spite of inconvenience? Can you act when you're not in the mood?

The fact is that your character, your thinking, and your beliefs are a critical part of what determines the level of your success.

The key to success is to raise your own energy; when you do, people will naturally be attracted to you.

WEALTH PRINCIPLE: Your income can grow only to the extent that you do.

If you come into money when you're not ready for it on the inside, the chances are your wealth will be short lived and you will lose it.

The vast majority of people simply do not have the internal capacity to create and hold on to large amounts of money and the increased challenges that go with more money and success.

Most lottery winners originally return to their original financial state, the amount they can comfortably handle.

When self-made millionaires lose their money, they usually have it back within a short time. (Donald Trump)

Even though some self-made millionaires may lose their money, they never lose the most important ingredient to their success: their millionaire mind. In the “Donald’s” case, it’s his “billionaire” mind. Do you realize Donald T could never be a millionaire? DT’s financial “thermostat” is set for billions, not millions. Most people’s financial thermostat is set for generating thousands, not millions of dollars; some peoples financial thermostat is set for generating hundreds, not even thousands, and some peoples are set for below zero.

(80% of people will never be as financially free or as happy as they’d like to be) *The* reason is simple. Most people are unconscious. They are a little asleep at the wheel. They work and think on a superficial level of life – based only on what they can see. They live strictly in the visible world.

Imagine a tree that represents the tree of life which contains fruits. In life, our fruits are called our results. So we look at the fruits (our results) and we don’t like them; there aren’t enough of them, they’re too small, or they don’t taste good. So what do we tend to do? Most of us put even more attention and focus on the fruits, our results. But what is it that actually creates those particular fruits? It’s the seeds and the roots that create those fruits.

It’s whats under the ground that creates whats above the ground. Its whats invisible that creates whats visible. So what does that mean? It means that if you want to change the fruits, you will first have to change the roots. If you want to change the visible, you must first change the invisible.

WEALTH PRINCIPLE: If you want to change the fruits, you will first have to change the roots. If you want to change the visible, you must first change the invisible.

What you cannot see in this world is far more powerful than anything you can see. To the extent that you do not apply this principle in your life, you will suffer. Why? Because you are going against the laws of nature, whereby what is under the ground creates what is above the ground, where what is invisible creates what is visible.

When we align with the laws of nature and work on our roots – our inner world – our life flows smoothly. When we don’t, life gets rough.

Placing your attention on the fruits that you have already grown is futile. You cannot change the fruits that are already hanging on the tree. You can however, change tomorrow’s fruits. But to do so, you will have to dig below the ground and strengthen the roots.

One of the most important things you can ever understand is that we do not live on only one plane of existence. We live in at least four different realms at once – these four quadrants are the physical, mental, emotional and spiritual worlds. What most people never realize is that the physical realm is merely a printout of the other three.

The real problem (our results) cannot be changed in the “printout”, the “physical” world; it can only be changed in the “program,” the mental, emotional and spiritual worlds.

WEALTH PRINCIPLE: Money is a result, wealth is a result, health is a result, illness is a result, your weight is a result. We live in a world of cause and effect.

Have you ever heard someone complain that lack of money was a problem? Now hear this: A lack of money is never, ever, ever a problem. A lack of money is merely a symptom of what is going on underneath.

Lack of money is the effect, but what is the root cause? It boils down to this. The only way to change your “outer” world is to first change your “inner” world. Whatever results you are getting, be they rich or poor, good or bad, always remember that your outer world is simply a reflection of your inner world. If things aren’t going well in your outer life, its because things aren’t going well in your inner life. Its that simple.

DECLARATIONS: A POWERFUL SECRET FOR CHANGE

What's a declaration? It's simply a positive statement that you make emphatically, out loud.

Why are declarations such a valuable tool? Because everything is made of one thing: energy. All energy travels in frequencies and vibrations. Therefore, each declaration you make carries its own vibrational frequency. When you state a declaration aloud, its energy vibrates throughout the cells of your body, and by touching your body at the same time, you can feel its unique resonance. Declarations not only send a specific message to the universe (spiritual world), they also send a powerful message to your subconscious mind.

An affirmation is "a positive statement asserting that a goal you wish to achieve is already happening." The definition of a declaration is "to state an official intention to undertake a particular course of action or adopt a particular status."

I recommend that you state your declarations aloud each morning and each evening. Doing your declarations while looking into a mirror will accelerate the process even more.

WHAT IS YOUR MONEY BLUEPRINT AND HOW IS IT FORMED?

WEALTH PRINCIPLE: Give me five minutes and I can predict your financial future for the rest of your life.

In a short conversation, I can identify what's called your money and success "blueprint." Each of us has a personal money and success blueprint already embedded in our subconscious mind. And this blueprint, more than anything else and everything else combined, will determine your financial destiny. Your money blueprint is simply your preset program or way of being in relation to money.

WEALTH PRINCIPLE: Thoughts lead to feelings. Feelings lead to actions. Actions lead to results.

Your financial blueprint consists of a combination of your thoughts, feelings and actions in the arena of money.

So how is your money blueprint formed? The answer is simple. Your financial blueprint consists primarily of the information or "programming" you received in the past, and especially as a young child. Every child is taught how to think about and act in relation to money.

You were taught how to think and act when it comes to money. These teachings become your conditioning, which becomes automatic responses that run you for the rest of your life. Unless, of course, you intercede and revise your mind's money files.

Your thoughts originate from the "files of information" you have in the storage cabinets of your mind. So where does this information come from? It comes from your past programming. That's right, your past conditioning determines every thought that bubbles up in your mind.

To reflect this understanding, we can now revise our Process of Manifestation in the following manner: Your PROGRAMMING leads to your THOUGHTS, your THOUGHTS lead to your FEELINGS, your FEELINGS lead to YOUR ACTIONS. Your ACTIONS lead to your RESULTS.

PROGRAMMING - THOUGHTS - FEELINGS - ACTIONS - RESULTS.

Therefore, just as done with a personal computer, by changing your programming, you take the first essential step to changing your results.

So how are we conditioned? We are conditioned in three primary ways in every arena of life, including money: 1) Verbal programming – what did you HEAR when you were young? 2) Modeling – What did you SEE when you were young? 3) Specific incidents – What did you EXPERIENCE when you were young?

(In Part 2 of this book, you will learn how to recondition yourself for wealth and success.)

THE FIRST INFLUENCE: VERBAL PROGRAMMING

What did you hear about money, wealth, and rich people when you were growing up? Did you ever hear phrases like “money is the root of all evil”, “save your money for a rainy day”, “you have to work hard to make money”, “you can’t be rich and spiritual”, “filthy rich”, “rich people are greedy or criminals”, “that’s not for people like us”, “there never seems to be enough”, “not everyone can be rich”, and the infamous “WE CAN’T AFFORD IT”.

Here’s the point – all the statements that you heard about money when you were young remain in your subconscious mind as part of the blueprint that is running your life. Verbal conditioning is extremely powerful.

WEALTH PRINCIPLE: When the subconscious mind must choose between deeply rooted emotions and logic, emotions will almost always win.

By digging out this massive, toxic weed from my inner “financial garden”, I began getting inundated with more fruits! Virtually the day after I reconditioned myself, the stocks I chose began to boom, and I’ve continued to have amazing success in the stock market ever since.

Again, your SUBCONCIOUS CONDITIONING determines your THINKING.

Your THINKING determines your DECISIONS.

Your DECISIONS determine your ACTIONS.

Which eventually determine your OUTCOMES.

SUBCONCIOUS CONDITIONING - THINKING - DECISIONS - ACTIONS - OUTCOMES

There are four key elements of change, each of which is essential in reprogramming your financial blueprint. They are simple but profoundly powerful.

The first element of change is AWARENESS – you can’t change something unless you know it exists.

The second element of change is UNDERSTANDING – by understanding where your “way of thinking” originates, you can recognize that it has to come from outside you.

The third element of change is DISASSOCIATION – once you realize this way of thinking isn’t you, you can separate yourself from it and choose in the present to keep it or let it go.

The fourth element of change is RECONDITIONING – we will begin this process in part 2 of this book, where we will introduce you to the mental files that contain wealth. Our MM Intensive Seminars rewire your subconscious on a cellular and permanent level – retraining your mind to respond supportively in terms of money and success.

The elements of frequency and ongoing support are also important for lasting change to occur – subscribe to the MM “thought of the week” (www.millionairemindbook.com)

THE SECOND INFLUENCE: MODELING

Secrets of the Millionaire Mind

What were your parents or guardians like in the arena of money when you were growing up? (Did they manage money well? Were they spenders or savers? Were they shrewd investors or non-investors? Risk takers or conservative? Was money consistently there or not? Did it come easily or was it always a struggle? Was money a source of joy or a cause of bitter arguments?)

Why is this information important? You've probably heard the saying "monkey see, monkey do." Well, humans aren't far behind. As kids, we learn just about everything from modeling. There's more than a grain of truth to the old saying, "The apple doesn't fall too far from the tree." Generally speaking, we tend to be identical to one or a combination of our parents in the arena of money.

Thank goodness I learned these principles and was able to recondition myself out of that "yo-yo" model and into having a consistently growing income.

"...there's nothing wrong with me. I just had my dad's money blueprint stuck in my mind and that's been my nemesis."

Again, you can have all the knowledge and skills in the world, but if your "blueprint" isn't set for success, you're financially doomed. Now that you've formulated a success blueprint, everything you've ever learned will become usable and you will skyrocket to success.

A word of wisdom: Saving for a rainy day may sound like a good idea, but it can create big problems. Another key principle is the "power of intention" – if you're saving your money for a "rainy day", what are you going to get? Rainy days! Stop doing that! Instead of saving for a rainy day, save for a joyous day or for the day you will win your financial freedom. Then, by virtue of the "law of intention", that's exactly what you will get.

On the flip side of the coin, some of us end up being the opposite of one or both parents. Why would that happen? Do the words anger and rebellion ring a bell?

WEALTH PRINCIPLE: If your motivation for acquiring money or success comes from non-supportive root such as fear, anger, or the need to "prove" yourself, your money will never bring you happiness.

Security and fear are both motivated by the same thing. Seeking security comes from insecurity, which is based in fear. Fear is not just a problem, it's a habit.

Remember, your inner world reflects your outer world.

By unlinking your money motivation from anger, fear, and the need to prove yourself, you can install new links for earning your money through purpose, contribution and joy.

THE THIRD INFLUENCE: SPECIFIC INCIDENTS

The third primary way in which you are conditioned is by specific incidents. What did you experience when you were young around money, wealth and rich people? These experiences are extremely important because they shape the beliefs – or rather, the illusions – you now live by.

Our past programming runs every aspect of our financial lives

Success story of a lady who has 18 sources of passive income "I embraced the "declarations of wealth" and forgave myself for past mistakes, truly believing that I deserved to be wealthy. Now, I'm actually having fun managing my own money."

The #1 cause of all relationship break-ups is money. The biggest reason behind the fights people have about money is not the money itself, but the mismatch of their “blueprints”. The key is to understand that you are dealing with blueprints, not money. Become aware that your partners money files are probably not the same as yours.

So what is your money blueprint set for? And what results is it SC moving you toward? Are you conditioned for having a consistent income or an inconsistent income?

It always appears as though the reasons for these drastic fluctuations come from the outside world. Don't be fooled, this is your blueprint at work.

Are you set for a high, moderate or low income? There are actual dollar amounts for which many of us are programmed.

(Example of a guy who had been earning around \$500,000 for “consistently around seven years now.”) That was all I needed to hear. I asked him how come he wasn't earning \$2 million a year. This program is for people who want to reach their full financial potential. I asked him to consider why he was “stuck” at half a million? The point I want to make is actual amounts don't matter.

Larry is a magnet when it comes to making money: he definitely has a high income blueprint.

Both the Midas-touch and the kiss-of-death syndromes are nothing more than the manifestations of money blueprints. Your money (sales results) blueprint will determine your financial life – and even your personal life.

Most people believe the success of their business is primarily dependent on their business skills and knowledge or at least their timing of the marketplace. I hate to be the one to break it to you, but that's la-la land, which is another way of saying, not a chance!

How well your business does is a result of your money blueprint. You will always validate your blueprint. If you are a salesperson and your blueprint is set for earning \$50k a year and somehow you make a sale that makes you 90k that year, either the sale will cancel or if you do end up with \$90k, get ready for a crummy year to follow to make up for it and to bring you back to the level of your financial blueprint. It's the subconscious law of mind and money.

How can you tell what your money blueprint is set for? One of the most obvious ways is to look at your results. Look at your bank account, your income, your net worth, your success with investments, your business success.

Is money a struggle or does it come to you easily? Do you own a business or do you have a job? Do you stick with one business or job for a long time, or do you jump around a lot?

Your blueprint is like a thermostat. Example of a window being open – the thermostat will eventually kick in and bring the temperature back to where its supposed to be.

WEALTH PRINCIPLE: The only way to permanently change the temperature in the room is to reset the thermostat. In the same way, the only way to change your level of financial success “permanently” is to reset your financial thermostat, otherwise known as your money blueprint.

You can try anything and everything else that you want. You can develop your knowledge in business, in marketing, in sales, in management, etc. You can become an expert in real estate or the stock market. All of these are tremendous “tools.” But in the end, without an inner “toolbox” that is big enough and strong enough for you to create and hold on to large amounts of money, all the tools in the world will be useless to you.

It's simple arithmetic: "Your income can grow only to the extent that you do."

Fortunately, or unfortunately, your personal money and success blueprint will tend to stay with you for the rest of your life – unless you identify and change it. (That's what we'll do in Part 2 of this book.)

Remember that the first element of all change is awareness. Watch yourself, become conscious, observe your thoughts, your fears, your beliefs, your habits, your actions, even your inactions. Put yourself under a microscope. Study yourself.

WEALTH PRINCIPLE: Consciousness is observing your thoughts and actions so that you can live from true choice in the present moment rather than being run by programming from the past.

Once you are conscious, you can see your programming for what it is: simply a recording of information you received and believed in the past, when you were too young to know any better. You can see that this conditioning is not who you are but who you learned to be. You can see that you are not the "recording" but the "recorder". You are not the "content" in the glass but the "glass" itself. You are not the software but the hardware.

Yes, genetics may play a role and, yes, spiritual aspects may come into play, but much of what shapes who you are comes from other people's belief and information.

No thought lives in your head rent free. Each thought that you have will either be an investment or a cost. It will either move you to happiness and success or away from it. It will either empower you or disempower you. That's why it is imperative that you choose your thoughts and beliefs wisely.

Nothing has meaning except for the meaning that you give it. If you really want to take off in your life, don't believe a word you say. And if you want instant enlightenment, don't believe a thought you think.

You're going to believe something, so you might as well adopt beliefs that support you, rich beliefs. Remember, thoughts lead to feelings, which lead to actions, which lead to results. You can choose to think and act like rich people do and therefore create the results that rich people create.

The question is, "How do rich people think and act?" That's exactly what you'll discover in Part 2 of this book.

PART 2 – THE WEALTH FILES

SEVENTEEN WAYS RICH PEOPLE THINK AND ACT DIFFERENTLY FROM POOR AND MIDDLE-CLASS PEOPLE

Everything begins with your thoughts, which are produced by your mind. Isn't it amazing that our mind is pretty much the basis for our life and yet most of us have no clue as to how this powerful apparatus functions? So let's start at taking a simple look at how your mind works. Metaphorically, your mind is nothing more than a big file cabinet, similar to what you'd find in your office or home. All information that comes in is labeled and filed in folders so that it is easy to retrieve to help you survive. KEY POINT – I said "survive," not "thrive."

In every situation, you go to the files of your mind to determine how to respond. The only thoughts you can have about money will be stored in your money file. That's all you can think about, because that's all that is in your mind under that category.

You decide what you believe is logical, sensible and appropriate for you at that time. You make what you think is the right choice. The problem, however, is that your right choice may not be a successful choice. In fact, what makes perfect sense to you may consistently produce perfectly poor results.

If you've got files in your cabinet that are non-supportive to financial success, those will be the only choices you can make. They'll be natural, automatic, and make perfect sense to you. But in the end, they will still produce financial failure or mediocrity at best. Conversely, if you've got mind files that support financial success, you will naturally and automatically make decisions that produce success. You won't have to think about it. Your normal way of thinking will result in success, kind of like Donald Trump. His normal way of thinking produces wealth.

When it comes to money, wouldn't it be incredible if you could inherently know how rich people think? The first step to thinking the way rich people think is to know how rich people think.

Rich people think very differently from poor and middle-class people. They think differently about money, wealth, themselves, other people, and pretty much every other facet of life. In Part 2 of this book, we're going to examine some of these differences and, as part of your reconditioning, install seventeen alternative "wealth files" into your mind. With new files come new choices. You can then catch yourself when you are thinking like poor and middle-class people and consciously shift your focus to how rich people think.

WEALTH PRINCIPLE: You can choose to think in ways that will support you in your happiness and success instead of ways that don't.

I'm going to ask you to be willing to let go of being right! Be willing to let go of having to do it your own way. Why? Because your own way has gotten you exactly what you've got right now. If you want more of the same, keep doing it your way. If you're not yet rich, however, maybe it's time to consider a different way.

Most people understand we are creatures of habit, but what they don't realize is that there are actually two kinds of habits: "doing" habits and "non-doing" habits. Everything you are not doing right now, you are in the habit of not doing. The only way to change these not-doing habits into doing habits is to do them. Reading will assist you, but it's a whole different world when you go from reading to doing. If you are truly serious about success, prove it, and do the actions suggested.

WEALTH FILE #1 = Rich people believe "I create my life." Poor people believe "Life happens to me."

If you want to create wealth, it is imperative that you believe that you are at the steering wheel of your life, especially your financial life. If you don't believe this, then you must inherently believe that you have little or no control over your life, and therefore you have little or no control over your financial success. That is not a rich attitude.

You have to believe that you are the one who creates your success, that you are the one who creates your mediocrity, and that you are the one creating your struggle around money and success. Consciously or unconsciously, it's still you.

Poor people choose to play the role of the victim.

Victim clue #1: Blame – it's always someone else or something else that is to blame. The problem is anything or anyone but them.

Victim clue #2: Justifying – if you don't think money is important, you simply won't have any. Let me put it bluntly, anyone who says money isn't important doesn't have any! Rich people understand the importance of money and the place it has in our society.

WEALTH PRINCIPLE: Money is extremely important in the areas in which it works, and extremely unimportant in the areas in which it doesn't.

Victim #3: Complaining is the absolute worst possible thing you could do for your wealth or your health. The worst! Why? I'm a big believer in the universal law which states, "WHAT YOU FOCUS ON EXPANDS".

WEALTH PRINCIPLE: When you are complaining, you become a living, breathing "crap magnet."

I guarantee you'll be astonished at how amazing your life will be when you stop focusing on, and thereby stop attracting, crap into your life.

Remind yourself that you are creating your life and that at every moment you will be attracting either success or crap into your life. It is imperative that you choose your thoughts and your words wisely.

Now you are ready to hear one of the greatest secrets in the world. Are you ready? Read this carefully: There is no such thing as a really rich victim.

WEALTH PRINCIPLE: There is no such thing as a really rich victim.

Every time, and I mean every time, you blame, justify, or complain, you are slitting your financial throat. Realize that you create your wealth, your non-wealth, and every level in between.

WEALTH FILE #2 = Rich people play the money game to win. Poor people play the money game to not lose.

Poor people play the money game on defense rather than offense. Let me ask you: If you were to play any sport or game strictly on defense, what are your chances of winning that game? Most people would agree, slim and none. Yet that's exactly how most people play the money game. Their primary concern is survival and security instead of creating wealth and abundance. So, what is your goal? What is your objective? What is your true intention?

The goal of truly rich people is to have massive wealth and abundance. Not just some money but lots of money. So what is the big goal of poor people? To have enough to pay the bills....and on time would be a miracle!

Let me remind you again of the power of intention. When your intention is to have enough to pay the bills, that's exactly how much you will get, just enough to pay the bills and not a dime more. Middle class people at least go a step further – too bad it's a tiny step. The big goal in life is their favorite word in the whole world. They just want to be "comfortable." I hate to break the news to you, but there's a huge difference to being "comfortable" and being rich.

Comfortable is nice. At least you go out to decent restaurants for a change. But pretty much all I could order was chicken. In fact, people who are financially comfortable usually decide on what to eat by looking at the right-hand side of the menu – the price side.

WEALTH PRINCIPLE: It boils down to this: If your goal is to be comfortable, chances are you'll never get rich. But if your goal is to be rich, chances are you'll end up mighty comfortable.

Key principle: "If you shoot for the stars, you will at least hit the moon."

You get what you truly intend to get. If you want to get rich, your goal has to be rich.

WEALTH FILE #3 = Rich people are committed to being rich. Poor people want to be rich.

You can look at it like this. The universe, which is another way of saying "higher power," is akin to a big mail order department. It is constantly delivering people, events and things to you. You order what you get by sending

energetic messages out to the universe based upon your predominant beliefs. Again, based on the Law of Attraction, the universe will do its best to say yes and support you. But if you have mixed messages in your file, the universe can't understand what you want.

The number one reason people don't get what they want is they don't know what they want. Rich people are totally clear that they want wealth. They are unwavering in their desire. They are fully committed to creating wealth. As long as its legal, moral and ethical, they will do whatever it takes to have wealth. Rich people do not send mixed messages to the universe. Poor people do.

WEALTH PRINCIPLE: The number one reason people don't get what they want is they don't know what they want.

Earlier we talked about the power of intention. I know it might be hard to believe, but you always get what you want – what you subconsciously want, not what you say you want.

Put bluntly, if you are not achieving the wealth that you desire, there's a good chance it's because first, you subconsciously don't want wealth, or second, you're not willing to do what it takes to create it.

There are actually three levels of so-called "wanting." The first level is, "I want to be rich." Wanting becomes habitual and leads only to itself, creating a perfect circle that goes exactly nowhere. Wealth does not come from merely wanting it. Reality check: billions of people want to be rich, relatively few are.

The second level of wanting is, "I choose to be rich." Choosing is a much stronger energy and goes hand in hand with being responsible for creating your reality. Choosing is better but not best.

The third level of wanting is, "I commit to being rich." Definition of "commit" – to devote oneself unreservedly. This means holding absolutely nothing back, giving 100% of everything you've got to achieving wealth. It means being willing to do whatever it takes for as long as it takes. This is the warrior's way. No excuses, no ifs, no buts, no maybes – and failure is not an option. The warrior's way is simple: "I will be rich or I will die trying."

That you're trying, that you're working hard, means little. The definition of commitment is to devote oneself unreservedly. Which means you're putting everything, and I mean everything, you've got into it.

Getting rich is not a stroll in the park. In my experience, getting rich takes focus, courage, knowledge, expertise, 100 percent of your effort, a never-give-up attitude, and of course a rich mind set. You also have to believe in your heart of hearts that you can create wealth and that you absolutely deserve it. Again, what this means is that, if you are not fully, totally, and truly committed to creating wealth, chances are you won't.

WEALTH PRINCIPLE: If you are not fully, totally, and truly committed to creating wealth, chances are you won't.

Are you willing to work 16 hours a day? Are you willing to give up weekends? Rich people are. Are you willing to risk all your time, energy, and start-up capital with no guarantee of returns? Rich people are.

Until one is committed, there is hesitancy, the chance to draw back, always ineffectiveness. Concerning all acts of initiative (and creation), there is one elementary truth, the ignorance of which kills countless ideas and splendid plans: that the moment one definitely commits oneself, then providence moves too. A whole stream of events issues from the decision, raising in one's favor all manner of unforeseen incidents, meetings and material assistance, which no man could have dreamt would come his way.

Once you do commit, the universe will bend over backward to support you. The universe will assist you, guide you, support you, and even create miracles for you. But first, you have to commit.

WEALTH FILE #4 = Rich people think big. Poor people think small.

Example of one of his trainers whose net worth went from \$250,000 to \$600 million in only three years. When asked his secret, he said, “Everything changed the moment I began to think big.”

WEALTH PRINCIPLE: The Law of Income – You will be paid in direct proportion to the value that you deliver according to the marketplace.

Do you know the definition of an entrepreneur? We believe it is a person who “solves problems for people at a profit.” An entrepreneur is nothing more than a problem solver.

You need to start thinking bigger and decide to help massive numbers of people – thousands, even millions. The by-product is that the more people you help, the “richer” you become in all areas of your life.

How will I know when I’ve accomplished my mission? The answer – if you’re still breathing, you are not done.

In the end, small thinking and small actions lead to being both broke and unfulfilled. Big thinking and big actions lead to having both money and meaning. It’s time to start playing the game of life in a big way.

WEALTH FILE #5 = Rich people focus on opportunities. Poor people focus on obstacles.

Rich people see potential growth. Poor people see potential loss. Rich people focus on the rewards. Poor people focus on the risks.

Poor people make choices based upon fear. Middle-class people are slightly more optimistic. Their mind set is “I sure hope this works.” Rich people take responsibility for the results in their lives and act upon the mindset “It will work because I will make it work.”

Rich people expect to succeed. They have confidence in their abilities, they have confidence in their creativity, and they believe that should the doo-doo hit the fan, they can find another way to succeed.

Poor people claim to be preparing for an opportunity, but what they’re usually doing is stalling. Poor people expect to fail.

No “luck” or anything else worthwhile will come your way unless you take some form of action. To succeed financially, you have to do something, buy something or start something. And when you do, is it luck or is it the universe or a higher power supporting you in its miraculous ways for having the courage and commitment to go for it?

Rich people focus on what they want. Poor people focus on what they don’t want. The universal law states, “what you focus on, expands.” Because rich people focus on the opportunities in everything, opportunities abound for them. Their biggest problem is handling all the incredible money-making possibilities they see.

Its simple. Your field of focus determines what you find in life. Focus on opportunities and that’s what you find.

Here is some simple but extremely rare advice: If you want to get rich, focus on making, keeping and investing your money. If you want to be poor, focus on spending your money. You can read a thousand books and take a hundred courses on success but it all boils down to that. Remember, what you focus on expands.

Rich people understand that you can never know all the information beforehand. Principle of “ready, fire, aim.” Poor people don’t trust in themselves or their abilities, so they believe they have to know everything in advance which is virtually impossible.

WEALTH FILE #6 = Rich people admire other rich and successful people. Poor people resent rich and successful people.

Poor people often look at other people’s success with resentment, jealousy and envy. How can you be something you despise? Resenting the rich is one of the surest ways to stay broke. Ancient wisdom says – bless that which you want. If you resent what other people have in any way, shape or form, you can never have it.

You don’t have to be perfect to get rich, but you do need to recognize when your thinking isn’t empowering to yourself or others, they quickly refocus on more supportive thoughts.

Who do you have to be to succeed at anything? Try some of these characteristics on for size: positive, reliable, focused, determined, persistent, hardworking, energetic, good with people, a competent communicator, semi-intelligent, and an expert in at least one area.

I have found that the richest people I know are also the nicest and most generous people I know.

WEALTH FILE #7 = Rich people associate with positive, successful people. Poor people associate with negative or unsuccessful people.

Successful people look at other successful people as a means to motivate themselves, as models to learn from. They say to themselves, “If they can do it, I can do it.”

The fastest and easiest way to create wealth is to learn exactly how rich people, who are masters of money, play the game. The goal is to simply model their inner and outer strategies.

Most people earn within 20% of the average income of their closest friends.

Rich people don’t join the country club to play golf, they join to connect with other rich and successful people. “It’s not what you know, it’s who you know.” I believe you can take that to the bank.

I make a point to remove myself from toxic situations. I see no reason to infect myself with poisonous energy. Among these I would include arguing, gossiping and backstabbing. I would also include watching “mindless” television, unless you use it specifically as a relaxation strategy and not your sole form of entertainment. When I watch TV, it’s usually sports.

If you want to get rich, you will have to change your inner blueprint to fully believe you are every bit as good as any millionaire or multi-millionaire out there. Decide that you are just as good and worthy as they are and then act like it. Instead of saying, “Wow, they’re so special,” say, “If they can do it, I can do it.”

Mingle with rich people in a rich environment. Join a high-end club such as tennis, health, business or golf. If you can’t afford to join a club, go to the classiest hotel in your city. Get comfortable in this atmosphere, notice that the patrons are no different than you.

Stop watching trash TV and stay away from bad news.

WEALTH FILE #8 = Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion.

Rich people are almost always excellent promoters. They can and are willing to promote their products, their services, and their ideas with passion and enthusiasm. What's more, they're skilled at packaging their value in a way that's extremely attractive.

Rich people are usually leaders, and all great leaders are great promoters. To be a leader, you must inherently have followers and supporters, which means that you have to be adept at selling, inspiring and motivating people to buy into your vision.

WEALTH PRINCIPLE: Leaders earn a heck of a lot more money than followers.

It's not whether you like to promote or not, it's why you are promoting. It boils down to your beliefs. Do you really believe in your value? Do you really believe in the product or service that you're offering?

WEALTH FILE #9 = Rich people are bigger than their problems. Poor people are smaller than their problems.

Getting rich is not a stroll in the park. It is a journey that is full of twists, turns, detours and obstacles. The road to wealth is fraught with traps and pitfalls, and that's precisely why most people don't take it. They don't want the hassles, the headaches, and the responsibilities. In short, they don't want the problems. Therein lies one of the biggest differences between rich people and poor people. Rich and successful people are bigger than their problems, while poor and unsuccessful people are smaller than their problems.

Poor people will do almost anything to avoid problems. They see a challenge and they run. The irony is that in their quest to make sure that they don't have problems, they have the biggest problem of all.... they're broke and miserable.

WEALTH PRINCIPLE: The secret to success is not to try to avoid or get rid of or shrink from your problems; the secret is to grow yourself so that you are bigger than your problem.

(Great analogy Page 107) If you are a person with a level 2 strength of character and attitude looking at a level 5 problem, it will seem like a BIG problem. But if you've grown yourself and become a level 8 person – magically, the level 5 problem is pretty insignificant. To a level 10 person, a level 5 problem is no problem whatsoever. It doesn't even register in the brain as a problem. There's no negative energy around it. It's just a normal occurrence to handle, like brushing your teeth or getting dressed.

Note that whether you are rich or poor, playing big or playing small, problems do not go away. If you're breathing, you're always going to have so-called problems or obstacles in your life. Let me make this short and sweet. The size of the problem is never the issue – what matters is the size of you!

If you have a big problem in your life, all that means is that you are being a small person! Don't be fooled by appearances. Your outer world is merely a reflection of your inner world. If you want to make a permanent change, stop focusing on the size of your problems and start focusing on the size of you (and the size of God!!)

WEALTH PRINCIPLE: If you have a big problem in your life, all that means is that you are being a small person!

Whenever you feel as if you've got a big problem, point to yourself and scream, "Mini me, mini me, mini me!!" Decide right now in this very moment, you will be a bigger person and not allow any problem or obstacle to take you out of either your happiness or success.

The bigger the problems you can handle, the bigger the business you can handle, the bigger the responsibility you can handle, the more employees you can handle, the more customers you can handle, the more money you can handle, and ultimately, the more wealth you can handle.

Your wealth can only grow to the extent that you do. The objective is to grow yourself to a place where you can overcome any problems or obstacles that get in the way of your creating wealth and keeping it once you have it.

I practiced the principles of the Millionaire Mind and was able to recondition myself.

Keeping your wealth is a whole other world. Think of yourself as your container for wealth. If your container is small and your money is big, what's going to happen? You will lose it. It will overflow. You simply cannot have more money than the container. Therefore, you must grow to be a big container so you cannot only hold more wealth but attract more wealth. The universe abhors a vacuum and if you have a very large money container, it will rush in to fill the space.

One of the reasons rich people are bigger than their problems, they don't focus on the problem, they focus on their goal. Again, the mind generally focuses on one predominant thing at a time. Meaning that you are either whining about the problem or you are working on the solution. Rich and successful people are solution-oriented. Poor and unsuccessful people are problem-oriented.

Rich people do not back away from problems, avoid problems or complain about problems. Rich people are financial warriors. Our definition of warrior – “one who conquers oneself.”

If you become a master at handling problems and overcoming any obstacle, what can stop you from success? The answer is nothing! You become unstoppable! So what choices do you have in life? All choices! Anything and everything is available to you! You simply choose it and it's yours! How's that for freedom!

WEALTH FILE #10 = Rich people are excellent receivers. Poor people are poor receivers.

The number one reason that most people do not reach their full financial potential, it would be this: most people are poor “receivers.” They may or may not be good at giving, but they are definitely bad at receiving. And because they are poor at receiving, they don't!

90% of individuals have feelings of “I'm not good enough” running through their veins. Where does this low self-esteem come from? The usual – our conditioning. For most of us, it comes from hearing twenty no's to every yes, you're stupid vs. you're awesome.

No wonder people have a problem receiving. One tiny mistake and you're doomed to carry the burden of misery and poverty for the rest of your life. The conditioned mind is a file folder filled with past programming, made up meanings, and stories of drama and disaster. “Making sense” is not its strong suit.

I want you to get this loud and clear. This could easily be one of the most important moments of your life. Are you ready? Recognize that whether you are worthy or not is a made-up story. Nothing has meaning except for the meaning that we give it. No one went through a “stamping” lineup at birth. Can you imagine God stamping each person's forehead as they came through? “Worthy...unworthy.....worthy...unworthy.....yuck definitely unworthy...” It doesn't work that way!

No one comes around and stamps you as “worthy” or “unworthy.” You do that, you make it up, you decide. You and you alone determine if you're going to be worthy. It's simply your perspective. If you say you're worthy, you

are. If you say you're not worthy, you're not. Either way, you will live into your story. This is so critical, I'm going to repeat it again – "You will live into your story." It's that simple.

WEALTH PRINCIPLE: If you say you're worthy, you are. If you say you're not worthy, you're not. Either way, you will live into your story.

Why would people make up the story that they're not worthy? Why would they do this to themselves? It's just the nature of the human mind, the protective part of us that's always looking for what's wrong. Ever notice that an animal doesn't worry about these things? Can you imagine a squirrel saying, "I'm not going to collect as many nuts this year because I'm not worthy." Low intelligence creatures would never do that to themselves. Only the most evolved creature on the planet, the human being, has the ability to limit itself like this.

WEALTH PRINCIPLE: If a hundred-foot oak tree had the mind of a human, it would only grow to be 10 feet tall.

Here's some sage advice: stop buying into the worthiness or unworthiness argument and start taking the actions you need to get rich.

The second major reason most people have a problem with receiving is that they have bought into the adage, "It's better to give than to receive." Let me put this as elegantly as possible – what a crock! That statement is total hogwash! It's usually propagated by groups that want you to give and them to receive.

Giving and receiving are two sides to the same coin. How could you give if there weren't someone or something there to receive? Both have to be in perfect balance. If you are not willing to receive, then you are ripping off those who are wanting to give to you.

WEALTH PRINCIPLE: For every giver, there must be a receiver, and for every receiver, there must be a giver.

Everything is energy, and when you want to give but can't, that energy cannot be expressed and gets stuck in you. That "stuck" energy then turns into negative emotions.

When you are not willing to fully receive, you are training the universe not to give to you! It's simple, if you're not willing to receive your share, it will go to someone else who is. That's one of the reasons the rich get richer, and the poor get poorer.

Nature is totally abundant but not discriminating. When the rain falls, it has to go somewhere. If one part is dry, another part will be doubly wet, forming a puddle. This is exactly the way it works with money. There's plenty of it, trillions of trillions of dollars floating around in the system. It's in definite abundance and it has to go somewhere. But if someone isn't willing to receive his or her share, it must go to whoever will. The rain doesn't care who gets it and neither does money.

Tongue-in-cheek prayer, "God, if anyone has something great coming to them and they're not willing to take it, send it to me. I am open and willing to receive all of your blessings. Thank you."

Rich people work hard and believe it's perfectly appropriate to be well rewarded for their efforts and the value they provide for others. Poor people work hard but because of their feelings of unworthiness, they believe that it is inappropriate for them to be well rewarded for their efforts and the value they provide.

WEALTH PRINCIPLE: Money will only make you more of what you already are.

How do you become a good receiver? First, begin to nurture yourself. Remember, we are creatures of habit and therefore you will have to consciously practice receiving the best life has to offer.

Have a “play” account where you get to blow a designated amount of money on things that nurture you and allow you to “feel like a million.” The idea of this account is to help you validate your worthiness and strengthen your “receiving muscle.”

Second, I want you to practice going crazy with excitement and gratitude anytime you find or receive any money. *(or get a deal!!)* Declare “I am a money magnet. Thank you Jesus, thank you Jesus, thank you Jesus!!

WEALTH PRINCIPLE: How you do anything is how you do everything.

The way you are in one area is usually the way you are in all areas. If you’ve been blocking yourself from receiving money, chances are you’ve been blocking yourself from receiving everything else that’s good in life.

Remember to keep saying “Thank You” as you receive all of your blessings.

WEALTH PRINCIPLE: There’s nothing wrong with getting a steady paycheck, unless it interferes with your ability to earn what you’re worth. There’s the rub – it usually does!

Poor people prefer to be paid a steady salary or hourly wage. They need the security of knowing exactly the same amount of money is coming in at exactly the same time, month in, month out. What they don’t realize is that this security comes with a price and the cost is wealth.

Living based in security is living based in fear. What you’re actually saying is, “I’m afraid I won’t be able to earn enough based on my performance, so I’ll settle for earning just enough to survive or to be comfortable.”

Rich people prefer to get paid based on the results they produce, if not totally, then at least partially. Rich people usually own their own business in some form. They make their income from their profits. Rich people work on commission or percentages of revenue. Rich people choose stock options and profit sharing in lieu of higher salaries. Notice there are no guarantees with any of the above. In the financial world the rewards are usually proportionate to the risk.

Rich people believe in themselves. They believe in their value and their ability to deliver it. Poor people don’t. That’s why they need guarantees.

To get rich, you will need to be paid based on results. Poor people trade their time for money. The problem with this strategy is your time is limited. This means that you inevitably end up breaking Wealth Rule #1, which states, “Never have a ceiling on your income.”

WEALTH PRINCIPLE: Never have a ceiling on your income

Lawyers, accountants and consultants who are not yet partners in your firm – and therefore don’t share in the business profits – make a moderate living at best.

There’s nothing wrong with being in a personal service business. Just don’t expect to create wealth any time soon unless you create a way to duplicate or leverage yourself.

I encourage you to work “for yourself.” Start your own business, work on commission, get a percentage of revenue or company profits, or get stock options. Whatever your vehicle, make certain you create a situation that allows

you to be paid based on your results. The vast majority of millionaires became wealthy by being in their own business.

If you don't have a brilliant idea, not to worry, you can use someone else's. First, you can become a commissioned salesperson. Selling is one of the world's highest paid professions. If you're good, you can earn a fortune.

WEALTH FILE #12 = Rich people think "both." Poor people think "either/or."

Wealthy people live in a world of abundance. Poor people live in a world of limitations. Of course, both live in the same physical world, but the difference is in their perspective. Poor and most middle-class people come from scarcity. They live by mottos such as, "There's only so much to go around, there's never enough, and you can't have everything." And although you may not be able to have "everything" as in all the things of the world, I do think you can certainly have "everything that you really want."

Poor and middle-class people believe that they have to choose between money and the other aspects of life. They rationalize that money is not as important as other things. We will take people from a model of scarcity and limitation to a universe of possibilities and abundance.

Money is a lubricant. It enables you to slide through life instead of having to "scrape" by. Money brings you freedom – freedom to buy what you want, and freedom to do what you want with your time.

WEALTH PRINCIPLE: Rich people believe "you can have your cake and eat it too." Middle class people believe "cake is too rich, I'll only have a little piece." Poor people don't believe they deserve cake, so they order a doughnut, focus on the hole, and wonder why they have "nothing."

This belief assumes there is a limited supply of money. I'm not an economist but from what I can see, they just keep printing more of the stuff every day. The actual money supply hasn't been tied to any real asset for decades. So even if the wealthy had all the money today, tomorrow there'd be millions, if not billions, more available.

The other thing people with this limited belief don't seem to realize is that the same money can be used over and over, to create value for everyone.

WEALTH FILE #13 = Rich people focus on their net worth. Poor people focus on their working income.

People in our society typically ask, "how much do you make?" Seldom do you hear the question what is your net worth? Few people talk this way except of course, at the country club – you won't hear about somebody "getting a raise and a 2% cost of living allowance to boot!"

WEALTH PRINCIPLE: The true measure of wealth is net worth, not working income.

Net worth is the financial value of everything you own. Net worth is the ultimate measure of wealth because, if necessary, what you own can eventually be liquidated into cash.

Income comes in two forms: working income and passive income. Working income requires that you are investing your own time and labor to earn money. Working income is how we fill up our financial "funnel" so to speak. All things being equal, the more working income you earn, the more you can save and invest. Poor and middle class people focus exclusively on working income. Consequently, they end up with a low or no net worth.

Passive income is money earned without you actively working.

The better you are at investing, the faster your money will grow and generate a greater net worth. Wealthy people take the time to learn about investing and investments. They pride themselves on being excellent investors and hiring excellent investors to invest for them. Poor people think investing is only for wealthy people.

Simplification – goes hand in hand with saving money, whereby you consciously create a lifestyle in which you need less money to live on. By decreasing your cost of living, you increase your savings and the amount of funds available for investing.

She won her independence not through earning a ton of money but by consciously scaling back her personal overhead. She created a simple lifestyle and consequently, doesn't need a fortune to live on. If you don't need all the toys to be happy, you'll probably reach your financial goal a lot sooner.

As income goes up, expenses almost invariably go up too. That's why income alone will never create wealth.

Make it a policy to know your net worth to the penny. Exercise of creating a chart that begins with zero and ends with whatever your net worth objective is. (*directions on page 144, also free "net worth tracking sheet" at www.millionairemindbook.com*) Every 90 days, enter your new net worth. When you do this, you will find yourself getting richer and richer. Why? Because you will be tracking your net worth. Remember, what you focus on expands.

WEALTH PRINCIPLE: Where attention goes, energy flows and results show.

By tracking your worth, you are focusing on it, and because what you focus on expands, your net worth will expand. (By the way, this goes for every area of your life – what you track increases.)

WEALTH FILE #14 = Rich people manage their money well. Poor people mismanage their money well.

Wealthy people are not any smarter than poor people, they just have different and more supportive money habits.

Where I went to school, Money Management 101 wasn't offered. Instead, we learned about the War of 1812, which of course is something I use every single day. It may not be the most glamorous of topics, but it comes down to this: the single biggest difference between financial success and financial failure is how well you manage your money. It's simple: to master money, you must manage money.

Managing your money allows you to eventually create financial freedom so that you will never have to work again, which is real freedom.

First you have to start handling the money you have, then you'll have more money to handle.

WEALTH PRINCIPLE: Until you can show you can handle what you've got, you won't get any more.

You must acquire the habits and skills of managing a small amount of money before you can have a large amount.

WEALTH PRINCIPLE: The habit of managing your money is more important than the amount.

An amazingly simple and effective money management method.

- 10% to Financial Freedom Account: open a separate bank account designated as your FFA. Put 10% of every dollar you receive (after taxes) into this fund. This money is only to be used for investments and buying or creating passive income streams. The job of this account is to build a golden goose that lays

golden eggs called passive income. And when do you get to spend this money? Never! It is never spent, only invested. When you retire, you get to spend the income from the fund, but never the principal itself.

- 10% to play account
- 10% to education
- 10% to give
- 50% to necessities

It doesn't matter if you have virtually nothing right now. What does matter is that you immediately begin to manage what you've got, and you'll be in shock at how soon you'll get more.

If you manage money following this system, you can become financially free on a relatively small income. If you mismanage your money, you can't become financially free, even on a huge income. This is why so many high-income professionals – doctors' lawyers, athletes, etc. – are basically broke, because it is just not what comes in, it's about what you do with what comes in.

More than a physical world principle is at play here, there is also a spiritual principle. Money miracles will occur once you demonstrate to the universe that you can handle your finances properly.

Have another equal and opposite account specifically designed for you to "blow" money and play. One of the biggest secrets to managing money is balance. The play account rule is that it must be spent every month. The only way most of us will continue to follow our saving/investing plan is by offsetting it with a playing plan that will reward us for our efforts. Your "play" account is also designed to strengthen your "receiving" muscle.

It comes down to this: either you will control money, or it will control you. To control money, you must manage it.

WEALTH PRINCIPLE: Either you will control money, or it will control you.

WEALTH FILE #15 = Rich people have their money work hard for them. Poor people work hard for their money.

If you're like most people, you grew up being programmed that "you have to work hard for money." Chances are you didn't grow up with the conditioning that it was just as important to make your money "work hard for you." No question, working hard is important, but working hard alone will never make you rich.

There are millions, no make that billions, that work their tails off all day long and even all night long. Are they all rich? No! Are most of them rich? No! Are a lot of them rich? No! Most of them are broke or close to it.

On the other hand, who do you see lounging around the country clubs? Who spends their afternoons playing golf, tennis or sailing? Who spends their days shopping and their weeks vacationing? Wealthy people!

Wealthy people can spend their days playing and relaxing because they work smart. They understand and use leverage. They employ other people to work for them and their money to work for them.

The idea that you have to work hard to become wealthy is bogus.

Knowing what to do with a dollar is where you move from hard work to smart work.

You do have to work hard for your money, but for rich people this is a temporary situation. For poor people, its permanent. Rich people understand that "you" have to work hard until your "money" works hard enough to take your place. They understand that the more your "money" works, the less "you" will have to work.

Remember, money is energy. Most people put work energy in and get money energy out. People who achieve financial freedom have learned how to substitute their investment of work energy with other forms of energy. These forms include other people's work, business systems at work, or investment capital at work. Again, first you work hard for money, then you let money work hard for you.

The goal of the money game we teach at our seminars is to never have to work again unless you choose to. In other words, the goal is to become financially free as quickly as possible. My definition of financial freedom is simple: it is the ability to live the lifestyle you desire without having to work or rely on anyone else for money.

To be "free", you will need to earn money without working, which is referred to as passive income. To win the game, the goal is to earn enough passive income to pay for your desired lifestyle. In other words, you are free when your passive income exceeds your expenses.

Two primary sources of passive income. The first is "money working for you." The second is "business working for you," setting up any business that is systematized to work without you. Again, it's a matter of energy. The idea is that the business is working and producing value for people, instead of you doing the work.

I can't overemphasize the importance of creating passive income structures. It's simple. Without passive income you can never be free. But most people have a very difficult time creating passive income. There are three reasons for this. 1) Conditioning – most of us were actually programmed not to earn passive income. When most people need money, the default though process is "go get a job." 2) Most of us were never taught to make passive income. "Passive Income 101" was never offered in school. 3) Since most of us were never exposed to or taught about passive income and investing, we have never given it much attention. We have largely based our career and business choices on generating working income.

Almost everyone has a money blueprint that is set for earning working income and set against earning passive income.

Rich people think long term. They balance their spending on enjoyment today with investing for freedom tomorrow. Poor people think short term. They run their lives based on immediate gratification. Poor people choose now, rich people choose balance.

The idea is to have your money work as hard for you as you do for it, and that means you have to save and invest rather than to make your mission in life to spend it all. It's almost funny - rich people have a lot of money and spend a little, while poor people have a little money and spend a lot.

Poor people work to earn money to live for today. Rich people work to earn money to pay for their investments, which will pay for their future. Rich people buy assets, things that will likely go up in value. Poor people buy expenses, things that will definitely go down in value. Rich people collect land. Poor people collect bills.

I'll tell you the same thing I've told my kids: "Buy real estate!" (*book written in 2005*) Real estate has its up and downs, but in the end, be it 5, 10, 20, or 30 years from now, you can bet it will be worth a heck of a lot more than it is today, and it could be all you need to get rich.

The only way you can get in trouble with real estate is to overextend yourself or have to sell in a down market. As the saying goes, "Don't wait to buy real estate, buy real estate and wait."

While poor people see a dollar as a dollar to trade for something they want right now, rich people see every dollar as a "seed" that can be planted to earn one hundred more dollars, which can then be replanted to earn one thousand more dollars. Think about it. Every dollar you spend today may actually cost you a hundred dollars

tomorrow. I consider each of my dollars to be investment “soldiers” and their mission is “freedom.” Needless to say, I’m careful with my “freedom fighters” and don’t get rid of them quickly or easily.

WEALTH PRINCIPLE: Rich people see every dollar as a “seed” that can be planted to earn one hundred more dollars, which can then be replanted to earn one thousand more dollars.

The trick is to get educated. Learn about the investment world. Become familiar with a variety of different investment vehicles and financial instruments. Then choose one primary area to become an expert.

Rich people work hard, save, and then invest their money so they never have to work hard again.

WEALTH FILE #16 = Rich people act in spite of fear. Poor people let fear stop them.

We discussed the Process of Manifestation earlier in this book. The formula: thoughts lead to feelings, feelings lead to actions, actions lead to results.

Millions of people “think” about getting rich, and thousands of people do affirmations, visualizations, and meditations, etc. for getting rich. I meditate almost every day. But I’ve never had a bag of money drop on my head.

Process of Manifestation: thoughts and feelings are part of the inner world. Results are part of the outer world. That means action is the “bridge” between the inner world and the outer world.

WEALTH PRINCIPLE: Action is the “bridge” between the inner world and the outer world.

So if action is so important, what prevents us from taking the actions we know we need to take? Fear! Fear, doubt and worry are among the greatest obstacles, not only to success but to happiness as well. Rich people are willing to act in spite of fear. Poor people let fear stop them.

The biggest mistake most people make is waiting for the feeling of fear to subside or disappear before they are willing to act. These people usually wait forever.

A true warrior can “tame the cobra of fear.” It doesn’t kill or get rid of or run away from the cobra. It says “tame” the cobra.

WEALTH PRINCIPLE: A true warrior can “tame the cobra of fear.”

It’s imperative to realize that it is not necessary to try to get rid of fear in order to succeed. Wealth and successful people have fear, doubts and worries. They just don’t let those feelings stop them.

WEALTH PRINCIPLE: It is not necessary to try to get rid of fear in order to succeed.

Because we are creatures of habit, we need to practice acting in spite of fear, doubt, worry, uncertainty, inconvenience, discomfort, and even to practice acting when we’re not in the mood to act.

It’s simple. Either you are a person who will be stopped or you are a person who won’t be stopped. You choose. If you want to create wealth or any other kind of success, you have to be a warrior. You have to be willing to do whatever it takes. You have to train yourself to not be stopped by anything.

Getting wealthy is not always convenient or easy. In fact, getting wealthy can be pretty dang hard! So what! Wealthy people don't base their actions on what's easy and convenient, that way of living is reserved for the poor and most of the middle class.

WEALTH PRINCIPLE: If you are willing to do only what's easy, life will be hard. But if you're willing to do what's hard, life will be easy.

Why is acting in spite of discomfort so important? Because "comfortable" is where you're at now. If you want to move to a new level in life, you must break through your comfort zone and practice doing things that are not comfortable.

To get to a level 10 life from a level 5 life, you will have to travel through your "uncomfort" zone. Poor people and most of the middle class are not willing to be uncomfortable. Remember, being comfortable is their biggest priority in life. But let me tell you a secret that only wealthy and highly successful people know: being comfortable is highly overrated. Being comfortable may make you feel warm, fuzzy and secure, but it doesn't allow you to grow. To grow as a person, you have to expand your comfort zone. The only time you can actually grow is when you are outside your comfort zone.

The first time you tried something new, was it comfortable or uncomfortable? Usually uncomfortable. But what happened afterward? The more you did it, the more comfortable you became, right? Everything is uncomfortable at the beginning, but if you stick with it and continue, you will eventually move through the uncomf zone and succeed. Then you will have a new, expanded comfort zone, which means you will become a "bigger" person.

The only time you are actually growing is when you are uncomfortable. From now on, whenever you feel uncomfortable, instead of retreating back into your old comfort zone, pat yourself on the back and say, "I must be growing" and continue moving forward.

WEALTH PRINCIPLE: The only time you are actually growing is when you are uncomfortable.

If you want to be wealthy and successful, you'd better get comfortable with being uncomfortable. Consciously practice going into your uncomf zone and doing what scares you.

Heres an equation to remember the rest of your life: CZ = WZ = Comfort zone = Wealth zone. By expanding your comfort zone, you will expand the size of your income and wealth zone. The more comfortable you have to be, the fewer risks you will be willing to take, the fewer opportunities you will take advantage of, the fewer people you will meet, and the fewer new strategies you will try. The more that comfort becomes your priority, the more contracted you become with fear.

On the contrary, when you are willing to STRETCH yourself, you expand your opportunity zone, and this allows you to attract and hold more income and wealth. Again, when you have a large "container" (comfort zone) the universe will rush to fill the space. Wealthy and successful people have a big comfort zone, and they are constantly expanding it to be able to attain and hold more wealth.

Nobody ever died of discomfort, yet living in the name of comfort has killed more ideas, opportunities, actions and more growth than everything else combined. Comfort kills! If your goal in life is to be comfortable, I guarantee two things. First, you will never be wealthy. Second, you will never be happy. Happiness doesn't come from living a lukewarm life, always wondering what could have been. Happiness comes from being in our natural state of growth and living up to our fullest potential.

The minute you get comfortable, you have stopped growing. To grow yourself to your fullest potential, you must always be living at the edge of your box. And because we are creatures of habit, we must practice. Practice acting in spite of fear, practice acting in spite of inconvenience, practice acting in spite of discomfort, and practice acting when you're not in the mood. By doing so, you will quickly move to a higher level of life.

(Example of an exercise where people walk into a steel tipped arrow that is pressed against their throat, if they walk with 100% commitment the arrow breaks before piercing their throat, much to their amazement...) Here is one of the greatest secrets – your mind is the greatest soap-opera script writer in history, it makes up incredible stories, usually based on drama and disaster, of things that have never happened and probably never will. Mark Twain said it best, "I've had thousands of problems in my life, most of which have never actually happened."

One of the most important things that you can ever understand is that you are not your mind. You are much bigger and greater than your mind alone. Your mind is a part of you just as your hand is a part of you.

WEALTH PRINCIPLE: Training and managing your own mind is the most important skill you could ever own, in terms of both happiness and success.

How do you train your mind? You start with observation. Begin to constantly replace non empowering thoughts with empowering ones. Where do you find these empowering ways of thinking? Right here in this book! Adopt these ways of thinking, being and attitudes as your own. From now on, your thoughts do not run you, you run your thoughts.

You can choose your thoughts. No thought lives in your head rent free. You will pay for negative thoughts in the way of money, energy, time, health and level of happiness. If you want to quickly move to a new level of life, begin dividing your thoughts into one of two categories – empowering or disempowering. Choose to entertain only empowering thoughts.

Entertain thoughts that only support your happiness and success. Challenge the little voice in your head whenever it says, "I can't" or "I'm not good enough." Don't allow this fear based, comfort-based voice to get the better of you. Make a pact that whenever the "little voice" tries to stop you from doing something that would be supportive to your success, that you will do it anyway, to show your mind that you are the boss. Not only will you increase your confidence dramatically, but eventually this voice will get quieter as it recognizes it has little effect on you.

Exercise – list your three greatest worries or fears regarding money and wealth. Challenge them. For each one, write down what you'd do if the situation you fear actually happened. Could you still survive? Could you make a comeback? Chances are the answers are yes. Now quit worrying and start getting wealthy!

Practice getting out of your comfort zone. Intentionally make decisions that are uncomfortable for you. Speak to people that you normally wouldn't speak to.

WEALTH FILE #17 = Rich people constantly learn and grow. Poor people think they already know.

The three most dangerous words in the English language – the words are "I know that." Put bluntly, if you're not really wealthy and really happy, then there are things you need to learn about money, success and life. As noted at the start of the book, a multimillionaire friend advice to Harv, "if you're not as successful as you'd like to be, there is something you don't know." So I went from being a "know-it-all" to a "learn-it-all." From that moment on, everything changed.

"You can be right, or you can be wealthy, but you can't be both." Being "right" means holding on to your old ways of thinking and being. These are the ways that have gotten you to where you are right now.

WEALTH PRINCIPLE: You can be right, or you can be wealthy, but you can't be both.

If you keep doing what you've always done, you'll keep getting what you've always gotten. That's why it is imperative that you continue to learn and grow. "If you're not growing, you're dying." If you're not continuously learning, you will be left behind.

Poor people claim they can't get educated due to a lack of time or money. However, Benjamin Franklin said, "If you think education is expensive, try ignorance." Knowledge is power and power is the ability to act.

It's fascinating that it is usually the people who are the most broke who claim I don't need to learn, I don't have the time or I don't have the money. Meanwhile, successful people think if I can learn just one new thing or make one improvement, it's worth it.

If you don't have the time to do the things you need to do or want to do, you're most probably a "modern slave."

Success is a learnable skill. You can learn to succeed at anything. It doesn't matter where you are starting from. What matters is that you are willing to learn.

No one comes out of the womb a financial genius. Every rich person learned how to succeed at the money game. Your motto should be. "if they can do it, I can do it."

Becoming wealthy isn't as much about getting rich financially as about whom you have to become, in character and mind, to get rich. I want to share a secret that few people know: the fastest way to get rich and stay rich is to work on developing you! The idea is to grow yourself into a "successful" person. Again, your "outer" world is merely a reflection of your "inner" world. You are the root; your results are the fruits.

When you are a level 5 person, you get level 5 results. But if you can grow into a level 10 person, you will get level 10 results.

If you become a successful person inside and out, you'll not only make it, you'll keep it, grow it, and most important, you'll be truly happy.

Wealthy people understand the order to success: BE, DO, HAVE. They understand, "If I become a successful person, I will be able to do what I need to do to have what I want, including a lot of money."

The order for success of poor and middle-class people is: HAVE, DO BE. They believe "if I have a lot of money, then I could do what I want and I'd be a success."

The goal of creating wealth is not primarily to have a lot of money, the goal of creating wealth is to help you grow yourself into the best person you can possibly be. In fact, that is the goal of all goals, to grow yourself as a person.

In short, success is not a "what", it's a "who". The good news is the "who" you are is totally trainable and learnable.

Another key difference between rich people and poor and middle-class people is that rich people are experts in their field.

WEALTH PRINCIPLE: To get paid the best, you must be the best.

How good are you at your job or business? A totally unbiased way to determine this is to look at your paycheck. That will tell you everything. All things being equal, the better you are at it, the more you'll earn. This is just another reason why being a continuous learner and enhancing your skill in whatever arena you are in is imperative.

Wealthy people take advice from people who are richer than they are. Poor people take advice from their friends who are just as broke as they are. If you learn from those that are broke - regardless if they are coaches, consultants, or planners – there's only one thing they can teach you, how to be broke!

Strongly suggest you put 10% of your income into an Education Fund. Use this money specifically for books, courses, CDs or any other way you choose to educate yourself. Commit to your growth. Your knowledge, your confidence and your success will soar!

SO WHAT THE HECK DO I DO NOW??

Reading this book alone will not make the difference you are looking for. Reading is a start, but if you want to succeed in the real world, it's going to be your actions that count.

Your "financial blueprint" will determine your financial destiny. Do your declarations each and every day.

For change to be permanent, it must occur on a cellular basis, your brain's wiring must be remade..... and watch your life skyrocket!

Repetition is the mother of learning. The more you study this book, the faster the concepts will become natural and automatic for you.