

## T Harv Eker - Secrets of the Millionaire Mind book summary

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

I learned that in many ways, my mind was my biggest obstacle to success. You can have the greatest "tools" in the world, but if you've got a tiny leak in your "toolbox", you've got a problem

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

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

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 how are you?

How do you think?

What are your beliefs?

What are your habits and traits?

How do you 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?

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

Wealth principle: Your income can grow only to the extent you do!

When self-made millionaires lose their money, they never lose the most important ingredient to their success: their millionaire mind

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?

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

When we align with the laws of nature and work on our roots - our "inner" world - our life flows more smoothly. When we don't, life gets tough

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

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

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

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

What you hear, you forget; what you see, you remember; what you do, you understand

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." A declaration is simply a positive statement that you make emphatically, out loud

Why are declarations such a valuable tool? Because everything is made of energy. A declaration is stating that we have an intention of doing or being something

State your declarations aloud each morning and evening. Doing your declarations into a mirror will accelerate the process even more, Declaration: "My inner world creates my outer world."

Now touch your head and say... "I have a millionaire mind."

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

Wealth principle:

Thoughts lead to feelings

Feelings lead to actions

Actions lead to results

Your financial blueprint consists of a combination of your thoughts, feelings, and actions in the arena of money

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

We are conditioned in three primary ways in every arena of life, including money:

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

Modeling: What did you see when you were young?

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

Wealth principle: When the subconscious mind must choose between deeply rooted emotions and logic, emotions will almost always win

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

There are four key elements of change, each of which is essential in reprogramming your financial blueprint.

The first element 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

The fourth element of change is reconditioning

You can have all the knowledge and skills in the world, but if your "blueprint" isn't set for success, you're financially doomed

Instead of saving for a rainy day, focus on saving for a joyous day or the day you win your financial freedom. Then, by the law of intention, that's exactly what you will get. The reason or motivation you have for making money or creating success is vital

Wealth principle: If your motivation for acquiring money or success comes from a non supportive root such as fear, anger, or the need to "prove" yourself, your money will never bring you happiness

Seeking security comes from insecurity, which is based in fear. If you believe you are plenty, you will validate that benefit and create plenty of abundance. Why? Because "plenty" will be your root, which will then become your natural way of being

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. Your money blueprint will determine your financial life - and even your personal life

How can you tell what your money blueprint is set for? One of the most obvious ways into 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 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. Is money a struggle or does it come to you easily? Your blueprint is like a thermostat

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

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

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

Wealth principle: You can choose to think in ways that will support you in your happiness and success instead of ways that don't

Most people understand we are creatures of habit, but what they don't realize is that there are actually two kinds of habits: doing habits and not-doing habits. Everything you are not doing right now, you are in the habit of not doing. The only way to change these not-doing habits into doing habits is to do them

Wealth file #1

Rich people believe "I create my life."

Poor people believe "Life happens to me."

If you want to create wealth, it is imperative that you believe that you are at the steering wheel of your life, especially your financial life

Anyone who says money isn't important doesn't have any!

Wealth principle: Money is extremely important in the areas in which it works, and extremely unimportant in the areas in which it doesn't

Complaining is the absolute worst possible thing you could do for your health or wealth. The worst!

Wealth principle: When you are complaining, you become a living, breathing "crap magnet." You have to make darn sure not to put yourself in the proximity of complainers. Negative energy is infectious

Here's some homework that I promise will change your life. For the next seven days, I challenge you to not complain at all. Not just out loud, but in your head as well. It is imperative you choose your thoughts and words wisely!

Wealth principle: **There is no such thing as a really rich victim! Every time you blame, justify, or complain, you are *slitting your financial throat***

#### Millionaire Mind Actions

1. Every time you catch yourself blaming, justifying, or complaining, slide your index finger across your neck, as a *trigger* to remind yourself that you are slitting your financial throat. It will eventually work to alleviate the destructive habit
2. Do a "debrief." At the end of each day, write down one thing that went well and one that didn't. Then write the answer to the following question: "How did I create each of these situations?" If others were involved, ask yourself, "What was my part in creating each of these situations?" This exercise will keep you accountable for your life and make you aware of the strategies that are working for you and the strategies that are not

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

There's a huge difference between being comfortable and being rich

Wealth principle: If your goal is to be comfortable, chances are you'll never get rich. But if your goal is to be rich, chances are you'll end up mighty comfortable

If you want to get rich, your goal has to be rich. Not to have enough to pay the bills, and not to just have enough to be comfortable. Rich means rich!

#### Millionaire Mind Actions

1. Write down two financial objectives that demonstrate your intention to create abundance, not mediocrity or poverty. Write "play to win" goals for your:
  - a. Annual income
  - b. Net worth

Make these goals achievable with a realistic time frame, yet at the same time remember to "shoot for the stars."

1. Go to an upscale restaurant and order a meal at "market price" without asking how much it costs. (If funds are tight, sharing is acceptable.)

P.S. No chicken!

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

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

You always get what you want - what you *subconsciously* want, not what you *#say#* you want

The warrior's way is simple: "I will be rich or I will die trying."

Getting rich takes focus, courage, knowledge, expertise, 100 percent of your effort, a never-give-up attitude, and of course a rich mindset. You also have to believe in your heart if hearts that you can create wealth and that you absolutely deserve it

Wealth principle: If you are not fully, totally, and truly committed to creating wealth, chances are you won't

Are you willing to work sixteen hours a day? Rich people are. Are you willing to work seven days a week and give up most of your weekends? Rich people are

Millionaire Mind Actions

1. Write a short paragraph on exactly why creating wealth is important to you. Be specific
2. Meet with a friend or family member who is willing to support you. Tell that person you want to evoke the power of commitment for the purpose of creating greater success. Put your hand on your heart, look that person in the eye, and repeat the following statement: "I \_\_\_\_\_ [your name], do hereby commit to becoming a millionaire or more by \_\_\_\_\_ [date]."

Tell your partner to say "I believe in you." Then you say, "Thank you."

P.S. To strengthen your commitment, I invite you to commit directly to me at [www.millionairemindbook.com](http://www.millionairemindbook.com), then print out your commitment and post it on your wall

Wealth file #4 Rich people think big. Poor people think small

Wealth principle: The law of Income: You will be paid in direct proportion to the value you deliver according to the marketplace. The keyword is *value*

Research shows that the happiest people are those who use their natural talents to the utmost

Small thinking and small actions lead to being brih broke and unfulfilled

Millionaire Mind Actions

1. Write down what you believe to be your "natural talents." These are things you've always been naturally good at. Also write how and where you can use more of these gifts in your life and especially your work life
2. Write some or brainstorm with a group of people how you can solve problems for ten times the number of people you affect in your job or business now. Come up with at least three different strategies. Think "leverage."

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

Rich people focus on what they want. What you focus on expands - it gets bigger

If you want to get rich, focus on making, keeping and investing your money

Millionaire Mind Actions

1. Get in the game. Consider a situation or project you've wanted to start. Whatever you've been waiting for, forget it. Begin now from wherever you ate with whatever you've got. If possible, do it while working for or with someone else, first, to learn the ropes. If you've already learned, no more excuses. Go for it!

2. Practice optimism. Today, whatever anyone says is a problem or an obstacle, reframe it into an opportunity. You'll drive negative people nuts, but, hey, what's the difference? That's what they're constantly doing to themselves anyway!
3. Focus on what you have, not on what you don't have. Make a list of ten things you are grateful for in your life and read the list aloud. Then read it each morning for the next thirty days. If you don't appreciate what you've got, you won't get any more and you don't need any more

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

Resenting the rich is one of the surest ways to stay broke

Wealth principle: Bless that which you want

If you resent what people have, in any way, shape, or form, you can never have it

Millionaire Mind Actions

1. Practice the Huna philosophy "bless that which you want." Drive around or buy magazines, look at beautiful homes, gorgeous cars, and read about successful businesses. Whatever you see that you like, bless it, and bless the owners or the people involved
2. Write and send a letter or e-mail to someone you know of (not necessarily personally) who is highly successful in any arena, telling them how much you admire and honor them for their achievements

Wealth file: Rich people associate with positive, successful people. Poor people associate with negative or unsuccessful people

The fastest and easiest way to create wealth is to learn exactly how rich people, who are masters of money, play the game. The goal is to simply model their inner and outer strategies

Energy is contagious: either you *affect* people or you *infect* people

Negative thinking is like having *measles of the mind*. Instead of itching, you get bitching; instead of scratching, you get bashing. Instead of irritation, you get frustration

Most people earn within 20 percent of the average income of their closest friends

Make it a point to only associate with successful, positive people, and just as importantly, disassociate from negative ones

#### Millionaire Mind Actions

1. Go to the library, a bookstore, or the Internet and read a biography of someone who is or was extremely rich and successful. Andrew Carnegie, John D. Rockefeller, Mary Kay, Donald Trump, Warren Buffett, Jack Welch, Bill Gates, and Ted Turner are some good examples. Use their story for inspiration, for learning specific success strategies, and most importantly, for copying their mind-set
2. Join a high-end club, such as tennis, health, business, or golf. Mingle with rich people in a rich environment. Or, if there's no way you can afford to join a high-end club, have coffee or tea in the classiest hotel in your city. Get comfortable in this atmosphere and watch the patrons, noticing they're no different from you
3. Identify a situation or a person who is a downer in your life. Remove yourself from that situation or association. If it's family, choose to be around them less
4. Stop watching trash TV and stay away from bad news

Wealth file #8: Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion

Resenting promotion is one of the greatest obstacles to success. People who have issues with selling and promotion are usually broke

Wealth principle: Leaders earn a heck of a lot more money than followers!

#### Millionaire Mind Actions

1. Rate the product or service you are currently offering (or you are planning to offer) from 1 to 10 in terms of how much you believe in its value (1 being the lowest. 10 being the highest). If your rating result is 7-9, revise your product or service to increase the value. If your result is 6 or below, stop offering that product or service and start representing something you truly believe in

2. Read books, listen to audios and CDs, and take course on marketing and sales. Become an expert in both of these arenas to a point where you can promote your value successfully and with 100 percent integrity

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

The secret to success is not to try to avoid or get rid of or shrink from your problems. The secret to success is to grow yourself so that you are bigger than any problem

The size of the problem is never the issue - what matters is the size of you!

Wealth principle: If you have a big problem in your life, all that means is that you are being a small person!

Millionaire Mind Actions

1. Whenever you are feeling upset over a "big" problem, point to yourself and say, "Mini me, mini me." Then take a deep breath and say to yourself, "I can handle this. I am bigger than any problem."
2. Write down a problem you are having in your life. Then list ten specific actions you can take to resolve or at least improve this situation. This will move you from problem thinking into solution thinking. First, there's a good chance you'll solve the problem. Second, you'll feel a heck of a lot better

Wealth file #10 Rich people are excellent receivers. Poor people are poor receivers

Wealth principle: If you say you're worthy, you are. If you say you're not worthy, you're not. Either way you will live into your story

Wealth principle: If a hundred-foot oak tree had the mind of a human, it would only grow to be ten feet tall!" Wealth principle: For every giver there must be a receiver, and for every receiver there must be a giver

Wealth principle: Money will only make you more of what you already are

Being open and willing to receive is absolutely critical you want to create wealth

Wealth principle: How you do anything is how you do everything. The way you are in one area is usually the way you are in all areas

#### Millionaire Mind Actions

1. Practice being an excellent receiver. Each time someone gives you a compliment of any sort, simply say, "Thank you." Do not return a compliment to that person at the same time
2. Any, and I mean *any*, money you find or receive should be enthusiastically celebrated. Go ahead and scream out, "I'm a money magnet. Thank you, thank you, thank you."
3. Pamper yourself. At least once a month do something to nurture yourself and your spirit. Get a massage, a manicure, or a pedicure, take yourself for an extravagant dinner, rent a boat or a weekend cottage, have someone bring you breakfast in bed. Do things that will allow you to feel rich and deserving

#### Wealth file #11

Rich people choose to get paid based on results. Poor people choose to get paid based on time

Wealth principle: There's nothing wrong with getting a steady paycheck, unless it interferes with your ability to earn what you're worth. There's the rub. It usually does

Wealth principle: Never have a ceiling on your income

The vast majority of millionaires become rich by being in their own business

In the end, the only way to earn what you're really worth is to get paid based on your results

#### Millionaire Mind Actions

1. If you are currently in a job getting paid based on an hourly wage or salary, create and propose a compensation plan to your employer that would allow you to get paid at least partly based on your individual results as well as the results of the company

2. If you own your own business, create a compensation plan that allows your employees or even primary suppliers to get paid based more on this results and the results of your company. Put these plans into action immediately
3. If you are currently in a job and not being paid what you are worth based on the results you are producing, consider starting your own business. You can begin part-time. You could easily join a network marketing company or become a coach, or offer independent consulting services back to the company you originally worked for, but this time, paid on performance and results rather than only for your time

#### Wealth file #12

Rich people think "both."

Poor people think "either/or."

From now on, when confronted with an either/or alternative, the quintessential question to ask yourself is "How can I have both?"

Wealth principle: Rich people believe "You can have your cake and eat it too."

Middle-class people believe "Cake is too rich, so I'll only have a little piece." Poor people don't believe they deserve cake, so they order a doughnut, focus on the hole, and wonder why they have "nothing."

#### Millionaire Mind Actions

1. Practice thinking and creating ways of having "both." Whenever alternatives are presented to you, ask yourself, "how can I have both?"
2. Become aware that money in circulation adds to everyone's life. Each time you spend money, say to yourself, "This money will go through hundreds of people and create value for all of them."
3. Think of yourself as a role model for others - showing that you can be kind, generous, loving, and rich!

#### Wealth File #13

Rich people focus on their net worth.

Poor people focus on their working income.

Wealth principle: The true measure of wealth is net worth, not working income

Wealth principle: "Where attention goes, energy flows."

Millionaire Mind Actions:

1. Focus on all four net worth factors: increasing your income, increasing your savings, increasing your investment returns, and decreasing your cost of living by simplifying your lifestyle
2. Create a net worth statement and commit to tracking and revising his statement each quarter. Again, by virtue of the law of focus, what you track will increase
3. Hire a financial planner who is highly successful and works with a well-known, reputable company

Wealth File #14

Rich people manage their money well

Poor people mismanage their money well

Wealth principle: Until you show you can handle what you've got, you won't get any more!

Wealth principle: The habit of managing your money is more important than the amount

Wealth principle: Either you control money, or it will control you

Millionaire Mind Actions:

1. Open your Financial Freedom bank account. Put 10% of all your income (after taxes) into this account. This money is never to be spent, only invested to produce passive income for your retirement
2. Create a Financial Freedom jar in your home and deposit money into it every day. It could be \$10, \$5, \$1, a single penny, or all your loose change. Again, this will put daily attention on your Financial Freedom, and where attention goes, results show

Wealth File #15

Rich people have their money work hard for them. Poor people work hard for their money

Wealth principle: Rich people see every dollar as a "seed" than can be planted to earn a hundred more dollars, which can then be replanted to earn a thousand more dollars

#### Millionaire Mind Action

1. Get educated. Take investment seminars. Read at least one investment book a month. Read magazines such as Money, Forbes, Barron's, and the Wall Street Journal. Choose an arena to become an expert in and begin investing in that area

#### Wealth File #16

Rich people act in spite of fear. Poor people let fear stop them

Wealth principle: Action is the "bridge" between the inner world and the outer world

Wealth principle: A true warrior can "tame the cobra of fear."

Wealth principle: If you are willing to do only what's easy, life will be hard. But if you are willing to do what's hard, life will be easy

Wealth principle: The only time you are actually growing is when you are uncomfortable

If you want to be rich and successful, you'd better get comfortable with being uncomfortable

CZ = WZ "Comfort zone" equals your "wealth zone"

By expanding your comfort zone, you will expand the size of your income and wealth zone

Wealth principle: **Training and managing your own mind is the most important skill you could ever own, in terms of both happiness and success**

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

Wealth principle: You can be right or you can be rich, but you can't be both

Wealth principle: Every master was once a disaster

You are the root; your results are the fruits

Rich people understand, "If I become a successful person, I will be able to do what I need to do to have what I want, including a lot of money."

Wealth principle: To get paid the best, you must be the best

Put serious attention and energy into continually learning, and, at the same time, be cautious of whom you are learning and taking advice from

Put 10% of your income into an Education Fund

Millionaire Mind Actions

1. Commit to your growth. Each month read at least one book, listen to one CD
2. Consider hiring a personal coach to keep you in track

My key takeaways:

- 1) Regularly keep track of your net worth
- 2) Invest 10% of your monthly take home pay (after taxes)
- 3) How you do anything is how you do everything. The way you are in one area is usually the way you are in all areas