Summary of

Secrets of The Millionaire Mind

– By T. Harv Eker

Summarized by: Jonas Salzgeber

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Learn more about the author:

http://www.harveker.com/
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Secrets of the Millionaire Mind

If your subconscious “financial blueprint” is not “set” for success, nothing you learn, nothing you know, and nothing you do will make much of a difference.

– T. Harv Eker

T. Harv Eker used to be a financial disaster. He had ups and downs, yet for the most part he was broke. Until one day, when a rich friend of his Dad told him that Rich people think a certain way and poor people think a completely different way, and those ways of thinking determine their actions and therefore determine their results. Then all you have to do is copy how rich people think. That information helped Eker to become who he is today – author, businessman, and most importantly, wealth coach.

So, after he learned about the fact that rich people think differently than poor people, he started studying rich people. Eventually, I became aware of how my own thoughts were holding me back from wealth.

He learned that it is not about the tools alone, it is mainly about the toolbox. The tools are all the knowledge and information you’ve got, and the toolbox is your mind, your way of thinking. He found out that when he combined the inner game (the toolbox) with the outer game (the tools), everybody can succeed at the game of money.

What the author wants to teach in his book is how to master the inner game of money to win the game of money – how to think rich to get rich!

It’s not what we don’t know that prevents us from succeeding; it’s what we know that just ain’t so that is our greatest obstacle. – Josh Billings

The lesson is simple: If you want to move to a higher level of life, you have to be willing to let go of some of your old ways of thinking and adopt new ones.
The secret sauce is *unlearning*. We are where we are because of the things we do day in, day out. Our old ways of thinking brought us exactly to where we are. If we want something to be different in our lives, we need to do something different. T. Harv Eker invites us to the journey to financial freedom.

His book is split up in two parts. The first part is *Your Money Blueprint* which is about how we are conditioned concerning money. It’s about why we are who we are, it’s about our *old* way of thinking. Part two then is *The Wealth Files*. It’s about seventeen Wealth Files, or about how rich people think/act/live. Basically, it’s about our *new* way of thinking or how we should think if we want to become rich.

Let’s get started learn how to think like rich people!
Your Money Blueprint

You can have all the knowledge and skills in the world, but if your “blueprint” isn’t set for success, you’re financially doomed.

– T. Harv Eker

Who are you? How do you think? What are your habits and traits? How confident are you in yourself? Do you truly feel that you deserve wealth? What are your abilities? Can you act when you’re not in the mood?

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

Whatever results you’re getting, be they rich or poor, good or bad, positive or negative, always remember that your outer world is simply a reflection of your inner world.

T. Harv Eker makes it clear that we live in a world of cause and effect. Basically, who you are (your inner world) determines what you get (your outer world). So whatever results you get in any area of life, it is a mere result of you – your character, your thinking, your habits. Whether it is how much money you have in your bank account or how healthy you feel or how you look like – it is always a result, a reflection of who you are.

A lack of money is never, ever, ever a problem. A lack of money is merely a symptom of what is going on underneath.

If you want to change your outer world, a lack of money in that case, you first need to change your inner world or “what is going on underneath”. Let’s look at a different example: Back in my time as a student I used to suffer from tense neck and back muscles. Therefore I went to see a physiotherapist twice a week to have my muscles untensed. I always felt better afterwards, but the muscles would tense again and again. It wasn’t until I changed my behaviour (mainly different sitting positions, more
sleep, magnesium supplements and less stress) that my muscle tensions would weaken.

My point is that if you only treat the symptoms, you’ll always fall back. So, if you had a lack of money, and I gave you some, sooner or later you would end up again with a lack of money. The problem is not the symptom, it is us… It’s our thinking, our habits, the way we act.

To effectively change your results, symptoms or your overall life (your outer world), you first need to change yourself, your character and what you do (your inner world).

Your income can grow only to the extend you do!

What has all this to do with your money blueprint you’re wondering? You’ll understand it in a minute… stay patient.

Process of Manifestation: T → F → A = R

Thoughts lead to Feelings. Feelings lead to Actions. Actions lead to Results.

That’s what Eker calls the Process of Manifestation. So thoughts are at the root of every result. He then goes one step further and states that we are programmed or conditioned in a certain way. That’s why we think how we think. The primary sources of this programming include mainly our parents and siblings, but also friends, teachers or media, to name only a few.

In short, our life is a reflection of our thoughts, which again come as a result of how we have been programmed.

This is important in many ways. Look at our culture: How could we survive without the knowledge of our ancestors? We’re born into a world of culture and structure; how could we survive without the knowledge we’re given from our parents? We depend on our parents for a very, very long time. We’re all born helpless. So, in a certain way this programming is a necessity, but in the case of money it is often a burden…

That’s where your money blueprint comes in. A blueprint in general is a preset plan or design. Let’s take a blueprint for a house as an example. Before you build the
house, you make an exact plan of what you want to build. And then, you build what
you’ve planned. Now, and this is important, we all have a blueprint for money, our
money blueprint – a preset plan (!) of how much money we’ll have and how we can
handle it. Every child is taught how to think about and act in relation to money.

Your financial blueprint consists primarily of the information or “programming” you
received in the past, and especially as a young child.

Your past conditioning determines every thought that bubbles up in your mind. That’s
why it’s often referred to as the conditioned mind.

The conditioned mind, an interesting concept… What is important concerning Secrets
of the Millionaire Mind is that our mind is also conditioned in terms of money. And
that’s what the book is about: How can we rescript our money blueprint? How can we
flip the money switch to success? How can we think like rich people think?

First of all, we need to understand how we are conditioned. We are conditioned in
three primary ways:

- **Verbal Programming:** What did you hear about money, wealth, and rich
  people when you were growing up? Save your money for a rainy day • Filthy
  rich • Rich people are greedy • Money doesn’t grow on trees • Money doesn’t
  buy happiness • We can’t afford it • and so on… I’m sure you heard at least
  one of them. The problem is that all these statements … remain in your
  subconscious mind as part of the blueprint that is running your financial life.
  Obviously, such statements do not support your financial well-being.

- **Modeling:** What did you see when you were young? How did your parents
  manage money? • Did money come easily in your family or was it always a
  struggle? • Was money a source of joy in your household or the cause of bitter
  arguments? • All these things matter a lot, because as kids, we learn just
  about everything from modeling. It is important to recognize that your way of
  being relates to one or both of your parents in the arena of money.

- **Specific Incidents:** What did you experience when you were young around
  money, wealth, and rich people? This is close to modeling but maybe you can
  think of a specific incident. Maybe a huge fight your parents had that
  seemingly led to the divorce? Maybe you can still hear your father swearing
  about a rich neighbor? Such experiences shape your beliefs you now live by.
These are the three major ways that have conditioned us in terms of money. Basically, that’s your money blueprint, your preset plan for success with money. Your money blueprint will determine your financial life – and even your personal life. And again, you can have all the knowledge and skills in the world, but if your “blueprint” isn’t set for success, you’re financially doomed. If you think poor about the rich, how are you ever going to be rich? If money has always been a struggle, chances are high that it always will be a struggle. That’s in your subconscious mind. When the subconscious mind must choose between deeply rooted emotions and logic, emotions will almost always win.

If you want to think like rich people, you need to change that programming! So, how can you change that?

You need to become aware. Awareness is the first step of change. That’s where you are right now. You thought about how you grew up around money and hopefully became aware of the fact that you’ve been conditioned in a certain way. Now, you need to understand what effects this conditioning had and still has on your financial life. It’s only through the understanding of what your conditioned mind does to you, that you can become able and willing to change. Do you see that your money blueprint is not you but it is only what you’ve learned? You do have the choice in the present moment to be different. That’s the third step of change: disassociation. How you have been conditioned is not how you need to be and how you need to think. You have the choice! It is imperative you choose your thoughts and beliefs wisely.

By achieving consciousness, we can live from who we are today rather than who we were yesterday.

Being aware and living consciously is probably the most important ingredient for substantial change. YOU make the choices in life. YOU are at the steering wheel. YOU know that you have been conditioned in a certain way and that this lies at the roots of your financial life. Now that YOU are aware, YOU can change!

In the following second part you’ll learn what to change and how to believe. You’ll learn about the seventeen Wealth Files, seventeen ways rich people think and act differently to poor people. You can consciously make your decisions whether you want to adapt the Wealth Files or not. T. Harv Eker says that either you change and (probably) get rich or you don’t change and you stay as broke as you are. It’s up to
you. Personally, I think we should all give it a try… if it works, hurray!, if it doesn’t, we’ve at least tried.

By the way, the author makes it clear that he does not mean to degrade poor people. He does not think that rich people are *better* than poor or middle-class people. They’re just richer.

*If you want instant enlightenment, don’t believe a thought you think.*  
– T. Harv Eker
Wealth File #1

Rich people believe “I create my life.”
Poor people believe “Life happens to me.”

If you want to create wealth, it is imperative that you believe that you are at the steering wheel of your life, especially your financial life.

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

Instead of taking responsibility for what’s going on in their lives, poor people choose to play the role of the victim.

This is hyper important! If you feel like “Life just happens to me, I can’t do anything about it”, then how are you going to change? What kind of life do you live? I can tell you, you live the life of absolutely no purpose. Completely unconsciously and meaningless…

That’s definitely NOT how you want to live. This is the first Wealth File for a good reason. If you don’t think “I create my life”, then you can’t change anything… You must realize that you are the creator! You must sit at the steering wheel of your life. You make the choices. And you take responsibility for your life. Basically, you are the BOSS of your life. Yes, you are!

The author states that poor people play the role of the victim. They often blame other people. It’s never their fault, it’s always the fault of others. Poor people also often complain. When you are complaining, you become a living, breathing “crap magnet.” That’s the worst thing you can do. So, never whine, bitch or complain. Poor people also justify their situation. They say things like “Money is not that important.” If you don’t think money is important, you simply won’t have any. But the poor people will argue (and that’s a funny quote): “Well, money isn’t as important as love.” Now, is that comparison dumb or what? What’s more important, your arm or your leg? Maybe they’re both important.
I love that writing! It’s funny and it makes sense.

So, don’t play the role of the victim and take responsibility and steer your life to success.

**Wealth File #2**

Rich people play the money game to win.
Poor people play the money game to *not* lose.

Poor people’s primary concern is survival and security instead of creating wealth and abundance.

The goal of truly rich people is to have massive wealth and abundance. Not just some money, but lots of money.

Let me remind you of the power of intention. When your intention is to have enough to pay the bills, that’s exactly how much you’ll get – just enough to pay the bills and not a dime more.

Think about this: If your goal is to have just enough money to pay the bills; how much money do you think you’ll get? Exactly! Just enough to pay the bills... You get what you truly intend to get. And that’s what so many people strive for: “I just want enough to pay the bills.” • “I just want to live a moderate life and go on vacation once a year.” • “I just want my steady income and make ends meet.”

Well, if that’s what you want, that’s what you get. You may have enough to pay the bills, but guess what? You won’t have a dime more! That’s how it works. Again, you get what you truly intend to get.

T. Harv Eker advises us that our goal should be to become a millionaire and more!

*If you shoot for the stars, you’ll at least hit the moon.* – T. Harv Eker

If you want to get rich, your goal has to be rich. Not to have enough to pay the bills, and not just to have enough to be comfortable. Rich means rich!
So, move your arse and do what rich people do: **play the money game to win!** Win Win Win! Decide now that you *commit* to being rich! (And read on to learn how to do that).

**Wealth File #3**

**Rich people are committed to being rich.**

**Poor people want to be rich.**

The number one reason most people don’t get what they want is that they don’t know what they want. 

Do you know what you want? What do you want? Who do you want to be? How do you want your life to look like? Why do you read this summary?

I guess you at least know the answer to the last question... Our world, or better, our society provides uncountable choices. It is then a common problem that we don’t really know what we want.

How are we going to get what we don’t know we want? Does that make sense? Not sure… Anyway, you get the point. If we don’t know what we want in life, how are we going to get it? – We won’t!

If I asked you if you wanted to be rich, you’d probably think “What a stupid question...” and say “Of course, Jonas, I want to be rich.”

The truth, however, is that most people don’t really want to be rich. Why? Because they have a lot of negative wealth files in their subconscious mind that tell them there is something wrong with being rich. That’s how we’ve been conditioned… and most of us have mixed internal messages about wealth. One part within us says, “I’ll be able to travel the world.” Then the other part chirps in, “Yeah, and everyone will want a handout.” These mixed messages may seem innocent enough, but in reality, they are one of the major reasons most people never become rich.
Did you hear that? We probably have mixed internal messages (at least subconsciously) about wealth, and that's the major reason we'll never get rich! Sounds crazy, yet that's the power of our mind.

How can we develop clear internal messages about wealth then?

The author states that there are three levels of wanting:

1. I want to be rich.
   This won't bring you anywhere as billions of people want (or at least claim that they want) to be rich, but relatively few are.

2. I choose to be rich.
   *Choosing* is much stronger than *wanting* because you take responsibility for creating your own reality.

3. I commit to being rich.
   That's the highest form of wanting. You devote yourself unreservedly. You give 100% to achieve wealth. There are no excuses, failure is not an option. I will be rich or I will die trying. That’s commitment and that’s necessary for true success!

Rich people are committed enough to do whatever it takes. Period.

What about you? Are you willing to work sixteen hours a day? Rich people are. Are you willing to sacrifice seeing your family, your friends, and give up your recreations and hobbies? Rich people are. Are you willing to do whatever it takes? Rich people are!

Wealth File #3 says that you need to be fully, totally, and truly committed to creating wealth. You need to want it bad enough. And *wanting it bad enough* is being committed. You do everything it takes; you choose wealth over a beer with friends; you choose wealth over going to the movies; you choose wealth over a day off; you choose wealth over your kid’s birthday. Well, the last one is a joke though. I’m sure you get it. Sure, you need to find balance and everything. Most importantly though: You need to want to be wealthy bad enough so that you commit to being wealthy. Otherwise you just won’t get rich. Simple as that.
Wealth File #4

Rich people think big.
Poor people think small.

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

The key word is value. It’s important to know that four factors determine your value in the marketplace: supply, demand, quality and quantity.

This makes sense. The more you offer, the more you get paid. This is a fair law. You offer higher value and get paid more than someone who offers lower value. Who do you think should be paid more, a good lawyer or a bad lawyer? A good soccer player or a bad soccer player? A good actress or a poor actress? The answers are obvious…

I am not going to explain the concept of supply and demand now, as it’s not what the book is about. The major struggle people have with offering more value is the quantity. The quantity factor simply means, how much of your value do you actually deliver to the marketplace?

Most people play small because (1st) they are scared of failure and (2nd) they feel small and unworthy. Yet, and that’s what most people miss, life is not only about ourselves, life is also about contributing to others. It’s about adding your piece of the puzzle to the world. It has to include adding value to other people’s lives.

Let’s assume that what we have to offer actually has a high value to other people and helps them. Now, should we offer that value to one person or to ten? Or to a hundred? A thousand? Thousands? Yes! Yes, yes, yes! We definitely should offer that value to as many people as possible! Don’t hold it back. It is your DUTY to offer it to as many people as possible. Think big! Many, many people need what you have to offer – offer it to them and get paid proportionally.
The by-product is that the more people you help, the “richer” you become, mentally, emotionally, spiritually, and definitely financially.

It’s time to stop hiding out and start stepping out. Most people think small. And guess what, they will achieve relatively little. On the other hand, if you think big, you can achieve much more! You can help thousands and thousands of people. That shall be the goal. THINK BIG → contribute to the lives of many others → EARN BIG!

In the end, small thinking and small actions lead to being both broke and unfulfilled. Big thinking and big actions lead to having both money and meaning. The choice is yours!

Wealth File #5

Rich people focus on opportunities.
Poor people focus on obstacles.

Poor people’s primary mind-set is “What if it doesn’t work?” or, more often, “It won’t work.”

Rich people take responsibility for the results in their lives and act upon the mind-set “It will work because I’ll make it work.”

Rich people expect to succeed.

These are completely opposite mind-sets. Poor people see problems while rich people see opportunities. Poor people focus on the risks while rich people focus on the rewards.

No risks, no rewards. T. Harv Eker states that as soon as there’s an opportunity, rich people gather as much knowledge as quick as possible to make their decision. They go for it or not. Poor people claim to be preparing, but what they’re usually doing is stalling. They’re scared and wait until the opportunity has gone.
Get ready the best you can in as short a time as possible; take action; then correct along the way.

The idea is to get in the game with whatever you’ve got, from wherever you are. I call this entering the **corridor**.

The point is that no luck – or anything else worthwhile – will come your way unless you take some form of **action**.

I call this being an **ACTION-TAKER**. Eker advises us to enter the **corridor** and then correct along the way. So, act and enter the corridor before you feel perfectly prepared. You will never be perfectly prepared. Never! Entering the corridor means getting into a business, learning about a business. You can only learn from inside the business, not from the outside. So, if you want to become a hotelier for example, it is wise to visit a hotel first. And also, work in a hotel first. Get to know how a hotel works from the inside. From the outside you don’t see a thing…

**If you really want to learn a business, get into it. You don’t have to own the darn thing from day one.**

If you want to think like rich people, then remember T. Harv Eker’s motto: **Action always beats inaction.** And don’t be the poor person who is still preparing, planning, analyzing, and waiting… If you’re always “preparing” and “getting ready”, it’s like you’re waiting for someone else to take the chance. Don’t wait and see but act and see. You can still correct along the way, it doesn’t need to be perfect from day one.

If you’re a guy, you’ve probably been in a situation like this: You’re out with your lads and there’s a girl you like in the same bar. You wait and wonder what you’re going to say to her – you’re preparing (but you’re also stalling because you’re afraid of rejection or whatever). Suddenly, BANG, there’s another guy with her. You’ve just missed the damn chance! That guy is not better than you, he just took action. That’s the difference! You’ve outwaited the opportunity.

So, from now on, take action. Get in the corridor when there’s an opportunity. And trust me, normally it’s an opportunity and neither a risk nor an obstacle! Action always beats inaction. Don’t wait for the opportunity to pass…
Wealth File #6

Rich people admire other rich and successful people.
Poor people resent rich and successful people.

Poor people often look at other people’s success with resentment, jealousy, and envy.

You have to realize that if you view rich people as bad in any way, shape, or form, and you want to be a good person, then you can never be rich. It’s impossible. How can you be something you despise?

That’s an easy rule: You become rather like someone you admire than like someone you resent. Keep that in mind. From now on, when you see something you (secretly) want, may it be a nice car or a guy with a beautiful girlfriend, admire what you see. Admire the car and also admire the driver. Admire the hot girl and also her boyfriend. Don't be jealous of the Ferrari driver. Don't envy the guy with the girlfriend. Admire them. Bless them. Love them!

That’s Huna Wisdom: Bless that which you want.

Why do people resent rich people? Why do people think that poor people are in some way better than rich people? To put it bluntly, that’s just stupid. There is absolutely no reason to think worse about rich than poor people. Of course, there are some rich people who don't act morally and ethically right. But the same holds true for some poor people.

No doubt there are always exceptions to any rule, but for the most part, who do you have to be to succeed at anything? Try some of these characteristics on for size: positive, reliable, focused, determined, persistent, hardworking, energetic, good with people, a competent communicator, semi-intelligent, and an expert in at least one area.
What does it take to get rich or successful? How can someone become successful? Thanks to hard work? Persistence? Determination? Or rather through negativity? Laziness? Being average at everything?

The answer is crystal CLEAR! If you want to become successful, you need powerful traits that make you who you are. Rich people are rich because they have the character it needs to get rich. Being rich has nothing to do with being lucky, acting mean or morally wrong, being a bully, using people, or whatever.

So, why would you resent someone who actually worked a lot for his or her success? Who was persistent? Who always tried to be his best? Who is reliable and focused? Why would you resent someone when you’d secretly want to be like that person?

To put it clearly, when you resent the success of others, you’re not going to get any… When you resent your friend for having a girlfriend, you’re not going to get one. When you resent someone for having a Mercedes, you’re not going to have one. When you resent a rich person for his money, you’re NOT going to get ANY MONEY!


Wealth File #7

Rich people associate with positive, successful people.
Poor people associate with negative or unsuccessful people.

Why reinvent the wheel?

The fastest and easiest way to create wealth is to learn exactly how rich people, who are the masters of money, play the game.

If you want to fly with the eagles, don’t swim with the ducks!

Why reinvent the wheel? If your goal is to be rich, then study rich people. Do what they do. There is a reason why they are rich. The easiest way of studying them is
being near them. It’s simple. It’s similar to *entering the corridor* to get to know a business. From the inside you learn much, much more in much, much less time. Again, if you want to be rich, model rich people. If you want to be a great dancer, model great dancers. If you want to be a great actor, then model great actors!

It just makes sense: if you take the exact same actions and have the exact same mind-set, chances are good you will get the exact same results.

Associate with people who have achieved what you want to achieve. They know a lot. They know how to act and what to do. They have the skills needed to succeed. Associate with them, study them. Let’s take an example from the animal kingdom: If a *chicken* just swims with the ducks, how is it going to learn how to fly like an eagle? Guess what, it’s not… and the same holds true for you. If you hang out with poor people only, you’re never going to be rich… (By the way, you can also “hang out” with rich people with books, videos and podcasts).

Talking of birds, you’ve probably heard the saying *Birds of a feather flock together.*

This idiom basically says that people of the same kind often hang out together. People spend time with people who are similar.

What’s first though? Do you flock together because you are similar or do you become similar because you flock together?

> You are the average of the five people you spend the most time with.
> – Jim Rohn

Have you read that quote? Yes? Good. No? Read it. Jim Rohn just gave the answer to my question. What matters is who you spend most time with. You can choose that, can’t you? Remember Wealth File #1 *Rich people believe “I create my life.”* So, most certainly you can choose who you hang out with. And be aware that *energy is contagious.* If the people you hang out with are positive, chances are high you’re positive too. If they’re complaining, chances are high that you complain too.

What if your closest friends aren’t rich, aren’t positive and aren’t interested in personal growth?

T. Harv Eker has two tips for you:
1. Don’t bother trying to get negative people to change or come to the course. That’s not your job. Your job is simply to be the best you can be. Again, energy is contagious. Darkness dissipates in light.

2. Everything happens for a reason. Yes, it’s much more difficult to be positive and conscious around people and circumstances that are negative, but that’s your test!

Translated into the modern language I’d call that “Stay calm and be your best.” (You can also print it on a T-shirt). No seriously, this is important. Try being your best even when it’s difficult. Remember, it’s easier when you associate with positive people, with people you look up to, with people who have achieved what you want to achieve. If you want to get rich: Model rich people! Associate with rich people!

Again, if you don’t have rich friends, just read a book about wealth or watch a video from a millionaire, and buy his product. You can also join a book club, a tennis club, or a golf club or wherever rich people hang out. You can also go for a coffee in the fanciest hotel where you live. Go where rich people are and study them. Or, and that’s the easiest by far, read books and watch videos.

**Wealth File #8**

Rich people are willing to promote themselves and their value.

Poor people think negatively about selling and promotion.

Resentment promotion is one of the greatest obstacles to success.

Rich people are almost always excellent promoters.

If you believe that what you have to offer can truly assist people, it’s your duty to let as many people as possible know about it. In this way, you not only help people, you get rich!
How can you become rich if you don’t let people know about what you have to offer? How are they going to find out about you? How are you going to sell your product if nobody knows about it?

Nobody buys a product he does not even know about! And if you don’t sell, you don’t earn a darn thing!

If you believe that what you have to offer can truly assist people, it’s your DUTY to let as many people as possible know about it! That’s clear as water! You can help people. That’s great! Everybody wants to help other people. So, let them know about your value. That’s the coolest thing on earth: You help people AND you get rich!

Due to Eker poor people have a problem with promotion and/or selling for several reasons:

- They had a bad experience in the past with people promoting to them inappropriately. That lies in the past though and only holds them back.
- They had a disempowering experience when they tried to sell something and failed. Maybe they experienced total rejection. They still fear failure… They need to let the past be the past.
- They probably have been conditioned that way. Maybe they heard it’s impolite to “toot your own horn.” In the real world though, if you don’t toot your own horn, nobody will…
- They maybe feel that promotion is beneath them. The problem is that nobody is going to find them as nobody knows about them…

If you don’t like selling and promotion for whatever reason, just swallow it. If you want to become rich, you need to promote your value with passion and enthusiasm. Simple as that. Sell yourself! Be enthusiastic. Be passionate about what you have to offer. If you absolutely can’t be passionate, then probably what you have to offer does not have much value… It is indispensable that what you offer needs to have value. Yet, the biggest value is useless if you don’t promote it! Who should be enthusiastic about your product if not you?

Step out and promote what you have to offer with passion and enthusiasm.

If you believe in your value, how could it be appropriate to hide it from people who need it?
Wealth File #9

Rich people are bigger than their problems.
Poor people are smaller than their problems.

The size of the problem is never the issue – what matters is the size of you!
If you have a big problem in your life, all that means is that you are a small person!
Either you are whining about the problem or you are working on the solution.

This is straight to the point: It’s all about you! Whatever happens in your life, be it good or bad, interesting or boring, tough or easy, what matters is how you get affected by it. What matters are you! There are no problems, there are only situations. We then make them a problem. Respectively, some people make it a problem, others don’t even get affected. How can that be?

How can it be that the exact same situation is a problem for one but not for another? It depends on the person. It depends on you! I remember when I went to university. Public buses would take people to the university every five minutes or so. At times, these buses were crazily crowded. You could see in the faces of people how they felt about the situation. And interestingly, some people got negatively affected by the crowded bus EVERY SINGLE DAY! I mean wtf? Are you that small of a person that a crowded bus is a problem for you?

And even if it is (e.g. due to claustrophobia), you do have options. Go earlier, go by bike, or walk…

Do you see the point? You can either whine about the situation (make it a problem) or work on the solution. What matters is the size of you. The more you work on yourself, the fewer problems there will be. You are bigger than any problem. Nothing can stop you and you’ll eventually become unstoppable!

So, don’t be the person whining about the crowded bus… that’s NOT a problem!

It’s not what happens to you, but how you react to it that matters. – Epictetus
Wealth File #10

Rich people are excellent receivers.
Poor people are poor receivers.

If I had to nail down the number one reason most people do not reach their full financial potential, it would be this: most people are poor “receivers.”

First, what the heck are poor receivers? A poor receiver is a person that cannot receive well. So far so good. What do we receive? We receive praise, affection, money, gifts among other things. Many of us have trouble receiving such things. T. Harv Eker told a story from himself. It’s funny, when I was broke and I saw a penny on the ground, I would never stoop so low as to pick up a lowly penny. Now that I’m rich, however, I pick up anything that even looks like money. Then I give it a kiss for good luck and declare out loud, “I am a money magnet Thank you, thank you, thank you.”

So obviously, T. Harv Eker has developed into a money magnet, a great receiver. Most of us, though, have trouble receiving. Where does that come from? Why are we poor receivers?

The author simply states that we are conditioned that way. Many grew up and heard things like “That’s wrong” • “You’re not making it right” • “What did you do?” • These sentences all strengthen the feeling of not being good enough. And not feeling good enough is one reason why we are poor receivers.

I would guess that over 90 percent of individuals have feelings of not being good enough running through their veins.

I remember my mum telling me that she always heard from her father that she’s stupid. That was normal back then... When you think about it though, how can you tell a child that it’s stupid? Over and over again?
That’s just tragic. Imagine what that will do to a kid! It will certainly not help developing a healthy self-esteem, and the kid will not become a good receiver as it does not feel good enough...

Still, many people do not feel worthy even if they had supportive parents. That’s just fact. The interesting thing is that this is up to us! We make us worthy or unworthy. We make it up. We, or better, our mind makes that story up.

If you say you’re worthy, you are. If you say you’re not worthy, you’re not. Either way you will live into your story.

No wonder we are poor receivers if we don’t feel worthy… Here’s some sage advice: stop buying into that “worthiness” or “unworthiness” crap and start taking the actions you need to take to get rich!

The second major reason most people have a problem with receiving is that they have bought into the adage “It’s better to give than to receive.” That statement is total hogwash. The whole idea is ludicrous. Giving and receiving are two sides of the same coin. For every giver there must be a receiver.

Well, T. Harv Eker makes that pretty clear. Giving and receiving are equally important. If you are not willing to receive, then you are “ripping off” those who want to give to you.

And that’s the main difference between rich people and poor people: Rich people are willing to receive while most poor people are not. It’s not that there would not be enough for everybody, there is. Money is definitely in abundance. It will go to whoever will take it. So, you must be totally open and willing to receive.

Many poor people actually believe they are better people because they are poor. Somehow they think they’re more pious or spiritual or good. Baloney! Money will only make you more of what you already are.

From now on, take everything someone offers to you. If someone tells you you’re looking good, then say “Thank you” instead of “What? No, I look horrible today.” It’s simple as that: Just say “Thank you” and receive your blessings. By the way, you’re making a smart move by reading books and literature that help you understanding
and developing. Good job! And trust me, YOU ARE WORTHY! Money won’t make you another person. Money will only make you more of what you already are.

Wealth File #11

Rich people choose to get paid based on results.
Poor people choose to get paid based on time.

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

Wealth Rule #1: Never have a ceiling on your income. If you choose to get paid for your time, you are pretty much killing your chances for wealth.

A steady paycheck is safe. A steady paycheck is also a ceiling on your income. A steady paycheck is killing your chances for wealth…

If you want to become rich, work for yourself or at least work on commission or percentage. That’s the only way you can get paid based on results. Maybe it seems less safe but it’s certainly how you can earn more money. And it’s the only way to get rich. It’s how you can earn what you’re worth. And living based in security (like a safe, steady paycheck) is living based in fear. What you’re actually saying is “I’m afraid I won’t be able to earn enough based on my performance, so I’ll settle for earning just enough to survive or to be comfortable.”

I already asked you: Who should get paid more, a good or a bad lawyer? I guess we’re all clear on that: The more you deliver, the more you should get paid. In a 9 to 5 job though, everybody is paid the same. Everybody is paid based on the time they “work”. I put work in quotation mark because I guess it’s less about the work and more about the time… Again, T. Harv Eker is completely clear on that: If you want to get rich, go work for yourself!
Rich people think “both.”
Poor people think “either/or.”

Rich people live in a world of abundance. Poor people live in a world of limitations.

Many believe money and happiness are mutually exclusive, that either you can be rich or you can be happy. Again, this is nothing more than “poor” programming.

Do you want a successful career or a close relationship with your family?

Seriously, think about it. What do you choose?

Both! Be smart and choose both!

Do you want to focus on business or have fun and play? Both!

Do you want money or meaning in your life? Both! Both! Both!

Rich people always want both, poor people always choose one…

Poor people feel that there is not enough and you can’t have everything. Rich people think there is plenty for everybody and you can have everything you truly want. Poor people believe in scarcity. Rich people believe in abundance.

The difference couldn’t be bigger!

Poor people believe that they have to choose between money and the other aspects of life.

Do you have to choose between money and happiness? No! Of course not! Money is important and happiness is important. You can have both! Money enables you to “slide” through life instead of having to “scrape” by. Money brings freedom.

If I can be an example for anything, it would be that you can be a kind, loving, caring, generous, and spiritual person and be really frickin’ rich.
My friends, being kind, generous, and loving has nothing to do with what is or isn’t in your wallet. Those attributes come from what is in your heart.

Did you hear (or read) that? It’s all about you! There we are again. **Money can’t make you someone you already are.** You are who you are no matter what is or isn’t inside your wallet. So, you can be happy and you can be rich! You can choose both! Yes, you can. Life is abundant.

**Wealth File #13**

**Rich people focus on their net worth.**

**Poor people focus on their working income.**

The true measure of wealth is net worth, not working income. Always has been, always will be. Net worth is the financial value of everything you own.

This may sound a bit well-off or only for the rich. BUT it’s valid. You’ll know what I mean in a minute…

The author explains that there are four net worth factors:

1. Income  
2. Savings  
3. Investments  
4. Simplification

Let’s look at them separately.

**Income** comes in two forms: working income and passive income. You all know what the *working income* is: You go to work and you earn money for your work (or time, as discussed earlier). You’ve probably also heard of *passive income.* This is money you earn without actively working. We’ll discuss that in more detail in Wealth File #15. Working and passive income together make your income (for most people it’s just working income).
Savings is also imperative. You can earn massive amounts of money, but when you spend it all, you have ZERO savings. Many people have a financial blueprint that is wired for spending. These people spend everything they have no matter how much they earn. That’s called the Parkinson’s Law.

Parkinson’s Law: Expenses will always rise in direct proportion to income.

That’s why income alone will never create wealth.

That certainly makes sense. We need to make savings. Because, thanks to savings we can make investments, another piece of the net worth puzzle.

Rich people take time and energy to learn about investing and investments. Poor people think investing is only for rich people, so they never learn about it and stay broke.

The fourth net worth factor is simplification. This is about saving money by leading a “cheaper” lifestyle. By decreasing your cost of living, you increase your savings and the amount of funds available for investing.

There we go. These are the four factors of net worth: Income, Savings, Investments and Simplification.

Rich people understand that building a high net worth is an equation that contains all four elements.

We can raise our income. Save more money. Learn about investments and also invest our money. And we can spend less money on our lifestyle (car, house, restaurants, party etc…). To increase your wealth, you either have to earn more or live on less.

So, how can we do that? We’ll discuss managing money (e.g. savings) in the next Wealth File! And later we’ll talk about how to let your money work for you (e.g. passive income) in Wealth File #15.

How can you learn about investing money? Read a book on the topic… I guess you can find out yourself how to spend less money on your lifestyle… So, let’s find out how to manage our money right now in Wealth File #14!
Wealth File #14

Rich people manage their money well.
Poor people mismanage their money well.

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

That’s important! Rich people are *not* smarter than poor people. They just know how to manage their money!

It’s simple: to master money, you must manage money.

To master money, you must manage money. And that we know: To become a master at anything, you need to learn, learn, learn and try, try, try… Anyway, you’ll get some practical tips *how to actually manage your money*.

Saying “I’ll start managing my money as soon as I get caught up” is like an overweight person saying “I’ll start exercising and dieting as soon as I lose twenty pounds.” It’s putting the cart before the horse, which leads to going nowhere… or even backward! First you start properly handling the money you have, then you’ll have more money to handle.

Boom! Put it bluntly, don’t be stupid and wait for having much money to manage. You will die waiting! Start right now with managing your money! Every master once started small. (By the way, you’ll learn in a minute how to get started).

So, rich people manage their money better than poor people. How? They actually *manage* it… most people don’t. If you can’t manage your money, why would you get any more? If your sixteen year old son couldn’t handle his Vespa (the Italian scooter), would you buy him a motorbike or even a Ferrari? Hopefully not!

A Universal Law says: Until you show you can handle what you’ve got, you won’t get any more!
That also holds true for how we manage our money. Even if we only have little. If we can’t even handle little money, why would we get more?

What does matter is that you immediately begin to manage what you’ve got, and you’ll be in shock at how soon you get more.

Yes! And how? How can you manage your money? T. Harv Eker advises us to open your Financial Freedom Account and put 10% of every dollar you receive into this fund. This money is never spent – only invested! This actually works. So, check your latest income and put 10% into the new Financial Freedom Account. That’s a start. Keep on doing it and at some point you’ll be able to invest it.

Either you control money, or it will control you. To control money, you must manage it. Money is a big part of your life, and when you learn how to get your finances under control, all areas of your life will soar.

Well, well, well… that sounds great, doesn’t it? Start right by now putting money into your Financial Freedom Account (it may also be a jar, but then call it Financial Freedom Jar). I deliberately said to put money in that account as you maybe cannot afford to put 10% into it at the moment. Any amount will do it; 5% of your income, 100 dollars, 20 bucks, or even one dollar will do it to start with!. You just need to get started managing your money.

**Wealth File #15**

Rich people have their money work hard for them.

Poor people work hard for their money.

The more your money works, the less you will have to work.

The idea that you have to work hard to get rich is bogus!

What?! My money works for whom?
Yes, that’s right! Your money works for YOU! The magic word is working *smart*. That’s what rich people have mastered. They also work hard, but only temporary. They work hard like everybody else. But they think long-term and what they do with their money is *smart*. They save it to invest it later. First, they work hard for their money and later, they let their money work hard for them. Why do they do that? Because they want to be financially free.

My definition of financial freedom is simple: it is the ability to live the lifestyle you desire without having to work or rely on anyone else for money.

How is that possible? You need *passive* income.

In short, you become financially free when your passive income exceeds your expenses.

There are two primary sources of passive income. The first is “money working for you.” This includes investment earnings from financial instruments such as stocks, bonds or other assets that appreciate in value and can be liquidated for cash. Assets are the key here. These are investments in things that (hopefully) gain value over time. Like buying land and selling it at a later point (when it has gained value).

The second major source of passive income is “business working for you.” This entails generating ongoing income from businesses where you do not need to be personally involved for that business to operate and yield an income. An example for this would be buying real estate and rent it out.

Again, the idea of passive income is to generate income without having to actually work. Yes, this is possible!

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

You have the power to make choices. It’s a matter of priorities. Poor people think *now*, rich people think *balance*.

So, make the right choices and save some money today so you can invest tomorrow and be financially free the day after tomorrow. That’s how the rich got rich! *Hard* work today, *smart* work tomorrow, and *no* work the day after tomorrow… pretty cool, uh?
Wealth File #16

Rich people act in spite of fear.
Poor people let fear stop them.

Action is the bridge between the inner world and the outer world.

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

If you are willing to do only what’s easy, life will be hard. But if you are willing to do what’s hard, life will be easy.

Baam! Action is the cue! All we’ve learnt so far is useless if we don’t act. It’s simple as that. If you understand that managing money is crazy important but you don’t do it, then what does it help you? Nothing. Not a damn thing!!

It’s easy. Let’s assume that most people know that eating healthy and exercising regularly are important for their health. Then why are health issues bigger than ever before? Because people do not act in accordance with what they think or know is the right thing to do. I don’t say it’s easy to act that way, but it is necessary... at least if you want to be healthy, or in our case rich.

Action can be difficult, maybe you are scared, maybe you feel not talented enough, maybe you feel uncomfortable or maybe you are just lazy. But what if sometimes we need to be scared, uncomfortable and make an effort? Well, that’s at least what rich people do. They act in spite of fear. They act in spite of feeling down. They act in spite discomfort. They act if they are not in the mood.

I remember the first time I organized a party. I was a young student and I got the chance to organize a party in the nicest and biggest club in Switzerland’s capital Bern. A friend and I we took the chance in spite of insecurity – we had no bloody idea of how to organize a big event like that. And yet, we acted! It was often a struggle and we relied on the help of the owner of the club. In the end we succeeded, we
even broke the club’s records and developed into one of the biggest student parties in Bern. I still organize a few parties a year, it’s a lot of fun and by now, it’s easy! The best part is when you see the full club and happy people dancing and dancing and never stopping… I love it!

My point is not that I’m a perfect example of acting in spite of fear (I’m not). My point is that taking action is important – no matter the circumstances or how you feel. In my eyes, action is the difference between failure and success. When you act, you’ve already won!

If we are willing to act in seemingly tough circumstances, then we are going to succeed. Life will be easy. If we don’t act, we just stay where we are... or we even go backwards.

So for God’s sake take the actions that are necessary for your growth!

Poor people are not willing to be uncomfortable. Being comfortable may make you feel warm, fuzzy, and secure, but it doesn’t allow you to grow. The only time you can actually grow is when you are outside your comfort zone.

Happiness comes as a result of being in our natural state of growth and living up to our fullest potential.

The minute you get comfortable, you have stopped growing.

The only way you can grow is when you’re outside your comfort zone... Ask yourself: When was the last time you were outside your comfort zone?

Hmm?

Can you think of any moment when you were outside your comfort zone? Probably you can. I’m sure that was uncomfortable at the moment, but it felt great afterwards. Well, that’s growth! And that’s what we should do every day. Keep living at the edge. Keep living where we don’t feel completely safe and comfy. That’s where we grow!

Fear and discomfort should not stop us! Fear most often is based on some (often out of one’s mind) idea of our mind.

Your mind is the greatest soap-opera scriptwriter in history.
Our mind often comes up with the craziest scenarios possible! Our mind is just nuts when it comes to challenges we face. My mind could come up with shit like “When you go over to that girl and just when you want to talk to her you’re going to throw up on her dress. Or you’re going to shit in your pants.” Minds can be crazy 😊.

Thankfully we have the power to control our mind. When our mind goes nuts we still have the power to think more rationally and see that often our mind is silly.

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

T. Harv Eker suggests starting by observing your mind. What do you think? I mean, literally, what do you think right now? When you do that, you observe your thoughts. When you consciously do that, you can decide whether you want to follow a thought or just let it go and wait for another one. When there is a thought of fear, just let it go. When there is an empowering thought, let it come.

Power thinking: Choose to entertain only empowering thoughts while refusing to focus on disempowering ones.

Make a decision that from now on, your thoughts do not run you, you run your thoughts.

That’s controlling your mind and that’s the highest good of man! Period. Now, act in spite of fear and in spite of discomfort. That’s a necessity for all you want in life…

(At the same time I must say that this is incredibly difficult! You won’t be good at controlling your mind from the very first second on. This is a step by step process and it would be too much to cover here. I suggest reading *The Power of Now* by Eckhart Tolle, that’s one of my favorites.)
Rich people constantly learn and grow.
Poor people think they already know.

(What a catchy phrase).

Becoming rich isn’t as much about getting rich financially as about whom you have to become, in character and mind, to get rich.

The goal of creating wealth is to help you grow yourself into the best person you can possibly be.

An adage says: “You take yourself with wherever you go.” If you grow yourself to become a successful person, in strength of character and mind, you will naturally be successful in anything and everything you do. You will gain the power of absolute choice. You will gain the inner power and ability to choose any job, business, or investment arena and know you’ll be a success. This is the essence of this book.

This is MASSIVE!

Getting rich is about who you have to become as a person to get rich.

Who do you need to be to get rich? That’s a powerful question. When you sincerely answer it, you’ll know getting rich is about you, and nothing else.


Personal Growth is about continuous improvement of self. Personally, I try every day to become the best version of myself. That helps me immensely. I always think I can be calmer, more balanced, do better in what I do, do more, be a better friend, son, brother etc… I want to become the best version of myself. I am eager to learn every day. When I go to bed at night, I want to know at least one thing more than when I woke up in the morning. That helps me improving myself.
Now, according to Eker I’ll be rich someday if I keep working on my character. Yet, and that’s the point, it is NOT about getting rich in the first place. It’s about who you are and who you become. We need to constantly learn and grow.

*If you keep doing what you’ve always done, you’ll keep getting what you’ve always got.* – Jim Rohn

It’s the same with people as well as all living organisms: if you are not growing, you are dying.

The fastest way to get rich and stay rich is to work on developing you!

Alright then, let’s get started! If we don’t grow, we die! Or we just get what we’ve always got… We don’t want that! And the great thing is “We Can Change!” It has never been that easy. If we want to be successful, we have to copy the successful people. If we want to have a great body, we have to copy models or bodybuilders. If we want to be a great sales person, we have to copy great sales persons. If we want to be rich, we have to copy rich people. This is all learnable! We just need to change something in our lives. We need to take the actions that are necessary to become who we want to become. We need to become the person we need to be.

*The more you learn, the more you earn.* – T. Harv Eker

The more you learn, the more you earn.

I want to state clearly that T. Harv Eker says that it’s about us. It’s not about money, that’s just what people often strive for. To get there, you first need to become a person who is strong in character and mind. That’s the point. It’s all about us!
What now?!

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

T. Harv Eker

Old saying: What you hear, you forget; what you see; you remember; what you do, you understand.

Do you remember Eker’s motto? Exactly, *action always beats inaction!* That’s why I suggest that you get started. Take the ONE Wealth File that you liked the most and read it again. Then think of what you could do RIGHT NOW that would bring you closer to how rich people act or think. That’s the first step.

It’s your actions that count!

Reading is a start, but if you want to succeed in the real world, it’s going to be your actions that count.

Reading is an action as well. And reading great literature is a HUGE step in the right direction. Still, it is very important to integrate what you’ve learned into your life. Otherwise it doesn’t help you growing.

Getting rich takes focus, courage, knowledge, expertise, 100 percent of your effort, a never-give-up attitude, and of course a rich mind-set.

So, work on yourself. Work on your thinking. Work on your mind. Work on who you are. And if you choose to be rich, or better, if you commit to being rich, then it helps knowing that the most important ingredient to self-made millionaires’ success is their MILLIONAIRE MIND!

How to grow that MILLIONAIRE MIND is what you learn in T. Harv Eker’s amazing and easy-to-read book *Secrets of the Millionaire Mind*. I’d like the author to have the last words. He puts it bluntly:

*To get paid the best, you must be the best.* – T. Harv Eker