



**Secrets of the Millionaire Mind  
Mastering the Inner Game of Wealth**

**Notes by Frumi Rachel Barr, MBA, Ph.D.**

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**Publisher:** Harper Collins  
**Copyright year:** 2005  
**ISBN:** 0-06-076328-0

**Author's Bio:** Using the principles he teaches, T. Harv Eker went from zero to millionaire in only two and a half years. Eker is President of Peak Potentials Training, one of the fastest growing success training companies in North America. People come from all over the world to attend his sold-out seminars, where crowds often exceed 2,000 people for a weekend program.

**Author's big thought:** We all have a personal money blueprint ingrained in our subconscious minds, and it is this blueprint, more than anything that will determine our financial lives. If your money blueprint is not set for a high level of success, you will never have a lot of money – and if somehow you do – you will lose it.

**Introduction:**

- In the pages of this book, T. Harv will demystify for you why some people are destined to be rich and others are destined for a life of struggle.
- You will understand the root causes of success, mediocrity, or financial failure and begin changing your financial future for the better.
- You will understand how childhood influences shape our financial blueprint and how these influences can lead to self-defeating thoughts and habits.
- You will experience powerful declarations that will help you replace your non-supportive ways of thinking with mental “wealth files” so that you think—and succeed—just as rich people do.
- You will also learn practical, step-by-step strategies for increasing your income and building wealth.
- In Part I of this book, he will explain how each of us is conditioned to think and act when it comes to money, and outline four key strategies for revising our mental money blueprint.

- In Part II, he examines the differences between how rich, middle-class, and poor people think, and provides seventeen attitudes and actions to take that will lead to permanent changes in your financial life.

## **PART ONE**

### **Your Money Blueprint**

- We live in a world of duality: up and down, right and left.
- Just as there are “outer” laws of money. There must be “inner” laws. The outer laws include things like business knowledge, money management, and investment strategies. These are essential. But the inner game is just as important.
- Your character, your thinking, and your beliefs are a critical part of what determines the level of your success.
- Wealth Principle: Your income can grow only to the extent you do!

### *Why Is Your Money Blueprint Important?*

- The Roots Create the Fruits
- Imagine a tree. Let’s suppose this tree represents the tree of life. On this tree there are fruits. In life, our fruits are called our results. So we look at the fruits (our results) and we don’t like them. Most of us put even more attention and focus on the fruits, our results. But it’s what’s under the ground that creates what’s above the ground. It’s what’s invisible that creates what’s visible.
- Wealth Principle: If you want to change the fruits, you will first have to change the roots. If you want to change the visible, you must first change the invisible. You cannot change the fruits that are already hanging on the tree. You can, however, change tomorrow’s fruits.

### *The Four Quadrants*

- We live in at least four different realms at once. These four quadrants are the physical world, the mental world, the emotional world, and the spiritual world. What most people never realize is that the physical realm is merely a “printout” of the other three.
- Wealth Principle: money is a result, wealth is a result, health is a result, illness is a result, and your weight is a result. We live in a world of cause and effect.
- Whatever results you’re getting, be they rich or poor, good or bad, positive or negative, always remember that your outer world is simply a reflection of your inner world. If things aren’t going well in your outer life, it’s because things aren’t going well in your inner life. It’s that simple.

### *Declarations: A Powerful Secret for Change*

- A declaration is simply a positive statement that you make emphatically, out loud. Each declaration you make carries its own vibrational frequency. When you state a declaration aloud, its energy vibrates throughout the cells of your body, and by touching your body at the same time, you can feel its unique resonance.
- Declarations not only send a specific message to the universe, they also send a powerful message to your subconscious mind.

- The definition of a declaration is “to state an official intention to undertake a particular course of action or adopt a particular status.”
- An affirmation states that a goal is already happening. A declaration is not saying something is true, it’s stating that we have an intention of doing or being something. The declaration, by definition, is also official. It is a formal statement of energy into the universe and throughout your body. Another word from the definition is important—action.

#### *What Is Your Money Blueprint and How Is It Formed?*

- T. Harv says “Give me five minutes, and I can predict your financial future for the rest of your life.”
- A Money Blueprint is a preset plan or design for your way of being in relation to money.
- Wealth Principle: Thoughts lead to feelings. Feelings lead to actions. Actions lead to results.
- Your financial blueprint consists of a combination of your thoughts, feelings, and actions in the arena of money. Your financial blueprint consists primarily of the information or “programming” you received in the past, and especially as a young child.
- The primary sources of this programming or conditioning for most people, includes parents, siblings, friends, authority figures, teachers, religious leaders, the media, and your culture, to name a few.
- Your thoughts originate from the “files of information” you have in the storage cabinets of your mind. So where does this information come from? It comes from your past programming. The Process of Manifestation can be shown in the following manner:  $P \rightarrow T \rightarrow F \rightarrow A = R$
- Your programming leads to your thoughts; your thoughts lead to your feelings; your feelings lead to your actions; your actions lead to your results.
- By changing your programming, you take the first essential step to changing your results.
- We are conditioned in three primary ways in every arena of life, including money: *Verbal programming*: What did you hear when you were young?
- Wealth Principle: When the subconscious mind must choose between deeply rooted emotions and logic, emotions will almost always win.
- *Modeling*: What did you see when you were young?
- Wealth Principle: If your motivation for acquiring money or success comes from a non-supportive root such is fear, anger, or the need to “prove” yourself. But money will never bring you happiness.
- *Specific incidents*: What did you experience when you were young?

#### *So What Is Your Money Blueprint Set For?*

- Wealth Principle: The only way to permanently change the temperature in the room is to reset the thermostat. In the same way, the only way to change your level of financial success permanently is to reset your financial thermostat.
- Wealth Principle: Consciousness is observing your thoughts and actions so that you can live from true choice in the present moment rather than being run by programming from the past.

## **PART TWO**

## The Wealth Files: Seventeen Ways Rich People Think and Act Differently from Poor and Middle-Class People

- Metaphorically, your mind is nothing more than a big file cabinet. Information that comes in is labeled and filed in folders so that it's easy to retrieve to help you survive.
- In every situation, you go to the files of your mind to determine how to respond. Say, for example, you're considering a financial opportunity. You automatically go to your file labeled money and from there decide what to do. The only thoughts you can have about money will be what are stored in your money file.
- If you've got files in your cabinet that are not supportive to financial success, those will be the only choices you can make. They'll be natural, and automatic. It makes perfect sense to you. But inversely, if you've got mind files that support financial success, you will naturally and automatically make decisions that produce success.
- Your first step to any change is awareness, meaning the first step to thinking the way rich people think is to know how rich people think.
- Rich people think very differently from poor and middle class people.
- In Part II of this book, the author is going to examine some of these differences and with new files come new choices.
- Wealth Principle: You can choose to think in ways that will support you in your happiness and success instead of ways that don't.

*Wealth File #1 Rich people believe "I create my life." Poor people believe "Life happens to me."*

- You have to believe that you are the one who creates your success, you are the one who creates your mediocrity, and that you are the one creating your struggle around money and success. Consciously or unconsciously, it's still you.
- Instead of taking responsibility for what's going on in their lives, poor people choose to play the role of the victim.
- Victim Clue #1: Blame - It's always someone else or something else that is to blame. Victim Clue #2: Justifying
- Wealth Principle: Money is extremely important in the areas in which it works, and extremely unimportant in the areas in which it doesn't
- Victim Clue #3: Complaining
- Wealth Principle: When you are complaining, you become a living, breathing "crap magnet."
- Blame, justification, and complaining are like pills. They're nothing more than stress reducers. They alleviate the stress of failure.
- From now on, as you hear yourself disastrously blaming, justifying, or complaining, cease and desist immediately. Remind yourself that you are creating your life and that at every moment you will be attracting either success or crap to your life. It is imperative you choose your thoughts and words wisely!
- Wealth Principle: There is no such thing as a really rich victim!

*Wealth File #2 Rich people play the money game to win. Poor people play the money game to not lose.*

- The goal of truly rich people is to have massive wealth and abundance.
- Poor people play the money game on defense. Middle-class people at least go a step further. Their big goal in life also happens to be their favorite word in the whole wide world. They just want to be “comfortable.”
- Wealth Principle: If your goal is to be comfortable, chances are you’ll never get rich, but if your goal is to be rich, chances are you’ll end up mighty comfortable.

*Wealth File #3 Rich people are committed to being rich. Poor people want to be rich.*

- Rich people are totally sure that they want wealth. They are unwavering in their desire. They will do whatever it takes to have wealth.
- Rich people do not send mixed messages to the universe. Poor people do.
- Wealth Principle: The number one reason people don’t get what they want is that they don’t know what they want.
- Wealth Principle: If you are not fully, totally, and truly committed to creating wealth, chances are you won’t.

*Wealth File #4 Rich people think big. Poor people think small.*

- The Law of Income states, “You will be paid in direct proportion to the value you deliver according to the marketplace.”
- The key word is value. It’s important to know that four factors determine your value in the marketplace: supply, demand, quality, and quantity.
- Are you willing to help ten instead of one, twenty instead of ten, one hundred instead of twenty? This is what Harv means by playing big.
- The world doesn’t need more people playing small.
- Start sharing your gifts instead of hoarding them or pretending they don’t exist.
- Big thinking and big actions lead to having both money and meaning.

*Wealth File #5 Rich people focus on opportunities. Poor people focus on obstacles.*

- If you want to get rich, focus on making, keeping, and investing your money. If you want to be poor, focus on spending your money.
- The idea is to get in the game with whatever you’ve got from wherever you are. Harv calls this entering the corridor which means entering the arena where you want to be in the future, in any capacity, to get started.

*Wealth File #6 Rich people admire other rich and successful people. Poor people resent rich and successful people.*

- Wealth Principle: “Bless that which you want.” —Huna philosophy
- If you resent what people have, in any way, shape, or form, you can never have it.

*Wealth File #7 Rich people associate with positive, successful people. Poor people associate with negative or unsuccessful people.*

- Successful people look at other successful people as a means to motivate themselves. They see other successful people as models to learn from.

- There are proven methods for success that work for virtually everyone who applies them. Consequently, the fastest and easiest way to create wealth is to learn exactly how rich people, who are masters of money, play the game.
- The goal is to simply model their inner and outer strategies.
- Don't bother trying to get negative people to change. Your job is simply to be the best you can be.
- It's much more difficult to be positive and conscious around people and circumstances that are negative, but that's your test!
- Nothing has meaning except for the meaning we give it.
- Practice reframing other people's negativity as a reminder of how not be.
- Energy is contagious: either you affect people or infect people.
- Instead of mocking rich people, model them. Instead of shying away from rich people, get to know them.

### *Wealth File #8*

*Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion.*

- Resenting promotion is one of the greatest obstacles to success. How can you create a large income in your own business or as a representative of one if you aren't willing to let people know that you, your product, or your service exists?
- Rich people are almost always excellent promoters. They can and are willing to promote their products, their services, and their ideas with passion and enthusiasm. What's more, they're skilled at packaging their value in a way that's extremely attractive.
- Rich people are usually leaders, and all great leaders are great promoters. To be a leader, you must inherently have followers and supporters, which means that you have to be adept at selling, inspiring, and motivating people to buy into your vision.
- Wealth Principle: Leaders earn a heck of a lot more money than followers!
- If you believe that what you have to offer can truly assist people, it's your duty to let as many people as possible know about it. In this way, you not only help people, you get rich!

*Wealth File #9 Rich people are bigger than their problems. Poor people are smaller than their problems.*

- Wealth Principle: The secret to success is not to try to avoid, get rid of or shrink from your problems; the secret is to grow yourself so that you are bigger than any problem
- Note that whether you are rich or poor, playing big or playing small, problems do not go away. The size of the problem is never the issue – what matters is the size of you!
- Wealth Principle: If you have a big problem in your life, all that means is that you are being a small person!
- Your wealth can only grow to the extent that you do! The objective is to grow yourself to a place where you can overcome any problems or obstacles that get in the way of your creating wealth and keeping it once you have it.
- One of the reasons rich people are bigger than their problems is that they don't focus on the problem; they focus on their goal. Rich and successful people are solution-oriented; they spend their time and energy strategizing and planning the answers to challenges that come up, and creating systems to make certain that problem doesn't occur again.
- The bottom line is that if you become a master at handling problems and overcoming any obstacle, you become unstoppable.

*Wealth File #10 Rich people are excellent receivers. Poor people are poor receivers.*

- The number one reason most people do not reach their full financial potential, is because they are poor "receivers." They may or may not be good at giving, but they are definitely bad at receiving.
- People are challenged by receiving for several reasons. First, many people feel unworthy or undeserving. This is a result of conditioning.
- It doesn't matter whether you feel worthy or not, you can be rich either way.
- Recognize that whether you are worthy or not is all a made-up "story." Again, nothing has meaning except for the meaning we give it.

- Wealth Principle: If you say you're worthy, you are. If you say you're not worthy, you're not. Either way you will live into your story.
- Wealth Principle: "If a hundred-foot oak tree had the mind of a human, it would only grow to be ten feet tall!" —T. Harv Eker
- The second major reason most people have a problem "It's better to give than to receive."
- Wealth Principle: For every giver there must be a receiver. And for every receiver there must be a giver.
- If you are not willing to receive, then you are "ripping off" those who want to give to you. But to make matters worse, when you are not willing to fully receive, you are training the universe not to give to you!
- Rich people work hard and believe it's perfectly appropriate to be well rewarded for their efforts and the value they provide for others. Poor people work hard, but due to their feelings of unworthiness, they believe that it is inappropriate for them to be well rewarded for their efforts and the value they provide.
- This belief sets them up to be perfect victims, and many poor people actually believe they are better people because they are poor.
- Wealth Principle: Money will only make you more of what you already are.
- To become a good receiver, begin to nurture yourself. Practice going crazy with excitement and gratitude anytime you find or receive any money.
- Being open and willing to receive is absolutely critical if you want to create wealth.
- Wealth Principle: How you do anything is how you do everything.

*Wealth File #11 Rich people choose to get paid based on results. Poor people choose to get paid based on time.*

- Wealth Principle: There's nothing wrong with getting a steady paycheck, unless it interferes with your ability to earn what you're worth. There's the rub. It usually does.
- Poor people prefer to be paid a steady salary or hourly wage. They need the "security" of knowing that exactly the same amount of money is coming in at exactly the same time, month in, month out. What they don't realize is that security comes with a price, and the cost is wealth.
- Living based in security is living based in fear.
- Rich people prefer to get paid based on the results they produce, if not totally, then at least partially.
- Rich people usually own their own business in some form. They make their income from their profits, commission or percentages of revenue.
- Notice there are no guarantees with any of the above, in the financial world the rewards are usually proportionate to the risk.
- Rich people believe in themselves. They believe in their value and in their ability to deliver it. Poor people trade their time for money. The problem with this strategy is that your time is limited.
- Wealth Principle: Never have a ceiling on your income.
- There's nothing wrong with being in a personal service business. Just don't expect to get rich anytime soon unless you create a way to duplicate or leverage yourself.

- The vast majority of millionaires became rich by being in their own business. When you own a business, you can save a small fortune in taxes by writing off a portion of your expenses for such things as your car, travel, education, and even your home.
- If you don't have a brilliant business idea, you can use someone else's. First, you can become a commissioned salesperson, or if it resonates with you, network marketing can be a dynamite vehicle for wealth.
- Another option is exchanging your "job" for a "contract" position.
- In the end, the only way to earn what you're really worth is to get paid based on your results.

*Wealth File #12 Rich people think "both." Poor people think "either/or".*

- Rich people live in a world of abundance. Poor people live in a world of limitations. The difference is in their perspective. Poor and most middle-class people come from scarcity.
- From now on, when confronted with an either/or alternative, the quintessential question to ask yourself is "How can I have both?" This question will change your life. It will take you from a model of scarcity and limitation to a universe of possibilities and abundance.
- This pertains to all areas of life.
- Wealth Principle: Rich people believe you can have your cake and eat it too." Middle-class people believe cake is too rich, so I'll only have a little piece." Poor people don't believe they deserve cake. They order a doughnut, focus on the hole and wonder why they have "nothing."
- Either/or thinking also trips up people who believe that "if I have more, then someone else will have less."
- Money does not get depleted; You can use the same money again and again for years and years and thousands and thousands of people. Second, the more money you have, the more you can put into the circle, which means other people then have more money to trade for more value.
- If you really want to live a life without limits, whatever the situation, let go of either/or thinking and maintain the intention to have "both."

*Wealth File #13 Rich people focus on their net worth. Poor people focus on their working income.*

- Wealth Principle: The true measure of wealth is net worth. Not working income.
- Net worth is the financial value of everything you own.
- Net worth is the ultimate measure of wealth because, if necessary, what you own can eventually be liquidated into cash.
- The four net worth factors are: income, savings, investments and simplification
- Income comes in two forms: working income and passive income. Working income is the money earned from active work. Passive income is money earned without you actively working.
- Savings is also imperative. You can earn wads of money but if you don't keep any of it, you will never create wealth.
- Once you've begun saving a decent portion of your income, then you can move to the next stage and make your money grow through investing.

- Simplification goes hand in hand with saving money, whereby you consciously create a lifestyle in which you need less money to live on. By decreasing your cost of living, you increase your savings and the amount of funds available for investing.
- Wealth Principle: Where attention goes, energy flows and results show.
- Track your net worth. By doing so and focusing on it, and because what you focus on expands, your net worth will expand.

*Wealth File #14 Rich people manage their money well. Poor people mismanage their money well.*

- Wealthy people are not any smarter than poor people; they just have different and more supportive money habits.
- The single biggest difference between financial success and financial failure is how well you manage your money. It's simple: to master money, you must manage money.
- Poor people either mismanage their money or they avoid the subject of money altogether.
- Wealth Principle: Until you show you can handle what you've got, you won't get any more!
- You must acquire the habits and skills of managing a small amount of money before you can have a large amount.
- Wealth Principle: The habit of managing your money is more important than the amount.
- One of the biggest secrets to managing money is balance. On one side, you want to save as much money as possible so you can invest it and make more money. On the other side, you need to put another 10 percent of your income into a play account.
- The play account is primarily used to nurture yourself— do the things you wouldn't normally do. The play account rule is that it must be spent every month.
- If you manage your money following this program, you can become financially free on a relatively small income.
- Wealth Principle: Either you control money, or it will control you.
- Money is a big part of your life, and when you learn how to get your finances under control; all areas of your life will soar.

*Wealth File #15 Rich people have their money work hard for them. Poor people work hard for their money.*

- Working hard alone will never make you rich.
- Rich people can spend their days playing and relaxing because they work smart. They understand and use leverage. They employ other people to work for them and their money to work for them.
- You do have to work hard for your money. For rich people, however, this is a temporary situation. For poor people, it's permanent. Rich people understand that the more your money works, the less you will have to work.
- People who achieve financial freedom have learned how to substitute their investment of work energy with other forms of energy. These forms include other people's work, business systems at work, or investment capital at work.
- T. Harv's definition of financial freedom is simple: it is the ability to live the lifestyle you desire without having to work or rely on anyone else for money.
- He has identified two primary sources of passive income. The first is "money working for you."

- The second major source of passive income is “business working for you.” This entails generating ongoing income from businesses where you do not need to be personally involved for that business to operate and yield an income.
- Network marketing, for example, is an amazing concept.
- The author can’t overemphasize the importance of creating passive income structures, although most of us were never taught how to earn passive income.
- He emphasizes that people should consider choosing or changing their business or career to find a direction where generating streams of passive income is natural and relatively easy.
- By choosing business opportunities that immediately or eventually produce passive income; you’ll have the best of both worlds— working income now and passive income later.
- Unfortunately, almost everyone has a money blueprint that is set for earning working income and against earning passive income.
- To increase your wealth, you either have to earn more or live on less.
- Again, the idea is to have your money work as hard for you as you do for it, and that means you have to save and invest rather than make it your mission in life to spend it all.
- Rich people have a lot of money and spend little, while poor people have a little money and spend a lot.
- Long-term versus short-term: poor people work to earn money to live today; rich people work to earn money to pay for their investments, which will pay for their future.
- Rich people buy assets, things that will likely go up in value. Poor people buy expenses, things that will definitely go down in value. Rich people collect land. Poor people collect bills.
- Wealth Principle: Rich people see every dollar as a “seed” that can be planted to earn a hundred more dollars, which can then be replanted to earn a thousand more dollars.
- It comes down to this: poor people work hard and spend their money, which results in their having to work hard forever. Rich people work hard, save, and then invest their money so they never have to work hard again.

*Wealth File #16 Rich people act in spite of fear. Poor people let fear stop them.*

- Earlier in this book we discussed the Process of Manifestation. The formula: thoughts lead to feelings, feelings lead to actions, and actions lead to results.
- Affirmations, meditations, and visualizations are all wonderful tools, but none of them on its own going to bring you real money in the real world. In the real world, you have to take real “action” to succeed.
- Wealth Principle: Action is the “bridge” between the inner world and the outer world
- Fear prevents us from taking actions we know we need to take. Fear, doubt, and worry are among the greatest obstacles, not only to success, but to happiness as well.
- The biggest mistake most people make is waiting for the feeling of fear to subside or disappear before they are willing to act.
- Wealth Principle: A true warrior can “tame the cobra” of fear.
- Wealth Principle: It is not necessary to try to get rid of fear in order to succeed.
- Rich and successful people have fear, rich and successful people have doubts, rich and successful people have worries. They just don’t let these things stop them.

- Unsuccessful people have fears, doubts and worries, then let those feelings stop them.
- Wealth Principle: If you are willing to do only what's easy, life will be hard. But if you are willing to do what's hard, life will be easy.
- To move to a new level in your life, you must break through your comfort zone and practice doing things that are not comfortable.
- From now on, whenever you feel uncomfortable, instead of retreating back into your old comfort zone, pat yourself on the back and say, "I must be growing," and continue moving forward.
- Wealth Principle: The only time you are actually growing is when you are uncomfortable.
- If you want to be rich and successful, you'd better get comfortable with being uncomfortable.
- Here is an equation to remember: CZ = WZ.
- This means your "comfort zone" equals your "wealth zone". When expanding your comfort zone, you will expand the size of your income and wealth zone. When you are willing to s-t-r-e-t-c-h yourself, you expand your opportunity zone, and this allows you to attract and hold more income and wealth.
- Again, when you have a large "container" (comfort zone) the universe will rush to fill the space. Rich and successful people have a big comfort zone, and they are constantly expanding it to be able to attain and hold more wealth. The next time you are feeling uncomfortable, uncertain, or afraid, instead of shrinking and retreating back to safety, press forward.
- Notice and experience the feelings of discomfort, recognizing that they are only feelings—and that they do not have the power to stop you.
- Because we are creatures of habit, we must practice. Practice acting in spite of fear, practice acting in spite of inconvenience, practice acting in spite of discomfort, and practice acting even when you're not in the mood.
- One of the most important things you can ever understand is that you are not your mind. You are much bigger and greater than your mind alone. Your mind is a part of you just as your hand is a part of you.
- Wealth Principle: Training and managing your own mind is the most important skill you could ever own in terms of both happiness and success.
- To train your mind, start with observation. Notice how your mind consistently produces thoughts that are not supportive to your wealth and happiness.
- As you identify those thoughts, you can begin to consciously replace those non-empowering thoughts with empowering ones.
- You can choose your thoughts. You have the natural ability to cancel any thought that is supporting you, at any time. You can also install self powering thoughts at any time, simply by choosing to focus on them. You have the power to control your mind.
- Observe the thoughts you have, and determine if they are supportive to your happiness and success or not supportive. Then choose to entertain only empowering thoughts while refusing to focus on disempowering ones.
- People use positive thinking to pretend that everything is rosy, when they really believe that it's not.
- With Power thinking, we understand that everything is neutral. That nothing has meaning except for the meaning we give it.

- The difference between positive thinking and power thinking is this: With positive thinking, people believe that their thoughts are true. Power thinking recognizes that our thoughts are not true, but since we're making up a story anyway, we might as well make up a story that supports us.

*Wealth File #17 Rich people constantly learn and grow. Poor people think they already know.*

- How do you know if you know something? Since you live it, you know it.
- If you're not really rich and really happy, there's a good chance you still have some things to learn about money, success, and life.
- Poor people are often trying to prove that they're right.
- Wealth Principle: You can be right or you can be rich. But you can't be both.
- Being "right" means having to hold on to your old ways of thinking and being.
- If you keep doing what you've always done, you'll keep getting what you've always got.
- If you're not continuously learning, you will be left behind.
- Learn the skills and strategies to accelerate your income, to manage money, and to invest it effectively.
- Success is a learnable skill. You can learn to succeed at anything.
- Wealth Principle: "Every master was once a disaster." Harv Eker
- Becoming rich isn't as much about getting rich financially as about whom you have to become, in character and mind, to get rich.
- The fastest way to get rich and stay rich is to work on developing yourself.
- Your outer world is merely a reflection of your inner world.
- Rich people understand the order to success is BE, DO, HAVE.
- Poor and middle-class people believe the order to success is HAVE, DO, BE.
- The goal of creating wealth is not primarily to have a lot of money, the goal of creating wealth is to help you grow yourself into the best person you can possibly be.
- Wealth Principle: To get paid the best, you must be the best.
- Rich people take advice from people who are richer than they are. Poor people take advice from their friends, who are just as broke as they are.
- T. Harv highly recommends that you consider hiring a personal success coach. A good coach will keep you on track in doing what you've said you want to do.

**Recommendation:** In addition to the learning contained in this book you will have access to templates and material from the Millionaire Mind website [www.millionairemindbook.com](http://www.millionairemindbook.com)— a valuable experience!

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**About the reviewer: Frumi Rachel Barr, MBA, PhD**

Many CEO's find themselves asking "What now?" to sensitive situations that only an experienced former CEO can understand. Frumi is brought in to solve problems and often remains to work with you, as your confidante and secret weapon. She has an uncanny knack of getting to the heart of your corporate climate and maximizing your team's performance, profitability and sustainability.

To schedule a free ***Break From the Pack to Success*** consultation email [ceocondfidante@frumi.com](mailto:ceocondfidante@frumi.com) or call 949-729-1577