



BLESSED TO BE A BLESSING

Beliefs About Wealth

Differences Between the Rich and the Poor

Excerpts from "Secrets of the Millionaire Mind" by T. Harv Eker

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According to Eker, financial blueprints of the rich verses poor and middle class-mindsets.

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

WEALTH PRINCIPLES: Money is extremely important in the areas in which it works, and extremely unimportant in the areas in which it doesn't. When you are complaining, you become a living, breathing "negative magnet." There is no such thing as a really rich victim!

DECLARATION: "I create the exact level of my financial success!" "I have a millionaire mind!"

#2 Rich people play the money game to win. Poor people play the money game to *not* loose.

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.

DECLARATION: "My goal is to become a millionaire and more!" "I have a millionaire mind!"

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

WEALTH PRINCIPLES: The number one reason most people don't get what they want is that they don't know what they want. If you are not fully, totally, and truly committed to creating wealth, chances are you won't.

DECLARATION: "I commit to being rich." "I have a millionaire mind!"

#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.

DECLARATION: "I think big! I choose to help thousands and thousands of people!" "I have a millionaire mind!"

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

DECLARATIONS: "I focus on opportunities over obstacles." "I get ready, I fire, I aim!" "I have a millionaire mind!"

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

WEALTH PRINCIPLE: "Bless that which you want."

DECLARATIONS: "I admire rich people!" "I bless rich people!" "I love rich People!" "And I'm going to be one of those rich people too!" "I have a millionaire mind!"

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

DECLARATIONS: "I model rich and successful people." "I associate with rich and successful people." "If they can do it, I can do it!" "I have a millionaire mind!"

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

WEALTH PRINCIPLE: Leaders earn a lot more money than followers!

DECLARATION: "I promote my value to others with passion and enthusiasm." "I have a millionaire mind!"

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

WEALTH PRINCIPLES: The secret to success is not to try to avoid or get rid of or shrink from your problems; the secret is to grow yourself so that you are bigger than any problem. If you have a big problem in your life, all that means is that you are being a small person!

DECLARATIONS: “I am bigger than any problems.” “I can handle any problem.” “I have a millionaire mind!”

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

WEALTH PRINCIPLES: 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. If a hundred-foot oak tree had the mind of a human, it would only grow to be ten feet tall!” For every giver there must be a receiver, and for every receiver there must be a giver. Money will only make you more of what you already are. How you do anything is how you do everything.

DECLARATION: “I am an excellent receiver. I am open and willing to receive massive amounts of money into my life.” “I have a millionaire mind!”

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

WEALTH PRINCIPLES: There's nothing wrong with getting a steady paycheck, unless it interferes with our ability to earn what you're worth. Never have a ceiling on your income.

DECLARATION: “I choose to get paid based on my results.” “I have a millionaire mind!”

#12 Rich people think “both.” Poor people think “either/or.”

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.”

DECLARATION: “I always think ‘both.’” “I have a millionaire mind!”

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

WEALTH PRINCIPLES: The true measure of wealth is net worth, not working income. “Where attention goes, energy flows and results show.”

DECLARATION: “I focus on building my net worth!” “I have a millionaire mind!”

#14 Rich people manage their money well. Poor people mismanage their money well.

WEALTH PRINCIPLES: Until you show you can handle what you've got, you won't get any more! The habit of managing your money is more important than the amount. Either you control money, or it will control you.

DECLARATION: “I am an excellent money manager.” “I have a millionaire mind!”

#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” that can be planted to earn a hundred more dollars, which can then be replanted to earn a thousand more dollars.

DECLARATION: “My money works hard for me and makes me more and more money.” “I have a millionaire mind!”

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

WEALTH PRINCIPLES: Action is the “bridge” between the inner world and the outer world. A true warrior can “tame the cobra of fear.” It is not necessary to try to get rid of fear in order to succeed.

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. The only time you are actually growing is when you are uncomfortable. Training and managing your own mind is the most important skill you could ever own, in terms of both happiness and success.

DECLARATIONS: “I act in spite of fear.” “I act in spite of doubt.” “I act in spite of worry.” “I act in spite of inconvenience.” “I act in spite of discomfort.” “I act when I'm not in the mood.” “I have a millionaire mind!”

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

WEALTH PRINCIPLES: You can be right or you can be rich, but you can't be both. “Every master was once a disaster.” To get paid the best, you must be the best.

DECLARATION: “I am committed to constantly learning and growing.” “I have a millionaire mind!”