



Secrets of the Millionaire Mind

Author: T. Harv Eker

Overview: According to financial training guru T. Harv Eker, money is a unique phenomenon that only needs to be properly understood to be accumulated. In *Secrets of the Millionaire Mind*, he explains that our prior programming on the subject of money has an incredibly deep impact on how we interact with money and what our future possibilities of wealth are likely to be.

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Have you ever wondered why some people seem to get rich easily, while others are destined for a life of financial struggle? Is the difference found in their education, intelligence, skills, timing, work habits, contacts, luck, or their choice of jobs, businesses, or investments?

The shocking answer is: None of the above!

In his groundbreaking, *Secrets of the Millionaire Mind - Mastering the Inner Game of Wealth*, T. Harv Eker states: "Give me five minutes, and I can predict your financial future for the rest of your life!" Eker does this by identifying your "money and success blueprint." We all have a personal money blueprint ingrained in our subconscious minds, and it is this blueprint, more than anything else, that will determine our financial lives. You can know everything about marketing, sales, negotiations, stocks, real estate, and the world of finance, but 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 most likely lose it! The good news is that now you can actually reset your money blueprint to create natural and automatic success. Sounds interesting, doesn't it? **In his twenties, Harv Eker was a 'success junkie'** who had read all the self-improvement books and been to all the seminars. He had tried and failed at several businesses, and kept wondering when he was going to 'make it'. "I had heard of this thing called profit", he ruefully notes, "I just never saw any of it".

In desperation, he began to examine his deepest thoughts about himself. Even though he had professed a desire to become rich, he recognized that, in reality, his fear of failure was greater. Was he destined to be a struggler? The third time he moved back in with his parents, one of his father's friends – who happened to be wealthy – gave him some advice: he, too, had once been a 'disaster', until he learned a vital truth: "rich people think differently from the average person. Copy the way they think, and you will be ready to become rich yourself."

Eker studied the psychology of wealth creation and success, and learned mental techniques and strategies to recondition his mind to think in a rich person's way. He learned that rich people do not 'hope for the best'; they do not get sidetracked by 'better' opportunities; they play to win and do not give up in tough times. So, when he opened a fitness products store, borrowing \$2,000 on his credit card, he swore to himself that he would not quit until he left the business as a millionaire. Duly, in two and a half years he had created a chain



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of 10 stores, of which he sold 50% to a large company for \$1.6 million.

Secrets of the Millionaire Mind is a brash, flashy volume which nevertheless contains a trove of great points on the wealth mindset. The book deals with factors that contributed to Eker's own rise and goes on to suggest, "Seventeen ways rich people think and act differently from Poor and Middle Class People".

What's your financial blueprint?

From sporting goods, Eker changed his career to become a business trainer. In seminars he discovered that half the people attending would get what he was saying and act upon it to achieve success. With the other half however, not much would change. He realized that he could teach the practical tools of business success until the cows came home. But unless a person's whole mind changed towards acceptance of wealth and being a creator of wealth, they would get nowhere.

According to Eker, we all have a 'financial blueprint', formed when young, which dictates the level of wealth we will reach in life. What we were told about money or learned from observing our parents all gets filtered into our subconscious to create a basic mental-financial reality. Most people are not aware of this, and their adult 'logic' about money is usually influenced by deeper and more powerful feelings that govern what they actually do.

Eker and his wife, for instance, had totally different money blueprints, and as a result they were always fighting about money. She had grown up believing that women don't have money, therefore when their husbands give them money they must spend it – all of it. To her, money meant 'pleasure'. His fundamental belief, having grown up without a lot, was that money meant 'freedom'; the more you accumulated, the freer you would be. Imagine the clash of these two blueprints! Yet, if you recognize each other's blueprints and bring them into alignment, Eker found, relationship miracles can happen.

You're worth it

Many people subconsciously believe that they are not worthy to receive abundance. That money is related to some perceived flaws in their personality, or they have some notion that being poor is more 'spiritual'.

But these beliefs are just that – made-up stories – which can be replaced with the new belief of "I am worthy". You must acquire the mindset that you can be wealthy without having to prove anything. There is so much money swishing around the world, Eker notes, yet poor people believe that there is a limited amount to go around, and that you have to struggle for your piece of the pie. Rich people, in contrast, believe that new wealth is being continuously created, and that there is a limitless supply of money.

Some people's money blueprints set them up to earn only a certain amount, whether it is \$20,000, \$50,000,



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\$100,000 or \$500,000. They will rise to this amount, and go no further, since this is the figure they believe they deserve or are worthy of. Change the story about what you are worth, and your bank account inevitably begins to reflect it. “Become a great receiver, a 'money magnet'”, Eker says. Celebrate any money that comes to you, no matter how small, and the universe will give you even more.

It makes the world go round

Do you believe that money just isn't that important? People have said this to Eker at his seminars. Eventually they admit that they are having 'financial challenges' or some other euphemism. Eker's conclusion: “if you don't think money is important, you simply won't have any”

Poor or middle class people try to play down the importance of money compared to other things, particularly love. Eker argues that to be happy and fulfilled you must have both. “What's more important”, he asks, “your arm or your leg? May be they're both important.” Rich people value love as much any anyone, but they are not afraid of admitting just how important money is in our society.

When Eker moved his family to a wealthy part of San Diego, they were nervous about how they would be received by their neighbours. In actuality, they were blown away by the generosity and kindness of the 'millionaires next door'. “Needless to say”, he notes, “my old, conditioned belief that rich people were greedy snobs vanished in the light of reality.” Now, he says, the kindest, nicest and most generous people he knows are also the wealthiest.

If you want to be wealthy, Eker suggests, don't envy people with more money than you. Go the other way, adopting the Hawaiian Huna wisdom of 'blessing that which you want'. If you see someone with a beautiful home, or car, or family, bless those things, and you are put onto the same wavelength for accepting them into your own life.

Never complain, act

Eker's golden rule for wealth and life is 'never complain'. What you focus on always expands, therefore if you complain about problems they will only grow. Complaints are a 'crap magnet', and he challenges the reader to not complain once in a seven-day period, including mental complaints. He has been amazed at how many lives this small exercise has transformed.

What has this got to do with wealth? Poor people have a habit of assigning blame, complaint and justification. Their financial or life situation is always the fault of the economy, their upbringing, their spouse or something else. Rich people, on the other hand, believe their life can be shaped according to their will. They never consider themselves as victims. If something needs to change, they take it upon themselves to act.



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You can keep a set of behaviors that keeps you in mediocrity, but just remember that “every time you blame, justify, or complain, you are slitting your financial throat.” Why not adopt the rich way of experiencing the world, which is a joyful focus on opportunities and action.

Committing to be rich

The universe, Eker remarks, acts like a big mail-order service that delivers to you what you desire. But it doesn't work if you are sending out mixed messages. You are on the road to wealth as soon as you: 1. Work out exactly what you want 2. Unequivocally (clearly) commit to being rich. Once you do, Eker notes, the universe has a way of doing what it can, to support you. The vast majority of people never do these two simple things, and their finances show it.

The road to wealth is “not a stroll in the park” Eker notes. This means that to become rich you have to get good at handling problems, even welcoming bigger ones into your life. Rich people are solution-oriented; they are determined to be bigger than their problems, because they know this is how you advance in life. When Eker finally succeeded in business, he put it down to one thing: committing to succeed no matter what. This conviction enabled him to surmount obstacles that his earlier self would have crumbled before. He learned the simple truth that poor people remain so because they are beaten by their problems, while the rich become rich because they defeat them. Poor or middle-class people would like to be rich. Wealthy people on the other hand are committed to being rich. There is a world of difference between the two mindsets.

Get paid for your results, not your time

Rich-minded people become rich because they do not perceive any ceiling on what they can earn. They prefer to earn money based on their results, whether through commissions, royalties or having their own business.

Poor people don't have this result oriented outlook, and as a result prefer to get paid a guaranteed amount for their time only. The only problem is that your time is limited. No matter how much you get paid an hour, you only have a certain amount of hours. Rich people, in contrast, create things or systems that can earn money for them independent of their time input. This may be creating a business employing other people, a business system like a franchise that can be sold, or investments which produce income from capital.

Eker observes that Rich people focus on their net worth. Poor people on the other hand focus on their working income. The modern world is based around people going to college or training school, working hard and obtaining a secure working income. But go to any country club, he suggests, and you will not find people conveying their delight that they just got 'a raise and a cost of living allowance increase'. No, they will be saying things like, “Sue just sold her business: she's now worth twelve million”, or “Chris has cashed in his stock options for five million”. Instead of annual income, they discuss each other's net worth. By focusing on your net worth, above and beyond your earnings, your whole financial picture will begin to change.



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First admit you don't know, then learn

The book provides some simple, almost-too-obvious advice: Poor people are focused on spending their money. Rich people are focused on making it, keeping it and investing it. Another way of saying this is that wealthy people are not smarter than poor people; they just have different and more supportive money habits. If you are not currently managing money well, it just means that you were not programmed to. Eker notes that in school he was not taught Money Management 101, but the War of 1812, “which of course”, he notes “is something I use every single day”. Once he learned money management, he was able to become rich.

Many people offer him the excuse, “I don't have any money to manage”. Yet, the way of the universe is that if you manage well what you do have, you will get more. Perhaps the greatest obstacle people have to becoming rich is that they think they already know about money. Yet, it is precisely your version of 'right' that has led you to your current financial status. No one is ever born knowing how to manage money, Eker notes. There is nothing holding you back from wealth except your own ignorance.

Final word

If you are affronted by the flashy pursuit of wealth you might not like Eker's style, but it is worth reminding yourself of his point that, in the world we live in, love and money are both very important dimensions of life.

Interesting quotes from the book:

“Money is a result, wealth is a result, health is result, illness is a result, your weight is a result. We live in a world of cause and effect.”

“Have you ever noticed that complainers usually have a tough life? It seems that everything that could go wrong does go wrong for them.”

“Ask most people if they want to be rich and they'd look at you as if you were crazy. “of course I want to be rich, ” they'd say. The truth, however is that most people don't really want to be rich.”

“The number one reason most people don't get what they want is that they don't know what they want.”

Summary courtesy to Amrut Deshmukh, a book lover. He reads a new book every week, makes a summary and gives it to everyone for free on his mobile App “Booklet”, so that we can read or listen to a fat book in just 20 mins! Amrut is on a mission to cultivate the habit of reading amongst the youth of India. Mission "Make India Read."

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