

HOW

RICH PEOPLE THINK

Steve Siebold

HOW **RICH** PEOPLE **THINK**

Steve Siebold

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To Dawn Andrews Siebold, my wife, muse, and best friend. Thanks for your ongoing support and encouragement during this project. You've always been my number one fan, and your endless enthusiasm for my work has inspired me for the last 26 years.

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To Sandra Larson, my graphic designer. I can always count on you.

To Bruce Serbin, my publicist, for your dedication to helping us spread the mental toughness message worldwide.

Introduction

This book isn't about money. It's about thinking. Each short chapter represents one of the lessons I've learned over the past 26 years interviewing some of the richest people in the world. Every chapter compares the "middle class" and "world class." These terms reference the average person versus the world-class thinker. The idea is to compare the way most people think about money in contrast to the rich. The differences are as extreme as they are numerous.

When I started this journey in 1984, I was a college student, completely broke and searching for answers about success I wasn't finding in the classroom. My discoveries along the way changed my life, and I wrote this book to give you the same opportunity. If you follow the beliefs, philosophies, and strategies of the rich and take action, you have a legitimate shot at becoming a millionaire. The secret is not in the mechanics of money, but in the level of thinking that generates it. Once you learn to embrace this, your earning potential is limitless.

If you find yourself saying; 'not all rich people believe this or do that', you're right. I based these comparisons on what the majority of rich people shared with me. This also applies to what I say about the masses.

I interviewed rich people because I wanted to be rich. What I discovered was, to get rich, I had to learn to think like a rich person. I spent the first 25 years of my life thinking about money like the masses, which kept me broke. Once I changed my thinking, the money started to flow. The changes began with my thinking, which

led me to take effective action that eventually made me a millionaire. Don't be impressed or intimidated by my success or anyone else's, because you can do exactly the same thing. Let this book be your guide.

I wish you the best of luck on your journey. Please let me know how you're progressing by visiting www.mentaltoughnessblog.com and sharing your story.

All the best,

A handwritten signature in black ink that reads "Steve Siebold". The signature is fluid and cursive, with the "S" being particularly prominent.

Steve Siebold

July 4, 2010

Gainesville, Georgia

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1

Middle class focuses on saving... World class focuses on earning

Driven by the fear of loss and uncertainty of the future, the masses focus on how to protect and hoard their money. While world-class thinkers understand the importance of saving and investing, they direct their mental energy toward accumulating wealth through serving people and solving problems. When an economic correction occurs, the fear-based saver suffers catastrophic losses that may take years to recover. While world-class thinkers suffer similar losses, they quickly turn their attention to financial opportunities that present themselves in a society of suddenly terrified people. While the masses are selling for short-term survival, the great ones are buying for long-term success. One group is operating from fear, the other, from abundance. The self-made rich aren't afraid to take calculated risks, because they know if they lose they can make it all back. While the middle class is always looking for the home run investment that will make them wealthy, the world class invests wisely, knowing the bulk of their fortune will come from the service they provide. Most people are more concerned with the modest gains they accumulate from their savings and investments than they are with using their billion dollar minds to create a fortune. The masses are so focused on clipping coupons and living frugally they miss major opportunities. Even in the midst of a cash flow crisis, the rich reject the nickel and dime thinking of the masses. They are masters at focusing their mental energy where it belongs: on the big money. How about you? Are you more focused on saving pennies or building an empire? Your current financial status will give you an idea of your past thinking. If you're rich, keep thinking the way you're thinking. If not, maybe it's time for a change.

“Money is power, and you ought to be reasonably ambitious to have it.”

— Russell Conwell

► **RICH RESOURCE:**

The Rich: A New Study of the Species by William Davis

II **CRITICAL THINKING QUESTION:**

Based on your past behaviors and results, are you thinking big or small?

►► **ACTION STEP:**

Make a decision today to think bigger and maximize your money potential.

2

**Middle class thinks about money in
linear terms... World class thinks
about money in non-linear terms**

The masses trade time for money. This creates the belief that making money is a linear process directly connected to time. The average person believes the only way to earn more money is to work more hours, with the exception of raises and bonuses. The wealthy know big money requires thinking about it in non-linear terms. The

great ones are masters at generating money through ideas that solve problems. They realize since there is no limit to ideas, there is no limit to how much money they can earn. So while the middle class is scrambling to survive and frightened for their financial future, the world class is capitalizing on their elevated level of awareness. The masses waste a substantial percentage of their mental energy worrying about money, while the champions are fearlessly directing their focus to becoming wealthier every day. Fortunes can be created almost overnight with the right idea at the right time, but only if the performer understands this non-linear phenomena. Since most people think of making money in a linear fashion, they never invest the necessary effort to create high impact solutions. The truth is, people who educate themselves in this philosophy have the potential to become as wealthy as they wish. And while this has been proven again and again, the average person's refusal to believe this holds them back from ever getting started. This is another reason on the long list of why the rich get richer, and the poor, poorer.

“The entire essence of America is the hope to first
make money—then to make money with money—
then make lots of money with lots of money.”

— Paul Erdman

► RICH RESOURCE

The Intelligent Investor by Benjamin Graham

II CRITICAL THINKING QUESTION:

When you're problem solving, do you spend more time looking for the obvious answer or the non-obvious answer? Linear thinking is the obvious and non-linear thinking is the unobvious.

►► ACTION STEP:

Always look for the obvious, simple, linear solution first. If that doesn't work, start brainstorming the unobvious, more complex, non-linear solutions.

3

Middle class believes hard work creates wealth... World class believes leverage creates wealth

If hard work was the secret to financial success, every construction worker and cocktail waitress would be rich. The wealthy strategically focus their efforts on the most profitable areas of their business while leveraging their contacts, credibility and resources to maximize the results of every action they take. World-class performers work hard, but not in the traditional sense. Hard work to the wealthy means out-thinking their competitors and leveraging the collective brain-power of their advisors. The middle class sees hard work as a badge of honor. The world class sees success as a more important badge of honor. While one group is mentally and physically exhausted at the end of the day, the other is fresh and excited about thinking of new solutions and ideas that will keep the first group employed. As a result, the middle class lives paycheck to paycheck and the world class lives without limits. The only real difference lies in their approach and ability to use leverage in place of linear effort.

The average person is playing life's proverbial slot machine, while the wealthy own the slot machines. The beauty of living in a capitalistic society is that anyone in the middle class is free to make the

necessary changes in their thinking to capitalize on the concept. Most people won't do it because they are either unaware of how they can think differently, or don't believe it's possible. Either way, the wealthy will continue to amass fortunes while the masses sit on the sidelines worrying about how to pay their bills.

“People with leverage have dominance over people with less leverage. In other words, just as humans gained advantages over animals by creating leveraged tools, similarly, humans who use these tools of leverage have more power over humans that do not. Saying it more simply, ‘leverage is power’.”

— Robert Kiyosaki

► RICH RESOURCE

Your Money & Your Brain: How The New Science Of Neuroeconomics Can Help Make You Rich by Jason Zweig

II CRITICAL THINKING QUESTION:

What were taught about hard work when you were growing up?

► ACTION STEP:

Make a decision to let go of any limiting beliefs you have about hard work, and start thinking about how you can use leverage to become more successful.

Middle class believes money is the root of all evil... World class believes poverty is the root of all evil

The average person has been brainwashed to believe rich people are lucky or dishonest. The biblical passage that states the love of money is the root of all evil has been misquoted by many to say that money itself is the root of all evil. As a result of poor programming and ignorance, the masses are infected with the disease of focusing on lack and limitation regarding money and are uneducated about what it means to be wealthy. The world class knows that while having money doesn't guarantee happiness, it does make your life easier and more enjoyable.

World-class thinkers consciously build beliefs about money that serve their best interests and help them develop substantial sums. It's not intelligence or education that holds back the average person from getting rich, it's the middle-class beliefs around money that keep them struggling to survive in a world of abundance. If you want world-class wealth, copy the beliefs of the wealthy, knowing you will eventually begin to behave based on those beliefs. While the masses are searching for the answer on the outside, the great ones know building wealth starts on the inside. First you build world-class beliefs around money, then you take action based on those beliefs. Your results will follow your actions. Would you believe it's that easy? Most people don't. Why not give it a try? What have you got to lose?

“Run for your life from any man who tells you that money is evil. That sentence is the leper’s bell of an approaching looter.”

—Ayn Rand

► **RICH RESOURCE:**

Rule # 1 by Phil Town

II **CRITICAL THINKING QUESTION:**

Are you ashamed of your desire to be rich

►► **ACTION STEP:**

Decide to be proud of your ambition, and ignore people who tell you wanting to be rich is wrong.

5

**Middle class believes being
rich is a privilege... World class
believes being rich is a right**

The average person believes being rich is a privilege awarded only to lucky people. World-class thinkers know in a capitalist country they have the right to be rich if they’re willing to create massive value for others. This distinction in thinking leads the middle class to the lottery and the world class to work. While the masses are waiting to

pick the right numbers and praying for prosperity, the great ones are solving problems. They believe if they make life better or easier for others, it's their right to be rich. They're always thinking of new ways to build a better mousetrap, and are often scorned by the masses for being materialistic, self absorbed and greedy. While the masses are watching television and surfing the web, champions are thinking, working, and dreaming of a better life. The middle class is more interested in being entertained than they are in being rich. Not because they wouldn't love being wealthy, but because they don't believe it's possible for them. Being rich is so far out of the average person's belief system, it never even crosses their minds. The fact is it's possible for anyone living in a society that rewards problem solving. The great ones believe they have the right to be as rich as the value they create. So in place of watching football games, memorizing batting averages, and playing video games, they are laser focused on new ideas that have the potential to build their wealth. With this mindset, is it any mystery why this tiny fraction of the population owns the bulk of the world's wealth?

“When you realize money is your divine heritage,
you should persist in claiming it.”

— Catherine Ponder

► RICH RESOURCE:

The Ten Roads to Riches: The Ways The Wealthy Got There (And How You Can Too) by Ken Fisher

II CRITICAL THINKING QUESTION:

Do you believe it's your right to be rewarded with riches based on the value you create for others?

►► ACTION STEP:

Do you believe self-made millionaires are lucky... or that they deserve every dollar they have?

6

Middle class believes money is complicated... World class believes money is simple

The masses believe making money is mysterious. World class thinkers know money flows from ideas. They know the more value they create in the marketplace the wealthier they will become. The great ones are masters at converting critical areas of life to simple formulas anyone can follow. Getting rich in a free market economy is simply a matter of trading solutions for money. The bigger the solution, the bigger the paycheck. It's that simple. The masses have always thought that rich people are smarter, luckier or more educated. Of course none of these things is true. The rich see making money through the eyes of endless possibilities and aren't afraid to stake their claim. No matter how often they fail, they persist until they succeed. Their mindset is rooted in the abundant potential every new idea presents, and they live in a consciousness full of excitement and grand anticipation. So while the middle class approaches money with the mind of an over analytical academic, the world class approaches money like a child who doesn't understand lack and limitation and honestly believes he can do anything. One group is satisfied with the statistical improbabilities of getting wealthy and resigns to be happy settling for less, and the other ignores the statistics and conquers the world. Making money may not be easy, but it is simple. There is no

mystery to getting rich, but this limiting belief stops most people from ever trying. Has it ever stopped you? Is it stopping you now?

“Successful people make money. It’s not that people who make money become successful, but that successful people attract money. They bring success to what they do.”

— Wayne Dyer

► RICH RESOURCE:

Jim Cramer's Real Money: Sane Investing In An Insane World by James J. Cramer

II CRITICAL THINKING QUESTION:

Do you believe you have what it takes to be rich?

► ACTION STEP:

Just for today, keep telling yourself that making money is simple and notice how it makes you feel.

Middle class believes rich people are crooks... World class believes rich people are ambitious

The average person has been programmed in childhood by well-meaning parents, teachers, coaches, clergy and others of influence to believe rich people acquire wealth through dishonesty and deceit. This is one of the excuses the masses use to justify a lack of financial success. World-class thinkers know the majority of fortunes were built through ambition, drive and vision. Every socio-economic sub-group has people who earn money illegally, but the percentage of crooks in the upper class is no different than the lower class. Because of the average person's unwillingness to accept full responsibility for his or her results, they are eager to criticize society's most successful in an effort to minimize their achievements and justify their own mediocrity. Unfortunately, they often pass these misrepresentations onto their children, and the belief carries on growing stronger with each generation. Meanwhile, the world class takes full responsibility for their own results and direct their mental energy towards getting rich. Instead of wasting their brainpower on excuses, they use it to harness their creativity and solve bigger problems. While the masses use the latest scandal to prove their argument against the rich, millionaires are hard at work thinking of new ideas. One group focuses on excuses and blame, the other, on taking action and getting results. Is it any wonder that the middle class is broke and the world class is rich? The ambition of the self-made rich individual comes from self-confidence and an ability to use thought and perseverance to get what they want. The question is; do you have this belief? If so, you're on the road to wealth. If not, decide to adopt it and watch what happens.

Believing in yourself and your abilities won't make you rich, but it will drive you to take the actions that will.

“I’m tough, ambitious, and I know exactly what I want. If that makes me a bitch, okay.”

— *Madonna*

► RICH RESOURCE:

How Wall Street Works by David Scott

II CRITICAL THINKING QUESTION:

Does your ambition match your desire to be rich?

►► ACTION STEP:

Ask three of your closest friends this question: On a scale of 1-7, 7 being most ambitious, how ambitious do you think I am? If you're not at least a 6 you only have a slim chance of ever being rich.

Middle class believes building wealth is a solitary effort... World class believes building wealth is a team effort

The average person clocks in at nine and out at five. They are paid for the results of their individual efforts. This limits what they're worth to an organization. The world class knows it takes a team to build wealth, and they focus much of their effort on finding the right people to leverage their actions and ideas. The greatest fortunes are built through the collective mental and physical contributions of a world-class team. The rich see themselves as team leaders, whether their teams consist of employees, partners, or outsourced contractors. They assemble their team and carefully orchestrate each move the team makes according to a well-planned strategy. While the masses are interested in getting personal credit for the results they achieve, the great ones happily give the credit to their teams and prefer to trade personal recognition for profit. So as the middle class proudly displays their ribbons, trophies and gold watches, the world class sees their reward as a growing net worth. One group is content to be comfortable, and the other is content to be rich. And one of the primary differences rests in the rich's willingness and ability to build a team and share the credit. Since the masses don't make much money, they crave recognition. The masses are more ego-focused than results oriented. The great ones want to win, and are more than willing to feed the egos of their teammates in exchange for profits.

“Teamwork is so important that it is virtually impossible for you to reach the heights of your capabilities or make the money that you want without becoming very good at it.”

— Brian Tracy

► **RICH RESOURCE:**

The Complete Idiot's Guide To Making Money On Wall Street by Christy Heady

II **CRITICAL THINKING QUESTION:**

Are you willing to trade recognition for riches?

►►I **ACTION STEP:**

Select an important project you've been pursuing alone and assemble a team of people to help you.

9

Middle class worries about money...

World class dreams about money

The average person spends an inordinate amount of time worrying about money while simultaneously denying its significance. The masses are conditioned in childhood to repeat the phrase; “I don’t care about money.” The wealthy blaze past these limiting messages early on and focus on acquiring their fortune, oftentimes for the sole purpose of not having to worry about it. After earning their

fortunes, many champions continue working because they love what they do. It's rarely about amassing more silver and gold, because the newly rich learn there are limits to what money can do. Unless they have an appetite for private jets and original artwork, modest millionaires live a similar lifestyle to their billionaire counterparts. In short, the rich know only a portion of the good life can be purchased, and a sizeable piece of the puzzle is the peace of mind and absence of fear that comes with being wealthy. This unclutters their minds and enables them to direct their mental energy towards creating new ideas that will bring them even greater wealth. So while the masses are mentally mired in thoughts of fear and scarcity, the rich are operating in a mindset of love, abundance, and endless possibility. The absence of fear allows them to see life and business as a game, and their financial success serves as the cornerstone of their confidence. Superior intelligence and higher education are not the secrets to their success, but the early adoption of a world class set of beliefs and philosophies is. These values serve their best interests and move them towards their goals and dreams. The great ones dream about money and acquire it so they can move on to more important pursuits. They are often after what Dr. Abraham Maslow labeled "self actualization". In other words, to realize their greatest potential.

"Money is a guarantee that we may have what we want in the future. Though we need nothing at the moment it insures the possibility of satisfying a new desire when it arises."

— Aristotle

► RICH RESOURCE:

The Millionaire Next Door by Thomas Stanley, Ph.D and William Danko, Ph.D

II CRITICAL THINKING QUESTION:

How much mental energy do you waste every day worrying about money?

►I ACTION STEP:

Decide today to begin directing all the mental energy you spend worrying about money to building your fortune.

10

Middle class believes money is negative... World class believes money is positive

Ask most people about money and you'll understand why they don't have any. The masses see ambitious people as greedy and self-serving. They see money as a necessary evil that must be managed but never focused on. After all, there are more righteous pursuits, like television, sports, and movies. The idea of building wealth seems shallow. It also seems like a lot of work. The rich see money as a positive tool that has the power to create freedom and opportunity for themselves and their families. Being wealthy gives them the option to live what author/philosopher Ayn Rand called "an unrestricted existence." This means having the ability to do what they want, when they want, with whom they want, for as long as they want, without limitations. It also gives them the freedom to engage in their favorite pastimes, no matter how lavish or seemingly impractical to the masses. Many millionaires form charitable foundations and donate substantial sums to the less fortunate. Without the ongoing support

of wealthy benefactors, most charities would not survive. So while the middle class demonizes and criticizes the world class for selfishness and greed, the latter is donating a lion's share of the money that keeps charities alive. Many also pay more taxes in a year than most people pay in a lifetime, and are essentially responsible for funding the infrastructure of the government's tax base. At the heart of this level of thinking is the belief that money is either a tool of evil or empowerment. The belief you adopt will lead you to abundant wealth or middle-class mediocrity.

“A man with a surplus can control circumstances, but a man without a surplus is controlled by them, and often he has no opportunity to exercise judgment.”

— Harvey Firestone

► RICH RESOURCE:

I Can Make You Rich by Paul McKenna

II CRITICAL THINKING QUESTION:

Do you believe being rich creates more opportunities or problems?

►► ACTION STEP:

Make a list of the things you would do if you were a millionaire.

Middle class believes rich people are shallow... World class believes rich people are strategic

It has been passed down through the ages that those who seek wealth are self-indulgent, decadent and shallow, and that poverty and financial mediocrity are badges of honor. This goes back to the biblical quote that “It is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.” The literal translation of this biblical passage even led the Catholic Church, one of the wealthiest organizations in the world, to paint a picture of the Pope as a destitute servant in order to maintain the integrity of the message for the purpose of motivating people to donate money. This is not opinion, but historical fact. This manipulative tradition continues in modern times through evangelists selling salvation with prayer cloths and holy water to poor people, while its purveyors are living in mansions and traveling by private jet. This manipulation is possible because it feeds on the belief that being poor is a virtue, and even if you can’t pay your rent you should give your money to God. The rich see themselves as honest and strategic, and make no secret about their desire to build their financial empire. They are straightforward and direct in their approach. They have no interest in manipulation or unethical practices. Their chief aim is to get rich, in an honest, aboveboard manner, by serving others. This strategic approach allows them to focus on their goals and move forward with lightning speed. So while the masses scorn the rich and pride themselves on being above materialism, they are drowning in debt with little hope for the future. Meanwhile, the champions ignore the naysayers and continue their journey towards financial independence and wealth.

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“Wealth is the product of a man’s capacity to think.”

—Ayn Rand

.....

► RICH RESOURCE:

1,000 Dollars & an Idea: Entrepreneur to Billionaire Expanded Edition by Sam Wyly

II CRITICAL THINKING QUESTION:

Are you being manipulated to donate money to your church or favorite charity or are you giving because you believe in the organization?

► ACTION STEP:

Evaluate your wealth building strategy to make sure you’re maximizing all of your available resources.

12

Middle class believes the road to riches is paved with formal education... World class believes the road to riches is paved with specific knowledge

While the rich respect the power of formal education, they usually don't associate it with building a financial empire. Many world-class performers have little formal education, and have amassed their wealth through the acquisition and subsequent sale of specific knowledge. Formal education teaches people how to think and perform in the linear world of commerce, but the rich rarely become wealthy trading time for money. The great ones operate from a non-linear mindset that keeps them perpetually in a consciousness of creative thought. At this elevated level of thinking, there are no limits or boundaries, and the sole focus is on solving the seemingly unsolvable. In this non-linear school of thought, two and two no longer equal four and anything is possible. The rich use their brain-power in addition to the brainpower of others to hone in on ultra specific solutions their competitors have given up on. Meanwhile, the masses are convinced that master's degrees and doctorates are the way to wealth, mostly because they are trapped in the linear line of thought that holds them back from higher levels of consciousness. One of the greatest secrets of the rich lies in their ability to rely on their common sense and a street smart approach to problem solving. While the middle class makes simple problems seem complex, the world class makes complex problems seem simple. Their ability to reduce any problem to an elementary level allows them to see

solutions most academics wouldn't even consider. The wealthy aren't interested in the means, only the end. Solve the problem, get compensated, and repeat the process until you're rich. End of story. This single-minded focus always pays off sooner or later, at which time the masses will call it luck.

“Formal education will make you a living. Self-education will make you a fortune.”

—*Jim Rohn*

► RICH RESOURCE:

How to Get Rich by Donald Trump

II CRITICAL THINKING QUESTION:

Do you have specific knowledge that can be traded for a fortune?

► ACTION STEP:

Decide today to become a life-long student and take control of your own self-education. Read, listen to CDs/Mp3s, and attend seminars on subjects that can help you build your fortune.

Middle class believes money is earned through labor... World class believes money is earned through thought

“Ready money is Aladdins’s lamp.”

— *Lord Byron*

The average person believes the harder they work the more money they’ll make. Their linear thinking equates labor and effort with financial success. This is why most people aren’t rich. They’re following an outdated model of success and are confounded when they reach middle age with little money to show for twenty years of hard work. The rich know that creative thinking is the highest paid skill in the world. Independent, creative thinking is the most valuable asset anyone can acquire. So while the masses are trying to figure out how to put their kids through college and retire on half of what they can barely exist on now, the great ones are building empires, living in abundance, and donating large sums to their favorite causes. This sets off a psychological domino effect, because once a person thinks and lives at this level of abundance, they know even greater levels of success are possible through the vehicle of creative thought. Most of us were told as kids that if we paid attention in school, got good grades and went to a respectable college or university, our success was virtually guaranteed. The reality is few people who follow this formula

ever get rich. They survive, and some become the most successful people in their families. But world-class wealth is rarely achieved by people who follow this model. The rich eventually figure out that training your mind to find solutions to difficult problems is the real secret to making money. The good news is this is possible for anyone who conditions their mind to think this way, and then transforms thought into action.

“The real source of wealth in this new era is not material things. It is the mind, the human spirit, the human imagination, and our faith in the future.”

— Steve Forbes

► RICH RESOURCE:

Simple Wealth, Inevitable Wealth by Nick Murray

II CRITICAL THINKING QUESTION:

How much time do you invest on a weekly basis in self-education?

► PLAN OF ACTION:

Commit to investing at least one hour per day studying subjects that will help you move closer toward your ultimate vision.

Middle class worries about running out of money... World class thinks about how to make more money

Poor people spend more time thinking about money than rich people. The problem is poor people spend this time worrying about what they'll do if they lose their job, get sick, or exceed their budget through poor planning or bad luck. Most of this worry is a waste of time, not to mention the negative, destructive psychological impact it has on their minds and the physiological havoc it wreaks with their bodies. Living in fear isn't living; it's surviving. World-class performers find problems that are profitable to solve, and spend most of their time focused on solving them. They know money will follow the solution, so logic dictates they direct their mental energy towards creative and critical thought, which is rooted in the belief that just because a solution hasn't been discovered doesn't mean it doesn't exist. No fear lives at this level of consciousness. Creative critical thinking is the highest form of thought, and is single handedly responsible for all progress in the history of civilization. Every product or service that has made our lives better has come from creative thought. So when I say the world class thinks about how to make more money, what they're actually thinking about is creative problem solving, not money itself. Wealthy people are often criticized for being obsessed with money, but the truth is, it's the poor, working, and middle class that spend the most time thinking about it. If the masses would upgrade their limiting beliefs about money and redirect their mental energy to new and exciting ideas, they would experience financial abundance. Money flows to great ideas like water. The secret is learning how to turn on the faucet.

“Money never starts the idea; it is the idea that starts the money.”

— William Cameron

► RICH RESOURCE:

The Everything Investing Book by Michele Cagan & Brian O’Connell

II CRITICAL THINKING QUESTION:

How much time do you spend worrying about money compared to the time you spend engaged in creative problem solving?

► ACTION STEP:

Identify the biggest problem in your business or industry, that if solved, would earn you a fortune. Then go solve it.

15

Middle class thinks about spending...

World class thinks about investing

The middle class is famous for living beyond their means. They’re not spendthrifts, but they earn so little they have to spend it all in order to live a decent existence. To further exacerbate their frustration, they’re scolded by financial experts who insist they discipline themselves and trim their spending. This is sound but middle-class advice. The world-class answer is to double or triple your income

and create enough wealth so you can enjoy the good life to your heart's desire without worries. This way, you can join the wealthy and focus on investing the remainder of your money in stocks, bonds, real estate, art, and any other wealth-building vehicle you choose. The rich get richer because they know the world is overflowing with wealth disguised as problems that need to be solved. They know any free market economy will gladly make them as rich as they desire in exchange for solutions to problems. The bigger problems you solve, the wealthier society will make you. The more people who benefit from your ideas, the more abundance you receive in return. The more you have to invest, the more your money goes to work for you, even as you sleep. That's another reason the rich get richer: they've learned how to make money work for them twenty four hours a day. And it's not because they're investing every penny. The rich like to spend and enjoy their money like everyone else. It's that they have so much of it, there's always plenty to invest. So instead of focusing on spending and saving, focus on how to earn more, invest a percentage, and spend the remainder any way you wish.

You only live once and you can't take it with you. Why not enjoy it?

“Old men are always advising young men to save money. That is bad advice. Don’t save every nickel. Invest in yourself.”

— Henry Ford

► RICH RESOURCE:

How to Build Wealth by Peter Suchy

II CRITICAL THINKING QUESTION:

How much time do you invest in increasing your ability to earn more money compared to the time you spend watching television or surfing the internet?

►►I ACTION STEP:

Decide to double your income in the next 2-5 years. You don't have to know how to do it yet. The first step is to decide to make it happen.

16

Middle class sees money through the eyes of emotion... World class sees money through the eyes of logic

Most people never accumulate much money due to a series of self-limiting beliefs around the subject fueled by negative emotion. By the time the average person becomes an adult, they've been brainwashed with dozens of middle-class beliefs and philosophies about money which virtually guarantees them a life of financial mediocrity. Children, teenagers, and young adults hear negative money messages over and over until they become beliefs that dictate their behavior. Their well meaning village of advisors has inadvertently set them up to struggle for the rest of their lives. In short: a middle-class thinker can't teach you how to become a world-class thinker. Someone living a restricted existence can't tell you how to live an unrestricted existence. And a poor person can't teach you how to get rich. These statements are obvious to any rational thinking person

operating from a logic-based mindset. Few people are able to think about money without clouding the subject with negative emotion, which is generated from dozens of middle-class beliefs. An ordinarily smart, well educated and otherwise successful person can be instantly transformed into a fear-based, scarcity driven thinker whose greatest financial aspiration is to retire comfortably. The world class sees money for what it is and what it's not, through the eyes of logic. The great ones know money is a critical tool that presents options and opportunities. They also know if you're not happy without it you won't be happy with it. But while money has little to do with happiness, it's one of the most important tools in the game of life, and without the psychological chains binding them, champions earn all they can. When it comes to thinking about money, put your emotions on the shelf and let reason be your guide.

“A wise man should have money in his head, but not in his heart.”

—*Jonathan Swift*

► RICH RESOURCE:

Trump University Wealth Building 101: Your First 90 Days on the Path to Prosperity by Donald Trump

II CRITICAL THINKING QUESTION:

Is your approach to wealth-building more logic or emotion based?

► ACTION STEP:

Decide today to use logic to dictate your financial strategy and emotion to motivate yourself to stick to it.

Middle class underestimates the wealth building power of referral marketing... World class knows referral marketing creates millionaires

The masses have been ridiculing and criticizing referral marketers for over 50 years. Meanwhile; these highly trained, ferociously dedicated army of entrepreneurs have amassed billions in collective wealth. Their industry includes network/multi-level marketing, direct sales, party/event marketing, affiliate programs and others. Referral marketers don't have fancy titles or corner offices. Some have master's degrees and Ph.D's, and others are high school dropouts. Their backgrounds span the spectrum and have few common denominators, save one: heart. You don't have to have an Ivy League education or a million-dollar portfolio to be successful in referral marketing, but you do have to have the heart of a lion. I've delivered speeches on mental toughness to some of the most prestigious audiences in the world. I've served on boards and committees with executives, movie stars, and even the President of the United States. I have interviewed hundreds of the wealthiest people in the world. After all this experience with and exposure to some of the best and brightest society has to offer, I can state emphatically that referral marketers are the most mentally tough business people on the planet. I've had tens of thousands of them in my audiences, and I've come to respect this group of freedom fighters like no other. When it comes to mental toughness, they are in a league of their own. They start their business with a few bucks in their pocket and a dream in their heart. Most start out

part-time while still employed, and burn the candle at both ends kicking, scratching and fighting for their freedom. They are often jeered, scorned and criticized by the masses, yet they keep moving forward boldly and fearlessly like a locomotive thundering down the track. You can mentally beat them, kick them, and discourage them, and they just keep coming back for more. It is easy to ridicule someone chasing success who has not made it yet, and the masses do. The irony is, the general public's rejection of referral marketers is what eventually makes them so mentally tough! By the time they've been rejected a thousand times, it no longer matters. The emotional pain they experience in the early days of recruiting and selling is erased and replaced by the realization that their ability to get rejected and persist is the reason they are able to earn millions of dollars doing it. They awaken to the idea that if you remove rejection from the equation, you remove the opportunity to be rich. Once this paradigm shift occurs, the referral marketer begins to see recruiting and selling as a game, and the more they play, the richer they get. Referral marketing is the best chance for the average person to start a business for a few hundred dollars that has the potential to make them a millionaire, and more people are seeing that every day.

“Network marketing has proven itself to be a viable and rewarding source of income. There have been some remarkable examples of success.”

— Donald Trump

► RICH RESOURCE:

177 Mental Toughness Secrets of the World Class by Steve Siebold
www.mentaltoughnesssecrets.com

II CRITICAL THINKING QUESTION:

Have you ever considered joining a referral marketing organization?

► ACTION STEP:

I was a distributor for a direct selling company when I was in college, and the experience was phenomenal. I learned more about business selling household goods and building a team than I did in all the business classes I took in college. The skills I acquired during that time made me a millionaire. Visit the non-profit trade association of this industry, The Direct Selling Association, and do some research to see if this highly specialized profession is for you. www.dsa.org

18

Middle class focuses on pleasurable activities... World class focuses on money making activities

The masses spend a substantial amount of time entertaining themselves in a variety of activities. They live in a state of consciousness where effort is minimal and pleasure is king. Billion dollar industries are created overnight when smart marketers give the masses what they want most: comfort and entertainment. Rich people focus the majority of their attention on money making activities they enjoy. They parlay a love for real estate into property speculation; a passion for beautiful paintings into investment art; or a flair for numbers into buying and selling stocks. So while they're working, they're making

money, and while they're enjoying their hobbies, they're still making money. Wealthy people know leverage is one of the great secrets of success, and they go to great lengths to employ it. While the masses are memorizing box scores and batting averages, the world class is directing the same amount of mental energy into revenue producing ideas. To the average person, it looks like the rich are working all the time, but one of the smartest strategies of the world class is doing what they love and finding a way to get paid for it. The world class is famous for saying the best thing about being rich is you never have to do anything you don't want to do, and this includes how they earn money. The critical thinking question is which comes first; doing what you love or making money to insure you have the choice? While either way will work, the majority of wealthy people I've interviewed over the past 26 years didn't make serious money until they were doing what they loved. Over and over they've told me the same thing: when you're doing what you love, you think about it 24 hours a day. Anything that has that much laser focused mental energy directed toward it is going to produce massive success.

“Wealth flows from energy and ideas.”

— *William Feather*

► RICH RESOURCE:

You Were Born Rich by Bob Proctor

II CRITICAL THINKING QUESTION:

What would you love to do for a living more than anything else?

►► ACTION STEP:

Do some research and find out if anyone is making a living doing what you'd love to do.

19

Middle class sees money as a finite resource... World class sees money as an infinite resource

The average person believes there's a limited amount of money, and that they need to struggle and fight for their share before someone else gets it. They live in a world of fear and scarcity that says money is hard to make and harder to keep. Due to years of middle-class programming, their negative and limiting relationship with money almost guarantees they will never accumulate more than a modest net worth. Once again, the rich occupy the opposite side of the spectrum. Although most of them had the same middle class, fear-based programming in childhood, somewhere along the way they were able to reprogram their beliefs and develop a healthy relationship with money. The rich understand money flows from ideas, and since ideas are limitless, money is limitless. So while the masses are directing their mental energy toward grabbing as much money as they can, the great ones are focused on creating new ideas that have the potential of generating abundant wealth. The rich use money to fuel their passions and bring their dreams to life. It's not the money they crave, its living life on their terms without the interference of others. The middle class has always criticized the world class for being greedy, ruthless, and materialistic, and there is a segment of successful people that fits this description, known as the upper class. These people are

driven by blind ambition and killer instinct. If you get in their way, they will run you over without hesitation. But the world class is different. The world class is spirit centered, and they are among the most caring, compassionate people. These are the folks who provide the majority of the funding for the great charities and non-profit causes. They know how to use money to improve or advance anything they care about. The reason they aren't afraid to give is they know money is in infinite supply. If they need more, they simply use their mind to create more. Welcome to the world of the self-made rich. A world they create with their minds. A world of unlimited abundance. If they can do it, why can't you?

“Every person who gets rich by creation opens a way for thousands to follow—and inspires them to do so.”

— Wallace Wattles

► RICH RESOURCE:

Wealth Secrets of the Affluent: Keys to Fortune Building and Asset Protection by Christopher Jarvis and David Mandell

II CRITICAL THINKING QUESTION:

Do you believe since there is an infinite supply of ideas that you're earning potential is unlimited?

► ACTION STEP:

Make a list of the five major beliefs you have about money that you know are true... and challenge the validity of each one.

Middle class earns money doing things they don't like to do... World class gets rich doing what they love

The average person finds a job or career they can tolerate and sticks with it for years while dreaming of retirement. In recent years people have held multiple jobs with different companies and even changed occupations, but the mindset of the masses hasn't changed. The majority of people drag themselves to a job they don't like while simultaneously worrying about getting fired. They don't do this because they're stupid. They do it because they need the money and they've been trained in school and conditioned by society to live in a linear thinking world that equates earning money with physical or mental effort. The rich have retrained themselves to operate in a non-linear consciousness where anything is possible. The greatest example of this non-linear concept is the idea that passion is the real secret of getting rich. It's a cause and effect relationship between effort and passion, but while the masses see passion as the effect, the great ones see it as the cause. In other words, the average person goes to work every day and hopes to find passion in his or her efforts. The rich go to work every day feeling passion for what they do, and their passion fuels their efforts. This is not a semantic argument; it's a personal philosophy and strategy that serves as the foundation for every great fortune ever earned. There's been an attempt to bring this mindset to the masses by espousing the world-class philosophy of 'do what you love and the money will follow.' There was even a book written by that exact title. The sad truth is only a small percentage of the population will ever adopt this philosophy. Years of fear and scarcity-based programming and daily reinforcement of a lack and limitation

mentality will prevent most people from ever entering the world of the wealthy. While that fact is tough to dispute, it has nothing to do with you and me. We know the truth. We know we were sold a bill of goods in childhood by well meaning adults who could only give us the best they had. You and I know it's not enough, and the good news is all of our middle class beliefs can be upgraded or eliminated. We are in complete control, and that makes our futures limitless. The first world-class belief about wealth you must adopt is that it's possible to do what you love and get rich doing it. Once this belief is established, anything is possible because you're now cognitively cohabiting with the wealthy in a state of consciousness the masses don't even know exists.

“I don’t make deals for the money. I’ve got enough, much more than I’ll ever need. I do it to do it.”

— Donald Trump

► RICH RESOURCE:

The Last Chance Millionaire by Douglas R. Andrew

II CRITICAL THINKING QUESTION:

Do you believe it's possible to build your financial empire doing what you love to do?

► ACTION STEP:

Talk to a couple of people who seem to be doing what they love while living a fabulous lifestyle, and ask them how they did it.

Middle class believes rich people are ruthless... World class believes rich people are generous

Generally speaking, the masses believe the rich are uncaring, self-absorbed narcissists who only give back to reap the tax benefits that charity and philanthropy offer. While they sometimes reap tax advantages and political favors, the majority of rich people give because they can. They operate under a core belief that no matter how much money they spend or give away, they possess the ability to make it back. The rich pay more taxes in a year than most pay in a lifetime. So while the middle class is constantly criticizing the super achievers, the fact is government and society couldn't survive without them. Are some rich people ruthless? Of course, but that type of person we classify as 'upper class.' Upper-class consciousness is an ego-based level of thinking rooted in fear and scarcity, and some people operating at this level become rich. The world-class level of thinking is spirit-based with its roots firmly planted in love and abundance. This one distinction is profound in its effect on the beliefs and behavior of the performer. That's why the world class respect and see rich people as some of the most generous individuals on the planet. This respect shapes the way the world class views and treats the rich. It drives them to want to become rich (or richer) themselves. Some say it's poetic justice that the middle class scorns the rich and rarely becomes wealthy; while the world class admires the rich and builds empires.

“Money was made for the free-hearted and generous.”

—John Ray

► **RICH RESOURCE:**

How to Make a Fortune from the Biggest Bailout in U.S. History by Ron Insana

II **CRITICAL THINKING QUESTION:**

Do you believe most rich people are generous? Is that belief helping you or holding you back from becoming richer?

►► **ACTION STEP:**

Read a biography about a self-made rich person you admire.

22

Middle class has a lottery mentality...

World class has an action mentality

The masses love the lottery because deep down they believe it's their only chance to get rich. The fact is, they're probably right. Not because they're not capable, but because they don't have faith in their own abilities, and their beliefs about money limit their financial success. The middle class is self-destructive, especially when it comes to money. They will always struggle financially unless they are somehow able to break the mold cast in childhood telling them only crooks

and lucky people get rich. The world class has empowering beliefs about money that leads them to effective, daily action that serves as the foundation of their financial success. The great ones know talk is cheap, and the only way to get wealthy is to take action. On the surface, the distinction between the classes seems simple, but it is actually counter-intuitive. Understanding the cause and effect relationship is what gives it clarity. Many people believe, as I used to, that the masses do not possess the raw desire to get rich and therefore never take the necessary steps. The truth is, they have all the desire they need, but they lack the beliefs that would wake their latent desire. The cause of their inaction is not lack of desire, but lack of empowering beliefs regarding the acquisition of money. Beliefs dictate behavior, and behavior dictates results. That's what the rich understand that the middle class doesn't. If you want to get rich, dissect your beliefs about money and upgrade them to world class. Once you've taken care of the cause, the effect will follow and you'll start moving toward wealth because you will be thinking like a rich person. When the rich need money, they don't wonder if it's possible, they simply begin creating new ideas that solve problems. They don't waste mental energy worrying or wondering about their ability to produce cash, they direct their concentration towards creative thinking. Do you see why this is so effective? Do you understand now why the rich get richer? Do you see how you can do the exact same thing? The rich aren't any smarter than us. They are just more strategic.

“It requires a great deal of boldness and a great deal of caution to make a great fortune, and when you have it, it requires ten times as much skill to keep it.”

— *Ralph Waldo Emerson*

► RICH RESOURCE:

Rich Dad, Poor Dad: What the Rich Teach Their Kids about Money that the Poor and Middle Class Do Not! by Robert Kiyosaki

II CRITICAL THINKING QUESTION:

On a scale of 1-7, 7 being strongest, how strong is your desire to be rich?

► ACTION STEP:

To stoke your desire, create a written vision for what you want your life to look like five years from now.

23

Middle class is waiting to be rescued from financial mediocrity... World class knows no one is coming to the rescue

The middle class lives in a perpetual waiting game for outside forces to come to their aid and grant their every wish. Whether it's losing weight and getting fit; enhancing their relationships or getting rich, they are operating at a level of consciousness that encourages them to passively wait for life to improve. The hero they're waiting for may be God, government, their boss or their spouse. It's the average person's level of thinking that breeds this approach to life and living while the clock keeps ticking away. The number one regret people have on their deathbed is "I should have taken more risks." The greatest risk you can take is playing it safe while expecting to get what you want. The great ones know that no one is coming to

the rescue, and they are glad. Any world-class performer will tell you that it's not getting what you want that's so much fun, but the person you become along the journey. World-class performers who get rich are the happiest people I've interviewed over the last 26 years, but they're not happy because they're rich. Their happiness stems from setting a goal, fighting the fight and winning the game. The money is just a measuring stick of their mindset. Money makes their life easier and more comfortable. The money gives them opportunities to do and see things most people never experience. But the money doesn't make them happy. If you're not happy without money, you won't be happy with it. Money and happiness have little to do with each other. Money is just a tool of exchange. Happiness is an emotional experience. The two have almost nothing in common. They're both important, yet largely unrelated. The ego-driven upper class has always believed riches will bring them happiness, which is why they are often emotionally tortured. These are the most miserable people I've ever interviewed, yet many are super-rich. What they counted on to finally make their lives fulfilling, barely made an impact, and they are often confounded by this phenomenon. Unfortunately, this is the group of rich people the media reports on the most and it sends the message to society that getting rich makes people miserable. What they're missing is an elevated level of consciousness that must accompany the wealth if a person is going to be happy, and that consciousness is the spirit-driven, love and abundance-living world class. And it all starts with a self-reliant mindset that refuses to wait for outside forces or circumstances to make things happen.

“Don’t let the opinions of the average man sway you.
Dream and he thinks you’re crazy. Succeed, and he thinks
you’re lucky. Acquire wealth, and he thinks you’re greedy.
Pay no attention. He simply doesn’t understand.”

— Robert Allen

► RICH RESOURCE:

The Automatic Millionaire by David Bach

II CRITICAL THINKING QUESTION:

Are you taking daily action toward getting rich or waiting to be rescued?

►►I ACTION STEP:

Create a daily plan of action that will move you closer to building financial independence.

24

Middle class believes rich people are smarter... World class believes rich people are more savvy

Human intelligence is one of the most misunderstood subjects. Years ago the brightest academics agreed that intelligence could be identified and measured in a quotient, which is why many of us took IQ tests in school. What these tests actually measure is a person's ability to memorize and recall information, most of which can now be found in seconds on the internet. The human brain is far more complex than any written test can measure. Intelligence is the product of logical, emotional, and spiritual talents and skills that are difficult to quantify. The question we should be asking is not; "how smart are you?" but instead; "how are you smart?" Some people are good at memorizing facts and figures, which helps them excel in the classroom. Others possess physical prowess, which makes them good

athletes. And some have a natural ability to connect with others on an emotional and spiritual level, which helps them forge and maintain healthy relationships. Then there's a segment of society that has a talent for making money. Some of these people were born with a natural gift, but the majority learned this skill by following the example of another rich person and modeling his or her beliefs, philosophies and behaviors. They're more savvy about money because they follow a plan of action, not because they are any more intelligent. Everyone is smart in some way. The secret to getting rich is getting inside the minds of people who are already rich and finding out how and what they think and believe about money. The only person who can teach you how to think like a millionaire is a millionaire. If the key to building wealth was excellent grades in school, every summa cum laude college graduate would be rich. Amassing money has more to do with street smart savvy than your ability to memorize information and excel on exams. Getting well informed about earning and investing money will have more impact on your net worth than anything else.

“Wealth is not a matter of intelligence. It’s a matter of inspiration.”

—*Jim Rohn*

► RICH RESOURCE:

The Wall Street Journal Guide to Starting your Financial Life by Karen Blumenthal

II CRITICAL THINKING QUESTION:

How savvy are you when it comes to money?

►► ACTION STEP:

Find a millionaire mentor that can coach you about money.

25

Middle class sees money as controlling... World class sees money as liberating

Most of us see money as something that controls our lives and dictates what we can and can't do. We're advised by well-meaning yet misinformed guidance counselors and teachers to pursue subjects we excel in that have the greatest profit potential. Many are told in college to study business because that's where the money is. All this middle-class advice helps us develop the belief that money controls every aspect of our lives and we must surrender to it. Money is seen by the masses as the great oppressor. This is the most pervasive and limiting belief about money. The world class sees money as the slave, not the master. These people are in control of money, and they refuse to allow it to dictate their choices. The great ones see money as a tool of liberation. It's something to accumulate for comfort and opportunity, not something to fear or worship. That's why world-class performers pursue businesses, careers and passions they love, and not just the ones where they excel. These people are operating from a consciousness rooted in love and abundance, which dictates that they always move towards what they want, as opposed to away from what they don't want. The rich have become rich by thinking differently than most of us were taught, and their actions are the effect of this cause. The great news is, we can all learn to think this way, so we can all be rich. If you're wondering why you've never heard this before, here's the objective reality: very few people know it. The good news is now you do! The only variable left in the equation is; what will you do about it?

“Money is the sign of liberty. To curse money is to curse liberty—to curse life, which is nothing if it not be free.”

— Rémy De Gourmont

► **RICH RESOURCE:**

Secrets of the Millionaire Mind by T.Harv Ecker

II CRITICAL THINKING QUESTION:

Would having more money create more freedom in your life?

►► **ACTION STEP:**

Make a decision to limit the amount of time you spend with people with middle-class beliefs about money. Remember that consciousness is contagious.

26

**Middle class believes money
changes people... World class
believes money reveals people**

Contrary to popular belief, money is not the catalyst of corruption. Money is a force for good. The average person has a set of beliefs and philosophies that say success and money turns people into greedy, corrupt, uncaring oppressors. It's another in a long list of

limiting beliefs that keeps people from getting rich. It's also used as an excuse by and for those people who claim moral and ethical superiority, but who struggle along on a paycheck to paycheck existence. Champions know any kind of power, freedom or liberation reveals the true person. If you were a crook or a cheater before you were rich, you'll be worse when you're wealthy. If you were an honest, hard working, humble person before, you'll be even better with expanded resources. Getting rich is one of the catalysts that liberates and reveals a person's true self. The masses love to blame money for as many things as possible, because it psychologically absolves them from the responsibility of acquiring it. After all, we all want to be good people, right? The saddest part of this trap is most who fall into it can't see how ridiculous it is, and how it virtually guarantees they will struggle and suffer for money their entire lives. Meanwhile, the rich continue getting richer, being who they always were.

“Money will make you more of what you already are. If you’re not a nice person, money’s going to make you a despicable individual. If you’re a good person, money’s going to make you a better person.”

— *Bob Proctor*

► RICH RESOURCE:

Mind over Money by Brad Klontz & Ted Klontz

II CRITICAL THINKING QUESTION:

Do you believe getting rich will bring out the best or the worst in you?

►► ACTION STEP:

Write down the 10 things you like best about yourself, and promise yourself you won't ever allow being rich to weaken your character.

27

Middle class believes in working for money... World class believes in working for fulfillment

The masses have been handing down bad advice about the occupation/money relationship for centuries. Their philosophy is to spend the majority of your waking hours toiling away for the sole purpose of economic survival, while being grateful for the opportunity. With the exception of times when this was the best society had to offer, it's not only a bad strategy for accumulating wealth but a terrible roadmap for life in general. In modern day America, and every other free market economy, this way of thinking assaults the human spirit. The rich have always known working for the sole purpose of making money is the worst strategy for building wealth. The great ones go through an extensive introspective soul searching process to discover what they love to do and combine it with their unique talents and abilities. These people appear to be working hard, but the truth is they're not working at all! They're doing something they would do for free because they love it. My late business partner, the great Bill Gove, was known around the world as the father of the professional public speaking industry. One of the greatest pieces of wisdom I heard him deliver from stages all over the world was this: "When you're doing something you love to do, the only reward you

need is the experience of doing it.” The wonderful paradox of this wisdom is when you’re doing something you love and you’re very good at it, the world will gladly make you rich. Instead of setting out to find work with the most profit potential, focus on work that has the most fulfillment potential. Once you find it, invest so much heart and soul into your work that you become one of the most competent people in your field. You’ll be rewarded with uncommon wealth. The root cause in the approach of the masses and the wealthy is the level of consciousness each operates from; the middle class from fear and scarcity, and the world class from love and abundance. This difference in consciousness leads one group to seek survival and the other to manifest dreams. The only question that really matters is; which group are you in?

“A man is a success if he gets up in the morning and gets to bed at night and in between does what he wants to do.”

— Bob Dylan

► RICH RESOURCE:

The Debt Free Millionaire by Anthony Manganiello

II CRITICAL THINKING QUESTION:

On a scale of 1-7, 7 being most, how fulfilling is your current occupation?

► ACTION STEP:

If you didn’t rate a 7 on this question, set a goal to be doing what you would love to do in the next 12-24 months. No excuses. You can do it!

Middle class believes you have to do something to get rich...

World class believes you have to be something to get rich

There's a popular nonlinear philosophy espoused by some of the most astute and successful among us that says it's not what you do that guarantees wealth, it's what you are. These people believe it's not the labor that creates the fortune, but the thinking behind the labor. That's why people like Donald Trump go from millionaire to nine billion dollars in debt and come back richer than ever. The masses see this as good fortune, great talent and even luck, but studies show something more fundamental: world-class consciousness. People like Mr. Trump have a fundamental belief they are supposed to be rich, fulfilled and happy. They believe they have every right to be rich, and no matter how many times they fail they will ultimately win the day. This self-fulfilling prophecy rarely fails because it leads them to behaviors that support their beliefs. While the masses are fixated on the doing and the immediate results of their actions, the great ones are learning and growing from every experience, whether it's a success or a failure, knowing their true reward is becoming a human success machine that eventually produces outstanding results. Their secret is to focus on being the person capable of getting the results they desire. This is a superior strategy, because it puts the performer in control of his success and is not dependent on market conditions, luck or any other variable outside of the performer himself. The best starting point to carry out this strategy comes from my friend and

mentor, Jim Cathcart, one of the most successful professional speakers in the world. Jim suggests to his audiences that they start asking themselves this daily question: “How would the person I wish to become do the thing I’m about to do?” This question programs the performer to focus his mental energy where it’s most powerful: on building a better machine.

“Money demands that you sell, not your weakness to men’s stupidity, but your talent to their reason.”

—Ayn Rand

► RICH RESOURCE:

The Total Money Makeover by Dave Ramsey

II CRITICAL THINKING QUESTION:

What kind of person do you need to become to build the life you want to live?

► ACTION STEP:

Write up a plan of action that will help you grow into the person you want and need to be.

Middle class plays it safe with money... World class takes calculated risks

Since the masses operate from a fear and scarcity-based consciousness, it's logical they would be extremely conservative with money. Their fear is if they lose money they won't be able to make it back. The rich get rich by employing money to attract more without additional effort. They factor in the risks involved in this strategy, knowing that while gains can be sudden and staggering, there will also be losses along the way. Every investor loses money on occasion, but the world class knows no matter what happens, they will always be able to earn more. The more experienced they become, the smarter they get, and the easier it is to replace money lost in high risk deals. So with the downside of taking calculated, educated risks understood and accounted for, they thunder forward like a locomotive searching for financial instruments and lucrative deals that have the power to catapult their net worth and broaden their lifestyle. Security is the watchword of the middle class. Leverage is the watchword of the rich. One group stays awake worrying about losing what they have, while the other can't sleep because they're dreaming of what's possible. The wealthy study their investments like a scientist and are always looking for the gaps missed by the masses that make the difference between a good investment and a bad one. While the middle class is slaving away at jobs and careers every day, dreaming of quitting time and fanaticizing about the weekend, the world class is employing ideas, people and money to further expand their financial empire.

“Every day, you’ll have opportunities to take chances and to work outside your safety net. Sure, it’s a lot easier to stay in your comfort zone... in my case, business suits and real estate... but sometimes you have to take risks. When the risks pay off, that’s when you reap the biggest rewards.”

— Donald Trump

► **RICH RESOURCE:**

Your Money Ratios by Charles Farrell

II **CRITICAL THINKING QUESTION:**

How many times have you taken a calculated risk by investing in yourself?

►► **ACTION STEP:**

Increase your tolerance for taking calculated risks by betting on yourself in the undertaking of a new venture, investment, or partnership. Learn to trust your judgment and your confidence will grow.

Middle class believes you have to have money to make money... World class believes in using other people's money

The majority of the world's population is operating from a consciousness rooted in linear thinking. An example is in their approach to earning money. Linear thinking tells them if they work more hours they'll make more money, and that's true. It's also the most inefficient way to earn more money and another reason most people don't have much. The rich are masters of non-linear thinking, especially as it relates to money. An example is in how they create an idea they are unable to finance and then proceed to use other people's money to make it happen. The most frequently uttered comment of the middle class in reference to money is "I can't afford it". Rich people know not being solvent enough to personally afford something is not relevant. The real question is, "Is this worth buying, investing in, or pursuing?" If so, the wealthy know money is always available because rich people are always looking for great investments and superior performers to make those investments profitable. The great ones are aware that it's easier to borrow ten million than ten thousand, a critical non-linear concept to know when raising capital. Like a serious hunter stalking big game, savvy investors like large numbers and exciting deals they can sink their teeth into while expanding their empires. The middle class cliché that you have to have money to make money is limiting at best and destructive at worst. The truth is you have to have great ideas that solve problems to make money. If you do, you will attract money like a magnet. Money is only an instrument of exchange. Creative ideas are the scarce resource, but most people are so focused on where the money is coming from, that they ignore

their ideas, yet the ideas are the only thing that will actually attract the money in the first place! Are you starting to see why a tiny percentage of the population owns the majority of the world's wealth?

Are you starting to see that it's completely in your power to join them?

“No one can become rich without enriching others. Anyone who adds to prosperity must prosper in turn.”

— *Alexander Orndorff*

► RICH RESOURCE:

The Motley Fool Investment Guide by David and Tom Gardner

II CRITICAL THINKING QUESTION:

Do you have a big idea that you can't personally finance but has the potential to capture the attention of outside investors?

►► ACTION STEP:

Write down 10 of your biggest and best business and investment ideas and select your favorite to court potential investors.

Middle class believes jobs are the safest way to earn money... World class believes outstanding performance is the safest way to earn money

The average person growing up in America is bombarded with the same message: get a good education so you can get a good job. Interesting advice in a country founded and established on the ideals of independence, entrepreneurship and freedom. It is not that there aren't world-class performers who punch a time clock for a paycheck, but for most this is the slowest path to prosperity, promoted as the safest. The truth is, having a job is no safer than owning a business. As counterintuitive as this may seem, people who work for themselves have the power to proactively seek out business and increase revenues at will. They can work as many or few hours as they wish and change the direction of the company any time they choose. They are not subject to the whims of management, or the politics of corporate culture. The self-employed are the architects of their own destiny. But while the middle class is attracted to jobs for safety, the world class knows the only safety any service or product provider has lies in her ability to perform. No matter who signs your paycheck, your financial success will always be based on the level of service you provide and how many people you provide it to.

The great ones know there's no such thing as safety in a free market economy. Labor unions, human resource departments, and lawsuits

initiated by poor performing employees are becoming less effective in an increasingly competitive, performance-driven market place.

This is where world-class performers seize the opportunity to get rich while the middle class makes a mediocre effort and hides behind the perceived protection of the corporate structure. There are people with jobs who get rich, but the percentage is small. The fastest way to wealth is to work for yourself and determine the size of your own paycheck. The greatest form of security is to have millions in the bank. The rich take advantage of this, while the masses wait on the sidelines, terrified to get in the game for fear they will lose the little money they have. Meanwhile, the world class is earning more in a year than the average person will make in a lifetime, and the heart of the reason is the unwillingness to let go of a security that does not actually exist.

“Too many people are thinking of security instead of opportunity. They seem more afraid of life than of death.”

—James Byrnes

► RICH RESOURCE:

The One Minute Millionaire by Mark Victor Hansen & Robert Allen

II CRITICAL THINKING QUESTION:

Are you trading your opportunity to get rich for a false sense of security?

►► ACTION STEP:

Do a personal and professional risk assessment on your finances and career. You may discover that starting a business is less risky than you think.

32

Middle class believes in financial scarcity... World class believes in financial abundance

As children, we all heard the saying, “money doesn’t grow on trees.” This programs people to believe making money is hard and there’s a limited amount of it.

The rich understand their relationship with money as one of unlimited abundance, based on fair exchange.

Figuratively speaking, money does grow on trees; and the trees are ideas. As long as man walks the earth, he will have problems that need to be solved by creative ideas. And the more problems the performer solves, the richer she becomes. So, while the average person is operating from the faulty belief that money is scarce and difficult to earn, the rich are operating on the belief that money is abundant and earning it is as easy as solving a problem through persistent, creative thought. This is why world-class thinking is the most valuable skill you can acquire. The masses are conditioned from one generation to the next to hoard their money and pray they don’t run out before they die. This ‘playing not to lose’ strategy guarantees a life of fear and

scarcity. The rich see this as preposterous, if not plain stupid. But to a fear-based thinker whose top priorities are safety, security, and comfort, it makes perfect sense. This strategy offers little hope of acquiring substantial net worth, and few realize they dug their own financial grave years before when they bought into a series of middle-class beliefs that would limit them forever. The masses think getting rich is primarily external, while the world class knows it's an inside game. Few people ever get rich operating out of a fear and scarcity-based consciousness. Those who do rarely enjoy it because they are always afraid of losing what they have. Fear-based thinking attaches itself to everything that enters your mind. The good news is, love and abundance-based thinking does the same thing, so the trick is to program yourself to believe in the never ending abundance of money. This is backed up and proven by the philosophy stating if money flows to ideas that solve problems, and ideas are limitless, money therefore, must be limitless. Once you understand the impact of this philosophy and integrate it into your consciousness, you are on your way to a life of economic prosperity most people only see in movies.

“If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.”

— *Billy Graham*

► RICH RESOURCE:

Spend Well, Live Rich by Michelle Singletary

II CRITICAL THINKING QUESTION:

Do you believe you have the potential to earn as much money as you wish? If not, why not? If so, do your actions reflect your belief?

►►I ACTION STEP:

How much money is enough for you? Identify your number and create a plan to achieve it. You can always adjust your number and your plan as you evolve.

33

Middle class sees money as a weapon... World class sees money as a tool

Another limiting belief among the middle class is that money is used to control and manipulate people, and there is enough evidence to prove this is true. Like anything related to power, money can be used as a weapon, right along with religion and the selling of salvation. This is also true in politics, where there is abuse of influence, and in the marketing and sales of products, pills and potions that are harmful to your health. Like any power-based resource, money can be abused, but that has more to do with the abuser than money itself. Money isn't good or bad. Money is neutral. It can be used to hurt people and it can be used to save lives. It's just a tool. An ethical person with money can make a positive impact on the lives of others. She can also use it to create unlimited opportunities for herself and her family. While the world class sees money as a critical resource that opens up endless possibilities, the middle class is demonizing it and denying its importance. With a mindset like this, is it any wonder

most people don't have much? It's like telling yourself exercise is evil and expecting to be motivated to work out. Most people have talked themselves out of winning the game of life before they even start playing. No one had to beat them, they beat themselves. This leaves more money on the table for people operating under world-class beliefs, which is the real reason the rich get richer. There are so few people actually competing at the highest level that you don't have to be extraordinary to be a millionaire. You must simply be more competent than most. The masses believe you have to be talented or lucky to make it big, but the truth is, it is possible for anyone with the courage to try, and the belief that it is possible.

“Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.”

—Ayn Rand

► RICH RESOURCE:

How to Make Money in Stocks by William O’Neil

II CRITICAL THINKING QUESTION:

Do you believe being rich has more benefits or drawbacks? Have you always believed this, and if not, how have you changed?

► ACTION STEP:

Make a list of the top five reasons you want to be rich.

Middle class believes they aren't worthy of great wealth... World class believes they deserve to be rich

There is a pervasive belief among the masses that tells them they don't have the right, nor are they good enough as human beings to ask, hope or pray for prosperity beyond their basic needs. Who am I, they ask themselves, to become a millionaire? Who am I to get what I really want? Who am I to live a lifestyle fit for a king? The world class asks, why not me? I'm as good as anyone else and I deserve to be rich. If I serve others by solving problems, why shouldn't I be rewarded with a fortune? And since they have this belief, their behavior moves them toward the manifestation of their dreams. Whether they actually deserve to be rich or not is irrelevant. Like all beliefs, they don't have to be true to be acted on. While scholars and philosophers debate whether any of us has the right to be rich in a world where people are starving, the world class continues moving closer to the level of prosperity they have convinced themselves they deserve. This is why some of the smartest people are among the poorest, while people of average intelligence build fortunes through their beliefs, positive expectations, and focus. If teachers, college professors and other educational experts fully understood this, would there be anyone left to teach? Most likely, but only the teachers who love the profession and would do it for free if they could afford to. Whether you believe you deserve to be rich or not, you are right. Philosophers have been pondering this question for centuries, and the debate will continue long after we are gone. Base your belief on the result you want to accomplish. If you can choose to be rich, why would you settle for mediocrity? Do

you really believe God, the universe, or any higher power will reward you for being broke?

“Man was born to be rich, or inevitably to grow rich, through the use of his faculties.”

— *Ralph Waldo Emerson*

► RICH RESOURCE:

The Little Book of Bull Moves in Bear Markets by Peter Schiff

II CRITICAL THINKING QUESTION:

If you are willing and able to provide world-class service to others, don’t you deserve to be compensated with world-class wealth?

► ACTION STEP:

Ask your five closest friends this question: Do you deserve to be rich? Their answers may surprise you.

Middle class denies the importance of money... World class knows money is a critical component of life

The masses take pride in denying the importance of money, and they wear it like a badge of honor. They believe their lack of interest in money tells the world they are above materialism. They deny its importance out of a need to position themselves as morally superior while simultaneously struggling with the fear and terror that comes with being broke. It's parallel to a starving man turning away food in an effort to elevate his importance. Meanwhile, the world class focuses on building net worth, knowing it will offer greater options and opportunities. In a catastrophic health crisis, it may even save their life or the life of someone they love. The great ones are well aware of the critical nature of building wealth, and they are also aware of the limitations of any level of success and financial reward. The masses are famous for hiding behind the statement "money won't make you happy," as if this fact somehow absolves them from the responsibility of acquiring it. In 26 years of interviewing the wealthy, I've never had any of them say money is the secret to happiness. Most have said money has little impact on happiness. Money makes you more comfortable, opens doors and creates opportunities. If the average person directed the amount of mental energy toward earning money as they do worrying about it, they would never have to worry again. The rich are able to purchase their way out of the emotionally draining, daily experience of wondering how to pay their bills. As a result, they are able to re-direct that mental energy toward becoming even richer and sharing their wealth with the less fortunate.

“Money isn’t everything... but it ranks right up there with oxygen.”

— Rita Davenport

► **RICH RESOURCE:**

Benjamin Graham on Investing Edited by Rodney Klein

II **CRITICAL THINKING QUESTION:**

On a scale of 1-7, 7 being most important, how important is money to you?

►► **ACTION STEP:**

Decide today to make money a bigger priority in your life and make a commitment to becoming wealthy.

36

**Middle class believes money
is their enemy... World class
believes money is their friend**

The masses have a dysfunctional, adversarial relationship with money. We are taught that money is scarce, hard to earn and harder to keep. People of influence in childhood instructed them to work hard and hoard as much money as possible. Teachers, coaches, parents, clergy and other authority figures, most of whom had little

money, conditioned us to see money as a necessary evil. The world class has the same childhood experience, but along the way had exposure to a higher thought level that changed the way they think about wealth. They learn that money is not the enemy, but one of their greatest allies and friends. It is a friend that has the power to end sleepless nights of worry, physical pain, and can even save their life. They learn that money is not materialistic; people are materialistic. Money is just a medium of exchange without attachment to anything good or bad. Blaming money for greed and materialism is like blaming food for making people fat. It's delusional thinking. The rich see money as a special friend that can help them in ways no other friend can, and these positive feelings lead them to build a stronger relationship every day. The more money you acquire, the more you understand it, and the more you understand it, the more good you can do with it. The great ones continue to cultivate and nurture their relationship with money by thinking about how to earn more, invest wiser, and leverage as much as possible. The rich do this so well they often acquire much more money than they'll ever want or need, which is typically when they turn their attention to giving the excess away to charitable organizations. These groups wouldn't survive without the success and generosity of the wealthy who have adopted money as a close friend.

“Money, which represents the prose of life, and is
hardly spoken of in parlors without apology, is, in
its effects and laws, as beautiful as roses.”

— *Ralph Waldo Emerson*

► RICH RESOURCE:

Investing in Gold by Jonathan Spall

II CRITICAL THINKING QUESTION:

Do you see money as your friend, or as something you wish you didn't have to think about?

►I ACTION STEP:

Start telling yourself on a daily basis that money is your friend and a positive force in your life, and your mind will go to work to help you acquire more.

37

Middle class waits for their ship to come in... World class builds their own ship

The average person subconsciously believes he's going to be discovered, saved, or made rich by an outside force in the future. It's like the fat person slowing killing herself through obesity, who patiently waits for the next pill or potion to make her thin and healthy. They are convinced their hero on the white horse is right around the corner ready to save them from themselves. The world class knows no one is coming to their rescue, and if their life is going to be uncommon in any way, it will be through their own efforts. The foundational principle they live by is self-reliance and personal responsibility. They're not counting on the government to bail them out or their family to take care of them in their old age. Champions don't wait for things to happen, they make things happen. The more physical, mental, emotional and spiritual effort they invest, the more help they receive from others who have traveled the same path. Self-made millionaires have an emotional affinity for the driven, ambitious, upstart struggling to break free. They often reach out to give the newcomer an extra push in the right direction that only someone at their level

can provide. The ultra successful love nothing more than to see a mirror image of their struggling selves back in the days before they were rich. They're inspired by the pluck, tenacity and perseverance that every motivated middle-class performer must demonstrate to someday be elevated to the group known as the world class. It's a rite of passage to a life most only dream of, and the rich are glad to lend them support, offer advice, and cheer them on. So while getting rich appears to be a linear process, the truth is it's only linear in the beginning. It takes a village to raise a child and it takes a team to build a fortune. The difference is, while the masses wait around for help, the great ones go to work and fight, never counting on help or support to arrive. And in true non-linear fashion, the harder they fight; the more help they receive. So it turns out the self-made man/woman is only self-made in the sense that they proactively began chasing their dream with no expectation of assistance.

“He that waits upon fortune, is never sure for dinner.”

— *Benjamin Franklin*

► RICH RESOURCE:

How to Get Rich by Felix Dennis

II CRITICAL THINKING QUESTION:

Are you moving forward with your wealth building strategy or are you waiting for someone or something to build it for you?

►► ACTION STEP:

Decide right now that you will take full responsibility for building your own fortune.

Middle class believes financial markets are driven by logic and strategy...

World class believes financial markets are driven by emotion and greed

The average person is trained in school to see money as a logic-based medium of exchange that's as simple as balancing your checkbook and spending less than you earn. If money was approached purely from logic, more people would be rich. The world class knows, while money may be a medium of exchange, the trading of it is based primarily on the emotions of the people exchanging it. This is critical to understand, because the more money you acquire the more trading you do, whether it's trading with your plumber for fixing your sink or trading stock on Wall Street. Every trade has an emotional component connected to it, and with elevated risk comes elevated emotion. The rich thrive on the excitement of making trades based on careful research and study, but what they really love is the feeling that accompanies winning. Las Vegas is home to some of the most lavish hotels in the world built on money from traders seeking excitement in their casinos. This is another non-linear equation misunderstood by the masses. The world class knows that to successfully trade money in any form, you must master the psychological and emotional aspects of the exchange. They do this by analyzing the true value versus the perceived value of any product, service or company, and then offering their trade based on the real value. This line of thinking has nothing to do with financial expertise, nor is it a substitute. It's simply a way of thinking about monetary exchange. The more money you acquire,

the more critical this is. The rich know that the primary emotions that drive financial markets are fear and greed, and they factor this into all trades and trends they observe. This knowledge of human nature and its overlapping impact on trading give them a strategic advantage in building greater wealth through leverage.

“If you are not as wealthy as you like, there
is something you don’t know.”

— David Wood

► RICH RESOURCE:

Forbes Guide to the Markets by Marc Groz

II CRITICAL THINKING QUESTION:

Are you capitalizing on the fear and greed that drives the markets? Fear sometimes drives people to sell assets short of their actual value. Are you taking advantage this?

► ACTION STEP:

In the next 90 days, find an investment that you think is under-valued and buy it.

Middle class believes money is about status... World class believes money is about freedom

Among the many money issues misperceived by the general public is the notion that acquiring great wealth is more about showing off than creating choices. While money certainly brings status, it's acquired mostly for the purpose of attaining personal liberty. It's impossible to be truly free without wealth. The middle class is controlled by employers, government, and other entities with superior resources that dictate what they can and can't do. It's tough to make a moral stand for freedom when you're worried about making your next mortgage payment. Rich people can afford to stand up and fight oppression. They can afford to buy their way out of unhealthy work environments, bad bosses, and other unpleasant situations. They have the means to enlist the best doctors when they get sick, and are able to make themselves as comfortable as possible when they can't get well. When they want to voice their opinion, they call their congressman, who wouldn't even consider not returning their call. When the rich want to raise money for business, politics, or charity, a few phone calls to their rich friends is all it takes. If they need more money, they throw a party or host an auction and charge \$1,000 a ticket. The examples of how money buys freedom are endless. The middle class and the world class might live in the same world, but they do not share the same level of freedom. While this infuriates the masses, it motivates the ambitious to get rich. I'm not saying this is right or the way society should be. I'm saying this is the way it is. Instead of wasting your mental energy getting mad, direct it toward getting rich.

.....

“The only thing that money gives you is the freedom of not worrying about money.”

—Johnny Carson

.....

► **RICH RESOURCE:**

The Perfect Portfolio by Leland Hevner

II CRITICAL THINKING QUESTION:

Do you believe being rich will increase your level of freedom?

►► **ACTION STEP:**

Make a list of the freedoms you will gain when you are wealthy.

40

Middle class lives beyond their means...

World class lives below their means

The average person spends more than they make because they make so little. How can a family survive on the average income and still save money? The greatest financial wizard in the world couldn't pull that off! Instead of getting creative, most people try to do more with less and suffer sleepless nights worrying about the future. If this were a fringe group in society, I wouldn't mention it. But it's not. It's the majority of the population living in the richest country in the history

of civilization! The middle class is the wealthiest sub-group of the working poor, and most of them live beyond their means, because they earn so little. These people aren't stupid; to the contrary, some are smarter and better educated than members of the world class. The difference lies in their focus. The middle class focuses on everything but getting wealthy, because they have so many limiting beliefs about money and what being wealthy means, it's the last thing they want to think about. Then they listen to so-called financial gurus who berate them for overspending on frivolous things. The rich live below their means, not because they're so savvy, but because they make so much money they can afford to live like royalty while still having a king's ransom socked away for the future. It's easy to live below your means when you earn more in a day than most people earn in a year. Not to mention that the rich earn money primarily through leverage, and not hard labor. It's hard labor that creates the physical and psychological stress that kills so many poverty, working, and middle-class workers. Here's how to live below your means and tap into the secret wealthy people have used for centuries: get so rich you can afford to.

“There is no dignity quite so impressive and no independence quite so important as living within your means.”

— *Calvin Coolidge*

► RICH RESOURCE:

24 Essential Lessons for Investment Success by William O’Neil

II CRITICAL THINKING QUESTION:

How much money would you have to earn in a year to live the way you want to?

►► ACTION STEP:

Decide how much money you would ultimately like to spend, save, and invest every year, and map out a plan and a deadline to make it happen.

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Middle class equates money with stress... World class equates money with peace of mind

The average person would rather think about anything but money because of the negative feelings they associate with it. They see money as a never ending necessary evil that must be endured as part of life. The world class sees money as the great liberator, and with enough of it, they are able to purchase financial peace of mind. The great ones know money can't solve every problem or eliminate every worry, but it does have the power to reduce stress in tough times while providing opportunity in good times. The rich believe if you can write a check for a problem and make it go away, you don't have a problem. Money makes most problems disappear. The masses have been worrying about money since the beginning of time, and they always will. Not because they're not capable of acquiring wealth, but because they're operating in a fear-based consciousness that keeps them broke. The lack mentality of the masses attracts them to focus their thoughts on how many ways they can stretch a dollar. Meanwhile, the rich are focused on how they can earn more, invest more effectively, and leverage their money. Notice how few discounts are offered at high end retailers and upscale establishments. It's not that the rich don't like getting good deals and discounts, but they are

generally more interested in making quantum leaps in their net worth than they are in pinching pennies. The secret the rich know that the masses don't is that being rich is more about consciousness than currency. Most people never break out of middle-class mediocrity because they believe the level of thinking that got them where they are will get them where they want to go. Getting rich begins by thinking rich. It's about what's happening inside your mind, but the masses are so fearful and skeptical they fail to grasp this simple truth.

“Wealth is known to be a great comforter.”

—Plato

► RICH RESOURCE:

Why We Want You to Be Rich by Donald Trump & Robert Kiyosaki

II CRITICAL THINKING QUESTION:

How much money would you need to purchase your peace of mind?

► ACTION STEP:

Write down exactly what actions you would need to take to experience peace of mind.

Example: pay off debts, fund kids college education account, x amount of liquid money for emergencies, etc.

Middle class thinks small... World class thinks big

The masses are at a level of consciousness that dictates they pay attention to every detail and petty problem. They are more interested in gossip, drama, and other people's problems than they are in their own success. This level of thought consumes massive amounts of mental energy, and by the end of the day they have little left for creative thought and problem solving. The world class purposely ignores the small thinking, ego-based personality problems that plague the middle class. They know they only have so many units of mental energy available each day, and they choose to focus all of them on thinking big. They are happy to exchange the small life of survival for the big life of abundance, and leave the fear-based anger, jealousy, and pettiness to others. The great ones are operating at a level of consciousness where fear doesn't exist. It's a level of thought that allows them to focus on their ultimate vision. At this level of thought, anything seems possible. Every dream that seems crazy to the masses looks surprisingly doable. The world class occupies this psychological space because they know the key to success in anything is reaching a higher level of awareness. In other words, the masses don't earn \$50,000 a year because they want to; they earn \$50,000 a year because they're not aware of how to earn \$500,000. Professional athletes are better than amateurs because they're operating at a higher level of awareness in their sport. The same is true with the straight A student and the best artist in town. It's all about raising your level of conscious awareness, and it begins by releasing any fear-based thoughts that enter your mind and steering clear of the small minded, petty thinking of the masses.

“You reach the point where you don’t work for money.”

— Walt Disney

► RICH RESOURCE:

The Wall Street Journal Complete Personal Finance Guidebook by Jeff Opdyke

II CRITICAL THINKING QUESTION:

On a scale of 1-7, 7 being biggest, how big do you think?

► ACTION STEP:

Decide today to think bigger than you ever have before. Read books, listen to CDs, MP3s and podcasts, and attend seminars and workshops by big thinkers.

Remember: consciousness is contagious.

Middle class believes people are out to get them... World class believes the universe is conspiring to help them

The masses believe the world is a tough place, and if you're not careful, people will take what you have. This belief is rooted in fear, so the masses learn to see life through the filter of fear and scarcity. There is some truth to this belief. The world is a tough place, and some people will try to cheat you. I'm not denying objective reality. The problem is not in knowing this, the problem lies in the level of consciousness in which fear-based thoughts like this originate. Fear is the most powerful emotion, and it attaches itself to every thought it encounters. People who are fear-based see the world through the eyes of fear and scarcity, which can easily turn them into pessimistic, paranoid people. The world class occupies the same space outside, but a completely different space inside. This is not a gift they were given at birth, but a choice they made after they became aware of the benefits of controlling their thoughts. The rich choose to see the world as it is, but also as it can be. The same goes when they think about people. They see the beauty others miss. They see the child inside the adult. They see the untapped potential of everyone they meet. And they see all of this by choice; because they can. The rich have a commonly held belief that the universe, God, or a higher power is right there with them, actively at work guiding them along the path of their ultimate vision. They race toward their goals and dreams believing they are being assisted at every turn. While many fear-based, middle-class thinkers believe people are out to get them, the great ones believe the world is in their corner cheering them on and helping them along the way. Same world, same reality; different level of consciousness.

“God wants us to prosper financially, to have plenty of money, to fulfill the destiny he has laid out for us.”

—*Joel Osteen*

► **RICH RESOURCE:**

Warren Buffett Wealth by Robert Miles

II **CRITICAL THINKING QUESTION:**

Do you believe it's your destiny to be rich?

►► **ACTION STEP:**

Start telling yourself and other people that you believe the universe seems to be on your side, assisting you in moving toward your goals and dreams. This positive programming will eventually become an empowering belief that will give you a strategic advantage over your competition.

Middle class believes their thinking is unrelated to their net worth...

World class knows thinking is the catalyst of all results

The average person is living in a linear mindset that correlates work, time and money. They've been trained to believe by others in the middle-class consciousness that the longer you work the more money you will make. And since there are only 24 hours in a day, the only way to earn more money is by getting a raise. The linear line of thought is the only level the masses understand. If a corporate employee wants to make more money, their first thought is to get an MBA. In the linear world more education equals more money. This is the world where hard work is the key to earning. It's also the most inefficient method of making money, and a one way ticket to a life among the working poor known as the middle class. The rich know big money originates in the non-linear world; and it's a place very few people inhabit. It's not that it's too complicated for the average person, it's that it requires letting go of everything you think you know about earning money and making room for a higher level of thought. The rich are masters at taking a single idea and leveraging it so many ways that it's difficult to identify its point of origin. For example, the masses think about how much they can get paid to do something, while the rich figure out what they love to do and then find out how to make money doing it. The goal of money is the same, but the road they travel to achieve it is opposite. One is the linear path and the other is non-linear. One is all about money and the other

filled with enthusiasm, fun, and passion. Who would you bet on to earn more? Linear thinking tells the masses that thinking is unrelated to making money. Non-linear thinking tells the rich that thinking is the epicenter of every great fortune.

“I have about concluded that wealth is a state of mind, and that anyone can acquire a wealthy state of mind by thinking rich thoughts.”

— *Andrew Young*

► RICH RESOURCE:

Money 911 by Jean Chatzky

II CRITICAL THINKING QUESTION:

When it comes to making money, do you think more in linear or non-linear terms?

►► ACTION STEP:

Build the habit of non-linear thinking by using it every day in different situations.

Middle class experiences good fortune and can't believe it... World class experiences good fortune and wonders what took so long

The masses have a deep-rooted belief that wealth, prosperity and great success is only for the chosen few who possess extreme talent, specialized knowledge, or just plain luck. The middle class struggles because they expect to struggle, and their expectation creates a self-fulfilling prophecy. When they experience a windfall, achieve uncommon success, or get what they want unexpectedly, they're convinced it's a lark and their good fortune won't last. Years of middle-class programming has created this losing cycle that usually follows them to the grave. The world class has the polar opposite belief that tells them success, fulfillment and happiness are the natural order of existence. This single belief drives the great ones to behave in ways that virtually guarantee their success. While the masses are playing video games, watching television and surfing the internet, champions are setting goals and designing strategies to make them a reality. Although it appears the masses lack desire to succeed, it's actually their belief system that holds them back from making it big.

After all, why should I torment myself dreaming of being rich when I don't believe it's possible for me? So while the rich appear more ambitious, it's actually their belief that drives them to succeed, and the more they succeed, the stronger their belief grows.

Theirs is an upward spiral of success, while the masses are in a downward spiral of middle-class mediocrity. Both groups have a strong belief they are right, but one group is well served by their belief while the other is relegated to an average existence and mediocre lifestyle. The fact is, the average person is only a few major beliefs away from becoming a millionaire, but most fail to recognize it. Meanwhile, the world class goes merrily along manifesting dream after dream as the middle class watches safely from the sidelines scorning their success and insisting they got lucky.

“A pint can’t hold a quart. If it holds a pint, it is doing all that can be expected of it.”

— Margaret Deland

► RICH RESOURCE:

The Millionaire Course by Marc Allen

II CRITICAL THINKING QUESTION:

Do you expect to experience good fortune on a regular basis?

►► ACTION STEP:

Raise the level of expectation you have for your life and do not be surprised when good things happen.

Middle class believes the more money you earn the more stress you experience...

World class believes the more money you earn the less stress you experience

The average person believes high income equals high stress. Successful, high energy, goal driven people are often seen as fast moving and hard driving, which makes them appear as though they are living a stressful existence. College students are often advised to focus their studies on a field that will allow them to earn a respectable salary while still being able to enjoy their life, implying that making big money will make them miserable. The world class believes the more money you make the less stress you will have, because most problems can be solved by writing a check. Most stress created in business and in relationships is caused by lack of money, so the more financial resources you have the less stress you will experience. The rich often make the point that if you want to eliminate stress and spend more time with your family the most expeditious path is to get rich enough to quit your job. Many corporate employees earning six figure salaries and a bevy of bonuses are actually part of the working class poor because they spend more than they make all the while worrying about not having sufficient time with their family. These otherwise intelligent people rarely realize that with a few adjustments in their belief system and behavior they could earn more money in a week than they currently earn in a year. The belief that blocks them is they think the only way to earn more money is through more hours, harder work, or promotion. They believe money is made in linear fashion which limits

what they can earn. The people that embrace non-linear approaches to building wealth have the world at their fingertips. They are in control of how much they earn and how much stress they expose themselves to. The secret to ascending to this level is realizing that it will take a different set of beliefs and philosophies to make it happen.

“Money is only used for two things. One, to make you comfortable, and the more comfortable you are the more creative you will become. And the other purpose is it enables you to extend the service you provide far beyond your own presence.”

— *Bob Proctor*

► RICH RESOURCE:

The Pocket Idiot's Guide to Investing in Stocks by Theresa Hamacher, Randy Burgess, and Carl Baldassarre

II CRITICAL THINKING QUESTION:

Do you believe getting rich will reduce the level of stress you experience?

► ACTION STEP:

Imagine the additional mental energy you would have available to dedicate to your dream without the stress of worrying about money.

Middle class believes the more money you make the more problems you will have...

World class believes the more money you make the fewer problems you will have

Another myth among the masses is the idea that millionaires are workaholics overloaded with so many problems they don't have time to enjoy life. This is another excuse the masses use to justify being broke. It's as if they're looking for a reason to avoid success by making it seem unattractive. While it's true many millionaires appear to be workaholics, for most it's because they love what they do and don't consider it work. There's a fine line between work and play for the self-made rich, and they often struggle to make the distinction. These people enjoy solving problems because they're enamored with their occupation and fascinated with its dynamics. When you're a millionaire and tired of solving problems, you pay someone else to solve them for you. The masses don't have that option, so in reality the average person is faced with the prospect of having to solve more problems in a day than many world-class performers do. The ability to pay other people to solve problems frees them up to focus on more important and profitable areas of their business. Money gives the rich control over every aspect of their business, and many areas of their lives. The more money they have, the fewer problems they have to personally address. While the masses are staying up at night because they're overloaded with so many problems, the millionaires are fast asleep knowing everything will be taken care of. The curious paradox is the sleep-deprived middle-class performer is worrying about all

these problems, and barely making enough money to survive, while the millionaire isn't worried at all and makes a fortune. This has been happening for over 200 years in America, and the middle class continues to deny the significance of being rich.

“Success is having to worry about every damn thing in the world, except money.”

—*Johnny Cash*

► RICH RESOURCE:

Common Sense on Mutual Funds (10th Anniversary Edition) by John Boyle

II CRITICAL THINKING QUESTION:

How many problems in your life could be solved with enough money?

►► ACTION STEP:

Make a list of all your major problems, and break them into two categories:

Problems that can be solved with money and problems that can't.

Middle class believes the rich are obsessed with money...

World class believes the rich are obsessed with success

The average person believes obsession is a bad word. The truth is wealthy people have a healthy obsession with getting what they want, which includes money. Materialism is only part of their motivation, the strongest for most is the freedom to do what they want, when they want. The world class sees business and life as a game, and it's a game they love to win. This is the reason millionaires still go to work every day chasing their next success. Money to these people is no more than a gauge that tells them when they have achieved their latest target. Most of the money the rich earn will be passed down to heirs or charity. It's difficult to be obsessed with money you're never going to spend. It's more about success and accomplishment. It's not that there's anything wrong with being obsessed with wealth, it just isn't the primary motivator for most millionaires after they reach a certain net worth. This number is different for everyone, but the phenomenon is the same. Winners love to win, and the elation they experience after victory never gets old. The masses don't understand this because they've never had enough money to make it a secondary priority in their lives. It's hard to see life as a game when you can't pay your phone bill. The rich are masters at getting what they want, and their number one objective is building a substantial net worth so they can shift their focus to higher-level pursuits, such as personal fulfillment, time freedom, and philanthropy. This enables them to live

a lifestyle most people only dream about, and experience a level of personal satisfaction most can't even imagine.

“Life is a game. Money is how we keep score.”

— *Ted Turner*

► RICH RESOURCE:

Understanding Wall Street (Fifth Edition) by Jeffrey Little and Lucien Rhodes

II CRITICAL THINKING QUESTION:

On a scale of 1-7, 7 being strongest, how strong is your desire to succeed?

► ACTION STEP:

Think about what you want and what you're willing to sacrifice to get it. Your discipline and dedication must match your desire.

Middle class believes the rich are selfish and self-absorbed... World class believes the rich are selfish and self absorbed

You read it right. The middle class and the world class both believe the rich are selfish and self absorbed. The difference is the middle class thinks it's wrong while the world class thinks it's right. The masses are programmed to believe at an early age they should put the needs of others in front of their own. While this sounds like a spirit driven, high-level philosophy, it's the worst advice you can get. When you fly on a commercial airline, the first thing the flight attendant tells the passengers is, 'in case of an emergency, your oxygen mask will drop down in front of you. Please secure your mask first and get the oxygen flowing before you attempt to help anyone else.' That selfish strategy has saved many lives, and the premise is simple: If you're not taking care of you, you're not in a position to help anyone else. You can't give what you don't have, and if you're struggling to pay your bills while volunteering four nights a week, you're probably hurting more people than you're helping. The world-class philosophy is to get rich, get what you want, and help others in any way you wish. Your volunteer work, while noble, won't touch anywhere near the number of people you could be helping by creating a new product or service that makes life easier or better for other people. Any self-made millionaire will tell you there is a period of time in the beginning of the wealth building process where you must focus on yourself and your business in order to succeed at an uncommon level. They know it's not the highest level of thought, but they know it's necessary to create massive success. Once their fortune is secure, they are able to elevate their thinking, if they wish, to the plight and suffering of others. They

don't believe they are obligated to give back, but many choose to. Meanwhile, the masses are toiling away with the best intentions while not being able to give much to themselves or others. They are capable of everything the world class thinks and does, but few ever break out because their beliefs are so heavily ingrained in their consciousness that it keeps them blind to higher levels of thought.

“Selfishness can be a virtue. Selfishness is essential to survival, and without survival we cannot protect those whom we love more than ourselves.”

—Duke Ellington

► RICH RESOURCE:

Get a FREE subscription to *The Mental Toughness Video Blog* at www.mentaltoughnessblog.com

II CRITICAL THINKING QUESTION:

Do you believe focusing on getting rich and getting what you want makes you a bad person? If so, I suggest you challenge this belief, because it will most likely prevent you from ever being rich.

► ACTION STEP:

Decide today to ignore the limiting beliefs of the middle class and become a student of world-class thinking.

Middle class dreams of having enough money to retire... World class dreams of having enough money to impact the world

When I began studying the ultra successful and super-rich in 1984, I thought they were more ambitious than the average person. I later discovered after hundreds of interviews that it wasn't the lack of desire that held the masses back from getting wealthy, but the lack of belief in their own ability to make it happen. The average person is carrying around so many limiting beliefs about money it's a miracle they acquire any at all. Without some intervention, lucky break, or exposure to a book like this, most people have little or no chance of ever becoming rich. The sad thing is, they have everything they need to make more money than they can spend, and without the interference of a slew of middle-class beliefs, they would accomplish it. The problem is outside the consciousness expanding world of personal development, the masses are never taught the power beliefs have on our behaviors and results. Beliefs literally control everything we do unless they are interrupted consciously through free will or upgraded through programming. This is common knowledge among behavioral science professionals and experts who study the mind, but the general public is oblivious to it. Their fear and scarcity-based thinking leads them to look at everything through the filters of skepticism and cynicism as a protective mechanism. This holds them back from studying life-changing books and attending belief-altering seminars led by thought leaders in the field. As a result of this limited thinking, the masses major goal with money is to retire at 65 and hopefully have enough money to survive until they die. The world class, while often no more ambitious, set their sights on impacting the world with

their wealth. Some do it through philanthropy, others through business or various financial vehicles. They do all of this while living the good life materially and enjoying the peace of mind that comes along with being rich.

“Wealth is power. With wealth many things are possible.”

— George Clason

► RICH RESOURCE:

Money Management for Those Who Don't Have Any by James L. Paris

II CRITICAL THINKING QUESTION:

If you were a millionaire, what would you do to make a positive impact on the world?

► ACTION STEP:

Make a list of 5 ways you could make a difference for other people if you had the money, and estimate approximately how much it would cost?

Middle class believes it's shrewd to be cynical... World class believes it's shrewd to be optimistic

The majority of the population operates from fear-based thinking and embraces the limiting belief that cynicism is their safest bet. After all, their fear tells them; if I don't expect much I won't be disappointed. World-class thinkers rise to riches through an optimistic approach to business and life. They believe everything they touch will turn to gold, and when it doesn't, they believe their next idea will. Optimism is the psychological insulator that keeps them moving forward no matter how often they fail. Make no mistake: the great ones fail. As a matter of fact, they fail so often you might label them 'professional failures'. The difference is when the masses fail they get depressed and often never attempt anything substantial again. When millionaires fail they shrug it off and move on to their next idea. They understand what failure is, but to them it looks like a stepping stone to their next success. And because they don't experience the same psychological pain as the masses when they fail, they keep trying new ideas until they strike gold. Their true power rests in their optimism. They have the courage to bypass their ego and get up when they get knocked down. In the early stages, before they are rich, their failures earn them jeers and snide remarks from friends, family, and others who see them as foolhardy. When they eventually break through and build their fortunes, these same people call them lucky. As the skeptics search for new ways to explain the shocking success of their friend or relative, the rich are already on to their next project that promises to make them even wealthier. They've learned to ignore

critics who sit on the sidelines and scorn their success, all the while being optimistic that someday they will see the light.

“Pessimism leads to weakness, optimism to power.”

— *William James*

► RICH RESOURCE:

Financial Basics: Money-Management Guide for Students by Susan Knox

II CRITICAL THINKING QUESTION:

On a scale of 1-7, 7 being most optimistic, how optimistic are you? If you scored less than 7, how much is it costing you?

►► ACTION STEP:

Make a decision today to become a world-class optimist.

Middle class believes the rich should support the poor... World class believes in self-reliance

Since the masses believe people become wealthy through luck, good fortune or social advantage, they think it's only fair that the rich disperse their money to those who have less. This socialistic philosophy is rooted in the belief that everyone is his brother's keeper. The world class believes every citizen in a free market economy has the opportunity to become wealthy. They believe getting rich is a choice. While wealthy people have the most to give and are the most charitable people on the planet, they give for the sake of giving and not from any moral code or societal pressure. They believe giving people unearned rewards robs them of the satisfaction they will experience from their own achievements. Many wealthy families have made the mistake of bestowing unlimited wealth on their children, and experiencing the psychological destruction it creates. The world class believes in self-reliance as a guiding principle in their lives, but at the same time they realize the tendency of the middle class to fall into a victim mentality that expects someone else to take care of them. Entire economies are based on this philosophy of penalizing the rich by forcing them to fund their less successful countrymen. Through fear and scarcity-based thinking, this seems not only fair, but the most socially evolved method of government. Through the eyes of love and abundance, this type of funding is the surest way to psychologically paralyze the population into believing that they can't take care of themselves and have no hope of ever accomplishing anything on their own. Some of the powers that be know this, and use it as a tool to control the masses. The rich refuse to buy into this philosophy and

seek refuge from it in countries like America where individual achievement is applauded, recognized and appreciated. The psychological castration that occurs when people are convinced they are incapable of managing their own lives is criminal, but the masses are so mired in fear they can't see they are being systematically destroyed from the inside out and turned into drones with no confidence in their ability to be successful through their own efforts.

“Self-reliance is the only road to true freedom, and being one's own person is its ultimate reward.”

— *Patricia Sampson*

► RICH RESOURCE:

Enjoy Your Money! How to Make It, Save It, Invest It and Give It by J. Steve Miller

II CRITICAL THINKING QUESTION:

Do you believe self-reliance is essential to achieving financial success?

►► ACTION STEP:

Make a decision to increase your level of self-reliance in all areas of your life.

Middle class sees the wealthy as oppressors... World class sees the wealthy as liberators

The middle class has and will always serve the world class. This reality combined with a fear-based consciousness leads the masses to feel envy and jealousy towards the rich and powerful. The wealthy employ the working poor middle class, and this gives the average person the feeling that their employers are their oppressors. World-class thinkers see the rich as the great liberators of society in part because they pay the most taxes, donate the most to charity, and create products, services and companies that employ the masses. Whenever there's a national crisis or financial emergency, leaders look to the rich to save the day by raising taxes, leveraging their contacts or political favors, or pleading for their compassion to help solve a situation only a rich person can solve.

Another reason the rich are the great liberators of society is because they have the ability to make choices and move ideas. The average person barely has enough financial power to stay ahead of the bill collector. Even in the richest country in the world, the majority of the population is one paycheck away from living on the street. This reality keeps them operating in fear-based thinking, which perpetuates the beliefs, philosophies and behaviors that got them where they are in the first place. Meanwhile, the rich are operating in a mindset of love, abundance, and gratitude and continue getting wealthier every day. This experience perpetuates the cycle of success that becomes a self-fulfilling prophecy until the performer believes he is capable of

achieving any goal or dream he can imagine. While both groups are living in the same outer-world, their inner-world is on a different psychological plane. The more time goes by, the more the gap widens.

“Don’t knock the rich. When did a poor person give you a job?”

— *Laurence J. Peter*

► RICH RESOURCE:

Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence: Revised and Updated for the 21st Century by Vicki Robin, Joe Dominguez, and Monique Tilford

II CRITICAL THINKING QUESTION:

When you were growing up, were you taught that rich people were liberators or oppressors? Were rich people portrayed as more negative or positive?

► ACTION STEP:

Make a list of 10 reasons rich people are a positive influence on society.

Middle class believes getting rich is outside their control... World class knows getting rich is an inside job

The masses do not understand the nature of building wealth, which is why generation after generation approaches it the same way and almost always fails. Schools teach the basics of balancing a checkbook, adhering to a budget, and basic math. This trains children and young adults to think about money in linear, logical terms which can seal their fate financially before they earn their high school diploma. Unless they are exposed to the truth about building wealth through a book like this, a speaker who challenges them at a personal development seminar, or a rich mentor, the game is over before it begins. The fact is: getting rich begins with the way you think and what you believe about making money. If your parents were broke or in the middle class, you will end up the same if you adopt their beliefs and philosophies about money. Critical thinking says the only reason people settle for a mediocre, middle-class existence is because they are unaware of how to move beyond it. The secret has always been the same: thinking. The only way to learn how to think like a rich person is to study them. Every action we take stems from the way we think and what we believe. While the masses believe becoming wealthy is out of their control, the world class knows earning money and amassing wealth is a cause and effect relationship. The cause of our behavior is our belief system; and the effect of our behavior is the result we get. Change the cause, and by default, you automatically change the behavior and bottom line result. Knowing this, the world-class thinker is always upgrading her beliefs and philosophies on money by studying those who are wealthier.

“Wealth is largely a result of habit.”

—*John Jacob Astor*

► **RICH RESOURCE:**

Please Send Money. A Financial Survival Guide for Young Adults on Their Own by Dara Duguay

II **CRITICAL THINKING QUESTION:**

Do you think like the rich?

►► **ACTION STEP:**

Based on what you've learned in this book, make a list of 5 beliefs rich people have about money, and begin telling yourself you believe these things, too.

Middle class thinks the rich believe they are more intelligent... World class knows intelligence has little to do with getting rich

The masses see the rich as an elitist segment of society that view themselves as better than everyone else. This myth is perpetuated by people who are disappointed in their own lack of success and envious of those who have made it big. The truth is, wealthy people don't think they are smarter or better, and they admire people who have the courage and endurance to labor all their lives for meager compensation. It's hard not to admire the coal miner or bricklayer who slogs to work every day for forty years and barely ekes out a living. Hard labor jobs are a poor strategy for acquiring money, but they do garner respect. Self-made millionaires know getting rich has little to do with intelligence and everything to do with focus and persistence. They know the average person is more focused on playing video games, surfing the internet and watching television than he or she is on building a portfolio. That's why many millionaires are high school and college dropouts. They quit school because they didn't see the purpose of what they were learning. Many school curriculums are too broad in scope, outdated and lack the proper data to teach what it takes to be successful. Most teachers have no idea how to build a fortune. While wealthy people believe in formal education, few credit their financial empires to what they learned in school. Getting rich is not about being smarter, more educated or intelligent: it's about knowing what you want and being laser focused on getting

it no matter how long it takes or how hard you have to work. It's simple, but not easy. The problem is, so many people are saddled with middle-class beliefs about money that they never attempt to go after world-class goals.

“Never forget: the secret to creating riches for oneself is to create them for others.”

— *Sir John Templeton*

► RICH RESOURCE:

Your Money Map: A Proven 7-Step Guide to True Financial Freedom
by Howard Lape Dayton

II CRITICAL THINKING QUESTION:

Do you believe you are intelligent enough to become a self-made millionaire?

►► ACTION STEP:

Start telling yourself every day that you have everything you need to be as rich as you desire.

Middle class associates with anyone... World class carefully monitors their associations

People with high-level formal education like to associate with the academic elite. Physically fit people enjoy spending time with others who are fit. Religious people like to have fellowship with people of faith. And rich people like to associate with others who are rich. Like attracts like, yet the wealthy are often criticized for having a closed inner circle that is almost impossible to break into unless you are rich. Successful people generally agree that consciousness is contagious, and that exposure to people who are more successful has the potential to expand your thinking and catapult your income. We become like the people we associate with, and that's why winners are attracted to winners. In other segments of society this is accepted, but the rich have always been lambasted for their predisposition to engage the company of people with similar financial success. Millionaires think differently than the middle class about money, and there's much to be gained by being in their presence. Expanding on this concept is the idea that millionaires are people who don't know how to become billionaires. After all, why would someone settle for millions if they possessed the awareness to earn billions? That's why millionaires are always attempting to gain entry into that exclusive group of people who are among the wealthiest in the world. The average person wants to meet a millionaire to tell their friends; millionaires want to associate with billionaires to learn how they think. One group is watching the game while the other is playing the game. The only question that matters is, which one are you?

“A man only learns in two ways, one by reading, and the other by association with smarter people.”

— Will Rogers

► “RICH RESOURCE:

How to Get Out of Debt, Stay Out of Debt, and Live Prosperously by Jerrold Mundis

II CRITICAL THINKING QUESTION:

How many rich people are in your inner-circle of associates and advisors?

► ACTION STEP:

Set a goal to double the amount of time you spend associating with people who are richer than you.

57

Middle class embraces advanced degrees... World class embraces any form of education that makes them wealthier

The masses believe formal education is the only education that will help you become successful. When they want to make more money, their companies encourage them to go back to school and

get an MBA or Ph.D. Employers are often willing to pay for these advanced degrees. This is one of the most inefficient strategies for increasing your income. The most efficient and profitable way is to solve a problem no one else can solve, and sell it. The bigger the problem, the bigger the compensation. This is the cornerstone of every great fortune. Sometimes it takes more education, and that's when world-class thinkers turn to any form of education that will give them the knowledge they need to get what they want. Sometimes they find it in a college classroom, but more often they turn to people who have done what they want to do. This is why personal and professional development seminars have become so popular over the years. Speakers, authors, and trainers who lead these programs have usually achieved massive success in their chosen field, and have come back to share their secrets with others who wish to do the same. Some aspiring rich people join referral marketing or direct sales organizations to make money while getting a world-class education in entrepreneurship. This is another unconventional, yet extremely effective method of learning from brilliant rich people who have amassed personal fortunes. The rich and ambitious are also great fans of self-study through the use of books, audio programs and other educational materials. They will educate themselves by interviewing successful people in their field. They will hire personal coaches and consultants. They will tap any form of education available to make their dreams a reality, and they don't need a diploma or certificate of completion to validate their investment. So, while the middle class tends to limit themselves to formal education, the world class is open to anything that moves them closer to their goals.

“They know enough who know how to learn.”

— *Henry Adams*

► RICH RESOURCE:

Get a Financial Life: Personal Finance In Your Twenties and Thirties
by Beth Kobliner

II CRITICAL THINKING QUESTION:

What are you doing on a daily basis to further educate yourself on how to become wealthy?

► ACTION STEP:

Join a referral marketing or direct sales company with a multi-level compensation plan to learn how to sell products, recruit people and build a team. You will learn more about how rich people think and operate from observing the top performers in these companies than anywhere else I've found in 26 years of research.

58

**Middle class have loosely defined
goals with flexible deadlines...
World class have highly defined
goals with do or die deadlines**

The average person half-heartedly wants a lot of things. The great ones wholeheartedly focus on one major goal at a time. I've surveyed thousands of people in the past regarding their goals, and only 3% of them are specific enough to generate the level of mental

energy required for substantial success. World-class thinkers focus on the single most important goal they desire and set a deadline for its achievement. This is how self-made millionaires are created. While the masses scatter their mental energy and creative genius on multiple goals, projects, and hobbies, the rich focus on making money. If what they're doing doesn't make money, they stop doing it. Once they've made the amount of money they desire, they have the freedom to direct their focus toward other goals. Their do or die commitment to building a financial empire virtually guarantees their success. The middle class is capable of the same focus, yet lacks the belief necessary to put themselves and their goals on the line. There's no magic in this process, but you must believe it's possible or you'll never bet on yourself long enough to persist until you succeed. Once again, beliefs are the star of the show. It's not an exaggeration to say beliefs have the power to make you rich, as long as action follows your beliefs. The rich have always known this and continue to use it to get what they want out of life.

“You must make a habit of thinking in terms of a defined objective.”

— John Henry Patterson

► RICH RESOURCE:

Please Send Money. A Financial Survival Guide for Young Adults on Their Own by Dara Duguay

II CRITICAL THINKING QUESTION:

On a scale of 1-7, 7 being most committed, how committed are you to getting rich?

►► ACTION STEP:

Write down the exact amount of money you want to earn in the next 12 months.

59

Middle class works as little as possible... World class works as smart as possible

The most popular get rich strategy among the masses is the lottery. Even with odds that virtually guarantee losing, millions flock to purchase tickets every day with hopes of striking it rich without effort. It appears harmless until you dig into this mindset, which reveals the sad truth: most people subconsciously believe this is their only chance to get rich. People travel to Las Vegas for the same reason: the chance to make enough money that they'll never have to worry about it again. Instead of betting on themselves, they think they have a better chance of hitting the jackpot at a million to one. Of course, the only people getting rich are the casino owners savvy enough to capitalize on this psychological self-delusion. The middle class goes to work every day, turns in an average effort, and wonders why they are relegated to a life of financial struggle. They scorn the boss and leaders of the company, who they label as greedy, and wonder why life has dealt them a bad hand. Meanwhile, world-class thinkers trade in their lottery tickets and gambling vouchers to bet on themselves. They put in a world-class effort every day and believe they are moving closer to their goals and dreams with every action. Since 95% of their competition are middle-class thinkers, they easily get ahead of them and are able to focus on surpassing the top 5%. By the time they reach this echelon, they are already earning more money in a year than most people earn in five. What eventually catapults them to world-class wealth is the

realization that the top 5% of performers in any field transcend ego-based competition and ascend to the world of creative thought. This allows them to direct their mental energy toward solving problems the lower 95% can't afford to think about. Gaining great wealth starts when the performer begins thinking at the highest levels – creative thought – where fear and scarcity are replaced with thoughts of love, abundance, and gratitude. Not only does this level of consciousness make them rich, it also gives them inner riches – a sense of well being, fulfillment and happiness.

**“Blessed is he who has found his work; let
him ask no other blessedness.”**

— *Thomas Carlyle*

► RICH RESOURCE:

Money Doesn't Grow On Trees: A Parent's Guide to Raising Financially Responsible Children by Neale S. Godfrey, Carolina Edwards, and Tad Richards

II CRITICAL THINKING QUESTION:

How much money would you be confident in betting on yourself becoming a millionaire?

► ACTION STEP:

Since you are the secret to getting rich, invest in yourself today by buying a book, registering for a personal development seminar or event, or listening to a self-help CD album.

Middle class loves to be comfortable... World class is comfortable being uncomfortable

After more than two and a half decades of surveys, interviews, and study, I've found that more than anything else, most people just want to be comfortable. Physical, psychological, and emotional comfort is the primary goal of the middle-class mindset. Comfort in their health, relationships, money, and every other aspect of their lives; and many people achieve it. World-class thinkers learn early on that becoming a millionaire isn't easy, and the need for comfort can be devastating. They learn to be comfortable while operating in a state of ongoing uncertainty. The great ones know there's a price to pay for getting rich, but if they have the mental toughness to endure temporary pain they can reap the harvest of abundant wealth. The masses avoid doing things they don't like, which in the early stages of building wealth is where most opportunities lie. Millionaires don't like doing these things either, but they do them anyway because they believe it will help them build a better life. World-class thinkers have the guts to be optimistic. They reject the middle-class cynicism that plagues the masses. Not because the cynics don't present a valid argument. Critical thinking proves they do. But the world class rejects cynical thoughts because they don't move them closer to their goals. Once they are rich, they are able to consider the cynics' point of view. But in the beginning, where the only visible progress being made is inside the performers mind, even a hint of a negative thought can undermine their confidence. Once success is self-evident, the performer has her results as a reference. It's not comfortable for a millionaire in the making to forge ahead when everyone around her is

negative, cynical and unsupportive, yet the great ones push forward and are rewarded with riches for the rest of their lives.

“The ideals which have always shone before me and filled me with the joy of living are goodness, beauty, and truth. To make a goal of comfort or happiness has never appealed to me; a system of ethics built on this basis would be sufficient only for a herd of cattle.”

—Albert Einstein

► RICH RESOURCE:

Solve Your Money Troubles: Debt, Credit & Bankruptcy by Robin Leonard J.D. and Margaret Reiter Attorney

II CRITICAL THINKING QUESTION:

Are you willing to learn to become comfortable being uncomfortable in order to be rich?

► ACTION STEP:

Make a list of 5 things you must do today that are uncomfortable but will help you build your financial fortune.

Middle class is timid and scared...

World class is aggressive and bold

The average person is told from childhood to be quiet, stay out of trouble and don't make waves. College and university students are encouraged to set 'realistic' expectations for their lives. Of course the realism is based on the subjective perception of the professor or guidance counselor and the level of awareness they are operating at regarding money. The worldview most people eventually adopt is life is dangerous and scary, and in order to survive with the least amount of pain, it is best to play it safe and avoid unnecessary risks. Adoption of this worldview limits the performer to careers where risk is minimal and long-term employment is the highest priority. World-class thinkers receive the same limited advice, but through some form of intervention, discover that only by adopting the opposite worldview do they have a chance to be rich. They learn to be bold, aggressive and fearless in their pursuit of wealth. They make more mistakes in a year than most people make in a lifetime. They lose money, make bad decisions, and struggle to pay their bills while their conservative counterparts are getting ahead playing it safe and adding to their 401K every week. They watch as their friends buy nice little homes, new cars, and settle into what appears to be a comfortable, happy life. Meanwhile, they're maxing out credit cards wondering how they will ever pay it back. Their families think they're crazy and beg them to get a job. But once the world-class thinker uncovers the secret to amassing wealth, he can never rejoin mainstream society. World-class thinkers won't allow themselves to settle for financial mediocrity when they know the world is overflowing with abundance for anyone strong enough to stake their claim. The end of their story is as predictable as it is non-linear: They struggle and fight against the odds with nearly

nothing to show for it, and then one day their efforts start to pay off a little. Then a lot. Then so much it shocks everyone around them. Suddenly, the bold, daring, seemingly crazy dreamer is richer than most people can imagine. In one day, the dream becomes reality. Of course the truth is, it was years in the making, and the majority of the effort was expended preparing the performer to become the level of thinker capable of manifesting a fortune.

“Both fortune and love befriend the bold.”

— *Ovid*

► RICH RESOURCE:

CRUSH IT! Cash in on your passion by Gary Vaynerchuk

II CRITICAL THINKING QUESTION:

Are you mentally tough enough to handle the criticism you are going to get on your way to getting rich?

► ACTION STEP:

Mentally prepare yourself for the tidal wave of criticism you are about to encounter on your way to riches by expecting it. Don’t ever be surprised when the masses attack you.

Middle class longs for the good old days... World class dreams of the future

Most of us grew up listening to stories of the good old days, when the world was a kinder, gentler place. The music was better, athletes were tougher, and business people were honest. This tradition of the masses is handed down from generation to generation while its purveyors have no idea how insidious and destructive it is. People who believe their best days are behind them rarely get rich, and often struggle with unhappiness and depression. World-class thinkers are future oriented and optimistic about what lies ahead. Their amazing lives are created twice: first in their minds and then in reality. This habit leads them to envision a future where love and abundance reign supreme and money flows like water. They appreciate and learn from the past while they live in the present and dream of the future. The masses essentially absolve themselves from major achievement by hanging onto the belief that the past is where their greatest opportunities were, and there won't be any as big in the future. This belief makes them comfortable, while simultaneously relegating them to a life of limited success. The great ones know it doesn't take courage to live in the past while being pessimistic about the future. Self-made millionaires get rich because they're willing to bet on themselves and project their dreams, goals and ideas into an unknown future. Much of their planning time is spent clarifying goals that won't be realized for years, yet they patiently and painstakingly plan and dream of what their future will look and feel like. When it comes to building wealth, they focus on the net worth they want to achieve and then connect an emotional component to their goal. The great ones know it's not the money that drives them; it's what the money can do and what it represents. Whatever they want to do with the wealth they build is

linked to an emotional feeling they wish to experience. Once they are emotionally connected to the goal, it takes them to an elevated level of commitment.

“The empires of the future are the empires of the mind.”

— Winston Churchill

► RICH RESOURCE:

First Comes Love, Then Comes Money: A Couple’s Guide to Financial Communication by Bethany Palmer and Scott Palmer

II CRITICAL THINKING QUESTION:

Do you spend more time thinking of the past or dreaming of the future?

► ACTION STEP:

Decide to become ‘future oriented’ by focusing on the present while dreaming of the future.

Middle class plays not to lose... World class swings for the fences

Since comfort and security are the top priorities of the masses, they subconsciously (and sometimes consciously) live in first gear and avoid risk at all costs.

The old joke about the masses is when they die they are greeted by Saint Peter and the pearly gates and congratulated for arriving safely at death. The great ones go for it. They consciously plan their lives by night and execute them by day. These people are critical thinkers who know they only have so many days left to live and the clock is always ticking. Since the end is imminent, they know they have nothing to lose. They fearlessly live their lives taking chances while succeeding and failing more in a year than most people do in a lifetime. Their failures are big and their successes even bigger. They live large and wake up every morning with a sense of excitement and anticipation. They know they will be richer tomorrow than they are today, and their wealth allows them to take even bigger chances while minimizing their risk. Every success breeds a new level of self-confidence, which motivates them to take even bigger risks, knowing if they fail, they have the skill and knowledge to recover. So while the masses struggle to survive and dream of being comfortable, the world class are basking in abundance and dreaming of even higher levels.

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“That some should become rich shows that others may become rich, and hence, is just encouragement to industry and enterprise.”

— Abraham Lincoln

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► **RICH RESOURCE:**

Divorce & Money: How to Make the Best Financial Decisions During Divorce by Violet Woodhouse CFP Attorney and Dale Fetherling

II CRITICAL THINKING QUESTION:

Are you playing to win or playing not to lose?

►► **ACTION STEP:**

Make a decision to go for your dreams while you still have the chance. Remember that one day your time will run out.

Middle class sets their financial expectations low so they're never disappointed... World class sets their financial expectations high so they're always excited

The masses believe in setting low expectations, and they are instructed by many experts to do so. Psychologists and other mental health experts often advise people to set low expectations for their life to insure they are not disappointed. My psychology professor in college gave all his students that same advice. World-class performers see this as borderline criminal. No one would ever strike it rich and live their dreams without huge expectations. Ancient wisdom says you get what you expect, yet many people decide to limit their lives to middle-class mediocrity in an effort to protect themselves from failure. Every rich person I've interviewed over the past 26 years has failed many times. Most of them have lost large sums of money. The great ones know failure is almost a prerequisite to massive success. Every great fortune began with an unrealistic expectation by an unreasonable person. Many psychologists who study the ultra successful conclude they are special and uniquely talented, and therefore the advice that works for them won't work for the rest of us. My research proves the main difference between the middle class and the self-made millionaire is in how they think. One group sees life as an ongoing fight and the other sees it as a game. The rich never stop raising their level of expectation because they love the excitement of

playing the game. The more excited they get, the harder they work and the more they succeed. Meanwhile, the masses continue to struggle and live lives of quiet desperation.

“Nobody succeeds beyond his or her wildest expectations unless he or she begins with some wild expectations.”

—Ralph Charell

► RICH RESOURCE:

The Money Book for Freelancers, Part-Timers, and the Self-Employed: The Only Personal Finance System for People with Not-So-Regular Jobs
by Joseph D’Agnese and Denise Kiernan

II CRITICAL THINKING QUESTION:

Have you set your financial expectations high enough?

►► ACTION STEP:

Revisit your financial goals and increase them by at least 50%, even if you have no idea how to achieve them. This will force you to expand your thinking and expectations.

Middle class has a financial windfall and worries about losing it... World class has a windfall and figures out how to leverage it

A core belief among the middle class is life is supposed to be tough, and big things only happen to other people. A core belief of the world class is success, fulfillment and happiness is the natural order of existence. When great things happen to them, most people wait for something to go wrong. After all, who are they to experience massive success? As a result of this belief, the average person usually finds a way to sabotage any new found success and drop back down to a comfortable level. Just as water seeks its own level, expectations and beliefs are drawn back to their level. This is why people socialize with others at the same level of success. It's not the money that matters; it's the level of consciousness that the different economic levels represent. People earning an average income think like others who earn an average income. It's the same for rich people. Millionaires think like other millionaires, and that's why they like to socialize with each other. The fastest way to get rich is to start hanging out with rich people and observe how they think. Then, copy their core beliefs and philosophies and watch your behavior begin to change. Remember that consciousness is contagious, and we tend to take on the beliefs and philosophies of the people we spend the most time with. While the idea of leveraging money is common knowledge, leveraging beliefs and philosophies are little known strategies of self-made millionaires. Since our beliefs dictate our behaviors, uncovering the beliefs of the

ultra successful for the purpose of upgrading to habits that create success is an intelligent and calculated strategy. The secret is, you have to believe it's possible in order to attempt it, and most people can't believe something so powerful can be so simple. They have nothing to lose by trying it, but their fear-based thinking tells them it's a waste of time. Meanwhile, the rich continue to quietly capitalize.

“Making money is art and good business is the best art.”

— *Andy Warhol*

► RICH RESOURCE:

Kiplinger's Money Smart Women: Everything You Need to Know to Achieve a Lifetime of Financial Security

II CRITICAL THINKING QUESTION:

Are you using leverage to increase your net worth?

►► ACTION STEP:

Make a list of everything you can leverage to build your fortune.

Middle class is externally motivated to make money... World class is internally motivated to make money

The average person works for money. If their employer stopped paying, they would stop showing up. The great ones work because they love what they do and their work is one of the most fulfilling aspects of their lives. They take the same care selecting a profession as they do selecting a spouse. Once they discover their passion and find a way to earn money doing it, their work is never far from their thoughts. It's not because they're so disciplined, it's because they truly enjoy thinking about their chosen occupation. So while the masses leave the office at five o'clock and forget about it, the top performers are still formulating strategies and dreaming up new ideas. The difference is not one of intelligence or education, but of motivation. While the middle class is driven by the external need to make money, the world class is driven by the heart. When work gets tough and frustration builds, the average person seeks emotional refuge through socializing, hobbies, and weekend escapes. When super-achievers experience the same frustration they dig in deeper and persist until they solve the problem, because they love the challenge. This internally driven, emotional motivation eventually makes them rich, which is what their middle-class colleagues refer to as 'luck.' The truth is luck has little to do with it, with the possible exception of being lucky enough to discover what they love to do, which more often was the result of tremendous effort. The masses prefer to call it 'luck' or attach the great ones success to something random outside their own efforts in an attempt to absolve themselves from the same level of commitment. Meanwhile, the great ones become millionaires and live their dreams.

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“If you do the job right, money will come to you.”

—*Jose Silva*

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► RICH RESOURCE:

Making the Most of Your Money Now: The Classic Bestseller Completely Revised for the New Economy by Jane Bryant

II CRITICAL THINKING QUESTION:

Are you doing what you love to do for a living?

►► ACTION STEP:

Describe your ultimate job, career or business in writing.

67

Middle class suffers from lack consciousness... World class enjoys prosperity consciousness

The average person has been inundated with thousands of negative, self-limiting messages. Their thinking is rooted in fear so deep that most cannot be saved from themselves. They hear positive messages and are unable to internalize the wisdom due to the psychological cancer that has metastasized in their mind. The foundational belief they are operating under unconsciously when it comes to

money is there isn't enough for everyone. Exacerbating this belief is the fact that money is a finite resource. While this is technically true, it's irrelevant. The great ones know money flows to ideas, and earning substantial sums is the result of hyper-directed thinking on solutions to problems. The top 1% of the population in the United States own 42% of the nation's wealth. With the possible exception of heirs who inherited their wealth, these people are thinkers who learned how to direct their mental energy towards money making solutions. They live and breathe prosperity, and the more time they spend at this level of thinking, the richer they get. The more they succeed, the more they expect to succeed. While the masses are waiting to experience major success before they'll accept that thinking is the cause, the rich know the secret to an exceptional portfolio begins with thought. You have to believe it before you see it. Most of us were trained in the reverse of this equation, and many people die waiting for their ship to come in. The truth is, it was always there, in the harbor, waiting for its captain. It's sad, but every rich person I've ever interviewed has agreed that we are the creators and destroyers of ourselves. We focus on external factors, and it turns out the enemy is us! This is the reason wealth in any free market economy will always be disproportionate.

“All riches have their origin in the mind. Wealth is in ideas.”

— Robert Collier

► RICH RESOURCE:

Do What You Love, The Money Will Follow: Discovering Your Right Livelihood by Marsha Sinetar

II CRITICAL THINKING QUESTION:

Do you operate in a prosperity consciousness most of the time?

► ACTION STEP:

Evaluate your thinking during the 7 days and rate yourself on a 1-7 scale:

A score of 1 means you're operating in a lack consciousness and 7 means you're operating in a prosperity consciousness. Then ask yourself if this is moving you closer to or farther away from being rich.

68

Middle class believes money will make them happier... World class knows money has little to do with happiness

The masses have always misunderstood money. From its non-linear nature, to how and why it flows. The average person doesn't get it, and odds are they never will. How's that for a motivational thought?! It may not be uplifting, but it's statistically accurate. The most common misconception about money is that more will make you happier. The masses are famous for constantly stating 'money won't make you happy' while simultaneously attempting to convince themselves it's true. Since they have never experienced a substantial surplus, and are in a constant struggle to survive, believing money won't make them happier is a tough sell. But they repeat it to themselves and others their whole lives because of early childhood programming. Most of

the people who bestowed these limiting beliefs on them were also broke and simply repeating the program that was passed down to them. So the masses struggle with this belief because they are desperate for money. The irony is this belief is actually true. Once you cover your basic needs, excess money will not make you happier, and every rich person knows it. You don't get rich to get happier; you get rich for the freedom it brings. Rich people control most aspects of their lives because they control their time. It allows you to live life on your terms, but it's unlikely to make you any happier. It's like being hungry every day and barely getting enough food, and suddenly you wake up to a smorgasbord.

It's amazing for a few weeks, and then you adjust to having unlimited access to anything you want to eat.

Does it make you happier? Yes, but only temporarily.

So the masses created this belief to make themselves feel better about being poor, yet they were actually correct. The sad irony of the story is, while they say it, they don't really believe it. The best solution is to get rich and prove it to yourself.

“Money doesn’t make you happy. I now have \$50 million
but I was just as happy when I had \$48 million.”

— Arnold Schwarzenegger

► RICH RESOURCE:

Money Mischief: Episodes in Monetary History by Milton Friedman

II CRITICAL THINKING QUESTION:

Are you expecting money to give you more opportunities and freedom or to make you happy?

► ACTION STEP:

Make a list of 10 things you'll be able to do as a millionaire that you can't do now.

69

Middle class believes people seek money for power... World class believes people seek money for control

The masses see the rich as power hungry capitalists. They believe people build wealth so they can gain influence in business, politics and other areas of life. Hollywood perpetuates this belief with movies and television shows depicting rich people as unscrupulous cads who rise to power by taking advantage of the less fortunate. This makes for exciting entertainment, but is largely inaccurate. Successful people seek money for the personal freedom and control it gives them. This freedom spans the spectrum from enabling them to quit a job they hate to securing their family's financial future. The list of motivating factors is endless, but control and personal freedom are the common denominators. In a free market economy, it's not only possible to purchase economic freedom, it's actually very attainable for the average person willing to upgrade her beliefs and philosophies. Most people won't ever raise their level of awareness high enough to get rich, but that doesn't make it any less attainable.

The biggest roadblock the masses face is spending time with other middle-class thinkers who constantly reinforce their limiting beliefs. Just as the rich associate with the rich, broke people associate with broke people, and both groups are constantly validating their beliefs. So both the rich and the middle class have their beliefs strengthened, making both groups more certain every day that they're right. The masses see more scarcity and the great ones see more abundance. Can you guess which group gets richer? Now you know why.

“Money is one of the most important subjects of your entire life. Some of life’s greatest enjoyments and most of life’s greatest disappointments stem from your decisions about money. Whether you experience great peace of mind or constant anxiety will depend on getting your finances under control.”

— Robert Allen

► RICH RESOURCE:

Money Management for the Creative Person: Right Brain Strategies to Build Your Bank Account and Find the Financial Freedom to Create by Lee T. Silber

II CRITICAL THINKING QUESTION:

Are you actively working on strengthening your world-class beliefs?

► ACTION STEP:

Make a list of 10 middle-class beliefs you formally had about money, and the 10 world-class beliefs you converted them to.

Middle class never makes the connection between money and health... World class knows money can save your life

The masses equate being rich with materialism. Nearly every observation from the masses about wealthy people is negative. This is one of the reasons rich people rarely talk about money. The rich are a tiny minority of the population, and like any minority, they face discrimination. Like most minorities, they are most comfortable living in the same neighborhood. The favorite topic at the rich neighborhood cocktail party is not money, but health. And they're well aware of the health-money connection. While the masses have to be satisfied with the healthcare their employer, insurance or government provides, the rich have access to their own private physicians and a host of other world-class health care providers. In a perfect world, all of us would have the same opportunity, regardless of our financial status. But we don't live in a perfect world, and in this world money buys access. When it comes to healthcare, money can save your life. In recent years in the United States, the moderately rich have banded together to build boutique medical care access where they pay a substantial yearly membership fee that guarantees them twenty-four hour access to a private physician who only serves a small group of members. Some wealthy neighborhoods have implemented this strategy and even require the physician to live in the neighborhood. The doctor is an employee who must answer to the membership, and this gives the members an advantage that could make the difference between life and death. The masses take offense to this advantage, and the great ones go to work to make sure they can give their family world-class healthcare. Instead of wasting energy complaining about it, convert

your anger into passion and get rich. That way you'll be financially prepared when you or a loved one gets sick.

“You can be young without money, but you can't be old without it.”

— Tennessee Williams

► **RICH RESOURCE:**

Morningstar's 30-Minute Money Solutions: A Step-by-Step Guide to Managing Your Finances by Christine Benz

II **CRITICAL THINKING QUESTION:**

Have you ever heard a rich person complain about their quality of healthcare?

►► **ACTION STEP:**

The next time you're feeling down or discouraged on your journey to becoming rich, think about how important it is for the health and security of your family. Your life and the lives of your loved ones may literally depend on you getting rich.

Middle class believes ambition is a sin... World class believes ambition is a virtue

The masses have been misled by middle-class mentors to believe wanting more is wrong. The heart of this ideology is that you should be happy and grateful for whatever you have, and any ambition past that is pure greed. World-class thinkers know the human mind is wired to want more. This drive is the engine behind every innovation in history. It's what creates progress in the world of business, science, technology and every other area. Remove the profit motive from the equation and you take away the incentive for world-class thinkers to direct their mental energy toward the major challenges in society. Self-made millionaires believe exchanging solutions for money is not only fair, but that it's right. Why shouldn't people who contribute the most to social and societal progress be rewarded the most? The rich do not have to lend their minds to the masses, yet they do. Not out of obligation, but out of their desire to contribute and to leave their mark on the world. To label this ambition as a sin is slander. Do the masses really want to discourage the great ones from creating solutions to their problems? The average person knows this, but labeling the rich as sinners makes them feel better about their own lack of ambition. It absolves them from having to make the effort to become wealthy. After all, the way they see it, they have chosen to live a more noble life beyond the need for material possessions. In the meantime, they stay awake at night worrying themselves sick about how to make the next mortgage payment. They drop dead of heart attacks on Monday mornings or die from the anxiety of facing another week doing a job they hate but can't afford to quit. Wouldn't it make more sense to redirect that negative energy toward getting rich?

“Money is the barometer of a society’s virtue.”

—Ayn Rand

► **RICH RESOURCE:**

The Ultimate Suburban Survivalist Guide: The Smartest Money Moves to Prepare for Any Crisis by Sean Brodrick

II **CRITICAL THINKING QUESTION:**

Do you believe it's possible to become more ambitious?

►► **ACTION STEP:**

Make a list of the 5 biggest reasons you are ambitious to become rich.

72

Middle class believes rich people are snobs... World class believes rich people are guarding their consciousness

Consciousness is contagious. Hang around world-class thinkers and listen to them talk. The conversation is always about moving forward and getting better. Spend time with middle-class thinkers and you'll hear a lot of fear, lack, limitation, scarcity and skepticism. What the masses don't understand is their habits of thoughts are their

destroyers. They are fully capable of everything the world class is capable of, but their thinking keeps them locked in a cognitive cage of ignorance that guarantees mediocrity. This is why rich people associate with rich people. They can't afford the messages of doom and gloom. They want to talk about the beautiful future and pure exhilaration of life and living. This is often misinterpreted by the masses as snobbery. Labeling the rich as snobs is another way the middle class finds to feel better about themselves and their chosen path of mediocrity. The great ones know they must guard their level of consciousness and simultaneously attempt to expand their awareness every day. They expose themselves to people operating at a higher level of awareness, while avoiding people at lower levels. It's not that they think they're better, it's that they can't afford to be bombarded with negative energy. Since the majority of the population operates out of fear, all of us are surrounded with middle-class thinking every day. Newspapers, television, radio, and the Internet engulfs our consciousness with fear-based messages. Death, destruction, and failure are a few of their favorites. This is why world-class thinkers are so selective and protective of their greatest asset: their ability to think. It sometimes alienates them, but it's a small price to pay for living an extraordinary life.

“Consciousness is contagious.”

—Albert Einstein

► RICH RESOURCE:

Safe Money in Tough Times: Everything You Need to Know to Survive the Financial Crisis by Jonathan D. Bond

II CRITICAL THINKING QUESTION:

“Are you guarding your thinking by limiting your associations with inferior thinkers?

►I ACTION STEP:

On a scale of 1-7, 7 being highest, what level of thinkers are your 5 closest friends?

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Middle class believes rich people are arrogant... World class believes rich people are confident

The negative projections and derogatory labels placed on the rich are endless. One of the most common is that the rich are cocky, arrogant people who think they're better than everyone else. The truth is, successful people are confident because they repeatedly bet on themselves and are rarely disappointed. Even when they fail, they're confident in their ability to learn from the loss and come back stronger and richer than ever. During the world recession of 2008-2010, the rich took massive financial losses around the globe, but when interviewed many said they were confident in their ability to earn all the money back even faster than they initially acquired it. This is not arrogance, but self-assuredness in its finest form. The great ones develop their confidence over a period of years, but it really doesn't reach the world-class level until they suffer a catastrophic loss and make what appears to be an impossible comeback. Once this happens they no longer fear losing, knowing they can always make

the money back. As any fear-based thoughts diminish with each experience, they direct more of their mental energy towards thoughts of love, abundance and gratitude. This elevated, fearless consciousness keeps them moving towards what they want, as opposed to moving away from what they don't want. This often doubles or triples their net worth quickly due to the new efficiency in their thinking. Eventually they begin to believe they can accomplish anything, and this becomes a self-fulfilling prophecy. As they move from success to success, they create a psychological tidal wave of momentum that gets stronger every day, catapulting their confidence to a level so high it is often interrupted as arrogance.

“If you’re going to take gambles, you must have one thing: self-confidence.”

— *Don Shula*

► RICH RESOURCE:

Money, A Memoir: Women, Emotions, and Cash by Liz Perle

II CRITICAL THINKING QUESTION:

Are you arrogant or confident?

►► ACTION STEP:

Start repeating this phrase to yourself every day to build your self-confidence:

“I have the ability to handle anything life throws at me.”

Middle class believes self-made millionaires had an unfair advantage... World class knows their advantage was hard work

The masses are always looking for reasons why the great ones are so much more successful, when the answer is staring them straight in the face. In an effort to resolve the mystery of why some people are more successful than others and absolve themselves of the work it takes to get there, they search for unfair advantages granted only to the rich. If they can't find evidence to substantiate their hypothesis, they fabricate it. Examples are political favor, illegal shortcuts, superior education, etc. After studying millionaires for 26 years, I can state with authority that their biggest advantage is their focus, dedication and hard work. While on the surface this seems self-evident, the hard work I'm referencing is not back breaking toil. Hard work to the rich is applying persistent thought day after day to solve seemingly unsolvable problems. The rich know their most valuable asset is their ability to think, and because they use their mental powers so often, they become very good at it. So while the construction worker, roofer or millwright labors away for relatively little compensation, the professional thinker is the highest paid worker in the world. The more proficient they get, the wealthier they become. This is the non-linear approach to getting rich most people don't understand. When the masses refer to hard work it usually involves physical labor at some level. A millionaire's hard work is often staring out the window in deafening silence thinking of how to solve a problem. They know

few problems can defend the assault of sustained thought. When most people clock out at five, the great ones may physically leave the building but are still mentally engaged. Some of their best thoughts and biggest ideas are conceived in the shower, at the movies, or during their daily exercise routine. Meanwhile, the masses continue to labor away and wonder when their luck will change.

“All work and no play makes jack. With enough
jack, Jack needn’t be a dull boy.”

— *Malcolm Forbes*

► RICH RESOURCE:

The Complete Idiot’s Guide to Money for Teens by Susan Shelley

II CRITICAL THINKING QUESTION:

Are you working hard at getting rich like the middle class or world class?

► ACTION STEP:

Build your thinking muscles by pushing yourself every day to solve new problems that are directly related to amassing wealth.

Middle class bases their beliefs about the rich on the minority... World class bases their beliefs about the rich on the majority

The average person has little exposure to the everyday millionaire, so they base their opinions of the class on what they see on television and movies. They see five movies depicting millionaires in a negative light and conclude they all are the same. People who aspire to be rich build their beliefs based on the majority of the group, since they know there are always a small percentage of people who cast a negative shadow on any minority. The great ones know if you want to be rich, you must study the rich; and what you will find upon further study is a group of ordinary people with extraordinary belief systems. Their world-class beliefs help them develop fearless philosophies and endless optimism. When it comes to building wealth, they are simply superior thinkers. It's not beyond the average person's intellectual comprehension; it's beyond their emotional comprehension because to understand it requires a mindset where fear doesn't exist. Only a small percentage of the middle class believes this is the secret to building a fortune, and an even smaller percentage who believe it will make the effort. They must have the tenacity to transcend their fears and upgrade their thinking to an abundance-based consciousness. This is the real reason most people don't move from middle class to millionaire, but it's still possible for anyone who has the courage to try.

“So you think that money is the root of all evil? Have you ever asked what is the root of money? Money is a tool of exchange, which can't exist unless there are goods produced and men able to produce them. Money is the material shape of the principle that men who wish to deal with one another must deal by trade and give value for value. Money is not the tool of the moochers, who claim your product by tears or of the looters, who take it from you by force. Money is made possible only by the men who produce. Is that what you consider evil?”

—Ayn Rand

► RICH RESOURCE:

Beyond the Grave revised edition: The Right Way and the Wrong Way of Leaving Money To Your Children (and Others) by Gerald M. Condon

II CRITICAL THINKING QUESTION:

Do you have any negative beliefs about money or rich people that may be impeding your progress toward getting rich?

►► ACTION STEP:

Identify every middle-class belief you have about money or rich people and upgrade each one of them to the world-class level.

Middle class believes they're missing something... World class knows it's beliefs that make the difference

It is human nature to think you're missing something when you've tried repeatedly to accomplish a goal and it's always eluded you. Most people never try to get rich because they don't believe they are capable of making it happen. Some people try for a while, and then resolve to settle for a life of mediocrity. Millionaires know their behaviors are driven by their beliefs, and ultimately it's their behaviors that make them rich. Beliefs are the cause, behaviors the effect, and wealth, the predictable result. Imagine believing making money is simple; that money is infinite in supply; and that all you have to do to earn more money is to think at a higher level. Those are three common beliefs of the rich. They see making money as a game, and they love looking for new ideas that solve problems and serve people in exchange for greater compensation. They approach each day with passion and excitement, knowing their opportunities are unlimited and they'll be wealthier tomorrow than they are today. This mentality sets off a firestorm of events that lead them to bigger and better opportunities. This millionaire mindset attracts other rich people, which creates more opportunities to make money. Love, abundance and gratitude attract the rich. These people are walking through their day thinking they have the world on a string and can create their own future, which leads them to behaviors that support these beliefs and motivates them to take actions that generate results. Since they have an abundance mentality, they never seem needy. Abundance attracts abundance. Scarcity attracts scarcity. Love attracts love. If you have little money and you're afraid of losing it, you probably will. If you

have no money but you're operating from an abundance mentality, you're on your way to being rich. All of us have everything we need to be as rich as we desire, but most of us don't know it. Millionaires do. That's why they're rich. Are you starting to see how close you are to a life of abundance? Are you starting to see that getting rich isn't rocket science?

“Do not believe in anything simply because you have heard it. Do not believe in anything simply because it is spoken and rumored by many. Do not believe in anything simply because it is found written in your religious books. Do not believe in anything merely on the authority of your teachers and elders. Do not believe in traditions because they have been handed down for many generations. But after observation and analysis, when you find that anything agrees with reason and is conducive to the good and benefit of one and all, then accept it and live up to it.”

— Prince Gautama Siddharta

► RICH RESOURCE:

The Making of a Million Dollar Mind by Steve Siebold (6 CD album) www.milliondollarmind.com

II CRITICAL THINKING QUESTION:

Do you think you're missing something in your quest to get rich?

► ACTION STEP:

Start telling yourself every day that you have everything you need to be as rich as you want.

Middle class believes they lack desire... World class knows we all have everything we need to be rich

One of the many misconceptions of the middle class is they believe the rich have more desire to be wealthy than they do. My studies show this is rarely true. Think about it: why wouldn't anyone want to be rich? It's fun, it offers you a sense of security, and it gives you choices. If this is true, why do the masses refuse to go for it and why do they deny that they are interested in the subject?

I mean, really; if you believed you could choose to be rich or poor, why would you choose poor? The only logical explanation is most people don't believe it's possible. They have desire, but lack belief in themselves.

They see others thriving and understand on an intellectual level that it is possible, but not for them. Millionaires learn this lesson early. It's one of the reasons for the popular adage "The first million is the hardest to make." I heard this for the first time in an economics class in college, and the professor explained it was because it takes money to make money, and once you have the first million you can leverage it to make more. While technically true, it's not the real reason the second million is easier. The truth is once you've made your first million your belief in your ability to do it again skyrockets. That's why the third, fourth and fifth million are even easier. Once you have solidified your belief, you become a force of nature. Desiring to be rich is easy. Building the belief that you can get rich before you've done it is

the challenge. That's why I wrote this book. Hopefully by now you're beginning to see that getting rich is an inside job. It's more about your mindset and mental toughness than it is about anything else, and you already have everything you need to make it happen!

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"Lack of money is no obstacle. Lack of an idea is an obstacle."

— *Ken Hakuta*

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► RICH RESOURCE:

The Biology of Belief: Unleashing the Power of Consciousness, Matter and Miracles by Bruce Lipton, Ph.D.

II CRITICAL THINKING QUESTION:

Do you believe you have everything it takes to be rich?

►► ACTION STEP:

Interview a rich person and ask them every question you can think of. Use this book as your guide.

Middle class believes they must choose between a great family life and being rich... World class knows you can have it all

The most common middle-class belief I have encountered as a consultant to Fortune 500 sales teams, is the mistaken idea that you have to choose between world-class success and a happy family life. The masses have been brainwashed to believe it's an either/or equation. This is rooted in a fear and scarcity mentality that says you must choose, because there is only so much time in a day. I hear this repeatedly from salespeople I challenge to move to the next level of success. These are well educated, successful salespeople working for some of the largest companies in the world, and when they express this belief, it's delivered with absolute certainty. Of course they're completely wrong, they just don't know it. They are operating at a level of consciousness where fear is dominant and choices are limited. The rich know you can have anything you want if you approach the challenge with a mindset rooted in love and abundance. I am always amazed to hear the degree of detail salespeople go into describing every series of plays in a football game when they apparently don't have time to spend with their families. They can tell you what's happening on every TV show or which celebrity is dating whom, but they can't invest an extra hour or two a day devoted to becoming a millionaire? The truth is we all do what we want to do, and if spending time with family was that scarce, we would get rich so we could afford to spend all day with them. Wouldn't that make more sense? The

family excuse is an effective cop-out because of its emotional and sensitive nature. No manager will challenge it for fear of a fight with the human resources or legal department. Thousands of Fortune 500 salespeople I've coached in the Mental Toughness University program really believe HR and legal are protecting them; but more often than not they are helping insure their mediocrity. Not purposely, but that's often the net effect. I say grow up and get real! If you love your family, get rich and give them more of your time, plus opportunities only money can buy. Figure out a way to be more efficient with your time so you have plenty to spend with them while you're doing it. Just because you don't see a way to make it happen doesn't mean a way doesn't exist. Instead of using your family as an excuse, use them as your primary motivation for making it happen.

“The fastest way to become a millionaire is by leveraging your knowledge through paid public speaking.”

— *Bill Gove*

► RICH RESOURCE:

Get the inside track on the paid public speaking industry at
www.freespeakingcourse.com

II CRITICAL THINKING QUESTION:

What excuses are holding you back from becoming a millionaire?

► ACTION STEP:

Subscribe to the public speakers video blog at
www.publicspeakersblog.com

Middle class believes having a job gives them security... World class knows there's no such thing

In objective reality, security does not exist. The feeling of security is an emotion, and if a person believes she is secure, she will experience the peace of mind that accompanies it. This is the primary reason people seek and keep jobs, especially at large corporations. They believe they are secure because of the sheer size and vast wealth of the entity. In exchange for this delusional, yet feel-good emotion, they trade their real opportunity to secure their family's financial future. Exceptions include employees such as CEO's and Presidents who earn millions because of their extreme value to the company. The vast majority of employees spend more than they earn and end up needing their job so badly they'll never have the chance to break free. The reason most people have jobs is because they are unaware of how to produce the same income without working for someone or some corporation. Business acumen and skills are taught in school, but building a fortune is not. The truth is becoming a millionaire is a skill of its own, unrelated to what you actually do or what market you serve. The rich avoid unprofitable activities, and that's one of the great lessons few of us are ever taught. If a millionaire can't generate a substantial return on investment, he'll walk away. The rich are hyper-conscious about money because they know until they are financially independent, they are not really free. Wealth opens doors and creates opportunities faster than anything else. You can be someone's employee and still get rich, it's just more difficult because you lack control. Do it your way, because that's part of living life on your

terms. Whichever way you choose, focus your thoughts and efforts on building a financial fortune for you and your family.

“As I started getting rich, I started thinking, ‘what am I going to do with all this money?’... you have to learn to give.”

— *Ted Turner*

► RICH RESOURCE:

If you’re an entrepreneur or salesperson, attend the Mental Toughness College at www.mentaltoughnesscollege.com

II CRITICAL THINKING QUESTION:

Do you believe it’s possible to become a millionaire while being employed full-time?

►► ACTION STEP:

Decide today how you plan to become a millionaire. Will it be through your job, career, or part-time business? Put your strategy in writing. Remember that you can always change it as you evolve.

Middle class believes starting a business is risky... World class believes starting a business is the fastest road to wealth

The average person has been warned of the risks of entrepreneurship. They research failure rates and recount stories of people they know or have heard about who lost their life savings attempting to venture out on their own. Colleges and universities are peppered with business professors who warn students to be wary of the seduction of small business and the sheer sex appeal of being your own boss. The great ones know self-employment is the fastest road to wealth. They know the greatest risk is not betting on themselves. While start up business failure rates can be daunting, and the possibility of losing your life savings scary, the potential to live a life of financial abundance and endless opportunity motivates the great ones to take the risk. They know they will land on their feet no matter how often they fail. Sometimes they strike it rich with their first business, and other times they fail. The secret to their eventual success is what they learn and who they become when they fail, knowing they will recover and begin again, more intelligently. They know riches will come eventually. The masses almost guarantee themselves a life of financial mediocrity by staying in a job with a modest salary and yearly pay raises. For most, their biggest hope is the possibility of saving enough money so they can retire after forty years, if they're still alive and healthy enough to enjoy owning the time they have left. If every successful entrepreneur made their decision to start a business or seek employment based on the advice of people who've never succeeded in business, America wouldn't be the small business powerhouse it is. Every great entrepreneur knows

success in business has more to do with the performer than it does about business plans, profit and loss statements and cash flow.

Persistence, focus and a passion for problem solving are three of the intangibles bank loan officers often overlook, but the great ones know all of these are critical to success. For these reasons and more, the masses will seek security and the great ones will keep starting businesses and building fortunes.

“Money is plentiful for those who understand the simple laws which govern its acquisition.”

— *George Clason*

► RICH RESOURCE:

If your dream is to build a professional training and corporate consulting business, visit www.sieboldsuccessnetwork.com

II CRITICAL THINKING QUESTION:

Do you have what it takes to start and build a business while you're working at a full time job?

► ACTION STEP:

Do some soul searching over the next few days and think about starting a small business you would enjoy. Visit the local book store and notice what subjects you naturally gravitate towards.

Choose the business with your heart, and then operate the business with your head.

Middle class believes it's wrong for a small group of people to possess most of the money... World class welcomes the masses to join them

The richest twenty percent of Americans own 85% of the country's wealth, and the middle class isn't happy about it. They see millionaires as greedy and selfish, as opposed to smart and ambitious. The number of new millionaires created in America each year is incredible, and the opportunity to become one of them is available to everyone. The world class has always welcomed the middle class to join them in the millionaires' club, but few believe it's possible and even fewer attempt it. Many people believe in the philosophy of sharing the wealth, as if acquiring money was a gift to the rich and they should share their good fortune equally. Instead of waiting for this to happen, the great ones go to work looking for a problem to solve for a segment of society. This mindset is responsible for America's track record of ingenuity and innovation. People don't rack their brains problem solving to move society forward, they do it to move themselves forward, and as a direct result, all of us benefit. Remove or reduce the financial incentive driving these people and they will find a new place to sell their ideas. In a capitalistic society, a small group of people will always own the majority of the wealth; not because the masses lack opportunity, but because fear will stop them from taking advantage of it. It's easier to criticize the wealthy and condemn them as insatiably greedy and heartless than it is to make your own millions. The purpose of this book is not to change these facts, because the

masses as a whole will never change. The purpose of this book is to make sure you end up on the right side of the equation.

“Money is a symbol of duty. It is the sacrament of having done for mankind that which mankind wanted.”

— *Samuel Butler*

► RICH RESOURCE:

The Great Reflation: How Investors Can Profit From the New World of Money by J. Anthony Boeckh

II CRITICAL THINKING QUESTION:

Do you believe the government should take money from the rich to support the poor?

► ACTION STEP:

Read (or listen to on CD) *Atlas Shrugged* by Ayn Rand

This book is a fictional cautionary tale of what would happen if the most ambitious, innovative thinkers were no longer rewarded for using their minds to help advance society.

Middle class believes wealth creates dysfunctional families... World class believes unearned wealth creates dysfunctional families

Money has a bad reputation with people who don't have it, mostly because they don't understand what its limits are. Money has been blamed for everything from wars to infidelity, from destroying friendships to wrecking families. At the first sign of trouble, where money is an element in the equation, it usually takes the fall. Many heads of families avoid money for fear it will create more problems than it solves. For hundreds of years, millions of women have stayed married to abusive men and remained in unhappy marriages because they didn't have access to their own money. Wealth is the great liberator. It helps families live dreams. While the masses believe money corrupts, the world class knows money and the freedom it brings just makes people more of who they already are. Dysfunctional families were dysfunctional before money entered the scene; it's just that money magnifies whatever it touches. Good people become even nicer without financial concerns burdening them. Bad people get worse because of the power and access money gives them. The biggest problem with money and families is when unearned wealth is given to children by well meaning parents. Again, money isn't the problem, but it becomes the catalyst for bad behavior and unhappiness when given to a child who neither understands its purpose nor respects its power. This is why so many millionaires refuse to make their children wealthy, and instead choose to donate the bulk of their

fortunes to charitable causes. Unearned wealth has ruined the lives of many rich kids who never had to find a way to make it on their own. But while the masses use this as another excuse for not getting wealthy, the world class builds their fortune and carefully navigates these hazards with caution.

“Money is neither my god nor my devil. It is a form of energy that tends to make us more of who we already are, whether it’s greedy or loving.”

— Dan Millman

► RICH RESOURCE:

More Money Than God: Hedge Funds and the Making of a New Elite
by Sebastian Mallaby

II CRITICAL THINKING QUESTION:

Do you believe leaving millions of dollars to your children would help or hurt them?

►► ACTION STEP:

If you have a family, have a meeting and talk about money. Discuss the benefits as well as the limits of being rich. Teach your kids the differences in thinking between the middle class and world class before others of influence saddle them with a mind full of limiting beliefs that will keep them broke for life.

Middle class believes money creates corruption... World class believes a lack of money creates corruption

Money has been blamed for almost every act of corruption in history. From bribery to drug trafficking, money always seems to be cited as the culprit. The fact is, money is just a medium of exchange and cannot be blamed for the failures of humankind and their ethics or value systems. Money might lead people to corrupt behavior, but money is not the cause of corruption. Fear and a belief system rooted in scarcity, lack, and limitation is the cause of corruption. Critical thinking points to people for corruption rather than what motivates them to take a corrupt action. When a married couple gets divorced do you blame the two parties involved or the institution of marriage? The bottom line is money is the favorite ‘whipping boy’ of the masses because deep down they are infuriated that they don’t have any. In the minds of the masses, the more ways they can demonize money, the more validated they feel for not seeking their own fortune. After all, if money is the root of all evil, why would I want to have so much of it? It’s another excuse people make to themselves and others for lacking the courage to stake their claim. If they converted the mental energy they spend demonizing it into acquiring it, they would be millionaires. But they don’t, and most never will. Only a small percentage of the population will ever make this kind of change in thinking, and that’s why the rich will always be a small segment of society. Critical thinking leads us to conclude that it’s not money that causes corruption, but the lack of money. A person whose stomach is full isn’t remotely interested in joining the buffet line—and a millionaire who knows how to create more money at will

isn't interested in robbing a bank. The masses demonizing wealth is more about making money look bad than it is about logic. The worse reputation money gets, the better they feel about not having it. As my friend Brian Tracy says; "this is not for you."

"He is a wise man who seeks by every legitimate means to make all the money he can honestly, for money can do so many worthwhile things in this world, not merely for one's self but for others. But he is an unmitigated fool who imagines for a moment that it is more important to make the money than to make it honestly. One of the advantages of possessing money is that it facilitates one's independence and mental attitude. The man head over heels in debt is more slave than independent."

— *B.C. Forbes*

► RICH RESOURCE:

All the Money in the World: How the Forbes 400 Make—and Spend—Their Fortunes (Vintage) by Peter W. Bernstein and Annalyn Swan

II CRITICAL THINKING QUESTION:

Are you still holding on to any beliefs that link being rich to corruption?

► ACTION STEP:

Do some research on what the world's wealthiest people are doing with their money. Do a Google search on Bill Gates and Warren Buffet and that will get you off to a good start.

Middle class believes the rich are spiritually bankrupt... World class believes the rich are among the most spiritual people in society

One of the most destructive beliefs I've encountered in over two and half decades of research is one that says it's noble to be poor and wrong to be rich. The masses have been so badly brainwashed about money for so many years it's a miracle they have any at all. The amazing thing is when one of them breaks through, gets rich, and doesn't feel guilty about it! I've heard more stories in my interviews about Mother Teresa serving people in the streets of Calcutta. While this is true, what's not widely publicized is that Mother Teresa was one of the most powerful leaders in the world with access to limitless wealth. That doesn't make her any less of a hero, but to pretend she was without substantial resources is naïve. I've interviewed hundreds of millionaires throughout the world, and I've met thousands of them, and they are some of the most spiritual people on earth. Some are believers and followers of organized religion, and others believe in everything from a higher power to a universal energy. Outside the millionaires who followed organized religion, they were not overly concerned about whether God was a man, a force of nature, or another ethereal entity. Their focus is having faith in the wisdom and power the entity possesses to help them live a richer, more fulfilling, happy life. These people are easy to identify, because while their spirituality is important, they are open-minded and never feel the need to convert you to their beliefs. By this point in the book,

this should make sense. The rich operate from an abundance mentality, always moving toward what they want while feeling gratitude for what they have. Is it any wonder they're so happy? They've learned how to use their minds to get rich and be fulfilled at the same time. The good news is, we can all do the same thing if we learn to think like they do!

“It’s good to have money and the things that money can buy, but it’s good, too, to check up once in a while and make sure that you haven’t lost the things that money can’t buy.”

— George Horace Lorimer

► RICH RESOURCE:

Why Are We So Clueless about the Stock Market? Learn how to invest your money, how to pick stocks, and how to make money in the stock market by Mariusz Skonieczny

II CRITICAL THINKING QUESTION:

Do you think it is possible to be a rich and spiritual person at the same time?

► ACTION STEP:

If you are a person with strong spiritual beliefs, and you have children, hold a family discussion about how being rich ties in with your beliefs to insulate them from well-meaning yet middle-class thinking religious leaders.

Middle class believes if they become wealthy they will lose their friends...

World class believes being wealthy will expand their network

Another common belief that keeps people from getting rich is the idea that they'll lose their best friends if they move into the biggest house on the block. After all, this belief assumes, what good is all the money in the world if you have no friends? Good point. I've just never seen it happen. And I've seen many people move from middle class to millionaire, including myself. Will you lose a few friends due to jealousy and envy? Maybe. But a better question is; were they really your friends in the first place? I'm sure you have friends you've known for years, and you could care less about how much money they have. The truth is, you gain far more friends than you lose when you get wealthy, and I'm not talking about people who befriend you because you're rich. You'll always have a few of those, and some are pretty good at hiding it! What I'm talking about is how having money opens up the world to you. You'll have the time and resources to travel anywhere you wish, meet almost anyone you want, and gain access to the inner circle of some of the most successful, interesting people in the world.

In two years I went from being broke to serving on a national committee with the President of the United States. Other committee members included Hollywood celebrities, foreign leaders, and Fortune 500 presidents. The rich get these incredible opportunities

because smart organizers know that rich people have rich friends who can pay \$10,000 a plate for a charity dinner or fork over \$500,000 at an art auction fund raiser. The middle class calls this manipulation. The world class calls it good business. The benefit is making new friends sitting at that dinner table or art auction that you may have for the rest of your life. These are friends who think big and know how to win. They are also some of the nicest, most charitable people I've ever met. The average person knows about 250 people. The rich know thousands. Some know tens of thousands. Others are known by millions. Wealth will bring you more opportunity to make friends than anything else in the world. It's the gateway to meeting more people in a month than most meet in a year. And the more people you meet, the more friends you will have.

“Go into the street, and give a man a lecture on morality, and another a schilling, and see which will respect you most.”

— *Samuel Johnson*

► RICH RESOURCE:

Private Wealth Management: The Complete Reference for the Personal Financial Planner by G. Victor Hallman and Jerry Rosenbloom

II CRITICAL THINKING QUESTION:

Are you afraid you will lose your friends when you get rich?

►► ACTION STEP:

Take a moment to imagine what your life would be like with 10,000 friends and contacts in your database? How about 100,000?

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Middle class believes you have to sacrifice your health to get rich... World class believes being rich will make you healthier

Another pervasive belief of the masses is that building a fortune requires seven-day workweeks, losing sleep, and constant stress. If I believe I have to choose between being rich and being healthy, why would I want to get rich? The truth is wealth gives you far better access to world-class healthcare, preventive medicine, and alternative treatments. If you need a specific, cutting edge procedure that's not available where you live, you simply fly to a country that offers it. It's a great solution, but it's not cheap. People earning \$100,000 per year can not even consider it. Even if they could, they probably don't have the contacts to get on the right list to have the opportunity. I'm not saying it's fair. Everyone, regardless of their financial status, should have access to any procedure, treatment or drug that they need. But they don't. Welcome to reality. So until you or I become king and change the world, let's get rich and gain access to what we need to save or extend our lives or the lives of the people we love. Another reason being rich makes you healthier is the elimination of the biggest stressor of the masses: money. The wealthy don't worry about paying their bills. They like to think about things like expanding their art collection; lowering their handicap, and in which of their homes

they should host the next charity event. I'm not joking. I've spent years with these people, and they don't experience the stress, worries and sleepless nights that most people do. Money doesn't buy happiness, but it will solve any problem you can write a check for, and that covers a lot of problems. Imagine how much more energy you would have if you didn't have to worry about money? How much healthier would you be if you never had to wake up to another alarm clock and could sleep as long as you needed to every day? What would be the impact on your stress level if you could afford to fire your boss? You see where I'm going with this? Why not go for it and get rich? What have you got to lose?

“Money is kind of a base subject. Like water, food, air and housing, it affects everything yet for some reason the world of academics thinks it's a subject below their social standing.”

— Robert Kiyosaki

► RICH RESOURCE:

Die Fat or Get Tough: 101 Differences in Thinking Between Fat People and Fit People by Steve Siebold www.diefatbook.com

II CRITICAL THINKING QUESTION:

Do you see how being rich can positively impact your health?

► ACTION STEP:

Take stock of your current level of physical fitness, weight, and energy level and set a goal for weekly improvement. The better you feel and the more energy and enthusiasm you have, the faster you will get rich.

Middle class hands down their limited beliefs about money to their children... World class hands down their unlimited beliefs about money to their children

The average family unconsciously passes down the same limiting beliefs they were taught about money from generation to generation. These are the beliefs that have kept families at the same level of financial success for dozens, if not hundreds, of years. The craziest part is these beliefs are rarely, if ever, questioned before they are handed down. This is sad, but true. The most financially aware parents teach their kids the truth about money, starting with how misunderstood it is to the general public. They teach them that it's right to want to be rich; and it's also possible for anyone who thinks big. World-class parents never manipulate their kids with money or use it as a weapon, lest the child learns to see money as a tool to lord over others. They educate their kids on how to make money by solving problems and enhancing the quality of other people's lives. The child learns to see money as a positive, productive force for good instead of a weapon of the few to use against the many. Maybe the most important belief they teach their kids about money is the fact that they are smart enough to earn all they desire. No matter what their education level, IQ score, or performance in school, they have everything it takes to become a millionaire. This one belief has probably created more young millionaires than any other. It's a simple yet powerful transfer of confidence, from parent to child. No sweeter

words were ever uttered from a parent to a child than “I believe in you.” and “you can do it.”

“We need to make a game out of earning money. There is so much good we can do with money. Without it, we are bound and shackled and our choices become limited.”

— *Bob Proctor*

► RICH RESOURCE:

Why Smart People Make Big Money Mistakes and How to Correct Them: Lessons from the Life-Changing Science of Behavioral Economics
by Gary Belsky and Thomas Gilovich

II CRITICAL THINKING QUESTION:

Have you questioned the validity of every belief you were programmed with about money in childhood?

► ACTION STEP:

Sit down with your kids and ask them to tell you every belief they have about money, and write them all down. Next, go through the entire list with them and upgrade or eliminate any beliefs that are less than world class.

Middle class teaches their children how to survive... World class teaches their kids how to get rich

The majority of us are taught by our parents, teachers, coaches, ministers and other authority figures how to survive while experiencing as little pain as possible. The middle-class maxim in America is: get a good education; find a good job; get married, have kids and be grateful for what you have. Not bad advice, but I wouldn't say it sets us up for world-class success, would you? The great ones start teaching their kids early on that life in America is a tale of two cities: the haves and the have-nots. They explain how a small percentage of people own the majority of the wealth, and that most people settle for less than their share. This education starts early in childhood to make the child hyper-aware of these facts so they can see them for themselves. The world class teaches their children that being rich doesn't make you better, it just gives you opportunities most people won't ever have. The wealthy know that even high-end private schools are limited in what they can teach their students about money, which is why they take it on themselves. Lessons about earning, saving and investing are common at the dinner table. Wealthy parents also teach their children the distinctions in thinking between the rich and the poor. When I mention this in speeches, I have people approach me afterwards and call these parents 'elitists.' They say rich people are teaching their kids to look down at the masses because they're poor. This isn't true. What they're teaching their kids is to see the world through the eyes of objective reality; the way society really is. It's a nice thought to say everyone, regardless of their financial status, has access to all of the good things in life. It's also naïve and untrue. Right

or wrong, wealth offers privilege, and the sooner your kids know it, the more likely they are to do something about it.

“As a parent, the best way to teach a child about finances is to be a role model.”

— *Edward Powell*

► RICH RESOURCE:

Your Credit Score, Your Money & What's at Stake (Updated Edition): How to Improve the 3-Digit Number that Shapes Your Financial Future
by Liz Pulliam Weston

II CRITICAL THINKING QUESTION:

How much more successful would you be if you had learned how rich people think in school?

► ACTION STEP:

Using this book as your guide, teach your kids this information a little bit at a time to prepare them for the onslaught of middle-class brainwashing they are going to receive in school, from other people, and from institutions of influence.

Middle class teaches their kids about money by example... World class does the same thing

Every parent knows that the best way to teach your kids is by example. Kids who grow up with working poor parents struggling to stay in the middle class tend to believe this is the way it's supposed to be. Money is supposed to be tough to earn and harder to keep. After all, they come to believe, this is the way life is. They see their parents as smart people who are still broke, and they eventually conclude that this is how their life will end up. The great ones get successful and set an example for their kids. Children of self-made millionaires develop world-class belief systems about money because they watch their parents earning big dollars. No one can convince them that it's impossible to be rich because their parents have showed them the way. Even parents who have failed to achieve their financial dreams can set an example by continuing to try and teaching their kids about failure and success. Even with all the middle class societal influence raining down on kids every day, parents have an unparalleled level of power with their children that can override years of fear and scarcity programming. Think of things your parents said to you years ago, both good and bad, that you still remember today. That's the power parents possess. The problem is most of the things children remember were said unconsciously by their parents, without much thought of the long-term impact. World-class parents know they are the primary creators of their kid's belief systems, and they consciously and carefully craft every belief they pass on, especially when it comes to something as important as money. They know they can make or break their kid's financial future with a few major beliefs

that alter the course of their lives. Their actions and results solidify these world-class beliefs long enough until the child is old enough to act on them.

“Money is for making things happen.”

— *Richard Branson*

► RICH RESOURCE:

Personal Finance: Turning Money into Wealth (5th Edition) by Arthur J. Keown

II CRITICAL THINKING QUESTION:

What kind of example are you setting for your kids as it relates to getting rich?

► ACTION STEP:

Make a decision to stake your claim for wealth (if you haven’t already) and include your kids in the battle. Let them get a feel for the discipline and sacrifice it takes to build a financial fortune.

Middle class teaches their kids how to save their pennies... World class teaches their kids how to invest their pennies

Saving money is the secret downfall of the masses. It's not that saving is bad, it's the level of consciousness it originates from that makes it dangerous. The average parent is operating from a fear and scarcity-based consciousness, so their strategy to build wealth is hoarding every penny and hoping it will be enough to last a lifetime. The great ones teach their kids that the most efficient method of earning money is by making it work for you. They teach them to invest their money so they can earn more while they sleep than most people do while they're awake. They teach them how to maximize their money by working with the current tax laws and taking advantage of legitimate write-offs. They teach them that money is a dynamic medium of exchange for goods and services that should circulate and grow. Millionaire parents are operating from a love and abundance-consciousness that says there is always enough money to do whatever you want if you're creative enough to figure it out and mentally tough enough to stick to it when you fail. The rich see making money and acquiring wealth as a game, and they pass that point of view on to their kids. They teach them it's something to look forward to, not something to dread or be frightened of. Rich kids look forward to striking out on their own and making their mark on what they were taught. And they were taught that one of the great games in life is building wealth. Self-made millionaires teach their kids to read books on success, money, business, investing and anything else that will give them an edge. So while the masses are taught that life is tough and the most you can hope for is to squeak by with enough

money to retire, the world class are taught to look forward to a game of limitless financial abundance. Is it really any mystery why there are so many second-generation self-made millionaires?

“I’ve been rich and I’ve been poor: Rich is better.”

— Sophie Tucker

► RICH RESOURCE:

Don’t Tell Me What to Do, Just Send Money: The Essential Parenting Guide to the College Years by Helen E. Johnson and Christine Schelhas-Miller

II CRITICAL THINKING QUESTION:

Are you teaching your kids to think big?

► ACTION STEP:

Teach your kids to value frugality while drawing inspiration from their wildest dreams.

Middle class encourages their kids to be nice and make friends...

World class encourages their kids to be smart and build a network

The average parents never teach their kids about the importance of making contacts. They hope their kids are popular and make friends so they enjoy their days in school. The world class knows building contacts, even as early as high school, can make the difference between a life of average success and uncommon opportunity. This is even more critical for kids who attend private schools funded by influential families. The rich teach their kids to build networks of classmates, teachers, professors and others who may be able to help them later in life. While most parents are hoping their kid becomes the quarterback of the football team or the most popular cheerleader, the rich are concerned about building the child's social infrastructure for the future. Winning most popular works for the masses, but the great ones want to win most likely to succeed. Operating from a fear-based consciousness leads the middle class to see this strategy and others like it as using people or manipulation. This could not be further from the truth. Every great self-made fortune has been constructed with the help and support of many people. The great ones know you need other people to accomplish anything, but while the masses are tapping their Christmas card list for help, the rich are accessing their databases filled with thousands of people from years of cultivation. When they want to find a new job, they don't need the want ads or any online resource, they just reach out to their network.

When they need to raise capital, locate joint venture partners, or want advice on investments, it's all at their fingertips. The reason is their world-class thinking parents taught them at a tender age one of the key ingredients of getting rich.

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“Money is human kind’s greatest invention. Money doesn’t discriminate. Money doesn’t care whether a person is poor, whether a person comes from a good family, or what his skin color is. Anybody can make money.”

— *Takafumi Horie*

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► RICH RESOURCE:

Mental Toughness Mastery by Steve Siebold (12 CD album)

www.mentaltoughnessmastery.com

II CRITICAL THINKING QUESTION:

How many contacts does your kid have in his/her database?
(Stop laughing! I’m not kidding!)

► ACTION STEP:

Sit down with your kids and show them how to begin building their network. Ask her to set a goal to have at least 1,000 people in her database when she graduates from college.

Middle class teaches their kids to be happy with what they have...

World class teaches their kids how to go for their dreams

Most kids are programmed by parents to be happy with what they have and be glad their lives aren't tougher. While this form of gratitude isn't harmful, it does set the child up to be satisfied with whatever life hands him. Big thinking parents program their kids to dream lofty dreams and prepare them for the work it's going to take to make them a reality. They assist their kids in identifying their natural talents and interests and help them build the belief that they can create their own futures doing what they love to do. While middle-class parents are trying to get their kids to conform to conventional ways of making a living, world-class parents keep all options open and are willing to break with convention if it serves the best interests of their child. They know the masses measure the success of their children by how well they do in school, when the truth is some of the most successful people were lousy students who hated school. In the mind of the world-class parent, anything is possible, and they pass on this critical belief to their children. While the masses are content to play it safe, seek comfort and avoid pain, the great ones are living large and teaching their kids to do the same. To them, life is a game to be played boldly and fearlessly, and they always set the example for the little ones who watch their every move.

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“Wealth is the product of energy times intelligence.”

— Buckminster Fuller

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► **RICH RESOURCE:**

Your Money Ratios: 8 Simple Tools for Financial Security by Charles Farrell

II CRITICAL THINKING QUESTION:

Are you encouraging your kids to live boldly and fearlessly?

►►I ACTION STEP:

Talk to your kids about the importance of taking calculated risks.

Middle class minimizes the importance of money with their kids... World class teaches their kids the importance of money

The average child growing up in America is repeatedly told that money won't make him happy, which makes you wonder how most parents would know, since few have ever had any money. The primary reason this is passed down and perpetuated is parents believe the desire to be rich is wrong, and that it is their job to protect their children from becoming materialistic, shallow adults. World-class parents realize that without an abundance of financial resources, their kids will spend their lives like the masses, worrying and struggling for money. The great ones take the time to educate their kids on a subject that ranks among the most maligned and misunderstood. There are more self-limiting, middle-class beliefs in the area of sex, politics, religion and money than almost all other areas combined. For some reason, these four topics are approached almost exclusively through emotion, with logical and critical thinking far behind. Talk to a middle-class thinker about one of these topics and you'll hear little data or proof to back up their beliefs. The litmus test is taking an opposing view. If it's a middle-class thinker, watch out, because when a person operating out of emotion is challenged, they will attack you for taking an opposing viewpoint. Normally rational people revert back to naïve adolescence when intoxicated with emotion. World-class parents prepare their kids so when they encounter this situation, they will chalk it up to middle-class thinking. While the middle class

continues to minimize the importance of money, the world class educates and prepares their kids on how to think about it, whom to listen to, and most importantly, whom to ignore. This is one of the little known secrets of wealthy parents. Can you imagine the advantage these kids have? If you were raised with this kind of street-smart education, how much richer would you be?

“I do not prize the word cheap. It is not a word of inspiration.”

— *William McKinley*

► RICH RESOURCE:

The General Theory of Employment, Interest and Money by John Maynard Keynes

II CRITICAL THINKING QUESTION:

Do your kids understand the importance of money?

►► ACTION STEP:

Teach your kids to expect the masses to attack them when they talk about their desire to be rich.

Middle class teaches their children the games of the masses... World class teaches their children the games of the wealthy

The most popular sports in America are football, baseball, basketball and soccer. The most popular games are video games. The masses engage in these sports and games for fun. The favorite sports of the wealthy are golf, tennis and horseracing. One of their favorite games is chess. This is one of the reasons parents attempting to help their kids gain exposure to the wealthy teach them the sports and games they play. If the child enjoys the activity, it gives them something in common with a powerful group of people who can help them succeed. The average parent never considers this concept, and many whom I've introduced it to over the years have been offended by the idea. This reaction is rooted in the belief that life is a level playing field and if you do the right things and play by the rules, you'll succeed. Nice idea. The only problem is, it's not true. The people who manifest massive success use every strategy they can. The outside world only sees their new found wealth. What they missed was the years of planning for success while failing most of the time. Smart parents give their kids every advantage possible, and that includes exposing them to the games the wealthy like to play. If the kids don't enjoy the game, they aren't forced to play. No parent wants their child playing a sport they hate just for the future advantage it may offer them, but they expose them to the game knowing it will help them as adults. We've all heard that more deals are done on the golf course

than in the board room. I've found this to be true. So why not make sure your kids are exposed to these sports and games? Sure, they're just kids now, but in the blink of an eye, they'll be adults searching for success. The more powerful people they know, the richer they'll become. It's the winning combination of what you know and who you know. If it sounds like a cold, calculated strategy for success, it is. Life isn't fair and success isn't free. Welcome to the jungle.

“The only way not to think about money is to have a great deal of it.”

— *Edith Wharton*

► RICH RESOURCE:

Money Without Matrimony: The Unmarried Couple’s Guide to Financial Security by Sheryl Garrett, Debra Neiman, and Debra A. Neiman

II CRITICAL THINKING QUESTION:

Do you see this strategy as ‘social climbing’ or smart marketing?

►► ACTION STEP:

Expose your kids to one of the sports or games of the wealthy and see if they enjoy it. If they do, give them as many lessons in the game or sport as you can afford.

Middle class doesn't believe in personal development or self help ... World class believes they're the secret to getting rich

If you want to be an accountant or engineer, go to college. If you want to be a millionaire, learn from someone who has done it. The personal development industry is full of wealthy speakers, authors and business experts with real world experience who can teach you how to become more successful. While some in academia attempt to discredit this industry, it's a multi-billion dollar business that helps millions lead more successful, fulfilling, happier lives. As a speaker, trainer and consultant to Fortune 500 sales teams, I ask thousands of people each year what they believe they need to do to make more money. The most popular answer is; "get an MBA". This is a classic example of how little most people know about making money. I've attended seminars conducted by high school drop-outs and doubled my income 12 months later. If college professors could teach that, they'd be millionaires instead of college professors! The best business advice I've ever received has come from professional speakers, trainers and coaches who are street smart entrepreneurs. These people teach from personal experience, and they have the scars and successes to prove it. You don't get a diploma when you graduate, and few corporations will acknowledge this education when you apply for a job, yet you walk away with business building, life-changing information you can use immediately. The world class doesn't need the endorsement of the government, academia, or any other outside entity to attend a seminar or hire a coach. They only look for one thing: results. Here's an example: The highest paid skill in business is public speaking. Every major business, political, and religious leader is a public

speaker. Most classes on this subject are taught by college professors, yet the most successful public speaking program in history, measured by the success of its graduates for over 60 years, is the Bill Gove Speech Workshop. It's not academically accredited and you won't find it on the Harvard curriculum. It just produces more million-dollar speakers than any other program. If you want a degree in speech communications, enroll in a college that offers it. If you want to learn how to use public speaking to become a millionaire, attend the Bill Gove Speech Workshop. Only five percent of the population takes advantage of personal development programs like this, and they are among the most successful people on the planet. Many of them attribute their fortunes to what they learned from the geniuses of the self-help movement.

“Today, the greatest single source of wealth is between your ears.”

— *Brian Tracy*

► RICH RESOURCE:

Bill Gove Speech Workshop. 3-day program conducted throughout the United States, Europe and Australia.

www.speechworkshop.com

II CRITICAL THINKING QUESTION:

Could you be one personal development seminar or workshop away from becoming a millionaire?

►► ACTION STEP:

The one business skill you MUST learn is public speaking. This skill is worth a fortune to any businessperson or entrepreneur. Make a decision today to overcome your fear and develop this powerful skill.

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Middle class doesn't connect travel with wealth... World class knows travel connects them with the wealthy

The masses only exposure to cultures outside their own is what they read in books, learn in school, and see at museums. It's not lack of interest, but lack of money that keeps them from traveling the world and experiencing other cultures. The rich know the strategic advantage being well-traveled offers in both business and life. Wealthy people love to talk about exotic places they've visited, different cultures they've encountered and amazing people they've met. It's difficult to build a connection with the rich without similar experiences. Being well-traveled is a non-linear wealth building strategy you'll never learn in school. The masses travel for fun, but the world class leverages the knowledge traveling gives them by building rapport with others who can help them. It's another tool that helps them strike deals and build contacts quicker and easier. So while the middle class sees travel as expenditure, the world class sees it as an investment. The more they learn about other cultures, the more intelligently they can converse with others of influence at business meetings, social gatherings and charity functions. People do business with

people they know, like and trust. In other words, people they perceive to be just like them. Sharing uncommon experiences and being well-versed in world cultures carries a lot of influence with many wealthy people. After all, who but the rich can afford to visit all these places? The only other group outside the military are the up and comers who know this strategy and invest in their future by educating themselves. The bottom line is if you want to be rich, do what rich people do, and one of the things they do is educate themselves by experiencing as many aspects of life as possible. Then they hang out with other rich people and talk about it. If you want to be rich, (or richer) be one of the people they can talk to.

“I would rather be a beggar and spend my money like a king, than be a king and spend money like a beggar.”

— *Robert Ingersoll*

► RICH RESOURCE:

The Ultimate Resource for Making Money and Getting Rich by Napoleon Hill, James Allen, and Wallace Wattles

II CRITICAL THINKING QUESTION:

Have you traveled to exotic places you can use as a point of connection with the rich?

► ACTION STEP:

Make a list of the 10 most prestigious places you have visited, and 10 more you would like to visit.

Middle class has access to the social skills of the masses... World class has access to the social skills of the most refined among us

The average person has been trained to interact and communicate with the middle class. In school, we are taught manners, and we learn most of our social skills through the experience of mixing with others and observing their behavior. Most people never go beyond this level of social skills training. The rich speak a language of their own and have unwritten social rules few outsiders understand. People who attempt to enter their social circle are quickly rejected if they don't follow these rules. This isn't elitism, as the masses have always claimed and Hollywood has satirized; it's simply a matter of wanting to connect with others who understand their unique world. It's like visiting a country where you don't speak the language. It's fun, but difficult to connect to people with whom you can't communicate. Millionaires live in a different world than the middle class, and their mindsets are very different. The masses are just trying to survive and avoid pain, while the great ones are chasing their dreams and always creating new ones. One of the favorite topics of a middle class gathering is complaining about the lack of money and how expensive things are. This conversation is considered taboo by the world class. Complaining of any kind is frowned upon, and the only talk of money is usually reserved for charity functions, art auctions or other settings where it's discussed in the context of giving it away. Only the newly rich are unsophisticated enough to discuss money at social

gatherings, and this is sometimes overlooked but never endorsed by the more experienced members of the group.

The best way to learn the social skills of the wealthy is to get as much exposure to them as possible. Move to a wealthy neighborhood, attend charity functions, or take up tennis or golf. Join the nicest country club in town. Vacation in places like Palm Beach and Aspen. Go where the rich go and do what they do. Learn their language and culture so you can hang in their circles. When you do, they will welcome you with open arms, and be more than happy to help you become even more successful.

“You never suffer from a money problem, you always suffer from an idea problem.”

— Robert Schuller

► RICH RESOURCE:

Business Class: Etiquette essentials for success at work by Jacqueline Whitmore www.etiquetteexpert.com

II CRITICAL THINKING QUESTION:

Are your social skills closer to middle class or world class?

►► ACTION STEP:

Enroll in a course on etiquette delivered by the Palm Beach School of Protocol. www.etiquetteexpert.com

Middle class would rather be entertained than educated... World class would rather be educated than entertained

Since the masses only believe in formal education, they stop systematic learning after graduation. The world class knows that college is just the beginning of lifelong learning. That's why you'll see the great ones attending seminars, workshops and taking advantage of other valuable sources of education. The more financially successful they become, the more successful they believe they can become. This is the reason millionaires quickly become multi-millionaires, and sometimes even billionaires. Their belief in themselves and their ability to get richer drives them to study people operating at a higher level. The great ones know one idea has the power to catapult their business and skyrocket their income and net worth. Walk into a wealthy person's home and one of the first things you'll see is an extensive library of books they've used to educate themselves on how to become more successful. The middle class reads novels, tabloids, and entertainment magazines. The world class reads books that can help them become more successful. So next year the masses will be no smarter than this year, and the great ones will move ahead. The more they learn, the more they earn, and the more they earn, the more they invest and the wealthier they become. The masses would much rather be entertained than educated. That's why Oprah Winfrey is a billionaire. The rich like entertainment but love to learn, and they spend their entire lives soaking up information and using it to get richer every day.

Their commitment to lifelong learning is one of the primary reasons they own most of the wealth in the world. The lesson here is the

more you know the richer you'll get. It is simple and straightforward, yet only a small percentage of people follow this principle.

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“It isn’t necessary to be rich and famous, it’s only necessary to be rich.”

—Alan Alda

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► RICH RESOURCE:

1000 Best Smart Money Secrets for Students (1000 Best) by Debby Fowles

II CRITICAL THINKING QUESTION:

How many business or personal growth books did you read last year?

►► ACTION STEP:

Start building a library of books that can help make you a millionaire.

Middle class believes rich people are workaholics... World class knows millionaires have a ton of fun

Another way the masses rationalize not being rich is by convincing themselves wealthy people work all the time. They say this for two reasons: one is because they want to make themselves feel better about being broke. The other is because they only understand the linear thinking world. To a linear thinker, time is traded for money, which means the only way I can earn more money is to work more hours. This is sad, because after interviewing hundreds of rich people, I can tell you many of them don't work at all. Creating serious wealth is a non-linear process where the most critical skill is thinking. While the great ones are earning money 24/7 through leverage, they are free to spend their time exploring the world, indulging their passions, and spending unlimited time with people they love, free of any worries or concerns about how to pay their bills. Rich people have more fun than anyone I know because they have the means to do anything they want. Their wealth gives them the freedom to dream, knowing they have the ability to acquire anything they desire. Rich people have a blast creating new and exciting ways to entertain themselves and their friends. What looks like work is actually a person living life to the fullest with every available resource at his fingertips. The rich are the best in the world at having fun, because they have almost unlimited choices of how to do it.

“Money is an important success symbol in our culture. Successful people surround themselves with success symbols—positive, pragmatic and supportive examples of solid accomplishment.”

— Whitt Schultz

► RICH RESOURCE:

Kiplinger's Practical Guide to Your Money: Keep More of It, Make It Grow, Enjoy It, Protect It, Pass It On

II CRITICAL THINKING QUESTION:

Are you having fun on your journey to becoming rich?

►►I ACTION STEP:

Take time to enjoy the road to wealth. Once you are rich, some of your greatest memories will be of the struggle and sacrifice you made along the way. Don't wait to have fun. Have fun now!

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Middle class only focuses on money when they need it... World class focuses on money all the time

Except for worrying about money, the average person directs little focus on earning money because deep down they think it's wrong. Wealthy people have an ongoing, conscious awareness of their money and are always looking for opportunities to acquire more, because they think it's right. They have a money consciousness that keeps them on twenty-four hour high alert for potential deals that could increase their net worth and improve their lives. When a financially catastrophic event occurs or a world-class opportunity presents itself, the average person scrambles to earn enough money to meet their needs. The rich have their minds in the money game every day, so raising emergency cash in a short amount of time is easy. Due to their daily cognitive workouts, their money making muscles are flexible and strong, and ready to take on even the toughest of financial challenges. When most people are focused on the work and activities they get paid for, the rich are focused on how to maximize the monetization of those same activities. Most world-class performers love what they do, but also know if they don't find a way to accumulate a substantial net worth while they're doing it, they are always going to be relegated to answering to someone else. The middle class thinks they must choose between following their bliss and being rich. The world class knows the secret to getting rich is following your bliss and focusing on the best ways to build a fortune while enjoying every minute of it.

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“Get all you can, without hurting your neighbor. Save all you can, cutting off every needless expense. Give all you can.”

—John Wesley

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► **RICH RESOURCE:**

Talent is Overrated: What Really Separates World-Class Performers from Everybody Else by Geoff Colvin

II CRITICAL THINKING QUESTION:

How much time do you invest each day thinking of ways to earn more money?

►I ACTION STEP:

Ask yourself this daily question:

How can I earn more money with the least amount of time and effort?

Learning Resources

- *177 Mental Toughness Secrets*
www.mentaltoughnesssecrets.com
- *177 Mental Toughness Secrets - CD Album*
www.mentaltoughnesssecrets.com
- *Coaching 177 Mental Toughness Secrets*
www.coachingmentaltoughness.com
- *Mental Toughness Blog*
www.MentalToughnessBlog.com
- *Mental Toughness University*
www.mentaltoughnessuniversity.com
- *Mental Toughness College*
www.mentaltoughnesscollege.com
- *Mental Toughness Mastery*
www.mentaltoughnessmastery.com
- *The Making of a Million Dollar Mind*
www.milliondollarmind.com
- *Fatloser - Mental Toughness for Weight Control*
www.fatloser.com
- *Die Fat or Get Tough*
www.diefatbook.com

- *Speaker Steve Siebold*
www.speakerstevesiebold.com
- *Bill Gove Speech Workshop*
www.feepaidprofessionalspeaker.com
- *Public Speakers Blog*
www.publicspeakersblog.com
- *Free Speaking Course*
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Do You Have What It Takes To Ascend To The Throne Of The World-Class?

Can a person of average intelligence and modest means ascend to the throne of the world class? 177 Mental Toughness Secrets of the World Class, identifies and explains the thought processes, habits, and philosophies of the world's greatest performers... and gives you action steps so you can implement these secrets immediately and get what you want.

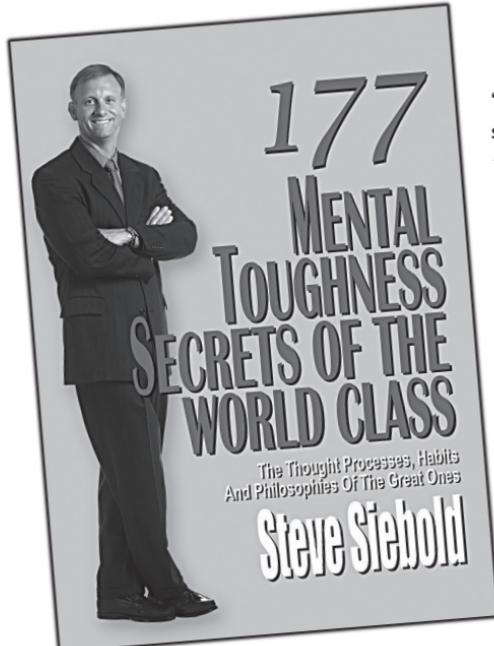
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"I find this book and Steve Siebold's mental toughness process to be life changing and liberating. I had a great personal and professional life before I was introduced to mental toughness. After three years of consecutive training, I have a superior life. Steve Siebold is the master of helping people prepare to win."

— Lou Wood

Region Business Director
Johnson & Johnson/OMP



"If you're interested in jump-starting a journey of personal transformation, pick this book up and dive in anywhere. It's a treasure chest of compelling messages and practical exercises. It's up to you to do the work, but Steve Siebold will point you to all the right launching points."

— Amy Edmondson, Ph.D.

Professor of Business
Administration
Harvard Business School

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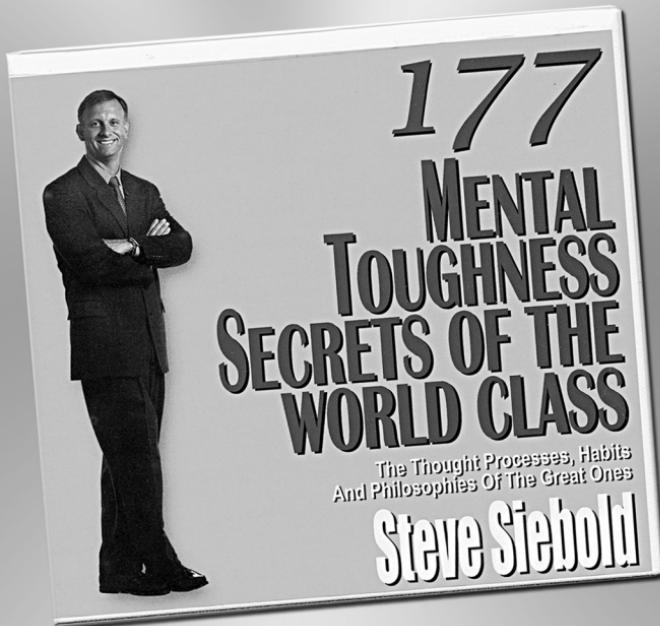
177 MENTAL TOUGHNESS SECRETS OF THE WORLD CLASS

12 CD Album

If you enjoyed the book, you will LOVE the CD album!

Turn your car into a Mental Toughness University on Wheels and join author Steve Siebold and Palm Beach radio personality Bill Adams as they walk you through the book, Secret by Secret.

This album includes personal comments and anecdotes by the author that illuminate the concepts that have made this book an International Best Seller.



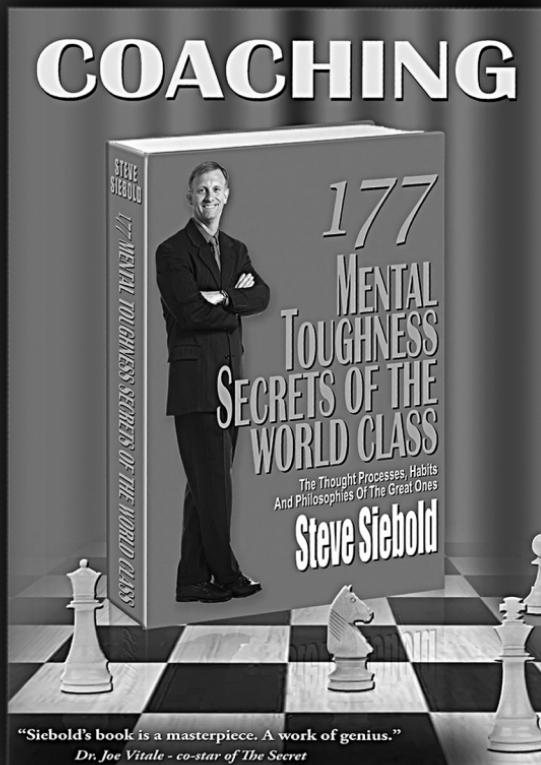
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**By Studying The Process Developed by Steve Siebold...
the Most Successful Mental Toughness Coach in the Fortune 500"**



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*Dr. Joe Vitale - co-star of *The Secret**

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FREE Video Updates on

MENTAL TOUGHNESS

with Steve Siebold

The screenshot shows a blog post titled "ARE YOU NEW YORK TOUGH?". The post features a video thumbnail of Steve Siebold in front of a New York City building. Below the video are social sharing icons. The post is by Steve Siebold, CSP, CPCS, and includes a "CONTACT STEVE" link. To the right, there's a sidebar for "SUBSCRIBE TO BLOG" with fields for email and links to "Subscribe" and "Unsubscribe". It also includes social media links for YouTube, Facebook, and Twitter. A "CATEGORIES" section lists "Select Category" and "BILL GOVE". Under "BILL GOVE", there are links to "Bill Gove Recordings", "Bill Gove Speech Club", and "Speech Workshop". A "MENTAL TOUGHNESS" sidebar lists various topics like "177 Mental Toughness Secrets of the World Class Book" and "Coaching Mental Toughness". Another sidebar for "MISCELLANEOUS" includes links to "Gove Siebold Group", "Medical Sales School Blog", and "Newwork Marketing Leadership". A "PUBLIC SPEAKING" sidebar lists "Corporate Speakers Association", "Professional Public Speaking", and "Public Speaking Training on DVD". At the bottom, there's a "MT BLOG INFORMATION" section with links to "Log in", "Entries RSS", and "Comments RSS".

Join The Discussion! Subscribe Today at
www.MentalToughnessBlog.com

Mental Toughness University

Helps Companies Increase Sales And Move Market Share By Creating A No Excuses-High Performance Culture

Mental Toughness University is a comprehensive mental training process that moves sales and management teams from good to great. Mental Toughness trains people how to control their thoughts, feelings, and attitudes, before, during and after a performance. Especially under pressure.

What Are The Benefits of Mental Toughness Training?

Most MTU corporate clients are sales and management teams that report dramatic increases in sales. Management teams benefit by learning how to coach the mental toughness process and implement it immediately into their daily coaching with their sales team. Managers often adopt new criteria for hiring salespeople after completing the course. Employee retention rates are also affected due to the personal benefits gained during the training. MTU delivers both professional and personal results. Since most research shows that an employee's job is not the most important aspect of his or her life, the ongoing personal benefits of this program tend to raise the switching cost of an employee moving to another company. Companies often experience enhanced customer service from the participants as a result of their new level of focus on the customer.

Mental Toughness University is Not a Traditional Training Program.

MTU is a Process, Not a Program.

It's about training people how to THINK like world-class performers, and how to control and manipulate their own emotions for MAXIMUM performance. MTU is a cross between emotional intelligence training and critical thinking. It's an introspective process that causes people to examine their thoughts, feelings, attitudes, and beliefs and how they are directly impacting their results. We call the process, 'Facilitated Introspection'. The six-hour program is an awakening to expose participants to the process and show them there's a higher level of emotional competence and mental performance than they are experiencing. MTU facilitates this emotional transformation over the next 12 months during the teleconference follow up program. Each participant is assigned 20 minutes of homework each week and held accountable for submitting it. Both the six-hour seminar and the follow-up teleconferences are highly interactive. Most people that go through the process have never been exposed to this level of personal introspection. They may be familiar with some of the content, but the real growth and change comes from them getting to know themselves. Most participants are shocked and surprised to learn how little they know about themselves. The Mental Toughness University Process has the power to bring out the best in any performer who will engage his or her mind in the process.

For more information, visit www.mentaltoughnessuniversity.com



Mental Toughness College

Building Million Dollar Minds.

“Imagine doing what you want,
when you want, with whom you want,
for as long as you want, without
ever having to answer to anyone...”



That was my dream. My vision.

My ultimate fantasy . . .

. . . and it came true.

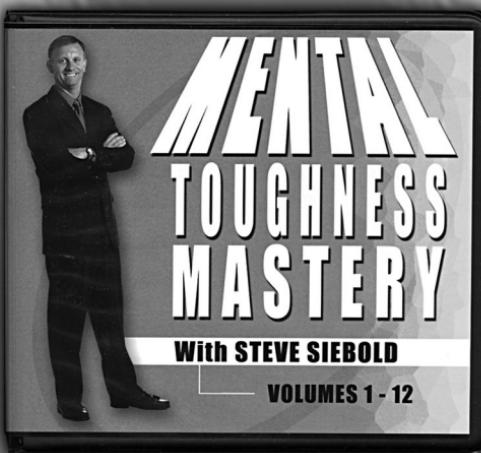
If you are ready to live **YOUR** dream, visit

www.mentaltoughnesscollege.com

or call 561.733.9078

MENTAL TOUGHNESS MASTERY

12 CD Series



The great ones believe that nearly any goal is within their reach, and this single belief sets off a mental domino effect that continues to manifest one success after another. They literally THINK their way to the top, and 99% of them are no smarter than you and I.

Here's the problem:

It's not easy to make the distinction between the good and the great unless you know what you're looking for. After 20 years of studying champions, I've discovered that it's really a series of subtleties that add up to make the difference. Without knowing what to look for, most people will completely miss these subtleties. When you stand the champion next to a middle-class performer, there doesn't appear to be much difference. Have you ever thought to yourself, "I can't figure out why so and so is so successful; he/she doesn't seem to be any different than me or anyone else?"

Me, too. But not anymore. The differences are huge, but not very visible. So here's what I've done. I've selected the biggest differences between the winners and the still-trying, and I've put all of this information on a 12 CD series called Mental Toughness Mastery. You will receive 12 CDs detailing exactly how champions think and process information, as well as real life stories and examples of the world-class performers I've worked with over the years, and how to incorporate these ideas and philosophies into your life ... immediately.

**Order by calling 561.733.9078 or visit
www.mentaltoughnessmastery.com**

The Making Of A Million Dollar Mind

*"Have You Got What It Takes To Produce
Million Dollar Results?"*

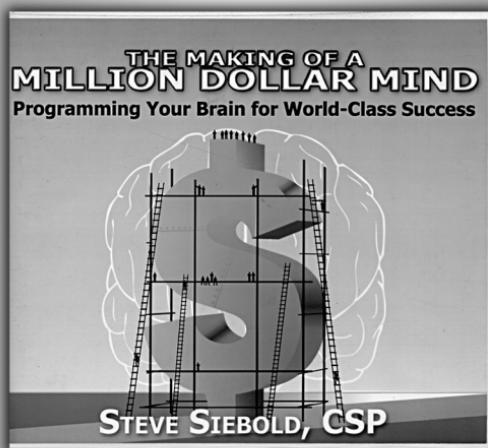
For most people, the answer is YES and NO.

YES, they have the POTENTIAL and TALENT.

NO, they lack the BELIEF SYSTEM it takes to ACHIEVE
and SUSTAIN World Class Results.

It's sad, but true.

That's why you see people who have won the lottery losing it,
or getting in trouble with the IRS, or plagued with other self-induced difficulties.



For the top ten distinctions between middle class and world class thinkers visit
www.milliondollarmind.com

Mental Toughness for Dieters

The screenshot shows the homepage of fatloser.com. At the top, there's a navigation bar with links to HOME, CONTACT US, CLASS SCHEDULE, START TODAY, and PROGRAM DISCLAIMER. Below the navigation is a banner featuring a stylized figure and the text "fatloser.com". Underneath the banner, there are links for HOW THE FATLOSER PROGRAM WORKS, TESTIMONIALS, CALCULATE YOUR BMI, SUGGESTED DIETS, and EXERCISE IDEAS. The main content area features a large, bold headline: "Are You Ready to Build a Sexier, More Attractive, Healthier Body?". Below this, there's a letter from the founder addressed to "Dear Friend,". The letter discusses the mental toughness training program and encourages users to start their journey. It includes a quote from a participant: "I promise you it is. You're 90 days away from a life you can't even imagine. A life where all you hear is, Wow, YOU look GREAT!".

Dear Friend,

Welcome to Fatloser.com, the ultimate mental toughness training program for dieters. If you are ready to get mentally tough, 2010 could be YOUR year. Imagine living life as a fit person boasting boundless energy and endless enthusiasm. Can you see it? Do you believe it's possible for YOU?

I promise you it is. You're 90 days away from a life you can't even imagine. A life where all you hear is, Wow, YOU look GREAT!

It's a good feeling.

If you don't lose the weight THIS year, then when will you lose it? I mean, really; what are you waiting for? Do you really want to spend another year feeling lousy about yourself? Another year feeling guilty every time you eat and like a loser every time you look in the mirror? If you keep doing what you did in 2009 you'll be even fatter next year. You know this isn't good for you. Why not get serious and solve this self-destructive situation once and for all?

Being FAT is unhealthy, uncomfortable, and degrading. Not to mention embarrassing.

MEMBER LOGIN

Login ID: Password:

SUBMIT ▶

FORGOT PASSWORD?

CLASSES START

January 12th
to April 6th, 2010

TUESDAYS
9:00pm to 10:00pm
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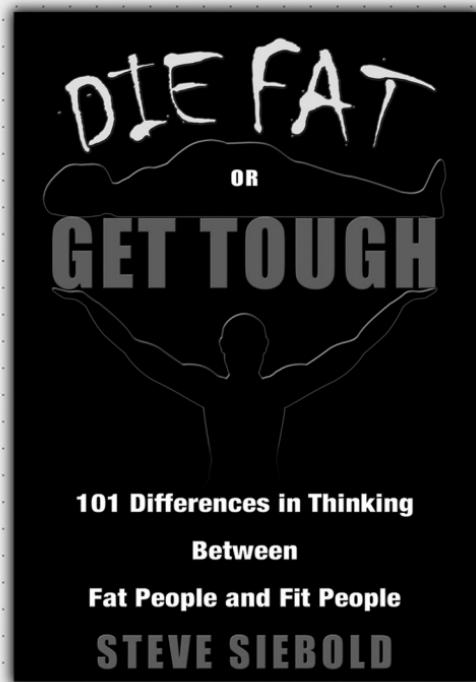
DIE FAT
"GET TOUGH"

FATLOSER.com is a mental toughness training and support system designed to work in conjunction with your diet and exercise program. It's a 12-week telecourse that combines mental toughness training with a national support network. It's a cross between a support group and boot camp!

Order by calling 561.733.9078
or visit www.fatloser.com

The Mental Toughness Book for Dieters

that SHOCKED the World!



As seen on:

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BBC Europe and NBC Australia.

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“The Bill Gove Speech Workshop was a powerful learning experience for me. I highly recommend it to anyone who wants to become a professional speaker. It's super-fantastic!”

– Keith Harrell, author, professional speaker

“Bill Gove was the Frank Sinatra of professional speakers, and this workshop is the Harvard of Professional Speaking Schools”

– Bob Proctor, co-star of the hit movie, The Secret

“I was a toastmaster when I attended this workshop in 1996. Since then I've earned millions of dollars in the speaking business, and I owe my success to the Bill Gove System”

– Steve Siebold, award winning television host of Mental Toughness with Steve Siebold.

“A lot of people claim expertise in professional speaking, but the truth is very few people understand the business. This course will teach you the speaking style that Fortune 500 companies pay for and how to sell it. They cover everything you need to know. This program has created legends in the personal development industry, and I'm proud to call myself a graduate”

– Larry Wilson, founder, Wilson Learning

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PUBLIC SPEAKERS BLOG

HOME STEVE SIEBOLD

SPEAKING ON NATIONAL TELEVISION

By Steve

One of the fastest ways to catapult your public speaking career is to be interviewed on national television. Last year I was on the Today Show, Good Morning America, FOX, ABC News, NBC, CBS, and a bunch of others. I can tell you from experience this is one the best things you can do for your career. In this short 3-minute video post, I share some of the most important tips for succeeding in this medium.



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MENTAL TOUGHNESS

177 Mental Toughness Secrets of the World Class Book
Coaching Mental Toughness
Mental Toughness Blog
Mental Toughness College
Mental Toughness Institute for Weight Control
Mental Toughness Mastery
Mental Toughness Programming
Mental Toughness University

MISCELLANEOUS

Corporate Speakers Association
Medical Sales School Blog
Network Marketing Leadership
Steve Siebold Onstage at National Convention
World Class Audio/Video Blogging

PUBLIC SPEAKING

Professional Public Speaking
Professional Speaker Marketing
Public Speakers Blog
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June 2010

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PODCAST FEEDS

SPEAKING IN STADIUMS

By Steve

One of the greatest thrills you can have as a professional speaker is addressing a sold-out stadium packed with people. I've done it many times, and you can too. Speaking to large groups of people is a great skill to learn each year. I've been lucky enough to give lots of stadium speeches, and I've learned some important lessons along the way. Speaking in a stadium is different than speaking to 100, 500, or even 1,000 people. There are many more variables to consider and far more things that can go wrong. In this short video, I'll give you three of the most important differences you want to be prepared for.



WHAT IS YOUR PUBLIC SPEAKING DREAM?

By Steve

If you could achieve your ultimate vision as a professional public speaker, what would it look like? Would you be speaking at Microsoft's national convention with Bill Gates in the front row? How about being the opening keynote at a convention with 20,000 people in Madison Square Garden? Whatever your dream is, make sure your business plan is getting you closer each day. I'm in the middle of a 5-city, cross-country speaking tour, and this video post is from beautiful San Francisco. Don't be a speaker who settles for less than the business dream you identify your unique speakers identity and then make it

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www.PublicSpeakersBlog.com

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Course Details

This 10-day course is designed to give you an insider's overview of the professional speaking business and teach you how to build a million-dollar speaking career. Over the course of 10-days, you'll have access to one short 10-15 minute video per day, complete with questions to answer that will help you create a customized speaking business tailored to your expertise, interests, and financial goals.

You Will Learn...

- ✓ How to select your topic
- ✓ How to build a multi-dimensional business model
- ✓ How to become a personality speaker
- ✓ How to break into the two major speaking markets
- ✓ How to leverage the power of your keynote speech
- ✓ How to become a niche market celebrity
- ✓ How to build your referral network
- ✓ How to become an profitable author
- ✓ How to sell yourself as a professional speaker

...And much more

Each day you will watch a short video and answer homework questions. Upon successful completion of this course, you will receive an official certificate of achievement. As a graduate, you will know more about the inner-workings of the professional speaking business than most professional speakers. No kidding. Here's why: Your coach for the 10-day course is Steve Siebold, CSP. Steve Siebold ranks among the top 1% of income earners worldwide in the professional speaking industry. Siebold was the protégé of the late Bill Gove, the father of the professional speaking industry, and one of the most successful keynote speakers of all-time. After attending the Bill Gove Speech Workshop in 1996, and spending five years on the road speaking with Mr. Gove, Steve Siebold rocketed to the top tier of the speaking industry and became a million-dollar professional speaker. Steve Siebold will give you insights into the speaking business that only a handful of speakers in the business fully understand, and how you can use them to live your dreams as a fee-paid professional speaker.

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About The Author

Steve Siebold is a former professional athlete and national coach. He's spent the past 26 years studying the thought processes, habits and philosophies of world-class performers. Today he helps Fortune 500 companies increase sales through mental toughness training. His clients include Johnson & Johnson, Toyota, and Procter & Gamble. *How Rich People Think* is the fifth book on mental toughness. His national television show: *Mental Toughness* with Steve Siebold, won the 2007 Telly Award for best motivational show. Steve has appeared on The Today Show, Good Morning America, ABC News, FOX Television, CBS, TBS, BBC in Europe, NBC Australia and dozens of others. As a professional speaker, Steve ranks among the top 1% of income earners worldwide. Steve's blog, www.mentaltoughness-blog.com, is one of the fastest growing personal development video blogs on the Internet, with thousands of subscribers around the globe.

Steve has been married since 1986 to Dawn Andrews. The couple spends summers on Lake Lanier in North Georgia, and winters in Palm Beach County, Florida.

