

### Chapter #1: Getting Rich Is Not a Fantasy

“Very few people even know how to get money, even fewer know how to keep it, and almost no one knows how to multiply it.”

### Chapter #2: Where You Get Your Advice

1. “Never take advice from a quitter or a pretender.”
2. “Getting rich—even super rich—shouldn’t be taboo, it should be your battle cry.”
3. “Those brought up poor and middle class inherit the beliefs of the poor and the middle class.”
4. “If you are going to be unhappy, be as rich as possible.”
5. “Getting rich is mostly a game of offense, not defense.”

### Chapter #3: Step 1 The Millionaire Decision

1. “Put a stake in the ground right now: “I am going to become very, very rich.”
2. “Settling for a middle class life is a compromise and it’s selfish.”
3. “Not having enough money is insane.”
4. “The first step to becoming super rich is decide and then you must lose your middle-class mind.”
5. Write: “I am going to be very, very, very rich and I am going to help a lot of people in the process.”

### Chapter #4: Step 2 Millionaire Math

1. “Do the math to create possibility, then create strategy.”

### Chapter #5: Step 3 Increase Income

1. Once you’ve done the math and realize how real it is to get super rich, you need focus on increasing your income streams.
2. “Money seems to flow to those who give it the most attention and take the most responsibility for it.”
3. If you want money, you must quit complaining, moping, crying, making excuses, and you have to drop the entitlement thing.
4. The creation of wealth, especially early on, is not about saving or investing—it’s about increasing your income flows.
5. “You are a business, you don’t start a business.”

### Chapter #6: Step 4 Who’s Got My Money?

1. You don’t need to make money, you need to connect with those who’ve already collected money, who have money, and exchange what you have (skills and knowledge) with what they have (money).

2. Get your millionaire mentality wrapped around this idea and spend every waking hour and all your energy on serving those who need what you have.
3. “Be nice to everyone but remember we are here to meet people who have our money.”
4. “If you spend all your time with people who can’t pay you will end up being someone who can’t pay.”
5. But let’s be clear, you aren’t going to help a billion people without either having money or finding someone who does!
6. You’re not going to become rich from your closet, garage or your living room. It doesn’t happen. Every one of those garage billionaires got rich when they finally left the garage to sell their idea, invention or product.
7. “When your goals are big enough, you will quit telling yourself lies and making lame excuses.”
8. “The most important thing you must learn about any business is sales.”

#### Chapter #7: Step 5 Stay Broke

1. When you start increasing your income, stay broke. Never, ever have money sitting around. Mark money for future investments
2. Knew from watching other people handle money that when money sits around it gets spent, wasted, and blown. Directed all of money to accounts reserved to make future investments and create future passive income flows
3. It seems human beings perform best out of necessity. It is bizarre how the wealthy work like they are broke and those who need money the most don’t.
4.  $\text{Idea} + \text{Hard Work} \times \text{Time} + \text{Discipline} = \text{Success}$
5. “Pay the price today so you can pay any price tomorrow.”

#### Chapter #8 Step 6 Save to Invest, Don’t Save to Save

1. The only reason to save money is to one day invest money.
2. People don’t create wealth because they never invest enough in a deal to get a big payoff. Significant wealth creators make big plays, not little ones.
3. To do this, you must have surpluses of cash and confidence. At those times, you must have complete confidence in the investment and in your previous income flows so that, if the investment takes longer to work or even fails, you still can rely on your earlier flows of income.
4. Continue to repeat the formula of increasing income, saving to invest and grow in increments and surges preparing for future investments.
5. “Nothing about buying a jet makes financial sense until you understand the value of time.

#### Chapter #9 Step 7 Multiple Flows of Income

1. Poor people try to replace flows of money while rich people are trying to supplement (add) flows. Creating multiple flows of income is the holy grail of creating financial freedom and true wealth.
2. "Complaining about your money situation never seems to make you more money."
3. Never turn your back on the primary flows until, if ever, the latter flows are so strong that nothing can possibly destroy or erode them. "Never abandon the first flow."
4. To create multiple streams of income requires commitment and especially discipline in how you use your time and money
5. First, increase your income, then add to your income by starting a second symbiotic flow, expanding on that thing you are already doing. Bank all additional money so that one day you can make investments.
6. This investment should create new flows and new wealth which will allow you to make new investments that will create additional, more passive, flows of income while never taking attention off the earlier ones.

#### Chapter #10 Step 8 Repeat, Reinforce and Hyperfocus

1. The first thing you will have to give up is your middle class mind. The next thing you will give up is what everyone else thinks is fun.
2. "When you change you may become a threat to all those who don't."
3. If you don't change your surroundings, you will not make it!
4. Go to conferences, meetings, join mastermind groups, and network marketing groups.
5. Invest in the surest investment of your life - YOU