

**#1** *New York Times, Wall Street Journal  
and USA Today Bestseller*

THINK RICH TO GET RICH!

# Secrets *of the* Millionaire Mind

*Mastering  
the Inner Game  
of Wealth*

T. Harv Eker

**Executive Summary**

The book "Secrets of the Millionaire Mind" by T. Harv Ekel demystifies why some people are destined to be rich while others are destined for a life of struggle. You will understand **the root causes of financial success, mediocrity or failure** and begin to change your financial future for the better. You will understand how childhood influences shape our financial footprint and how these influences can lead to self-defeating thoughts and habits. Through powerful affirmations you will be able to replace unproductive thought patterns with "wealth mind maps" so that you think and succeed like the rich do. You'll also learn **practical, step-by-step strategies for growing your income and building your wealth** .

The book teaches you how to master the inner game of money to win - **how to enrich your thinking to become rich**.

I have selected some interesting ideas from this book:

- **If a 30-meter oak tree thought like most people, it would only grow 3 meters!**
- If your subconscious "**financial pattern**" is not "set" for success, nothing you learn, nothing you know, and nothing you do will make a difference
- It's not what we don't know that prevents us from being successful; what we know is incorrect is the biggest obstacle;
- If you want to reach a higher level of life, **you must be willing to let go of some of your old ways of thinking** and start adopting new ones. Ultimately, the results will speak for themselves;
- **It is not enough to be in the right place at the right time. You have to be the right person in the right place at the right time;**
- Your mindset, character and beliefs are an essential part of what determines your level of success;
- The key to success is **increasing your own energy** ; when you do this, people will naturally be drawn to you;
- **Your income can only grow as you grow;**
- Most people don't have the inner ability to create and keep large amounts of money, nor the ability to meet the big challenges that come with more money and success;
- Although the self-made rich may lose their fortunes, they never lose the most important ingredient of their success: **the mind** ;
- **The reality is that most people do not reach their full potential** . Most are not successful. Research shows that 80% of individuals will never be as financially independent as they would like and 80% will never be able to say they are truly happy;
- If things are not going well in your outer world, it is because something is wrong in your inner world;
- **Those who say that "money is not important" are usually poor;**
- **If you think that money is not important, you will not have it;**
- All the sayings you heard as a child about money remain in your subconscious as part of the pattern that guides your financial life;
- When the subconscious has to choose between deep-seated emotions and logic, emotions will almost always win;
- Subconscious conditioning will determine the way of thinking. **Your thinking influences your decisions** , and your decisions determine the actions that ultimately determine your income;
- How did your parents or guardians deal with finances when you were growing up? Were they managing money successfully or not very well? Were they spenders or savers? Were they shrewd investors or not investing? Were they risk takers or conservative? Was the money

readily available or sporadic? Was money easily earned in your family or was it a constant struggle to get it? Was money a source of joy or a reason for heated discussions?

- **In childhood, we learn by imitating models, regardless of the field** . In general, we tend to be identical to one or both of our parents when it comes to money;
- If you put aside "white money for dark days" what will you get? Black days! Stop doing this! Instead of hoarding money for bad days, focus on saving for happy days and the day you will have gained financial independence;
- The rationale or motivation you have for making money or being successful is vitally important. If the motivation for success or money comes from a harmful root, such as fear or anger, or from the desire to "prove" something, money will never bring you happiness;
- Given a choice, most people would rather worry about the money they have and the possibility of losing it than have no money at all, but neither of these ways of life is brilliant;
- **Money can't make you what you already are** . As with fear, the need to "prove you're somebody" becomes your habitual way of being. You don't even realize it's driving you anymore;
- You can choose to think in ways that encourage you towards success and happiness, instead of taking you away from them;
- **Rich people believe that "they create their own lives". The poor believe that "life happens to them";**
- **If you want to make a fortune, it is imperative that you believe that you are in control of your own life, especially your financial life;**
- **You must have the conviction that you are building your own success** , that you are the one who creates your mediocrity and you are the one who fusses about money and success;
- Money is very important in areas where it works and useless in areas where it has no influence;
- Blaming, justifying and whining are like drugs. They are nothing more than stress reduction methods. They relieve the stress of defeat. Think a little. If a person had not failed in one way or another, would they still feel the need to blame someone else, to justify themselves or to complain? Normally, the answer is no;
- If you don't do it the way you want, that means there is something, somewhere, that you don't know;
- **No amount of money or other goods will ever be enough for those who feel they are not good enough themselves;**
- There is no person with "victim" behavior who is truly rich;
- **You can be a victim or you can be rich, but you can't be both;**
- When you intend to have enough money to pay your bills, that is exactly what you will get – just enough to pay your bills and nothing more;
- **In the game of money, rich people act to win and poor people act not to lose;**
- If you want to become rich, your goal must be wealth. Not having enough money to pay your bills and not enough to live comfortably. Rich means rich!
- **Rich people act to win, poor people act not to lose;**
- Rich people are determined to be rich. Poor people would like to be rich;
- The main reason most people don't get what they want is because **they don't know what they want;**
- **Rich people are very clear that they want wealth.** They do not hesitate in their decision. They are completely engrossed in gaining wealth. As long as it is legal, moral and ethical, they will do whatever it takes to get rich. The rich don't send mixed messages to the universe. The poor do this;

- The moment one gets involved, providence is set in motion. A whole stream of events springs from the decision, converging in that person's favor a whole suite of unforeseen incidents, meetings, and material aids that no man could have dreamed of; all come to meet him;
- You will be paid directly proportional to the value you bring, in relation to the market;
- **Rich people focus on opportunities and rewards, poor people focus on obstacles and risks;**
- The poor make their choices based on fear. Their minds are constantly looking for mistakes or things that could go wrong, no matter the situation. Their main mental concern is "What if it doesn't work?", or, more often, "It won't work";
- **The rich take responsibility for the results of their lives and act according to the principle "it will work because I will make it work";**
- **Rich people expect to succeed.** They trust their abilities, their creativity and believe that if everything goes wrong, they can find another way to success;
- The greater the reward, the greater the risks. Because they always see opportunities, rich people are willing to take risks. The rich believe that if the worst comes to worst, they will always be able to recover their fortunes;
- **The poor expect to fail.** They lack confidence in their own strengths and abilities. The poor think it would be a catastrophe if things didn't go well. And because they see obstacles everywhere, they are not willing to take risks. **Nothing venture nothing have;**
- **To be financially successful you have to do something, buy something or start something;**
- Rich people focus on what they want, while poor people focus on what they don't want;
- The rich see opportunities everywhere and are willing to take risks for rewards;
- Because the poor focus on the obstacles around them, they multiply and their biggest problem is to avoid all the incredible obstacles they see;
- The area you focus on determines what you discover in life. **Focus on opportunities and they will come to you. Focus on the obstacles and that's what you'll get;**
- Spend your time and energy achieving what you want. Even if obstacles arise, remove them, then refocus your attention on your vision;
- **The rich understand that they cannot have all the information in advance. Action always beats inaction;**
- It is crazy to think that you can predict everything that can happen in the future. It is an illusion to think that you can prepare for every circumstance that could ever arise and that you can protect yourself;
- The poor do not trust themselves or their own abilities, imagining that they must know everything from the beginning, which is practically impossible. Meanwhile, they do not make the slightest move;
- The poor think to themselves, "I'm not going to make a move until I've checked every problem that might come up and figured out how to solve it," they don't act, and so they always lose. Rich people see an opportunity, jump on it, and become even richer. What about the poor? They are still "preparing"!
- You must understand that if you perceive the rich as bad in any way, and you want to be a good person, you will never be rich. It's impossible. How can you be something you despise?
- **You don't have to be perfect to get rich** , but you have to recognize the times when you're not thinking encouragingly for yourself and others and focus on more constructive thoughts;
- **Of all the qualities needed to become rich, gaining the trust of others has to be at the top of the list.** Think about it, would you do business with someone you don't trust, at least up to a certain point? No way! This means that in order to make a fortune, many, many, many people must trust you, and in order for so many people to trust you, you must be a person of your word;

- One of the surest ways to stay poor is to resent rich people;
- **The rich associate with positive, successful people. The poor associate themselves with unsuccessful people or with a negative attitude;**
- **Don't bother changing people with negative attitude.** Your job is to use what you've learned to improve both your life and yourself as a person. Be a role model for them, be successful, be happy and maybe they will see the light (in you) and want a little of it. Energy is contagious: either you influence people or you affect people. But people can also influence or affect you;
- **The rich spend their time around winners. Poor people waste their time around losers.** Why? It's about comfort. The rich feel comfortable among other successful people. They feel worthy of being around them. Poor people don't feel good among successful people. Either they fear rejection or they are terrified that their place is not among them. To protect themselves, their ego resorts to judgment and criticism;
- The wealthy are willing to **promote** their products, services and ideas with passion and enthusiasm;
- **Rejecting promotions is one of the biggest obstacles to success.** How can you make a large income in your own business or as a representative of a company if you are not willing to let the public know that you exist, that your product or service is available? Even if you are only employees, if you are not willing to promote your qualities you will be overtaken in the company hierarchy by a person who is willing to promote himself;
- The rich almost always make excellent promoters. They can and are willing to promote their products, services and ideas with passion and enthusiasm;
- If you believe in your own worth, why do you feel that hiding it from those who might need it would be an appropriate attitude?
- The secret to success is not trying to avoid, escape, or minimize your problems; **the secret is to evolve, to develop** , so as to overcome any problem;
- **It's never the level of the problem to overcome, but your level;**
- The bigger the problems you can solve, the bigger the business you can own; the more responsibility you can handle, the more collaborators you can coordinate; the more customers you can satisfy, the more money you can handle and ultimately the greater wealth you can achieve;
- **Your wealth only grows as you grow;**
- Wealthy and successful people focus on solutions, spend their energy and time strategizing, planning responses to challenges that arise, and building systems that prevent problems from occurring;
- **The rich get it easy. The poor receive with difficulty.** And because they don't get easily, then they get nothing!
- If you are unwilling to receive, then you grieve those who wish to give;
- When you are not completely willing to receive, you train the universe to stop giving;
- **Rich people work hard and think it's perfectly acceptable to be well rewarded for their efforts and the value they create** . The poor work hard, but because of their sense of inferiority, they believe that they should not be well rewarded for their efforts and the value they produce;
- **The rich choose to be paid by results, the poor prefer to be paid by time (but time is limited);**
- **Poor people prefer to be paid a steady salary or an hourly rate.** They need the "security" of knowing that the same amount of money is coming to them at exactly the same time, at the beginning or end of the month. What they do not understand is that this security has a price, and that price is wealth itself;
- **The rich work on commission or percentage of profits.** They choose stock packages or profit percentages over higher salaries;

- **The rich believe in their own capabilities.** They are confident in their own worth and their ability to highlight it. The poor do not trust themselves. That is why they need "guarantees";
- Most people's fear of being paid based on personal results is often just a fear of overcoming their old conditioning;
- If you're ever going to take a job, make sure you're going to be paid a percentage. Otherwise, work for you!
- The only way you can earn as much money as you deserve is to get paid based on results;
- **The rich focus on net worth, the poor focus on salary income;**
- The 4 factors of net worth: income, savings, investments, simplifying the way of living;
- Income has two forms: **salary income** , from the daily job or profit or income from a business, and **passive income** represented by money earned without active work;
- Savings are mandatory. You can make lots of money, but if you don't put anything away, you'll never get rich;
- **The better investors you are, the faster your money will multiply and the higher your net worth will be.** Wealthy people spend their time and energy learning as much as they can about investing and how to make it. They pride themselves on being excellent investors or at least able to hire good investors to make investments for them. The poor think that their investments are only for the rich, so they never learn anything about the subject and remain broke;
- **You need to simplify your lifestyle** so that you need less money to live. By lowering the cost of living, you increase your savings and funds available for investment;
- The rich are not at all smarter than the poor; they just have different and more efficient money habits;
- **The habit of managing money is more important than the amount;**
- **Money management doesn't limit your freedom – on the contrary, it promotes it.** Money management allows you to finally achieve financial independence so that you never have to work again. For me, this is true freedom;
- You have to acquire the habits and skills of managing a small amount of money before you can hold a large amount;
- The money miracle will happen when you demonstrate to the universe that you are capable of properly managing your finances;
- The only way most of us will continue to follow the savings plan is by countering it with an **entertainment plan** that will reward us for our efforts;
- Money is an important part of your life; when you learn how to get your finances under control, all areas of your life will soar to new heights;
- **The rich make their money work hard for them, the poor work hard for money;**
- It is important to work hard, but this alone will never make you rich;
- Rich people understand that you have to work hard until the money will work hard enough to take its place. The more your money works, the less you have to work;
- **People who have achieved financial independence have learned how to replace their energy invested in work with other forms of energy** . These forms involve the work of other people, the work of business systems, or the work of capital investment;
- **First you have to work hard for money, then let money work hard for you;**
- **The purpose of money is that you will never have to work again... unless you want to, and if you work, work because you want to, not because you have to;**
- Financial independence is the ability to live the lifestyle you want without having to work or rely on someone else for money;
- We have identified **two main sources of passive income:**

- Money that works for you – income from financial instruments: shares, bonds, government securities, mutual funds, holding mortgages or other assets that can be appreciated as values and that can be liquidated in cash;
- The business that works for you, without having to be personally involved to handle and produce an income: real estate rentals, royalties from books, music or software; licenses to your ideas; launching a franchise; holding storage spaces; owning vending machines that sell various goods; network marketing;
- **Without passive income you will never be free;**
- Wouldn't you change some of your career choices if you knew from a young age that your primary financial goal was to generate passive income?
- Unfortunately, almost everyone has a **financial pattern** that is set for earning salary income and against passive income;
- **The poor work to earn money for living today, while the rich work to earn investment money: it will support them in the future;**
- The rich buy goods that have the potential to increase in value. The poor buy things that will depreciate in value. The rich collect land. The poor collect receipts;
- While the poor see in a dollar only a dollar with which they can buy something they want now, the rich see in every dollar a "seed" that can be planted to earn a hundred dollars, which can be replanted to earn more one thousand dollars;
- Personally, I think of each of the dollars I have as "soldiers" of investing, their mission being "freedom." It is needless to say that I take great care of "freedom fighters" and do not get rid of them quickly or easily;
- Poor people work hard and spend all their money, which causes them to have to work hard forever. **Rich people work hard, save, and then invest their money** so they never have to work hard again;
- Because we are creatures of habit, we must train ourselves to act in spite of fears, doubts, worries, insecurities, inconveniences, discomforts, and even habituate ourselves to act when we are not in the mood to act;
- The only times you can grow are those outside your comfort zone. If everything is comfortable, you will neither be rich nor happy;
- By **expanding your comfort zone**, you will increase the size of your income and the scope of your prosperity. The more comfortable you are, the less willing you will be to take risks, seize opportunities, meet people, and try strategies. The more comfort becomes a priority, the more you are stuck in fear;
- Rich and successful people have a large comfort zone and are continually expanding it to be able to attract and maintain as much wealth as possible;
- **If your goal in life is comfort, I guarantee you two things: you will never be rich and you will never be happy;**
- Practice putting actions into practice despite fear, inconvenience, discomfort, practice even when you are not in the mood. By doing this, you will quickly move to another level of life. Along the way, be sure to check your bank account because I guarantee it will grow quickly as well;
- *"I've had a thousand problems in my life, most of which didn't really happen" - Mark Twain*
- **The rich are constantly learning and developing, the poor think they already know everything;**
- **The fastest way to get rich and stay rich is to strive to develop yourself;**
- *"If you think education is expensive, try to see what ignorance is like" - Benjamin Franklin*

- **If you don't have the money to learn how to be successful, you probably need success more than anyone else;**
- The only way I know for you to have the money you want is **to learn how to play the money game** , both inside and out. You need to learn the skills and strategies for accelerating income, for managing and investing money effectively;
- **Every master was once a disaster** . No one is born a financial genius. Every rich person has learned how to be successful in the money game; so can you;
- **Becoming rich has nothing to do with getting rich financially, but what you become in terms of character and mind;**
- The fastest way to get rich and stay rich is to strive to develop yourself;
- Rich people understand that the order in which things are done to be successful is BE, DO, HAVE;
- **The main motivation to make a fortune is not to have a lot of money, but to help you get the most out of yourself;**
- The rich are experts in their field;
- **To be paid the best, you must be the best;**
- **Rich people continue to accumulate knowledge** and make sure they learn from those who have already reached the level they want to reach;
- **Rich people listen to the advice of those who are richer than them** . Poor people follow the advice of their friends who are as poor as they are;
- If you were going to climb Mount Everest, would you hire someone who has never been to the top as your guide, or would it be wiser to find someone who has been there a few times and knows exactly what to do?
- **The readings are a start, but if you want to be successful, only your actions will count in the real world;**
- All you have to do to become rich is to copy the way of thinking of rich people;
- **The sign of true wealth is what a person can pass on.**