

#1 *New York Times, Wall Street Journal
and USA Today Bestseller*

THINK RICH TO GET RICH!

Secrets
of the
Millionaire
Mind

*Mastering
the Inner Game
of Wealth*

T. Harv Eker

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of the
Millionaire
Mind

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Praise for T. Harv Eker and
Secrets of the Millionaire Mind

“*Secrets of the Millionaire Mind* demystifies why some people are destined to be rich, while others are destined for a life of struggle. If you want to learn about the root causes of success, read this.”

Robert G. Allen, author of *Multiple Streams of Income* and
The One Minute Millionaire

“T. Harv Eker gives us a blueprint and the tools to build our house of wealth, from the inside out, so it will stand the test of time and circumstances.”

Dr. Denis Waitley, author of *The Seeds of Greatness*

“T. Harv Eker is a master at making the road to riches simple. Finally, his powerful principles are available in this amazing book.”

Marci Shimoff, coauthor of
Chicken Soup for the Woman's Soul

“T. Harv Eker walks his talk. If you want to move to a new level of success quickly, I suggest you memorize every word this multi-millionaire shares in this profound book. DO what he says to do, and you will realize prosperity!”

Linda Forsythe, Founder/CEO, *Mentors Magazine*

“Study this book as if your life depended on it . . . financially it may!”

Anthony Robbins, the world's #1 peak performance coach

CONTENTS

Acknowledgments vii

**"Who the Heck Is T. Harv Eker, and
Why Should I Read This Book?"**

1

PART ONE

Your Money Blueprint

9

PART TWO

The Wealth Files

**Seventeen Ways Rich People Think *and*
Act Differently from Poor and Middle-Class People**

49

"So What the Heck Do I Do Now?"

189

Share the Wealth 193

Index 201

"Who the Heck Is T. Harv Eker, and Why Should I Read This Book?"

PEOPLE ARE SHOCKED, AT THE BEGINNING OF MY seminars, when one of the first things I tell them is "Don't believe a word I say." Why would I suggest that? Because I can only speak from my own experience. None of the concepts and insights I share are inherently true or false, right or wrong. They simply reflect my own results, and the amazing results I've seen in the lives of thousands and thousands of my students. Having said that, however, I believe that if you use the principles you learn in this book, you will totally transform your life. Don't just read this book. Study it as if your life depended on it. Then try the principles out for yourself. Whatever works, keep doing. Whatever doesn't, you're welcome to throw away.

I know I may be biased, but when it comes to money, this may be the most important book you have ever read. I understand that's a bold statement, but the fact is, this book provides the missing link between your desire for success

and your achievement of success. As you've probably found out by now, those are two different worlds.

No doubt you've read other books, listened to tapes or CDs, gone to courses, and learned about numerous get-rich systems be they in real estate, stocks, or business. But what happened? For most people, not much! They get a short blast of energy, and then it's back to the status quo.

Finally, there's an answer. It's simple, it's law, and you're not going to circumvent it. It all comes down to this: if your subconscious "financial blueprint" is not "set" for success, nothing you learn, nothing you know, and nothing you do will make much of a difference.

In the pages of this book, we 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 nonsupportive 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, we 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, we examine the differences between how rich, middle-class, and poor people think, and provide seventeen attitudes and actions to take that will lead to permanent changes in your financial life. Throughout the book

we also share just a few examples of the thousands of letters and e-mails I've received from students who have attended the Millionaire Mind Intensive Seminar and achieved powerful results in their lives.

So what is my experience? Where am I coming from? Was I always successful? I wish!

Like many of you, I supposedly had a lot of "potential" but had little to show for it. I read all the books, listened to all the tapes, and went to all the seminars. I really, really, really wanted to be successful. I don't know whether it was for the money, the freedom, the sense of achievement, or just to prove I was good enough in my parents' eyes, but I was almost obsessed with becoming a "success." During my twenties, I started several different businesses, each with the dream of making my fortune, but my results went from dismal to worse.

I worked my butt off but kept coming up short. I had "Loch Ness monster disease": I had heard of this thing called profit, I just never saw any of it. I kept thinking, "If I just get into the right business, get on the right horse, I'll make it." But I was wrong. Nothing was working . . . at least for me. And it was the last part of that sentence that finally struck me. How come others were succeeding in the exact same business I was in and I was still broke? What happened to "Mr. Potential"?

So I began doing some serious soul-searching. I examined my true beliefs and saw that even though I said I really wanted to be rich, I had some deep-rooted worries about it. Mostly I was afraid. Afraid that I might fail, or worse, succeed and then somehow lose it all. Then I'd really be a schmuck. Worse, I would blow the one thing I had going for

me: my “story” that I had all this “potential.” What if I found out I didn’t have what it took and I was destined to a life of struggle?

Then, as luck would have it, I got some advice from an extremely rich friend of my father’s. He was at my parents’ house playing cards with the “boys” and, in passing, noticed me. This was the third time I’d moved back home, and I was living in the “lower-level suite,” otherwise known as the basement. I suppose my dad had complained to him of my woeful existence because when he saw me, he had the sympathy in his eyes usually reserved for the bereaved at a funeral.

He said, “Harv, I started in the same way as you, a complete disaster.” Great, I thought, this was making me feel a lot better. I should let him know that I was busy . . . watching the paint peel off the wall.

He kept going: “But then I got some advice that changed my life, and I’d like to pass it on to you.” Oh, no, here comes the father-son lecture, and he’s not even my father! Finally he came out with it: “Harv, if you’re not doing as well as you’d like, all that means is there’s something you don’t know.” Being a brash young man at the time, I thought I knew pretty well everything, but alas, my bank account said something different. So I finally began to listen. He continued, “Did you know that most rich people think in very similar ways?”

I said, “No, I never really considered that.” To which he replied, “It’s not an exact science, but for the most part, rich people think a certain way and poor people think a completely different way, and those ways of thinking determine their actions and therefore determine their results.” He went on, “If you thought the way rich people do and did what

rich people do, do you believe you could become rich too?" I remember answering with all the confidence of a mush ball, "I think so." "Then," he replied, "all you have to do is copy how rich people think."

Being the skeptic I was at the time, I said, "So what are you thinking right now?" To which he replied, "I'm thinking that rich people keep their commitments and mine is to your dad right now. The guys are waiting for me, see ya." Although he walked out, what he said sank in.

Nothing else was working in my life, so I figured what the heck and threw myself wholeheartedly into studying rich people and how they think. I learned everything I could about the inner workings of the mind, but concentrated primarily on the psychology of money and success. I discovered that it was true: rich people really *do* think differently from poor and even middle-class people. Eventually, I became aware of how my own thoughts were holding me back from wealth. More important, I learned several powerful techniques and strategies to actually recondition my mind so that I would think in the same ways rich people do.

Finally, I said, "Enough yakking about it, let's put it to the test." I decided to attempt yet another business. Because I was really into health and exercise, I opened one of the first retail fitness stores in North America. I didn't have any money, so I had to borrow \$2,000 on my Visa card to get the business started. I began using what I'd learned by modeling rich people, both in terms of their business strategies and their thinking strategies. The first thing I did was commit to my success and playing to win. I swore I would focus and not even consider leaving this business until I was a millionaire or more. This was radically different from my previous efforts, where, because I always thought short-term, I would

constantly get sidetracked by either good opportunities or when things got tough.

I also began challenging my mental approach whenever I began thinking in financially negative or counterproductive ways. In the past, I believed that what my mind said was truth. I learned that in many ways, my mind was my biggest obstacle to success. I chose not to entertain thoughts that did not empower me toward my vision of wealth. I used every one of the principles you are going to learn in this book. Did it work? Boy, did it work!

The business was so successful that I opened ten stores in only two and a half years. I then sold half the company shares to a Fortune 500 company for \$1.6 million.

After that, I moved to sunny San Diego. I took a couple of years off to refine my strategies and began doing one-on-one business consulting. I presume it was quite effective for people because they kept bringing friends, partners, and associates to our sessions. Soon I was coaching ten and sometimes twenty people at a time.

One of my clients suggested that I might as well open up a school. I thought that was a great idea, so I did. I founded the Street Smart Business School and taught thousands of people all across North America “street-smart” business strategies for “high-speed” success.

As I traveled across the continent giving my seminars, I noticed something strange: You could have two people sitting side by side in exactly the same room, learning exactly the same principles and strategies. One person would take these tools and skyrocket to success. But what do you think might happen to the person sitting right next to him or her? The answer is, not much!

That’s when it became obvious that you can have the

greatest "tools" in the world, but if you've got a tiny leak in your "toolbox" (I'm pointing to my head right now), you've got a problem. So I designed a program called the Millionaire Mind Intensive based on the inner game of money and success. When I combined the inner game (the toolbox) with the outer game (the tools), virtually everybody's results went through the roof! So that's what you're going to learn in this book: how to master the inner game of money to win the game of money—how to think rich to get rich!

People often ask me whether my success was a "one-shot deal" or whether it has continued. Let me put it this way: Using the exact principles I teach, I have now earned millions and millions of dollars and am a multimillionaire several times over. Virtually all my investments and business ventures seem to skyrocket! Some people tell me I have the "Midas touch," where everything I get involved in turns to gold. They're right, but what they may not realize is that having a Midas touch is simply another way of saying, having a "financial blueprint" set for success, which is exactly what you will have once you learn these principles and do this work.

Early on during our Millionaire Mind Intensive Seminar, I generally ask the audience, "How many of you came here to learn?" It's a bit of a trick question because as author Josh Billings said, "It's not what we don't know that prevents us from succeeding; it's what we know that just ain't so that is our greatest obstacle." This book is not as much about learning as it is about "unlearning"! It is essential you recognize how your old ways of thinking and acting have gotten you exactly where you are right now.

If you're really rich and really happy, fine. But if you're not, I invite you to consider some possibilities that may not

fit into your “box” of what you currently think is right or even appropriate for you.

Even though I suggest that you “don’t believe a word I say” and want you to test these concepts out in your own life, I’m going to ask you to trust the ideas you are reading. Not because you know me personally, but because thousands and thousands of people have already changed their lives as a result of the principles in this book.

Speaking of trust, it reminds me of one of my favorite stories. It’s about a man who is walking along a cliff and all of a sudden loses his balance, slips, and falls off. Fortunately, he has the presence of mind to grab on to the ledge, and he’s hanging there for dear life. He hangs and hangs and finally yells out, “Is there anybody up there who can help me?” There’s no answer. He keeps calling and calling, “Is there anybody up there who can help me?” Finally this big bellowing voice calls back, “This is God. I can help you. Just let go and trust.” Next thing you hear: “Is there anybody *else* up there who can help me?”

The lesson is simple. If you want to move to a higher level of life, you have to be willing to let go of some of your old ways of thinking and being and adopt new ones. The results will eventually speak for themselves.

PART ONE

Your Money Blueprint

WE LIVE IN A WORLD OF DUALITY: UP AND DOWN, light and dark, hot and cold, in and out, fast and slow, right and left. These are but a few examples of the thousands of opposite poles. For one pole to exist, the other pole must also exist. Is it possible to have a right side without a left side? Not a chance.

Consequently, 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. An analogy would be a carpenter and his tools. Having top-of-the-line tools is imperative, but being the top-notch carpenter who masterfully uses those tools is even more critical.

I have a saying: “It’s not enough to be in the right place at the right time. You have to be the right *person* in the right place at the right time.”

So who are you? How do you think? What are your beliefs? What are your habits and traits? How do you really feel about yourself? How confident are you in yourself? How well do you relate to others? How much do you trust others?

Do you truly feel that you deserve wealth? What is your ability to act in spite of fear, in spite of worry, in spite of inconvenience, in spite of discomfort? Can you act when you're not in the mood?

The fact is that your character, your thinking, and your beliefs are a critical part of what determines the level of your success.

One of my favorite authors, Stuart Wilde, puts it this way: "The key to success is to raise your own energy; when you do, people will naturally be attracted to you. And when they show up, bill 'em!"

WEALTH PRINCIPLE:

Your income can grow only to the extent you do!

Why Is Your Money Blueprint Important?

Have you heard of people who have "blown up" financially? Have you noticed how some people have a lot of money and then lose it, or have excellent opportunities start well but then go sour on them? Now you know the real cause. On the outside it looks like bad luck, a downturn in the economy, a lousy partner, whatever. On the inside, however, it's another matter. That's why, if you come into big money when you're not ready for it on the inside, the chances are your wealth will be short-lived and you will lose it.

The vast majority of people simply do not have the internal capacity to create and hold on to large amounts of money and the increased challenges that go with more

money and success. That, my friends, is the primary reason they don't have much money.

A perfect example is lottery winners. Research has shown again and again that regardless of the size of their winnings, most lottery winners eventually return to their original financial state, the amount they can comfortably handle.

On the other hand, the opposite occurs for self-made millionaires. Notice that when self-made millionaires lose their money, they usually have it back within a relatively short time. Donald Trump is a good example. Trump was worth billions, lost everything, and then a couple of years later, got it all back again and more.

Why does this phenomenon occur? Because even though some self-made millionaires may lose their money, they never lose the most important ingredient to their success: their millionaire mind. Of course in "The Donald" 's case, it's his "billionaire" mind. Do you realize Donald Trump could never be *just* a millionaire? If Donald Trump had a net worth of only 1 million dollars, how do you think he'd feel about his financial success? Most people would agree that he'd probably feel broke, like a financial failure!

That's because Donald Trump's financial "thermostat" is set for billions, not millions. Most people's financial thermostats are set for generating thousands, not millions of dollars; some people's financial thermostats are set for generating hundreds, not even thousands; and some people's financial thermostats are set for below zero. They're frickin' freezing and they don't have a clue as to why!

The reality is that most people do not reach their full potential. Most people are not successful. Research shows that 80 percent of individuals will never be financially free in the

way they'd like to be, and 80 percent will never claim to be truly happy.

The reason is simple. Most people are unconscious. They are a little asleep at the wheel. They work and think on a superficial level of life—based only on what they can see. They live strictly in the visible world.

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; there aren't enough of them, they're too small, or they don't taste good.

So what do we tend to do? Most of us put even more attention and focus on the fruits, our results. But what is it that actually creates those particular fruits? It's the seeds and the roots that create those fruits.

It's what's *under the ground* that creates what's above the ground. It's what's *invisible* that creates what's *visible*. So what does that mean? It means that 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.

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.

Of course, some say that seeing is believing. The question I have for such people is “Why do you bother paying your electric bill?” Although you cannot see electricity, you can cer-

tainly recognize and use its power. If you have any doubt as to whether it exists, just stick your finger in an electric socket, and I guarantee that your doubts will quickly disappear.

In my experience, what you cannot see in this world is far more powerful than anything you can see. You may or may not agree with this statement, but to the extent that you do not apply this principle in your life, you must be suffering. Why? Because you are going against the laws of nature, whereby what is under the ground creates what is above the ground, where what is invisible creates what is visible.

As humans, we are a part of nature, not above it. Consequently, when we align with the laws of nature and work on our roots—our “inner” world—our life flows smoothly. When we don’t, life gets rough.

In every forest, on every farm, in every orchard on earth, it’s what’s under the ground that creates what’s above the ground. That’s why placing your attention on the fruits that you have already grown is futile. You cannot change the fruits that are already hanging on the tree. You can, however, change tomorrow’s fruits. But to do so, you will have to dig below the ground and strengthen the roots.

The Four Quadrants



One of the most important things you can ever understand is that we do not live on only one plane of existence. 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.

For example, let’s suppose you’ve just written a letter on your computer. You hit the print key and the letter comes out of your printer. You look at your hard copy, and lo and behold, you find a typo. So you take out your trusty eraser and rub out the typo. Then you hit print again and out comes the same typo.

Oh my gosh, how could this be? You just erased it! So this time you get a bigger eraser and you rub even harder and longer. You even study a three-hundred-page manual called *Effective Erasing*. Now you’ve got all the “tools” and knowledge you need. You’re ready. You hit print and there it is again! “No way!” you cry out, stunned in amazement. “How could this be? What’s going on here? Am I in the twilight zone?”

What’s going on here is that the real problem cannot be changed in the “printout,” the physical world; it can only be changed in the “program,” the mental, emotional, and spiritual worlds.

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

WEALTH PRINCIPLE:

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

Have you ever heard someone assert that a lack of money was a bit of a problem? Now hear this: A lack of money is never, ever, ever a problem. A lack of money is merely a symptom of what is going on underneath.

Lack of money is the effect, but what is the root cause? It boils down to this. The only way to change your “outer” world is to first change your “inner” world.

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

In my seminars we use “accelerated learning” techniques that allow you to learn faster and remember more of what you learn. The key is “involvement.” Our approach follows from the old saying “What you hear, you forget; what you see, you remember; what you do, you understand.”

So I’m going to ask that every time you reach the end of a major principle in this book, you first put your hand on your heart, then make a verbal “declaration,” then touch your head with your index finger and make another verbal “declaration.” What’s a declaration? It’s simply a positive statement that you make emphatically, out loud.

Why are declarations such a valuable tool? Because everything is made of one thing: energy. All energy travels in frequencies and vibrations. Therefore, 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 difference between a declaration and an affirmation is slight, but in my mind, powerful. The definition of an affirmation is “a positive statement asserting that a goal you wish to achieve is already happening.” 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. I’m not crazy about this because, often when we affirm something that is not yet real, the little voice in our head usually responds with “This isn’t true, this is BS.”

On the other hand, a declaration is not saying something is true, it’s stating that we have an intention of doing or being something. This is a position the little voice can buy, because we’re not stating it’s true right now, but again, it’s an intention for us in the future.

A 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*. You must take all the actions necessary to make your intention a reality.

I recommend that you state your declarations aloud each morning and each evening. Doing your declarations while looking into a mirror will accelerate the process even more.

Now I have to admit that when I first heard of all this, I said, “No way. This declaration stuff is far too hokey for me.” But because I was broke at the time, I decided, “What the heck, it can’t hurt,” and started doing them. Now I’m rich, so it shouldn’t come as a big surprise that I believe that declarations really work.

Either way, I'd rather be really hokey and really rich than really cool and really broke. How about you?

That said, I invite you to place your hand on your heart and repeat the following . . .

DECLARATION:

"My inner world creates my outer world."

Now touch your head and say . . .

"I have a millionaire mind."

As a special bonus, if you go to **www.millionairemindbook.com** and click on "FREE BOOK BONUSES," we will give you a free list of all the declarations in this book presented in calligraphy, in a printable format, suitable for framing.

What Is Your Money Blueprint and How Is It Formed?

Whether I'm appearing on radio or television, I'm well-known for making the following statement: "Give me five minutes, and I can predict your financial future for the rest of your life."

WEALTH PRINCIPLE:

Give me five minutes, and I can predict your
financial future for the rest of your life.

How? In a short conversation, I can identify what's called your money and success "blueprint." Each of us has a per-

sonal money and success blueprint already embedded in our subconscious mind. And this blueprint, more than anything and everything else combined, will determine your financial destiny.

What is a money blueprint? As an analogy, let's consider the blueprint for a house, which is a preset plan or design for that particular home. In the same way, your money blueprint is simply your preset program or way of being in relation to money.

I want to introduce you to an extremely important formula. It determines how you create your reality and wealth. Many of the most respected teachers in the field of human potential have used this formula as a foundation for their teachings. Called the Process of Manifestation, it goes like this:

$$\mathbf{T \rightarrow F \rightarrow A = R}$$

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.

So how is your money blueprint formed? The answer is simple. Your financial blueprint consists primarily of the information or "programming" you received in the past, and especially as a young child.

Who were the primary sources of this programming or conditioning? For most people, the list includes parents, sib-

lings, friends, authority figures, teachers, religious leaders, media, and your culture, to name a few.

Let's take culture. Isn't it true that certain cultures have one way of thinking and dealing with money, while other cultures have a different approach? Do you think a child comes out of the womb with his or her attitudes toward money, or do you believe the child is *taught* how to deal with money? That's right. Every child is taught how to think about and act in relation to money.

The same holds true for you, for me, for everyone. You were taught how to think and act when it comes to money. These teachings become your conditioning, which becomes automatic responses that run you for the rest of your life. Unless, of course, you intercede and revise your mind's money files. This is exactly what we are going to do in this book, and what we do for thousands of people each year, on a deeper and more permanent level at the Millionaire Mind Intensive Seminar.

We said earlier that thoughts lead to feelings, that feelings lead to actions, that actions lead to results. So here's an interesting question: Where do your thoughts come from? Why do you think differently from the next person?

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. That's right, your past conditioning determines every thought that bubbles up in your mind. That's why it's often referred to as the conditioned mind.

To reflect this understanding, we can now revise our Process of Manifestation in the following manner:

$$\mathbf{P \rightarrow T \rightarrow F \rightarrow A = R}$$

Your programming leads to your thoughts; your thoughts lead to your feelings; your feelings lead to your actions; your actions lead to your results.

Therefore, just as is done with a personal computer, by changing your programming, you take the first essential step to changing your results.

So how are we conditioned? We are conditioned in three primary ways in every arena of life, including money:

Verbal programming: What did you *hear* when you were young?

Modeling: What did you *see* when you were young?

Specific incidents: What did you *experience* when you were young?

The three aspects of conditioning are important to understand, so let's go over each of them. In Part II of this book, you will learn how to recondition yourself for wealth and success.

The First Influence: Verbal Programming

Let's begin with *verbal* programming. What did you hear about money, wealth, and rich people when you were growing up?

Did you ever hear phrases like *money is the root of all evil*, *save your money for a rainy day*, *rich people are greedy*, *rich people are criminals*, *filthy rich*, *you have to work hard to make money*, *money doesn't grow on trees*, *you can't be rich and spiritual*, *money doesn't buy happiness*, *money talks*, *the rich get richer and the poor get poorer*, *that's not for people like us*, *not everyone can be rich*, *there's never enough*, and the infamous *we can't afford it*?

In my household, every time I asked my father for any money I'd hear him scream, "What am I made of . . . money?" Jokingly I'd respond, "I wish. I'll take an arm, a hand, even a finger." He never laughed once.

Here's the rub. All the statements you heard about money when you were young remain in your subconscious mind as part of the blueprint that is running your financial life.

Verbal conditioning is extremely powerful. For example, when my son, Jesse, was three years old, he ran over to me and excitedly said, "Daddy, let's go see the Ninja Turtle movie. It's playing near us." For the life of me, I couldn't figure out how this toddler could already be a master of geography. A couple of hours later, I got my answer in the form of a TV commercial advertising the movie, which had at the end the usual tagline: "Now playing at a theater near you."

Another example of the power of verbal conditioning came at the expense of one of our Millionaire Mind seminar participants. Stephen didn't have a problem *earning* money; his challenge was *keeping* it.

At the time Stephen came to the course he was earning over \$800,000 a year and had been doing so for the past nine years. Yet he was still barely scraping by. Somehow, he managed to spend his money, lend it, or lose it all by making poor investment decisions. Whatever the reason, his net worth was exactly zero!

Stephen shared with us that when he was growing up, his mom always used to say, "Rich people are greedy. They make their money off the sweat of the poor. You should have just enough to get by. After that you're a pig."

It doesn't take a rocket scientist to figure out what was going on inside Stephen's subconscious mind. No wonder he was broke. He was verbally conditioned by his mother to

believe that rich people are greedy. Therefore, his mind linked up rich with greedy, which of course is *bad*. Since he didn't want to be bad, subconsciously he couldn't be rich.

Stephen loved his mom and didn't want her to disapprove of him. Obviously, based on her beliefs, if he were to get rich, she wouldn't approve. Therefore, the only thing for him to do was to get rid of any extra money beyond just getting by, otherwise he'd be a pig!

Now, you would think that in choosing between being rich and being approved of by Mom or anyone else for that matter, most people would take being rich. Not a chance! The mind just doesn't work that way. Sure, riches would seem to be the logical choice. *But when the subconscious mind must choose between deeply rooted emotions and logic, emotions will almost always win.*

WEALTH PRINCIPLE:

**When the subconscious mind must choose
between deeply rooted emotions and logic,
emotions will almost always win.**

Let's get back to our story. In less than ten minutes at the course, using some extremely effective experiential techniques, Stephen's money blueprint changed dramatically. In only two years, he went from being broke to becoming a millionaire.

At the course, Stephen began to understand that these nonsupportive beliefs were his mom's, based on her past programming, and not his. We then took it a step further and helped him to create a strategy whereby he wouldn't lose his mother's approval if he got rich. It was simple.

His mom loved Hawaii. So Stephen invested in a beachfront condo on Maui. He sends her there for the entire winter. She's in heaven, and so is he. First, she now loves that he's rich and tells everyone how generous he is. Second, he doesn't have to deal with her for six months of the year. Brilliant!

In my own life, after a slow start, I began doing well in business but never seemed to make money with my stocks. In becoming aware of my money blueprint, I recalled that when I was young, each day after work, my dad would sit down at the dinner table with the newspaper, check the stock pages, slam his fist on the table, and shout, "Those stinkin' stocks!" He then spent the next half hour ranting about how stupid the whole system is and how you have a better chance of making money playing the slot machines in Las Vegas.

Now that you understand the power of verbal conditioning, can you see that it's no wonder I couldn't make any money in the stock market? I was literally programmed to fail, programmed to unconsciously pick the wrong stock, at the wrong price, at the wrong time. Why? To subconsciously validate my money blueprint that said, "Stocks stink!"

All I can say is, by digging out this massive, toxic weed from my inner "financial garden," I began getting inundated with more fruits! Virtually the day after I reconditioned myself, the stocks I chose began to boom, and I've continued to have amazing success in the stock market ever since. It seems incredibly strange, but when you really understand how the money blueprint works, it makes perfect sense.

Again, your subconscious conditioning determines your thinking. Your thinking determines your decisions, and your decisions determine your actions, which eventually determine your outcomes.

There are four key elements of change, each of which is essential in reprogramming your financial blueprint. They are simple but profoundly powerful.

The first element of change is *awareness*. You can't change something unless you know it exists.

The second element of change is *understanding*. By understanding where your “way of thinking” originates, you can recognize that it has to come from outside you.

The third element of change is *disassociation*. Once you realize this way of thinking isn't you, you can separate yourself from it and choose in the present whether to keep it or let it go—based on who you are today, and where you want to be tomorrow. You can observe this way of thinking and see it for what it is, a “file” of information that was stored in your mind a long, long time ago and may not hold any truth or value for you anymore.

The fourth element of change is *reconditioning*. We will begin this process in Part II of this book, where we will introduce you to the mental files that generate wealth. Should you want to take this a step further, I invite you to attend the Millionaire Mind Intensive Seminar, where you will be led through a series of powerful experiential techniques that will rewire your subconscious on a cellular and permanent level—retraining your mind to respond supportively in terms of money and success.

The elements of frequency and ongoing support are also important for lasting change to occur, so I've got another gift to help you. If you go to www.millionairemindbook.com and click on “FREE BOOK BONUSES,” you can subscribe to the Millionaire Mind “thought of the week.” Every seven days you will receive a profound lesson that can assist your success.

Meanwhile, let's go back to our discussion on verbal conditioning and the steps you can take now to begin revising your money blueprint.

Steps for Change: Verbal Programming

AWARENESS: Write down all the statements you heard about money, wealth, and rich people when you were young.

UNDERSTANDING: Write down how you believe these statements have affected your financial life so far.

DISASSOCIATION: Can you see that these thoughts represent only what you learned and are not part of your anatomy and not who you are? Can you see that you have a choice in the present moment to be different?

DECLARATION: Place your hand over your heart and say . . .

“What I heard about money isn't necessarily true. I choose to adopt new ways of thinking that support my happiness and success.”

Touch your head and say . . .

“I have a millionaire mind.”

The Second Influence: Modeling

The second way we are conditioned is called modeling. What were your parents or guardians like in the arena of money when you were growing up? Did one or both of them manage their money well or did they mismanage it? Were they spenders or savers? Were they shrewd investors or were they noninvestors? Were they risk takers or conservative?

Was money consistently there or was the flow more sporadic? Did money come easily in your family, or was it always a struggle? Was money a source of joy in your household or the cause of bitter arguments?

Why is this information important? You've probably heard the saying "Monkey see, monkey do." Well, humans aren't far behind. As kids, we learn just about everything from modeling.

Although most of us would hate to admit it, there's more than a grain of truth in the old saying "The apple doesn't fall too far from the tree."

This reminds me of the story about a woman who prepares a ham for dinner by cutting off both ends. Her bewildered husband asks why she cuts off the ends. She replies, "That's how my mom cooked it." Well, it just so happened that her mom was coming for dinner that night. So they asked her why she cut off the ends of the ham. Mom replies, "That's how my mom cooked it." So they decide to call Grandma on the phone and ask why she cut off the ends of the ham. Her answer? "Because my pan was too small!"

The point is that generally speaking, we tend to be identical to one or a combination of our parents in the arena of money.

For example, my dad was an entrepreneur. He was in the home-building business. He built anywhere from a dozen to a hundred homes per project. Each project took a huge amount of capital investment. My dad would have to put up everything we had and borrow heavily from the bank until the homes were sold and the cash came through. Consequently, at the beginning of each project, we had no money and were in debt up to our eyeballs.

As you can imagine, during this period my dad was not in

the best of moods nor was generosity his strong suit. If I asked him for anything that cost even a penny, his standard reply after the usual “What am I, made of money?” was “Are you crazy?” Of course, I wouldn’t get a dime, but what I would get was that “Don’t even think of asking again” glare. I’m sure you know the one.

This scenario would last for about a year or two until the homes were finally sold. Then, we’d be rolling in dough. All of a sudden, my dad was a different person. He’d be happy, kind, and extremely generous. He’d come over and ask me if I needed a few bucks. I felt like giving him his glare back, but I wasn’t that stupid so I just said, “Sure, Dad, thanks,” and rolled my eyes.

Life was good . . . until that dreaded day when he’d come home and announce, “I found a good piece of land. We’re going to build again.” I distinctly remember saying, “Great, Dad, good luck,” as my heart sank, knowing the struggle that was about to unfold again.

This pattern lasted from the time I could remember, when I was about six, until the age of twenty-one, when I moved out of my parents’ house for good. Then it stopped, or so I thought.

At twenty-one years of age, I finished school and became, you guessed it, a builder. I then went on to several other types of project-based businesses. For some strange reason, I’d make a small fortune, but just a short time later, I’d be broke. I’d get into another business and believe I was on top of the world again, only to hit bottom a year later.

This up-and-down pattern went on for nearly ten years before I realized that maybe the problem wasn’t the type of business I was choosing, the partners I was choosing, the employees I had, the state of the economy, or my decision to

take time off and relax when things were going well. I finally recognized that maybe, just maybe, I was unconsciously re-living my dad's up-and-down income pattern.

All I can say is, thank goodness I learned what you're learning in this book and was able to recondition myself out of that "yo-yo" model and into having a consistently growing income. Today, the urge to change when things are going well (and to sabotage myself in the process) still comes up. But now, there's another file in my mind that observes this feeling and says, "Thank you for sharing; now let's get re-focused and back to work."

Another example comes from one of my seminars in Orlando, Florida. As usual, people were filing up to the stage, one by one, to get an autograph and say hello or thank you or whatever. I'll never forget one older gentleman because he came up sobbing. He could barely catch his breath and kept wiping his tears with his sleeve. I asked him what was wrong. He said, "I'm sixty-three years old and I've been reading books and going to seminars since they were invented. I've seen every speaker and tried everything they taught. I've tried stocks, real estate, and been in over a dozen different businesses. I went back to university and got an MBA. I've got more knowledge than ten average men, yet I've never made it financially. I'd always get a good start but end up empty-handed, and in all those years I never knew why. I thought I must just be plain old stupid . . . until today.

"Finally, after listening to you and doing the processes, it all makes sense. There's nothing wrong with me. I just had my dad's money blueprint stuck in my head and that's been my nemesis. My dad went through the heart of the Depression era. Every day he would try getting jobs or selling things and come home empty-handed. I wish I would have

understood modeling and money patterns forty years ago. What a waste of time, all that learning and knowledge has been.” He began to cry even harder.

I replied, “No way is your knowledge a waste of time! It has just been latent, waiting in a ‘mind’ bank, waiting for the opportunity to come out. Now that you’ve formulated a ‘success blueprint,’ everything you’ve ever learned will become usable and you will skyrocket to success.”

For most of us, when we hear the truth, we know it. He started to lighten up and began breathing deeply again. Then a big grin came across his face. He gave me the biggest hug and said, “Thank you, thank you, thank you.” Last I heard from him, everything was booming: he has accumulated more wealth in the last eighteen months than in the past eighteen years combined. I love it!

Again, you can have all the knowledge and skills in the world, but if your “blueprint” isn’t set for success, you’re financially doomed.

We often get seminar participants whose parents were involved in World War II or who lived through the Depression. These people are often in shock when they realize how much their parents’ experiences have influenced their beliefs and habits around money. Some spend like crazy because “You could easily lose all your money, so you might as well enjoy it while you can.” Others go the opposite route: they hoard their money and “save for a rainy day.”

A word of wisdom: Saving for a rainy day might sound like a good idea, but it can create big problems. One of the principles we teach in another of our courses is the power of intention. If you are saving your money for a *rainy* day, what are you going to get? Rainy days! Stop doing that. Instead of saving for a rainy day, focus on saving for a *joyous* day or for

the day you win your financial freedom. Then, by virtue of the law of intention, that's exactly what you will get.

Earlier we said that most of us tend to be identical to one or both parents in the arena of money, but there's also the flip side of the coin. Some of us end up being exactly the opposite of one or both parents. Why would that happen? Do the words *anger* and *rebellion* ring a bell? In short, it just depends on how ticked off you were at them.

Unfortunately, as little kids we can't say to our parents, "Mom and Dad, have a seat. I'd like to discuss something with you. I'm not fond of the way you're managing your money or, for that matter, your lives, and therefore, when I become an adult, I'll be doing things quite differently. I hope you understand. Good night now and pleasant dreams."

No, no, no, it doesn't go quite that way. Instead, when our buttons are pushed, we generally freak out and what comes out sounds more like "I hate you. I'll never be like you. When I grow up, I'm gonna be rich. Then I'll get whatever I want whether you like it or not." Then we run to our bedroom, slam the door, and start pounding our pillow or whatever else is at hand, to vent our frustration.

Many people who come from poor families become angry and rebellious about it. Often they either go out and get rich or at least have the motivation to do so. But there's one little hiccup, which is actually a big burp. Whether such people get rich or work their buns off trying to become successful, they are not usually happy. Why? Because the root of their wealth or motivation for money is anger and resentment. Consequently, *money* and *anger* become linked in their minds, and the more money such individuals have or strive for, the angrier they get.

Eventually, the higher self says, “I’m tired of being angry and stressed out. I just want to be peaceful and happy.” So they ask the same mind that created the *link* what to do about this situation. To which their mind answers, “If you want to get rid of your anger, you’re going to have to get rid of your money.” So they do. They subconsciously get rid of their money.

They overspend or make a poor investment decision or get a financially disastrous divorce, or they sabotage their success in some other way. But no matter, because now these folks are happy. Right? Wrong! Things are even worse because now they’re not just angry, they’re broke and angry. They got rid of the wrong thing!

They got rid of the money instead of the anger, the fruit instead of the root. Meanwhile, the real issue is, and always was, the anger between them and their parents. And until that anger is resolved, they will never be truly happy or peaceful regardless of how much money they have or don’t have.

The reason or motivation you have for making money or creating success is vital. If your motivation for acquiring money or success comes from a nonsupportive root such as fear, anger, or the need to “prove” yourself, your money will never bring you happiness.

WEALTH PRINCIPLE:

If your motivation for acquiring money or success comes from a nonsupportive root such as fear, anger, or the need to “prove” yourself, your money will never bring you happiness.

Why? Because you can't solve any of these issues with money. Take fear, for instance. During my seminars I ask the audience, "How many of you would cite fear as your primary motivation for success?" Not many people put up their hand. However, then I ask, "How many of you would cite security as one of your main motivators for success?" Almost everyone puts up his or her hand. But get this—security and fear are both motivated by the *same* thing. Seeking security comes from insecurity, which is based in fear.

So, will more money dissolve the fear? You wish! But the answer is absolutely not. Why? Because money is not the root of the problem; fear is. What's even worse is that fear is not just a problem, it's a habit. Therefore, making more money will only change the kind of fear we have. When we were broke, we were most likely afraid we'd never make it or never have enough. Once we make it, however, our fear usually changes to "What if I lose what I've made?" or "Everyone's going to want what I have" or "I'm going to get creamed in taxes." In short, until we get to the root of this issue and dissolve the fear, no amount of money will help.

Of course, given a choice, most of us would rather worry about having money and losing it than not having money at all, but neither are overly enlightened ways to live.

As with those of us driven by fear, many people are motivated to achieve financial success to prove they are "good enough." We'll cover this challenge in detail in Part II of this book, but for now, just realize that no amount of money can ever make you good enough. Money can't make you something you already are. Again, as with fear, the "always having to prove yourself" issue becomes your habitual way of living. You don't even recognize it's running you. You call your-

self a high achiever, a hard driver, determined, and all these traits are fine. The only question is why? What is the root engine that drives all this?

For people who are driven to prove they are good enough, no amount of money can ease the pain of that inner wound that makes everything and everyone in their life “not enough.” No amount of money, or anything else for that matter, will ever be enough for people who feel they are not good enough themselves.

Again, it’s all about you. Remember, your inner world reflects your outer world. If you believe you are not enough, you will validate that belief and create the reality that you don’t have enough. On the other hand, if you believe you are plenty, you will validate that belief and create plenty of abundance. Why? Because “plenty” will be your root, which will then become your natural way of being.

By unlinking your money motivation from anger, fear, and the need to prove yourself, you can install new links for earning your money through *purpose*, *contribution*, and *joy*. That way, you’ll never have to get rid of your money to be happy.

Being a rebel or the opposite of your parents is not always a problem. To the contrary, if you were a rebel (often the case with second-born children) and your folks had poor money habits, it’s probably a good thing that you are their opposite. On the other hand, if your parents were successful and you’re rebelling against them, you could be in for serious financial difficulties.

Either way, what’s important is to recognize how your way of being relates to one or both of your parents in the arena of money.

Steps for Change: Modeling

AWARENESS: Consider the ways of being and habits each of your parents had around money and wealth. Write down how you may be identical or opposite to either of them.

UNDERSTANDING: Write down the effect this modeling has had on your financial life.

DISASSOCIATION: Can you see this way of being is only what you learned and isn't you? Can you see you have a choice in the present moment to be different?

DECLARATION: Place your hand over your heart and say . . .

“What I modeled around money was their way. I choose my way.”

Touch your head and say . . .

“I have a millionaire mind!”

The Third Influence: Specific Incidents

The third primary way in which we are conditioned is by specific incidents. What did you experience when you were young around money, wealth, and rich people? These experiences are extremely important because they shape the beliefs—or rather, the illusions—you now live by.

Let me give you an example. A woman who was an operating-room nurse attended the Millionaire Mind Intensive Seminar. Josey had an excellent income, but somehow she always spent all of her money. When we dug a little deeper, she revealed that when she was eleven years old, she

remembers being at a Chinese restaurant with her parents and her sister. Her mom and dad were having yet another bitter argument about money. Her dad was standing up, screaming and slamming his fist on the table. She remembers him turning red, then blue, then falling to the floor from a heart attack. She was on the swim team at school and had CPR training, which she administered, but to no avail. Her father died in her arms.

And so, from that day forth, Josey's mind linked money with *pain*. It's no wonder then that as an adult, she subconsciously got rid of all of her money in an effort to get rid of her pain. It's also interesting to note that she became a nurse. Why? Is it possible that she was still trying to save her dad?

At the course, we helped Josey identify her old money blueprint and revise it. Today she's well on her way to becoming financially free. She's also not a nurse anymore. Not that she didn't enjoy her job. It's just that she was in the nursing profession for the wrong reason. She's now a financial planner, still helping people, but this time one-on-one, to understand how their past programming runs every aspect of their financial lives.

Let me give you another example of a specific incident, one that's closer to home. When my wife was eight years old, she would hear the clanging bells of the ice cream truck coming down the street. She would run to her mom and ask for a quarter. Her mom would reply, "Sorry, dear, I don't have any money. Go ask Dad. Dad's got all the money." My wife would then go ask her dad. He'd give her a quarter, she'd go get her ice cream cone, and she was a happy camper.

Week after week, the same incident would repeat itself. So what did my wife learn about money?

First, that men have all the money. So once we got married, what do you think she expected of me? That's right: money. And I'll tell you what, she wasn't asking for quarters anymore! Somehow she'd graduated.

Second, she learned that women don't have money. If her mom (the deity) didn't have money, obviously this is the way she should be. To validate that way of being, she would subconsciously get rid of all her money. She was quite precise about it too. If you gave her \$100, she'd spend \$100. If you gave her \$200, she'd spend \$200. If you gave her \$500, she'd spend \$500, and if you gave her \$1,000, she'd spend \$1,000. Then she took one of my courses and learned all about the art of leverage. I gave her \$2,000, she spent \$10,000! I tried to explain, "No, honey, leverage means we're the ones who are supposed to *get* the ten thousand dollars, not spend it." Somehow it just wasn't sinking in.

The only thing we ever fought about was money. It almost cost us our marriage. What we didn't know at the time was that the meanings each of us attributed to money were radically different. To my wife, money meant immediate *pleasure* (as in enjoying her ice cream). I, on the other hand, grew up with the belief that money was meant to be accumulated as the means to create *freedom*.

As far as I was concerned, whenever my wife spent money, she wasn't spending money, she was spending our future freedom. And as far as she was concerned, whenever I held her back from spending, I was taking away her pleasure in life.

Thank goodness we learned how to revise each of our money blueprints and, more importantly, create a third money blueprint specifically for the relationship.

Success Story from Deborah Chamitoff

From: Deborah Chamitoff

To: T. Harv Eker

Subject: Financially free!

Harv,

Today, I have 18 sources of passive income and I no longer need a J.O.B. Yes, I am rich, but more importantly, my *life* is enriched, joyful, and abundant! But it wasn't always this way.

Money used to be a burden to me. I trusted strangers to manage my financial affairs just so I wouldn't have to deal with it. I lost almost everything during the last stock market crash, and I didn't even realize it until it was too late.

More importantly, I lost my self-respect. Paralyzed with fear, shame, and hopelessness, I withdrew from everyone and everything around me. I continued to punish myself right up until I was dragged to the Millionaire Mind.

During that transformational weekend, I reclaimed my power and resolved to take control of my own financial destiny. I embraced the Declarations of Wealth and forgave myself for past mistakes, truly believing that I deserved to be wealthy.

And now, I'm actually having fun managing my own money! I am financially free and know I always will be because I have a Millionaire Mind!

Thank you, Harv . . . thank you.

Does all this work? Let me put it this way; I've witnessed three miracles in my life:

1. The birth of my daughter.
2. The birth of my son.
3. My wife and I not fighting about money anymore!

Statistics show that the number one cause of all relationship breakups is money. The biggest reason behind the fights people have about money is not the money itself, but the mismatch of their "blueprints." It doesn't matter how much money you have or don't have. If your blueprint doesn't match that of the person you're dealing with, you'll have a major challenge. This goes for married couples, dating couples, family relationships, and even business associates. The key is to comprehend that you are dealing with blueprints, not money. Once you recognize a person's money blueprint, you can deal with your partner in a way that works for both of you. You can begin by becoming aware that your partner's money files are probably not the same as yours. Instead of getting upset, choose understanding. Do your best to find out what's important to your partner in the arena of money and identify his or her motivations and fears. In this way, you'll be dealing with the roots instead of the fruits and have a good shot of making it work. Otherwise, no way, Jose!

One of the most important things you will learn, should you decide to attend the Millionaire Mind Intensive Seminar, is how to recognize your partner's money blueprint as well as how to create a brand-new blueprint between both of you that helps you as partners get what you really want. It is truly a blessing to be able to do this, as it alleviates one of the biggest causes of pain for most people.

Steps for Change: Specific Incidents

Here's an exercise you can do with your partner. Sit down and discuss the history each of you brings to your thoughts about money—what you heard when you were young, what was modeled in your family, and any emotional incidents that occurred. Also, find out what money really means to your partner. Is it pleasure or freedom or security or status? This will assist you in identifying each other's current money blueprint and may help you discover why you might be disagreeing in this arena.

Next, discuss what you want today not as individuals, but as a partnership. Decide and agree upon your general goals and attitudes with regard to money and success. Then create a list of these attitudes and actions you both agree to live by and write them down. Post them on the wall, and if ever there's an issue, gently, very gently, remind each other what you decided together when you were both objective, unemotional, and outside the grip of your old money blueprints.

AWARENESS: Consider a specific emotional incident you experienced around money when you were young.

UNDERSTANDING: Write down how this incident may have affected your current financial life.

DISASSOCIATION: Can you see this way of being is only what you learned and isn't you? Can you see you have a choice in the present moment to be different?

DECLARATION: Place your hand on your heart and say . . .

“I release my nonsupportive money experiences from the past and create a new and rich future.”

Touch your head and say . . .

“I have a millionaire mind!”

So What Is Your Money Blueprint Set For?

Now, it's time to answer the “million dollar” question. What is your current money and success blueprint, and what results is it subconsciously moving you toward? Are you set for success, mediocrity, or financial failure? Are you programmed for struggle or for ease around money? Are you set for working hard for your money or working in balance?

Are you conditioned for having a consistent income or an inconsistent income? You know the scoop: “First you have it, then you don't, then you have it, then you don't.” It always appears as though the reasons for these drastic fluctuations come from the outside world. For instance: “I got a great-paying job but then the company folded. Then I started my own business and things were booming, but the market dried up. My next business was doing super, but then my partner left, et cetera.” Don't be fooled, this is your blueprint at work.

Are you set for having a high income, a moderate income, or a low income? Did you know there are actual dollar amounts for which many of us are programmed? Are you set for earning \$20,000 to \$30,000 a year? \$40,000 to \$60,000? \$75,000 to \$100,000? \$150,000 to \$200,000? \$250,000 a year or more?

A few years ago, I had an unusually well-dressed gentleman in the audience during one of my two-hour evening

seminars. When the seminar was complete, he came over and asked if I thought the three-day Millionaire Mind course could do anything for him, considering he was already earning \$500,000 a year. I asked him how long he'd earned that kind of money. He responded, "Consistently, for about seven years now."

That was all I needed to hear. I asked him why he wasn't earning \$2 million a year. I told him that the program was for people who want to reach their *full financial potential* and asked him to consider why he was "stuck" at half a million. He decided to come to the program.

I got an e-mail from him a year later that said, "The program was incredible but I made a mistake. I only reset my money blueprint to earn the \$2 million a year as we discussed. I'm already there, so I'm attending the course again to reset it for earning \$10 million a year."

The point I want to make is that the actual amounts don't matter. What matters is whether you are reaching your full financial potential. I know many of you might be asking, why on earth would anyone need that kind of money? First, that very question is not overly supportive to your wealth and is a sure sign you'll want to revise your money blueprint. Second, the main reason this gentleman wanted to earn massive amounts of money was to support his work as a huge donor to a charity that assists AIDS victims in Africa. So much for the belief that rich people are "greedy"!

Let's go on. Are you programmed for saving money or for spending money? Are you programmed for managing your money well or mismanaging it?

Are you set for picking winning investments or picking losers? You might wonder, "How could whether or not I make money in the stock market or in real estate be part of

my blueprint?” Simple. Who picks the stock or the property? You do. Who picks when you buy it? You do. Who picks when you sell it? You do. I guess you’ve got something to do with the equation.

I have an acquaintance in San Diego named Larry. Larry is a magnet when it comes to making money: he definitely has a *high income* blueprint. But he has the kiss of death when it comes to investing his money. Whatever he buys drops like a rock. (Would you believe his dad had the exact same problem? Duh!) I keep in close touch with Larry so I can ask him for investment advice. It is always perfect . . . perfectly wrong! Whatever Larry suggests, I go the other way. I love Larry!

On the other hand, notice how other people seem to have what we termed earlier the Midas touch. Everything they get involved with turns to gold. Both the Midas-touch and the kiss-of-death syndromes are nothing more than the manifestations of money blueprints.

Once again, your money blueprint will determine your financial life—and even your personal life. If you are a woman whose money blueprint is set for low, chances are you will attract a man who is also set for low so you can stay in your financial “comfort zone” and validate your blueprint. If you are a man who is set for low, chances are you will attract a woman who is a spender and gets rid of all your money, so you can stay in your financial “comfort zone” and validate your blueprint.

Most people believe the success of their business is primarily dependent on their business skills and knowledge or at least their timing of the marketplace. I hate to be the one to break it to you, but that’s la-la land, which is another way of saying, not a chance!

How well your business does is a result of your money blueprint. You will always validate your blueprint. If you have a blueprint that is set for earning \$100,000 a year, that's exactly how well the business will do, enough to earn you about \$100,000 a year.

If you are a salesperson and your blueprint is set for earning \$50,000 a year and somehow you make a huge sale that makes you \$90,000 that year, either the sale will cancel or if you do end up with \$90,000, get ready for a crummy year to follow to make up for it and bring you back to the level of your financial blueprint.

On the other hand, if you're set for earning \$50,000 and you've been in a slump for a couple of years, don't worry, you'll get it all back. You have to, it's the subconscious law of the mind and money. Someone in this position would probably walk across the street, get hit by a bus, and end up with exactly \$50,000 a year in insurance! It's simple: one way or another, if you're set for \$50,000 a year, eventually that's what you'll get.

So again, how can you tell what your money blueprint is set for? One of the most obvious ways is to look at your results. Look at your bank account. Look at your income. Look at your net worth. Look at your success with investments. Look at your business success. Look at whether you're a spender or a saver. Look at whether you manage money well. Look at how consistent or inconsistent you are. Look at how hard you work for your money. Look at your relationships that involve money.

Is money a struggle or does it come to you easily? Do you own a business or do you have a job? Do you stick with one business or job for a long time or do you jump around a lot?

Your blueprint is like a thermostat. If the temperature in

the room is seventy-two degrees, chances are good that the thermostat is set for seventy-two degrees. Now here's where it gets interesting. Is it possible that because the window is open and it is cold outside, the temperature in the room can drop to sixty-five degrees? Of course, but what will eventually happen? The thermostat will kick in and bring the temperature back to seventy-two.

Also, is it possible that because the window is open and it's hot outside, the temperature in the room can go up to seventy-seven degrees? Sure it could, but what will eventually happen? The thermostat will kick in and bring the temperature back to seventy-two.

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, otherwise known as your money blueprint.

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.

You can try anything and everything else you want. You can develop your knowledge in business, in marketing, in sales, in negotiations, and in management. You can become an expert in real estate or the stock market. All of these are tremendous "tools." But in the end, without an inner "tool-

box” that is big enough and strong enough for you to create and hold on to large amounts of money, all the tools in the world will be useless to you.

Once again, it’s simple arithmetic: “Your income can grow only to the extent that you do.”

Fortunately or unfortunately, your personal money and success blueprint will tend to stay with you for the rest of your life—unless you identify and change it. And that is exactly what we will continue to do in Part II of this book and do even further with you at the Millionaire Mind Intensive Seminar.

Remember that the first element of all change is awareness. Watch yourself, become conscious, observe your thoughts, your fears, your beliefs, your habits, your actions, and even your inactions. Put yourself under a microscope. Study yourself.

Most of us believe that we live our lives based on choice. Not usually! Even if we’re really enlightened, we might make just a few choices during the average day that reflect our awareness of ourselves in the present moment. But for the most part, we’re like robots, running on automatic, ruled by our past conditioning and old habits. That’s where consciousness comes in. 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.

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.

By achieving consciousness, we can live from who we are today rather than who we were yesterday. In this way, we can respond appropriately to situations, tapping the full range and potential of our skills and talents, rather than inappropriately reacting to events, driven by the fears and insecurities of the past.

Once you are conscious, you can see your programming for what it is: simply a recording of information you received and believed in the past, when you were too young to know any better. You can see that this conditioning is not who you are but who you learned to be. You can see that you are not the “recording” but the “recorder.” You are not the “content” in the glass but the “glass” itself. You are not the software but the hardware.

Yes, genetics may play a role, and, yes, spiritual aspects may come into play, but much of what shapes who you are comes from other people’s beliefs and information. As I suggested earlier, beliefs are not necessarily true or false or right or wrong, but regardless of their validity, beliefs are opinions that are passed around and around and then down from generation to generation to you. Knowing this, you can consciously choose to release any belief or way of being that is not supportive to your wealth, and you can replace it with one that is.

In our courses we teach that “no thought lives in your head rent-free.” Each thought you have will either be an investment or a cost. It will either move you toward happiness and success or away from it. It will either empower you or disempower you. That’s why it is imperative you choose your thoughts and beliefs wisely.

Realize that your thoughts and beliefs aren’t who you are, and they are not necessarily attached to you. As precious as

you believe them to be, they have no more importance and meaning than you give them. *Nothing has meaning except for the meaning you give it.*

Recall how at the beginning of this book I suggested you don't believe a word I say? Well, if you really want to take off in your life, don't believe a word *you* say. And if you want instant enlightenment, *don't believe a thought you think.*

Meanwhile, if you're like most people, you're going to believe something, so you might as well adopt beliefs that support you, rich beliefs. Remember, thoughts lead to feelings, which lead to actions, which lead to results. You can choose to think and act like rich people do and therefore create the results that rich people create.

The question is, "How do rich people think and act?" That's exactly what you'll discover in Part II of this book.

If you want to change your financial life forever, read on!

DECLARATION: Place your hand on your heart and say . . .

"I observe my thoughts and entertain only those that empower me."

Touch your head and say . . .

"I have a millionaire mind!"

Success Story from Rhonda & Bob Baines

From: Rhonda & Bob Baines

To: T. Harv Eker

Subject: We feel free!

We went to the Millionaire Mind Intensive not really knowing what to expect. We were very impressed with the results. Before attending the seminar, we were having a lot of money problems. We never seemed to get ahead. We would continually be in debt and not know why. We would pay off our credit cards (usually from a large bonus at work), only to get back into debt within six months. It did not matter how much money we made. We were very frustrated and argued a lot.

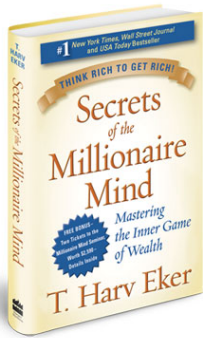
Then we attended Millionaire Mind. While listening to Harv, my husband and I kept squeezing each other's leg and smiling and looking at each other. We heard so much information that had us saying, "No wonder," "Oh, so that's why," "Everything makes sense now." We were very excited.

We learned how he and I think so differently when it comes to money. How he is a "spender" and how I am an "avoider." What a horrible combination! After hearing the information, we stopped blaming each other and started understanding each other and ultimately started to appreciate and love each other more.

It is almost a year later and we still do not argue about money—we just talk about what we learned. We are no longer in debt; in fact we have money in savings, the first time in our 16-year relationship—yeah! We now not only have money for our future, but we also have enough money for our normal everyday expenses, playing, education, long-term savings for a home, and we even have money to share and give away. It feels wonderful knowing that we can use money in those areas and not feel guilty because we allocated and dedicated it for that purpose.

We feel free.

Thank you very much, Harv.



WANT THE FULL BOOK?

GET IT NOW

SECRETS OF THE MILLIONAIRE MIND

**Reveals The Missing Link Between Wanting
Success & Achieving It!**

In his groundbreaking book, *Secrets of the Millionaire Mind*, 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, 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.

Part 1, which is the part you just finished, explains how your money blueprint works. Here you learned how your childhood influences have shaped your financial destiny. You also learned how to identify your own money blueprint and “revise” it to not only create success but, more important, to keep it and continually grow it.

In **Part 2** you will be introduced to 17 “Wealth Files,” which describe exactly how rich people think and act differently than most poor and middle-class people. Each Wealth File includes action steps for you to practice in the real world in order to dramatically increase your income and accumulate wealth.

If you are not doing as well financially as you would like, you will have to change your money blueprint. Unfortunately your current money blueprint will tend to stay with you for the rest of your life, unless you identify and revise it, and that’s exactly what you will do with the help of this extraordinary book. According to T. Harv Eker, it’s simple. If you think like rich people think and do what rich people do, chances are you’ll get rich too!

[GET THE FULL BOOK NOW](#)