GET YOUR FINANCIAL HOUSE IN ORDER



2016 FINANCIAL GOALS



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Introduction

Life is about choice. When I was just nine years old, I made my choice to be rich. I had two fathers, a rich one and a poor one. My real father, my poor dad, was highly educated and intelligent with a PhD. My best friend's father, my rich dad, never finished the eighth grade. Both men were successful in their careers, working hard all their lives. Both earned substantial incomes, yet one always struggled financially. The other would become one of the richest men in Hawaii. One died leaving tens of millions of dollars to his family, charities, and church. The other left bills to be paid. Both men offered me advice, but they did not advise the same things. Both men believed strongly in education but did not recommend the same course of study.

If I had had only one dad, I would have had to accept or reject his advice. Having two dads offered me the choice of contrasting points of view: one of a rich man and one of a poor man.

Instead of simply accepting or rejecting one or the other, I found myself thinking more, comparing, and then choosing for myself. The problem was that the rich man was not rich yet, and the poor man was not yet poor. Both were just starting out on their careers, and both were struggling with money and families. But they had very different points of view about money.

At the age of nine, I chose not to listen to my poor dad, even though he was the one with all the college degrees. I decided to listen to and learn from my rich dad about money. In other words, I chose to be rich. The lessons that I learned from him are the lessons that I share with you now.

When we are young, choices are generally made for us. As we grow and mature, we learn to make our own choices, a slow, steady process fraught with both joy and frustration.

Now it's time to make one of the most critical decisions of your life—whether to take control of your finances. Why critical? Because if you take control of your finances, it will empower you to shape a new life for yourself. This choice is really a series of smaller decisions. The decision to change your financial future is a mere preliminary. The decision to follow up, renewed each day you open your eyes, is the more critical choice. Will you see your choice through to the end?

What follows is a hands-on, step-by-step program designed to help set you free. You'll begin with a general assessment, filling out your own personal financial statement to determine where you are. After completing this checkup, you'll set new and exciting goals for yourself and tend to your bottom line getting out of debt and cutting costs. Once you take control of your cash flow, you'll be ready to use your mind and your money to invest in the future. Whatever you decide to do—become a savvy investor, open your own business, or use the businesses you own as the ultimate investment vehicles—by the time you've completed this book, you will have left the Rat Race behind, or at least be well prepared to take that giant step toward freedom.

Go at your own pace. And most important, don't give up. Whenever fear or doubt blocks your path, circle around these obstacles and continue on. You'll find that with every step you take, your confidence grows—along with your assets. Remember, the reward is not only the freedom that money buys, but also the confidence you gain in yourself—for they are really one and the same.

You've made the choice to seek financial freedom. You've begun the financial education that will help you on your path. Now we'll create your financial plan.

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Where Are You?

By now you're probably asking, "Where do I begin?" You may also be a little intimidated. Know this: You're not alone. Anyone who's ever dared dream of financial freedom and then taken the steps to achieve it has felt the same way at first. Don't lose heart. If the rich can do it, then with determination and a sound plan, you can too.

To reach your financial goal, the first thing you must do is figure out where you are. For if you don't know where you are, you can't expect to get where you want to go. Knowing where you are means taking an honest inventory of your financial situation—filling out a financial statement—and taking a good hard look at the results. This may sound difficult, and maybe even a bit scary, but it's a simple process. And if you make up your mind to do it, you'll be amazed at what you can learn about yourself.

Preparing a Financial Statement

Numbers are like words. Put them together, and they tell a story.

When you fill out your financial statement, the story the numbers tell will be about you—about where you've been, where you are right now, and how to get where you want to go. The exercise that follows is not intended to make you feel guilty for having mishandled your money in the past. It's not about things you can't change. It's about charting a course for your future.

To track your flow of cash, you'll need to record all your income and assets and all your expenses and liabilities using the following financial statement worksheet. This is the tool you'll use to record the details of your financial story. You'll be filling out this sheet gradually, as you go through the process of gathering your records. The sections below will walk you through this process.

Worksheet

"WHERE AM I TODAY?" MY FINANCIAL STATEMENT

Name _____ Date _____

INCOME

Earned Income

Job and Self-Employment	$ _____

Passive Income

Real Estate (Net)	$ _____
Business (Net)	$ _____
Passive Income Total	**$** _____

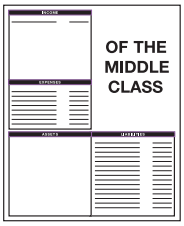
Portfolio Income

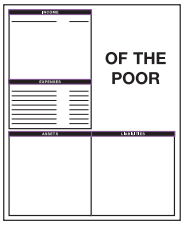
Interest	$ _____
Dividends	$ _____
Royalties	$ _____
Portfolio Income Total	**$** _____
TOTAL INCOME *(Earned + Passive + Portfolio)*	**$** _____

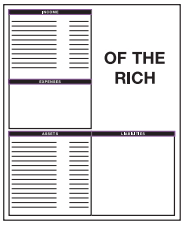
EXPENSES

Taxes	$ _____
Credit Card Payments	$ _____
	$ _____
Home Mortgage (Rent)	$ _____
Car Payments	$ _____
Food and Clothing	$ _____
Other Payments	$ _____
TOTAL EXPENSES	**$** _____
NET MONTHLY CASH FLOW *(Total Income less Total Expenses)*	**$** _____

Cash Flow Patterns







What story do your numbers tell?

_____

_____

_____

_____

_____

_____

ASSETS

Bank Accounts	$ _____
Stocks	$ _____
Bonds	$ _____
Receivables	$ _____
Real Estate *(Fair Market Value less Mortgage)*	$ _____
Business Value (Net)	$ _____
ASSETS SUBTOTAL	**$** _____

DOODADS

Home	$ _____
Car(s)	$ _____
Other	$ _____
DOODADS TOTAL	**$** _____
TOTAL ASSETS per Banker *(Assets Subtotal + Doodads)*	**$** _____
TOTAL ASSETS per Rich Dad *(Assets Subtotal only, do not add Doodads)*	**$** _____

LIABILITIES

Credit Cards	$ _____
Car Loans	$ _____
School and Personal Loans	$ _____
Home Mortgage Loan	$ _____
Other Debt	$ _____
TOTAL LIABILITIES	**$** _____
NET WORTH per Banker *(Total Assets per Banker less Total Liabilities)*	**$** _____
NET WORTH per Rich Dad *(Total Assets per Rich Dad less Total Liabilities)*	**$** _____

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Income and Assets

Income can be ordinary earned, passive, or portfolio. You work for ordinary earned income. Assets that you own generate passive and portfolio income. In your banker's version of a financial statement, assets also include doodads. In Rich Dad's version, assets don't include doodads.

Doodads are things you once probably thought of as assets. According to Rich Dad, because doodads take money out of your pocket, they aren't true assets.

Ordinary Earned Income

Ordinary earned income is what you earn when you work for your money. It's income you're paid for doing a job as an employee, or income you receive as a self-employed person.

Job income, or the salary you earn as an employee, is reported by your employer at the end of each year on a W-2 form.

Start with your paycheck. Determine whether you're paid weekly, bi-weekly, twice a month, or monthly. Fill in your monthly gross income. *Gross income* is the amount received before any deductions are made for taxes or other purposes. *Net income* is the actual amount of your paycheck after all deductions.

For your purposes here, assume a four-week month. Then calculate your monthly income in one of the following ways, and enter the figure on your financial statement next to "Job and Self-Employment." (If you're self-employed, continue reading.)

Self-employment income is the income you make working for yourself, whether as a sole proprietor or in a partnership, corporation, or limited- liability company. Remember, this is income you receive only when you work. It is not income you receive from your business working for you, which would belong under "Business (Net)" (see below).

To calculate your total earned income, look at the receipts for bills you've submitted to customers or clients over the past month. Is this a typical month for your business? If not,

it may be better to add up four months of receipts, then divide by four. (Or better yet, add up a whole year's worth of receipts and divide by 12). An average of your monthly receipts will more accurately reflect the income you record on your financial statement. Log in the monthly average next to "Job and Self-Employment" on your financial statement.

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Passive Income and Assets

Passive Income

Passive Income is income you've earned from any asset you own, such as a real estate investment or a business. For your personal financial statement, you need to review each real estate investment property and/or business separately. As laid out below, you'll be calculating all income received from each asset, deducting all expenses related to each, then adding together net income (or net loss) for all real estate assets or all business assets and entering the total in the appropriate section of your financial statement.

Real Estate Income is what you earn from a rental property. You'll see this listed on your financial statement in the Income section as "Real Estate (Net)." Net means the income you have left over once total expenses for the property are deducted.

Real estate—that is, the property itself—can also be an asset. When determining the value of your real estate for the Assets section of your financial statement, you'll need to be honest with yourself and enter the property's *fair market value*, that is, the amount for which you could sell it today. Fill in the information below for each property you own to ascertain the current value of your asset.

Fair market value of property	$	_____
Current balance of mortgage	–	_____
Net value of property	**$**	_____

Enter the net value of the property next to "Real Estate" in the Assets section of your financial statement. If you have more than one property, total the separate values and enter that figure.

Business Income is the income you receive from businesses in which you own an interest, whether they are partnerships, limited partnerships, corporations, or LLCs. This is not the self-employment income you listed under "Earned Income." This is income you receive from your business working

for you. You'll see this as "Business (Net)" in the Income section of your financial statement. Again, net refers to the income you receive once all expenses have been deducted.
Enter net business income next to "Business (Net)" in the Income section of your financial statement. If you have more than one business, add the net income figures and enter the total.

A business can also be an asset. When determining the value of your business (or an investment you've made in a business) for the Assets section of your financial statement, you'll have to ask yourself, in all honesty, how much the business could be sold for today.
To determine the value of your business asset, fill out the information below, repeating the exercise for each business you own or are invested in.

Current Value of Business

How much could you sell it for today?	$	_____
Current mortgage balance or business liability	–	_____
Net business value	**$**	_____

It's possible that your net business value is a negative amount. Record the value, whether positive or negative, next to "Business Value (Net)" in the Assets section of your financial statement.

4 Portfolio Income

Portfolio Income

Portfolio income consists of interest and dividends derived from investments such as paper assets and royalties from products or services you create.

Interest and Dividends are income you earn on investments as reported at year's end on IRS form 1099. To determine your total interest and dividends, look at the statements you've gathered for all accounts—for example, from brokers, mutual funds, companies in which you own stock, and banks. Review your tax returns from the past three years to make sure you've included all accounts, and make sure you add any statements of receivables, that is, money that people owe you. Then for each account, list the monthly income or average monthly income, whether in the form of interest or dividends.

Add together all monthly interest figures and log in that total next to "Interest" in the Income section of your financial statement. Then total all dividend figures and enter that number right below, next to "Dividends."

Now move to the Assets section of your financial statement. List the current (month's end) balance for each bank account you have—for example, checking, savings, and money-market funds.

Add together all the bank account balances. Next to "Bank Accounts" in the Assets section of your financial statement, record the total.

For each stock or mutual fund you own, list the market value at month's end.

Add together all the stock and mutual fund values. Then enter the total next to "Stocks" in the Assets section of your financial statement.

For each type of bond you own, record the market value at month's end.

Add together all bond values. Then enter the total number next to"Bonds" in the Assets section

of your financial statement.
Now move down to “Receivables” in the Assets section. A *receivable* is money owed to you, usually in the form of an IOU or a note receivable. There may be an amortization schedule that identifies the value of the note at any given time. For each receivable, record the most accurate balance of the amount owed to you.

Total all your receivable balances. Then enter the total number next to “Receivables” in the Asset section of your financial statement.

Royalties are classified as portfolio income by the IRS. Royalties are any income earned from intellectual property that you own or you’ve created. The income is usually generated from the sale or license of patents, copyrights, books, CDs, or oil and gas properties. For each type of royalty-producing property you own, fill out the following:

- Record the royalty amount, or the total of all royalties, next to “Royalties” in the Income section of your financial statement.

- Having filled out your entire Income section, you can enter your Total Income on the appropriate line there.

- You’ve also filled out the first half of your Assets section. Subtotal your assets and enter the number on the appropriate line.

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Expenses and Liabilities

You'll recall that expenses are not the same as liabilities. The typical monthly amount you pay on a liability is your expense related to that liability. Expenses include monthly payments you make for things such as utilities and food. (Keep in mind that the term expense, for our purposes, includes principal payment along with interest.) Hence you'll be filling out separate Expenses and Liabilities sections.

Review several months' worth of all your bills, including bills for credit cards and for doodads like your car and home. If you're employed, review the deductions on your paycheck. If you're self-employed, estimate how much you pay for such things as taxes and insurance. Whatever your situation, select the month that represents your typical expenses. Basically, you'll be recording each monthly expense in the Expenses section of your financial sheet, and recording the related balance due in the Liabilities section.

Doodads

This brings you to "Doodads" in the Assets section of your financial statement. As you well know by now, doodads are things you once probably thought of as assets. According to Rich Dad, because doodads take money out of your pocket, they aren't true assets. Below, record the current value of each doodad you own—that is, the value if you were able to sell it today.

Home	$ _____
Personal car(s)	$ _____
Jewelry	$ _____
Furniture	$ _____
Sports equipment	$ _____
Other personal belongings	$ _____

Enter the value of your home and of your car on the appropriate lines in the Assets section. Add together the values of all other doodads (jewelry, furniture, other) and enter the total next to "Other" in the same section.

Now that you have your Assets subtotal and your Doodads total, you can figure out your Total Assets. Note that there are separate versions for total assets, a banker version and a Rich Dad version. This is a reflection of the different approach bankers and Rich Dad take toward doodads.

To calculate the banker version of total assets, add your assets subtotal and your doodads total and enter the figure on the appropriate line. To calculate Rich Dad's version, enter only your assets subtotal next to "Total Assets per Rich Dad."

Taxes (and other paycheck deductions)

Look at your paycheck. In the following worksheet, enter the amount you're paying monthly for any items that relate to your situation. (Again, if you're self-employed, you'll have to estimate the amount of taxes you pay monthly.)

Federal income taxes	$_____
State income taxes	$_____
Social Security taxes (FICA)	$_____
Unemployment taxes	$_____
(FUTA and state unemployment taxes)	$_____
Medicare deductions	$_____
Medical insurance	$_____
Life insurance	$_____
Childcare	$_____
Other deductions (list by type)	$_____

Now, add all your monthly taxes and enter the total next to "Taxes" in the Expenses section of your financial statement. Since employees have their taxes withheld before they get paid, there should be no additional balance due, or liability, on their wage income. However, if you are self- employed and make quarterly estimated-income tax payments to the IRS and your state, make sure you include balances due next to "Other Debt" in the Liabilities section of your statement.

Credit Cards

For each credit card, fill in the amount you typically pay each month and add them together. Enter the monthly payment, or the total of all monthly payments, next to "Credit Card Payments" in the Expenses section of your statement.

Now fill in the total remaining balance due at month's end for each credit card. Record this balance, or the total of all balances, next to "Credit Cards" in the Liability section of your financial statement.

Home Mortgage

List the monthly payment for each mortgage you hold, and for each equity line of credit or other home loan. List your monthly rent or other fees if you don't own your dwelling. For each mortgage, include the total amount of payment, including amounts for insurance, real estate taxes, and other fees, even if these are paid separately.

Home mortgage monthly payment	$_____
Equity line of credit monthly payment	$_____
Other home loan monthly payment	$_____

Add these numbers together and enter the total next to "Home Mortgage" in the Expenses section of your financial statement. Then list the balance you owe on each.

Home mortgage balance	$ _____
Equity line of credit balance	$ _____
Other home loan balance	$ _____

Total the balances and enter the figure next to "Home Mortgage Loan" in the Liabilities section of your financial statement.

Cars

For each car you own, fill in your monthly payment next to "Car Payments" in the Expenses section of your financial statement.

Now record the balance remaining for each car you own next to "Car Loans" in the Liabilities section.

Other Payments, School and Personal Loans

Calculate the amount you spend on a monthly basis for food and clothing, and enter the total on your financial statement. Fill in the monthly payment for each school or personal loan you're paying off.

Take this figure, or the total of all school and personal loan payment figures, and add it to any other average monthly expenses you have remaining (that is, anything other than taxes, credit cards, home loans, and car payments, which you've already noted). Remaining monthly expenses might include, for example, utility payments or travel and entertainment. Review your checkbook carefully for any regular payments you may have missed. Include any other deductions from your paycheck that would be considered expenses, such as insurance or childcare. Review your tax returns to make sure you've included expenses for items you may have deducted in earlier years but overlooked now.

Enter the new total next to “Other Payments” in the Expenses section of your financial statement.

Now you can add up all your expenses in the Expenses section and enter the total figure next to “Total Expenses.”

Next list the balance remaining for each school or personal loan for which you’ve included a monthly payment. Enter this figure, or the total of all such loan balances, next to “School and Personal Loans” in the Liabilities section of your financial statement.

Other Debt

Now that you’ve completed your Expenses section, turn your attention to the remainder of the Liabilities section. For any additional debt you have, over and above what you’ve already included, record the total balance due as a liability. For instance, perhaps you owe money to your parents but aren’t currently making payments. The total balance you owe them should be listed as a liability, even though you aren’t making payments and therefore have no related expense for that liability.

Below, fill in the balance due on each of your additional debts.

Additional debt balance $ _____

Enter the balance due on each of your additional debts next to “Other Debt” in the Liabilities section of your financial statement.

Now add up all the liabilities listed in this section and enter the figure next to “Total Liabilities.”

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Net Worth

Remember, Rich Dad wouldn't consider your home, car, furniture, clothes, collectibles, or other personal property to be financial assets unless they put money in your pocket. If they take money out, they're doodads. That's why you'll see two versions of net worth in the Liabilities section of your financial statement: the banker version, which includes doodads, and the Rich Dad version, which excludes doodads.

Follow either one of the two equations below, depending on which version you want. Remember, the Rich Dad total is the more truthful reflection of where you are financially. It is how a sophisticated investor would view your financial statement.

Total assets (per banker, with doodads) – Total liabilities = Net worth (per banker)

Total assets (per Rich Dad, no doodads) – Total liabilities = Net worth (per Rich Dad)

Where Are You?

Whew! You've come a long way. How many people can say they've created an honest, thorough financial portrait of themselves? You deserve a round of applause.

A quick glance at the totals in each section of your financial statement—total income, total expenses, total assets, and total liabilities—will give you a general idea of where you are financially. As you look at these totals, make sure you also review the cash flow patterns in the upper- right-hand side of the statement.

Generally speaking, if the money you have coming in as income goes right out as expenses, you've got the cash flow pattern of the poor. If your income is used to pay expenses and liabilities, then the cash flow pattern of the middle class best describes you. You're bringing in money through ordinary earned income, which pays expenses and buys more liabilities, which you mistake for assets. In either case, poor or middle class, you need to read on and get your financial house in order.

What if you have more income and assets than expenses and liabilities? Then your Rich Dad net worth is impressive. You're building assets that create passive income, which in turn pays expenses. You're enjoying the cash flow pattern of the rich. Don't let that stop you from reading on. There is probably even more you can do to make your assets grow. Unless you're an ultimate investor, the Rich Dad program can still be of benefit to you.

Where to now? In the next section you're going to analyze your financial statement and set new long-term financial goals for yourself. In this step you'll be analyzing the results of your financial statement. This will give you a clearer idea of exactly where you stand in the cash flow patterns of the poor, middle class, or rich and provide a starting point for setting your new goals. But before you do that, you'll meet certain fictional people and find out all about their financial situations. You'll see how people in different quadrants set different goals and use different strategies to reach those goals with varying degrees of success. Once you finish reading, you'll have a better idea how to get yourself from the life you're in now to the life you want to be in.

Please note that wealth is measured in time, not money. You should have your money working for you so you don't have to spend all your time working for money.

Analysis of Your Financial Statement

Now that you've prepared your financial statement it's time to do an analysis of your own statement. This will indicate where you are and suggest ways you can set new goals. In this section, you'll see some standard ratios used to analyze financial statements. Not everything will be applicable to your scenario, but some will prove useful in moving you down the path to financial freedom.

How Much Do You Keep?

Your total monthly income	A = $_____
Less your total monthly expenses	B = $_____
Difference is how much you keep	C = $_____
Percentage of income you are keeping	C/A =_____ %

Goal: Increase the percentage of income you keep. Start with 1% and increase it from there if you have to.

Does Your Money Work For You?

Your total monthly income	A = $_____
Your total ordinary earned income	B = $_____
Your total passive and portfolio income	C = $_____
What percentage of your income is passive or portfolio, that is, your money working for you?	C/A =_____ %

Goal: Increase the percentage of income you keep. Start with 1% and increase it from there if you have to.

What Is Your Income After Tax?

Your total income per month	A = $_____
Taxes you pay per month	B = $_____
Your net income per month	C = $_____
What percentage of your gross income is paid in taxes?	B/A =_____ %

Goal: Decrease the amount of tax you pay.
Consult your tax advisor to see if you are taking full advantage of the tax deductions allowed to you. If you have started a business, make sure you are deducting all legitimate business deductions.

How Much of Your Net Income Goes To Housing Each Month?

Mortgage payment	$ _____
Rent payment	$ _____
Insurance (home)	$ _____
Real estate taxes	$ _____
Utilities	$ _____
Maintenance	$ _____
Total	$ _____

How much do you spend as a percentage of net income?

Total / C (net income) = _____ %

Goal: Keep housing costs under 33 percent of net income.

How Much Do You Spend On Doodads?

Doodads aren't necessarily bad things. They're the reward for a job well done. Unfortunately, many people reward themselves first and never get around to building assets. The following figures will help identify your doodad habits. Note that "Total assets" carries the tag "banker version." You'll recall that there is a fundamental difference between how Rich Dad calculates assets—and thus net worth— and how a banker does. Rich Dad defines an asset as something that puts money in your pocket. Thus, for example, your personal residence is not an asset. But when it comes time to do your personal financial statement for your banker, he or she will count your personal residence, if you have one, as an asset.

Total doodad amount $_____

Total assets (banker version) $_____

Doodad percentage of total assets _____ %
(doodad total / total assets)

Goal: Keep your doodads under 33 percent of total assets. The lower the percentage, the faster your assets will grow.

What Is Your Return On Assets?

One way to increase your passive income is to reallocate your invested assets. This ratio will tell you overall how you are doing. If the return is low, you can look at where the assets are and decide whether you want to reinvest them. You may want to liquidate some of your doodads and invest that amount in assets to help you get started.

Total assets (Rich Dad version) A = $ _____

Total passive and portfolio income B = $ _____ x12 = $ _____

Cash-on-asset return (Annualized income B / Total assets A) _____ %

Goal: Increase your Cash-on-asset return.

How Wealthy Are You?

Total assets (Rich Dad version) $ _____

Total expenses $ _____

Your wealth (assets / expenses) _____ months

Total passive income $ _____

Goal: To purchase assets that generate passive and/or portfolio income in excess of your monthly expenses.

Note: Once your monthly passive income exceeds your monthly expenses, you're infinitely wealthy because your assets are working for you.

What Is Your Cash Flow Pattern?

The numbers you've come up with tell a story about your cash flow pattern. Which of the stories below best describes you?

Poor

If you have the cash flow pattern of the poor, you're using ordinary earned income to pay expenses. There are no assets, no passive income, and no liabilities. You could own lots of things and owe nothing on them. But if, in addition to having no debt, you have no passive income or assets, your cash flow pattern is that of the poor.

Middle class

If you have the cash flow pattern of the middle class, you're bringing in money primarily through ordinary earned income, which goes to paying expenses and building more liabilities, creating more expenses. If this is your pattern, you're rewarding yourself with doodads and building liabilities. This is the toughest pattern to change. Your cash flow is building more and more debt.

Rich

The cash flow pattern of the rich is to build assets that create passive income, which in turn pays expenses. The term rich here refers to the cash flow pattern only. What counts isn't whether someone makes $5,000 per month or $500,000 per month. What counts is whether that person's assets pay his or her expenses, with additional cash going each month to build assets. That is the cash flow pattern of the rich. (Someone who makes $50,000 per month might still have the cash flow pattern of the middle class.) It is not the amount you have, but what you do with it that counts.

Having studied this program, you've received a financial education that can help you change your approach to money as well as to life. This is my way of giving back, of teaching those who don't have a rich dad how the world of money works. Day in and day out, you can choose to be rich. You now know how to draft a financial plan to be secure, to be comfortable, and to be rich. And you also now know that financial literacy and self-confidence will help you achieve your long-range goals.

I hope that you've also learned more about yourself—about your attitude towards money, your avoidance of change, and your tolerance of risk. For when you get right down to it, Rich Dad's program is less about changing the mix of assets in your portfolio than changing the mixed-up ideas about security that keep you living from paycheck to paycheck. I've said it before, and I'll say it again: The old advice, "Get a good education so you can get a good job and be secure for life," is obsolete in the Information Age. Whether you like it or not, the clock can't be turned back to the old Industrial Age. The sooner you learn financial skills for the new age, the sooner you'll take control of your life.

I've spent a lifetime learning these lessons. But while it's important to proceed at your own pace, don't use learning as an excuse to procrastinate. The best teacher of all is experience. Don't be afraid to make mistakes. Make a mistake, learn from it, and go out and try again. You'll never master a financial skill or strategy until you've actually put it to use.

If the only change you make is to think twice about buying assets instead of doodads, you'll gain more control of your cash flow and thereby increase your financial options. If you can do that much, you know you can do much more. Go ahead, seize the opportunities out there!

– Robert Kiyosaki

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