Secrets of the Millionaire Mind

Mastering the Inner Game of Wealth

T. Harv Eker

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

Your Money Blueprint

WEALTH PRINCIPLE:
Your income can only grow to the extent you do!

WEALTH PRINCIPLE:

If you want to change the fruits, you will first have to change the roots. If you want to change the visible, you must first change the invisible.

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

DECLARATION:

"My inner world creates my outer world."

Now touch your head and say...

"I have a millionaire mind."

WEALTH PRINCIPLE:

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

Thoughts lead to feelings. Feelings lead to actions.

Actions lead to results.

WEALTH PRINCIPLE:

Thoughts lead to feelings. Feelings lead to actions. Actions lead to results.

WEALTH PRINCIPLE:

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

Steps for Change: Verbal Programming

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

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

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

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

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

Touch your head and say...

"I have a millionaire mind."

If your motivation for acquiring money or

success comes from a nonsupportive root such as fear, anger, or the need to "prove" yourself, your money will never bring you happiness.

Steps for Change: Modeling

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

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

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

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

"What I modeled around money was their way. I choose my way."

Touch your head and say...

"I have a millionaire mind!"

Steps for Change: Specific Incidents

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

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

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

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

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

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

"I release my nonsupportive money experiences from the past and create a new and rich future." Touch your head and say... "I have a millionaire mind!" WEALTH PRINCIPLE: The only way to permanently change the temperature in the room is to reset the thermostat. In the same way, the only way to change your level of financial success "permanently" is to reset your financial thermostat. WEALTH PRINCIPLE: Consciousness is observing your thoughts and actions so that you can live from true choice in the present moment rather than being run by programming from the past. Seventeen Ways Rich People Think and Act Differently from Poor and Middle-Class People WEALTH PRINCIPLE:

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

Wealth File #1

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

WEALTH PRINCIPLE:

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

When you are complaining, you become a living, breathing "crap magnet."

WEALTH PRINCIPLE:

There is no such thing as a really rich victim!

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

"I create the exact level of my financial success!"

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- 1. Every time you catch yourself blaming, justifying, or complaining, slide your index finger across your neck, as a trigger to remind yourself that you are slitting your financial throat. Once again, even though this gesture may seem a little crude to do to yourself, it's no more crude than what you're doing to yourself by blaming, justifying, or complaining, and it will eventually work to alleviate these destructive habits.
- 2. Do a "debrief." At the end of each day, write down one thing that went well and one thing that didn't. Then write the answer to the following question: "How did I create each of these situations?" If others were involved, ask yourself, "What was my part in creating each of these situations?" This exercise will keep you accountable for your life and make you aware of the strategies that are working for you and the strategies that are not.

Wealth File #2

Rich people play the money game to win. Poor people play the money game to not lose.

WEALTH PRINCIPLE:

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

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

"My goal is to become a millionaire and more!"

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

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

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

- Go to an upscale restaurant and order a meal at "market price" without asking how much it costs. (If funds are tight, sharing is acceptable.)
 - P.S. No chicken!

Wealth File #3

Rich people are committed to being rich.

Poor people want to be rich.

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.
If you are not fully, totally and truly, committed

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

"I commit to being rich."

Touch your head and say...

"I have a millionaire mind!"

Millionaire Mind Actions

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

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

Then you say, "Thank you."

P.S. Check in as to how you feel before your commitment and how you feel after it. If you feel a sense of freedom, you're on your way. If you feel a tinge of fear, you're on your way. If you didn't bother doing it, you're still in "not being willing to do whatever it takes" mode or "I don't need any of this weird stuff" mode. Either way, let me remind you, your way has gotten you exactly where you are right now.

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.

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

"I think big! I choose to help thousands and thousands of people!"

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

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

Wealth File #5

Rich people focus on opportunities Poor people focus on obstacles.

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

"I focus on opportunities over obstacles."

"I get ready, I fire, I aim!"

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- 1. Get in the game. Consider a situation or project you've wanted to start. Whatever you've been waiting for, forget it. Begin now from wherever you are with whatever you've got. If possible, do it for or with someone else, first, to learn the ropes. If you've already learned, no more excuses. Go for it!
- 2. Practice optimism. Today, whatever anyone says is a problem or an obstacle, reframe it into an opportunity. You'll drive negative people nuts, but, hey, what's the difference? That's what they're constantly doing to themselves anyway!
- 3. Focus on what you have, not on what you don't have. Make a list of ten things you are grateful for in your life and read the list aloud. Then read it each morning for the next thirty days. If you don't appreciate what you've got, you won't get any more and you don't need any more.

Wealth File #6

Rich people admire other rich and successful people.

Poor people resent rich and successful people.

WEALTH PRINCIPLE:

Bless that which you want. -Huna philosophy

The point is, if you resent what people have, in any way, shape, or form, you can never have it.

It all comes down to this; if you see a person in a gorgeous black Jaquar with the sunroof open, don't throw beer cans at it!

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

"I admire rich people!"

"I bless rich people!"

"I love rich people!"

"And I'm going to be one of those rich people too!"

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

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

Wealth File #7

Rich people associate with positive, successful people. Poor people associate with negative, unsuccessful people.

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Wealth File #7

Rich people associate with positive, successful people. Poor people associate with negative, unsuccessful people.

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

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

"I promote my value to others with passion and enthusiasm."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- 1. Rate the product or service you are currently offering (or you are planning to offer) from 1 to 10 in terms of how much you believe in its value (1 being the lowest, 10 being the highest). If your rating result is 7-9, revise your product or service to increase the value. If your result is 6 or below, stop offering that product or service and start representing something you truly believe in.
- Read books, listen to audios and CDs, and take courses on marketing and sales. Become an expert in both of these arenas to a point where you can promote your value successfully and with 100 percent integrity.

Wealth File #9

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

YOUR PROBLEMS; THE SECRET IS TO GROW YOURSELF WEALTH PRINCIPLE: The secret to success is not to try to avoid or get rid of or shrink from so that you are bigger than any problem.

WEALTH PRINCIPLE:

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

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

"I am bigger than any problems."

"I can handle any problems."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

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

Wealth File #10

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

WEALTH PRINCIPLE:
If you say you're worthy, you are.
If you say you're not worthy, you're not.
Either way you will live into your story.
WEALTH PRINCIPLE:
"If a hundred-foot oak tree had the mind of a human, it would only grow to be ten feet tall!"—T.
Harv Eker
WEALTH PRINCIPLE:
For every giver there must be a receiver,
and for every receiver there must be a giver.
WEALTH PRINCIPLE:
Money will only make you
more of what you already are.
WEALTH PRINCIPLE:
How you do anything is how you do everything.

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

"I am an excellent receiver. I am open and willing to receive massive amounts of money into my life."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

1. Practice being an excellent receiver. Each time someone gives you a compliment of any sort, simply say, "Thank you." Do not return a compliment to that person at the same time. This allows you to fully receive and own the compliment instead of "deflecting" it, as most people do. This also allows the giver of the compliment the joy of giving the gift without its being thrown back at them.

- 2. Any, and I mean any, money you find or receive should enthusiastically be celebrated. Go ahead and scream out, "I'm a money magnet. Thank you, thank you, thank you." This goes for money you find on the ground, for money you get as gifts, for money you get from the government, for money you get as a paycheck, and for money you get from your business. Remember, the universe is set up to make you support you. If you keep declaring that you are a money magnet, and especially if you have the proof, the universe will simply say, "Okay," and send you more.
- 3. Pamper yourself. At least once a month do something special to nurture yourself and your spirit. Get a massage, a manicure, or a pedicure, take yourself for an extravagant lunch or dinner, rent a boat or a weekend cottage, have someone bring you breakfast in bed. (You might have to trade with a friend or family member.) Do things that will allow you to feel rich and deserving. Again, the vibrational energy you emit from this kind of experience will send a message to the universe that you live abundantly, and again, the universe will simply do its job and say, "Okay," and give you opportunities for more.

Wealth File #11

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

WEALTH PRINCIPLE:

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

WEALTH RULE #1:

Never have a ceiling on your income.

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

"I choose to get paid based on my results."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

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

Put these plans into action immediately.

2. If you are currently in a job and not being paid what you are worth based on the results you are producing, immediately start your own business. You can begin part-time. You could easily join a network marketing company or become a coach, teaching others what you know, or offer your independent consulting services back to the company you originally worked for, but this time, paid on performance and results rather than only for your time.

Wealth File #12

Rich people think "both."
Poor people think "either/or."

WEALTH PRINCIPLE:
Rich people believe "
You can have your cake and eat it too."
Middle-class people believe
"Cake is too rich, so I'll only have a little piece."
Poor people don't believe they deserve cake, so they order a doughnut, focus on the hole,

and wonder why they have "nothing."

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

"I think 'both."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

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

Wealth File #13

Rich people focus on their net worth.

Poor people focus on their working income.

The true measure of wealth is net worth, not working income.

Rich people understand the huge distinction between working income and net worth. Working income is important, but it should be understood as one of four elements or pillars of your net worth, as part of your full financial picture. The four net worth factors are:

- 1. Income
- 2. Savings
- 3. Investments
- 4. Simplication

WEALTH PRINCIPLE: "Where attention goes, energy flows, and results show."

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

"I focus on building my net worth!"

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- 1. Focus on all four net worth factors: increasing your income, increasing your savings, increasing your investment returns, and decreasing your cost of living by simplifying your lifestyle.
- 2. As I suggested, create net worth statement. To do this, add the current dollar value of everything you own (your assets) and subtract the total value of everything you owe (your liabilities). Commit to tracking and revising this statement each quarter. Again, by virtue of the law of focus, what you track will increase.
- 3. Hire a financial planner who is highly successful and works with a well-known, reputable company. Again, the best way to find a great financial planner is to ask friends and associates for their referrals.

Wealth File #14

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

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

The habit of managing your money is more important than the amount.

WEALTH PRINCIPLE:

Either you control money, or it will control you.

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

"I am an excellent money manager."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- Open your Financial Freedom bank account. Put 10 percent of all your income (after taxes) into this account. This money is never to be spent, only invested to produce passive income for your retirement.
- 2. Create a Financial Freedom jar in your home and deposit money into it every day. It could be \$10, \$5, \$1, a single penny, or all your loose change. Again, this will put daily attention on your financial freedom, and where attention goes, results show.
- 3. Open a play account or have a play jar in your home where you deposit 10 percent of all your income. Open four more accounts and deposit the following percentages into each:
 - 10 percent into your Long-Term Savings for Spending Account
 - 10 percent into your Education Account
 - 50 percent into your Necessities Account
 - 10 percent into your Give Account
- 4. Whatever money you have, begin managing it now. Do not wait another day. Even if you only have a dollar. Manage that dollar. Take ten cents and put it into your FFA jar, and another ten cents and put it into your play jar. This action alone will send a message to the universe that you are ready for more money. Of course if you can manage more, manage more.

WEALTH FILE #15

Rich people have their money work hard for them.

Poor people work hard for their money.

Rich people see every dollar as a "seed" that can be planted to earn a hundred more dollars, which can then be replanted to earn a thousand more dollars.

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

"My money works hard for me and makes me more and more money."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- 1. Again, get educated. Take investment seminars. Read at least one investment book a month. Read magazines such as Money, Forbes, Barron's, and the Wall Street Journal. I'm not suggesting you follow their advice, I'm suggesting you get familiar with what financial options are out there. Then choose an arena to become an expert in and begin investing in that area.
- 2. Change your focus from "active" income to "passive" income. List at least three specific strategies with which you could create income without working, in either the investment or the business field. Begin researching and then take action on these strategies.
- 3. Don't wait to buy real estate. Buy real estate and wait.

Wealth File #16

Rich people act in spite of fear.

Poor people let fear stop them

WEALTH PRINCIPLES

Action is the "bridge" between the inner world and the outer world

and the outer world.
WEALTH PRINCIPLE:
A true warrior can "tame the cobra of fear."
WEALTH PRINCIPLE:
It is not necessary to try to get rid of fear
in order to succeed.
If you are only willing to do 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.

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

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

"I act in spite of fear."

"I act in spite of doubt."

"I act in spite of worry."

"I act in spite of inconvenience."

"I act in spite of discomfort."

"I act when I'm not in the mood."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- 1. List your three greatest worries, concerns, or fears regarding money and wealth. Challenge them. For each, write down what you would do if the situation you fear actually happened. Could you still survive? Could you make a comeback? Chances are that the answers are yes. Now quit worrying and start getting rich!
- 2. Practice getting out of your comfort zone. Intentionally make decisions that are uncomfortable for you. Speak to people you normally wouldn't speak to, ask for a raise in your job or raise your prices in your business, wake up an hour earlier each day, walk in the woods at night. Take the Enlightened Warrior Training. It will train you to be unstoppable!
- 3. Employ "power thinking." Observe yourself and your thought patterns. Only entertain thoughts that support your happiness and success. Challenge the little voice in your head whenever it tells you "I can't" or "I don't want to" or "I don't feel like it." Don't allow this fear-based, comfort-based voice to get the better of you. Make a pact with yourself that whenever the voice tries to stop you from doing something that would be supportive to your success, you will do it anyway, to show your mind that you are the boss, not it. Not only will you increase your confidence dramatically, but eventually this voice will get quieter and quieter as it recognizes it has little effect on you.

Wealth File #17

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

You can be right or you can be rich, but you can't be both.

WEALTH PRINCIPLE:

"Every master was once a disaster." —T. Harv Eker

WEALTH PRINCIPLE:

To get paid the best, you must be the best.

WEALTH PRINCIPLE:

The more you learn, the more you earn... and you can take that to the bank!

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

"I am committed to constantly learning and growing."

Touch your head and say...

"I have a millionaire mind!"

MILLIONAIRE MIND ACTIONS

- 1. Commit to your growth. Each month read at least one book, listen to one educational tape or CD, or take a seminar on money, business, or personal development. Your knowledge, your confidence, and your success will soar!
- 2. Consider hiring a personal coach to keep you on track.
- 3. Attend the Millionaire Mind Intensive! This amazing event has transformed the lives of thousands and thousands of people and will transform your life too!

Peak Potentials Programs

Millionaire Mind Intensive—3 Days

The world-famous Millionaire Mind Intensive will transform your financial life forever. You will learn how to win the money game so that you never have to work again, as well as to reset your "money blueprint" so that financial success is natural and automatic for you.

Enlightened Warrior Training Camp—4 1/2 Days

The definition of an enlightened warrior is "one who conquers oneself." In this high-intensity program you will learn how to access your true power at will and succeed in spite of anything. By the end of this camp nothing will ever stop you again!

Wizard Training—4 £ Days

Learn to manifest what you want with elegance and grace. At Wizard Training you will learn to live as the "eye of the storm," calm, centered, and peaceful in spite of anything.

Mind of Steel, Heart of Gold—6 Days

This program is the next level of both the Warrior and the Wizard. Here you will learn to dance easily and effortlessly between these two powerful energies. This camp is only open to graduates of both Enlightened Warrior and Wizard Training.

Life Directions—3 Days

The objective of this program is for you to have money with meaning. In Life Directions you to discover your true mission as well as create a vehicle that expresses this mission in a way that is highly successful in the real world. It's an absolute must for anyone wanting clarity and focus.

Train the Trainer Certification—4 ½ Days

Earn \$20,000 a weekend teaching what you love. That's exactly what you'll learn to do at Train the Trainer. Learn everything you need to be successful in the training business including choosing the right topic, designing an incredible program, using accelerated-learning technologies, and marketing for success. By the end of this course you will be a "hot" trainer and know exactly how to become a rich one too.

Train the Trainer II—5 Days

This program is the next level of Train the Trainer and focuses on using your full authenticity within the amazing Trainer tools that are taught. The program is only open to Train the Trainer Certification graduates.

Millionaire School—4 Days

Making your money work hard for you is one of the key elements of wealth. At Millionaire School you will the A-Z's of the investment world in a way that is simple and easy to understand. You'll also be introduced to investment opportunities that are usually only in the domains of the rich.

Guerrilla Business School—5 Days

At Guerrilla Business School you will learn how to create wealth quickly in any business you choose. You will learn how to create million-dollar ideas, street-smart financing, maverick marketing methods, real-world negotiation strategies, and much, much more.

Wealth and Wisdom—3 Days

Our annual extravaganza gathers many of the top authors and trainers in the world, who come together all in one place to teach how to create more money, love, and happiness in your life.

The World's Greatest Marketing Seminar—5 Days

Marketing is by far the most important skill you can own when it comes to high-speed success in business. The World's Greatest Marketing Seminar is exactly what it says, the most hands-on, experiential, effective, and intensive marketing program on the planet. In five days you will become a marketing genius. Period!

SuccessTrac Coaching—Ongoing

The best athletes in the world all have one thing in common: great coaching. SuccessTrac is a one-on-one coaching system designed to make certain you succeed in all areas of your life. The objective is simple: for you to at least double your income, double your time off, and double your speed to financial freedom. Your results will astound even you!

For full details on each these life-changing programs, go to www.millionairemindbook.com or call 1-888-868-8883.

Home Learning Programs

Many of the programs described above are available on CDs so you can learn while you drive or in the comfort of your own home.

For full details go to www.millionairemindbook.com or call 1-888-868-8883.

Speaking Engagements

T. Harv Eker has been called "the most electrifying speaker on the planet." His message conveys the perfect blend of street-smart success strategies with enlightened wisdom, humor, and fun. Audiences are skyhigh during his trainings, yet his lessons last a lifetime.

To have T. Harv Eker or one of our Millionaire Mind Master Trainers appear live at your next event, e-mail speaker@peak potentials.com or call 1-888-868-8883.

The mark of true wealth is determined by how much one can give away.

-T. Harv Eker

This book teaches you to observe your ways of thinking and to challenge your limiting, nonsupportive thoughts, habits, and actions with regard to money. The reason we start with money is because money is one of the biggest areas of pain in most people's lives. But there's a bigger picture to consider. You see, once you start recognizing your nonsupportive ways around finances, this awareness will transfer into every other part of your life.

The goal of this book has been to assist you in raising your consciousness. Again, consciousness is observing your thoughts and actions, so that you can operate from true choice in the present, rather than acting on the basis of programming from the past. It is about the power to respond from your higher self rather than to react from your fear-based, "lower" self. In this way you can be the best you can be and fulfill your destiny.

But you know what? The essence of this transformation is not just about you. It is about the entire world. Our world is nothing more than a reflection of the people who make it up. As each individual raises his or her consciousness, the world raises its consciousness—moving from fear to courage, from hatred to love, and from scarcity to prosperity for all.

It is therefore up to each of us to enlighten ourselves so that we may add more light to the world.

If you want the world to be a certain way, then start with you being that way. If you want the world to be a better place, start with you being better. That is why I believe it's your duty to grow yourself to your fullest potential, to create abundance and success in your life; for in doing so, you will be able to help others and add to the world in a positive way.

I therefore ask you to share this message of consciousness and empowerment with others. Get the message of this book out to as many people as possible. Commit to telling at least one hundred of your friends, family, and associates about this book or consider getting it for them as a life-changing gift. Not only will they be introduced to powerful financial concepts, they will learn to observe the way they think, raise their consciousness, and in turn raise the consciousness of the planet. It would also be incredible for them to join you at the Millionaire Mind Intensive Seminar. It is truly a blessing to have your friends and family share this extraordinary experience with you. My dream is that one book, one course, one person at a time, we can change the world for the better. I ask for your support in making this dream a reality.

Thank you.