

# **How To Develop A “Millionaire Mind!”**

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## **The Secret Psychology of Wealth**

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**"There is a secret psychology to money. Most people don't know about it, that's why most people never become financially successful. A lack of money is not the problem, it is merely a symptom of what's going on inside you..."**

**Now you can learn how to develop a Millionaire Mind!"**

**By T. Harv Eker**

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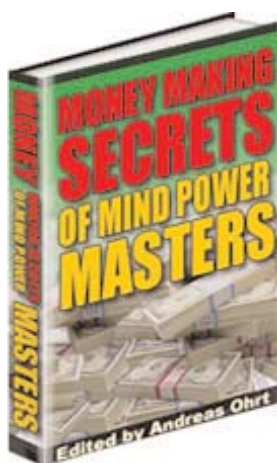
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# Lesson 1

## Don't Believe a Word I Say

People are shocked when at the beginning of my seminars I recommend they 'DON'T BELIEVE A WORD I SAY.' Why would I suggest that? Because I can only come from my own experience. Meaning that nothing I say is inherently true or false, right or wrong. It's just my experience.

The principles I teach in my seminars have totally transformed my life, and have now transformed the lives of thousands and thousands of other people. And if you learn these principles, and more importantly use them, they will transform your life too.

All I ask is that as you read 'How To Develop A Millionaire Mind,' you be open enough to try the material out for yourself in your own life. And whatever works, you keep doing and what doesn't, you're welcome to drop.

### **SO WHAT IS MY EXPERIENCE?**

Before I hit the age of 30 I had already owned over a dozen different businesses. One of those businesses was opening one of the first retail fitness stores in North America. The interesting thing about that business is that I started that company with only \$2000 I borrowed on my Visa card.

The business was so successful that I was able to open 10 stores in only 2 1/2 years and then sold half the company shares to the H. J. Heinz Corporation (the ketchup people) for \$1.6 million.

After that I semi-retired and moved to sunny San Diego. I took a couple of years off and then began doing one-on-one consulting. I suppose my clients liked their results, because they started bringing friends, partners and associates to our sessions.

Soon I was dealing with 10 or 12 people at a time. One of my clients suggested I might as well open up a school. I thought that was a great idea, so I did. I founded the Street Smart Business School and taught thousands of people all across North America 'street-smart' strategies for 'high speed' success.

That's when I noticed something very strange going on in my seminars. I noticed that you could have two people sitting side by side in exactly the same room, learning exactly the same strategies and tools. And one person would take these tools and skyrocket to success.

But what do you think would happen to the person sitting right next to them? Not much! That's when I realized that you can have the best 'tools' (strategies and sys-

tems) in the world, but if you've got a tiny leak in your 'toolbox' (your mind) you've got a problem!

So I began designing programs based on the 'inner' game of money and success and when we combined the inner game (the toolbox) with the outer game (the tools), virtually everybody's results went through the roof!

And that's what you're going to 'learn' in this newsletter: how to blend the inner game with the outer game to achieve total success.

Josh Billings put it this way; '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 greatest obstacle.'

Therefore, this e-book is not only about 'learning,' it's also about 'unlearning!' It's important to realize that your old ways of thinking and being have gotten you exactly where you are right now. If you're really rich and really happy, fine. But if you're not, I'd invite you to consider some possibilities that may not fit into what you 'think' is right.

One of my favorite stories is a perfect example of how most people search for answers in life, but when the answers don't fit with their old ways of thinking they simply ignore them and continue searching.

A man who is walking along a cliff all of a sudden loses his balance, slips and falls off, but he has the presence of mind to grab on to the ledge. He's hanging there for dear life. He's hanging and hanging and finally calls out, 'Is there anybody up there that can help me? There's no answer. He keeps calling and calling and finally this big bellowing voice calls back, 'This is God. I can help you. Just let go and trust.' Next thing you hear, 'Is there anybody else up there that can help me?'

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## Lesson 2

# Your Wealth Can Only Grow to the Extent the YOU Do!

In the last lesson I told you a little bit about myself. I also explained that in my live seminars we discovered that people exposed to the same "outer world" wealth creation tools produce different results. When I began to add processes to help people develop their "inner world," the way they think and feel about wealth, virtually everyone's results went through the roof.

We'll move onto the next lesson in a moment, but first I want to challenge you with an idea:

It's important to realize that **YOUR OLD WAYS OF THINKING AND BEING HAVE GOTTEN YOU EXACTLY WHERE YOU ARE RIGHT NOW**. If you're really rich and really happy, fine. But if you're not, I'd invite you to consider some possibilities that may not fit into what you "think" is right.

### **PEOPLE WHO BLOW UP THEIR SUCCESSES**

I once saw a multi-millionaire do a demonstration that changed my life.

The man held two deflated balloons, one substantially larger than the other. He explained that in this demonstration "air" represented money and each balloon represented a different person. He then proceeded to blow up (put money into) the smaller balloon (person). He maxed it out at about 6 inches.

He then blew air, (money) into the larger balloon (person) and maxed it out at about 12 inches. He then asked, "What's the difference between these two "people"? The obvious answer was that "the bigger balloon (person) can hold a lot more air (money) than the smaller balloon (person) without busting.

This demonstration hit me right between the eyes. I had just "blown up" my fourth business in a row and was in the midst of looking for a new "right" opportunity. Once again, I was searching outside myself for the answer. I had never even considered that maybe "I" was part of the problem.

The lesson was clear: "your wealth can only grow to the extent you do!"

If you keep putting more 'money' into a small 'person', they will quickly go bust! I got it and then could barely look at myself in the mirror for a week!

Have you heard of people who have "blown up" financially? Who have had big money

and lost it? Or have had sweet opportunities go sour on them?

Now you know the real cause. On the outside it looks like bad luck, a downturn in economy, a lousy partner, whatever...

On the inside, however, it's a whole other situation. If you do come into some big money, when you're not ready on the inside, your wealth will be short-lived. Chances are good you will lose it.

Most people do not have the "internal capacity" to create, hold and manage, large amounts of money and success and the increased challenges that go with it. That's the primary reason they don't have it.

### **THE MEANING AND POWER OF THE ACRONYM 'TFAR'**

"The Roots Create The Fruits"

Imagine a tree. Let's suppose this tree represents the tree of life. On this tree there are fruits. In real life our fruits are called our results. So we look at the fruits (our results) and we don't like them. We think there's not enough of them or they're too small or they don't taste good.

So what do we 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 what's under the ground that creates what's above the ground. It's the invisible that creates the visible. Meaning that if you want to change the fruits, you will first have to change the roots.

In order to change your roots, let me introduce you to a very important formula. This formula is so critical that understanding it can change your life! It is called the Process of Manifestation:

**T-> F-> A-> R**

Thoughts lead to Feelings.

Feelings lead to Actions.

Actions lead to Results.

If you want to change your results, your "Fruits", you will need to change your thoughts, your "roots."

This will help you understand why...

**NOT HAVING ENOUGH MONEY IS NEVER, EVER A PROBLEM!**

Not having enough money is a RESULT! If a problem exists, it's in your thinking and

how that thinking manifests through feelings and actions to produce your results.

## **SO WHAT DO YOU DO?**

I'm known for saying "Give me five minutes and I can predict your financial future for the rest of your life."

How? 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 ingrained in our subconscious mind and this blueprint will determine your financial destiny.

So what is a blueprint? Consider the blueprint for a house. The blueprint is a preset plan or design for that particular home.

In the same way, your "money blueprint" is simply a preset program or way of being in relation to money. And through the TFAR formula, your blueprint manifests your financial reality.

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## Lesson 3

# How Your Money Blueprint is Formed

In the last lesson we discovered that people have a subconscious capacity for financial success which often results in their "blowing" wealth or wealth building opportunities: in short, your wealth can only "grow" to the extent that you do.

Further, we discovered the LAW OF MANIFESTATION and the acronym, TFAR, which means that your Thoughts (especially subconscious) lead to Feelings which lead to Actions which produce your Results. And naturally from this we can see that a lack of money is never a "problem," it's a result of conditioned and largely automatic thinking.

This carries us to today's topic which will help you determine the source of your subconscious thoughts, namely your personal money and success blueprint.

### **HOW YOUR MONEY BLUEPRINT IS FORMED**

As I mentioned last week, your "money blueprint" is simply a preset program or way of being in relation to money.

Your financial blueprint consists of your thoughts, feelings and actions in the arena of money. Notice that these are based in your "inner" world, and that they lead to your results, which are based in your outer world.

So how do you get your money blueprint? The answer is simple.

Your financial blueprint consists primarily of the "programming" you received in your past, especially as a young child.

Who were the primary sources of this conditioning? They were parents, siblings, friends, authority figures, teachers, religious leaders, media, and your culture to name a few. Take culture. Isn't it true that certain cultures have a certain way of thinking and dealing with money while in other cultures it's completely different?

Do you think a child comes out of the womb with those ways of being? No. The child is "taught" how to think about and act in relation to money. The same holds true for you. You were "taught" how to think about and handle money, whether you realized it at the time or not. Then you take this conditioning with you and run on it for the rest of your life.

### **WHAT ARE THE 3 PRIMARY METHODS OF CONDITIONING**

1. Verbal programming; what you "heard" when you were young.
2. Modeling; what you "saw" when you were young.
3. Specific Incidents: what you "experienced" when you were young.



## **VERBAL PROGRAMMING**

Lets begin with "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.  
Rich people are greedy.  
You have to work hard to make money.  
Money doesn't grow on trees.  
You can't be rich and spiritual.  
What am I made of.... money?  
Money doesn't buy happiness.  
Money talks.  
The rich get richer and the poor get poorer.  
That's not for people like us.  
And the "infamous"... we can't afford it.

Most statements like these that you heard when you were young, are still with you in your subconscious mind and are running your financial life.

An example of the power of verbal conditioning came at the expense of one of our seminar participants. Stephen never had a problem "earning" money, His challenge was "keeping" it. At the time he came to the course he was earning over \$800,000 a year and had been doing so for the past 9 years.

Yet he was still barely scraping by. Somehow he would manage to spend it, lend it or lose all his money by making poor investments. Regardless of why, his net worth was exactly zero!

At the "Millionaire Mind Intensive" he shared that when he was growing up, his mom used to always say, "Rich people are greedy. They make their money off the sweat of the poor. You should have just enough to get by. After that you're being a pig."

It doesn't take a rocket scientist to figure out what is going on inside Stephen's subconscious mind. It's no wonder he's broke.

He was verbally conditioned to believe that rich people are greedy. Therefore, his mind linked up "rich" and greedy or "bad."

Since he doesn't want to be "bad," subconsciously he can't be rich.

But he loves his mom very much and doesn't want her to disapprove of him. Obviously, based on her beliefs, if he got rich she wouldn't approve. Therefore the only thing to do

was to get rid of any excess money!

Now you would think that in choosing between being rich or being approved of, most people would take rich. Not a chance! The mind just doesn't work that way. Sure it's logical. But in a choice between logic and emotion, emotion just about always wins.

Anyway, back to our story. In less than 10 minutes at the course, using several extremely effective processes, we completely rewired the money files in Stephen's mind. In only two years, he went from being broke to being a millionaire.

## **MODELING**

The second way we are conditioned is called modeling. What were your parents or guardians like in the arena of money when you were growing up? Did one or both of them manage their money well or did they mismanage it; were they spenders or savers; were they shrewd investors or non-investors; did money come easily in your family or was it a struggle; was money a source of joy in your household or the cause of bitter arguments?

Why is all this important? Have you heard the saying "monkey see monkey do?" Well, humans aren't far behind. As kids, we learn just about everything by modeling.

Although most of us would hate to admit it, as the old saying goes, "The apple doesn't fall too far from the tree."

It reminds me of a story about a woman who prepares a ham for dinner by cutting off both ends. Her bewildered husband asks why she cuts off the ends. She replies, "That's how my mom cooked it." Well it just so happened that her mom was coming for dinner that night. So they asked mom why she cut off the ends of the ham. Mom replies, "That's how my mom cooked it." So they decide to call grandma on the phone and ask why she cut off the ends of the ham. Her answer? "Because my pan was too small!"

## **SPECIFIC INCIDENTS**

The third primary way we 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 I should say, illusions, you now live by.

For example, we had a woman who was an operating room nurse, attend one of our Millionaire Mind Intensives. She made an excellent income but shared that somehow she always spent all of her money. When we dug a little deeper, she revealed that when she was eleven years old, she remembers being at a Chinese food restaurant with her parents and her sister. Her mom and dad were having a bitter argument about money, (as usual). Her dad was standing up, screaming and hitting his fist on the table. She remembers him turning red, then blue, then falling to the floor with a heart

attack. She was on the swim team and had CPR training which she administered, but to no avail. Her father died in her arms.

And so from that day forth she linked money and pain. It's no wonder then, as an adult, she gets rid of all her money to try and get rid of her pain.

It's also interesting to note that she was a nurse. The reason why? She was still trying to save her dad!

At the course, we performed a little of our magic on her and today she's well on the way to becoming financially free. She's also not a nurse any more. Not that she didn't enjoy it. Just that she was doing it for the wrong reason. Instead, she's now a financial planner, helping people, one on one, understand how their past programming runs every aspect of their lives.

### **WHAT IS YOUR MONEY BLUEPRINT SET FOR**

So now for the million dollar question. What is your current money and success blueprint subconsciously set for? Are you set for success, mediocrity or for financial failure? Are you programmed for struggle or ease around money? Are you set for working hard for your money or being in balance?

Are you conditioned for having a consistent or inconsistent income; first you have it, then you don't, then you have it, then you don't. It might appear as though the reasons for these drastic fluctuations come from the outside world as in, "I got a great paying job but then the company folded, then I started my own business and things were booming but the market dried up, my next business was doing great but then my partner left," etc, etc, etc. I've said it before and I'll say it again, regardless of how things appear on the outside, everything that happens in your physical reality, comes from the "inside." Inconsistent income is nothing more than a conditioned program.

So how can you tell what your personal money and success blueprint is set for? One of the simplest ways is to look at your results. Look at the "fruits;" that will tell you what "roots" have been planted.

Look at your bank account. Look at your income. Look at your net worth. Look at your consistency. Look at whether you're a spender or a saver. Look at your success with investments. Look at your business success. Look at your relationships that involve money. Is money a struggle? Do you work hard for your money? Do you own a business or do you have a job? Do you stick with one thing for a long time or do you jump around a lot?

Your blueprint is like a thermostat. If the temperature in the room is 72 degrees, chances are good the thermostat is set for 72!

Fortunately or unfortunately, your personal money and success blueprint will tend to

stay with you for rest of your life, unless you identify it and change it.

If you're sincerely INTERESTED IN RECONDITIONING YOURSELF FOR AUTOMATIC SUCCESS, that's exactly what we do in our Millionaire Mind Intensive workshop.

At this program we actually identify your personal money and success blueprint and using several extremely powerful processes we change your blueprint right on the spot. This event has transformed the lives of thousands of people and it can easily change your life too. You can find more details at the link below.

By T. Harv Eker

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## Lesson 4

# The Importance of “Rich Thinking”

In the last lesson we discussed the fact that your Money Blueprint is created largely during childhood and represents the basic behavioral programming you took on during that time. We also talked about the three major ways you were conditioned: Verbal programming, by Modelling, and through Specific Incidences.

From that point it becomes easy to see that your present financial conditions are the perfect barometer for determining your present conditioning. You're programmed to automatically achieve exactly what you've got now. If that's a lot--great; if not..well that can be changed. Which leads us to this lesson's first topic:

### **HOW TO BECOME SUCCESSFUL AUTOMATICALLY.**

Becoming automatically successful means changing your present programming which may not be set for success and replacing it with programming that is. If you're set to struggle for wealth because you are programmed to believe wealth only comes from struggle and hard work, you can then change your beliefs to make money "easy," to make yourself a "money success magnet."

But before you can change your programming you need to become self "aware." The first element of all change is "awareness." Become "conscious." Watch yourself. Observe your thoughts, your beliefs, your fears, your habits, your actions, your inactions. Put yourself under a microscope. Study yourself.

It's funny. As intelligent human beings we think that we live our lives based on "choice." This is not usually the case. If we are truly enlightened we might make a few present moment choices during the average day, but for the most part, we're like robots, running on automatic, ruled by our past conditioning and old habits.

That's where awareness, or consciousness, comes in. Consciousness is observing yourself and your thought processes so you can live from true choice in the present moment rather than programming from the past. So you can live from who you are today rather than who you were yesterday. So you can respond wisely to situations rather than react wildly.

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 "contents" in the glass, but the "glass" itself. You can see that you started off "empty", with

a clean slate, and were filled up with other people's beliefs.

Again, beliefs are not true or false or right or wrong, they are merely opinions that have been passed down from generation to generation to you. Knowing this, you can choose to release any thought, belief or way of being that is not supportive to your wealth and replace it with one that is.

You can adopt new beliefs; 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.

### **DISCOVER THE IMPORTANCE OF RICH THINKING.**

Rich people have a way of thinking that is different from poor and middle class people. They think differently about money, wealth, themselves, other people, and life. For the remaining emails in this series, we're going to examine some of the differences between how rich people think and how poor or middle class people think.

By doing so, you will have some alternative beliefs in the files of your mind from which to choose. In this way, you can catch yourself thinking as poor people do and quickly switch over to how rich people think. Remember, beliefs are not right, wrong, true or false, they're just past opinions which can be changed on your command. The fact is, you can CHOOSE to think in ways that will support you instead of ways that don't.

A few caveats: first, in no way, shape or form do I mean to degrade poor people or be without compassion for their position. I do not believe rich people are "better" than the poor, they're just richer. At the same time, I want to make certain you get the most from this email so I'm going to make the distinctions between the rich and poor as extreme as possible.

Second, when I refer to rich, poor and middle class "people" what I am referring to is their "mentalities"; how they think and how they act.

Third, I will be generalizing "big time." I understand not "all" rich and not "all" poor people are the way I'm describing them. Again, my objective is to make sure you understand the principles being taught here. Don't bother figuring out whether you agree or disagree with every word. Just use what pertains to you. (My guess is it's more than you might want to admit.)

Fourth, for the most part, I will not be referring to the "middle class" specifically. The reason for this is that usually middle class people have somewhat of a mix of both the rich and poor mentalities. Again, just see where you fit in on the scale and if you want to create a lot more financial success, think more like the "rich."

Fifth, several of the principles in this section appear to have more to do with habits and actions than ways of thinking. Remember the process of manifestation, which states

that our actions come from our feelings which come from our thoughts. Therefore, every "rich" action is preceded by a "rich" way of thinking.

### **PRACTICE THINKING RICH**

Sixth, each "rich" way of thinking will be reinforced by a "Declaration" at the end of the section.

Declarations are simply statements you say aloud. They are extremely valuable because everything is energy and each declaration carries its own energy and vibrational frequency.

When you state the declaration aloud, its energy vibrates through your body and into your "being". This is a way you can transform your cells of memory, your conditioning, your beliefs, and eventually your habits and actions.

State your declaration each morning and evening. Declaring into a mirror will accelerate the process.

I understand you might perceive "Declarations" to be a bit "hokey". Maybe so, but they work. Regardless, I'd rather be "hokey and rich" than "cool and broke". How about you?

Finally, the concepts you are about to learn are simple but profound. They make real changes for real people in the real world. How do I know? We get thousands of letters and emails each year telling us how each and every one of these principles has transformed people's lives. If you learn them, and use them, they will transform your life too.

So here's an opportunity to Think Rich right now. Say the following Declaration out loud to yourself (into a mirror is ideal):

**"TO CHANGE MY OUTER WORLD, I MUST FIRST CHANGE MY INNER WORLD."**

### **HOW YOU DO ANYTHING IS HOW YOU DO EVERYTHING**

So how did you do? Did you say the declaration out loud? Did you embrace it as a new idea worthy of your consideration? Or did you decide to continue reading and ignore the practice as being "not for me?"

Naturally, saying declarations alone is not sufficient to totally replace your current programming, but it's a valuable step. More importantly, your willingness to embrace this time tested and proven process is the key to your general willingness to embrace any changes that will help you achieve what you truly deserve--unlimited abundance!

By T. Harv Eker

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## Lesson 5

# Three “Rich” Ways of Thinking

In the last lesson we clarified that beliefs are neither right, wrong, true or false. They're simply files you have in your mind that run like automatic programs causing you to think and behave in specific ways. From this we pointed out that if you change the beliefs, you change your thoughts, which through the law of manifestation will ultimately change your results.

From this logically follows that by adding some "rich" beliefs to the files of our minds, you can program yourself to get rich results which is exactly how wealthy people create wealth and attract success and opportunity automatically.

Finally, we discussed the importance of making and using powerful declarations which you say out loud. Since everything is energy, the vibrational frequency of declarations can literally change your body and mind at a cellular level. By saying the declarations out loud, they become powerful belief files in our minds which will manifest as results in our lives.

So that's how we'll start this lesson. I'll introduce a rich way of thinking and end each section with a declaration.

### **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; that you create every moment of your life, especially your financial life. If you don't believe this, then you must believe you have little or no control over your life and that financial success has nothing to do with you. That is not a very rich attitude.

Instead of taking responsibility for what's going on in their lives, poor people choose to play the role of victim. Of course, any "victim's" predominant thought process is "poor me." And presto, through the law of intention that's literally what they get; "poor," as in money, me.

Having said that, how can you tell if someone is playing the victim? They leave three obvious clues.

#### Clue #1: Blame

They blame the economy, they blame their type of business, they blame the government, they blame the stock market, they blame their employer, they blame their employees, or they blame their up-line or their down-line. It's always something else or



someone else. The problem is always anything or anyone else, but them.

#### Clue #2: Justify

Or they justify their situation by saying something like, "Money's not really important." Let me ask you this question. If you said your husband or your wife or your boyfriend or girlfriend or your partner or any friend whatsoever, wasn't all that important, would they be around for very long? Doubtful!

At my live seminars, participants come up to me all the time and say, "You know, Harv, money's not really that important." I look them squarely in the eyes and say, "You're broke! Right?" After a few stutters they usually blurt out something like, "Well, right now I'm having a few financial challenges but..." and I retort, "No, not right now, always, you've always been broke or close to it, yes or no? At this point they usually nod their heads in agreement and woefully return to their seats ready to listen and learn because they realize what a disastrous effect this one belief has had on their lives.

#### Clue #3: Complaining

Complaining is the absolute worst possible thing you could do for your health or your wealth. Why?

Because there is a universal law that says, "what you focus on expands." When you are complaining what are you focusing on? What's right with your life or what's wrong with it? You are obviously focusing on what's wrong with it and since what you focus on expands, you'll keep getting more of what's wrong.

Through the law of attraction, whereby "like attracts like," you are actually attracting "crap" into your life. You are like a "crap magnet."

Have you ever noticed that people who complain a lot seem to have crappy lives? It's like everything bad keeps happening to them. They say, "Of course I complain, look how crappy my life is." Now you can finally explain, "No, it's BECAUSE you complain that you have a crappy life. Do yourself a favor and "shut-up"!

Here's some homework I promise will change your life. For the next seven days, I challenge you not to complain at all. Not just out loud, but in your head too. I've given this little challenge to thousands of people and several hundred have personally told me that this exercise completely transformed their lives. I invite you to email me with the results of this experiment. I guarantee you'll be astonished as to how amazing your life will become when you stop focusing on the "crap."

The Benefit of being a Victim:

Now, I'm going to share a secret with you. Are you ready?...

**THERE IS NO SUCH THING AS A RICH VICTIM!**

Yet being a victim definitely has its rewards. What do people get out of being a victim?...Attention. Is attention important? Absolutely, for many people it's what they live for.

But, as we said, there is no such thing as a rich victim; so in order to stay a victim these attention seekers make darn sure they never get rich.

It's time to decide. You can be a victim OR you can be rich, but you can't be both. It's time to take back your power and acknowledge the fact that you create every moment of your life. That you create everything that is in your life and everything that is not in it. That you create your wealth and you create your non-wealth and everything in between.

**DECLARATION #1**  
**I CREATE THE EXACT AMOUNT OF MY WEALTH!**

**RICH PEOPLE PLAY THE MONEY GAME TO WIN.**

Poor people play the money game not to lose.

Poor people play the money game on defense rather than offense. Let me ask you, if you were to play any sport or any game strictly on defense, what are the chances of you winning that game? Most people agree; slim and none.

Yet, that's exactly how most people play the money game. Their primary concern is survival and security, not wealth and abundance. So, what is your goal? What is your real objective? What is your true intention?

Rich people's big goal is to have massive wealth and abundance. Poor people's big goal is to have "enough to pay the bills..." on time would be a miracle! Again, let me remind you of the power of intention. When your objective is to have enough to pay the bills, that's exactly how much you'll get; just enough to pay the bills and usually not a cent more.

Middle class people go a step further ... a tiny step. Their big goal in life is to be "comfortable." Well, you should know that there's comfortable and then there's rich and they are not the same.

Granted, I didn't always know that. I've had the fortune and misfortune to be on all three sides of the fence. I've been extremely broke; as low as having to borrow a dollar for gas for my car. First, it wasn't "my" car. Second, putting only a dollar's worth of gas in is bad enough but when you have to borrow that dollar and it's in quarters, you know you're pretty well close to bottom.

I've also been "comfortable." Comfortable is nice. You get to go to a restaurant and order "chicken." Now, there's nothing wrong with chicken, if that's what you really want.

But often, it's not.

It boils down to this; if you go for comfortable, chances are you won't get rich. But if you go for rich, chances are you'll be very comfortable.

One of the key lessons we teach in our courses is that, "If you shoot for the stars, you'll at least hit the moon." So what are you going for? What's your objective in terms of money? Poor people don't even shoot for the ceiling in their house and then they wonder why they're not rich.

You get what you truly intend to get. If you want to get rich, your goal has to be "rich." Not just enough to pay the bills and not just enough to be comfortable. Rich, darn it, rich!

## **DECLARATION #2**

### **MY GOAL IS TO CREATE EXTREME WEALTH AND ABUNDANCE**

#### **RICH PEOPLE ARE COMMITTED TO BEING RICH**

Poor people are uncommitted to being rich.

Most of us have good reasons as to why it would be wonderful to be rich, but what about the other side of the coin? Are there reasons why it might not be so great to be rich or go through the process of trying to get rich?

Let's see....

What if I make it and lose it? Then I'm really a failure.

I'll never know if people like me for myself or my money.

It's too much work.

The more I earn the higher tax rate I'll pay.

Everyone's going to want a handout.

I might lose my health trying.

My loved ones or I could be kidnapped.

Each of us has a file on wealth in our mind. This file contains our personal beliefs that include why being wealthy would be great. But for many people, their file also includes information as to why being rich might not be so great. These people have mixed internal messages around money and especially wealth.

One part of them says, "Having more money will make life a lot more fun." But then another part screams, "Yeah, but "I'm going to have to work like a dog! What kind of fun is that?" One part says, "I'll be able to travel the world." then the other part responds, "Yeah, and everyone in the world will want something from me." These mixed messages are one of the biggest reasons that most people never become rich.

In fact, the #1 reason most people don't get what they want is they don't know what

they want. Rich people are totally clear they want wealth. They are unwavering in their desire. They are fully committed to creating wealth. They will do "whatever it takes" to have wealth as long as it's moral, legal and ethical. Rich people do not send mixed messages to the universe. Poor people do.

We spoke earlier about the power of intention. The fact is, you always get what you want. That is, you get what you subconsciously want, not what you "say" you want. You might deny this emphatically and retort, "that's crazy, why would I want to struggle?" And my question for you is exactly the same; "I don't know, why would you want to struggle?"

If you really want to discover the reason, then I invite you to check your subconscious financial blueprint and the answer would be staring you in the face. Put bluntly, if you are not achieving the wealth you say you desire, there's a good chance it's because subconsciously you don't really want it.

I hate to break the news to you, but getting rich is not a "stroll in the park." It takes focus, expertise, 100% effort, and "never say die" perseverance. You have to really commit to it, both consciously and subconsciously. You have to believe in your heart you can do it and you deserve it. If you are not fully committed to creating wealth, chances are you won't.

**DECLARATION #3:  
I COMMIT TO BEING RICH!**

**WHERE ATTENTION GOES ENERGY FLOWS AND RESULTS SHOW**

So now you have a practice of making declarations to "try on" and you have three declarations to work with. Doing your declarations in a mirror can enhance their effectiveness. And, remember to watch how you react to taking this kind of action. Is your reaction part of a poor way of thinking?

By T. Harv Eker  
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## Lesson 6

# More Insights into the “Millionaire Mind”

In the last lesson we introduced three primary ways that the rich think differently than the poor. And to begin the process of manifesting change in your life I offered you three "Attitudes of Wealth" affirmations to say daily.

In brief I pointed out that rich people take complete responsibility for their lives. They understand that they're not victims but are in fact the architects of their own failure and success.

Secondly, we revealed that rich people "play" the money "game" to win while the poor generally play the money game "not to lose." The poor generally are focused on just paying the bills, having a few "comforts" and getting by month to month. So that's what the universe continues to send them, just enough to get by.

Finally, we clarified that rich people are committed to being rich and that is why they manifest wealth. Unless you are committed both consciously and unconsciously to achieving wealth, you will experience real world results which reflect your degree of commitment.

So, are you ready to round these lessons off with three more insights into the Millionaire Mind? Lets go!

### **RICH PEOPLE THINK BIG**

Poor people think small.

We once had a trainer teaching at one of our seminars who went from a net worth of \$250 thousand to over \$600 million in only 3 years. When asked his secret he said, "Everything changed the day I began to think big."

In my book, SpeedWealth, I discuss the "Law of Income" which states that "you will be paid in direct proportion to the value you deliver according to the market place."

Another way of understanding this is to answer the following question: How many people do you actually serve or affect?

For instance in my business, some trainers enjoy speaking to groups of 20, others are comfortable with 100, others like an audience of 500, still others want 5000 people or more in attendance. Is there is a difference in income between these trainers? You bet there is.

Who are you? How do you want to live your life? How do you want to play the game?

Do you want to play in the big leagues or in little league, in the majors or the minors? Will you play big or play small? It's your choice.

The truth is most people choose to play small. Why?

First, fear. They're scared to death of either failure or success.

Second is unworthiness. They feel small. They don't feel they're good enough or important enough to make a big difference.

But hear this. It's not about you. It's about living your mission. It's about living true to your purpose. It's about adding your piece of the puzzle to the world. It's about serving others.

Most of us are so stuck in our egos that everything revolves around "me, me and more me." But again, it's not about you, it's about adding value to other people's lives.

Buckminster Fuller said, "The purpose of our lives is to add value to the people of this generation and those that follow."

The goal is to share your gifts and value with as many people as possible.

To paraphrase Nelson Mandela, "The world doesn't need more people, playing small."

It's your choice. One road leads to being broke and miserable, the other leads to money, meaning, and fulfillment.

It's time to stop hiding out and start stepping out. It's time to stop needing and start leading. It's time to start being the star that you are. It's time to share your gifts and value in a BIG way.

There could be thousands or even millions of people counting on you. Are you up to the challenge for our society and our children's sake? Let's hope so.

#### **DECLARATION #4:**

**I THINK BIG! I CHOOSE TO SERVE A MASSIVE NUMBER OF PEOPLE!  
RICH PEOPLE ARE BIGGER THAN THEIR PROBLEMS**

Poor people are smaller than their problems.

Getting rich is not a stroll in the park. It's a journey that is full of obstacles, twists, and detours. The simple fact is, success is messy. The road is fraught with pitfalls and that's 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 anything that looks like it could be a problem. They back away from challenges. The irony is that in their quest to make sure they don't have problems, they have the biggest problem of all... they're broke and miserable. The secret to success is not to try to avoid or shrink your problems; it's to grow yourself so you're bigger than any problem.

Imagine a "level 2" character person looking at a "level 5" problem. Would this problem appear to be big or small? The answer is that from a "level 2" perspective, a "level 5" problem would seem BIG.

Now imagine a "level 8" person looking at the same "level 5" problem. From this person's perspective, is this problem big or small? Magically the identical problem is now a SMALL problem.

And for a "level 10" person, it's NO problem at all. It's just an everyday occurrence, like getting dressed or brushing your teeth.

Whether you are rich or poor, playing big or playing small, problems do not go away. If you're breathing, you will always have so-called "problems."

What's important to realize is that the size of the problem is never the real issue. What matters is the size of you!

Remember, your wealth can only grow to the extent that you do! The idea is to grow yourself to a place where you can overcome any problems that get in your way of creating wealth and keeping it once you have it.

Rich people do not back away from problems, do not avoid problems and do not complain about problems. Rich people are financial warriors and when a warrior is confronted with a challenge they shout: BRING IT ON!

The bottom line is that if you become a master at handling problems, what can stop you from creating wealth? The answer is NOTHING!

## **DECLARATIONS #5: I AM BIGGER THAN ANY PROBLEM**

### **RICH PEOPLE FOCUS ON OPPORTUNITIES**

Poor people focus on problems.

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

It's the age-old question, is the glass half empty or half full? We're not merely talking about "positive thinking" here, we're talking about a habitual way of seeing the world.

Poor people come from fear. Their minds are constantly scanning for what's wrong or what could go wrong in any situation. Their primary mindset is "What if it doesn't work?" or, more bluntly, "It won't work."

Rich people, as we discussed earlier, take responsibility for creating their life and come from the mindset, "It will work because I'll make it work."

In the financial world, as in most other arenas, risk is directly proportionate to reward; generally, the higher the reward, the higher the risk. People with rich mentalities are willing to take that risk.

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 always make their money back or succeed in another way.

On the other hand, poor people expect to fail. They lack confidence in themselves and in their abilities, and should things not work out, they believe it would be catastrophic.

I hate to admit it, but I believe there's also a certain element of "luck" associated with getting rich or for that matter being successful at anything.

How many times have you heard of a guy who plops some money down on a piece of land in the "boonies" and 10 years later, somebody decides they want to build a strip mall or office building on it?

So, was this a brilliant business move or sheer luck? My guess is that it's probably a bit of both.

The point, however, is that no luck or for that matter, anything else worthwhile, will come your way unless you take some form of ACTION.

You have to do something, buy something, or start something in order to succeed financially. You have to see opportunities for profit all around you instead of focusing on ways of losing money.

In Part 5 of this series I explained a universal law which states, "whatever you focus on expands". Focus on problems and that's all you'll get. Focus on opportunities and you will soon discover them everywhere you look!

**DECLARATIONS #6:  
I SEE THE OPPORTUNITIES IN EVERYTHING**



## **ONLY THE BEGINNING**

I hope you have enjoyed this introduction to the Secret Psychology of Wealth. We've covered a lot of ground. However, this should only be the beginning for you.

This would be an excellent time to review this entire e-book. You will find a great deal more on a second pass than on the first read through.

I suspect you can see that having a weakness in even one of these rich attitudes can be your financial "Achilles" heel. The same holds true for the other rich ways of thinking I reveal in my book.

If you're action oriented and have a strong desire to see real results, I hope you'll join us for a Millionaire Mind Intensive. That's where we get a chance to go really deep to **CREATE PERMANENT POSITIVE CHANGE.**

That's where I get to live my mission and deliver my value!

Finally, I'd like to again offer the quote from Josh Billings I mentioned in Part 1: "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 greatest obstacle."

For your freedom,  
T. Harv Eker.

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