

# Special Report

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## ***Rich Mindset Secrets***

***“Don't give in! Make your own trail. Don't moan. Don't complain. Think positively.”***

**Katharine Hepburn**

The research is both sobering and definitive. Generally, wealthy people who win a lottery or any other windfall will stay rich - that's their normal state. The Middle Class, who win usually end up back at middle class because that's their normal state. Whereas, those that are penniless and win return eventually to their normal state of being broke. The RICH really do think and act differently from the poor and middle-class people.

Your wealth is a reflection of who you are - your thinking, your beliefs and your character and these critical elements determine the level of your success. If you constantly think penniless and struggle... you'll always return to being broke. Whereas, if your mindset is that typical of a millionaire... you will return to wealth.

What is your mindset towards money? How do you feel about making money – less money, more money? What do you think about spending it – for your needs, for luxury, for self-gratification or upon friends? How would you feel without money? How much power do you have over your money, and how much power does it have in your life? All this, and anything else you think of, when considering money forms part of your money mindset.

What is a healthy money mindset and does it matter? Can it really help you to make more money or lead a more contented and happier life? And how can you emulate the personal traits and habits of the wealthy? We will answer these, questions and more in the next few pages.

## MONEY BELIEFS... *Your Wealth Blueprint*

***“Money is a terrible master but an excellent servant.”*** P.T. Barnum

Each one of us has a wealth blueprint. From our earliest moments our views towards money are conditioned by the sources around us like our parents, friends, relatives, teachers, classmates and the media. This programming ultimately influences our wealth accumulation. Paul Blackburn, the founder of the internationally renowned Personal Development Program ‘*Beyond Success*’ classifies people’s money beliefs as:

- ***It’s Easy:*** These people believe that there is never enough time to take advantage of all the opportunities they see lying around. If you can, hang around these people, their attitude may rub off!
- ***It’s Hard:*** These people grew-up hearing ‘we can’t afford it’, their catch cries include ‘it takes money to make money’. They believe money is hard to come by and even harder to keep.
- ***Easy Come, Easy Go:*** By being in ‘lucky’ situations, they find money both relatively easy to make and ridiculously easy to blow. They have a roller coaster existence, characterized by the expression ‘easy come, easy go’!
- ***Struggle:*** These people believe that it’s not OK for money to just turn up - It must be earned. They typically utter ‘another day, another dollar’!
- ***Always Broke:*** ‘Money doesn’t go as far as it used to’ these people will often say they believe wealth is immoral, wrong or shameful.
- ***I’m Powerless:*** These people feel they are powerless to earn more, complaining ‘I can’t, it’s too hard’. As their parents usually gave them too much, they never learnt to make an effort themselves.
- ***Drama Queen:*** They are always broke because there is always some earth shattering money difficulty occurring.

## **REPROGRAM YOURSELF... To Change Your Life**

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

**Billy Graham**

Most people develop their money mindsets from their childhood and from hearing phrases like ‘Money is the root of all evil’, ‘Rich people are greedy’, ‘You can’t be rich and spiritual’, ‘Money doesn’t buy happiness’, ‘There is not enough to go around’, ‘You don’t deserve to have that’, ‘Money changes people’, ‘Having a lot of money is a hassle’, ‘To be rich, you have to use people and take advantage of them’, ‘I’m not smart or educated enough’, ‘If you are not born rich, chances are you will never be rich’ and two of the most famous of all... ‘Money doesn’t grow on trees’ and ‘We can’t afford it’.

If you find yourself harbouring any of these ‘Money Beliefs’ then it’s time for to develop a better money mindset and *‘reprogram yourself for health, happiness and wealth’*.

You need to discover what is holding you back, the sub-conscious beliefs that you hold about yourself. Do you believe you are too stupid, too old, too fat, not good enough or any number of other negative beliefs?

These blockages could be any kind – *physical* (a real injury), *emotional* (being judged or rejected), *mental* (not having language skills) or *spiritual* (taking certain teachings to their limit). Whatever it’s type; these blockages are like a big rock in front of you that impede all progress. It is time for you to reprogram yourself.

## ACT LIKE A MILLIONAIRE... *Habits of the Rich*

*"Money doesn't talk, it swears."*

Bob Dylan

According to Thomas Stanley and William Danko (authors of *The Millionaire Next Door*) about 85% of millionaires in America did not inherit or win their money, they became self-made millionaires. They relied on determination and hard work, among other habits, to accumulate their wealth. If you want to succeed you will need to seriously consider adopting their mental habits as well as their amazing financial and business habits including:

- **Live Below your Means:** Having a low consumption lifestyle and spending judiciously will accumulate wealth. Stanley and Danko found most self-made millionaires were disciplined and typically frugal - living in average suburbs, driving used cars and wearing inexpensive clothes. They allocated funds carefully and with deliberation. So trim the fat off your lifestyle.
- **Save Regularly and Love It:** George Classon in *The Richest Man In Babylon* recommended "paying yourself first" and saving at least 10% of your income for your entire working life. The average person associates spending with happiness and saving with pain whereas financially successful people get pleasure and satisfaction from saving, investing and growing their money and therefore continue to be successful.
- **Put in the Time:** If you want to get ahead you need to work extra hours to get extra things done ... and to make extra money. A lot of people have become very wealthy in their spare time so ask yourself "What are you currently doing in your spare time?"
- **Be Disciplined and Focused:** Focused self-control is a common trait among self-made millionaires. Setting a clear vision and keeping an

*unshakable determination*, through the good and bad times is an essential element to becoming a millionaire.

- **Do your Homework:** Take time to especially financial. Never be pressured into and investigate every detail of your potential investment, investment decision because other opportunities will always come along.
- **Have Patience:** Most wealthy people besides professional athletes and internet millionaires make their riches over a lifetime. Stanley and Danko say, millionaires generally take 22 years to accumulate a million dollars from the time they get serious. It takes time to become wealthy, it doesn't happen overnight... so be patient.
- **Develop Foresight:** Constantly studying and researching your niche market will develop your knowledge into a sixth sense – allowing you to see developing trends and anticipate 'the next big thing'. You will need to develop a keen eye to take advantage of money making opportunities.
- **Monitor your Investments:** Making and keeping wealth is hard work, you will need to pay attention to your investments. Reading financial and niche publications will enrich your market and money knowledge.
- **Take Advantage of Opportunities:** Taking measured and calculated risks are important parts of making money. Investors agree that the greater the risks, the fatter the potential returns ... so seize the moment.
- **Pay off your Debts:** Before starting to invest pay off any high interest rate debt (such as overdue mortgage or credit card payments) so profits from your new ventures go into your pocket, not into repaying high interest debts.
- **Get a Team of Advisers and Delegate:** You don't need to learn everything, form an excellent team of advisers to handle the tasks you have no time for or are not good at. Hiring experts such as accountants, lawyers, etc, will save you time and help you to minimize potential problems.

- **Network:** Elbow your way into rich and influential circles and mingle with the elite, soak up all the information possible and ask questions because their way of life may rub off on you. Watch them, read their books, learn from them, emulate them and try to become part of their clique.
- **Use the Law of Attraction:** Many words describe evidence of this amazing phenomenon like serendipity, coincidence, luck, fate and karma. Brian Tracy a respected business author confirms “*you attract into your life people, situations and circumstances in harmony with your dominant thoughts*”. If your dominant thoughts are to achieve wealth then these positive emotions will attract money making opportunities into your life.
- **Be Generous:** Your friends and colleagues will remember your occasional splurges and one day may repay you ten fold. If you are looking for a heightened profile being philanthropic towards worthy causes can gain you recognition and possibly tax exemptions!
- **Pursue Happiness:** Aristotle advised, “*The ultimate purpose of all human life is the achievement of personal happiness.*” When you do become financially independent you may also find that you feel truly happy and satisfied with yourself and with every other part of your life.
- **Develop your Negotiating Skills:** Good negotiators will do very well in life. Don't be afraid to ask repeatedly, courteously and confidently. If you don't get what you want then ask for something else. If you don't ask the answer is always no.
- **Protect Your Assets:** Use a lawyer who specializes in wills and estate planning to advise you of the best legal entity to protect your assets from frivolous lawsuits in case something should happen to you.
- **Never rely on Luck:** Insure your assets against any risk that you cannot financially cover. Consider the “worst possible scenario” and make provisions to insure against it, including life, health, fire and damage insurance. Wishing and hope are not strategies.

## DEVELOPING A NEW MONEY MINDSET

*“Weakness of attitude becomes weakness of character.”* **Albert Einstein**

Your mind absorbs information subconsciously and consciously (from CD's, DVD's, books and seminars, etc). We are constantly exposed to messages from our environments that create our belief systems. And since birth many sources influenced our unconscious level including our teachers, parents and society at large. An example of a subconscious belief may be "I can't be wealthy because my family weren't and they didn't teach me about money." So even though you pursue wealth, read the right books and attend seminars, there seems to be a cap on how much money you've been able to generate. You even see others around you putting in the same or less effort and achieving fantastic financial results. What you don't realize is that they have a program and a belief that it's easy to make money and that it's everywhere!

As Tony Robbins has said "the only thing that's keeping you from getting what you want is the story you keep telling yourself". However you can take charge of your life and develop a RICH Mindset. Here are some tips:

1. **Believe that you deserve to be Rich** – unless you do so you will overlook untold opportunities and may even sabotage your efforts.
2. **Use the Pareto Principle to allocate your Time** - 20% of your actions contribute to achieving 80% of your goals. So focus your time, energy and resources on outcomes that get you closer towards your end goals.
3. **Focus your Energies** - massive action achieves massive results. In contrast diffused efforts result in an array of uncompleted projects. As Tony Robbins states "where focus goes energy flows".

4. **View Wealth as Energy** - visualize having total financial abundance flowing toward you. You can tap into it because it's there for the taking!
5. **Act like you are already Rich** - ask yourself, if I was rich what would I do and how would I feel, and then act, feel and do it. Acting rich teaches your mind to expand your limitations (the law of attraction.) For example, Jim Carey, a famous Hollywood comedian wrote himself a check for \$10 million for "acting services rendered" and dated it Thanksgiving 1995. For his leading role in "Ace Ventura: When Nature Calls" his price was \$20 million and the year.... 1995!
6. **Develop Self-Belief, Self-Esteem and Confidence** - others will respect your opinions and advice if you deliver them with confidence; a diffident manner invites disbelief.
7. **Maintain a Positive Attitude** - remove negative thoughts. Monitor your internal dialogue and what other people say to you about money. If they're broke, ignore them. If they're multi-millionaires, pay attention and listen to their every word!
8. **Have Strong Personal Motivation** - without burning desire, neither ability nor knowledge will get you what you want.
9. **Take Action** - thinking without doing won't achieve what you long for. To create positive outcomes you must take massive action. Tony Robbins believes "progress is not automatic" and "action is power". Take action, even if it is the wrong action. He says it is "never a failure if you learn something".
10. **Stop the Blame** - you can use excuses for not doing well financially, for example, "I don't have the right education" or "I am not smart enough" and so on. These things aren't true. You can always succeed but the first step is to have a better outlook.
11. **Be alert for Arrogance** - it is insidious and damaging. Realize that the truly great are humble and generous.

12. **Treat everyone with Respect** - respect generates respect, whereas arrogance does the opposite.
13. **Listen Actively** - hear what others are saying and attune yourself to the words, creating empathy. It's much easier to obtain what you want when empathy is working for you.
14. **Do things that make you feel Good** – to make your energy and mood rise, feeling optimistic and positive will attract more of the things into your life, which make you feel good, including money and wealth.
15. **Be open to Money Making Opportunities** - rich people realize that new opportunities are always around them. Keep an open mind and start asking yourself “How can I add more value? How can I make it easier, quicker or more fun for people? The bigger the problems you solve the more money will pour into your life.
16. **Develop Passive Income** - it's a real secret of the rich. Do something once and get paid multiple times for it. Progress from selling your time for money because your income is limited because your time is limited.
17. **Develop your 'Sales' Skills** - you cannot progress unless you make a convincing case for your ideas.
18. **Become an Expert in your Field** - write books and internet articles, or give talks on your topic. As an expert you have credibility and influence.
19. **Model yourself on Achievers** – learning from the best in their field is the fastest way to achieve success according to Tony Robbins "People's lives are a direct reflection of the expectations of their peer group,".
20. **Success needs a Healthy Body** - your body is your most important asset. If your not healthy then all of the above points are a waste of time!

To help you to develop a RICH Mindset and learn how to attract wealth, keep these money making mindset tips handy and act on them daily. After a few weeks or months, watch more and more wealth flowing towards you.

## **BECOMING A MILLIONAIRE**

***“Weakness of attitude becomes weakness of character.”*** Albert Einstein

Jim Rohn, the renowned American business philosopher wrote, *“The most important part of becoming a millionaire is the person that you have to become to accumulate a million dollars in the first place.”* Likewise, many financial advisors will say, *“The first million is extremely difficult to acquire, but the second million is almost inevitable.”*

This is a great insight - you will need to develop a different mindset and different habits from the average person (who constantly worries about money) in order to become wealthy. By becoming this kind of person you also become the kind of person who can then earn the second and third million. If you happen to lose all your money, you would be able to make it all back again because you have become the kind of person who can make a millionaire. Essentially, by adopting the highly effective habits and mindset of millionaires, you can become one.

If you just sit and read this, then nothing is going to happen for you. You need to roll up your sleeves and get moving. If you want to change your situation *you must take action* because ahead of any other requirement is your personal motivation. Only then will the money be able to follow!

Enjoy your new life. It all starts with the quality of your thoughts!

Good Luck!

## **RECOMMENDED RESOURCES**

### **Millionaire Mindset**

Offers the real secrets to becoming a Millionaire today by identifying the inner brain software that helps wealthy people naturally attract the success they desire. [Millionaire Mindset](#)

### **Stop Living Paycheck to Paycheck**

Jim Donovan has as Eight Part Audio Program And Workbook, giving business & wealth building techniques culled from dozens of the most successful money making advisors of the last century - to give the tools needed to increase your income immediately, and begin creating a new financial future. [Paycheck to Paycheck](#)

### **The Power of Success Mindset**

A valuable resources available to help you achieve a personal development breakthrough so that you can 'reprogram' yourself and gain a wealth mindset together with strategies to lead you to financial freedom. [Success Mindset](#)

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