

Secrets of a Millionaire Mind by T. Harv Eker (2005)

Your income will only grow to the extent you do. We live in a world of cause & effect. Your outer world is simply a reflection of your inner world. My success blueprint will stay with me the rest of my life, unless I change it. Don't be a victim: take control. Most people don't get what they want because they don't know what they want. The word *decision* comes from the Latin word *decidere*, which means "to kill off any alternatives."

Most are not wealthy because of bad programming or they are not willing to do what it takes to create it. **You will be paid in direct proportion to the value you deliver to the marketplace.** Be positive, reliable, focused, determined, persistent, hardworking, energetic, good with people, a good communicator, semi-intelligent, and an expert in at least one area. Bless that which you want. Most people earn within 20% of the average income of their closet friends. Leaders earn more than followers. If I say I'm worthy, I am. If I say I'm not worthy, I'm not.

For every giver there must be a receiver. Money will only make me more of what I already am. How I do anything is how I do everything. It is a blessing to give and how can we give if nobody receives? Most became wealthy by commission sales or owning their own business. Net worth is increased by income, savings, investments & simplification (all are important). **Expenses will always rise in direct proportion to income.**

Either control money or it will control you. Until we show we can handle what we've got, we won't get any more. The habit of managing money is more important than the amount. The more money works, the less you have to work. **We are financially free when our passive income exceeds our expenses.** Without delayed gratification we remain broke. Think of each dollar invested as seed to create thousands.

Action is the bridge between the inner world and the outer world. Ben Franklin said: **"If you think education is expensive, try ignorance."** The mark of true wealth is determined by how much you can give away. If you want the world to be better, start with you being better.

Declarations: I have a millionaire mind. My inner world creates my outer world. I choose to adopt new ways of thinking that support my happiness and success. I release my non-supportive money experiences & thoughts and replace them with new supportive ones. I observe my thoughts and only entertain those that empower me. I create the exact level of my financial success. My goal is to become a millionaire & more. I commit to being rich. I think big! I chose to help thousands of other people. I focus on opportunities over obstacles. I admire, bless & learn from rich people. I model & associate with successful people. If they can do it, I can do it. I promote my value to others with enthusiasm. I am bigger than any problem. I can handle any problem. I am an excellent receiver. I am willing to receive massive amounts of money. I choose to get paid on my results. I always think "both". I focus on my net worth. I am an excellent money manager. My money works hard for me & makes me more money. I act in spite of fear. I am committed to constantly learning and growing.

Take action: Say “cancel” every time you think a non-supportive thought. Ask myself what I did to create good and bad situations each day. Write down my financial objectives. What are my talents and how can I help more people with them? Make a list of ten things I am grateful for. Practice optimism. Bless that which you want. Remove myself from bad influence (TV, people, etc). Write down ten things I can do to resolve a problem in my life. Say “thank you” when people compliment me. Every time I find even a penny, I will say, “I’m a money magnet. Thank you.” Focus on all four factors of net worth (income, savings, investments & simplification). Check my net worth quarterly. Set up different accounts: 10% to financial freedom (money never comes out [only interest when we retire]), 10% to play, 10% to long-term savings (to spend), 10% to education, 50% to necessities, & 10% to give. Read a good financial book (or magazines like Money, Forbes or Barron’s) each month. **Think of each dollar as a freedom fighter or investment soldier.** Find a way to create passive income. What are my three greatest fears and how would I respond to them? Get a financial coach. Attend seminars (see www.millionairemindbook.com).

Create new thoughts to go in our mental file cabinet:

1. Rich people believe “I create my life”.
2. Rich people play the money game to win.
3. Rich people are committed to being rich.
4. Rich people think big.
5. Rich people focus on opportunities.
6. Rich people admire other successful people.
7. Rich people associate with positive, successful people.
8. Rich people are willing to promote themselves & their value.
9. Rich people are bigger than their problems.
10. Rich people are excellent receivers.
11. Rich people choose to get paid on results.
12. Rich people think “both”.
13. Rich people focus on their net worth.
14. Rich people manage their money well.
15. Rich people have their money work hard for them.
16. Rich people act in spite of fear.
17. Rich people constantly learn & grow.

Other books to read: A Return to Love (Marianne Williamson), Acres of Diamonds (Russell Conwell), The One Minute Millionaire (Mark Hansen & Robert Allen), Rich dad, Poor Dad (Robert Kiyosaki), The Millionaire Next Door (Thomas Stanley), Feel the Fear & Do It Anyway (Susan Jeffers),

And good biographies (Ben Franklin, Abe Lincoln, Andrew Carnegie, John D. Rockefeller, Warren Buffet, Donald Trump, Bill Gates, etc)