

How To Win THE GAME OF MONEY SEMINAR WORKBOOK



Life is a game of time and money.
We are all playing the game.
Will you and your family win
or lose this important game?



Presented by:

Bob Ritchey

Founder of the Win the Game of Money Institute,
Award-Winning Real Estate Investment
Broker, Author & Wealth Creation Coach



WIN THE GAME OF MONEY INSTITUTE

DEDICATED TO YOUR PERSONAL SUCCESS & WEALTH CREATION.

WINTHEGAMEOFMONEYINSTITUTE.COM

“The rules have changed - going to college and getting a good education, then getting a good secure job with a good corporation doesn’t apply in today’s economy.

“There are millions of people today who are working hard but losing the Game of Money. One reason they are losing the game is because many people are simply avoiding the game. Ignoring the game doesn’t mean you’re not playing the game. It means you are losing the game. Refusing to keep score doesn’t mean there is not a score. We are all playing the game!”



Robert Kiyosaki,
NY Times Bestselling Author of
“Rich Dad, Poor Dad”

Truth Guarantee

If you don’t try anything, you are guaranteed that nothing will change. The commute time to your job won’t change. The limited time you have with your family won’t change. Your current paycheck won’t change, at least not for the better.

YOUR INSTRUCTOR FOR THE SEMINAR

Bob Ritchey is a nationally recognized real estate broker, business owner, author, and financial educator. He has a Master's Degree from Miami University of Ohio and taught mathematics and coached at Bakersfield's West High school for 14 years.

While teaching, Bob got involved in learning more about the principles of success. He developed a high school elective course entitled "Skills for Success."

Bob started investing in real estate in 1976. He built a portfolio of over 100 rental units at one time, and has owned approximately 225 apartments during his investment years. Bob currently owns 47 rental units, 37 of which are free and clear.

Bob received his real estate license in 1977 and his Broker's license in 1980. He is the former owner of TGR Realty - Income Property Specialists and TGR Property Management and currently owns RSR Investments, and TGR Enterprises.

In 2000, Bob sold 75 properties with gross sales of \$15.87 million. He was recognized by the National Association of Realtors in the REALTOR Magazine with a full page article as a TOP PERFORMER in 2001. Over his career he has sold over 1000 properties with a value of over \$100,000,000.

Bob's company taught free seminars including:

- How to Win the Game of Money
- How to Build a Real Estate Money Machine
- Managing Rental Properties For Maximum Profit

Bob has also authored several booklets including:

- The Ordinary Man's Way to Wealth
- Getting Your Financial Bathtub in Order
- How to Live for Free
- What your Realtor and Loan Officer and Investment Guru Don't Want You to Know about Investing in Real Estate.

Bob retired from real estate sales in 2003 and in 2005, he moved with his wife Vicky, and two of his sons, Michael, age 22 and Alex, age 26 to South Lake Tahoe, California.

While in Tahoe, Bob created the Win the Game of Money Institute with information that he had learned over the years that had helped him and his clients to experience personal and financial success.

Bob also has two other sons, Kevin age 49 and Brandon age 44. Over the years, Bob applied the techniques that he will share with you in this seminar.

You can contact Bob by Email: Bob@WinTheGameOfMoney.com

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A RESOUNDING RESPONSE

Broker Bob Ritchey of TGR Realty-Income Property Specialists, Bakersfield, Calif., used to market properties the conventional way. He'd put pictures

of his listings and himself in local newspapers. Some years it worked well, but some years it didn't, he says.

His approach-and his hit-or-miss results changed five years ago when Ritchey turned to direct response marketing.

"I'd read books about direct response marketing-how to get people to call you, and how to make more money while working fewer hours," says Ritchey, who cofounded TGR Realty in 1992. "I decided to put together a program giving people a reason to contact me."

Ritchey created brochures offering advice on how to live free by residing in one unit of a four-unit building, how to manage property for maximum profit, and how to become a successful real estate investor.

To get the word out about his brochures, Ritchey placed ads in local newspapers and promotions on his Web site.

Now people who call Ritchey for the brochures get added to his contact list. When they want to download the brochures from Ritchey's Web site, they must first submit their name and contact information. The names, in turn, become part of Ritchey's buyer database, which he uses to market his investment property listings.

Of course, Ritchey doesn't stop with the brochures. Everyone who orders a brochure is subsequently invited to one of his seminars, which are also free.

"I give about five two-hour seminars a month," says Ritchey, who generally gets

about eight people per session. "It's a way to get people in front of me who are interested in buying."

When seminar attendees are ready to buy property, they often turn to Ritchey because they learned the ropes from him.

"Real estate can give people tremendous income if they understand it," he says. "So it's good for my business to help people understand it."

Besides his direct response marketing program, the only marketing Ritchey does is a newsletter featuring his latest listings, sent every other month to his prospect list of 4,000 names.

In the past three years, Ritchey has more than doubled his income.

Last year he sold almost \$16 million worth of property. At the same time, though, he has been able to cut his workweek back to 35 hours.

"I hope to cut it to 25 hours," he says. "I have three assistants, and I dele-

gate some work to them. However, I'm not just cutting back hours but also using my hours more creatively to figure out what would make my clients prefer me to any other salesperson."

When he's not brainstorming how to attract customers, Ritchey is building his own portfolio. He owns or co-owns 96 properties--everything from a two-unit rental property to a 21-unit building.

Ultimately, Ritchey, 58, hopes to pay off all his properties and then retire and live off the cash flow they generate. But he says he won't stop giving his seminars:

"Making money isn't my only goal. I want to help people become financially successful."

-Leslie Cummings



Bob Ritchey

TGR Realty-Income Property Specialists,
Bakersfield, Calif. Phone: 661/334-1000;

E-mail: bob@tgrrealty.com; Web: www.tgrrealty.com

2000 gross production volume	\$15.87 million
Average sales price	\$211,613
Average number of listings	20
Hours per workweek	35

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HOW TO WIN THE GAME OF MONEY PART 1

Covered in this section:

1. Should You Play the Game of Money?
2. Goals for the Seminar
3. What's On Your Belief Window?
4. Some Important Questions?
5. Definition of Financial Terms
6. Definition of Intelligence

INTRODUCTION

Do you believe that the middle class is falling behind financially? _____

What solves money problems? _____

According to Robert Kiyosaki, “Many people hope the government will solve their financial problems. In the last 50 years, America went from the richest country in the world to the biggest debtor nation in the world. How can the government solve your problems when it cannot solve its own money problems? In my opinion, it is up to individuals to solve their own problems.”

SHOULD YOU PLAY THE GAME OF MONEY?

“Like it or not, everyone is already playing the Game of Money. Rich or poor, we are all involved in the game of money. The difference is some people play harder, know the rules, and use them to their advantage more than others. Some people are more dedicated, more passionate, more committed to learning and to winning.

“When it comes to the Game of Money, most people are playing - if they know they are playing at all - not to lose rather than playing to win. RICH DAD’S SOLUTION was that he got richer because the Game of Money was his game, and he wanted to be the best he could be at his game. As he got older, he got better at his game. His financial IQ went up and the money poured in.”

Robert Kiyosaki

Since we are all involved in the Game of Money anyway, some great questions may be:

- Are you a student of the Game of Money?
- Are you dedicated to winning the game?
- Are you passionate about learning?
- Are you willing to be the best you can be?
- Do you want to be as financially successful as you can be?

If you are, then continue with our seminar. This information is for you. If you are not, there are easier games to play.



GOALS FOR THE HOW TO WIN THE GAME OF MONEY SEMINAR

1. To provide you with valuable information on financial success so you will know what it takes for you and your family to WIN THE GAME OF MONEY.
2. To understand the terminology and definitions that are necessary to Win the Game of Money.
3. To discuss the differences between the wealthy and the poor and middle-class.
4. To briefly introduce you to some of the different types of assets that you will need to develop to Win the Game of Money.
5. To introduce you to other types of education that the Win The Game of Money Institute offers to increase your financial education.

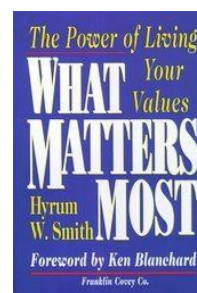
WHAT'S ON YOUR BELIEF WINDOW?

Hyrum W. Smith from the book "What Matters Most"

"We don't see things as they are, we see things as we are." - Anais Nin

"As the happiness of real good men consists in right action, and right action cannot be produced without right opinion, it behooves, above all things in this world, to take care that our own opinion of things be according to the nature of things." - Benjamin Franklin

The changing of long-standing negative behaviors is difficult to achieve. Many of the decisions that we make and how we behave in different situations is caused by what is written on your BELIEF WINDOW.



You cannot actually see your Belief Window because it's invisible, but we all have one. It is figuratively attached to your head and hangs in front of your face. Every time you move, the window goes with you. You look at the world through it, and what you see is filtered back to you through it.

Your belief window helps you make sense of the world around you. It influences the way you perceive others, the way you read situations, and the feelings you have about yourself. And if there is information you do not wish to "see" or acknowledge, you use your Belief Window to filter it out and keep it away from you.

The tricky thing about the Belief Window is that you have placed perceptions on it which you believe are absolutely true, whether they reflect reality or not. For example, your experiences and social feedback may have caused you to believe that you are smart, stupid, beautiful, ugly, competent, incompetent, creative, or dull - regardless of whether they are true. And because you believe them, you unquestioningly act as though they are.

As you can see, the Belief Window exerts a powerful influence on our actions and behavior. That's why changing our behavior is sometimes such a difficult task. Erroneous perceptions on our Belief Windows can be a major detriment to our efforts to get our action more consistent with our most deeply held values.

Until we realized that we view the world through our Belief Windows and that it constantly filters our experiences, we will continue to think that we see life "as it really is."

But unless our Belief Window truly reflects reality - things as they really are, not as we wish they were or think they should be - we find that we can easily fool ourselves and potentially damage our chances for success in any activity we undertake.

One of the most important things we can do is make sure our Belief Window is as clear as possible and truly reflects what is happening in our life. Ask yourself, "What is on my belief Window with regards to my beliefs about (health, money, financial success, strengths and weaknesses.)" Do you recognize that some of the things you've placed on it may be incorrect? In doing so you will have achieved the critical first step in freeing yourself from erroneous self-ideas and self-talk that may be impeding your progress.

Everyone has a mix of correct, incorrect, and debatable beliefs on their Belief Window. All of them influence behavior. The key is to identify the beliefs on our Belief Window and change those that are incorrect or inadequate.

Belief Windows Define Our Limits and Set Our Capabilities

The beliefs on our windows set parameters for our success and happiness.

Your Belief Window Influences Your Actions

For each belief on your window you subconsciously create mental rules that govern your behavior. These rules are “if-then” statements that translate your beliefs into actions. More often than not, these rules exist only at a subconscious level, but they do exist.

Results and Feedback

What are the results of your behavior? And, more important, will those results meet your needs? If the results of your behavior do meet your needs, you could say that you have a correct perception on your Belief Window. If they do not, this suggests that you should take a closer look at both your needs and the belief you are using to try to satisfy them. But how do you really know whether or not your needs are being met by a certain belief? Well, the only way you can know for sure is to put the behavior to the test of time. Results often take time to measure. The process of amending our beliefs happens all the time. It’s called experience.

Results Often Take Time to Measure

The results of many of our actions may take years to become evident. Sometimes we can operate on any incorrect assumption, get lucky, and manage to beat the odds. For this reason it is often wise to perform two tests on some of our beliefs—one through our own experiences and one through the experiences of others.

Growth is the Process of Updating Your Belief Window

We might say personal growth is the process of challenging and updating what is on your Belief Window. The first step is accepting the possibility that some of the things on your window are wrong. The willingness to do this is a sign of maturity.

Using the Belief Window to Change Behavior

There are four human needs: *to live, to love and be loved, to feel important, and to have variety in our lives.*

Please understand that when any of our basic needs are not being met, all of our energy automatically flows to meeting that need. We start putting beliefs on our window that we think will help us meet those needs. If we put a belief on our Belief Window that drives behavior that works short-term but destroys in the long term, will we continue the behavior? Yes, we will, or at least many of us will, unless we decide to recognize and take control of the needs and beliefs that are underlying that behavior. When you witness a pattern of behavior, you can tell what’s on the Belief Window.

I did not come here to tell you what belongs on your Belief Window. That’s none of my business. I came to tell you that you have a Belief Window. You have the same needs I have, and you’re putting things on the Belief Window every day that you think are going to meet your needs. Are you man enough to take that window off, put it on the table, and find out if those beliefs are correct?

The Belief Window places responsibility for behavior right smack on the individual where it belongs. I believe that there arrives a point in time when we must take total responsibility for our behavior. You are responsible for what stays on your Belief Window. The thing that separates you and me from the rest of the animal kingdom is that we can change our Belief Window.

We all have needs. We all have Belief Windows. We have set up internal rules based on those beliefs, and these drive our behavior. The trouble is that we tend not to measure the results and ask the change-initiating question: *“Will the results of this behavior meet my needs over time?”*

Take the time to examine closely what is on your Belief Window. If you find beliefs or perceptions that are hindering you and holding you back, remember that they can be changed for beliefs that will serve you better. The closer your belief and perceptions are to reality, to things as they really are, the more successful you will be in meeting life’s challenges and in living in accordance with what matters most.

“Success is not a matter of luck or accident or being in the right place at the right time. Success is as predictable as the sun rising in the east and setting in the west. If you consistently and persistently do the things that other successful people do, nothing in the world can stop you from becoming a big success yourself. You are the architect of your own destiny. You are the master of your own fate.”

Brian Tracy



WILL YOU CONSIDER THESE QUESTIONS CAREFULLY?

Is there a difference between lifestyle (standard of living) and quality of life? _____

How many years have you been working for money? _____

How many hours a week do you spend working for money? _____

Is your lifestyle dependent on your salary? _____

What is your exit strategy from your job or profession? _____

When would you like to be in position to retire if you want to? _____

In the last 5 years, how much have you saved and invested for the future? _____

How much money per month would you need to retire in the lifestyle that you would like to retire? \$_____

WHAT IS/ARE YOUR CURRENT RETIREMENT PROGRAM(S)?

- I have none.
- Social security, government pension, corporate retirement.
- Tangible investments, stocks, mutual funds, net worth
- Build my own business and live off the profits or sell it and live off the profits.
- Assets that create cash flow - income producing real estate, notes and trust deeds.
- Move in with my children and have them take care of me.
- Other: _____

Are you willing to bet your financial future on your 401k plan? _____



Crossing your fingers is not a financial plan. To think that without planning, that at some time in the future you will wake up and you will be financially successful is both naive and stupid.

LET'S DEFINE SOME FINANCIAL TERMS

Success: _____
_____(Reasons)

Failure is a few errors in judgment repeated every day.

Success is a few simple disciplines practiced every day.

It's easy to become successful. The reason most people are not successful - it's easy not to be successful. It's called neglect. Successful people do what unsuccessful people are not willing to do.

Ambition: _____

Motivation: _____

Achievement: _____

Happiness: _____

Money: _____

Net Worth: _____

Wealth: _____

To become wealthy, you need to study wealth. Wealth is freedom!

What is your approach to wealth development? _____

Millionaire: _____

Financial Independence: _____

Entrepreneur: (Capitalist) _____

Debt: _____

Lottery: _____

Insanity: _____

How long have you been insane? _____

Listen, Wealth is good. Wealth is options. Wealth is protection. Wealth is freedom! You need to develop some wealth to become financially independent. To become wealthy, you need to study wealth.

What is your approach to developing wealth?

Is it a worthy goal to become financially independent? _____

Intelligence: _____

INTELLIGENCE

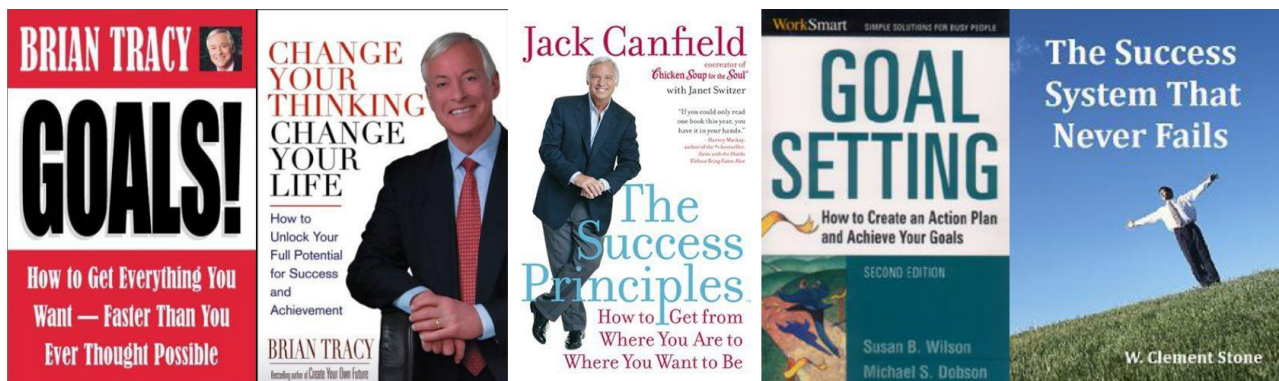
Some years ago the Gallup Organization did a study of success characteristics of wealthy Americans. One of the qualities of success that they discovered was the factor of intelligence. However, in the study, intelligence was not defined as a matter of high I.Q. or good grades in school. Rather, intelligence was defined as “a way of acting.” In short, if you act intelligently, you are intelligent and if you act stupidly, you are stupid, irrespective of your grades or your I.Q.

Now here is the question, “What is an intelligent act?” How can you determine whether an act is intelligent or not, either for yourself or someone else? The answer is simple. An intelligent act is anything that you do that moves you toward a goal of your own choosing. An unintelligent act is anything that moves you away from a goal of your own choosing. And, everything counts.

Everything that you do that is consistent with your goals, is by definition, an intelligent act and everything that you do that is inconsistent with you achieving your own self determined goal is a stupid act. You must therefore resolve from this moment forward, to think and behave intelligently with regard to your goals. You can obtain everything that you desire by acting intelligently.

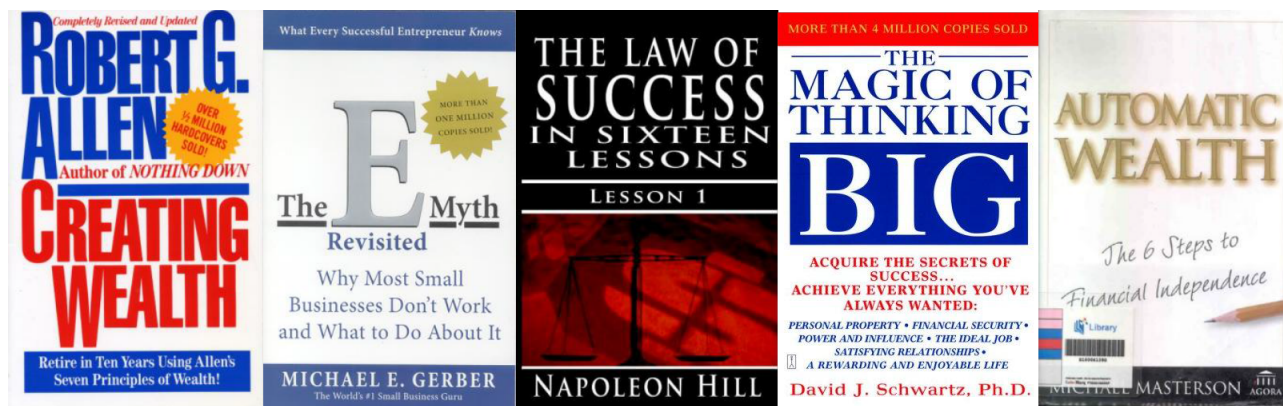
Everything that you do counts in some way. Everything either helps or hurts. Everything is either moving you toward your goals or moving you away. Everything either adds to the quality of your life or detracts from it. Everything counts.

Resolve to act intelligently!



DEFINITIONS

- **SUCCESS:** The progressive realization of a predetermined worthwhile dream or goal. When opportunity meets preparedness. To become a rhinoceros.
- **AMBITION:** The size of your goals.
- **MOTIVATION:** An inner drive that compels you to take action to reach your goals.
- **ACHIEVEMENT:** The accomplishment of tasks that move you closer to your goals.
- **HAPPINESS:** The feeling of self worth you receive as you move closer to your goals.
- **MONEY:** A measurement of the quality and quantity of service or product you provide society. The cost to replace you.
- **NETWORTH:** Your assets minus your liabilities. What you keep, not what you earn.
- **WEALTH:** When your assets minus your liabilities is a large number.
If you were to quit your job today, how long could you maintain your lifestyle before you would have to go back to work?
- **MILLIONAIRE:** When your net worth is one million dollars or more. Having assets that create a cash flow of at least \$100,000 per year.
- **FINANCIAL INDEPENDENCE:** Creating enough income independent of your time, so that you can choose to work or not work and have the lifestyle that you want for your family.
- **ENTREPRENEUR:** Someone that participates in the free enterprise system by starting and owning their own business.
- **DEBT:** Owning money. There is good debt and bad debt. Bad debt is on personal liabilities. Good debt is on assets that create more cash flow than the cost of the debt.
- **LOTTERY:** A voluntary tax paid by people that are not good in mathematics.
- **INSANITY:** Doing the same thing over and over and expecting different results.



HOW TO WIN THE GAME OF MONEY PART 2

Covered in this section:

1. The Law of Cause and Effect
2. The Four Types of Education
3. The Three Types of Income
4. The Three Most Powerful Financial Terms
5. Let's Talk About Taxes
6. The Game of Money
7. The Rich Dad, Poor Dad Model
8. The Cash Flow Quadrant
9. Profits Are Better Than Wages

SOME MORE TOUGH QUESTIONS

After each question, ask yourself, “How do I feel about my answer?”

If you had \$5000, what would be the best investment you can make? _____

Do you have a detailed set of financial goals and a written plan to reach those goals? _____

Is it a rich plan or a poor plan? _____

Is it a fast plan or a slow plan? _____

How many hours a week do you spend on your financial plan? _____

Who are your mentors? _____

Is your automobile a financial university on wheels? _____

Have you noticed that most expensive homes have libraries in them? _____

Kitchens are for feeding the body. Libraries are for feeding the mind.

How many books have been written? _____

All the books you need to make you as rich, as healthy, as successful as you want to be.

Do you have a financial library? _____

How many books have you read in the last 90 days? _____

If I gave you \$1000 for each book you read off a reading list in the next 90 days, how many books would you read? _____

In the last 12 months, how many classes have you attended to improve your skills or learn new skills? _____

Do your actions and habits reflect where you are in your life? _____

You need to be a serious student. Don't be causal or lazy in your learning.

Life long learning should be one of your most important goals! I have read lots of books that were worth more than \$1000 for me to read. If you want to be financially successful, doesn't it make sense that you have to make a study of it. Read books like "Think and Grow Rich" and "The Richest Man in Babylon."

"You need to operate on the principle that if you want something to happen, you have to make it happen. Success is a matter of understanding and religiously practicing specific, simple habits that always lead to success. Habits can be learned and constantly improved." - Robert Ringer
- *Million Dollar Habits*

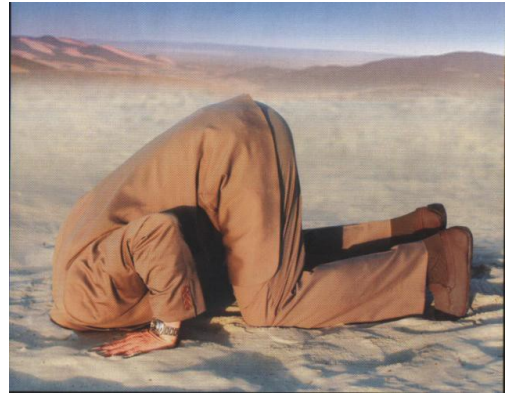


TYPES OF PEOPLE

There are three types of people:

- 1) Those that make things happen.
- 2) Those that watch things happen.
- 3) Those that don't know what happened.

Are you a 1, 2 or 3?



There are three types of people:

- 1) Those that are completely happy with their lives.
- 2) Those that are not completely happy with their lives but won't do anything about it.
- 3) Those that are not completely happy with their lives and want to do something about it.

Are you a 1, 2 or 3?

Three of the most powerful books on personal success are “The Magic of Thinking Big” by David Schwartz, “Think and Grow Rich” by Napoleon Hill, and “As a Man Thinketh” by James Allen. Do you notice something in common with the titles to all three books? _____

Your Philosophy - how you think and feel about everything you know. A person's philosophy is the greatest determining factor in how their life works out. It's like the set of the sail. - Jim Rohn

Everything in life is a matter of choice. Success is an attitude. Success is a habit. Success is easily available to all who want it, believe they can have it, and put their desires into action.

“One of the reasons many people don't have what they want is neglect. Neglect starts as an infection then becomes a disease. Economic disaster begins with a philosophy of doing less and wanting more.” - Jim Rohn

THE LAW OF CAUSE AND EFFECT

“Actions have consequences. The results you produce, may they be success of failure, they are the consequences of your actions.” Your actions are the results of how you think. Right now you are exactly where you deserve to be based on the actions that you have taken and the habits you have developed in the past. This is the result of how you have thought in the past.

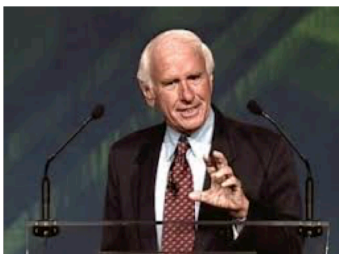
Do you need to change the way you think?

One of the best reasons for setting a goal is for what it will make of you in the pursuit of it.

There are two important learning concepts that will help you maximize your success.

- 1) Your teachability index! - To become successful in any area of your life, you must want to learn. You must have a passion, enthusiasm, zest and zeal for self-improvement.
- 2) Your willingness to accept change and progress! - In order to increase your knowledge and progress, you must open your mind up to new ideas, concepts, and strategies.

In the bible, it says: “As a man soweth, so shall he reap.” If you sow sparingly, you will reap sparingly. If you sow abundantly, you will reap abundantly.



“You must get good at one of two things:
sowing in the spring or begging in the fall.”
- *Jim Rohn*

TRUE OR FALSE

T-F What you don't know, _____!

T-F Ignorance is _____!

T-F It takes money to make money!

T-F Time is money!

T-F Most millionaires inherited it!

T-F It's impossible to get out of the rat race!

T-F You can't take it with you!

Irresponsibility does not pay! When it comes to financial intelligence and financial success, most people are irresponsible.

The four types of education are:

1. _____
2. _____
3. _____
4. _____

How good is your financial education? _____

Do you need to become a student of money management, leverage, protection, and exits...the fundamentals of a sound financial education? How do you look at your financial success? _____

In this country, most people earn enough money to pay their bills. They do it because it is both urgent and important. If we don't earn money, we don't eat.

Most people in this country do not become financially independent. The reason is that it is important, but not urgent. It can always be done tomorrow. Many people are waking up and realizing that they are short on time and short on money and do not know how to play the Game of Money. They need to learn the game and start playing the game as soon as possible.

“Every intelligent person knows the importance of planning and investing in the future!” - Robert Kiyosaki

The three types of income are:

1. _____
2. _____
3. _____

Which income is good income and which income is bad income? _____

“Prosperous people have always known two truths: The importance of having multiple streams of income and the power of residual income.” THE ONE MINUTE MILLIONAIRE - Mark Victor Hansen and Robert Allen

Rich Dad's philosophy is that the most valuable use of your working time is the pursuit of passive - residual income.

The three most powerful financial terms are:

1. _____
2. _____
3. _____

This seminar is about the power of cash flow.

How long do you work for the government each year? _____

(Taxpayer freedom day)

How long do you work for the bank and credit card companies? _____

LET'S TALK ABOUT TAXES

Tax Freedom Days in the U.S. since 1900

Year	Tax Freedom Day	Tax Burden
1900	22-Jan	5.90%
1910	19-Jan	5.00%
1920	13-Feb	12.00%
1930	12-Feb	11.70%
1940	7-Mar	17.90%
1950	31-Mar	24.60%
1960	11-Apr	27.70%
1970	19-Apr	29.60%
1980	21-Apr	30.40%
1990	21-Apr	30.40%
2000	1-May	33.00%
2010	9-Apr	26.90%
2011	12-Apr	27.70%
2012	13-Apr	29.20%
2013	18-Apr	29.40%
2014	21-Apr	30.20%
2015	24-Apr	31.20%
2016	22-Apr	30.90%
2017	23-Apr	30.90%
2018	19-Apr	29.70%
2019	16-Apr	29.00%

Our greatest expense is the money we are paying to taxes! An employee can only invest or spend what is left after taxes, which greatly limits his or her options. There are good tax losses and bad tax losses. One of the reasons some people can attain a higher return on investment dollars is because the tax man gives business owners and real estate investor's tax deductions not available to the ordinary individual. **As you can see the average individual works for the government 3 ½ months before he starts earning money for himself.**

THE GAME OF MONEY



“It is a very plain and elementary truth that the life, the fortune, and the happiness of everyone of us, and, more or less, of those who are connected with us, do depend upon our knowing something of the rules of the game”. - Thomas Huxley

“The primary reason people struggle financially is because they do not know the rules of the game and they take financial advice from poor people or salespeople.” - Rich Dad

LIFE IS A GAME OF TIME AND MONEY

A game is often broken into quarters. For example, a professional football game is played in fifteen-minute quarters. For many people, we leave school around twenty-five and plan on retiring at age sixty-five. That means the game of money we play is forty years long, which means that a quarter of the game is ten years in length.

THE GAME OF MONEY

<u>Age</u>	<u>Game Period</u>
25 to 35	1 st Quarter
35 to 45	2 nd Quarter
----- Halftime -----	
45 to 55	3 rd Quarter
55 to 65	4 th Quarter

Overtime

Out-of-Time

HOW DO WE WIN THE GAME OF MONEY?

The Game of Money has nothing to do with the amount of wages you earn each year. There are plenty of people in this country that make lots of money and never come close to winning the Game of Money. The first thing you must do is change your attitude. Next you must learn the rules of the game. Once you learn the game, the game becomes more fun.

You are the head coach for your team. Your personal family members are the stockholders of your team. Your players are made up of money to invest and time to invest. If you don't have money, invest your time to make additional income so that you will also have money to invest.

To win the Game of Money, a person has to use these two players to become financially independent sometime in their lifetime.

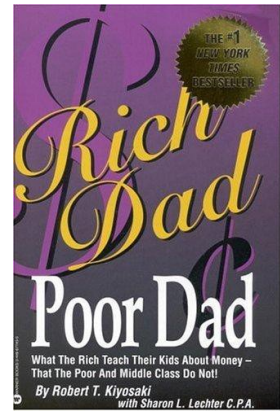
What is financial independence? It's having enough money independent of working to maintain your lifestyle for the rest of your life.

Ignoring the game doesn't mean you're not playing the game. It means you are losing the game. Refusing to keep score doesn't mean there is not a score. We are all playing the game!

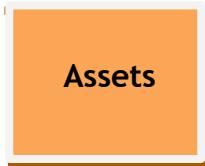
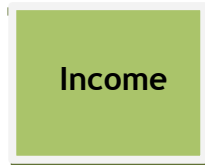
RICH DAD, POOR DAD

What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not!

What is the difference between the poor, the middleclass and the rich?



THE POOR
THE MIDDLE CLASS
THE RICH



DOODADS

CASH FLOW
NETWORTH
TAX DEDUCTIONS
FINANCIAL INDEPENDENCE

RAT RACE
DEBT
FINANCIAL STRUGGLE
PAYCHECK TO PAYCHECK



Asset - something that puts money into your wallet

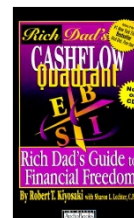
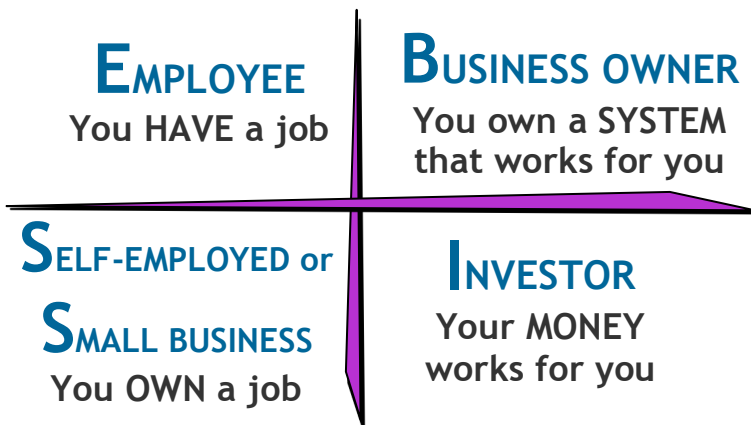
Liability - something that takes money out of your wallet

Doodad - something that you purchase with cash that just sits there

It doesn't matter how much money you earn in the "income box."

Financial independence is earned in the "asset box."

THE CASH FLOW QUADRANT



Robert T. Kiyosaki



T-F The rich get richer and the poor get poorer!

T-F Personal debt is worse than being poor!

T-F The borrower is the servant to the lender.

PROFITS ARE BETTER THAN WAGES

“You need to MIND YOUR OWN BUSINESS. Most people spend their lives minding someone else’s business and making that person rich. To become financially secure, a person needs to mind their own business. Your business revolves around your asset column, as opposed to your income column. The rich focus on their asset columns while everyone else focuses on their income statements. Keep your daytime job, but start buying or developing real assets.”

“The main cause of poverty or financial struggle is fear and ignorance, not the economy or the government or the rich. First the fear of being without money motivates us to work hard, and then once we get our paycheck, greed or desire starts us thinking about all the wonderful things money can buy. Offer them more money, and they continue the cycle by also increasing their spending. This is what I call the Rat Race.”



“It’s self-inflicted fear and ignorance that keeps people trapped. If you don’t learn financial intelligence, you become a slave to money.”

“The poor are poor because of their thoughts and actions. The poor and middle class work for money. The rich let money and other peoples’ time work for them. It’s not how much money you make, it’s how much money you keep, and how many generations you keep it.”

Robert Kiyosaki
Rich Dad - Poor Dad

HOW TO WIN THE GAME OF MONEY PART 3

Covered in this Section:

1. Types of Assets
2. Capital Gains Assets Versus Cash Flow Assets
3. Four Major Ways to Win the Game of Money
4. The Three Wealth Principles
5. How Do You Keep Score In the Game of Money
6. The Most Valuable Use of Your Time
7. You Must Take the Game More Seriously
8. The Five Financial IQs
9. Your Financial Bathtub
10. Your Financial Buckets
11. Gross Yield Versus Net Yield
12. What Will Motivate You to Change?

Three Characteristics of Assets

1. Capital Gain (Net Worth) Assets versus Cash Flow Assets
2. Tax Advantaged Assets versus Non-Tax Advantaged Assets
3. Assets where you become successful when you help other people become successful versus assets where you are the only one to benefit.

CAPITAL GAINS ASSETS VERSUS CASH FLOW ASSETS

“Americans greatest fear is running out of money during retirement.” -

USA Today Survey

THERE ARE TWO WAYS TO WIN THE GAME OF MONEY!

1. Acquire enough capital gain (net worth) assets that you can sell over your lifetime until you die (or)
2. Acquire enough cash flow assets that will provide income over your lifetime.



CAPITAL GAINS ASSETS

When a person says, “I bought this stock (or property) because I believe the price will go up,” this person is most likely investing for capital gains. Rich Dad used to say, “Capital gains is the dream of gamblers. A true investor first invests for cash flow not capital gains.” When you invest for cash flow, you’re investing in a money-back guarantee. If you invest for capital gains, you invest in hope. The biggest thief of all is hope.

Crossing your fingers is not a financial success plan.

What would you prefer? Invest \$100 per month for 40 years into an asset and hope there is something of value at the end (or) invest \$100 one time and receive \$20 cash flow/year?

HOW MUCH CAPITAL GAIN ASSETS IS ENOUGH

How much net worth assets do you have to acquire during your working life to have enough when it is time to retire? _____

Let’s say you want to retire on \$50,000 per year at age 65. Would \$1,000,000 in assets be enough? That would be \$50,000 per year for 20 years. What happens if you wake up on your 85th birthday?

WHY YOU SHOULDN'T BUY FROM A SALESPERSON OR A POOR PERSON

The golden rule of investing has always been - BUY LOW - SELL HIGH. There are times to be in the market and times to be out of the market. When you hear a salesperson state that the average yield on a certain investment for the last 50 years has been 8% or 12% what does that really mean?

Let's say you buy \$1000 worth of stocks or mutual funds and they go up 50% and then go down 40%. That is a net 10% increase, right? Let's do the math. \$1000 increased by 50% gives us \$1500. \$1500 decreased by 40% gives us \$900. Even though your net increase was 10% you lost \$100.

Let's do the math a little differently. Your \$1000 goes down 40% first which gives you \$600. It then goes up 50%. That gives you \$900. You still lost \$100.

Do you have a 401k? Are you making regular contributions no matter what the market is doing? This is like playing poker and the rules you are playing force you to bet every hand, no matter how bad the hand is.

To retire on capital gains assets, you have to sell the asset and pay the taxes to get your money. The value of a capital gains asset is based on supply and demand. Stock and real estate are assets that go up in value when there are more buyers than sellers and they go down in value when there are more sellers than buyers.

If the market is down and you need to sell your assets, what are you going to do? Anytime you invest with the hope that something in the future will happen, you are gambling-and that is what investing for capital gains is. Sometime during those forty years, most people hope to earn and set aside enough money to retire on, to become financially independent. Very few succeed.

There are four major ways to win the game of money.

1. _____
2. _____
3. _____
4. _____

THE WEALTH PRINCIPLES

WEALTH PRINCIPLE 1 PRODUCE MORE THAN YOU CONSUME

What you produce is measured by your income. What you consume is measured by what you spend. No one becomes wealthy spending their money.

WEALTH PRINCIPLE 2 KNOW THE DIFFERENCE BETWEEN AN ASSET AND A LIABILITY AND FOCUS ON DEVELOPING ASSETS.

WHO ARE THE ENEMIES TO CREATING WEALTH?

- 1) Entities that want you to consume
- 2) Banks
- 3) Newspapers, magazines, radio, TV
- 4) Retail stores
- 5) Credit card companies
- 6) Friends
- 7) Ourselves

WEALTH PRINCIPLE 3 DEVELOP CASH FLOW ASSETS THAT ARE MONEY MACHINES DEVELOP MULTIPLE STREAMS OF INCOME

If all the wealth of the United States was divided evenly between every citizen, each would get over \$1,000,000. What do you think would be true in 10 years? Why?

HOW DO YOU KEEP SCORE IN THE GAME OF MONEY?

Your Financial Report Cards

Have you ever applied for a loan from a bank or a credit card? Do they ask to see your report cards from school? No! They are interested in other report cards. How do you think your score? Grade each item on a 1 - 100 evaluation.

1	Your credit report	
2	Income and expense statement	
3	Assets and liabilities	
4	Money in a savings account	

Remember there are three types of income;

1. Earned income (W-2, 1099, or commission income).
2. Passive Income (from businesses and income property)
3. Portfolio Income (from paper assets)

YOUR WEALTH RATIO



WEALTH RATIO = Passive Income + Portfolio Income ÷ Personal Expenses.

Remember there are three types of income;

1. Earned Income (W-2, 1099, or commission income),
2. Passive Income (from businesses and income property) and
3. Portfolio Income (from paper assets)

You will notice that earned income is not part of the equation. Earned income will never make you financially independent because it is dependent on your time. It adds no points to the scoreboard because as soon as you stop working, it stops.

How are you doing? Do you know? Let's see what your score was at the end of last year. An easy way is to look at your tax return. Your earned income is placed on the first page of your 1040 form. That counts zero points on the scoreboard. If you owned a business, your business income would be in Schedule C or on your corporate return. If you owned stock and received dividends or sold any stock, your income or loss would be shown in Schedule D. If you owned real estate, you would be able to determine your cash flow in Schedule E. These incomes would count towards your wealth ratio. You should have some idea of your personal expenses for last year.

What is your wealth ratio? _____

*Are you working the right plan? _____

*Who sold you your current plan for financial success? _____

*Do you need to change how you're spending some of your time? Crossing your fingers is not a financial plan.

We live in a superior country.

Why wouldn't you have a superior financial plan?

The best way to win the Game of Money is to develop cash flow assets and make your wealth ratio greater than or equal to 1.

WHAT IS THE MOST EFFECTIVE USE OF YOUR TIME?



If you have a job and are an employee, you are working hard for something you will never own and could never sell. And if you stop working, the cash flow will stop. A job is a short-term solution to a long-term problem...the problem of how we survive financially, especially when we are not working, or are not able to work any longer, or lose everything and have to start all over again.

How do you spend your time?

*Why would you do a job or create a business that requires that you be there? Are you working for money or are you working to buy or create assets that will generate money for you?

Of all the skills that you can learn, becoming good at building passive income assets is the most valuable. You may want to adjust the way you spend some of your time.

How can you become financially successful, if you don't have any time or money? First of all, "How do you feel about not having any time or money?" Is anything going to change if you don't start focusing on assets? If you continue to think the way you've thought, you will continue to get what you've got! Is it enough?

THE MANAGEMENT OF TIME



There is no such thing as the management of time!

You have exactly the same amount of time as every other person on the face of the earth.

You cannot control time. You cannot control events that you have no control of.

You can only control events that you do have control of. The most important thing that you have control of is how you think!

When you are faced with doing a new event and you say you don't have time, you are really saying that the new event is not as important to you as continuing to do what you were already planning on doing.

SUCCESSFUL TIME MANAGEMENT

- Have specific written goals with time limits
- Develop plans of action to reach your goals
- Everyday, write down the tasks you plan to do to move toward your goals
- Prioritize which task is most important, 2nd most important, 3rd most important, etc
- Work on task number one until it is complete, and then go on to task number 2, etc
- You are then focused on doing the most important tasks
- Repeat this formula every day

Game plan: Don't start your day until you have it finished. Don't start your week until you have it finished. Don't start your month until you have it finished. 3-month, 6-month, 1-year goals.

YOU MUST TAKE THE GAME OF MONEY MORE SERIOUSLY

People are willing to invest their money, but are not willing to invest their time. The most powerful use of your time includes using leverage. Leverage is the reason that the rich are rich and the poor and middle class are not.

CONCLUSION - ARE YOU GOING TO BE A WINNER OR A LOSER IN THE GAME OF MONEY?

There are millions of people today who are working hard but losing the game of money. One reason they are losing the game is because many people are simply avoiding the game. Too many people are turning hard earned money over to the government in the form of excessive taxes or to total strangers who pay themselves first, and may or may not return their money to them when they need it.

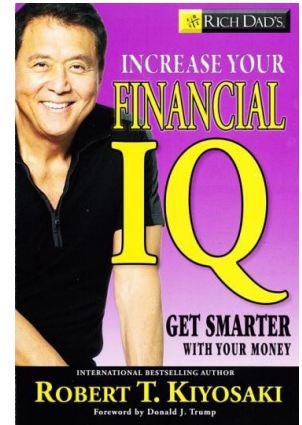
START PLAYING THE GAME OF MONEY AS SOON AS POSSIBLE.

Why will people go to college for 4-5 years or more and then enter the rat race for 40 years with very little chance of winning the Game of Money. Why wouldn't you learn how to build successful cash flow assets that can help you win the game in a lot shorter period to time? The sooner you start spending time working in the asset box, the sooner you can win the game.

What would happen if you win the game at half-time? When you're 45 years old? Then you will have an extra 20 years to have control of your time instead of your boss. What would you do differently starting tomorrow if you were financially independent?

THE FIVE BASIC INTELLIGENCES

In his book, *Increase Your Financial IQ*, Kiyosaki explains THE FIVE BASIC FINANCIAL INTELLIGENCES:



Financial IQ #1 - Making Money

Most of us have enough financial intelligence to make money. The more money you make, the higher your financial IQ #1. In other words, a person who earns \$1 million a year has a measurably higher financial IQ #1 than a person who earns \$30,000 per year.

Financial IQ #2 - Protecting Your Money

A simple truth is that the world is out to take your money. But not all who take you money are crooks. One of the biggest financial predators of our money is taxes. Governments take our money legally.

Financial IQ #3 - Budgeting Your Money

Budgeting you money requires a lot of financial intelligence. Having a surplus is something you have to actively budget for.

Financial IQ #4 - Leveraging Your Money

After a person budgets a surplus, the next financial challenge is to leverage their surplus of money. Financial IQ #4 is measured in return on investment. For example, a person who earns 50 percent on his or her money has a higher financial IQ #4 than someone who earns 5 percent.

Financial IQ #5 - Improving Your Financial Information

Intelligence is the ability to take information and make it meaningful. Information is the single greatest asset of this era. Poor information creates poor people. One of the reasons so many people are struggling financially is simply because they have obsolete, biased, misleading, or erroneous information powering their most powerful asset, their brain.

YOUR FINANCIAL BATHTUB



YOUR THREE FINANCIAL BUCKETS

**1. Income
Bucket**



**2. Toy
Bucket**



**3. Asset
Bucket**



GROSS YIELD VERSUS NET YIELD

I want to take a few minutes to talk to you about a very important subject for you to understand in order for you to successfully win the Game of Money and that is **YIELD**. Professional investors and business men make decisions and take actions based on understanding and determining **YIELD**.

When we discussed the “7 Cures for a Lean Purse” from the book “The Richest Man in Babylon” the first cure was to “Start Thy Purse to Fattening,” which means to save at least 10% of your income each year.

Well, what would be the results of following this cure?

By saving 10% of your income each year for 10 years, we would then have a total of one year of income saved up. Doing this for 40 years would only give us just 4 years of saved income. It is obvious that we have to do more than just save money.

The third cure was to “Make Thy Gold Multiply,” which means to make profitable investments. Profitable investments create net positive yields.

THERE ARE TWO NEGATIVE ACTIONS GOING ON DURING OUR JOURNEY

- THE CONSEQUENCES OF TAXES
- THE CONSEQUENCES OF INFLATION

Some investments and businesses create taxable events each year such as earning interest, dividends, and cash flow.

Inflation is a quantitative measure of the rate at which the average price level of a basket of selected goods and services in an economy increases over a period of time...often expressed as a percentage. According to statistics the inflation rate for 2019 for the United States was 2.3%. Some assets increase in value because of inflation while others lose value.

The effects of taxes and inflation on our asset box is not obvious. We must create a yield on our assets that is significantly greater than the negative effects of taxes and inflation or we are really having a net negative yield. We must learn how to determine **NET YIELDS** on anything that we are looking to invest in and make sure we have a good positive number.

On the Internet you can go <https://www.usinflationcalculator.com> to see what the effects of inflation has been during any time period.

**TO CHANGE MY CIRCUMSTANCES, I MUST CHANGE MY MIND!
WHAT WILL MOTIVATE ME TO CHANGE MY MIND?**

	Twenty things I want to do!	Twenty things I want to be!	Twenty things I want to have!
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
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16			
17			
18			
19			
20			



HOW TO WIN THE GAME OF MONEY PART 4

Covered in this Section:

1. 12 Ideas on Success
2. The Wealth Files
3. Rhinoceros Success
4. Ben Franklin's Thirteen Virtues
5. The Richest Man in Babylon
6. Think and Grow Rich
7. The Twelve Secrets of Self-Made Multi-Millionaires
8. 21 Success Secrets of Self-Made Millionaire\$
9. More Rich Dad - Poor Dad
10. Summary of the Seminar
11. Other Win the Game of Money Seminars
 - How to Become a Master Goal Achiever
 - How to Become a Professional Manager of Time
12. The Win the Game of Money Newsletters

My All-Time 12 Best Ideas for Being Successful

by Shad Helmstetter, Ph.D.

1. Set specific goals and action steps, and write them down.

The single most important step in getting somewhere is knowing where you're going and having a plan for getting there. Your goals have to be written out, and so does your plan. Be specific, date each goal and each step on your action plan. Then follow it.

2. Read and review your goals daily.

This one could change your life. Keep your goals in front of you. Always know what you plan to do next. And always take the action your plan calls for. Review your goals, review your plan, change them as necessary, and stay with it. It only takes two or three minutes each morning to read your goals and glance over your plans. You're going to spend the next 24 hours that day doing something; you might as well be doing something that counts.

3. Set daily priorities.

Your goals and action plan will tell you what to do. Next, put your priorities in order. If you make a list, keep it short.

4. Change your old programs by learning new Self-Talk.

Get rid of any old mental programs that could be holding you back. Listen to Self-Talk, practice it, and get it right. Your programs will determine whether you reach your goal or not.

5. Turn off the television.

The less television you watch, the more successful you will be. Most television wastes your time, while it programs your mind with the wrong input to be successful. Do your future and your family a favor. As much as you can, break the habit, spend your time doing something of value, and turn the television OFF.

6. Practice, every day, keeping a positive attitude.

Your attitude actually affects the biochemistry of your brain. A bad attitude turns your success switches "off." A good attitude turns them "on." Never listen to the negative opinions of others, and make the choice to eliminate negativity from your life-- completely. A good attitude is not an accident; it is a habit and a skill that you have to build for yourself. Practice going through life with your success switches being turned "on."

7. Associate with people who are more successful than you are.

We become most like the people we spend our time with most. Seek out the successful people; people of quality, honor, integrity, and achievement. Spend time with them in person. Listen to them on tape. Or read their stories in books. We get the most from the people who have the most to give.

8. Live your life based on "values."

Your values are the pages on which the story of your life will be written. Practice the values of honesty, integrity, trust, determination, compassion, patience, personal responsibility, the willingness to work, and the courage to endure. All lasting success is built on positive values.

9. Practice your faith.

In the lives of people who are truly successful in every way, you will always find a foundation of faith. If you want to live your life at your best, practice your faith. Not just an hour a week. Every day!

10. Make the choice to believe in yourself and in your future.

Believing in yourself is a choice. The people who are the most successful learn to tell themselves they can do it. Practice believing in yourself. Practice telling yourself you can do it; no matter how difficult, no matter what it takes. You've got what it takes. You can do it! You are capable of more than you have ever imagined! Now tell yourself that.

11. Do at least two things each day to improve yourself.

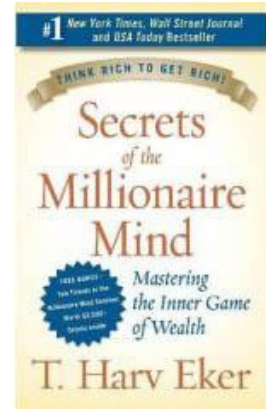
This is one of the top ideas on every achiever's list of how to be successful. If you want to get more successful, you have to learn more. Each day, think of two simple things you can do to improve yourself that day. Set some goals about this one. Take small steps. Read something. Listen to something new. Learn something. If you want your life to get better, you have to start by improving yourself, first.

12. Never quit. Never Stop. Never give up!

If you want to be successful at anything, be determined, persevere, stay with it, refuse to give in, don't hesitate, don't hold back, and don't quit until the job is done. If it hasn't worked yet, try harder. If you haven't reached your goal, focus your sights, visualize the outcome, recommit to making it, start again, take action, stay with it, and never, ever, give up!

The Wealth Files

Seventeen Ways Rich People Think and Act Differently from Poor and Middle-Class People
The Secrets of the Millionaire Mind
T. Harv Eker



Wealth File #1 *Rich people believe “I create my life.”*
Poor people believe “Life happens to me.”

Wealth Principle: When you are complaining, you become a living, breathing “crap magnet.”

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

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.

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

Wealth Principle: The number one reason most people don’t get what they want is that they don’t know what they want.

Wealth Principle: If you are not fully, totally, and truly committed to creating wealth, chances are you won’t become wealthy.

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.

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

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

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

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

Wealth Principle: Leaders earn a heck of a lot more money than followers.

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

Wealth Principle: 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.

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, your not. Either way you will live into your story.

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

Wealth Principle: Never have a ceiling on your income.

Wealth File #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."

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

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

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

Wealth Principle: It is not necessary to try to get rid of fear in order to succeed.

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.

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.*

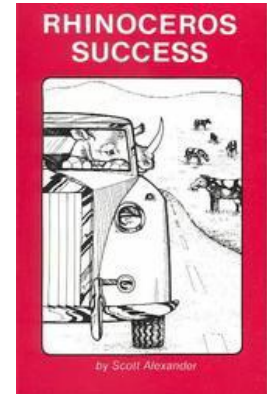
SUCCESS IS BECOMING A RHINOCEROS!

The following are excerpts from Chapter one of the book
RHINO SUCCESS by Scott Alexander.

THE ART OF CHARGING

The secret of success is, naturally, becoming a rhinoceros. In fact, my wish for you is that you wake up tomorrow morning as a full grown, six thousand pound rhinoceros! Imagine the look on your spouse's face in the morning, finding you in the bed. Oh, it is fun being a rhinoceros.

No more sleeping in until the last possible minute. You are now a rhinoceros! The sooner you get that into your head, the sooner you will achieve more during your rhinoceros life.



GET CHARGING MAD

The first order of the day as a rhino is to charge. Hopefully, you have something to charge at. You must have some goals that will add purpose to your life as a rhinoceros. If you have been getting up every morning, to work all day, just to buy yucca- yucca bushes for dinner and pay the rent, then it is time to get mad. It is time to get disgusted! It is time to say, I have had ENOUGH of being a lazy cow grazing in the pasture day after day! I am fed up with doing nothing, seeing nothing and accomplishing nothing! I woke up this morning as a rhinoceros! I am going to sacrifice the security and complacency of the pasture and live a rhinoceros life of excitement and adventure in the jungle. I am going to be a rich rhino.

GET MAD! Who is going to argue with an irritable, disgusted, angry, three-ton rhinoceros? You will get what you want. Just CHARGE it down! Vow never to go back to that pasture again. Forget your lazy cow buddies. Get out and meet new rhinoceros friends. Charge!

ALWAYS CHARGE MASSIVELY

Charge massively and you will have massive success. How else does a rhinoceros charge, but massively? By being a rhinoceros, you are almost guaranteed success! When you take on a challenge, you don't approach it like a scared prairie dog, ready to leap back into its hole at the slightest sign of danger. You say, "DAMN-THE-TORPEDOES!" You give it all you have got, never letting the possibility of failure cross your mind.

TWO-INCH THICK SKIN

Luckily for you, you've got that two-inch thick rhinoceros skin, because with your damn the torpedoes charging, you occasionally catch a torpedo or two. Never mind, you are a rhinoceros. Your skin is so thick, you hardly feel them. They might knock your breath out once in a while, but you are right back on your feet, ready to charge again and madder than hell!

THE REAL SECRET OF SUCCESS

Before I discovered rhinoceros success, I was confused. Now I firmly believe that if you are a rhinoceros, you are almost guaranteed success. Get charging!

BE ALERT FOR OPPORTUNITIES

As a rhinoceros, you are always alert. You have to be alert in the jungle. That's why cows and sheep are not found in the jungle. They couldn't survive.

RHINOCEROS FUEL

What is it exactly, that turns a lazy, contented, do-nothing cow into an energetic, powerful charging rhinoceros? And what keeps that rhino charging? Why doesn't he quit raising a ruckus in the jungle and relax in the quiet pasture as a cow. What is it that drives him? There is no such thing as perpetual energy. Something is supplying the power that makes him continue of charge day after day. It seems to be self-generating. It never runs down. What causes such great motivation?

Well, you are a rhinoceros. You figure it out! Being a rhinoceros, you are after something, right? What are cows after? Apparently, not much. Why aren't the cows after all you are after? They have brains. They have legs to move around on. They have ears and eyes and horns just like you do. Can't they see all the possibilities of life? Can't they sense all that there is waiting for them. Can't they see all that there is to do, all that there is to experience and all the places that there are to visit? What is it you have that they don't?

YOU BELIEVE IN SUCCESS!

That's right! Belief! Cows just don't believe they can achieve and consequently, they don't even try. They don't even give it one good charge! They see all the opportunities floating by them, but believe that lucky breaks are for some few, handpicked rhinos.

They say, "We are cows. We cannot charge. There is no use even trying."

Cows will tell you that they are being realistic. But we know the truth. Either they are plain ignorant, lazy, or they are trying to rationalize their failure.

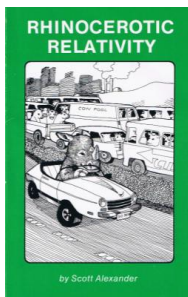
SUCCESS IS YOURS

Success is there for anyone who will get off his or her butt and charge it down! You know that. That's why you are a rhinoceros. You know and truly believe that whatever you want, you can try to get it and your chances are excellent that you will get it. You imagine it as being yours. You can taste the victory of achieving it. It is your belief that fills you with an enthusiasm to charge, despite the torpedoes. You are a charging rhinoceros because of your overflowing enthusiasm generated by your belief: your belief that you can do it all and see it all. It makes being a rhinoceros so enjoyable and that's why rhinos are fun to be around.

RHINOS ARE NATURALLY HIGH

So keep believing. Keep charging. Imagine yourself reaching your goals. You KNOW you can do it because you are a rhinoceros! Your enthusiasm will keep you charging. CHARGE! CHARGE! CHARGE! If your batteries ever seem to wear down, you will now what happened. Your belief will have waned. Keep believing in yourself. You have to. No one else can do it for you. It has to come from inside you. Believe and succeed!

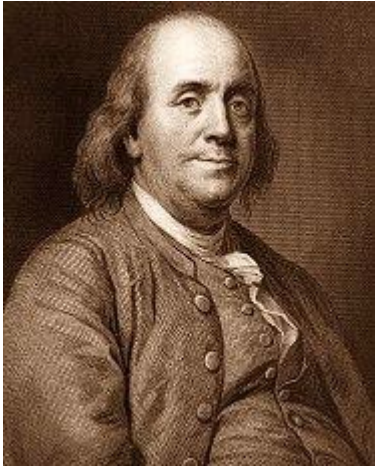
Other chapters include: Rhinoceros Training, How To Be The World's Happiest Rhinoceros, Be An Audacious Rhino, Develop Rhinoceros Persistence, How To Be A Rhinoceros In All Aspects of Your Life: Financial, Work, Family, Physical, Social, Spiritual; Rhino Games, Be Prepared For Rhinoceros Problems, and Become A Rhinoceros Today.



Scott has written two other books, **ADVANCED RHINOCEROLOGY** and **RHINOCEROTIC RELATIVITY**. All three are fantastic



BENJAMIN FRANKLIN'S THIRTEEN VIRTUES

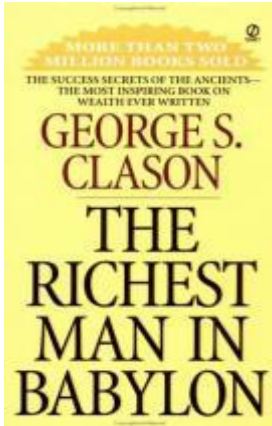


1. **Temperance** - Eat not to fullness; drink not to elevation.
2. **Silence** - Speak not but what may benefit others or yourself; avoid trifling conversations.
3. **Order** - Let all your things have their places; let each part of your business have its time.
4. **Resolutions** - Resolve to perform what you ought; perform without fail what you resolve.
5. **Frugality** - Make no expense but to do good to others or yourself - i.e. waste nothing
6. **Industry** - Lose no time, be always employed in something useful; cut off all unnecessary action.
7. **Sincerity** - Use no hurtful deceit; think innocently and justly, and, if you speak, speak accordingly.
8. **Justice** - Wrong none by doing injuries, or omitting the benefits that are your duty.
9. **Moderation** - Avoid extremes, forbear resenting injuries as much as you think they deserve.
10. **Cleanliness** - Tolerate no uncleanness in body, clothes, or habitation.
11. **Tranquility** - Be not disturbed at trifles, or at accidents common or unavoidable.
12. **Chastity** - Rarely use venery but for health and offspring, never to dullness, weakness, or the injury of your own or another's peace or reputation.
13. **Humility** - Imitate Jesus and Socrates

THE RICHEST MAN IN BABYLON

SEVEN CURES FOR A LEAN PURSE

George B. Clason



1. Start Thy Purse to Fattening

The first thing you must do to become financially independent is to save part of your income. It is recommended that it be at least 10% of your income. When paying bills, make the first check for this 10% payable to yourself. Always pay yourself first.

2. Control Thy Expenditures

If you are going to live on only 90% of your income instead of 100%, you are going to have to budget. Buy necessities only at first and then buy luxuries with what's left over. Remember, to allow for emergencies.

3. Make Thy Gold Multiply

Use your savings to make profitable investments. The key is to get a compounding effect. Continue to reinvest your profits.

4. Guard Thy Treasures From Loss

Seek expert advice. Don't ask the garbage man what to invest in. If you want to buy stock, find the best stockbrokers. If you want to invest in real estate, seek real estate agents who are experts in the investment field.

5. Make Of Thy Dwelling A Profitable Investment

Your home is also an investment. If you are presently renting, you should consider purchasing a home, unless there are special circumstances to prevent you.

6. Insure A Future Income

Buy insurance to protect having to disturb your investment plans. You should have adequate life, health, automobile, and homeowners insurance. Put yourself in a position so that if an emergency should arrive, you will not have to dip into your investment portfolio to take care of it. Also, remember that insurance is for the protection of your assets, and not an investment vehicle.

7. Increase Thy Ability to Earn

To earn more money, you must provide a better service or product than you are presently providing. This can only be done by increasing your skills. Continue to grow every year.

There is an eight cure for a lean purse that is not in the book.

8. Don't Get A Divorce

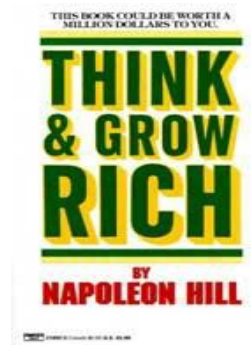
If you're thinking of getting a divorce, talk to me later and I will talk you out of it.

If you follow those eight principles, I guarantee you'll become financially independent.

IF YOU DON'T SAVE AND INVEST YOUR MONEY, YOU WILL NEVER BE WEALTHY!

17 PRINCIPLES OF SUCCESS

NAPOLEON HILL From his best seller, "THINK AND GROW RICH"



1. **Definiteness of Purpose.** The starting point of all achievement. You will learn how to set your major objective and make specific plans for obtaining it.
2. **The Master Mind.** The process by which you can procure the full benefits of the experience, training, education, and specialized knowledge and influence of others.
3. **Applied Faith.** Bringing into action the power of the soul through which your aims, desires, plans and purposes may be translated into reality.
4. **Going the Extra Mile.** How to gain rewards by rendering more service and better service than you are paid to render, doing it all the time, and doing it with a pleasant attitude.
5. **A Pleasing Personality.** Understanding the mental, spiritual and physical traits that lead to success, and developing those traits in a way that will help you make the most of yourself.
6. **Personal Initiative.** The action-producing portion of this philosophy, the principle that is necessary for leadership in any walk of life.
7. **A Positive Mental Attitude.** The means by which the entire philosophy can be implemented is to develop the right attitude for success.
8. **Self-Discipline.** Learning the importance of dealing with your emotions, and controlling them... balancing your head and your heart to achieve a coordination of reason and emotion.
9. **Enthusiasm.** The dynamo of all individual achievement...using it effectively and responsibly to develop self-confidence and eliminate negative thoughts, worries, and fears.
10. **Concentration or Controlled Attention.** How to organize your mind to focus on success... coordinate and control the powers of your mind...and use the powerful tool of auto-suggestion.
11. **Accurate Thinking.** The process of getting all the facts available to you, weighing their relative importance, using your own judgment to think a matter through...and making the right decision based on thought, rather than vague opinion or emotion.
12. **Learning from Adversity and Defeat.** Understanding and circumventing the causes of failure...and making the most out of the inevitable setbacks, failures and opposition we all must face.
13. **Cooperation.** How to coordinate your efforts with others and work together to achieve a common goal...and how to use teamwork to your advantage in your personal and business endeavors.
14. **Creative Vision or Imagination.** Developing the powers of the workshop in your mind, in which you will fashion the purpose of your actions, and the ideals of your soul.
15. **The Maintenance of Sound Health.** An essential to continued success...attitudes and procedures that will help you maintain a healthy, happy outlook on life.
16. **Budgeting Time and Money.** How to make and get the most out of your critical resources.
17. **The Law of Cosmic Habit-force.** Understanding the dynamics and power of the controlling force of all the natural laws of the universe, including all human relationships.

TWELVE SECRETS OF SELF-MADE MULTI-MILLIONAIRES

DENIS WAITLEY

3% of Americans have a net worth of \$1,000,000 or more. The average American has a net worth less than \$15,000 without home equity. More than ½ of the net worth of America, 22 trillion dollars, is controlled by 3.5% of the population. 80% of millionaires are self-made.

1) MULTI-MILLIONAIRES FEEL THEY DESERVE TO BECOME WEALTHY IN ADVANCE

Financial success is a result of state of mind and maturity. If we took all the money in the world and divided it equally among all the people in the world each person would have over a million dollars. But in only 10 years we would all end up with the exact amount of money we have today. Most people believe that money is to spend, not to save. Disposable income - dispose of it - immediate gratification. Winners think long term - save and invest. Capitalism is the strength of our nation. The amount of money you earn = contribution to society. Money causes dignity and security in senior years. We are living a lot longer than we can afford to.

2) MULTI-MILLIONAIRES PRIMARY MOTIVATION IS NOT MONEY.

Money is a by-product, not the goal. You must focus on the service or product you are going to provide. Help as many people as you can get what they want, and you'll get what you want. Motivation is an inner drive that compels you to take action. People do what they want to do before they will do what they need to do. Are you going where want to go, doing what you want to do, becoming what you want to become? Age is no barrier.

3) MULTI-MILLIONAIRES ARE TREND SPOTTERS

Two major trends, Baby Boomers and Computer and Network consumerism. Information technologies. New global economy - full time jobs will become obsolete - more people will start their own home-based business or become consultants - life long learning is a necessity to stay up with progress.

4) MULTI-MILLIONAIRES HAVE A CLEAR SPECIFIC FOCUS

Goals- specific game plan - tolerate little distraction - feel they deserve success - passion - self-esteem - abundance - mission in life greater than just making money - study areas of expertise - energy - habits - excited to get up in the morning - constantly reading and studying - practical approach - adjusting - incremental steps - strong willed and goal oriented - vivid flexible sub-goals.

5) MULTI-MILLIONAIRES UNDERSTAND AND EMPLOY COMPOUND INTEREST

Debt vs Assets - Americans save less than 4% of their income. Buy now - pay later. Other countries save 14 - 25%. Compound interest can work for you or against you. Pay all you credit cards off each month. Save a minimum of 10 %

6) MULTI-MILLIONAIRES LEARNED TO MAKE IT ON THEIR OWN EARLY IN THEIR LIVES

Most started with modest backgrounds - helped pay for their cars and their college - became independent, not irresponsible. The more we do for our children, the less they do for themselves. Must learn to have chores at an early age and be responsible with money - give an allowance based on doing certain tasks. Develop roots and wings, not loot and things. Money is appreciated most when it is earned.

7) MULTI-MILLIONAIRES ARE COMFORTABLE WITH RISK

Expect change - no employment security - no risk, no reward - Greatest risk is risk of doing nothing - stretch comfort zones - Upgrade skills - adaptability - act as self-employed - set up own training department - don't fear the cost of success - knowledge - patience - common sense - responsibility to give up unproductive habits - must be able to withstand the heat - friends and relatives will criticize and become jealous.

8) MULTI-MILLIONAIRES LIVE FRUGALLY BELOW THEIR MEANS.

Live modestly, not extravagantly - Don't purchase liabilities. - resist materialism and superficial trappings - have money to invest into assets and handle emergencies.

9) MULTI-MILLIONAIRES MAXIMIZE TIME AND RESOURCES

Overcome distractions - focus - concentrate - understand time and money - DON'T TRADE TIME FOR MONEY - only security is based on how you invest your time and money - when you are paid by the hour, week, or month, you are a slave to money - so busy earning a living, never making any money

10) MULTI-MILLIONAIRES ACT LIKE FREE AGENTS - SELF EMPLOYED

Develop a new mind set - become an entrepreneur - develop knowledge and experience

11) MULTI-MILLIONAIRES HAVE PATIENCE AND PERSISTENCE

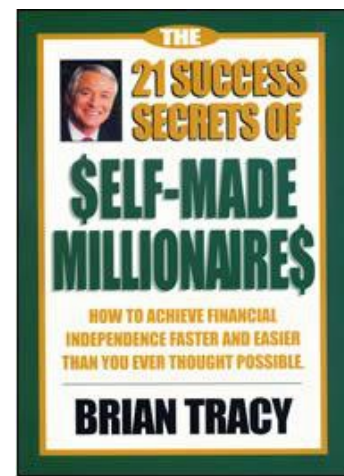
They have the perspective that failure is just delay, but never defeat. You should study successful people - learn from other's mistakes - talk to people who have done it before - try different things - put your television in the closet - contingency planning

12) MULTI-MILLIONAIRES KNOW THAT LIFE IS NOT A TREASURE HUNT - LIFE ITSELF IS THE TREASURE

Time is a valuable asset - happiness is a journey - obstacles are endless opportunities - value vs. price

THE 21 SUCCESS SECRETS OF \$SELF-MADE MILLIONAIRES\$

HOW TO ACHIEVE FINANCIAL INDEPENDENCE FASTER
AND EASIER THAN YOU EVER THOUGHT POSSIBLE
BRIAN TRACY



Why are some people more successful than others? How is it that some people start off with nothing and eventually become millionaires?

What I learned was that in order to achieve great success in life, you must become a special kind of person. To rise above the majority, you must develop qualities and disciplines that the average person lacks.

The most important factor in achieving great financial success is not money. It is the kind of person you have to become to earn that money and then hold on to it.

I see myself as a student of success - a reader, a researcher, a synthesizer, and a teacher of great ideas. Since you are reading this book, I know that one of your great goals in life is to become an extraordinary person, to realize more and more of your true potential. Each of these success secrets will help you to move ahead more rapidly toward the wonderful life that is possible for you. Enjoy the journey!

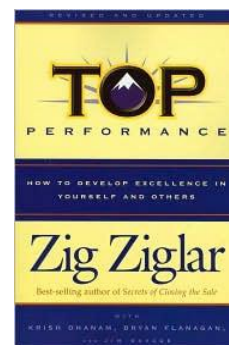
More people are becoming wealthy today, starting from nothing, than ever before imagined. There are more than seven million millionaires in America, most of them self-made, and the number is growing by 15 to 20 percent per year.

Here's the best news of all. Virtually everyone starts with nothing. More than 90 percent of all financially successful people today started off broke or nearly broke. The average self-millionaire has been bankrupt or nearly bankrupt 3.2 times. Most wealthy people failed many times before they finally found the right opportunity that they were able to leverage into financial success.

The iron law of human destiny is the Law of Cause and Effect. This law is simple yet very powerful. It says that there is a specific effect for every cause. For every action there is a reaction. This law says that success is not an accident. Financial success is the result of doing certain, specific things over and over again until you achieve the financial independence that you desire. The Law of Cause and Effect says that if you do what other successful people do, you will eventually get the results that other successful people get. And if you don't, you won't. This law says that when you learn the success secrets of self-made millionaires and apply them in your own life, you will experience results and rewards far beyond anything you have accomplished up until now.

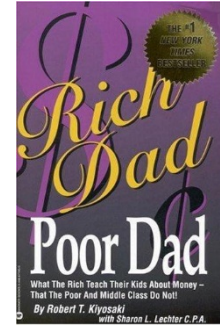
There are 21 success secrets of self-made millionaires. Each of these is indispensable to your becoming financially independent. The failure to apply any one of these principles, can, by itself, undermine and even destroy your chances for health, happiness, and great prosperity.

- 1) DREAM BIG DREAMS
- 2) DEVELOP A CLEAR SENSE OF DIRECTION
- 3) SEE YOURSELF AS SELF-EMPLOYED
- 4) DO WHAT YOU LOVE TO DO
- 5) COMMIT TO EXCELLENCE
- 6) WORK LONGER AND HARDER
- 7) DEDICATE YOURSELF TO LIFELONG LEARNING
- 8) PAY YOURSELF FIRST
- 9) LEARN EVERY DETAIL OF YOUR BUSINESS
- 10) DEDICATE YOURSELF TO SERVING OTHERS
- 11) BE ABSOLUTELY HONEST WITH YOURSELF AND OTHERS
- 12) DETERMINE YOUR HIGHEST PRIORITIES AND CONCENTRATE ON THEM SINGLE-MINDEDLY
- 13) DEVELOP A REPUTATION FOR SPEED AND DEPENDABILITY
- 14) BE PREPARED TO CLIMB PEAK TO PEAK
- 15) PRACTICE SELF-DISCIPLINE AT ALL THINGS
- 16) UNLOCK YOUR INBORN CREATIVITY
- 17) GET AROUND THE RIGHT PEOPLE
- 18) TAKE EXCELLENT CARE OF YOUR PHYSICAL HEALTH
- 19) BE DECISIVE AND ACTION ORIENTED
- 20) NEVER ALLOW FAILURE TO BE AN OPTION
- 21) PASS THE “PERSISTENCE TEST”



RICH DAD, POOR DAD

What The Rich Teach Their Kids About Money –
That the Poor And Middle Class Do Not!
Robert Kiyosaki



TEN STEPS TO DEVELOP YOUR GOD-GIVEN POWERS. POWERS ONLY YOU HAVE CONTROL OVER.

- 1) **NEED A REASON GREATER THAN REALITY: The power of spirit.** If you ask most people if they would like to be rich or financially free, they would say “yes”. But then reality sets in. The road seems too long with too many hills to climb. It’s easier to just work for money. Make a list of “Don’t Wants” and then a list of “Wants”.
- 2) **CHOOSE DAILY: The power of choice.** That is the main reason people want the power to choose. Financially, with every dollar we get in our hands, we hold the power to choose our future to be rich, poor or middle class. Our spending habits reflect who we are. Poor people simply have poor spending habits. For 90% of the population, being rich is “too much hassle”. Just because you have no money, it should not be an excuse to not learn. But that is a choice we all make daily, the choice of what we do with our money and what we put in our heads. That is the power of choice. All of us have choice. I just choose to be rich, and I make that choice everyday.
- 3) **CHOOSE FRIENDS CAREFULLY: The power of association.** Don’t listen to poor or frightened people.
- 4) **MASTER A FORMULA AND THEN LEARN A NEW ONE: You become what you study.** Choose what you study carefully. In today’s fast-changing world, it’s not so much what you know anymore that counts, because often what you know is old. It is how fast you learn.
- 5) **PAY YOURSELF FIRST: The power of self-discipline.** If you cannot get control of yourself, do not try to get rich. I would venture to say that it is the lack of personal self-discipline that is the No. 1 delineating factor between the rich, the poor and the middle class. Simply put, people who have low self-esteem and low tolerance for financial pressure can never, and I mean never, be rich. People who lack internal fortitude often become victims of those who have self-discipline. The three most important management skills necessary to start your own business are: (1) Management of cash-flow. (2) Management of people, and (3) Management of personal time.
- 6) **PAY YOUR BROKERS WELL: The power of good advice.** All brokers are not created equal. When I interview any paid professional, I first find out how much property or stocks they personally own and what percentage they pay in taxes. Find a broker who has your best interests at heart. Many brokers will spend the time educating you, and they could be the best asset you find.
- 7) **BE AN “INDIAN GIVER”:** This is the power of getting something for nothing. In the world of the “asset column”, being an Indian giver is vital to wealth. The sophisticated investor’s first question is, “How fast will I get my money back?”
- 8) **ASSETS BUY LUXURIES: The power of focus.** To be the master of money, you need to be smarter than it. Then money will do as it is told. It will obey you. Instead of being a slave to it, you will be the master of it. That is financial intelligence.
- 9) **THE NEED FOR HEROES: The power of myth.** When it comes to investing, too many people make it sound hard. Instead find heroes who make it look easy.
- 10) **TEACH AND YOU WILL RECEIVE: The power of giving.** Teach and you shall receive. I have found that the more I sincerely teach those who want to learn, the more I learn. If you want to learn about money, teach it to someone else. A torrent of new ideas and finer distinctions will come in.

ACTION ALWAYS BEATS INACTION!

“The most important reason for failure is not taking action. If you take no action, you may suffer consequences by default. You need to take the initiative. You have to take a chance to get a chance. Many people fail simply because they never start or they quit. Action is life; inaction is death. It’s your choice.” - Robert Ringer - *Million Dollar Habits*

Robert Kiyosaki states: “In today’s world, financial education is absolutely essential for survival regardless of whether we are rich or poor, smart or not smart.

Without financial knowledge, people struggle financially. You must become smarter by increasing your financial IQ.

RECOMMENDED BOOKS

- **Think and Grow Rich** - Napoleon Hill
- **The Richest Man in Babylon** - George S. Clason
- **The Magic of Thinking Big** - David J. Schwartz
- **Rhinoceros Success** - Scott Alexander
- **Advanced Rhinocerology** - Scott Alexander
- **Rhinocerotic Relativity** - Scott Alexander
- **As a Man Thinketh** - James Allen
- **Living an Inspired Life** - Jim Rohn
- **Rich Dad, Poor Dad** - Robert T. Kiyosaki
- **The Cashflow Quadrant** - Robert T. Kiyosaki
- **Retire Young, Retire Rich** - Robert T. Kiyosaki
- **Who Took My Money?** - Robert T. Kiyosaki
- **Secrets of the Millionaire Mind** - T. Harv Eker
- **Multiple Streams of Income** - Robert G. Allen
- **The One-Minute Millionaire** - Robert G. Allen, Mark Victor Hansen
- **The Power of Focus** - Jack Canfield, Mark Victor Hansen
- **Jonathan Livingston Seagull** - Richard Bach
- **The Millionaire’s Path** - Mark Fisher with Marc Allen

SUMMARY OF THE SEMINAR

YOU HAVE THREE WAYS TO MAKE MONEY EACH MONTH

- 1) Have a job - get a check. Trade time for money - Linear income = rat race.
 - 2) Have your money work for you. Invest to develop an investment money machine. Residual income.
 - 3) Have other people work for you. Develop a business money machine. Residual income.
- To win the Game of Money, you must become financially intelligent to become financially independent.
 - To become financially independent, you must develop enough passive or portfolio income to pay your ordinary expenses. You must focus some time on the asset box.
 - You must become knowledgeable about assets, businesses and investments.
 - Remember your financial bathtub and financial buckets.
 - Cash flow assets are better than net worth assets.
 - Know your score in the Game of Money. Check it regularly.
 - Surround yourself with experts in the areas that you will need help.
 - Have patience. Building assets is not get rich quick.
 - Have multiple streams of residual income.

All of you were given two great gifts, your mind and your time. It is up to you to do what you please with both. With each dollar bill that enters your hand and every hour that passes, you and only you have the power to determine your destiny. Spend it foolishly, you choose to be poor. Spend it on liabilities, you join the middle class. Invest it in your mind and learn how to acquire assets and you will be choosing wealth as your goal and your future. The choice is yours and only yours. Every day, with every dollar and every hour, you decide to be rich, poor, or middle class.

Is what you are doing today going to get you to the financial goal you want? The path to financial freedom is simple: Develop financial intelligence. Build Assets. Build assets that generate cash flow. Use a fast plan. Use a rich plan. Use the law of generosity. Use the power of leverage. Do it now, not sometime in the future! This seminar has been presented to assist you in finding your own financial freedom...freedom from the drudgery of earning a living...freedom from the rat race, winning the Game of Money.

A PLAN OF ACTION

As a member of the Win the Game of Money Institute we would like to help you continue your road to personal success and financial independence:

The Win the Game of Money Institute provides two additional seminars that will help you become more successful in all areas of your life. Remember:

SUCCESS IS THE PROGRESSIVE REALIZATION OF A PERSONAL PREDETERMINED GOAL.

As a member you have access to our: **HOW TO BECOME A MASTER GOAL ACHIEVER SEMINAR** and **HOW TO BECOME A PROFESSIONAL MANAGER OF TIME SEMINAR**. **WE STRONGLY RECOMMEND THAT YOU VIEW AND STUDY BOTH OF THESE SEMINARS TO HELP YOU LEARN TO BECOME SUCCESSFUL IN YOUR QUEST TO WIN THE GAME OF MONEY!**



We also provide two free libraries on our site containing books on Personal Growth and Development and books on Financial Intelligence to start your own personal library.

Also you will automatically receive our free newsletter once a week with great information on personal and financial success.

THE WIN THE GAME OF MONEY NEWSLETTERS

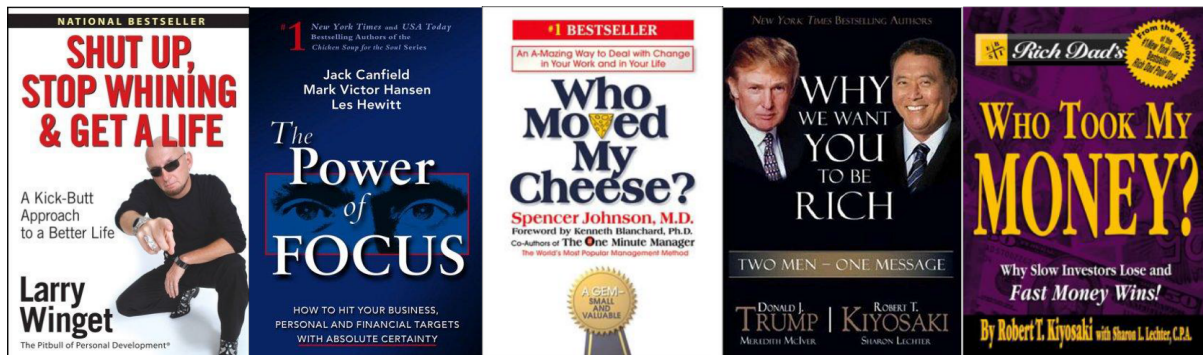
- 100 Ways to Live to 100 - Dr. Roger Henderson
- Accelerated Learning for the 21ST Century - Brian Tracy and Colin Rose
- Are You Good Enough - Bill McFarland and Dr. Alex Yellowlees
- As A Man Thinketh - James Allen
- Cash Flow Assets versus Net Worth Assets - Bob Ritchey
- Cashflow Quadrant - Robert Kiyosaki
- Change Your Thinking - Change Your Life - Brian Tracy
- Challenge to Succeed - Jim Rohn
- Confidence - Alan Loy McGinnis
- Destination Success - Dwight Bain
- Dynamic Living - Skip Ross
- Eat the Frog - Brian Tracy
- Fail Forward - John C. Maxwell
- First Things First - Stephen Covey
- Focal Point - Brian Tracy
- Getting Things Done - David Allen
- How Much Is Enough - Pamela Klainer
- How to Determine Your Wealth Ratio - Robert Kiyosaki
- How to Develop Self-Confidence For Success - P.C. Ganesan
- How to Have the Best Year Ever - Jim Rohn
- How to Talk to Anyone - Leil Lowndes
- How to Win Friends and Influence People - Dale Carnegie
- If Caterpillars Can Fly So Can I - Alvin Day
- Indestructible Self-Belief - Fiona Harrold
- It's Always Too Soon To Quit - Lewis Timberlake
- Jonathan Livingston Seagull - Richard Bach
- Law of Attraction - Michael Losier
- Million Dollar Habits: Proven Power Practices to Double and Triple Your Income - Brian Tracy



- **Million Dollar Habits** - Robert Ringer
- **More Than Money** - Grainne O'Malley
- **Multiple Streams of Income** - Robert Allen **My Own Worst Enemy** - Alan Nelson
- **Nine Steps to Successful Living** - Mohinder M. Walia
- **Personal Power** - Anthony Robbins
- **Presenting to Win** - Jerry Weissman
- **Principle-Centered Leadership** - Stephen Covey
- **Profits are Better Than Wages** - Jim Rohn
- **Retire Young - Retire Rich** - Robert Kiyosaki
- **Rhino Success** - Scott Alexander
- **Rich Dad, Poor Dad** - Robert Kiyosaki
- **Rich Dad's 3-Steps to Wealth** - Robert Kiyosaki
- **Rich Dad's Guide to Becoming Rich Without Cutting Up Your Credit Cards** - Robert Kiyosaki
- **Rich Dad's Guide to Investing** - Robert Kiyosaki
- **Rich Dad's Thoughts on the Stock Market** - Robert Kiyosaki
- **Rich Kid - Smart Kid** - Robert Kiyosaki
- **Money Power System for Making Your Real Estate Fortune** - Robert Allen
- **Secrets of Question Based Selling** - Thomas Freese
- **Secrets of Successful Speakers** - Lilly Walters
- **Secrets to Real Estate Success** - Jerry Pujals
- **Self-Motivation** - Gael Lindenfield
- **Selling the Dream** - Guy Kawasaki
- **Shut Up, Stop Whining, and Get a Life** - Larry Winjet
- **Speed Wealth** - Harv Eker
- **Start Late, Finish Rich** - David Bach
- **Success Acceleration** - Tony Jeary
- **Success is Yours** - Ravindra Singh
- **Success Through Positive Thinking** - Pustak Mahal
- **The Five Lessons a Millionaire Taught Me** - Richard Paul Evans
- **The 7 Habits of Highly Effective People** - Stephen Covey
- **The 17 Essential Qualities of a Team Player** - John C. Maxwell
- **The 17 Indisputable Laws of Teamwork** - John C. Maxwell
- **The 21 Indispensable Qualities of a Leader** - John C. Maxwell
- **The 21 Success Secrets of Self-made Millionaires** - Brian Tracy
- **The Art of Encouragement** - Mike Pegg
- **The Art of Taking to Anyone** - Rosalie Maggio
- **The E-Myth Revisited** - Michael Gerber
- **The Enlightened Millionaire** - Robert Allen
- **The Friendship Factor** - Alan Loy McGinnis



- The Joy of Success - Susan Ford Collins
- The Secrets of the Ages - Robert Collier
- The Millionaire Maker's Guide to Creating a Cash Machine - Loral Langemeier
- The Next Millionaires - Paul Zane Pilzer
- The One Minute Millionaire - Mark Victor Hansen and Robert G. Allen
- The Power of Focus - Jack Canfield, Mark Victor Hansen, Les Hewitt
- The Power Principle - Blaine Lee
- The Purple Cow - Seth Goodin
- The Richest Man in Babylon - George Clason
- The Science of Becoming Rich - Wallace D. Wattles
- The Secrets of Success - W. G. Clifford
- The Slight Edge - Jeff Olson
- The Traveler's Gift - Andy Andrews
- The Wealth Files - From the The Secrets of the Millionaire Mind - Harv Eker
- The Weekend Millionaire's Secret to Investing in Real Estate - Summey and Dawson
- Think and Grow Rich - Napoleon Hill
- Thinking for a Change - John C. Maxwell
- Time Power - Brian Tracy
- Top Performance - Zig Ziglar
- Turbo Strategy - Brian Tracy
- Twelve Secrets of Self Made Millionaires - Denis Waitley
- Victory - Brian Tracy
- What Got You Here Won't Get You There - Marshall Goldsmith and Mark Reiter
- What's On Your Belief Window? - Hyrum Smith
- When Your Best Isn't Enough - Dr. Kevin Leman
- Who Moved My Cheese? - Dr. Spencer Johnson
- Who Took My Money - Robert Kiyosaki
- Why We Want You to Be Rich - Donald Trump and Robert Kiyosaki
- Winning With People - John C. Maxwell
- You, Inc. - Harry and Christine Beckwith
- Your Best Year Yet - Jinny S. Ditzler
- Your Performing Edge - Joann Dahikoetter
- Your Road Map For Success - John C. Maxwell
- Zap the Gaps - Kenneth Blanchard



In Review...



GOALS FOR THE HOW TO WIN THE GAME OF MONEY SEMINAR

1. To provide you with valuable information on financial success so you will know what it takes for you and your family to WIN THE GAME OF MONEY.
2. To understand the terminology and definitions that are necessary to win the Game of Money.
3. To discuss the differences between the wealthy and the poor and middle-class.
4. To briefly introduce you to some of the different types of assets that you will need to develop to Win the Game of Money.
5. To introduce you to the other types of education the Win The Game of Money Institute offers to increase your financial education - seminars, books in our library, reports, and weekly newsletters.

FINAL THOUGHTS

Congratulations! You have completed the Win the Game of Money seminar. I would like to compliment you on your commitment. You have done what few will do. But your journey is only beginning. Remember lifelong learning should be your goal and we encourage you to complete studying all the information that the Win the Game of Money Institute will provide you along with your continued search for additional training that is available in other avenues.

However, education and information is of no use unless it is applied. Have you changed your belief window? Have you written your goals and made your plans. Are you committed to working in the asset box? That will determine if the two hours we have spent together really make a difference.

I would love to receive feedback from you. Feel free to contact me at: Bob@WinTheGameOfMoney.com

I wish you a prosperous future and hope that you commit to win the important Game of Money.



Bob Ritchey