

THE  
MILLIONAIRE'S



# BRAIN

WINTER & ALVIN

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# Introduction

Let's face it: everyone dreams of becoming rich. Everyone wants to make so much money that they never have to worry about paying off bills again. Everyone wants to be so wealthy that they can hop onto an airplane and jet off to an exotic location, or to have the kind of cash that allows them to maintain a beautiful house, a vacation home, and perhaps even a few timeshares located around the world. It's a common dream that everyone seems to have...



But for some reason, only a handful of people seem to have the ability to make their dreams of a wealthy and financially stable lifestyle come true.

You might find yourself thinking that these people are just born “luckier” than others. They have better access to resources and education than you did. They were born into money, and look to stay in money. They were in the right place at the right time, or knew certain people who got them connections into lucrative industries, or just happened to have blind luck. You find yourself shrugging your shoulders, wondering when it's your turn to be lucky in money. Or maybe you even assume that wealth isn't meant for you – that it's your lot in life to remain where you are right now, without any hope for a better future for you and your family.

Without even realizing it, you've stumbled on the precise difference between you and the “handful” of people who become millionaires. You see, these people aren't luckier than you, nor were they just in the right place at the right time. Instead, these people have realized something that you haven't caught onto yet:

They have the “Millionaire Mindset.”



To put it simply, the Millionaire Mindset is the kind of thoughts, behaviors, and actions that are all designed to help you achieve wealth. If a computer's hard drive is responsible for its actions, the Millionaire Mindset is responsible for helping you make the decisions that attract more money into your life. From how you think about money to what you do with that

money once it's in your hands, the Millionaire Mindset ensures that each and every step you take is designed to bring you that much closer to success.

At first glance, you might seem confused about how a simple shift in how you think about money could have such an impact on your future. But just take a look at an example of how two individuals – both with the same backgrounds – had such different outcomes, thanks to the Millionaire Mindset.

*Brad and Jimmy are both local boys, born and raised in the same town. Despite their small town upbringing, both Brad and Jimmy have big dreams of becoming wealthy. However, how they approach these dreams are quite different. While Brad dreams of flashing cash and becoming famous, Jimmy knows that if he wants to be wealthy, he needs to start laying the groundwork right away. When Brad tells his parents that he wants to become rich, his parents scoff at his dreams and tells him not to get his hopes up. However, Jimmy's parents take his dreams seriously, and decide to teach him about money as a young child. By the time Brad and Jimmy enter college, Jimmy has a savings account with a few thousand dollars, while Brad doesn't have a clue about credit cards, bank accounts, and other financial tools.*



*After graduating college, Jimmy minimizes his costs of living while pursuing a job with a healthy retirement plan. Brad takes the first job he can get and moves into his own apartment, thus putting him in a place where he's living from paycheck to paycheck. Jimmy, however, saves up his money and invests some into an investment account, thus ensuring that his retirement is completely taken care of. Brad doesn't give his retirement a single thought; he has the mentality that he's going to work until his body can't take it any longer, then he'll move in with his kids.*

*Needless to say, it's no surprise that Jimmy ended up growing his money to become a millionaire by the time he entered his 40s. Brad however, barely had any penny to his name at the same age as he kept spending his money as soon as any entered his bank account.*

Notice the difference between the two individuals? Both Brad and Jimmy came from the same background; they both had the same dreams of becoming rich. But Jimmy saw potential in his future, while Brad just assumed that becoming wealthy wasn't even an option for him. Just a simple change in perspective helped Jimmy become a millionaire, while Brad still believed that he wasn't able to become rich, despite having access to the same resources and tools as Jimmy.



This is how powerful the Millionaire Mindset can be!

You've picked up this book because you're ready for a change in your life. You're sick of just wanting to become rich – you want to find out what actions, thoughts, and behaviors will help make that happen. You're not just content with dreaming – you're ready to take serious action.

That's exactly what you'll find in this book. Throughout the course of these pages, you'll discover new ways of thinking, and unique habits that you can incorporate into your own life. You'll discover why your brain is primed to help you accumulate wealth, and how you can form new neural pathways that can ensure every action you take is toward a wealthy and abundant future. You'll also discover how negative self-perception can impact your road to riches, and how to use positivity, gratitude, and visualization to attract new abundance into your life. You'll also discover how to drop excessive "baggage" in your life; in other words, the people and habits that are dragging you down. Finally, you'll learn the affirmations and visualization techniques you can use to fill yourself up with positivity and power, and what steps you can take if you fail on your path to riches.

Wanting to become wealthy isn't enough to make it happen. You have to want it with every fiber of your being. You have to want it so much that you're unwilling to accept anything else in your life. You have to have every neuron in your brain snapping and firing in the process of getting you that wealth – and if you fall on the way to your path to riches, you have to be willing to pick yourself right back up and get on track again.



Everyone has the opportunity to become wealthy, happy, and fulfilled – but only a few make the effort to turn these opportunities into reality. That's exactly what this book will provide: a bridge that you can use to connect your mind and actions with your wealthy and abundant future.



Whether you've always dreamed of becoming wealthy or just want to understand the secret of what makes certain people rich – while others continue to struggle – you'll find precisely what you're looking for here. Read this book all at once, or take it one chapter at a time; either way, we hope you become excited by our ultimate message:

No matter who you are or where you've come from, you *can* become wealthy. It's just a matter of wanting it badly enough.

# Chapter One: The Master of Your Destiny

“Money is the root of all evil.”

Ever heard that expression before? If you’ve ever shared your financial woes with a well-meaning friend or family member, chances are they’ve offered up that advice as a kind of salve meant to be spread over your wounded wallet. Perhaps you were complaining about the fact that you just didn’t know where all your money was going at the end of the month. Maybe you mentioned that no matter how hard you tried, you just couldn’t tuck away enough money to give your 401(k) the kick-start it needs. Whatever the case may be, you probably left the conversation feeling a little better about your money troubles.



After all, it’s not *you* that’s the problem; it’s money.

One of the biggest myths that pervade Western societies is that it’s a *bad* thing to talk about money. We don’t view money in the same way that we view our health or our jobs. For example, if you wanted to lose weight, you’d probably start eating a bit healthier and would pick up a membership at your local gym. If you wanted to get a better job or land that promotion, you’d start putting in the extra hours at work and schmoozing with your boss a little more.



But what about when you’re having money troubles? Suddenly, everyone starts pointing the finger at money itself – as if our currency had a mind of its own, actively plotting a way to trip up innocent people struggling for financial success. The bottom line - according to these people - is that money is bad; wanting to have more money is bad; and seeking out ways to make more money is downright *awful*.



The real truth of the matter is, there's only one thing that is to blame for your money troubles. Only one thing is standing between you and a healthy, wealthy retirement. Only one thing is keeping you up at night, slick with perspiration as you start worrying about all the bills that need to be paid each month.

That thing, my friend, is *you*.



You are 100% responsible for your financial success – and you are also 100% responsible for your own financial failures. There's nothing that's holding you back from escaping that paycheck-to-paycheck pit you think you can't crawl out of. There's not a single obstacle that's making it enormously difficult for you to start taking care of your wallet.

Unfortunately, our minds and attitudes have been programmed to think differently. We're conditioned to think of our money woes as an external product; a combination of sheer bad luck and bad timing. When our bank accounts are overdrawn, we don't blame ourselves for our troubles; instead, we blame the banks for charging outrageous overdraft

fees. When we find ourselves making yet another late payment on our credit cards, we don't blame ourselves; instead, we blame our parents for not teaching us how to manage money properly, or our jobs for not paying us enough, or our astrological charts for influencing the planets in the wrong way.

It's actually amazing all the excuses we can come up with when we really try!

On that note, it's quite interesting to examine how our society thinks about money based on the stage a person finds himself or herself in.

For example, let's say that an entrepreneur has created a multi-million dollar business in the space of just five years. When describing that entrepreneur, you might find people throwing around a few of the following sentiments:

- “He’s a hard worker, and he deserves all his success.”
- “That’s what happens when you work hard and keep your nose to the grindstone.”
- “He put in the time and effort, and came away with a big pay-off.”

Now let’s say that same entrepreneur lost all of his money the following year. That’s when you’ll find people rushing to make these all-too-familiar excuses:

- “The economy’s rough out there right now.”
- “It’s tough to have a business in a town like this.”
- “Poor guy, it must have been tough to suddenly lose his business.”



Notice the difference between the sentiments? When the entrepreneur became fabulously wealthy, all of his hard work and effort was attributed directly to him. Yet when he ended up losing that business, others looked at external reasons as the blame for his failure (for example, the economy, the town, Bigfoot, etc.). These are the kind of attitudes that can make it difficult for people to not only make money, but to keep it as well. Money isn’t something that’s going to grow legs and walk out the door if you let it.

Money can stay right with you where it belongs – but only if you take 100% personal responsibility to keep it there. That’s exactly what this chapter – and this entire book – will explore: the concept of personal responsibility, how to find your true purpose in life, and why that’s going to pave the way for wealth down the road.

First, really hammer home the core concept of this chapter, so you can start priming yourself for that wonderfully electric feeling that comes with realizing your incredible potential for success.





## Take 100% Full Responsibility: No Excuses, No Blame

Before we dive into this concept, ask yourself the following question:

Have you ever blamed someone else for any circumstances that you're currently experiencing right now?

For example, let's say that you're currently living in a not-so-great home. Maybe you really wanted to purchase a home that was in your desired neighborhood, but your paycheck limited you to buying your abode. As you pace the floor, you find yourself blaming your boss for your tiny paycheck.

Or maybe you're driving along on the highway when your car suddenly shudders and comes to a complete halt. You call the towing company, have them remove your car, and request that your spouse come pick you up.

"I can't afford to fix whatever's wrong with my car," you find yourself saying. "Why did this have to happen to me right now?"

Sure, these are common complaints. We all find ourselves blaming something in our lives at one point or another. Sometimes, we just have really bad days, where no matter how much money we're making, life just seems to pickpocket it right out of our bank accounts.

If you agree at all with the above sentiments, then it's time to realize something that may be shocking: You're not taking 100% personal responsibility for your life.

If you've ever found yourself blaming another person...another job...another event...heck, even God, fate, or whatever your belief system calls the head honcho in the sky...then you haven't taken full and total responsibility for your life.

It can be a crushing realization to come to. After all, most individuals are taught to think that we're independent. The masters of our own destiny. Capable of creating any kind of future we want. Even when we were kids, parents, TV shows, teachers, and even fuzzy mascots on those PSA commercials stressed these ideologies.

You are in control of your own future...but not if you stand around placing the blame on someone else.

At first, this will feel like fighting your most basic instincts. It's uncomfortable to blame ourselves for the mistakes that are happening in our lives, especially when it comes to money. Human beings are instinctively programmed to flee pain and pursue pleasure – and what's more painful than realizing that any discomforts in your life can only be attributed to your own actions?

But once you become acclimated to accepting full and total responsibility, you find yourself encountering another sensation: freedom. You see, by accepting personal responsibility for what has been happening in your life – both the good and the bad – you'll realize that your future is entirely in your control.

That means there's no one standing in your way, telling you that there's no way someone like you can ever be rich.

There's no manager or boss who is holding you back from ever getting promoted to that top spot.

There's no background that's so limiting that you can't take that first step toward a financially comfortable future.

Once you realize there's nothing holding you back, you'll begin to understand that there's nothing but limitless potential in front of you...but only if you learn to accept full responsibility for your life.

### Don't Blame Your Job for Personal of Professional Discontent



One of the biggest complaints that many people have is that they're working for a job they simply don't love, which simply doesn't pay well. These are the people who work for the weekend, and end up spending their paychecks faster than they can make them. They get up as soon as the alarm clock goes off, dreading the day ahead of them and counting down the minutes until they can come home again.

You may think that it's necessary to work a job – any job – to start earning money and building up a path to wealth. In some sense, that's true: working at a job is better than being unemployed, as at least

some money's coming into your bank account. However, there's a difference between someone who has his or her eye fixed on a future prize – and a person who allows himself or herself to be stuck in an awful job, with no exit strategy.

If you want to create a financially stable future – the kind where you'll never have to worry about paying another bill again – it's critical to understand how your job plays a key role in building that future. If you're working in a dead-end job now, don't think of it as what you'll be doing for the rest of your life; instead, acknowledge the steps you took that got you there in the first place. Maybe you didn't finish your college degree, so you had to take a low-paying job. If that's the case, don't blame your job for your financial woes; instead, look at the choices you've made to wind up here, and seek to redress them. Go back and get your degree. Aim for a better job. Work hard. Network. Send out so many inquiry emails that the keys on your computer start to wear down.

The point here is that your job is just an extension of your active choices. Each day, you wake up and make another choice to stay in a job that you don't love, in a position that doesn't pay you well enough. If you want to accept personal responsibility for your life, set professional and personal goals for yourself that will get you out of the pit you've created for yourself.

Your job isn't some malevolent thing that's forcing you to accept a life that's less than what you had imagined for yourself. You can get yourself out – but only if you acknowledge the choices that got you there in the first place and the actions that will get you out.



### Give Up All Excuses, Blaming, and Complaining

If you want the best financial life possible, then you'll need to give up all the excuses, blaming, and complaining. Think about it: all of this venting and whining is just expended energy that could be better used on pursuing the life you want to live. And let's face it: people who keep coming up with excuses for their own mistakes are only doing themselves a major disservice.

Taking full responsibility for your future means giving up all the victim stories that you've been using as a crutch for your entire life. Sure, your parents may have forbid talking about money in the household. Maybe you suddenly lost your job while you were in college, so you couldn't afford to get your degree. While these are certainly setbacks, they're just that: *setbacks*. Not permanent

obstacles. No excuses for living a life of limited potential. Just temporary incidents that forced you to make a *choice* between surging forward, or falling behind.

If you want to start giving up limiting excuses, it's important to acknowledge that every single passing second of every day gives you the power to do something different. Each day, you make a choice to get things right again – and for whatever reason, you're actively choosing to stay limited. No matter what happened in the past, it's important to remind yourself that it's just that: *in the past*. It happened. It's done. Now, and in the future, lies limitless potential and opportunity – but only if you have the will and the desire to make the necessary choices.

In other words, you're just as responsible for the things that don't happen to you as you are for the things that do.

When something doesn't go your way, you may instinctively want to look around for something to point a blaming finger at. But instead, take a deep breath and ask yourself the following questions:

- “What did I do to create this event?”
- “What was I thinking when I made that choice?”
- “What did I believe when I made that choice?”
- “What could I have done differently to lead to my desired result?”
- “What can I do to fix this?”

These questions will feel daunting and foreign at first, especially if you're accustomed to soothing yourself with excuses when you encounter setbacks. But the more time you take to analyze your role in creating your circumstances, the more likely it is that you'll realize something freeing: you have the ability to change your financial future.

Limiting factors – in other words, the excuses you come up with to explain why a certain result didn't go your way – aren't the deciding factor that will determine your life. For example, let's say that you grew up in a poor neighborhood, with little access to a good education. No matter how much of an influence you feel this might be on the life you're living now, your background is just a *limiting* factor, not a *deciding* factor. Your educational background may have limited you, but that doesn't mean you have to use it as a crutch whenever something in life doesn't go your way.

Instead, kick that crutch out from under you, make the choices you need to change the outcome of your life (for example, enroll in community college, apply

for financial grants to pay for school, look for jobs with tuition reimbursement). As previously mentioned, every day provides you with a choice to change the outcome of your life, or continue limping along with your crutch.

What choice will you make?



### Adopt a “Love It or Leave It” Mentality

Let’s say you’re about to go on a first date with someone you haven’t met before. You eagerly get ready for your date, looking to make the best first impression possible. You put on your favorite outfit, spend a little extra time getting your hair just right, and put on those shoes that give you a kick of confidence. You even show up to the restaurant early, hoping to impress your date with your timely arrival and immaculate appearance.

However, that’s where the good feelings end – because as soon as your date shows up, you realize you’re in for an awful evening. Your date is dressed poorly, has unkempt hair, and shows up for the date about twenty minutes late. Instead of asking questions about you and your life, your date proceeds to complain until they’re practically blue in the face. As you eat your dinner, you notice that your date has terrible table manners, including chewing with an open mouth and talking with a full mouth. By the time the check arrives, you don’t even wait another moment: you shove your credit card in the waiter’s hand so you can get out of there faster.

*Phew, you think to yourself as you walk away from the scene of the crime. I am never, EVER going to see that person again.*

This is what we like to call the “Love It or Leave It” mentality, and it’s an important one to adopt when pursuing a financially comfortable, happy, and productive lifestyle. Think about all the events and situations you find yourself in where you’re quick to make a decision about what you love or immensely dislike. From awful first dates to disgusting restaurant meals, you’re not one to make yourself go through something that’s immensely dislikeable.

If that’s the case, then why are you putting up with it with your finances?

The bottom line is that if you don't like your finances, or how your life is being affected by your paycheck, then you need to change it. No excuses. No delays. You have to do something about it.

There's a fantastic quote by Albert Einstein that really applies to this situation: "Insanity is doing the same thing over and over again and expecting different results." No truer words have ever been spoken, especially when it comes to money and accumulating wealth.

If you're always encountering money problems, you could decide to get angry about it, like you normally do. You could blame the world for your troubles, or blame your boss for not paying you enough to make ends meet.

Or you could decide to do something different. You could decide to change your typical response (anger, fear, frustration) into something productive and positive. You can decide that you're not going to live paycheck to paycheck anymore, and then do something about it. It could be as small as tucking aside five dollars a day into an emergency fund. It could be as big as setting up a meeting with a financial planner to start talking about retirement.

Either way, your financial future isn't going to change unless you decide to do something about it. You need to decide if you love where you are right now – in which case, keep on doing the things you're doing – or you can decide to leave your mindsets and behaviors behind in favor of something new.

Given the fact that you've picked up this book, we know which decision you're going to make – and you're already headed in the right direction.

## You Create and Allow Everything That Happens to You

In order to become a powerful and responsible person, you need to understand the connection between your actions, and what you create in your life. For example, if you let the registration on your car lapse and you get pulled over by the police, it's safe to assume you're going to get a ticket for not having up to date registration. That means you'll get slapped with a big ticket, and possibly have your car impounded. When you end up getting the final bill in the mail, you'll have to shell out a chunk of change to pay the penalties off. This final result is something that you created.

Let's take a look at another example to help you understand the power of actions. You have a basic 401(k) at work with minimal employer contributions, but there's no way it's going to be enough for you to retire. You know you need to contribute more to your retirement fund, but there are so many other expenses



that you have to cover. What's more, you can never seem to find the time to make an appointment with a financial planner. Fast-forward two decades later and you find that you only have enough in your retirement fund to live for a paltry five years. You created that situation as well!

These are just a few examples of how active decisions can create your current reality – but what about the decisions you don't make?

- You didn't contribute to an emergency fund, and now you have to dip into your retirement savings to pay for your car damage.
- You didn't speak up when your boss asked if you were happy with your salary, and now you're still earning the same amount you did ten years ago.
- You didn't attend any networking events your work was holding, and you get passed up for an incredible job in another branch of your company.
- You didn't take the time to open up a mutual fund at your bank, and now you're staring down a paltry retirement fund.
- You didn't finish your college degree, and now you can't apply for better paying jobs that you're otherwise qualified for.



When it comes to your current financial position, you're not the victim; rather, you're the perpetrator. You're the one holding yourself down. No one else is focused on holding you back (in fact, everyone else is busy worried about their own finances!) Even if you didn't make active decisions to drag your finances down, having a passive attitude can be just as detrimental to your future. You're not speaking up. You're not making demands. You're not trying something new, or making a commitment to lead a better life.

Remember, as soon as you let go of your victim mentality and start accepting how your actions have led to your current circumstances, you can start taking full responsibility for your potential.



## Recognize Your True Purpose

Once you've acknowledged how you contributed to your own failings, you can start shedding away the negative attitude that might come hand-in-hand with realizing just how much you've sabotaged your own success. As we've mentioned, taking responsibility certainly isn't the most enjoyable experience in the world (if it was, more people would do it!). But it's a necessary step to take if you want to push forward and understand your purpose on this earth, right here, right now.

Everyone is born with a purpose in life. For some people, that purpose is evident to them from the moment they're born. Whether it's a child prodigy who can play Mozart at five or a student who just *knows* she wants to be a doctor at an early age, these are the individuals who never need to question why they were put here; they just *know*. For others, it takes a little more digging to find out what their purpose is in life.

At first glance, you might be asking yourself, "What in the world does this have to do with me getting into the millionaire mindset?" The answer is surprisingly simple: if you discover and embrace your true passion in life, you'll never have to struggle for money. People who live paycheck to paycheck are those who go through life, spending their money on material possessions in a frantic effort to make themselves feel good. For a short while, they may be riding the high that comes with a shopping spree or buying a new car. But you know what? It never lasts – because they're right back to a dead-end job in a passionless company on Monday morning.

When you know what your true purpose is in life, you won't see money as something that can purchase happiness. As the old saying goes, money can't buy you happiness – only doing something that's truly fulfilling to you can. If you can incorporate it into your professional life, that's fantastic. But the point here is to learn what makes your heart beat faster and passes the time so quickly, you barely know what day it is.



What's even better is to learn how to connect your passion and purpose with your financial well-being.



This is where the millionaire mindset really starts to take hold, because money becomes more than something you need – it becomes a bridge toward your true purpose in life. There's a difference between using money to get something you think you need (like designer sunglasses so you can temporarily feel good about yourself) and using it to connect you to your true passion in life. For example, if you've always wanted to be a travel writer, having healthy finances can help you take more trips, enroll in a travel writing course, and even give you enough time off so you can write your first travel book. If your true passion involves helping others, your money can help you

fund charity work within your community, hold drives at churches and schools, or even funds a scholarship for a low-income child.

As you can see, money is not the be-all, end-all of the world. Rather, it's a bridge that can help you reach and achieve your true passion and purpose in life, whatever that might be.

To help understand what your passion is, it's important to get back in touch with yourself and discover the drive behind each and every one of your actions. Without your purpose and drive to guide you, you may just float along through life, unaware or unsure of how to make a difference in the world around you. This kind of apathetic attitude won't be limited to just your personal life; it'll affect your finances as well.



Think about it this way. Who is more likely to pursue their financial goals: someone who has a life-crowning goal to work toward, or someone who just doesn't know what he or she wants out of life? An unmotivated or hesitant person is just as likely to be unmotivated and hesitant in his or her financial life, too.

To help you get a better idea of what your true purpose in life is, you should utilize the following exercise. While it won't lay out an exact roadmap for what you want, it can get you started on the road toward financial *and* personal success – and that's a very worthy destination, indeed.

## Exercise 1.1

Grab a sheet of paper and number it one through four. Leave some space, because you'll be doing a bit of writing with this exercise. Now take a look at the following questions, and write down your answers accordingly:

1. List two of your best qualities. They don't have to be unique or immediately noticeable by others; they just have to be the qualities that immediately come to mind when you first think of yourself. A few qualities that you might want to consider include *creative, smart, intuitive, a good listener, a great painter, a talented athlete*, etc. Write those two qualities down on your paper.
2. Now that you've marked down your two best qualities, it's time to write out ways that you love expressing these characteristics when interacting with other people. For example, if you wrote down *funny* as one of your personal characteristics, you could write down "*to make others happy.*" If you think your best quality is *giving advice*, you could write down "*to support others.*" Think back to a time when you last used your best quality, and acknowledge what made you enjoy expressing it the most. Whether it was due to internal or external pleasure (for example, *feeling good about myself* vs. *making people laugh*), it's worth making note of.
3. Assume that everything in your life is going perfectly right now. There's nothing on your mind; no worries, no anxieties, nothing worrisome on the horizon. Get as specific as possible to imagine what your perfect world looks like. Who is with you in this world? What does it look like? Are you on a tropical island with loved ones, or are you in front of a Christmas tree with your closest family members? Actively visualize your perfect world, and try to feel it in your bones. Write down everything you're experiencing and seeing. Be as specific as possible with your description. Write as much or as little as you want, as long as you capture the essence of that perfect world.
4. Combine the three answers to the above questions into a single statement, starting with the words, "My purpose is..." This may take a little bit of editing, but you'll make it work. For example, your statement might look a little something like this: "My purpose is to use my intuition and creativity to support and make others happy so that everyone feels relaxed and filled with joy." Don't over think this statement; just keep writing it out and editing it until you come up with the personal statement that makes you happy.

Now that you have your personal statement in hand, don't just let it sit there on your paper; you need to make sure you see this every single day of your life. Tear off the paper with your statement, or write it out on a sturdy index card. Post your personal statement on your bathroom mirror so you can see it as soon as you wake up in the morning, or put it next to your computer at work. If you consider yourself to be a more artistic person, create a painting that you feel expresses the sentiments of your personal statement.

No matter what you end up creating, make sure it's in a place where you'll see it every day, no exceptions. In fact, keep it by your side as you read through this book; it'll help you connect your millionaire mindset with your true purpose in life.

If you need a little assistance incorporating your personal statement into your life, you may want to consider doing a little meditation every day, whether it's before you go to bed at night, or when you first wake up in the morning. Get back in touch with the perfect world you created in your mind. Evoke those feelings during your meditation session. When this feeling is alive and pulsating through your body, you'll be in a more powerful and motivated position to make some real changes to your financial future.

Remember, the goal of this exercise isn't to create some awe-inspiring statement that will give Shakespeare a run for his money; it's to make yourself feel inspired, electric, and alive every time you look at it.



## Decide What You Want Out of Life

Once you've decided what your purpose is in life – and how money can play a critical role in helping you fulfill that purpose – you'll need to take action to decide how you can achieve this destiny. It's simply not enough to tell yourself that you're meant to do X, Y, and Z on this planet, and then just sit back and wait for the perfect opportunity to come knocking. In this journey we call life, you need to plot out how to get from Point A to Point B. That means defining where you are now, and putting to words what a successful life looks like to you.

At first glance, it doesn't sound terribly difficult to pinpoint what a successful life looks like. Ultimately, most people want to be financially comfortable, able to own a house (or maybe two!), and do the things they love without having to worry about paying the bills.

But if you want to take responsibility for your life, it's not enough to paint a broad picture; instead, you need to zoom onto the details, like you would with a video camera. If you don't take this step, you might find it difficult to achieve what you want out of life.

You see, many people aren't able to achieve their life goals because they simply don't take the time to realize what they want. Sure, they have a basic understanding of what a good life looks like – but they don't dive into the nuances of what a happy and fulfilling life looks like for them. These people aren't able to define their desires in a real and compelling way, which makes it that much more difficult for them to live a meaningful, purpose-driven life.



So why does this happen? And why is it so difficult for people to incorporate money into their goal-planning?

For many people, the seed of dissatisfaction and inaction is planted well into childhood. We were all born to live our best lives possible; but over time, parents, teachers, coaches, even our friends taught us to either strive for our dreams or settle for something much more achievable. It's not as if all the people you grew up with were purposefully trying to crush your dreams; rather, it's more likely that they didn't want you to get hurt by trying to achieve your purpose in life and potentially failing. In this way, those around you were passing on the same message that they themselves learned. Because your parents, coaches, teachers, etc. weren't able to or couldn't achieve their purpose in life, they could only pass on the same message of caution and defeat.



With regards to money, it becomes even more clear-cut how your dreams and aspirations could be crushed. When you were a child, it's likely that you saw the world in equal eyes, where everyone had the potential to become rich. Bills weren't something you worried about; money had no qualities to it – it was just simply money. But as you heard others around you talking about money, you probably absorbed more than a few negative messages about how money was the root of all evil, or that the rich are innately greedy people.

This message is even reinforced to us as adults. For example, during the Great Recession, a grassroots campaign against the wealthiest populations in the world (the so-called 1%) vilified the wealthy. While the intent was to express anger at some bankers, lumping the wealthy together in such a casual manner simply demonstrates a popular belief we have about money: wanting it is bad, getting it is worse, and holding onto wealth means that you're a bad person.

It's no wonder so many people have strange attitudes about money – they were conditioned that way since birth!

But you weren't put on this earth to live someone else's dream – you were meant to pursue your own. No matter what your parents told you...no matter what your coaches or teachers told you...you are the only person responsible for making that dream come alive. If you've lost touch with the desires of your soul and heart, you need to get back in touch with it. Don't think about what other people want you to do, or how much money you should be making, or how you should be living to get others' approval. Approval can only ever generate short-term satisfaction – and the more you pursue it, the less of a purpose-driven life you'll be living.

For example, maybe you decided to go to a certain undergraduate school because your father went there, rather than the art school you had your hopes set on. Maybe you took that admin job right out of college, rather than backpacking around Europe like you had always dreamed of. Perhaps you decided to get married young because you thought that's what people do.

Examine your life. Think of how other people have influenced the choices you've made. The more you look at the role others have played in your life, the more you'll realize just how off-track you are in achieving your real destiny. Other people's choices can knock you off your progress from Point A to Point B



– but with a little self-analysis, you can help identify the steps that will get you back on track again.

But when it comes down to it, how can you really reclaim the life you're meant to live? How can you get what you want, all while shaking off the desire for approval that you've been pursuing for most of your life? How can you live without fear or shame? How do you reignite the passion you felt as a small child?

The answer is surprisingly simple: you keep yourself front and center at all times. Now, this doesn't mean being selfish and *always* putting your needs above others. This simply means that you should honor your intentions and preferences whenever possible, no matter how small the situation or choice might be. If you've always been interested in acting, and there's a community school nearby with acting classes, don't question if you should go; *go*. If you've always wanted to write a book, but your parents told you it wasn't a career that could make you any money, pick up that pen and *write*, even if it's in a journal to get used to the habit.

Small steps can lead to big decisions...you just need to take that first step to get started.

Ultimately, achieving the life that you want means not settling for the life that you're currently living. If you want to take responsibility for your life, your job, your relationships, and your career, there has to come a point when you look at yourself in the mirror and say, "I want more than this." On that note, try eliminating the following phrases from your mouth, as they can make it all too easy for you to instinctively settle for less than what you want:

This is your life – and every choice you're presented with *should* matter to you, whether it's what restaurant to eat at tonight, or what job you're going to apply for. Whenever you're presented with a choice, don't shrug your shoulders and leave the decision to someone else. Instead, voice your opinion, no matter how small or insignificant the choice might seem at first. It might seem like a strange habit to take up – especially if you're not used to speaking out – but engaging in constant practice can make it much more comfortable for you.

- "I don't care."
- "Whatever works?"
- "It doesn't matter to me."
- "I don't know."



In this respect, it's clear to see that not being upfront with what you want isn't a sign that you don't have a purpose in life. It's just a result of putting others before yourself – and that's a habit that can be broken with a bit of practice and persistence.

“But wait,” you suddenly think to yourself. “I would love nothing better than taking up painting or taking a month off and backpacking through Europe, or volunteering in South America with Habitat for Humanity...but I have to make a living. I can't just live for free.”

This is a very good point; in fact, the fears and anxieties over making a living is what stop most people from pursuing a purpose-driven life. Think about it: if you have bills to pay and mouths to feed, you might be too concerned with making that money to meet these needs, rather than searching inside your soul to find your true purpose in life.

But if this was always true for everyone, there would be no Oprah Winfrey, or Tiger Woods, or artisans or actors or writers who make their living doing what they love every single day of their lives. There's no physiological or fundamental difference between these people and you – they just have the drive and dedication to turn their passions into a lucrative, fulfilling career.

Try making a list of the 20 things you love doing. Don't censor yourself; the point here is to write down the things that immediately come to mind when you think about your favorite hobbies, interests, and activities. Once you have this list in hand, take a look at what you've written down and see if you can connect them with careers. For example, if you wrote down that you love making jewelry, you could become a jewelry maker and sell your wares on sites like Etsy or at local fairs. If you enjoy taking photographs, you could make your living as a sports or wedding photographer.

The point of this exercise is to see that there is a multitude of options for transforming your passions and interests into exciting careers. You just need to get in touch with what's in your heart to open up this world of possibilities.

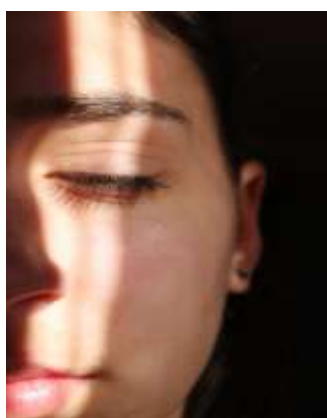
Don't worry about doing anything intensive with your list; for now, keep it to the side, as you'll want to return to it over the course of this book. Right now, we're going to focus on how you can clarify your vision of your ideal life, which should include these following areas:

- Career
- Money
- Relationships

- Recreation
- Health
- Personal goals
- Charity and community involvement

At this point in the journey, you're just getting started, so don't pressure yourself to create a detailed, step-by-step account of your ideal life. Right now, we're just focused on defining the final destination, so you'll have a crystal-clear idea of when you've achieved the life you've always wanted. When you have this destination mapped out, you'll find that it's much easier to detail the steps you need to take to get there.

Think of this step as setting up a GPS for success. You have to enter in the coordinates, or the final address, before you're provided the step-by-step directions for getting there. You don't need to know how long it's going to take or what roads you need to follow: you just need a firm idea of where you're starting, and where you'd like to go. The rest is taken care of for you; all you have to do is follow the GPS's instructions.



Life operates on a similar level; once you've created an idea of what your ideal life looks like, you'll find it's practically effortless to take the steps to where you need to end up. Each step will become apparent as you move forward; your inner GPS will read loud and clear, until you finally end up right where you belong: living your ideal, purpose-driven life. All it takes is being clear about what that final life is like, so you can enter it into your inner GPS.

Let's take a moment to address a critical issue. When you start envisioning your ideal life – including your dream career and your finances – don't limit yourself in any way. It might feel almost *shameful* to let your visions “run wild,” but don't let your inner voice censor your imagination. When you let your mind go free, you're much more likely to tap into that inner part of yourself where your hopes and dreams are dormant. Don't worry about how unlikely a dream might be, or how unrealistic. As they say, big dreams find a way of attracting big people – and if your mind can dream it, you've already demonstrated that you're more than up to the task.



Big dreamers have a way of seeing the world differently. They see the world as a place that's full of potential, where everyone is filled with unlimited abilities, wonders, and unique perspectives. Big dreamers think that anything is possible, including what they can achieve with their own lives. What's more, they don't let anyone talk them out of their visions. No matter what non-believers might say, they can't be dragged down; instead, they're focused on seeing the potential in everywhere, not on what limits or obstacles they might encounter.

If you want to harness the energy and excitement of the big dreamer, it's important to remember that there will always be people who will tell you something can't be done. Some may do it because they want to spare you any perceived pain or frustration that comes with pursuing dreams; some may try to tear you down because they're jealous or angry. There are those who may even laugh at your dreams. Don't take these people seriously; they're struggling with their own issues and hardships, and they're merely projecting onto you as a way to make themselves feel better. They're not big dreamers; instead, they settle for what's easy in life, rather than struggle for something bigger and more meaningful.

If someone tries to knock you down on your path toward your most meaningful life, don't let him or her have the satisfaction of lashing out at you. As hard as it might be to ignore it, realize that this isn't really about *you* and *your dream*; rather, it's about that person's inability or failure to see the potential and possibility in every second of the day.

## Exercise 1.2

To help you get a better idea of what your life vision might be, take the following exercise to help you clarify the details of your ideal life. After all, you might have some difficulties with identifying the life you've always wanted, particularly if you're used to living other people's dreams or settling for less than what you deserve. You could do this as a mental exercise, but we recommend writing down your answers. That way, you can keep your results by you at all times, which can give you that jolt of inspiration when you need it the most.

Before you even touch your pen to paper, begin by putting on the kind of music that makes you feel the most tranquil and relaxed. If possible, try to find music without lyrics, as you won't want to be distracted by another person's words. Put on classical music, light jazz, or even pull up a YouTube video with nature sounds, like rain or waves on a beach. The point here is to find ambient noise that will help relax your mind, body, and soul.

Find a comfortable area where you won't be disturbed (helpful hint: tell your family or roommates that you need a few minutes to yourself without interruptions). Turn off your smart phone, close your laptop (unless you're using it to write), and just mentally disconnect from the world. Close your eyes and clear your mind of all images of your day. Breathe deeply and relax.

As you begin to relax and feel at ease, ask your mind to come up with images of what your ideal life looks like. At first, you might experience a flash of random images that don't make much sense. Don't panic; just let these images go through your mind. Ideally, your mind will start to come up with images that start to resonate with your heart.

To help guide you along in your exercise, follow these instructions:

1. Focus on the finances of your ideal life. As the images flash through your mind, think about the kind of income you'll need to make to support this life. How much money are you making each year? Do you have investments? What is your net worth?

Think about how your home looks. Does it have a yard with neat landscaping? What town is your dream home in? Do you have a pool? Do you have a play area for your children? Go into the interior of your house and mark down all the details you see. Is your dream home bright and colorful? Are there paintings on the walls? Is it comfortable and cheerful, or expensive and intricate?

Now head back outside and take a look at what's in the garage. What kind of car are you driving? How many cars do you have?

Throughout this exercise, don't drag your thinking down by telling yourself that what you're imagining is unrealistic. Remember, this is a visualization exercise – and nothing should hold you back from picturing your most ideal life.

2. Visualize your career. Think about where you're working, who you're working with, and what you're doing while you're on the job. Do you work with clients and customers? What do you take home at the end of each week? Do you own your business, or do you work for someone else?
3. Focus on how you spend your free time in your ideal life. Do you spend time with family and friends? If so, what are you doing? Do you work on hobbies in your free time? What are those hobbies? If you're traveling, where are you going, what are you doing, and with whom are you traveling?
4. Imagine how your body looks, and how healthy you are in your ideal life. Are you trimmed and toned, or are you happy and healthy? Are you relaxed and comfortable, or are you highly active? What kind of food are you eating? What do you do for exercise?
5. Think about your relationships with your family members and friends. How often do you see one another? Do you live close to your family, or do you live far away? Do you get together often, or do you only see each other on the holidays? Are you extremely close to your family members, or are you closer with your friends? What is the quality of your relationship like with your family members and friends? What kinds of activities do you do with the people in your life?
6. Visualize how you pursue your personal goals in your ideal life. Are you actively involved with your goals? Do you envision yourself going back to school, joining a gym, or being part of a book club? Are you devoted to your spiritual interests? Are you seeing a therapist to help you deal with past hurts? Are you pursuing a new language or learning how to play an instrument? Are you traveling to new places?
7. Finally, imagine the community you're living in, and how you interact with that community. Are you actively involved within the local government? Do you have friendly relationships with your neighbors? Do you volunteer at the local school? Do you hold charity drives for your church? How often do you participate in community activities? What charities are you donating to? Are

you involved in any fundraisers for charities, like walks, marathons, or other challenges?

As you go through this visualization exercise, really narrow in on what you're seeing and feeling before you write down your answers. The goal is to visualize each area until you're practically brimming with energy and emotion. Once you feel that you've captured the essence of your ideal life, write down your answers. Be as specific as possible so that whenever you read your answers at a later stage, you can conjure up those feelings and sensations again.

Once you have all your answers in place, put the piece of paper or document in an area that you'll have access to every day. Make a commitment to read it whenever possible, preferably in the mornings before you get caught up in a hectic daily schedule. This way, your ideal life will stay in your conscious mind, so you can make decisions and take actions that will help lead you toward this desired future.

If you really want to make an impact with the visions you've just created, consider sharing them with someone who is close to you. Make sure that this person is trustworthy, supportive, and loving, as you don't want to entrust your ideal reality with someone who is going to undermine your every step. Ask yourself the following questions to ensure that you're choosing the right person with which to share your dreams:

- Is this person a positive and powerful influence within my life?
- Does this person only want the best for me?
- Does this person help lift me up when I'm feeling down?
- Does this person leave me feeling happy after encounters with him/her?

If you answered yes to all of these questions (and it's important that the person meets ALL of the criteria), you should share your vision with this person. You may even find that your friend or family member will introduce you to people, tools, and events that can help connect you with that ideal life. That's why it's so important to share your vision with at least one person; you'll never know how life will help you progress toward your desired reality.

## Chapter Two: Reboot and Reshape Your Brain for Wealth

We're only two chapters deep into this book, but you've probably already picked up on something significant: you've been programmed since childhood to think a certain way about money, wealth, and the people who pursue both. Social influences, environmental factors, and even your brain's neural pathways can all contribute to shaping how you think about money, whether in a positive or negative way.

To highlight this lesson, let's take a look at these two adults and their different attitudes about money. Try examining their childhood influences to see how they shaped how they think about money and wealth.



*Daniel and Tom have been best friends since childhood. They grew up on the same street, had the same social circle, and even spent some holidays together, as their parents were friendly with one another. Daniel's father is a contractor, while his mother is a legal assistant at a nearby law firm. Tom's father is a lawyer and his mother is a writer.*

*Growing up in his family, Tom was taught that money is something that should be at the forefront of every interaction. While his parents made a significant amount of money, they quickly spent it on cars, vacations, and other luxurious goods. Tom's family had a classic case of "keeping up with the Joneses," which meant that whatever money came into the home was spent on material possessions in an effort to appear affluent.*

*Daniel's parents, on the other hand, regarded their money as something that should be valued, saved, and spent well. Rather than getting caught up in material possessions, Daniel's family lived a frugal but comfortable life. Daniel's parents even decided to live off of one income, while putting the other income away in retirement savings, mutual funds, and emergency savings. While Daniel wasn't able to wear the trendiest styles or go on vacation every season, he was able to live happily, as his parents never seemed to stress about money.*



*Because Tom's parents were always worried about money, they treated it with a toxic attitude. They constantly complained about their credit card bills, and often told Tom that money was the root of all evil. When Tom tried to ask them how much money they made and how much they saved, Tom's parents actively discouraged him from talking about it. They told Tom that asking about money was indicative of poor manners, and he shouldn't talk about something so vulgar with his family members or friends. They gave Tom an allowance every week, regardless of whether he did chores or not. They actively discouraged him from opening a credit card when he could, as they didn't want him to rack up the kind of debt they were facing.*

*Daniel's parents, on the other hand, was more than happy to talk to their son about money. They opened up a savings account for Daniel at a young age, and carefully explained to him how a bank account worked. They gave Daniel a weekly allowance in exchange for completing all of his chores, and encouraged him to save half of his weekly allowance toward something he really wanted, like a bike or a video game. They taught Daniel that if he wanted to buy something, he had to work really hard to save up the money in order to get it. They also encouraged Daniel to donate some of his allowance to various community charities, which taught him that money can do a lot of good when properly spent.*



*Because of the way Tom was brought up, he found that he had an innate distrust of money and credit. When Tom first graduated college, he didn't have enough credit to get an apartment and a car on his own; as a result, he had to pay much higher interest fees by the time he got a cosigner. When it came to paying back his credit card and other bills, Tom didn't follow payment dates. He saw his parents pay things late so many times that it didn't faze him to do the same. He found his spending following the same pattern as his parents, as he wanted to keep up the luxurious lifestyle he grew up with, despite the fact that he wasn't making as much as his parents. As a result, Tom ends up living far beyond his means, which causes him to fall into greater and greater debt.*

*Daniel, on the other hand, has a much healthier attitude about money and growing wealth. His parents helped him open up a credit card when he was 17 and taught him to pay off the balance every month; by the time he graduated college and moved out of his home, he had an excellent credit score and was apply to get an apartment and a car without needing a cosigner. What's more, Daniel always paid his bills on time, as he knew how a late payment could damage his credit score. He*



*carefully tucked aside thirty percent of his paycheck into his savings account, used half of his paycheck to pay for his necessities, and only used twenty percent of his paycheck to pay for entertainment and travel. As a result, Daniel is well on his way to building a healthy retirement fund, all without stretching beyond his means.*

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Tom and Daniel may have grown up on the same street in the same neighborhood, but they both grew up with very different attitudes about money. Parental attitudes about money played a significant role in how Tom and Daniel thought about money; as a result, these influences programmed their brains to view wealth in very different ways. As a result, it's easy to assume that Daniel, despite coming from a lower-income family, is going to have a much more successful future than Tom.

As this story demonstrates, you don't need to have a lot of money to have a smart attitude about your finances; in fact, some of the most financially comfortable people are those who make average salaries, but have exceptional attitudes toward saving and spending money. Having a large house and a significant salary doesn't necessarily guarantee that you have a millionaire mindset or that you'll end up wealthy. One only needs to think back to the Great Recession to see how individuals and families living above their means were financially devastated when the economy took a sudden downturn. People who bought homes that they couldn't afford were unable to pay for their real estate, which is likely due in part to a lax attitude about money.



Fortunately, you don't have to accept your current attitudes about money as something you'll have to deal with for the rest of your life. No matter how ingrained your beliefs might be, you can reprogram or "retrain" your brain to think of wealth in a new light; that is, to adopt the millionaire mindset.

In order to embrace the millionaire mindset, you'll need to retrain your brain to adopt new habits and skills regarding wealth and money management. These habits and skills can help you break out of your previously unsuccessful self and transform into a more successful person, both on a financial and personal level. In this chapter, you'll learn the exciting concepts behind neuroscience breakthroughs, all of which can contribute to you becoming rich. Next, you'll learn the techniques necessary for reshaping your brain for wealth, including exercises that can give you a jump-start on your quest for wealth. By combining these techniques with exciting research on neuroplasticity and wealth, you'll quickly realize that achieving a wealthy lifestyle is as simple as changing the way you think about money.

## Brain Reboot

When your computer's hard drive starts to get sluggish, you don't just accept it as a matter of fact or just throw the computer away; instead, you delete unnecessary files, hit the reboot button, and find yourself with a faster, more efficient computer in mere minutes.

Your brain operates in a similar manner. If you're dealing with toxic habits and attitudes that are holding you back from a wealthy lifestyle, you don't just accept it as inevitable; you "delete" the habits that are slowing you down and "reboot" your brain for financial success. But before we dive into the concept of "rebooting" your brain, let's look at the research behind neuroplasticity, and how that can help us understand why our brains can be reprogrammed for wealth.



As an academic discipline, neuroscience has gone through some startling changes over the past decade, thanks to the emergence of new technologies that help us better understand how our brains work. In previous generations, brains were believed to be a static entity that didn't change much; in other words, you had the same brain, thoughts, and mental talents your entire life. At first glance, it's easy to see why this was so widely accepted in academia and throughout society as a whole. How else can we explain child prodigies, who seem to be

born with brains that are miles beyond the average person? What other reason can be given for the person who, no matter what she does, improve her writing skills, or the man who has never been good at math his entire life, no matter how hard he's studied? Popular experience seems to teach us that our brains are mapped out for us from birth: we'll be good at some things, average in others, and bad in a couple of disciplines. Nothing can change that; it's just an innate part of our unique mental experiences.

However, in recent years, researchers have pointed out that this is not only untrue; it belies the spongy qualities and adaptable natures our brains possess. In fact, the brain is more gold than diamond; that is, with a little plying and pressure, it can be molded and shaped into new shapes, rather than staying rigid even under the most intensive pressure. This research has led to the development of *neuroplasticity*, which is a new and exciting field that studies how the brain can be changed and molded throughout a person's life. The term "plastic" gives hint to just how flexible and adaptable the brain can really be.

A more formal definition of neuroplasticity would outline the brain's ability to change shape (literally; this discipline has shown that the brain's physical structure can be changed), to swap out old neurons with new ones, and to change neural pathways that are responsible for our thoughts and habits. Essentially, scientists believe that our brain can perform the following functions:

- **Reactivate and reuse unused zones.** The brain can be divided up into different "zones," all of which are responsible for processing and controlling different thoughts, emotions, and physical actions. For many people, some zones will be more active than others, which can explain why certain individuals may favor spatial thinking, while others prefer textual information. This inevitably means that some areas of the brain may be "unused," although the more appropriate metaphor here would be akin to getting back on a bicycle when you haven't ridden for a long time. Once you've learned a skill, you'll never forget it – and neuroplasticity focuses on re-energizing skills that you might have tucked away in your gray matter.
- **Rewire how you think.** Our brains are extremely active and hungry for learning, as our neurons are designed to take in as much sensory information as possible and turn it into new skills, abilities and thoughts. For example, the neurons that are responsible for processing the sensation of taste are made, utilized, and replaced over the process of just a few weeks. When we learn a new sensation or skill, our neurons are strengthened and form new connections. The more you experience that sensation or learn about that skill, the more powerful the neural pathways will become, thus ensuring that your learning abilities are totally maximized.

- **Redesign your brain.** As previously mentioned, our brains are divided into various zones and areas that are responsible for different emotions, thoughts and actions. But what happens to an area if it's damaged by a traumatic injury or a physical ailment, like a stroke? Neuroplasticity shows us that brains can be "redesigned," or rewired so that one area of the brain can be repurposed for other uses. For example, if a stroke victim has experienced neural damage in the part of her brain that's responsible for speech, neuroscientists can teach her how to speak again by "re-training" other parts of her brain to compensate.
- **Minimize dysfunctional connections.** For people who have experienced an event that created a dysfunctional neural connection or circuit (for example, those individuals who suffer from phobias, PTSD, or obsessive-compulsive disorders), neuroscientists can help them create new neural pathways that overpower the dysfunctional ones. By doing this, a patient can minimize the control and influence of the dysfunctional neural connection by replacing it with healthier associations and thought processes.

The bottom line is that your brain is like an Olympic athlete. It doesn't have to be born a superior athlete to make it to the Olympics; it only needs the right amount of training and support to mold itself into top shape. This means that when it comes to re-programming your mind for wealth, you don't need to be born with the kind of brain that just innately knows how to handle money – and here's why:



- Your thoughts and actions have an overwhelming impact on your brain's ability to rewire its own circuitry. This means that if you incessantly engage in a particular action, your brain will start to create powerful pathways that reinforce that action. Think of any habit you religiously follow. Perhaps you always work out at the gym before you head to work, or you always check your work email before going to bed. The more you do these habits, the more likely it is that your brain will reshape itself to react in powerful ways whenever you engage in this habit (and feel panicked if you don't).

Let's look at another example to help stress this important point. Let's say you constantly worry about paying your bills, regardless of your bank account balance. You could have just received a massive bonus from your work, and you'll find yourself worrying about what will happen in a year or two when the bonus runs out. The reason why this happens is because

you've created powerful neural connections that immediately fire up with anxiety and worry whenever you think about money. Re-training your brain for wealth means learning how to control and quiet these neural connections so you can form healthier ones.

- The more you tell your brain to do something, the more likely it is that your brain will perform that action as a habit whenever you face the same stimuli. For example, let's say that whenever you encounter a massive and unexpected bill, you indirectly tell your brain to immediately start worrying about how you're going to pay the bill. If you do this often enough, your brain will instinctively worry about paying bills because you've created powerful neural associations with this habit.



If, however, you tell your brain to stop worrying and to focus on finding innovative ways to pay the bill, you're cutting off a powerful habit. This forces your brain to create new neural associations and connections, which can be transformed into habits with time and persistence. As you can see, you don't have to accept the permanence of a negative habit or thought process just because you've had it all your life. All you need to do is create a more positive habit and give it the support it needs to exert influence over your mind.

- Neuroplasticity has revealed that the brain cannot distinguish between conscious memories and the imagination (which explains why daydreams or visualization can often have a powerful influence on our thoughts and moods). That means that you can use your imagination to replace conscious thoughts that may have painful or negative associations. For example, if you lost a good chunk of your life savings when your business failed, you can re-wire your brain to focus on a more successful future without bringing up painful connotations.

On a related note, additional research shows that the brain typically cannot distinguish the difference between a memory and a fantasy. That's previously why visualization techniques are often powerful tools that help people overcome PTSD, phobias, and other psychological disorders. When you fill your brain with images of success, wealth, and prosperity, your mind will eventually think that's really happening. When your brain believes you're already successful, your thought processes and neural connections will shift to create more positive and productive beliefs and habits.

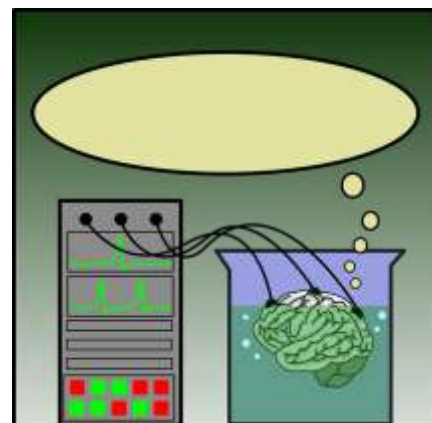


Your brain is waiting for your instructions – and whatever you tell it to do, it's going to do. If you tell it to constantly worry about money or stress about paying your bills, it's going to do just that. If, however, you tell your brain to have more productive and positive thoughts about money, you'll find that your brain will accommodate your requests – and that can have profound implications for how you view wealth.

You have the power to achieve the Millionaire Mindset. With each passing second, you can make a decision to continue engaging in unproductive thoughts and habits, or you can give your brain permission to seek out new and positive neural connections. You can lay the groundwork for the Millionaire Mindset – but only if you give your brain the prosperous thoughts and habits it needs to turn that groundwork into a map toward wealth and prosperity.

At first glance, it might seem strange to think that a simple prosperous thought can start laying the groundwork for wealth and financial success. But don't take our word for it; there are numerous studies that demonstrate the staggering powerful of visualization techniques and wealth accumulation, including the following:

- Research has shown that the brain's orbitofrontal cortex (OFC) plays a critical role in determining the value of the choices you make. This same research has also shown that when you activate this part of the brain through imagination and visualization, your brain associates value with the object or event; thus, this teaches the brain to think up decisions and actions that can help it achieve this valuable object or event.



At Bowling Green State University in Ohio, Dr. Nakia Gordon found that patients could relive past experiences just by envisioning them. In a similar study at Ohio State University, Dr. Will Cunningham found that this area of the brain was activated when study participants thought about something that they valued. The longer this area of the brain was activated, the more the brain invested itself into creating powerful neural associations between value and the imagined object or event.

So what does this mean when it comes to money? Simple: the brain is programmed to assign value to things that we envision, because it can't tell the difference between a real and imagined experience. That means if you envision yourself as a wealthy and fulfilled individual, your brain will automatically regard these visions as reality. Thus, your brain "muscles" will work to create neural pathways and associations that can help you make smarter decisions about money.

- As it turns out, you *can* teach old dog new tricks! *Neurogenesis*, or the birth of neurons, is a new and exciting field within the discipline of neuroplasticity. Many studies have been devoted to exploring how neurons are created and shaped throughout the course of a person's entire life. While previous generations of neuroscientists focused on the development of neurons at birth and vital developmental stages throughout childhood, neuroplasticity has revealed that neurons are constantly being formed throughout puberty, adolescence, and even during adulthood. That means our brains have the capacity to learn new skills and knowledge, especially when it comes to wealth-building habits.



This research is an exciting development for individuals who want to re-program their minds to embrace the Millionaire Mindset. If your brain can make new neurons – and these neurons are plastic and adaptable – that means in the time it takes you to read this paragraph, you could be learning new ideas and techniques for approaching wealth. It's a freeing feeling – it means you're not trapped by previous financial failures, nor are you doomed to cyclical habits that cause you to live paycheck to paycheck. All it takes is time and willpower to change how your brain thinks – and your neurons are ready and waiting to take on the challenge.

- Dr. Donald Hebb came up with a phrase that aptly applies to creating the Millionaire Mindset: "The neurons that fire together, wire together." This essentially means that mental activity can change your neural structure. The more neurons you fire up with new learning, thoughts, and discoveries, the more likely it is that you'll form powerful and influential neural pathways. In fact, this phenomenon is so unique that it came to be known as "Hebb's Law," which states the following:

*When Neuron A is close to Neuron B, and Neuron A is repeatedly stimulated enough in order to excite Neuron B, some metabolic change occurs that makes Neuron A more likely than other neurons to stimulate Neuron B.*

Let's associate this law with wealth-building habits and thoughts. Let's say that you continually dwell on your more negative financial experiences, including any missed bills, failed businesses, lackluster retirement accounts, etc. The more time and energy you devote to these negative thoughts, the more neurons you'll fire up. These excited neurons will influence nearby neurons to join in the fun, which means you'll form strong neural pathways that encourage your brain to immediately bring up negative associations and emotions whenever you think about money.

However, if you think about positive financial experiences you've had – or even imagine events that you haven't yet had – your neurons will start rapidly firing with this kind of mental activity. As other neurons decide to join in the firing, you'll create neural pathways that will associate positive emotions and thoughts with money.

In other words, you'll be well on your way toward earning the Millionaire Mindset.

As these studies demonstrate, you don't have to feel as though you're doomed to a lifetime of bad financial habits and associations. Your neurons are adaptable and flexible enough to change the circuitry of your brain. What's more, new neurons are being created all the time, thus providing you with limitless potential to form new habits and thought processes that can make it easier for you to achieve wealth.

## The Brain Shaper

Now that you've learned about how your brain is programmed to help you make money, let's use an exercise to help you get your brain ready to attract wealth and abundance into your life. The Brain Shaper involves actively filling your brain with positive images and thoughts, thus allowing new neural connections and pathways to form and weaken negative habits that might currently exist within your brain.

This exercise is relatively simple; whenever you engage in a financial transaction, focusing on filling your mind with positive and powerful imagery. The reasoning behind this is simple: if you start connecting your financial habits with positive thoughts, your mind will quickly start forming the kind of neural connections that will make it possible for you to attract abundance into your life.



Look at the following examples to see how you can incorporate this exercise into your daily live:

- When writing out a check for a bill, don't focus on the fact that you're spending money. Instead, tell yourself the following statement: "I am abundant in wealth. With every dollar I spend, more comes back to me." Try repeating this mantra every time you spend money; you'll find that you'll start to see your money in a more positive and calm light.
- Focus your mind on how much money you currently have in your bank account. Don't focus on what you don't have; instead, think of all the abundance that's currently in your life. It doesn't have to be financial, either; in fact, write out the current blessings you have in your life. It could be a great relationship with your spouse, healthy children, great friends, or even just the ability to get up each day and take a deep breath. When you get down to it, you'll be amazed to find out all you could be grateful for.

By engaging in this exercise on a regular basis, you'll discover just how quick and easy it can be to start strengthening those positive neural pathways in your mind.

Now that we've explored some of the research behind how your brain is practically waiting to form new thoughts and habits for the Millionaire Mindset, let's take a look at some techniques you can use to get those neurons fired up.

## How to Reshape Your Brain for Wealth



With every second of every passing day, your brain is processing thoughts, emotions, habits, sensations, and a million other stimuli. If you want to form the kind of habits that can help you build the Millionaire Mindset – not to mention let go of the habits that have been holding you back from success – it's important to consciously create new thoughts that will help fire up your neurons with positive financial associations.

After all, just because you know about the power of positive thinking doesn't mean you're going to start forming those vital neural pathways. It takes concentrated effort, persistence, and a great deal of conscious awareness to make your brain work for you. What's more, you'll need to engage in different techniques and exercises to help your brain create the neural connections that are needed for the Millionaire Mindset.

Luckily, you won't have to exert any extra effort to identify those techniques and practices – because we've outlined them all in this subchapter. That means you'll have more time and energy to focus on more important things: like getting your mind primed for financial success!



**Turn off the Television:** Turns out that when your mother told you your brain would rot if you watched too much television, she was right: research shows that watching just thirty seconds of television causes the production of alpha waves (those waves that indicate that your brain is being passive and receptive, not proactive). The more television you watch, the more alpha waves you produce, which is equivalent to just staring at a blank wall and thinking about nothing.

Even the most educational program can't make up for reading a good book, going outside with your kids, or mulling over a crossword puzzle on a Sunday morning. If you want to start priming your brain for wealth, make an effort to turn off the television and do more activities that require your acute awareness and concentration. These activities produce beta waves, which is a sign that your brain is in a problem-solving, decision-making state. As an additional bonus, the more beta waves you produce, the more dopamine your brain will release – and that will just heighten the enjoyment you feel as you build your Millionaire Mindset.

**Learn More About Money:** In order to fire up your brain to learn better moneymaking habits, it's important to expose your brain to as much financial education as possible. This is because your prefrontal cortex (PFC) is heavily involved in making decisions about money, as it's often regarded as the CEO of your brain. It's in this



location where your brain forms goals, creates plans, and implements alternative solutions on your path to building wealth. Because it's such a lively spot where goals and actions blend together, your PFC is also the background for emotional fights between greed and fear. This inevitably means that the PFC can create chaos within the brain if you have poor money habits. For example, if you're fired up about landing a new promotion with a higher paycheck, a certain part of

your PFC (which goes by the name of the medial PFC) tries to douse a wet blanket on your plans because it's fearful of failure.

Because there's such an immense battle going on in your PFC, learning more about money can help ensure that your medial PFC doesn't stop your plans before you've even started. You see, fear is often an instinctive reaction that your brain has in order to stop you from experiencing the "pain" of failure. The pain vs. pleasure principle, which mandates that humans will seek out pleasure and avoid pain at all costs, can explain this innate experience. If your medial PFC thinks that there's even the slightest chance you could fail, it will try to stop your PFC from assigning value to wealth and creating actions to achieve it.

That's why it's important to seek out as much financial education as possible, as this can replace instinctive fear with logic, which can aid the PFC in its decision-making and logical processes. You don't have to seek out a second career as an accountant to provide yourself with adequate financial education; in fact, reading this book right now is helping your PFC make better financial decisions based on facts and logic, not on fear-based emotions.



**Watch Out For External Stimuli:**

People can often have a significant influence on your choices, especially with regards to your finances. This can be explained due to a phenomenon that occurs within the anterior cingulate cortex (ACC), which is home to a large cluster of neurons known as spindle cells. If others around you

are feeling anxious or nervous about a financial event or stimulus, your spindle cells can be absolutely indispensable when you begin to engage in a neurological response known as "ticking." This is where your emotions are prompted to act in a similar manner to those around you. For example, if you own stock in a certain company and you see that it's rapidly falling within a particular day, your emotional ticker might be telling you to sell quickly before you lose all your money. Emotional ticking can be critical when we find ourselves in fight-or-flight responses, but when it comes to making educated decisions under pressure, ticking can work against us.

That's where spindle cells come into play. These cells act as messengers within the brain, as they crisscross between various cortexes within the brain by latching themselves onto signals. This allows them to enable brain signals to reach more areas, thus ensuring that your neurons are fired up and your thought

processes are hard at work. The bottom line is that spindle cells can help ensure that your ACC is focused, which can help you detect errors and resist the temptation to make decisions from a purely emotional standpoint.

So what does this have to do with money? Simple: if you want to build a Millionaire Mindset, it's important to understand that your brain hasn't exactly wrapped itself around money yet. Sure, your brain understands what money represents – like a bigger house or the ability to pay your bills – but it doesn't know how to interpret money itself. This can explain why stock market crashes occur: when the ACC encounters an unpleasant surprise, it makes it difficult for spindle cells to collect the information it needs to make educated and informed (i.e., not emotional) decisions. When this happens to a large population, their behaviors could influence others to happen in a similar manner, as the ACC is fired up from fear.

If you want to ensure you're making a smart decision with your money – and not one that's a knee-jerk reaction to what others are doing around you – it's important to take a few moments to collect yourself and gauge your emotional ticker. Take the time to really assess why you're feeling fearful. Are others around you panicked and acting in an irrational manner? Did you feel the same level of fear and anxiety before you were exposed to this external stimuli? By taking a moment to assess yourself and how others are influencing you, you can give your spindle cells the time they need to collect important information so you can make a logical and educated decision.

### **Feed Yourself Positive Memories:**

The hippocampus is a part of the brain that's devoted to forming short-term memories and, if deemed valuable, transforms them into long-term memories. With regards to financial decisions, your hippocampus could easily turn negative memories – such as tanked investments or failed entrepreneurial efforts – into long-term memories, especially if you don't feed it enough positive stimuli. With that in mind, it's important to give your hippocampus plenty of positive memories of financial decisions that paid off. Rather than ruminating on an investment that didn't work out, consider reminding yourself of how hard you worked to pay off a credit card, or how much bigger your paycheck is now than when you first started at your company.



To counteract any negative short-term memories within your hippocampus, it's important to supply yourself with plenty of logic to take away the emotional sting associated with poor financial experiences.

For example, here are some logical statements you could tell yourself to achieve this effect:

- “My business didn’t fail because I was bad with money; my business failed because I didn’t do enough product and marketing research.”
- “I’m not going to live paycheck to paycheck for the rest of my life. Anyone can get out of the cycle, and I have the willpower and education to start building up my savings.”
- “I’m going to have a healthy retirement, because I’m going to educate myself on what I need to do to save up, starting right now.”

The more positive statements you tell yourself, the more likely it is that your hippocampus will be flooded with the good energy it needs to turn these mantras into memories and experiences. Flooding out the negative memories can also ensure that all financial decisions you make from here on out are based on logic, not fear.



### **Brush Up on Your Math Skills:**

Believe it or not, there’s a certain section of the brain that’s as devoted to math and numerical skills as your ninth-grade algebra teacher. Your parietal cortex is responsible for processed all numerical data within your brain, then sending it straight to your PFC for additional evaluation

(with a little assistance from spindle cells). While you don’t need to be a mathematical genius to be good with money, eventually you’re going to need to brush up on pivotal skills to help you understand some critical financial information, as the foundation for an excellent financial decision can start right here.

Of all the numerical skills to brush up on, it’s best to get familiar with percentages, as interest rates, fees, and penalties will usually be expressed as a percentage. The more you know about how much interest you’re paying on your mortgage (as opposed to your principal balance) or the better informed you are about how interest rates add up over time, the more likely it is that you’ll be able to make a smart and well-informed financial decision.

As you can see, every part of your brain is primed to help you make better financial decisions. The potential is there – you just need the persistence, patience, and techniques that can make it possible for you to unlock your minds abilities to start making better, more confident decisions with your money.

While your brain plays a critical role in helping you adopt a mindset that's primed to make money, there's no denying that unless your heart is on board, you'll find it difficult to keep your momentum moving forward. Self-belief and confidence is vital to any financial decision, be it paying off your credit card debt or managing your mortgage. It's so important, in fact, that we're devoting the entirety of the next chapter to exploring how believing in yourself can make the difference in achieving the Millionaire Mindset.

## Chapter Three: Believe It to Live It

While self-help literature seems to be a relatively new genre of writing, Napoleon Hill, an American writer from the early 20<sup>th</sup> century, is credited with kicking off the genre with this profound and sweeping statement that's still relevant to this day:

“Whatever the mind can conceive and believe, it can achieve.”

No matter what your goal might be – whether it's to bank a million dollars or even accomplish something that's not related to making money, like losing weight – your self-belief plays a critical role in helping turn that dream into a reality. Self-belief provides the gasoline for the mind, which is like a vehicle. If your mind doesn't fill up on self-belief, it's going to quickly run out of gas before it even makes it halfway to its final destination.



Unfortunately, today's society often stresses that having too much self-belief can actually be a bad thing. Think about it this way: how often have you confused a confident person with being arrogant or egotistical? We're so used to making excuses for what we want that we often react in a negative way to the people who are willing to be their own cheerleaders to achieve their goals. But if you want to adopt the Millionaire Mindset, that's exactly what you'll need to be: your own cheerleader. No one else is going to hold your hand and guide you along until you reach your financial dream. No one else is going to give you a Rocky-style speech until you're so pumped up that you knock down your obstacles in an epic battle.



Only you are going to be your biggest supports as you pursue your financial dreams – and if you don't inherently believe in yourself with every fiber of your being, and then you're already in big trouble.



Self-doubt and low self-confidence is the number one killer of dreams. Those little nagging voices in the back of your head that tell you you're not good enough or you'll never accomplish what you want, or you should give up before you get embarrassed – those voices are self-doubt and low self-esteem trying to take over your mind. When they're louder than the voices of confidence and positivity, it can cause even the most talented person to give up on their dreams, no matter how achievable they might have been.

Sometimes those voices exist outside of our minds in the form of family members, friends, co-workers, or even complete strangers. Perhaps your mom told you not to become an actor because “it's a stupid dream.” Maybe your friends laughed at you when you decided to wear a unique outfit to coffee, causing you to put the rest of your colorful clothes in the back of your closet. Or perhaps even you wanted to aim for the top position in your company, but societal influences told you that you'd be a bad mother and an “aggressive feminist” if you tried landing that coveted position.



As you can see, there are lots of voices of doubt and distrust in the world around us. Some of them are well-meaning (for example, maybe your mother wanted you to be a lawyer or a doctor so you'd have a better chance of making more money). Some of them are intentionally cruel, like the childhood bully or the “friend” who made snide remarks about your outfits.

No matter what shape or form they come in, these voices will always be ready to tear you down, which is precisely why you need to build yourself up.

Don't be your own worst enemy. Don't be a critic. There are enough people in the world that will discourage you from pursuing your dreams, if you let them. You are your best support system, cheerleader, and motivational speaker, all in one. You and your self are in this together – and the last thing you want to happen is to turn against one another.

That's why this chapter will be devoted to the tips and techniques you can use to build up your motivation and self-belief, no matter what current level of confidence you might have now.



The more self-belief and confidence you build up, the more likely it is that you'll have the dedication and drive you need to achieve the Millionaire Mindset. This chapter will aim to amplify Hill's game-changing statement: when you believe in yourself, you can achieve anything.

## You Get What You Expect

At first glance, human beings seem to react to the stimuli in their surrounding environments. As information flows into the brain, a person will act accordingly, adjusting his behaviors and expectations based on the information he has received. However, as more neurological research is conducted, scientists now believe that human beings are already primed with certain expectations about other people, events, and other stimuli; therefore, we respond based upon those past experiences and expectations.

This phenomenon can be so powerful that it even has its own name: the placebo effect. Take, for example, a recent New York Times article that explored this intriguing effect. During several trials to test an ulcer drug, patients who were unknowingly taking a placebo (that is, a sugar pill) often experienced better pain management and ease of symptoms than those patients who were taking the actual drug. Some of the trials even reported that patients in the placebo group had a 100 percent recovery rate.

So why does this phenomenon exist? The answer is complex because, well, human beings are complex. We're made up of different anxieties, hopes, and expectations – and when we fervently believe that something's going to work for us, our expectations can often make that belief turn into reality. Think about it this way: if a doctor provides you with a pill and tells you that it's guaranteed to cure the aches you feel in your back, chances are that your expectations and confidence will do more to ease your pain than the pill.



The human mind has the amazing ability to turn expectations into reality – and that applies to both positive *and* negative beliefs. If you take a pain pill and believe that it's going to help you, you're more likely to experience pain relief. If you take a pill with the unrelenting belief that nothing's going to help you, then it probably won't. You've spent most of your life being conditioned by others. Your parents, family members, teachers, and peers have all contributed their own beliefs, fears, and anxieties to you. Over

time, these beliefs can be reinforced by experiences, which teach us to have certain expectations when we encounter similar scenarios. For explain, when it comes to wealth and financial success, you might find yourself reacting in the following manner:

- You become nervous about investing because past experiences have taught you that investments can quickly be lost.
- You're not confident about paying off your credit card debt because every time you've tried, you've always given up and end up charging even more to your cards.
- You want to save more money, but every time you try, you don't end up having enough money to pay your bills.

Previous experiences and reinforced expectations can help set up habits and attitudes about money that ensure the same issues happen over and over. It's like being caught in the proverbial vicious cycle: if you've encountered financial failure, and you believe you'll always encounter these same failures, then your habits and attitudes will help ensure that this happens.

If you want to break out of this financial cycle, you need to get your expectations and your belief systems on your side. Your mind has the amazing ability to make expectations real, which is why it's so critical to align your beliefs before you engage in any wealth-building techniques. By flushing out your negative expectations with more positive beliefs, you'll find that your brain will be ready and waiting to develop habits, attitudes, and thoughts that will make these new expectations come true.

The bottom line is this: you have to fervently believe that you can become wealthy and successful, as this will help prime your brain to embrace the Millionaire Mindset. You'll only get back what you put into the world – and if you put forward positive expectations and beliefs, you'll discover that the world is more than happy to turn your dreams into the life you've always wanted. It's like the Law of Attraction, but better: instead of the universe providing you with abundance, your neural pathways forge out new thoughts and decisions that can help make your visions come true.

Building up positive expectations comes with this stunning realization: believing in yourself is a choice you make every second of the day. It's the acknowledgement that you ultimately are responsible for your attitudes, your self-esteem, and your future. No matter what happened to you in the past – whether you had parents who didn't support your dreams or you got fired from a

great job – positive expectations come from realizing that the future is filled with limitless potential. There's ultimately no pay-off for remaining in the past, while blaming all the circumstances and misfortunes that led you to where you are today. No one is going to show up and magically provide you with the answers that will change what you experienced in the past. Only your future can change – and only if you're willing to make the choices that can cause you to shake off damaging and detrimental attitudes.

It also helps to realize that those who are successful in life – whether they're financially comfortable or have achieved multiple professional accolades – weren't born gifted or different from you. Sure, there may be the occasional individual who was born a child prodigy; but if every wealthy person could attribute his or her successes to exceptional childhood performances, there would be no such thing as the "rags-to-riches" story, or the college dropout who became rich, or a troubled student who became a best-selling author.

No, these are the kind of people who were born to average parents, raised in average households, and had relatively ordinary lives – but deep inside of their minds, they fervently believed that they had the persistence, willpower, and strength to pursue wealth.

Sometimes, building wealth just comes down to just working harder than the guy next to you.

If you approach life with the kind of beliefs that anything is possible for you – and act accordingly – you'll find that life opens up a wealth of opportunity for you. When you believe that your dreams are possible, you'll start making more positive choices and decisions that can turn those dreams into reality. If, however, you believe that your dreams are impossible, you'll never look for opportunities or make decisions that could bring you closer to what you want.



To help emphasize the power of simply believing in yourself, let's take a look at two people, both of whom wanted to become best-selling authors. They both have the same level of natural talent; however, as you'll see, only one person has the confidence and expectations that will lead her down the path to personal, professional, and financial success.

Jennifer and Heather both have dreams of becoming best-selling authors. As childhood friends, they both were encouraged by their elementary school teachers to keep writing. However, Jennifer's parents often told her not to get serious about writing, as it wouldn't lead to a financially stable career. Whenever Jennifer tried to insist that bestselling authors were some of the wealthiest people around, her parents told her that she had a better chance of being struck by lightning than writing a best-selling book. Jennifer doesn't listen to what her parents say; instead, she keeps on writing, as she truly believes that she can make it as a writer.

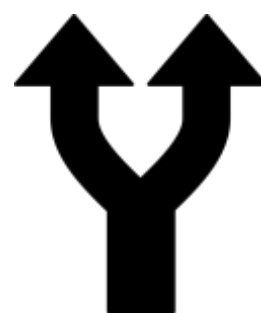


Heather, on the other hand, is encouraged by her parents to keep on writing. They buy her a desk and set up a writing station for her in her room. They often ask to read her stories, and provide her with encouraging feedback whenever possible. Heather's writing flourishes with so much positive attention from her parents, as she often has doubts about her writing abilities.



When Jennifer and Heather get into high school, they both find that their teachers and guidance counselors are quick to discourage them from pursuing their writing career. Heather begins to experience self-doubt and a confidence crisis; she finds that without unwavering support from the people around her, she starts to worry about her future as a writer. Jennifer, on the other hand, has already learned not to listen to the naysayers in her life. When her guidance counselor tries to convince her to apply to a local state school rather than an arts school with a strong creative writing program, Jennifer simply smiles and applies to her dream school anyway.

Their paths continue to diverge long after they graduate college. Since Heather ended up going to a state university and majored in computer science, she winds up getting a job as an IT specialist and works in a middle management position at a start-up. Jennifer, on the other hand, never gave up on her dreams of becoming a writer. She used every opportunity to network with fellow writers, and stuck to a regular writing schedule that took precedence over anything else in her life. Eventually, Jennifer's writing gets accepted by a small publisher, which starts her down the path toward becoming a best-selling author. Her dream finally comes true when she receives a phone call from a major publisher who is interested in hiring her to write a book.



Be honest with yourself: when you first started reading the story, you thought that Heather would be the one who would achieve her dreams of becoming a writer. After all, she was provided plenty of emotional support from her parents from an early age. However, Jennifer had the mental and emotional confidence necessary to believe in her inevitable destiny of being a writer. No matter what the naysayers said, she knew that nothing was going to stand in her way. While Heather relied on others to boost her confidence and self-esteem, Jennifer believed in herself – and this belief made it possible for her to make the decisions and implement actions that eventually led to her becoming an author.

That's how powerful beliefs can be. It's not always about growing up with the most supportive parents and having access to all the tools and resources you need to make your dreams come true. It's not about being pumped up with praise every time you engage in an action that's related to your dream. It's about having the undeniable, unshakeable belief that it's your *destiny* to achieve wealth while living a fulfilling personal and professional life.

If you think that life is on your side and *wants* you to succeed, then you'll do the things that bring about this success. If, on the other hand, you believe that your dream isn't realistic and won't ever happen for you, then it won't. It's a self-fulfilling prophecy that can be difficult to escape.

Put the past out of your mind. Erase all of the doubts that plague you whenever you think about your dreams. Focus your energies on what you're good at, and what you find enjoyable. Make time to work on the things you love. Commit to doing one action each day that brings you closer to your destiny. For example, if you've always wanted to own a business, you could decide to grab lunch with a business owner or you could pick up a book that details how to become an entrepreneur. When you actively engage in positive thinking and take concrete steps to achieve your dream, it will happen for you.

It's not about what life hands out to you – it's about what kind of life you make for yourself.



## Give Up These Two Words

If you want to establish positive expectations and beliefs in yourself, it's critical to give up two words. They can be the most damaging, detrimental, and downright negative words you could ever utter.

### **"I can't."**

Surprised at the fact that something so innocuous could be so deadly for your dreams? Don't be: telling yourself "I can't" is a surefire way of letting self-doubt and crumbling self-esteem wrap their roots around your brain. These words are highly disempowering, as they rob you of your abilities, your potential, and your future. "I can't" admits to the world that you don't believe you have what it takes to achieve the Millionaire Mindset – and nothing could be further from the truth.

In an earlier chapter, we mentioned that your brain is like a highly trained Olympic athlete. Now we want you to think of your brain as Stephen Hawking's greatest competition. Your brain is like a supercomputer, able to solve every problem and work out any complex scenario life throws your way. Your brain was designed to achieve any goal you put in front of it – but when you say the words "I can't," you're robbing your brain of its inherent power and problem-solving skills.

To help remove "I can't" from your vocabulary, try out this exercise for yourself. Write down all the things that you think are preventing you from becoming a millionaire on little scraps of paper. For example, you could find yourself writing out the following:

No matter what comes to mind, write it down on a little scrap of paper. Eventually, you'll have a sizable pile of paper filled with all the reasons why you *can't* achieve the Millionaire Mindset. Once you have that pile of paper together, you'll want to put the papers in your kitchen sink, and set it on fire. Watch your reasons for not becoming a millionaire burn away, as if they never existed. In fact, they don't – they're just excuses that you've been feeding yourself in order to keep you trapped in that vicious self-fulfilling prophecy.

- "I can't become a millionaire because I don't get paid enough at my job."
- "I can't become a millionaire because I didn't grow up with parents who taught me about how to use my money."
- "I can't become a millionaire because the banks are working against the average person like me."
- "I can't become a millionaire because I can't even seem to pay off my bills."

Don't waste your life believing that you're not capable of achieving your dreams. There's so much potential in every second that passes by – and when you spend those seconds with the belief that you can't do something, you're wasting all of that precious potential. No matter what you think you can and can't do, the important thing to remember is that your attitude is making it into a reality. Why waste your time thinking of reasons why you *can't* do something, when a simple attitude adjustment can start bringing so much positivity and abundance into your life.

You don't need a college degree to achieve your dreams. You don't need to have a particular background from a certain area of the country. You don't even need to have other people who believe in you. What you believe is no one's business. In fact, it's freeing to realize that no one cares as much about your dreams as you do. Everyone is too busy focusing on their own dreams, achievements and anxieties, so don't want around for others to give you the credit you deserve.

Become your best cheerleader, and you'll find that the world is more than ready to open up to you.



## Your Key to a Vault of Infinite Wealth

By now, you know that your brain is programmed to believe what you tell it to believe. That means you can train your brain to start thinking of wealth as something that can be easily achieved, rather than something that only happens to a lucky few.

But if it's so easy to train your brain to adopt the Millionaire Mindset, why don't more people do it?



Blame it on how people have been raised to think of money. In many households, money isn't something that's openly talked about. It's only brought up in relation to *not having enough of it*. Think about how many times your parents told you that you couldn't buy a toy because they didn't have enough money, or you couldn't go to the college you wanted because you couldn't afford it. Money is so often attached to negative concepts and experiences that this inanimate object begins to take on a shroud of negativity.

People often make the mistake of focusing on having a lack of money, rather than believing that there's an abundance of wealth in the world they can achieve. However, this attitude might feel so instinctive that many readers might not even realize they harbor such negative beliefs about money. Therefore, it's imperative to understand how you think about money, as it can help you understand how your current attitude may be holding you back – and what changes you need to make to keep moving forward.

### Exercise 3.1

One of the best ways to learn about how you think about money is to take our little quiz, which should provide a snapshot into your attitudes and beliefs about wealth. Grab a pen and paper, as you'll need to write down your answers to each question.

#### 1. How did you learn about money?

Most people begin learning about money from an early age, whether it was in the form of allowances or opening up checking accounts with their parents. However, think about the really valuable money lessons you've learned in your adult life. How did you learn about them? Did you make mistakes as you went, or did you take your parents' advice? Did you read up on financial information, or do you avoid learning about money at all costs? Write down a detailed assessment of how you've learned your most important financial lessons about credit cards, mortgages, building up savings, etc.

#### 2. What comes to mind when you think about money?



Take a moment to think about money. Don't censor yourself or reflect on the lessons you've learned so far in this book; instead, think about money as you normally do. What comes to mind? Do you think you have enough of it? Not enough of it? Do you want to make more money? Do you think of ways to cut back on how much you spend? Or do you think of new ways that you could make more money? Write down whatever comes to mind, as this will be critical for identifying your attitudes and beliefs about wealth.

**3. How does thinking about money make you feel?**

In the previous question, you were asked to think about money. Now you should do the same thing again, but this time, pay attention to how you feel. Do you feel a sense of calm and control? Do you feel uncertain about your financial future? Are you anxious about how you can earn more? Do you feel depressed because you always need more of it? Or do you feel confident that you have a positive financial future? Pay attention to your emotional and mental states here. Note if you're sad, confident, excited, hopeful, or anxious. Mark down your physiological reactions as well. Are your palms sweaty? Is your heart beating rapidly? Do you feel sick to your stomach?

**4. What do you believe is the main purpose of money?**

Think about your beliefs regarding why money should be made. Do you believe that money should be spent on the things you enjoy? Is money an aggravating thing that you never have enough of? Is money earned as a mark of your success? Is money a source of enjoyment, or is it a source of misery?

**5. When do you regard yourself as financially comfortable?**

Think about what it would mean to you to have financial comfort. Will you feel comfortable when you had a few months' worth of expenses tucked aside in your savings account? Do you feel financially comfortable when you eat at expensive restaurants and are able to buy nice clothing? Does financial comfort mean not having any debt, or does it mean paying all your bills on time, being debt free, and still having enough to tuck into your savings account? Be as explicit as possible, as this can help you determine an accurate marker for when you're on the road toward financial success.

**6. Do you see yourself as an entrepreneur?**

Think about yourself as a business owner. How does that make you feel? Does it make you feel nervous about all the risks you'd take? Do you immediately start thinking about how financially prohibitive it would be for

you to open a business? Or do you get excited about the idea of owning a business and being your own boss?

## 7. What do you do when you get your paycheck?

Think about what actions you take as soon as your paycheck is deposited into your bank account. Do you immediately buy something that you've wanted for a considerable amount of time? Do you pay your bills, then use the extra money to splurge on nights out or new gadgets? Do you pay your bills, then put the rest of your money into your savings account? Be honest when it comes to how you spend your paycheck, as this is one of the key indicators of how you think about money.

Now that you've compiled a generous list of your attitudes toward money, take a look back at your answers. If you continually buy things with your paycheck, don't have any savings, and feel that owning your own business is financially prohibitive, it's important to realize that you're skating on thin financial ice. You're not planning for the future, nor do you have a healthy attitude about money. You spend it as soon as you get it, which means that you probably feel anxious about never having enough money in your bank account.



If you make an effort to continually save part of your paycheck and always pay your bills on time, it's likely that you have a healthy attitude about money. You understand that you should have money tucked aside for your retirement, and you're not afraid to make sacrifices to make that happen. You also understand how paying your bills on time can help build up your credit score, which is pivotal to getting loans with low interest rates. However, it's important to note that you may not be dreaming big enough about your finances. Do you really want to be only a little comfortable with your finances? Don't you want to dream bigger and make more money? Carefully assess your answers to see if there's room for growth.



If you indicated that you'd love the idea of being your own boss – and have the savings and financial prowess to back it up – you're already well on your way toward embracing the Millionaire Mindset. You already know how money can help you live a life of happiness and self-fulfillment – so what are you waiting for?

Now that you've completed the previous exercise, it's time to examine how creating positive expectations through affirmations can help you with wealth manifestation. Affirmations are commonly associated with the Law of Attraction, which states that if you ask the universe to provide you with what you want – and you wholeheartedly expect it – your positive energies will attract your desires and bring them into your life. This is the power of positive expectations: they create a self-fulfilling prophecy that works in your favor. Rather than living paycheck-to-paycheck, you're suddenly making more money, saving more, and spending your money smarter.

Sounds pretty good, right?

Let's take a look at some of the Law of Attraction manifestation techniques we'll be using throughout the course of this book:

**Positive Affirmations:** A positive affirmation is a statement that is repeated over and over in an effort to get the subconscious mind to accept that statement as reality. A positive affirmation is essentially a pep talk that you give yourself until your brain replaces any negative thoughts with more positive and powerful beliefs. Positive affirmations require commitment and persistence, as the subconscious won't change over time; rather, they'll be built up throughout the course of several weeks, months, or even years, until they become a self-fulfilling prophecy. Here are a few examples of what positive affirmations look like:

- I am a wealthy person with an abundance of money
- I have a world of financial opportunities.
- I attract money into my life.
- I am rich.
- I am prosperous.
- My life is rich with abundance
- My bank account is continually growing
- I will be wealthy and successful
- I deserve to be rich
- I deserve to have more money
- Money will always come my way
- I naturally attract wealth and abundance into my life

In order to make positive affirmations work for you, it's important to repeat these statements on a daily basis. Pick the ones that appeal to you the most, and mark out a time of day when you'll repeat them to yourself over and over.

Ideally, you'll want to find a time and space where you can say these affirmations out loud without experiencing distractions. Try repeating these mantras out loud in your bathroom mirror before you get ready for work, or say them out loud while you're meditating before bed.

The point is to ensure you have the silence and calm you need to totally focus your mind on these positive affirmations.

**Vision Boards:** A vision board can be an incredibly powerful visualization tool, as it can help fill the mind with positive and compelling images of financial success. In fact, vision boards have been so popular as manifestation tools that an entire online empire was founded around the idea:

# Pinterest

Pinterest ([www.pinterest.com](http://www.pinterest.com)). On this site, users "pin" images of food, travel, workouts, mantras, clothing, and other things that appeal to them. The idea is this: when you see your boards filled with images of things that you want to achieve in life, your mind takes in these images and begins to turn them into reality. Think about it this way: if you post a picture of a city you've always wanted to visit by your computer, the constant reminder will help you take concrete actions that will lead up to a visit to that city.

A vision board can be as complex or simple as you like; the point is that it has to appeal to *you*. If you want to use Pinterest, that's fine; if you want to create your own vision board from a corkboard, that's also great. Whatever method you choose, you should ensure that you see this vision board each and every day.



Actively seek out images of people, things, and events that appeal to you. If you're creating a vision board to attract wealth into your life, cut out pictures of money or people enjoy activities that you believe can only happen when you're wealthy. For example, if you see a picture of a well-dressed couple enjoying a bottle of wine on the porch of their beach house, you could add this to your wealth vision board, as this is a compelling imagine of what life could be like when you're rich.

Remember; don't just add images because you think they belong on your vision board. They should be highly compelling, exciting, and inspirational to you. No one is going to be critiquing your vision board but you, so don't



keep others in mind while you make it. The goal here is to create the most organic and personalized vision board possible, which ensures that your intended life manifests.



**Practice Gratitude:** In the words of Tony Robbins, “When you are grateful, fear disappears and abundance appears.” Leading a life that’s filled with gratitude is a fundamental part of the Law of Attraction, as it helps you focus on the more positive things in your life.

As you already know, the more positive your thoughts and expectations, the more likely it is that you’ll attract positive opportunities within your life. Gratitude is the perfect tool for creating these powerful thoughts and expectations, as it teaches you to realize that your life is already filled with abundance.

When you understand much abundance your life already contains, you can trigger what’s known as “synchronicities,” which means that the universe will continue to deliver more of what you have in life. That means the more positive things you’re grateful for, the more likely it is that the universe will continue to fill your life with abundance. If you’re only negative and ungrateful, however, you’ll only attract negative things into your life.

It may take some time to practice gratitude, but eventually it will become second-nature to you. Make a list of the things that you’re grateful for. Be as specific as possible about how these positive people, events, or opportunities help you to become a better person. For example, you could write down the following:

*“I’m grateful for the roof over my head and the food in my kitchen.”*

*“I’m grateful that I’m a loved person.”*

*“I’m grateful that I have the strength and good health to wake up every morning of the day.”*

*“I’m grateful that I am a creative and intelligent being, who was put here on this planet to make a difference.”*

Another way to practice gratitude is to say one thing that you’re grateful for when you get up in the morning. It could be as profound as being grateful that you’re alive and healthy, or as specific as thanking the universe for the loving companionship of your pet. No matter what you’re grateful for, let the universe know that you’re paying attention.

The more things you can find to be grateful about, the more likely it is that you’ll continue attracting an abundance of these things into your life. When you

experience these synchronicities within your life, express your gratitude by telling the universe how thankful you are.

Never stop looking at the good in your life for a single minute, as focusing on anything negative will only serve to attract it into your world. There is a silver lining to every cloud – and if you can find positive and powerful meaning within your life, no matter what you've faced, you'll always attract an abundance of wealth and happiness into your life.

## Unlocking the Secrets of Your Mind's "I"

Throughout the course of this book, we've discussed how visualization can be a crucial technique for envisioning a wealthy and fulfilling life. However, visualization involves more than simply creating an image of yourself surrounded by a large home, boarding planes bound for exotic destinations. Instead, it necessitates invoking the manifesting powers of a unique area within your mind; that is, the center of your brain that's dedicated to making your wildest dreams come true.

You've heard of the mind's eye – but now it's time to meet your mind's "I".

Have you ever found yourself deep in a conversation with someone who can only seem to talk about him or herself? No matter how often you try to interrupt the conversation with your own tales, that person just keeps focusing the conversation back on his or her wants and needs. The word "I" keeps littering the conversation. Well, think of your mind's I as that person. This is the part of your brain that's focused on identifying and materializing your hopes and dreams. It may be a little more selfish than other parts of your brain, but your



mind's I is the one thing that can help you harness the motivating powers of visualization.

However, your mind's I requires a little kick-start before it can manifesting your wealthiest desires – and that's exactly where this section's visualization techniques come into play. You see, your mind's I *wants* to help you create and materialize your wildest dreams; however, it may have lost its way over the course of the years. Perhaps your mind is holding onto some comments that you heard from bullies when you were a child, or you can't seem to shake off the poor body image you've been struggling

with since puberty. Since your mind's I is totally focused on the self, it's not surprising to realize that, with a little negative stimuli, it can quickly become self-conscious and doubtful of its own abilities and potential.

Your mind's I carries around an image of who you are and what you're capable of; in essence, it's responsible for telling you what "sort of person" you are. If you essentially believe that you can't become wealthy, or you don't have the skills and talent to start your own business, then your mind's I is suffering from a crushing lack of self-confidence and esteem. These beliefs and thoughts have been carefully planted in your mind's I over time, as a result of negative experiences, stimuli, or hurtful statements from the people we love.

"But wait a second," you might be saying to yourself. "I don't want to have a negative self-image, but things keep happening to me I can't control. I can't find a job I love. I can't seem to lose weight. I keep getting stuck in debt. How is that my fault?"

You see, your self-image forms the foundation for all of your actions and beliefs. In other words, if you have a negative self-image, you're always going to act accordingly. You may not be able to lose weight because your mind's I thinks that you *can't* lose weight. You may not be able to break free from the paycheck to paycheck cycle because your self-image doesn't dare dream of a debt-free life. If you conceive of yourself as someone who is continually a victim of circumstances and misfortune in life, then you'll always attract this.

If you want to unlock the wealth-building powers of your mind's I, it's critical to help it let go of these negative images of the self, and replace them with positive and powerful self-image. Only then will you be able to manifest the kind of thoughts that can help attract more wealth, happiness, and positivity into your life.

If you want to see and manifest the future with your Mind's I, it's important to adjust your way of thinking with the following powerful techniques:

**Ideology:** This word typically has negative connotations attached to it; for example, ideology is used to refer to a person who is dogmatic in his or her religious, political, and cultural beliefs. However, ideology has received an unfair reputation as of late, as it represents one of the best ways to unleash the manifesting powers of your mind's I.

Instead of approaching ideology as a set of cultural, political, or religious beliefs, let's return to the fundamental definition of ideology, which is a set of conscious and unconscious ideas that are constitute with one's goals, expectations, and

actions. As this definition shows, ideology doesn't have to be a limitation so much as an expectation. Readjusting your subconscious and conscious thoughts will inevitably have an impact on your actions and expectations, as your mind's I will work quickly to turn this ideology into action.

However, adjusting your ideology may often require you to shake off old belief systems, such as inferiority complexes or the overwhelming belief that you won't ever be rich. As long as your mind's I clings to these beliefs, your thoughts, actions, and expectations will keep attracting negative events and circumstances into your life. Remember, actions and expectations create a self-fulfilling prophecy; if you believe you're going to continually fail, then you will. It's really as simple as that.

Negative ideologies aren't a result of facts or experiences; rather, they're a result of the unconscious beliefs your mind's I has about your place in the world and how other people see you. It's not knowledge or fact that's keeping you from shaking off your inferiority complex; it's you. You're continually judging yourself, holding yourself up to outrageous expectations, and comparing yourself to others in a way that's unhealthy. You're not meant to be comparable to others; you're meant to be your own person, with your own goals, experiences, and unique contribution to the world. If you compare yourself to others, you'll always be found wanting for one simple reason: No one else can ever be like you, because *you are you*.

Let go of the feelings of unworthiness. Let go of the beliefs that you should be like other people. Let go of the inferiority complex that holds you back from truly believing you deserve to be wealthy. Everyone has their own path in life – and your path is unique to you. Don't concern yourself with the ideas, expectations, and experiences of others. Comparing yourself to others is a fool's errand, because it can never make you happy. Instead, happiness must come from within – from the positive and powerful belief systems that you've created in your mind's I.

Once you've let go of the negative ideological beliefs that are holding you back, ask yourself the following questions to help form a more positive belief system within your mind's I:

- **What do you believe your future will be?** Part of creating a more positive self-image involves having a firm grasp of what your future will bring. Don't dare hold yourself back from imagining the things your heart truly longs for. Let your mind wander and flow free to embrace the kind of future your mind has always wanted for yourself. If you've always dreamed of living on the beach with your family, let your mind's I enjoy this visualization. If you



dream of having a bank account that's constantly flush with cash, don't tell yourself that this is impossible; instead, embrace the feelings and sensation that the image creates within you. Create a future in your mind's I that you're genuinely excited about achieving. Remember, this future should be organic and appealing to you, not to others. If the idea of a mansion with three cars in the garage doesn't thrill you, don't waste your time envisioning it. Wealth is about living a life that gives you the most meaning and comfort, and that won't be the same for everyone.

- **What beliefs are stopping you from getting there?** Part of creating a positive ideology within your mind's I involves actively stopping negative thoughts from taking root in your brain. If you think that it will be impossible to save for retirement on your current salary, actively stop yourself by telling yourself why this thought isn't accurate. You could try saying any of the following statements:
  - "I am not my paycheck. I have the potential to earn anything, so long as I work hard, take concrete actions, and remain positive."
  - "I am not limited by my bank account. I deserve to be wealthy, and I'm capable of pursuing this dream."
  - "I'm not my bank account. I am a limitless creature, filled with the potential for success. I am an untapped well of creativity."

It may feel strange to say these statements out loud, but the point is that your positive thoughts need to be louder than your negative ones. This will help your mind's I drown out any negative ideologies that might still be desperately clinging to your brain.

- **What will you do to achieve your future?** One of the most crucial elements of creating a positive ideology within your mind is creating a plan of action. After all, you can envision all the mansions in Malibu and swimming in piles of cash; however, if you don't create a concrete plan of action to get there, you won't be giving your visions the power they need to manifest.

Map out the steps you're willing to take to achieve the life you want. If you want a new career in a field you've always admired, seek out a new connection and ask him or her how he or she got started. If you want to start saving more money, create a new budget that will help you tuck aside a certain amount of money each week. The more specific your actions are, the more likely it is that they'll succeed.

Creating a more positive and powerful ideology simply requires that you drown out any negative self-images that could be holding you back. Repeat positive mantras to yourself on a daily basis, and keep your vision boards by your side. The more positivity you surround yourself with, the more likely it is that any negative self-images will be replaced by thoughts that will attract abundance and wealth into your life.



**Imagination:** When you were a child, it's likely you used your imagination to create new worlds filled with fantasy, fascinating characters, and thrilling events. As you got older, you were encouraged to live in the "real" world, where imagination was forced to take a backseat to working a nine-to-five job and paying your bills. Yet if you

want to create and unleash the manifesting powers of the Millionaire Mindset, it's important to acknowledge that your imagination plays a more critical role in your success than you might think.

Believe it or not, your imagination probably has a significant influence in your life already. If you're suffering from negative self-esteem, you probably *imagine* that other people laugh at you as soon as you turn your back. You *imagine* that no one could be capable of loving you, or that you're not talented enough to secure the top spot in your industry. You *imagine* that you're always going to be resigned to a lifetime of living paycheck to paycheck, where you'll never be able to enjoy a financially comfortable and fulfilling life.

Notice the key word in all those sentences? That's right: *imagine*. There's no concrete proof to show that people are laughing at you, or that your future holds nothing but spent paychecks and empty bank account balances. But your imaginings are so strong that you've created a belief system that regards them as fact. Breaking away from those beliefs simply involves turning your imagination away from negative thoughts and utilizing it to attract abundance into your life.

To help harness the power of your imagination, try creating an alter-ego who is far more confident, self-assured, and positive than you are. Go through an entire day pretending to be this person. React to certain situations in the way that your alter-ego would. For example, if your boss hasn't given you a promotion in the past three years, have a face-to-face meeting with your boss using your alter-ego. Ask your boss for a promotion, and use your confident and self-assured attitude to assure him or her why you deserve that promotion. Chances are, you'll get

what you want – and it's all because you used your imagination to create good things in your life.

Ever heard of the expression “fake it until you make it”? That's exactly what you should do with your imagination. You don't have to wait for the day when you wake up with a more confident and positive mind's I; instead, start living your day-to-day life as if you're already a person with an abundant life. The more you start pretending, the more likely it is that you won't have to pretend anymore – because your imaginings will eventually become expectations, which will transform into reality.

You can also use your imagination to “practice” the things that make you fearful or anxious.

For example, let's say that you're gearing up to ask your boss for a raise. In your mind's I, you keep picturing him or her declining your request (perhaps you even take it a step further by imagining that your boss laughs you right out of the office). The more you imagine that this might happen, the more likely it is that this event will play out word-for-word – so why not turn your imagination on its head and start visualizing a successful outcome?

Use your imagination to “practice” what you'll say to your boss as soon as you walk into the offer. Deliver your promotional pitch in your head, and imagine yourself getting that raise. Make it feel so real within your mind's I that when you eventually walk into the office, you are 100% confident that the outcome will be what you expected.



**Inspiration:** The greatest motivation that you could ever experience is seeing proof of past successes, especially in cases where people may resemble you. For example, if you've always wanted to open your own business but convinced yourself that your credit score isn't healthy enough to get a loan, you may be inspired by a local entrepreneur who faced down a similar financial situation.

When you suffer from negative self-image, your mind essentially tells yourself that there's no way you can accomplish the things you want to do. It provides you with a list of reasons why this can't happen for you, and your mind's I eventually accepts those reasons as fact. However, when you see someone succeed who had similar circumstances as your own, it essentially shows your mind's I that any perceived obstacles are simply not relevant.

It forces any negative self-beliefs to take a step back, as one statement starts to reverberate through your mind:

***“If that person can do that, then I can do it too.”***

Find someone who has a similar background to your own, and use it for daily inspiration. For example, if you think that you can't become a millionaire because you barely make minimum wage, consider reading about Dani Johnson, a woman who started off as a homeless waitress and eventually became a multi-millionaire. There's nothing special about her background, and she wasn't a tech whiz out of MIT; she was just a persistent person who got back on her feet more times than she fell down. If you've come from an impoverished background in a minority neighborhood, look to others for inspiration, such as Glenn McIntosh, an African-American who overcame his roots as a disadvantaged youth in Detroit to become the Dean of Student Life at Oakland University.

Your inspirations don't have to be famous; they can be as simple as looking to your local community for examples of how you can achieve success despite a less-than-stellar background or starting on the road to wealth late in life. The world is filled with limitless potential – and these inspirational figures should constantly remind your mind's I that anything is possible. Learn from their experiences, and adopt their attitudes. If your inspirational figure has a positive and persistent attitude no matter what he or she experiences, resolve to adopt a similar attitude in your own life. Your inspiration has already mapped out the road you can take to success...



It's up to you to follow it.

# Chapter Four: Getting Started on Your Road to Riches

Think about the last time you had a craving for food – a craving so powerful, you jumped through hoops to get that food on your dinner plate. Perhaps you came home after a long day at work, and the thought of cooking up dinner just made you feel like crawling to bed. Suddenly, your mouth starts to salivate at the thought of chowing down on a gooey, cheesy slice of pizza. Your stomach



rumbles in response; you're craving a slice of pizza, and you're going to go to the ends of the earth to make that happen.

You quickly hop online to order from your favorite delivery service, only to discover that your Internet is temporarily down. No matter; you'll just call your pizza shop from your landline. Before you can even place the order, the person tells you that they're not delivering anymore – if you want your pizza, you're going to have to pick it up yourself. You glance out at the rain beating against your windowpane. You hate driving in the rain – but this craving won't go away unless you satisfy it.

You quickly hop online to order from your favorite delivery service, only to discover that your Internet is temporarily down. No matter; you'll just call your pizza shop from your landline. Before you can even place the order, the person tells you that they're not delivering anymore – if you want your pizza, you're going to have to pick it up yourself. You glance out at the rain beating against your windowpane. You hate driving in the rain – but this craving won't go away unless you satisfy it.

"That's okay," you find yourself responding. "I'll come and pick it up."

Along the way to your favorite pizza shop, you find that traffic is unbearably slow due to the inclement weather. No matter; instead of getting angry, you decide to blast your favorite music and accept the fact that this is what you have to deal with to get your pizza. You end up picking it up, taking it home, and dining on some of the most delicious pizza you've ever had in your life.

It was all worth it, you conclude.

In all of your years on this planet, it's likely you've had a strong craving similar to the one in this story. Think about what you did to make that craving happen. Your mind probably routed out a map to achieve that craving. You came up with alternative solutions when obstacles presented themselves (for example, deciding to pick up the pizza when delivery wasn't available).

You weren't going to waste time thinking about all the options that were available to you other than getting pizza. Sure, you could have done delivery from that Indian place down the street, or opted to just cook something yourself – but no. You had a powerful craving, and it took over your mind and body. You would do anything to satiate that craving.

When you took the first bite of that pizza, you felt something amazing. It wasn't just because the pizza was delicious – it was because you worked hard to make something happen, and it tasted that much sweeter when you actually achieved success.



The same rule applies to getting wealthy. Sure, people may tell themselves that they want to make a lot of money and become rich, but it's not enough to simply want it. You have to crave it to the point where your mind is totally focused on making that goal happen.

In short, you need to treat money like you would the pizza you just ate – and if you want to achieve a wealthy lifestyle, you need to want it badly enough that you're not willing to accept any other alternative. Your hunger for wealth needs to map out your success – but how will you know what to hunger for?

In short, you need to identify the specific goals that will eventually lead you to your wealth. How much do you need to retire? How much will you need to get that car you've always wanted? How much do you want to buy a house where your family can run around? The more specific you are, the more likely it is that the Law of Attraction will start working for you.



To help emphasize how specific you need to be, let's say that you want to be wealthy enough to go on exotic vacations. This might seem like a pretty specific goal, but let's take it a step further by asking the following questions:

- How many vacations will you go on each year?
- How long will each vacation be?
- Who will you be traveling with?
- Will you be traveling on an airplane, on a boat, or by car?
- If on an airplane, what class will you be sitting in?
- Will you own your own boat?
- Will it be a yacht?

- What kind of car will you be driving in?
- What hotels will you be staying at during your travels?
- How much spending money do you want to take with you?
- What activities will you be doing?

See how specific your goals need to be? It's not enough to know you want to be wealthy – you need to pinpoint the exact goals you want to achieve, what those goals look like, and how you're going to achieve them. What's more, you need to attach some meaning behind your goal – what is it going to feel like when you finally achieve these milestones? How is it going to change your life? What is it going to do for your confidence? You know that it's going to bring a lot of good into your life, but how exactly is it going to *feel*?

This makes all the difference between people who want to get wealthy, and the people who are so hungry for wealth that they're willing to make sacrifices and work hard to make it happen.

### Exercise 4.1

Now that you know how specific your goals need to be, it's time to start mapping them out. Get out your trusty piece of paper and pen, or pull up a Word document on your computer. Label what changes you want to happen in your life when you become wealthy. To help you get started, map out your home life, travel, retirement, and charity. These four basic categories can provide you with the excellent start you need to map out specific and attainable goals.

- **Home Life.** Write down how your home life will change when you become wealthy. What kind of house will you have? How big is the house? How many bedrooms and bathrooms will you have? Will you have a large yard, or will you be living on a beach? What town or city will your home be located in? Will you be close to thriving nightlife, or will you be located in the middle of the woods, surrounded by peace and quiet? Use these example questions to get you started with your goal planning.
- **Travel.** Get specific about how often you'd like to travel, where you want to travel to, and what activities you'll be doing while you travel. You can use the questions in the beginning of this chapter to help you map out your travel goals.
- **Retirement.** Be as specific as possible about how much money you'll need to retire. You'll want to be able to maintain your wealthy lifestyle, so try putting a specific number about how much you'll want to make. How will you save for retirement? How much can you start putting aside each month? Can you

ask your employer to make more contributions? Can you meet with a financial planner to make a better retirement plan? Are you going to invest aggressively or conservatively? Get a specific idea of how much you'll want to save for retirement, then take this information to a financial planner who can help you make a plan of action. This is one part of wealth-planning that you'll want to call in the experts, as they can give you the valuable advice you need to turn your visions into action.

- **Charity.** Part of living a wealthy and fulfilling life involves making contributions to society, both within your community and on a global level. How much money will you donate to charity each year? What charities will you donate to? What causes will you support? Will you just donate money, or will you volunteer your time? Will you be active within your local community, or will you donate to worldwide causes? How will you feel when you donate your money and/or time to charity? Map out your charitable goals, including what charities and causes you want to donate to.



Once you've written down every goal you have, try to see if there are any additional goals or desires you can identify. If you want to become wealthy so you can open your own business, map out what your business will be, what you'll sell, where it will be located, and other relevant information. Keep writing out

your goals until you feel that you've mapped out the wealthy life that you want. Keep this goal list beside you at all times. Keep it posted near your computer at work or at home so you can see it at all times.

Commit to taking an action each day that will bring you further toward achieving your goals. For example, you could set up a meeting with a financial planner, or you could do some research on your dream travel destination to see how much you'll need to save up to go there. As you take each daily step, your mind's expectations and beliefs will become aligned with your goals, giving you the power you need to attract more abundance and wealth into your life.

As you create your goals, don't be afraid to dream big. Many people are often afraid to write down their goals or think that they should scale back their dreams because they're afraid of being laughed at. They believe that they don't deserve to dream big, or that they'll end up failing instead of achieving their dreams. If you identify with this, it's important to let yourself dream as big as you'd like. There's no self-censorship that needs to occur; just let any limiting or negative thoughts go so you can write down what your heart truly wants. After all, if you censor yourself, you're only denying what your mind's truly wants from life.



As you write down each goal, ask yourself if it's what you truly want, or if you're limiting yourself. Do you truly feel excited about each goal you're writing down, or do you *feel* like you should write it down because it's more achievable? If you feel as though you're only writing down a goal because it's more "realistic," erase that goal and write what you really want in its place. If you truly believe that you're going to achieve a goal – and ensure that every part of your mind is primed for that goal – it will happen for you. Don't deny yourself your dream simply because you don't feel confident enough to achieve it right now. Confidence will come, especially as you practice the techniques you'll find throughout this book.

One of the biggest challenges that people often come across at they pursue their goals is that they lose the drive, or passion, for that goal in the first place. Perhaps certain events occur that cause them to shift their focus, or they get caught up in a new job or life event. While this can be understandable, it's important to note that the Law of



Attraction won't work if your mind isn't continually focused on turning your goals into action. Once you have your "eye on the ball," so to speak, you need to keep it there at all times. Do whatever it takes to make your dreams come true, even if it takes you decades to accomplish your goal. We'll focus more on this concept in a later chapter in this book.

## What You Need to Know About Wealth Generation

If you want to become wealthy, there are going to be some external factors that will impact how quickly you turn your goals into reality. After all, someone who is making \$30,000 a year will need to approach wealth accumulation differently than someone who is making \$200,000 each year. Each person is more than capable of becoming a millionaire; however, the approaches they'll have to utilize may be different.



Think of your life as a "wealth recipe." The end result of this recipe will be a wealthy lifestyle; however, the ingredients you need to use while you're cooking will be unique to your life. There's no one-size-fits-all approach to accumulating

wealth, just like there's no one recipe for creating the best marinara sauce. Each chef is different, just like each wealthy person is different. Therefore, don't convince yourself that you'll never be wealthy because of your current salary or where you live. It just means that you'll have to throw in a few more ingredients to your wealth recipe.

In general, here are the ingredients that will make their way into your wealth creation recipe:

- **Your location:** Where you currently live will have a big impact on how quickly you'll be able to create your wealth recipe. For example, if you're living in an affluent part of the country, you may find it's easier to gain access to the kind of resources that will propel you toward wealth. If you're living in a crime-ridden part of the world, it's going to be more of a challenge for you to make wealth happen. The income levels will be different based on where you live, and even the general culture of your location can have a big factor in your wealth recipe.
- **Your income:** As previously mentioned, your income will play a strong role in how quickly you're able to generate wealth. A person who is pulling in over \$100K a year is going to find it much easier to save for retirement than someone who is only making minimum wage. However, this shouldn't be regarded as an excuse for not saving, as everyone – even minimum wage workers, like Dani Johnson – can make their money work for them. That's the whole point of this book; becoming wealthy isn't just for the already-wealthy, it's for everyone. It's just a matter of substituting different ingredients within your overall wealth recipe.
- **Your current financial status:** This has less to do with income, and more to do with the level of debt you're currently dealing with. For example, if you have over \$10,000 worth of credit card debt, your wealth recipe is going to involve a lot more debt consolidation strategies than an individual who doesn't have to deal with any debt. This can make a big difference on the path to wealth acquisition, as it's going to influence how much you can save, what kind of risks you can take with your money, and how much cash you'll have leftover to spend on everyday items. If your current financial status involves being riddled with debt, it's safe to say that you'll need to include a lot of financial education within your wealth recipe. Debt is often the result of poor money management, except in those cases where it occurs due to a true financial emergency (for example, you receive an unexpectedly large hospital bill). However, the end result is still the same; you'll need to educate yourself on how to get rid of your debt, save more money in your emergency

fund, and ensure that you never fall back into toxic money management habits again.

- **Relationships:** The people you spend your time with will have an impact on your wealth recipe. Ever notice that wealthy people tend to hang out with people who are in the same income level? If you find that you're struggling financially, you may find it more difficult to break free of your bad habits if you're hanging around people who don't have a handle on their money. Your family members and friends can have a subliminal (or sometimes, a very overt) impact on how you handle your money. Try to spend more time with the family and friends who understand how to make their money work for them. Their infectious attitudes and practices may rub off on you, making it much easier for you to achieve your Millionaire Mindset.

Remember, your relationships aren't an excuse or a justification for any negative financial habits you might have. It's important to know how these relationships are impacting your overall wealth recipe, so you can make the adjustments you need to improve your financial practices.

- **Obligations:** The obligations you might have in your life can have a profound impact on how quickly you achieve a wealthier status. If you're married, have children, and have a lot of financial responsibilities on your head (for example, you're supporting extended family or you're paying off a debt), it's going to take you a little more time to get your finances to that seven-figure level. Remember, your life is different from the person next to you. Your obligations, commitments, and personal responsibilities will all have their own impact on your life. Therefore, don't compare your life to anyone around you, as they may have fewer obligations than you.

Remember, your wealth recipe is different from person to person. One thing, however, remains the same: if you want to embrace the Millionaire Mindset, you need to surround yourself with supportive, positive people. While you're ultimately responsible for your own successes, negative people can certainly make it that much harder for you to cook up your willing wealth recipe. This can have a profound impact on your life, and you'll need to see why and how this happens. Surround yourself with abundant, positive people, and you'll continue to attract abundant, positive outcomes. Recognize who is having a negative impact on your wealth recipe, and do your best to minimize the time you spend around them.

## Start Mapping out Your Road to Riches

In previous chapters, we mentioned that visualization can be an exactly tool for mapping out your road to riches. While we briefly discussed how visualizations can be utilized to embrace the Millionaire Mindset, it's time to dive deeply into the ins and outs of visualization, including how to use imagery to create powerful wealth-generating goals.

As you already know, your visions are designed to give you specific insight into why you need to be wealthy. Everyone *wants* to have more money – but when it comes to your goals and dreams, how will having money make things different for you? How will it change life for you and your family? What things will you be able to do that you couldn't do before? You need to crave wealth, much like you would the pizza in the beginning of this chapter. That means you need to create visions that have real power behind them – the kind of images that make you crave wealth so badly, you'd do anything to it happen.



Creating visions can actually be a fun and exciting activity; after all, what's more fun than imagining the kind of life that you'll achieve once you adopt the Millionaire Mindset? However, we're going to take traditional visualization one step further by creating a Dream Space. This is a certain space in your home where you can post up visions, write down lists of your ideal life, and hang up other pictures that inspire you to go after the Millionaire Mindset. Once your Dream Space has been completed, you're going to work backwards and figure out what steps you'll need to take to get there.

In short, you're going to pinpoint your final destination, then map out the exact route you'll take to end up there.



**Let Go of Restrictions:** Your Dream Space is *your* Dream Space. That means you can post whatever you want on your wall without worrying about what others will think about you. For example, if you want to post pictures of cars you'd love to purchase when you're wealthy, then post those visions. If you only want your Dream Space to be filled with visions of vacations you'll take with family and friends, then go down that road. You don't even need to incorporate every facet of your life into your Dream Space; you can choose to focus on one benefit of being wealthy (such as

writing a best-selling book or buying a massive house) or all of them. There are no rules you need to follow, except this one: be true to yourself. This is your Dream Space, which means that no one else should have an influence on what you put up.



**Change Along with Your Visions:** Your Dream Space is going to change as you grow and change. After all, while the essence of you may be the same throughout your life, your goals and desires may change as you get older. For example, if you started your Dream Space when you were in your late twenties, you might find that you'll want to make changes to your visions once you get married and start expanding your family. If you finally achieve the dream house, you could adjust your Dream Space to start encompassing additional goals and desires you might have. In order to attract the abundance and positivity you want in your life, stay true to your desires and goals. They may change with time, but as long as you keep envisioning your dreams, you'll be sure to attract them into your life.

**Don't Feel Pressured:** For some individuals, the idea of creating a Dream Space might seem like too much pressure. Perhaps you don't consider yourself to be a visual person, or maybe you don't like the idea of posting up photographs or pictures. No matter: you can create a list of your goals, or you could simply keep a Word document in your computer that details what you want in your life.



No matter which option you pick, it's important to be as specific as possible about your goals and dreams. If you want to travel to exotic locations, write out where you'd like to go, and what you'd like to do once you're there. If you want to buy a big house for your family, list what neighborhood you'd like to live in, what your house will look like, and how it will look throughout the seasons. Your Dream Space (or list!) doesn't have to be a stunning work of art, but it *does* need to be as specific as possible in order to attract abundance into your life.



**Imagine a Billion Dollars:** If you're having trouble creating your Dream Space, try out this exercise to help make progress. Let's say you have a billion dollars in your bank account, and you can spend it on anything you'd like. What are the first five things you'd get for your family? Just think about all the options that are opened up to you. Would you get a bigger house? Would you create a trust fund for your children so they could go to any college they wanted? Would you take them on a dream vacation?

Don't limit your imagination with "rational" thoughts or excuses. Instead, simply write down the five things that you'd love to do for your family if you had all of that money.

Now that you've identified what you'd do for your family, what five things would you do for your friends? Think of your closest friends, and what you'd like to make happen in their lives. Maybe you'd buy your friends real estate or cars, or perhaps you'd take them all on the vacation of a lifetime. Maybe you'd even pay for their kids' education. Whatever springs to mind, write it down.

Finally, think of the five things you'd want to do for the world with your \$1 billion. How would you give back to the world? Would you donate to different charities? Would you invest your money in worldwide organizations that make a difference? Would you invest your money in certain causes? Think about what you'd like to happen for the world, then write down what you come up with.

If you were able to conduct these three exercises, then you've just created the outline for your Dream Space. These exercises can come in handy if you're having trouble envisioning what you'd do with your money. After all, everyone has dreams about what they'd like to do for their family, friends, and the world. It may just take a little prompting to bring these visions to the surface.

One word of warning: if you don't take the time to do these exercises properly, then it's highly unlikely that you've ever be able to embrace the Millionaire Mindset. This may sound harsh, but it's true: you need to create a real craving for wealth in order to achieve the Millionaire Mindset. If you're not even dedicated to creating visions or goals for your Dream Space, you're not going to be able to create powerful actions that will manifest these goals. If you're currently going through this experience, examine why you're having such a hard time coming up with visions. If you're still finding it difficult to shake off negative habits and toxic neural connections within your mind, you may need to seek out professional help to provide your confidence with a kick-start.

You don't need to go far with your dreams. You don't need to seek out the best mansions, or want to live in the best neighborhood, or even want to go on exotic vacations. A dream life to you might simply be having enough wealth to ensure that you'll never have to worry about money again, regardless of what car you drive or where you live. The point here is that you have to feel a real desire for your goals and dreams. Whether you put them on a poster board and hang it up in your Dream Space, or you even write your list out on the wall (we suggest getting chalkboard paint for this exercise), make sure your Dream Space is filled with the goals that make your heart swell up with excitement and enthusiasm.

After all, it's not just your mind that needs to be programmed to achieve wealth – it's your heart, too.



**Identify Your Core Values:** Part of creating your ultimate Dream Space involves identifying your core values. These are the values that drive you and give your life meaning. Nice cars and a large home may provide you with short-term joy when you achieve these milestones – but pursuing and achieving your core values is what will give your life meaning. Core values help direct your decisions and gear the focus on your mind toward achieving the goals you've set for yourself. For example, let's say that you've set two goals for yourself. One is purchasing a luxury car, while the other is to set up a research fund that eventually cures cancer.

Given these two choices, which one do you think will lead to a more fulfilling and rewarding life? If you're a moral person with good values, it's likely that you'd rather be remembered as the person who helped cure cancer, rather than the one of a few million individuals who happened to have a really nice car.

Identifying your core values is surprisingly easy. Just grab your trusty pen and paper (or your Word document) and start writing out the things that matter to you. Here's a prompt that will help you: if you knew that you were going to die tomorrow, what would you want people to remember you for? Would you want to be regarded as an honest and kind person? Do you want people to think you were always accountable for your actions and supportive of others? Would you like your family and friends to say that you always put others first and ensured that everyone was as happy as possible.



Another way to identify your core values is to think of the things that really make you upset. For example, do you hate it when people lie to you? Do you dislike people who steal things and take advantage of others? Do you hate the idea of monotony in your life? Write this down on your paper, but don't regard it as a permanent part of your core values. Hating something isn't a value; it's a reaction to something we don't find valuable (we'll expand on this point in the next chapter).

When you're writing down your values, resist the temptation to write out cookie cutter values that you *think* you should have. Remember, as soon as you start using cookie cutter definitions, you're knocking yourself off-track toward your Millionaire Mindset. Everything needs to be as specific to you as possible, as this ensures you build up the kind of craving that leads to wealth-generating action.

If you're really having trouble with identifying your values, you may want to consider asking close family members and friends for what values they think you exhibit on a daily basis. At first, your family members and friends might be confused as to why you're asking, but just be patient: you'll get responses soon enough. If anything, this is a great way to discover how you're making an impact in the world, and how others see you. Look over their responses and see if any of these values resonate with you. For example, if a coworker described you as an honest, hard-working person, you may want to consider one of your core values to be integrity.

As you go through these exercises, you may find that family members, friends, and maybe even coworkers might scoff at your efforts. That's okay – not everyone is going to be supportive as you pursue your dreams. Some people may even feel threatened by the thought of you becoming successful. But that doesn't mean you should let these people hold you down. They have their own stories to create, and their own lives to worry about. All you need to focus on is what you're doing, and the many successes that are going to come into your life.



## Chapter Five: Drop the Excess Baggage

Imagine, if you will, that you're about to go on your dream vacation. This is the vacation of a lifetime; in fact, you're going to a place that you've always wanted to visit since you were a child. You even splurged and bought yourself a first-class ticket. As you arrive at the airport in your private chauffeured car, you think to yourself:

***“There is absolutely nothing that could bring me down today.”***

As soon as you get inside the terminal, however, you notice something strange. A few family members and friends are waiting for you at the airport, and they're surrounded by massive bags and suitcases. As you approach them, they quickly inform you that they want you to take their baggage with you to your final destination. Feeling somewhat bewildered, you watch as these people heave their bags onto your cart, squishing your own luggage with their oversized baggage. You can practically hear the cart squeak in protest as they keep piling on their stuff. Eventually, they finish, wave good-bye to you, and rush off.

With a grimace on your face, you realize that you'll need to check all of these bags yourself, pay the baggage fees, and deal with the hassle of going through security with extra stuff on your mind. That's just at your origin city; you soon realize that once you get to your beautiful destination, you'll need to grab all the luggage at baggage claim, drag them over to the nearest taxi stand, and find a driver that's crazy enough to drive all of your luggage to your hotel.



This sounds like a nightmare, doesn't it? You wouldn't dare let your family members and friends hijack your vacation, especially by making you carry their baggage for no apparent reason. In fact, you'd probably laugh in their faces, turn your back, and yell back that you'll see them in a few weeks.

If that's what you'd do if you encountered this scenario, then why are you taking on their emotional baggage on your quest to becoming wealthy?

Let's face it: no matter what you do in life, some people are always going to be negative. Most of the time, it has absolutely nothing to do with you; it's merely a reflection of their own unhappiness and dissatisfaction with their own lives. They may not realize they're so negative, or they may just not care. Either way, they're so miserable that they want to see everyone around them fail too...



And if you let their negativity get into your head, you're letting them win.

You know that you shouldn't listen to any negativity in your life, especially when your mind and heart are set upon embracing the Millionaire Mindset. But sometimes, those negative comments just seem to get in your head anyway. You try

not to pay attention to them, but you just can't help remember that time your mom said you just weren't good with money, or that moment when your friends laughed at you when you told them you were serious about becoming a millionaire.

It's a funny thing, isn't it? No matter how many times we've been praised in our lives...no matter how much evidence we might have that we're talented and worthy of success...our minds simply revolve around a single negative comment. Whether it's said to our faces or written on our blogs, a negative comment can instantly erase all of the positive comments and compliments that we've received throughout our lives.

Of course, some of those negative comments will be completely out of left field. They'll be a result of someone's own issues with wealth and success. They may even be a result of some deep-seated insecurity that they wish to take out on you. Those comments should be ignored, as they're only emotional baggage that you can't afford to take with you to your wealthy destination.

But what if some of the negative comments you were receiving were true? What if – and brace yourselves here – there were some hidden truths in the negative comments? What if you discovered another route to the Millionaire Mindset embedded deep within a negative comment?

For example, let's say that you were chatting with a friend about your goals over a beer at the bar. As you excitedly talk about your visions for a much wealthier future, your friend interrupts you by holding up his hand and saying, "Listen, I know you're really excited about all of this, but you tend to lose sight of your goals halfway through. You give up on everything."



In the first few seconds after your friend said this, you might feel more than a little hurt; in fact, your first reaction might be to get defensive. Or perhaps you'll quickly write off his comment as jealousy because he's not willing to invest the time and effort to get wealthy. But instead of writing off this comment as mean-spirited and negative, take the time to see if there's any validity in what he's saying. Take his comment and examine how you've treated goals in the future. Do you see them through to completion, or do you often bounce around?

Instead of getting defensive, take a deep breath and consider asking your friend follow-up questions. You could ask him what specific goals he's seen you give up, or the reasoning behind why he thinks you give up on your goals. Be sure to stay cool and calm while you're asking these questions, as you don't want your friend to think you're being defensive.

Asking these follow-up questions may lead to some surprising truths. Your friend may have a point in that you do give up on goals quickly. At this point, your friend wasn't being negative; he was simply clueing you in on a vital secret that could help you re-evaluate and adjust your path to the Millionaire Mindset.

You see, there's a difference between someone who is being negative, and someone who is trying to give you valuable advice. A negative person will usually exhibit the following symptoms:

- He or she will always make a negative comment to you, no matter what you might be talking about.
- He or she finds it difficult to be happy for you.
- He or she often laughs at your ideas, or makes jokes at your expense.
- He or she is happy to hear about your failures, but is often unreceptive to talking about your successes.

If you think you have a few negative people in your life, it's important to do a little "cleaning up" and minimize your time around them. Negative people will try to bring you down simply because it makes them feel better about their own lives. These people want to share in the failures of others because it makes them feel less badly about themselves. If you've seen that a friend or family member is always there for you when something bad happens, only to disappear during your successes, you may want to re-assess the importance of this relationship. No matter how hard you try to resist listening to these negative comments, you may find that eventually, your brain will begin to absorb these comments as facts.

On that note, try not to label a friend or family member as negative, when he or she is really just offering you valuable advice. Look for the following signs to determine if this person is giving you advice worth listening to:

- The person uses specific examples to back up his or her point. For example, if your friend tells you that you're too passive about money because you don't check your bank account until it's too late, this is a fair and valid point. Using a specific example can help drive home the point that the person is making, so be sure to pay attention to his or her advice.
- The person has been genuinely happy for you at other stages of your life. If you consider this family member or friend to be a good person, don't become defensive when he or she offers you advice. A negative person will never be happy for you, so this friend or family member is honestly looking out for you by giving you some tough love.
- The person shares relevant and valuable advice with you. It's easy to shut down your brain after someone uses a negative word to describe your behaviors and attitudes. However, wait until you get the full story before you accuse a loved-one of being "negative." For example, if the person tells you that he or she made a lot of the same mistakes you're currently making, he or she might be trying to impart valuable advice. Again, look for specific examples to help ascertain the difference between helpful advice and crushing negativity.

If you're the subject of harsh truths, try to re-wrap it into something more positive that you can listen to. For example, if your aunt told you that you have a shopping problem, don't use this to give yourself a guilt trip every time you spend your money. Instead, repurpose the statement into something more powerful and positive. Perhaps your aunt simply meant that if you want to become wealthy, your spending could use a little adjustment.

By examining the negative comment in a more positive light, you may be able to see some positive advice without becoming defensive about any negativity.

No matter what is being said to you, the bottom of the line is that you shouldn't dwell on what others think of you. If someone gives you valuable advice, you don't have to do anything other than consider incorporating it into your current road map to wealth. If a friend or family member says something negative about your Dream Space, don't give them the satisfaction of a single neuron. Ultimately, the only person who plays an important role in building a wealthy and fulfilling life is you – and you need to keep it that way.

## Surround Yourself with Positive People



Even the most strong-willed person may find it difficult keeping up with all the demands and responsibilities that come from pursuing the Millionaire Mindset. This is understandable; after all, we each have stresses, commitments, and difficulties that can make it tough to stay focused on visions of wealth and abundance. When this happens, it's incredibly important to surround yourself with loving and supportive people who can give you the positive energy you need to stay the course.

While it's true that you're the only person responsible for your successes, that doesn't mean you can't benefit from having more positive people in your life. Positive people can help you flush out any of the negativity and self-doubt you might be feeling, especially if things start to get rocky on your path to success. To help attract more positive people in your life, consider taking the following steps:

- **Find people with like-minded goals.** If you want to become rich and successful, it pays to hang out with other people who have similar goals. Consider looking for forums, social media sites, and other online hang-outs where you can connect with people who are supportive of one another. If you know of a family member or friend who is on the same journey toward wealth and prosperity, let them know that you have a similar goal and would like to spend more time together. The more time you invest in a positive and abundant relationship, the more likely it is that you'll attract these qualities into your own life.

- **Look for a mentor.** One of the best ways to stay positive and focused on your journey to success is to work with a mentor. Perhaps it's someone in your family who had her own rags-to-riches story, or perhaps it's an online friend who has been offering you a lot of valuable advice. No matter who your mentor is, make sure it's someone who can provide you with support and guidance when you start to suffer from self-doubt and negativity. Having someone in your corner can work wonders for your self-esteem.
- **Pay attention to how you feel.** Often, we can find ourselves knee-deep in a negative relationship without even realizing that it's happening. To separate the positive people from those who are negative, pay attention to how you feel after you spend time with them. Do you feel uplifted and happy, or do you feel pensive and thoughtful? Do you come away from your social encounter feeling better about yourself, or do you end up feeling worse? Your gut can be an excellent indicator as to whether or not you should continue spending time with someone. If you always walk away from these social encounters feeling sorry for yourself, perhaps it's time to minimize your relationships with those who make you feel poorly.
- **Do the things you love.** One of the best ways to spend more time with positive people is to meet new friends doing the things you love. For example, if you've always loved painting, consider taking an art class in the hopes of meeting people who share the same passion as you. If you love running, consider joining a running club in your local area so you can meet like-minded individuals. When you meet people who feel just as passionately about an activity as you do, it's likely that you'll expand the positive influence others can have on your life.



Don't apologize for wanting more positivity in your life. There's no rule that says you can't be a happy person with your goals, desires, and dreams. If anyone makes you feel bad about being a positive person – or treats you differently because of it – assess the relationship to see if it's truly valuable to you. After all, you don't need to deal with anyone's excess baggage, because you'll need to travel light on the road to riches.

# Chapter Six: Transformation Through Trauma

Think back to the most transformative times in your life, no matter if they happened when you were a child or a young adult. What events occurred to make you change into a different person? Chances are, you experienced major changes after going through a hard break-up, experiencing the loss of a family member or friend, or after encountering a severe set-back in your life. Unfortunately, these traumas are all-too-common within the life of the average person – and they're often responsible for changing us into the people we are today.

Trauma has often been examined as a horrible experience that some unlucky people have to endure. If we're part of the fortunate few, we look upon others who have faced emotional or mental hardships with profound sympathy and, if we're being honest with ourselves, a little bit of relief. We find ourselves shaking our heads, clutching our loved ones a little bit closer, and thanking our lucky stars that such a horrible thing didn't happen to us.

While emotional, mental, and physical hardships may seem like unjust punishment from the universe, it's ultimately these difficult factors that change us into the people we are today. Trauma challenges us to overcome obstacles by testing our willpower, our strength, and our abilities to move on in the face of hardships. Essentially, traumas can create us into the people we were meant to become – and that's why any past traumas in your life should be looked at with the proverbial silver lining.



Consider, for example, how these people went through traumas, only to become more positive and powerful today:

- The person who grew up in a poor neighborhood, who used his surroundings as motivation to go to college and get out of this poor area.

- The person who came as a refugee from a third-world country, and used his or her experiences to become a medical professional and return to his or her homeland to administer expert medicine.
- The divorced person who experienced emotional heartache and financial turmoil, only to become a stronger person with a better sense of perspective over what's worth stressing over in life.
- The person who recently got fired from his or her job, and is struggling to find new employment, despite having a family to support and bills to pay.
- The person who has a developmental disability, but has managed to overcome these barriers to get a degree, a stable job, and live a more independent lifestyle.

It's safe to say that a majority of people have struggled through some sort of trauma within their lives, whether it derives from physical, emotional, or financial events. No matter what this trauma might be – or how painful the experience has been – it's critical to look at trauma as an opportunity to grow and manifest the positive and powerful potential that's inside of you.



Psychologists believe that trauma can lead to a true personal transformation because it provides renewed belief in your ability to endure and prevail. Think about the last time you went through something traumatic and came out on the other side. Did it make you feel like you could survive anything? Did it make you feel as though you had the benefit of new perspective into your life? Did petty things seem not that important to you anymore? Did it make you appreciate the blessings you had in your life?

That's why psychologists often urge their patients to look at trauma through a positive life. When you come out on the other side, you're not the same: you become a more powerful and positive person that is suddenly aware of your strength to endure and prevail. Ever heard of the expression, "what doesn't kill you makes you stronger"? That's exactly what happens when you survive a trauma. While it might take you some time to get to the proverbial light at the end of the tunnel, the process of getting there can turn you into a strong person who can apply this new perspective to your life.

Of course, when you're going through a considerable trauma in your life, it can be difficult to see anything positive about your situation. Perhaps a physical trauma



has led to emotional problems, or financial difficulties have led to mental and physical disorders associated with stress. This can often happen when people aren't supplied with the resources and support they need to transform trauma into a powerful personal transformation.

No matter what you've gone through in your life...no matter what traumas you've encountered, or what background you've come from...you're capable of transforming as a result of your trauma. Think of yourself as the phoenix rising from the ashes. You don't have to let trauma ruin the rest of your life; instead, you can use the following techniques to see how trauma can transform your personal experiences.



**Problem-Focused Coping:** When you're experiencing a personal or professional trauma, it might often feel like the world is conspiring against you. However, it's important to reframe your trauma from something that's out of your control, to a problem with a solution. It may take some

time and effort to look for that solution, but it's there – and as you get closer to it, you'll grow and transform into a more powerful individual with a renewed sense of perspective and strength.

In order to reduce trauma into a problem with a solution, consider using these problem-focused coping strategies:

- Recognize that you are in control of your emotions and feelings at all times. No matter what traumas are happening to you, you can have control over your life. You can either run from the trauma and the problems that it's causing, or you can face the trauma head first with the sense of calm that comes from realizing that ultimately, you're in control of your choices and reactions.
- Escape the victim mentality that might be holding you back. When you go through physical or emotional traumas, it's easy to believe that you're the victim of your own misfortunes and circumstances. While there may be some situations that are out of your control, your *reactions* are a conscious choice. If you want to move forward from the trauma – rather than letting it define your life in a fearful way – it's important to acknowledge to yourself that you're no longer a victim. Instead, reach aside and find the power and positivity that's waiting to come to the surface. You can't attract abundance and wealth into your life when your mind, body, and soul are preoccupied with your victim mentality.

- Seek out more information about the trauma to help overcome your fearful attitude toward it. For example, if you're currently going through a financial trauma, like receiving a massive medical bill that could render you destitute, don't let fear and panic overtake your body. Instead, seek out information that can help you handle your medical bills in a rational (i.e., not emotional) manner. You could call up the hospital and ask if they offer payment plans or you could research forums to see what others have done in similar circumstances. You could even call an advocacy group to see if they can take on your case. No matter what options you select, discovering this new information can help take the fear and emotions out of the trauma, and help you discover new solutions that may solve your problem.
- Recognize that you don't need to make a choice just to get rid of the trauma right away. Take the time to evaluate the solutions that are being presented to you. Remember, if you make your choices out of a place of fear or emotion, you may end up choosing a solution that doesn't help you over the long-run. This is how many scam artists get away with stealing money, as they take advantage of people experiencing financial traumas who are desperate for a way to get out. For example, if you're facing down credit card debts that you can't pay off, you may not think you have the time to research your choices, or that you even *have* other choices. Recognize that you always have choices – it's just up to you to find out more about them.

Problem-solving coping skills can help take the fear and anxiety out of your trauma, whether it's a physical, emotional, or financial trauma. The more you know about the trauma you're facing and the solutions available to you, the more empowered you'll become. As a result, you'll grow into a powerful person who is able to keep your cool in the most intensive situations and scenarios.



**Emotion-Focused Coping:** In the previous section, we detailed how emotions can prevent you from selecting the best choice in the face of your trauma. So why are we featuring a section on coping with traumas by using your emotions? The reasoning is simple: it's incredibly difficult to divorce your feelings and emotions from a trauma, be it physical or emotional. When you recognize the fact that your emotions are going to play an important role in your traumatic experience, you can take certain steps to reduce any *negative* emotions that might occur.

You see, emotional responses will be inevitable in the face of trauma, especially long-lasting mental or physical traumas. That's why it's vital to learn how to

transform any negative emotions into productive and positive habits, as this can help ensure that your mind remains focused on attracting wealth and abundance into your life. After all, when your mind is filled with fear, anxiety, stress, and sadness, the universe's abundance will pass you by – and that's exactly what you *don't* want to happen when you're pursuing the Millionaire Mindset. With that in mind, here are some techniques and options available for you if you'd like to incorporate emotion-focused coping into your life:

- Try to stay busy as much as possible. When you're facing emotional traumas in your life, it can be easy to let these negative feelings consume you. However, if you stay busy and focus on the activities in front of you, you may find that your negative feelings will dissipate over time. Of course, this isn't an excuse to ignore any emotions you're feeling. The point is that instead of crawling into bed and dwelling on your negative emotions, force yourself to get up and focus on something normal in your life. Even taking a walk with your dog for an hour can help alleviate the immediacy of any negative emotions and sensations.
- Vent to a trusted family member or friend. When you're feeling as though you're collapsing under your trauma, opening up to another person can help you feel better about yourself. You don't even need to expect this person to give you valuable advice or insights; just talking about it can help alleviate some of the negative feelings that might be swirling around in your heart and mind right now.
- If you believe in a higher power, consider praying for guidance and strength. No matter what you believe, engaging in your spirituality can help you feel a sense of peace and belonging. Even if you haven't attended church or temple in decades, consider saying a quick prayer to the higher power you believe in. Even saying a simple prayer in your head can help your mind stand still and give your emotions a chance to take a backseat. Sometimes this is all you really need in order to get a handle on any panicked or anxious emotions.
- Focus on something that's within your control. For example, if you're currently going through an emotional trauma, consider regaining control by putting your feelings into words and action. Write a book about your experiences, attend a rally for a cause that's close to your heart, or make a donation to a charity that has helped you in a moment of need. By taking control over how you act, you can show your negative emotions that you'll still be strong in the face of trauma.
- Show yourself that your worst fear or the worst outcome is unlikely to happen – and even if they do happen, it's unlikely to crush you or bring you

down. Play the “what if” game with yourself. Picture the worst-case scenario your mind can conjure up and let your thoughts run wild; the key here is to say your thoughts out loud. For example, if you lost your job, you might find yourself saying the following out loud: “I lost my job, so now I’m not going to be able to pay my bills. I’m going to be kicked out of my house, and I’ll lose all of my possessions. I’ll end up living on the street, and I’ll never be able to recover again.” As you say your worst-case scenario thoughts out loud, you mind find yourself laughing at how dramatic you’re being. If you’ve lost your job, it’s highly unlikely that you’re going to be unemployed for the rest of your life. What’s more, there’s a great deal of support you can rely on should you face unexpected long-term unemployment. And let’s not forget the support and guidance that family members and friends can provide you.

If you want to drain the power out of your negative emotions – including your worst-case scenarios - sometimes it just takes saying these thoughts out loud to realize how ridiculous and unnecessary they are.

Sometimes staying strong in the face of your trauma is just as simple as alleviating the negative emotions that you’re experiencing. Try utilizing the tips you’ve found throughout this section, as it may give you the clarity and calm you need to realize the transformative potential hiding within your trauma.



**Social Support:** If you’re experiencing trauma in your life, it’s critical to surround yourself with positive social support. No one can deal with mental, physical, or financial trauma without having the support of at least one good family member or friend. That’s why you shouldn’t be afraid to reach out to others if you need social support, or even contact a professional therapist if you need greater assistance.

- Reach out to someone who you know is going to be there for you. You may have a good friend in your life, but perhaps your maternal aunt gives you better life advice. Determine if you want a listening ear or some great advice, and choose your social support accordingly. After all, it can be frustrating to go to someone for advice when they’re unwilling or unable to give it to you.
- Look for social support that’s not going to hold you to gendered stereotypes. This is especially relevant for men, as the male gender is often told not to cry or become emotional in the face of adversity. However, women are often subjected to these stereotypes as well, as

they're more likely to be told they're "over-reacting" or being too emotional. With this in mind, you may want to reach out to someone who won't make you feel badly for expressing your emotions based upon your gender.

- Recognize the fact that even with the most positive social support, you may need the assistance of a professional therapist to help surmount this traumatic challenge. This could be beneficial to your social relationships, as you won't place a strain on your relationships with the expectations that your friends and family members can help you through difficult times. A therapist can give you highly valuable advice, and may also be able to recommend medication for you if you find it difficult to overcome your emotional or mental traumas.



**Expressive Writing:** While talking about your traumas with family members, friends, and therapists can be beneficial to your sense of well-being, a lot of healing can come from utilizing expressive writing techniques. This simply means that you take the time to journal your feelings, write stories about your experiences, or create poems that detail

how you're feeling. Sometimes putting a pen to paper can help you work through some emotions or issues that you're going through as a result of your traumas. Therefore, make a commitment to devoting at least some part of your day to expressive writing. Don't editorial your writing, and don't read back on your writing with a critical eye. This writing should flow from your subconscious, so don't spend your time thinking about what you *should* be writing, or what might sound better. Instead, write what comes to your mind right away. By letting your writing flow, you'll help give voice to what you're experiencing and feeling.

For many people, being strong in the face of mental, emotional, and physical traumas may take a great deal of effort, but they'll eventually overcome these difficulties. However, there are some people who may be suffering from depression, which means they're not only trying to surmount a trauma; they're trying to overcome the very wiring of their brains.

## Strategies For Identifying and Dealing with Depression

Depression still carries a great deal of stigma with it, despite the propensity of this mental disease. According to the National Institute of Mental Health ([www.nimh.nih.gov](http://www.nimh.nih.gov)), almost ten percent of Americans have been diagnosed with depression, with many professionals estimating that an even greater number are currently undiagnosed. Depression is the leading cause of disability in America, especially for individuals in the 15-44 age range. The average individual experiences the onset of depression at the age of 32, and it's more often prevalent in women than in men.

Given the prevalence of depression within the United States alone, it may come as a surprise that many people may be suffering from depression without realizing it. For these people, it doesn't matter how hard they try to be positive, or how many mantras they tell themselves; there's a chemical imbalance within their brains, which renders it difficult for them to feel anything other than overwhelming sadness and anxiety. Although there are many different types of clinical depression (for example, insomnia often brings about symptoms of depression, and many people suffer from Seasonal Affective Depression during the winter), depression occurs because of dysfunctional neural connections within the brain.

Neurotransmitters, which are nerve impulses that send messages from one neuron to the other, are responsible for transmitting messages and communicating different parts of the brain. When a person is suffering from depression, these neurotransmitters, for some reason, are unable to produce and link to serotonin, norepinephrine, and dopamine, the brain chemicals that are responsible for feelings of happiness. While researchers are unclear *why* depression happens in some individuals rather than others, it's believed that there's a genetic connection. In other words, if your family has a history of depression, you're more likely to suffer from depression.

Many individuals may not seek out medical treatment for depression because they're unaware that they're suffering from this condition. Many people often assume that feeling very sad is equivalent to being depressed; however, this is not the same as clinical depression, in which an individual feels sad or empty for a significant period of time (usually two or three weeks at a time).

Other symptoms of depression include the following:

- A constant feeling of sadness or anxiety, without necessarily requiring a stimulus. For example, an individual can feel constantly sad or anxious even if his or her life is "fine."

- A general feeling of hopelessness
- A loss of interest in activities and hobbies that were previously enjoyed
- A loss of interest in physical activities, including sex
- A general feeling of restlessness and impatience
- An overall sense of pessimism
- Disturbed sleep patterns (for example, the individual may be suffering from insomnia or sleep for a significant length of time, like fifteen hours at once)
- Discovering an overall difficulty in remembering facts, forming opinions, making decisions, or concentrating on tasks and activities
- Experiencing a change in eating habits, such as eating too much or losing your appetite
- Experiencing suicidal thoughts
- Experiencing physical aches and pains, such as headaches, stomach problems, muscle cramps, etc. These pains typically don't go away even with physical treatment.

If you're suffering with a number of these symptoms, it's important to seek out professional treatment right away. Even with the best social support, you're not going to treat these symptoms, as it's simply a result of a chemical imbalance within your brain. You may need medical treatment, or you may need a therapist to assist you with behavioral coping strategies. Either way, you may find that the most effective treatments for your depression may include the following:

- **Cognitive-behavioral therapy:** This is a type of treatment where a professional will help you examine the relationship between your unhealthy thoughts, feelings, and behaviors. By exploring this relationship, you and your therapist will help identify the self-destructive behaviors you may be suffering from, and how these behaviors are preventing you from living a more fulfilling life. With the help of your therapist, you'll learn new behaviors that can be utilized when you start to experience your self-destructing thoughts and feelings. Through this form of therapy, your brain will become to replace destructive thoughts with healthier and more positive

ones, which can help ensure that you're able to live a positive and happy lifestyle again.

- **Interpersonal therapy:** This form of treatment helps a person to focus on the relationships they have with others, and how these relationships might be contributing to feelings of depression and hopelessness. This school of psychology believes that human beings are created to be social with one another; therefore, by analyzing and repairing any dysfunctional relationships, the patient can help alleviate any depressive symptoms. During this type of therapy, a therapist will meet with the patient for a significant period of time to learn about communication skills that can help the person better communicate in his or her most important relationships.
- **Marriage/Family therapy:** This form of therapy derives from the same school of thought as interpersonal therapy, in that it helps patients analyze the relationships they have with the most important people in their lives: their spouses and/or family members. An individual may be depressed because he or she has an unhealthy relationship with family members or a spouse. With this type of therapy, the professional helps establish communication between the individuals and family members. This can help them air out any grievances, thus paving the way to establish new and healthier forms of communication. This may not be the ideal therapy for patients suffering from clinical depression, but it can help individuals who may be depressed as a result of negative relationships with those they love most.
- **Anti-depressant medication:** This medication is ideal for individuals who are suffering from clinical depression, as it can help readjust the imbalance of chemicals within the person's brain. Contrary to popular belief, however, these aren't "happy" pills; instead of making someone feel wildly happy, they help a person not to feel so sad and empty all of the time. In this way, anti-depressants return someone to a normal emotional and mental state, rather than elevate them to an ecstatic or artificially happy state.

If you recognized some of the depression symptoms listed in this chapter in your own life, it's important to take action as soon as possible. You don't have to suffer with endless sadness or feelings of emptiness for the rest of your life; just make an appointment with your doctor so you can discuss these emotions and feelings. Your doctor can refer you to a professional psychologist or psychiatrist, who can then help you replace your negative thoughts and habits with healthier emotions and behaviors.



You might find yourself wondering what this all has to do with wealth. The answer is surprisingly simple: if your mind is clouded with negative thoughts – whether they arise from a chemical imbalance or from low self-esteem – it can be impossible to attract wealth and abundance into your life with a positive and powerful mindset. When you're suffering from depression, you may need a little extra help to eliminate these negative thoughts from your mind. That's totally fine, and you shouldn't have to feel badly about that.

A great deal of the population suffers from depression, which is why you shouldn't feel like you're "abnormal" or "wrong" for seeking out professional help for your depression. If you want to live a happy and healthy lifestyle, sometimes you'll need a little extra help along the way. It may feel uncomfortable at first – especially if you grew up with the notion that only "crazy" people see therapists or psychologists – but once you start attracting abundance and wealth into your life, you'll be grateful for the steps you took to get your mind, body and heart in the right place.



## Chapter Seven: Never Fear to Pull the Trigger

The day of the big race has finally arrived. You're leaning in at the starting line, jumping up and down, hoping to warm up your muscles. Your coach runs over to you as you're stretching with a big grin on his face.

"It's time to start this race!" he exclaims eagerly. "Get yourself to the starting line, stat."



You run over to the starting line of the track, where you notice a bunch of other athletes around you. You smile at each of them, knowing that they're in for some serious competition. You've wanted to win this race for as long as you've known about its existence – and you're hungry to win.

As the referee stands at the starting line, you settle into your stance, placing your fingertips on the ground and kneeling right on the starting line. This sprint is the race of a lifetime – and you're just seconds away from achieving victory.

But right before the referee goes to pull the trigger, you suddenly experience something in the pit of your stomach.

Fear. Doubt. Terror.

You realize that because you want this so much, there's a lot to lose if you don't win this race. You're not sure if you can deal with the heartbreak if you end up losing this race. It feels like time has slowed down, and every passing second makes the fear rise up even more in your throat. You feel like you're going to be sick – and suddenly, you're not ready to run this race.

The referee's finger suddenly pulls the trigger of the starting gun.

***Bang!***

While all the runners around you start moving toward the finish line, you stand still, frozen in fear. You know that your coach is yelling at you, and the stadium is practically abuzz with questions and concerns about what you're doing. But no matter how hard you convince yourself to start running; you're just too scared to. And as the seconds pass by, you start to reason with yourself that there's no point. The other runners are too far away from you to even catch up, and there's no way you'll even finish, let alone place in the top five positions.



You move off of your starting line, give your coach a shrug, and trudge off of the track, with your head hanging down.

You were too afraid to get what you wanted – and as a result, you never even bothered to move off of the starting line.

Whether you're a competitive runner or consider the thought of getting worked up about a race laughable, the main message of this story is simple: sometimes we become too afraid of pursuing our hopes and dreams that we don't bother to get started in the first place. In short, we're so afraid at the possibility of failing that we figure it's best not to even bother to start in the first place.

Think about it: why else would we give up our childhood dreams, if not for the fear of getting started? Perhaps you were an amazing painter growing up, but you stopped painting because too many people told you that artists don't make a living. Maybe, as a woman, you loved the idea of becoming a pilot, but too many people told you that women don't make good pilots. Maybe you've even longed to break barriers in your workplace, but have hidden away because you're too afraid of failing if you try.

It's not so much the failure that keeps us down as it is the notion that we'll fail *publically*. We can't stand the thought of others laughing at us. We think that if other people see us fail, they'll simply laugh, or point at us as an example of what not to do. The idea of failing so publically – especially when it's something that we've longed to do with all of our hearts – can be such a terrifying prospect that it cows us to inaction.



Perhaps you wouldn't care if you failed publically; instead, your fear derives from the fact that you wouldn't be able to personally recover from such a failure.

It's understandable; after all, when we spend out lives wanting to become something or achieve something, it can be absolutely devastating and heartbreaking not to have it happen for us. It's just the nature of reaching out for what you love, we think to ourselves – not everyone is going to have their dreams come true, and not everyone is going to be fabulously wealthy and happy. We find ourselves reasoning that it's just how life works.



If you've ever found your mind going down this path – where you start to give yourself reasons why you should even try for your dream in the first place – then you've given into the Fear. The Fear of failing. The Fear of being laughed at. The Fear of not being able to recover if you end up not achieving your dream. The Fear of what your life will be like after you fail from achieving your dream.

This Fear is certainly something that's worth analyzing; after all, no one wants to pursue a goal if they know they're going to fail. But the thing is, you don't know if you're going to fail. You simply can't predict the future – if you apply all of your strength, desires, and pursuits to achieving your goal, you could very well be successful. But the truth is that if you let the Fear hold you back or drag down your efforts, you'll quickly discover that a half-hearted attempt at your goal will only result in misery and failure.

Ever heard of the expression that good things come to those who wait? Whoever said it certainly didn't know what it was like to achieve a dream. To try so hard to make a lifelong goal into a reality. To thirst for something different in life, without waiting for it to be handed to you. When it comes to achieving your dream, you don't want to be waiting around, hoping against hope that some magical occurrence will end up hand-delivering your dream life. That's not how it happens. The universe doesn't randomly wake up and decide to reward certain people with wealth and happiness, especially if they're not working hard to achieve what they want. In other words, the world doesn't reward you for the things that you don't do; it rewards you for the things that you do. If you're sitting back, waiting for the universe to reward you, you're going to end up waiting for a long time; perhaps even the rest of your life.

The universe rewards people who take action. Unfortunately, people often get caught up in planning and procrastinating without even taking a single action in their lives. These are the people who tell themselves that planning IS action; that as long as they create a strategy, they're working toward their dreams.

While planning is certainly essential to achieving your dream life (after all, reading this book could be considered planning), the point here is that you don't want to get caught up in this stage for the rest of your life. The longer you plan out your actions, the more likely it is that you're procrastinating – and the longer you procrastinate, the more likely it is that the universe is going to pass you by.

Think back to the beginning of this chapter, when you were stuck to the starting line while others passed you by. There would be no way you could win that race unless you started running. You were stuck in the “planning” stage of the race – but nothing would happen unless you took action toward achieving your goals. The bottom line is that you can't win that gold medal unless you take action – and you can't become wealthy unless you *take action*.

Don't get stuck in the planning stage. Don't placate yourself with planning when it's really time to take action. When you take action, the universe will reward you by triggering events and circumstances that will help you down the path toward success. By taking action, you not only tell the universe that you're ready to be rewarded; you also let individuals around you that you're serious about pursuing the Millionaire Mindset. People start paying attention to you. They start taking you seriously. They want to begin helping you by giving you valuable advice or connecting you with valuable people who can help. When people start to see that you're serious about becoming wealthy and start aligning themselves with you, they'll become inspired by your example. And when people are inspired by your action, the universe sits up to take notice.

When you take actions, you begin learning valuable lessons that you won't end up finding in any books. Nothing is more powerful than life experience, especially when it comes to building wealth. When you take actions, you can help adjust your roadmap to wealth as you start learning more about what it's going to take to get wealthy. You'll also start getting feedback about what you're doing right, and what you might need to change to get your wealth roadmap back on track. As you get feedback and adjust your actions, you'll start moving faster and more efficiently. What was once confusing to you will now become incredibly clear, and you'll no longer fear taking action as you accelerate down the path to wealth. In fact, with enough action and adjustments, you may even find that your momentum will help you coast toward your Millionaire Mindset, as the universe is ready to turn your dreams into a reality. All good things start to flow your way, and you suddenly find your life filled with abundance and positivity.

This phenomenon is a powerful and very real experience. Think about the last time you had a really good day. As soon as you woke up, it just seemed as though the entire day was aligned in your favor.

From the moment you eat breakfast until long after you leave the office at the end of the day, nothing but positive things happened to you. In fact, you even told your spouse that this day was one of the best days you've had in a long time.

Good days like these aren't a fluke; they're representative of the universe directing abundance into your life. You woke up with a powerful and positive energy that attracted good things into your life, and the universe was quick to respond. All manner of good things entered your life, and the abundance only increased as you opened up your mind to the possibility of positivity in your life. This is exactly what happens when you start taking action toward the Millionaire Mindset. The universe takes notice of your actions – and with positive thinking and gratitude, you'll find that abundance is quick to enter your life.

## All Talk is Cheap

Over the course of your years on this planet, it's likely that you've met people who were considered "all talk, no action." These are the individuals who had some of the biggest plans in the world. Some of them were ludicrous; maybe some other plans were actually viable for the individual. Whatever the plans were, the outcomes were all the same: they ended up being all talk, no action.

In life, the one thing that separates the winners from the losers is the ability to take action as soon as a plan has been formulated. Winners take action, no matter what obstacles they're facing. If they get knocked down, they get back up again and learn from their experiences. They may be disappointed or frustrated by setbacks, but ultimately they still continue to take actions, because they know this one truth: if they don't continue to take action, there's absolutely *no* chance they'll achieve their goals.

And let's face it: having a slight chance of achieving your dream is better than having absolutely no chance whatsoever.

The losers, on the other hand, get stuck in the planning stage, or don't even bother planning at all. They may let others know about their dreams, but they take little action to make it happen. They've talked themselves into not taking action with so many excuses, it almost reads like a script:

- "I would audition for this role, but the part isn't right for me."
- "I would be wealthy right now, if it wasn't for my boss paying me a pittance paycheck."

- “I would be skinnier, but I’m just too busy right now to go on a diet.”

These excuses are as old as time, but they are still just that: *excuses*. They’re excuses that you tell yourself for not taking action, especially when you think the odds are stacked up against you. After all, no one can possibly blame you for not losing weight or getting wealthy if you’re too busy or paid a small paycheck, can they?

Ultimately, excuses take all responsibility off of your shoulders and put them squarely on others. But as we learned in the first chapter, excuses just aren’t valid. You’re the only person who is responsible for the outcomes in your life. Not your boss. Not your busy schedule. Not your kids. Not your past. It’s just you. The faster you recognize this fact, the sooner you can start down the road toward the Millionaire Mindset.



If you want to be a successful person, you have to follow the example of the most successful person you know. Does he or she just hang around, waiting for life to deliver all the abundance that he or she is waiting for? Or does this person get up and pursue his or her goals with the kind of vigor that practically guarantees he or she will be successful? If you want success and abundance in your life, you have to follow this example. You have to get up and *take action*.

You already know how to set goals, create a plan of action, and eliminate the mental roadblocks that might be standing between you and your dreams. Now the only thing left to do is to take that first step toward the Millionaire Mindset. If you want to jump into a different and more lucrative career, sign up for that course or set up a networking event with someone with valuable connections. No matter what that first step might be, take it as soon as possible.

It doesn’t matter that you’re feeling nervous, or scared about taking action. These feelings are completely natural and even expected when you’re pursuing something different in your life. The point is that as you take action, these feelings of fear and anxiety will start to slip away as you accelerate toward your goals. Don’t let the Fear stop you from achieving what you’ve always longed for. Tell yourself that the Fear will disappear over time, so it’s not something that you should consider as a permanent part of pursuing your goals. Just take one single step. If it’s too big of a step, break it down into smaller parts so you don’t feel intimidated by the large first step you need to take.

You'll find that once you take the step, your momentum will propel you further and further along, until you're at your final destination: a wealthy and abundant lifestyle.

## Life Won't Change Unless You Take Action

If you want life to change in a positive and powerful way, you can't just sit around waiting for someone to make things happen for you. You need to take real and concrete actions, as nothing is going to change unless you take that first step toward your ultimate goal.



Try considering this exercise for just a moment. Let's say that someone is standing in front of you, holding out a \$100 bill. He has a big grin on his face, and he keeps motioning at you with the money.

"You want this, don't you?" the man keeps saying.

"Of course," you reply. "Give me the money." Yet you refuse to reach out for the money, as you expect the man to hand it over to you. Rather than complying with your wishes, the man continues smiling and holding out the money.

"Okay, it's right here," he replies.

The two of you are in a stand-off. Eventually you walk away in a huff, embarrassed at yourself for believing that someone would just hand over that money.

Rather than beat yourself up about this encounter, take a moment to think about what would have happened if you had simply reached out for the money, rather than waiting for the man to hand it over to you. What would have been different about this situation if you had taken action? You'd be \$100 richer – and you'd also have a fair understanding of how taking action can help you get what you want in life.

Now think back to the excuses you told yourself as to why you didn't get up to take that money. Maybe those excuses looked a little something like this:

- "I didn't want to embarrass myself by reaching out for the money."
- "I didn't want to look like I needed that money so badly."
- "I wasn't sure if it was a scam, or if the man would actually give it to me."
- "I was too busy, and I had to get somewhere fast."



- “I was afraid that others would laugh at me because I was wrong.”
- “I was waiting for the man to tell me more about what I should do.”

Whatever excuses you told yourself about not reaching out for the money, take a moment to realize that these are likely the same excuses you’re telling yourself for not achieving your Millionaire Mindset. If you were hesitant in this interaction with the man who was offering you \$100, then you’re probably hesitant in other areas of your life, especially financially. If you stopped yourself because you didn’t want to look foolish, then chances are you don’t want to pursue a wealthy lifestyle because you look foolish.

Take a moment to let this sink in. Your excuses are more programmed into your mind than you think. Your self-doubt instincts can often kick in and make it impossible for you to pursue your dreams. If you really want to achieve the Millionaire Mindset, it’s critical to give yourself a moment to tell these voices of self-doubt that they’re wrong. No matter what you’re telling yourself, just take action. You’ll likely find that your voices of self-doubt are wrong – and that experience will only empower you to keep taking steps toward the wealthy and abundant lifestyle you’ve always longed for.

Don’t hold yourself back any longer with excuses that just don’t hold up. Take action and pursue the gold.

## Forget about New Year’s Resolutions

It’s a tradition that many of us follow, despite the fact that it fails year after year: we make New Year’s Resolutions.



Many of us use the new calendar year to pursue the things we actually want. We tell ourselves that this is the year that we’ll lose weight. This is the year we’ll start reaching out more to those friends we haven’t talked to in years. This is finally the year we’re going to start doing things differently.

Sure, on January 1<sup>st</sup>, we start out with good intentions. We may even pursue our goals for a few weeks by signing up for that gym membership or sending out an email to that long-lost college buddy. But as January 1<sup>st</sup> turns into February 1<sup>st</sup>, we find ourselves losing site of our goals. We start reasoning to ourselves why we shouldn’t pursue our dreams. Maybe it’s always too cold out to go for a run,

or perhaps we never hear back from the college buddy, so we decide to give up this goal. Whatever the case may be, New Year's resolutions often end up being tossed aside, only to be resurrected on December 31<sup>st</sup> again.

New Year's resolutions may start out with good intentions, but it's important to note that you don't have to wait for the beginning of the year to start making a real change in your life. A life-changing resolution can happen at anytime, not just as the clock strikes midnight on January 1<sup>st</sup>. Your goal can be planned out and accomplished whenever you feel like, without marrying it to some special date on the calendar. In fact, it's not about *when* you start your resolution – it's about *how* you start your resolution.

Take concrete actions as soon as you've come up with a plan of action. Don't wait for January 1<sup>st</sup> to make major changes in your life. We're so used to giving up our New Year's resolutions that we don't take them seriously (after all, it's a running joke that most people give up their resolutions before February even rolls around). Take power in your life now to make the resolutions that matter. Tell yourself that today is going to be the first day of the rest of your life.

You'll find that no matter what day you start taking action, you'll never forget how powerful it felt to take that first step toward something you've always wanted. Don't wait for January 1<sup>st</sup> to make it happen – take action now.

## Be Biased Toward Action

Successful people all have this one thing in common: they just don't feel right unless they start taking action. We call these people words like *impatient*, or *persistent*, or even *aggressive*. No matter what words you use to describe them, there's no denying that they're not happy unless action is being taken. That's because they're biased toward action; meaning they have an extremely low tolerance for planning. They want to take action right away – and because they have this attitude, it usually means that nine times out of ten, they end up getting precisely what they want.

Let's say that you're on the hunt for a new job. You discover that your friend is competing for the same job as you. The job is certainly going to be a life-changer: it has a higher salary, and is located within a company where there is plenty of room to move right to the top. You want to ensure that you get that coveted interview, so you start revamping your resume. You spend the first week of your job search doing this, carefully assessing your resume to see if it's the best document possible.

Your friend, on the other hand, doesn't spend time on her resume. Instead, she decides to call up the human resources contact in the business and charm her way into landing an interview.

Now, who do you think is going to be more successful at getting that job: you, with your polished and professional-looking resume, or your friend, who took action as soon as she realized that the job opening was available?



If you guessed your friend, then you'd be right. You see, many people get caught up in the planning stages because they think everything has to be in place before action needs to be taken. They find themselves reassuring themselves that planning out action will help minimize any obstacles or mistakes that might occur along the way. But this is just a mistake because it justifies what's really going on here: you're procrastinating. When you get caught up in the planning stage, you reason to yourself that you're still doing something to advance your goal. But there's going to come a point in time where you'll hit the proverbial wall. Eventually, there will be nothing left to plan, and you'll just have to take action. If you used the planning stage as a crutch to avoid taking action, you may eventually be so fearful or anxious that you won't take action at all.

It's an all-too-common phenomenon that can have a detrimental impact on a person's pursuit of an abundant and positive lifestyle. You just can't get stuck in the planning stage; you have to eventually progress your life further along by taking action. Successful people understand this secret, and they're more biased toward action because of it. They're not afraid of taking action, because they know that eventually, fear and anxiety will melt away with continuous action.

If you want to become wealthy, it's important to embrace these hard-won secrets from successful people. Don't kid yourself that prolonged planning is action. It's not; it's procrastination. Take a chance and make that first step. The worst that could happen is that your first step is a failure. So what? You can make adjustments and take that first step over again – except this time, you'll have experience and wisdom to help guide you along the road to success.

## Don't Let Fear Stop You

Have you ever heard of the expression, "ready, aim, fire"? Well, we're going to spin this on its head because we want you to think of it in the following way: "ready, fire, aim!"

This might not make sense at first. What's the point of firing at something if you haven't aimed at your target? While this can be an excellent argument if you're practicing your aim at an archery field, when it comes to pursuing an abundant and wealthy lifestyle, this expression can help ensure that you don't get stuck in the planning stage. Too many people spend all of their lives "aiming" at what they want – but then they never shoot.

Instead of spending your time analyzing where you should aim, just try "firing" – that is, take the first step. If you miss your target, you can adjust your stance – that is, make changes to your plan of action – and fire again. The more you keep firing, the better your aim will become, because you'll have the experience and wisdom to help you determine the precise aim that leads to success. Soon, you'll be hitting the bull's-eye every time.

Quit waiting for the perfect conditions to occur, because *they're never going to happen*. Life doesn't magically align into the perfect circumstances for you to take action. Life is always going to be messy, chaotic, and downright busy. There's always going to be some excuse you can use to justify why right now the best time to take action isn't. But if you really want to be successful, you can't just sit back and wait for life to throw the perfect conditions your way, because you'll be waiting forever.

You just need to get on with it!

The only way you're going to achieve satisfaction is by taking action. Sure, planning out how you're going to become wealthy can deliver short-term satisfaction; but ultimately, you're not going to achieve the life you want unless you take action. Ultimately, there are three things that need to happen for you to achieve the Millionaire Mindset:

- You need to be at the right place at the right time.
- You need to know that you're there.
- You need to take action.

Again, you don't need to wait for life to give you perfect conditions; you just have to realize that you're a conscious, healthy, and responsible individual who is capable of making decisions and pursuing goals. As soon as you realize this, you need to take action. Don't come up with excuses. Don't come up with reasons why you'll do this later rather than now. Life can pass you by quicker than what you might think. Sooner or later, you'll find that it's too late to achieve the wealthy lifestyle you've always wanted – and you'll end up regretting all the missed opportunities that you let pass you by.

For many people, the idea of failing might present a very real reason as to why action shouldn't be taken.

While failing is nothing pleasant to experience, it's important for you to realize that everyone – even the most successful people in the world – have failed at one point or another. Don't use that fear as an excuse for holding yourself back; let it propel yourself forward. In other words, "fail forward." If you fail, so what? You can always repeat the step using different actions until you get the outcome you want. Failure is a normal and even necessary part of becoming successful – and when you finally do achieve your wealthy mindset, your successes will become that much sweeter.

Everything you want is on the other side of fear. All you need to do is reach over to the other side – and if you slip up along the way, you can keep reaching out until you get the results you want.

### What If Things Don't Work Out?

Of course, there are some failures that might seem so profound that you feel like you're permanently knocked down from achieving success. This may happen for some individuals, but it shouldn't prevent you from continuing to reach out for your dreams



Instead, you just have to "recalibrate" your life.

If you've ever wished that you were smarter, or wealthier, or thinner, or anything "better" than how you feel you are now, then you have an opportunity to recalibrate your life. The truth is, all you need to do is take action and work for it – but self-perception might be standing between you and your ultimate results. Inside every person's head is a unique reality that is different based on beliefs, perceptions, and doubts. These self-perceptions can be limiting, or they can be freeing. Ultimately, if you hold yourself back from taking action or if you continue to fail attempting to achieve your goals, you need to "recalibrate" your life to create a better sense of self-perception.

After all, if you truly believe that you're capable of changing your life for the better, then you will. It's as simple as that.

The idea behind changing your sense of self – especially in the event that things don't work out – is to change your viewpoint until you see a failure or a challenge as something positive. For example, let's say that you recently got fired from

your job. Rather than moping around the house, bemoaning the fact you got fired and letting fears of unemployment consume you, you could recalibrate your perception and learn from the experience. You could realize that you got fired because you weren't fulfilling your job role, which means you'll need to take this knowledge into your next job. If you got fired from a start-up because it ran out of money, you may want to consider working for another organization that has better job security, so you don't encounter a situation like this again.

If you can change your viewpoint of a failure, you'll be in a much better position to achieve the successes you've always wanted.

Successful people understand that failures are going to happen; however, they don't let these failures hold them back from getting what they want. Rather than interpreting these failures as an example of how they can't be successful, they use it to learn valuable lessons and make adjustments to their action plans. Think about it this way: if you received a failing grade in a class, would you drop out of school and completely give up on your dreams of achieving an education? Or would you realize what you've done wrong, make adjustments as necessary, and work harder until you get a passing grade?

To help you alter your self-perception and accept the idea that failure is a normal and even welcome part of the wealth acquisition process (after all, how can you learn the kind of lessons that will help you become successful?), try out these techniques:

- Wait five minutes before you let any negative thoughts or comments cloud your perception. As soon as you realize that you've failed, it may be tempting to start beating yourself up about everything that happened to you. Rather than give into this temptation, just give yourself a few minutes to process everything that has happened. Don't get into a stupid debate in your head, and don't tell yourself that you're going to give up completely. Instead, take five minutes to cool your emotions down, or just to process everything that has happened. Sometimes giving yourself the benefit of a little time can help you formulate a new plan of action, or just remind yourself that one failure isn't going to define the rest of your life.
- Force yourself to think of different perspectives when you encounter failure. Instead of calling the situation a "failure," think of it as a success in disguise. For example, if you made an investment that ended up failing, you could look at it as a failure, or you could consider it to be a learning experience for the next time you invest in stocks. Simply changing your perspective can do wonders for your sense of self, as you won't regard yourself as a "permanent failure."

The point here is to not get stuck inside your own head. Sometimes when we look at the world through our own points of view, we can be harsher to ourselves than we intended. Step outside of yourself to critically analyze any failures you've encountered. Were they really failures, or could you consider them to be learning experiences? Are there any lessons that you could learn from this experience? Use a neutral point of view to remove any negative emotions from this process, as it can help you refrain from beating yourself up about everything that has happened.

- Consider writing out the story of what happened to you, and edit it until it becomes a success story. That doesn't mean changing the final ending of the story; it simply means changing the tone of the story so that it becomes more of a success story, rather than a failure. For example, if you ended up going on a shopping spree with money you've saved up, write out the story of what happened, and how you felt during the experience. After writing out the story, apply lessons to what you've learned. Perhaps you realized that you can't shop when you're feeling a strong emotion, or you should put your savings in an account that you can't easily access. Even the most dismal money failures can be turned into success stories, if you take the time to find the lessons in your failures.
- Change how you think about money by presenting your personality in a new light. Instead of telling yourself that you're bad with money, change up the perception by outlining why you're good with money. If you turn negative self-perception on its head by replacing it with more positive statements, you'll find that you'll begin acting in a similar manner. In other words, if you keep telling yourself that you're bad with money, you'll continue to engage in toxic habits. If, however, you tell yourself that you're good with money, you'll start using better financial habits and practices during your quest for the Millionaire Mindset.

Your self-perception is going to have a profound influence on your ability to achieve the Millionaire Mindset. Don't get caught in the planning stage just because you're too fearful to see what happens when you step out. Wonderful things are waiting for you just on the other side of fear – and it's up to you to take the leap of faith that gets you there.

But there may still be a question that's plaguing you: what happens if things just don't work out for you, no matter how hard you try? Try using these tips that can help you get through a failure, and back on the road to success in no time:

- **Identify what's most important to you.** Sometimes goals don't work out because we're pursuing something that's not organic to us; that is, we're chasing a goal that isn't right. For example, if you set a goal of making millions of dollars each year because you want to "flash your cash" and stay in the hottest hotels, it might not work out for you because this isn't what your heart and soul wants. Societal influences can play a huge role in what we think we want. In other words, our friends and media influences might make us think we need that big Rolex watch in order to feel successful, but our heart and soul just wants a nice house and the ability to travel.

If you find that you keep failing at your attempts to reach a goal, make sure it's really what you want. Don't just pursue because you *think* you should – chase after it because it's what you truly want out of life.

- **Realize the importance of perseverance.** When chasing our dreams and goals, it can be all-too-easy to give up when things get rough. Maybe we face one too many obstacles on our path to the Millionaire Mindset, or perhaps we just get too caught up in the day-to-day lifestyle. Either way, there are a million excuses that you can use to justify giving up on your goal. The point here is that even if there's an excuse you can use, you *have* to keep moving forward until you get what you want. If there's an obstacle in your path, don't just give up; find away around it. After all, when we're driving on a road and encounter a roadblock, we just don't turn off our cars, throw our hands up in the air, and declare we'll never get to our final destination.

We just take a small detour to end up where we wanted to be. It may take a little longer, and it could take us to places we've never been, but detours are just a part of the journey. If you stay persistent and commit to getting to your final destination, you'll get there, no matter what obstacles stand in your way.

- **Beware the trap of being mediocre.** Life isn't about feeling comfortable day in and day out. Sure, it can be nice to get caught up in the trap of mediocrity; but that's not what life is about. Life is about challenging yourself; striving to be your best; pushing forward until you achieve your dream. When you're able to achieve your life's dreams, you can look back and realize that you were successful because you never settled for good enough. Don't just desire the comfort of a routine and lowered expectations. Strive to always be your best at whatever you do, and don't settle for "just good enough" because it's easier to achieve.
- **Always expect the unexpected.** When it comes to pursuing our goals and dreams, one should always make plans for the unexpected. Obstacles are going to occur. Life is going to throw interesting challenges your way.



Instead of feeling knocked down and giving up, make contingency plans that will help you get back on track toward a wealthy and abundant future. For example, if you're considering making an aggressive investment, set aside a certain amount of money that will be used for "safer" investments in case you end up losing money. While you don't want to be overly cautious, you do want to have back-up plans in case things don't go as expected. This way, you won't get knocked off your feet if and when an obstacle occurs.

Your life is in your control. When you acknowledge to yourself that you're responsible for your outcomes – be they successful or unsuccessful – you can start taking the steps that lead to your success. If you end up encountering a few obstacles along the way, don't just sit back and let this defeat knock you down; take a deep breath, come up with a new plan of action, and tell yourself that this is only a temporary setback, not a failure.

Whatever you do, never give up on your dreams. They can come true – but only if you're willing to put in the time and work it takes to attract a successful outcome into your life.



### Never Settle for “Just Enough”

Your life is a myriad of options and choices, all of which are just begging to be explored. Every day you wake up healthy is a day that you can choose whatever you want your life to be like. You could decide that this is the day you're going to start being wealthy. You could decide that today, you're going to start paying down that credit card debt until you're absolutely debt-free. You could decide

that today's the day you'll start getting smarter about your money so you'll retire with millions of dollars, rather than millions of worries.

Or you settle for "just enough."

Millions of people do it every day. Instead of waking up and seeing all the opportunities ahead of them, they only see life as a series of days that can be crossed off on the calendar. Instead of seeing the wonderful potential in being a healthy and active member of society, they only do the bare minimum to get by, never attempting to better themselves or reach for something more. Whether this is due to a fear of failure or an inner monologue of self-doubt, one thing turns out the same: they're living a life that's "just enough" for them.



Life is an adventure – but when you only put in the bare minimum, you'll never reap the amazing rewards that come with a fulfilling and abundant life. Think about it this way: if you only put in the bare minimum at work or at home, you'll never be rewarded with a significant outcome. You'll never know the joys that come with working really

hard to achieve something. You'll never experience the rewards that only come to you when you've tried your best. Even if you fail along the way, you'll know you gave it your all – or you could try again until you get the results you want.

Either way, settling for "just enough" is basically admitting that you're not grateful for all the opportunities that have been handed to you in life. Life is an incredible opportunity, whether you realize it or not. Your existence is such a slight possibility that the fact you're here on this planet is a mathematical miracle. Don't end up undermining the miraculous event that is you. Instead, put your life to good use by pursuing the things you want. Don't ever settle for good enough; instead, try harder with each and every passing day.

You know what happens when you try for your very best? Even if you fail, you'll end up in a place that's far better than where you would have ended up if you settled for "just enough." So don't ever stop yourself from trying to achieve what you want, because no matter what the outcome, you'll still be in a better place than where you were before.

That's the secret to the Millionaire Mindset – understanding that no matter where you end up, trying your best will get you in the best place possible.

As an exercise to end this chapter, consider writing down the thoughts that you come up with for reasons why you shouldn't pursue an active and abundant lifestyle.

No matter what they are, write them down as they come to your mind. A few example thoughts could be along the lines of:

- "I can't become wealthy because I was born and raised in the working class."
- "I don't have the necessary education that will help me become wealthy."
- "I don't have the time or energy to devote to financial education."
- "Becoming wealthy is something that happens to other people, not to people like me."

Once these thoughts are on paper, think of a way to change the perception of each statement into a positive and encouraging remark. This will be like altering your self-perception; you'll eventually show yourself that if you adopt a more positive outlook, there's nothing standing between you and a wealthier lifestyle. For example, you could change the above thoughts into more positive statements, such as the following:

- "I may have grown up in the working class, but my past doesn't define my future. Only I do."
- "Some of the most successful people in the world didn't have a college degree – but if I truly need one, I can go back to school and get one."
- "I can make time by cutting out needless habits in my life and replacing them with financial education."
- "I have the ability to become wealthy, just like anyone else in this world. I just have to want it with everything in my mind and body."

By turning some of your more negative and limiting thoughts into powerful and positive mantras, you can help ensure that your thoughts aren't holding you back from achieving the Millionaire Mindset.

## Chapter Eight: Get It Together!

Throughout the course of this book, you've learned some amazing new concepts and lessons that slowly revealed how the mind can be programmed into attracting wealth and abundance. You also learned how much your self-perception, thoughts, and behaviors can be influenced by the way your mind has been trained to think. By making just a few careful changes to how you perceive challenges and your place in the world, you can harness the power of the Millionaire Mindset – and all the abundance and wealth that comes after it.

You see, millionaires and billionaires aren't different from you or me. They weren't born with a "special" ability to make money; they just worked harder or persevered longer through obstacles on the path to success. They didn't have some magical formula that made them wealthy, nor were they especially lucky or in the right place at the right time. These people recognized opportunities and didn't hesitate to take them – and with a little time and practice, you can harness the same abilities and actions within your own life.



Ultimately, the Millionaire Mindset is all about ensuring that every part of your brain and body are primed for success. When your thought processes are working for you – rather than against you, thanks to negative self-perception – you'll be amazed to discover how quickly your actions and habits will follow suit. If your mind truly believes that you can become wealthy – and believes it with every neuron in your mind – you will quickly develop the habits, behaviors, and practices that will help attract wealth into your life.

Let's quickly recap what you've learned throughout the course of this book, and how these practices are designed to align every fiber of your being with the kind of wealth-generating practices that lead to lifelong success.

**Chapter One: The Master of Your Destiny.** You learned why you are responsible for the outcomes in your own life, no matter what unfortunate circumstances or scenarios you might have otherwise experienced. You learned that you can't blame job choices for personal or professional discontent; you gave up all excuses, blaming, and complaining; you adopted a "love it or leave it" mentality; and you realized that you create or allow everything that happens to you, whether it's good or bad.

Before you can master your own destiny, however, you learned that it's important to recognize your true purpose in life. You learned how to define this true purpose by identifying what you hold most dear. You developed a clear vision of the life and destiny that you want to achieve. Most people lament that they never get what they want, but the truth is that they don't actually know what they truly want out of life. Having a clear vision of one's destiny means you have a single goal to focus on, including of letting yourself be distracted by everything else in life, like living someone else's dream or settling for less than what you want or deserve.

**Chapter Two: Reboot and Reshape Your Brain for Wealth.** You learned that the reason why you've been unsuccessful in attracting wealth into your life is because you've been programmed to think a certain way about yourself. We are the sum of our experiences; the information we're fed during our formative years makes up much of our current state of being, including our personality, beliefs, skills, etc.

To change these negative beliefs, the brain needs to be "rebooted" and "reprogrammed" into forming new skills in order for you to break out of your previously unsuccessful selves, thus transforming into a more successful person. You learned about the concept of neuroplasticity and neuroscience, and how both of these schools of thought contribute to you getting richer. You also learned how you can reshape your brain for wealth by creating new neural pathways. You also explored specific areas of brain activity that's related to wealth, including relevant exercises that could help maximize the wealth-generating potential in each part of your mind.

**Chapter Three: Believe It to Live It:** Napoleon Hill once said that "whatever the mind can conceive and believe, it can achieve." This means that a lack of belief in yourself is the #1 killer of dreams. You learned about the concept of "you get what you expect," which applies to both positive and negative circumstances (for example, if you believe in good things, you'll receive good; if you believe in bad things, you'll receive bad). People often make the mistake of focusing on having a lack of money, rather than having an abundance of money; therefore, they continue to be poor.

When you focus on negativity (for example, saying to yourself that “I don’t deserve to be rich” or “this is my lot in life), you will always be stuck in poverty, rather than accumulating wealth.

You also discovered how the Law of Attraction can create abundance and prosperity in your life – but only if you know how to use it. You were provided exercises for positive affirmations, vision boards, and practicing gratitude, all of which can help you attract more abundance and wealth into your life.

On that note, you also learned about the Mind’s I. You learned that developing your own form of ideology (in other words, a set of conscious and unconscious ideas that constitute your goals and expectations) could contribute to attracting wealth and prosperity in your life. You learned how to use visualization techniques to create your ideal future and the actions you’ll take to get there. You also discovered how inspiration could assist you with achieving your dream future, as the greatest motivator is seeing proof of past successes and knowing success is possible and within reach. Whether you draw inspiration from other people or within your own life, you realized that past experiences can set a powerful precedent for future successes.

**Chapter Four: Getting Started On Your Road to Riches:** If you want to achieve a wealthy lifestyle, it’s important to “map” out your road to riches. This involves having a clear idea of the life you want, and what actions you’re going to take to get there. You also learned that it’s important to dream big. Settling for less will only hinder you from reaching your fullest potential. Dreams must be fueled by belief in order for you to motivate yourself into doing it. What’s more, you need to take concentrated action. The Law of attraction won’t be any use without the will to act. In order to turn dreams into reality, you must focus on making it so. Concentrated focus must lead to concentrated action. Once you have a clear sight of your goals, you must “keep your eye on the ball,” and then do whatever it takes to achieve it.

What’s more, you learned that there are important factors that can play a role in how quickly and easily you achieve wealth. These factors include the following:

- **Location:** This makes a huge difference in how you’re going to go about generating wealth because of access to certain resources (e.g. Internet access for Internet marketing, rental space for brick and mortar stores, etc.). Income levels are different, and your local culture could be different, which may affect the way you do business.
- **Personal income:** Your level of income determines how much you can make with what you already have. For example, if you’re only making \$30,000 per

year versus someone who is making \$300,000 per year, you're going to have to be more creative with how you make money. It's not impossible; you'll just need to incorporate different wealth "ingredients" into your wealth recipe.

- **Financial Status:** The difference between being in debt and being debt-free can have a huge impact in the decisions you're able to make as you go about your plans to generate wealth. Taking risks, doing tasks, and saving money in your wealth generating efforts will affect you.
- **People:** This is similar to location, but it has more to do with the people around you. You may have access to different resources and attitudes, depending on the kinds of people you surround yourself with.

You can start mapping out your road to riches by using dream boards and other visualization techniques that can help you get to where you want to go. You should also make an effort to identify your core values. Core values help direct your decisions and visions, as well as gear the focus of your mind toward achieving the goals you've set for yourself when coming up with the vision board.

**Chapter Five: Drop the Excess Baggage:** Relationships play an important part of how successful you'll be in life. Toxic relationships will sabotage your chances of success, as it affects self-confidence, motivation, and beliefs. If you want to increase your ability of generating wealth, you need to purge toxic individuals from one's life in order to succeed. It's important to surround yourself with supportive and successful people. After all, you become like the people you spend all of your time with – and you want to make sure they're as successful as you'd like to be.

**Chapter Six: Transformation Through Trauma:** You learned how trauma and tragedy can play an essential role in self-development. Psychologists believe that finding the benefit in trauma represents a true personal transformation. It provides you with a renewed belief in your ability to endure and prevail, as well as allows you to develop deeper, more sophisticated, and a more satisfying philosophy of life. In order to use trauma to your benefit, it's important to utilize problem-focused coping, emotion-focused coping, social support, and expressive writing. It's also important to use strategies that can help you identify and deal with depression, including cognitive-behavioral therapy, interpersonal therapy, marriage and family therapy, and anti-depressant medication.

**Chapter Seven: Never Fear to Pull the Trigger:** Taking action is the most important step in any success endeavor. Talk is cheap, and nothing happens unless you take action. In fact, you've probably experienced the fact that most people make New Year's Resolutions but never follow through.

You have to be willing to do whatever it takes to make sure that you take that critical first step, regardless of what may stand in your way. It doesn't matter if you're not sure how you're going to get to where you want to be, as long as you start making the effort. Don't let fear affect your efforts; after all, everything you want is on the other side of fear. Learn to use that fear as motivation to overcome obstacles, as it makes your eventual success that much sweeter.

As for encountering failure along the way, you learned that you'll have to recalibrate your life if you're not happy with what you get. To do that, you'll have to identify what matters most to you and emphasize the importance of perseverance in your life (especially in the face of adversity when making a change). What's more, you learned about the dangers of settling for "just enough," or living a mediocre life. You should always strive to do better while expecting the unexpected. Making a contingency plan can help, just in case things don't work out the way you expected them to.

Now that we've recapped what you've learned throughout the duration of this book, we'll leave you with a quick exercise that can get you started on the road to your Millionaire Mindset, right now.



Get up and go stand in front of your bathroom or bedroom mirror. Take a deep breath, and for the next five minutes, really picture the life you want for yourself. It doesn't necessarily have to deal with money; it should just highlight the kind of future you want to make for yourself. Maybe you'll be in a bigger house, or

perhaps you'll be in the same house you are as now, but with more savings in the bank account. Perhaps you'll be traveling to more exotic locations, flying first class, and staying in the most sumptuous hotels on the planet. Whatever future you want for yourself, picture it in your Mind's I. Once you have that picture, tell yourself that you're a powerful and positive person who is capable of making this happen.

Listen: the first time you do this exercise, you're going to feel strange. It's inevitable. Talking to yourself in the mirror and pumping yourself up with self-love is going against your habits, especially if you have a negative self-perception. But over time, you'll notice something incredible.





When you do this exercise everyday, you'll begin to notice your thoughts becoming more positive, more happy, and more geared for *action*. The more positive self-talk you engage in, the more likely it is that you'll progress forward to the Millionaire Mindset.

When you finally get there, you'll discover how magical a wealthy and financially comfortable life can be. That's just one of the amazing benefits of the Millionaire Mindset.