

MORTGAGE advisor™

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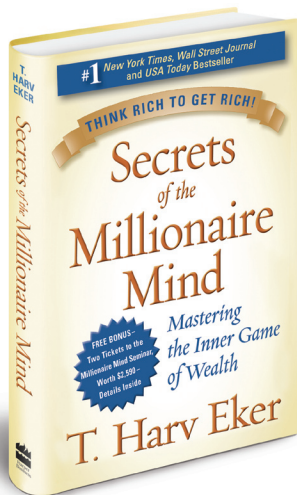


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Secrets of the Millionaire Mind

Have you ever wondered why some people seem to get rich easily, while others seem confined to a life of financial struggle? According to self-made millionaire T. Harv Eker in his #1 bestseller *Secrets of the Millionaire Mind*, your 'money and success blueprint' plays a bigger part in shaping your financial destiny than education, intelligence, skills, work habits or luck.

Part one in a two-part series

Each of us holds subconscious and unconscious beliefs that dictate our ability to achieve success. If this financial "blueprint" isn't set for success, nothing you can learn, nothing you know and nothing you do will make much of a difference. Most people do not have the internal capacity to create and retain large amounts of money, or to handle the increased challenges that come with more money and wealth. This is the primary reason they aren't rich.

Your Financial Blueprint

In *Secrets of the Millionaire Mind*, T. Harv Eker guides readers through an action-based program that focuses on resetting their financial blueprints to achieve success. Lack of money is never the problem. Lack of money is merely a manifestation of the real issue: a financial blueprint that is set for mediocrity or poverty.

Your financial blueprint consists of your thoughts, feelings and actions about money, and is the result of programming you received from people like your parents, teachers and authority figures, as well as from your culture and numerous other influences throughout your past, especially from your childhood. What you heard, saw and experienced has programmed the way you think about money. This programming leads to your thoughts about money, which lead to your feelings about money. Your feelings about money lead to certain actions, which yield certain results. How you think deeply impacts what you get.

Subconscious Conditioning

You may subconsciously believe that rich people are unhappy, or that wealth isn't in the cards for you. While you may intellectually want to choose wealth over old programming, the mind doesn't work that way. When the subconscious must choose between deeply rooted emotions and logic, emotions will almost

always win. If you want to be rich, you must reprogram your financial blueprint. The first step is consciously undoing your negative and limiting beliefs about money by addressing the three aspects of conditioning.

Your verbal conditioning is based on what you heard about money when you were growing up.

Many people heard their parents and family members saying things like, "Money is the root of all evil," "Money can't buy happiness," "Filthy rich," or "We can't afford it." Another aspect of conditioning is modeling, which is what you saw about the way money was handled in your household. Was money a source of joy or the cause of arguments? Was it managed well or mismanaged? Did it come easily or was it always a struggle? Specific incidents can also shape our beliefs about money. For example, if a person witnessed a parent suffer a heart attack and die after arguing about money, they will subconsciously associate money with pain.

Your experiences are still lingering in your subconscious as part of the blueprint that's dictating your financial life. The only way to change your level of financial success is to reset your internal success "thermostat" to a higher level.

To reprogram your financial blueprint in these three areas, you must follow four steps. Start by physically acknowledging the source of each of your limiting beliefs. Second, understand how each belief impacts your life. Write down or state how your current financial life has been affected by each belief. Next, disassociate yourself from that belief system. Recognize that this belief has been given to you, and doesn't stem from within you. And finally, actively declare your reprogramming. Verbally reject your old way of thinking, and verbally accept your new way of thinking. You may want to say things like, "What

I heard about money wasn't necessarily true. I choose to adopt new ways of thinking that support my happiness and success," or "That was their way. I choose my own way." At the conclusion of each declaration, affirm your new way of thinking by saying something like, "I have a millionaire mind."

You may think that these actions are silly, but your programming is very powerful. You must actively reshape your thoughts with words and actions. Mere thoughts aren't strong enough to make a change.

The Wealth Files

Once you begin the process of addressing your programming, you're ready to address the 17 ways that rich people think and act differently from poor and middle-class people. If you want to change the amount of success you have in your life, prepare to change your habits, keep an open mind and rid yourself of the need to be right.

Wealth File #1

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

If you want to be rich, you must believe that you are in charge of your financial destiny. You are the one who creates your success, just as you are the one who creates your mediocrity or your struggle around money. Rich people take responsibility for their financial lives. Poor people play the role of the victim. Victims blame, justify and complain. They blame the state of their financial affairs on the economy, their parents, their spouses, and anyone or anything but themselves. They justify their situations with statements like, "Money isn't important," and spend their time complaining. Rich people understand that money is very important and focus on the solution, rather than the problem. What you focus on expands, and there is no such thing as a rich victim.

Actions: When you catch yourself blaming, justifying or complaining, stop immediately and engage in an action that reminds you that you are no longer engaging in victim behavior. At the end of each day, debrief by writing down one aspect of your day that went well and one that didn't. Ask yourself how you created or contributed to these two situations. This will

help keep you accountable and in charge of your own success.

Wealth File #2

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

The goal of truly rich people is to achieve massive wealth and abundance. The goal of poor people is to have enough to pay their bills. The middle class goes a step further. Most middle class want to be comfortable. The problem with the goals of the poor and the middle class is that they will rarely achieve more than their goals. If your intention is simply to pay your bills, you will probably get just enough to pay your bills, but not a dollar more. People who aspire to be comfortable will probably never be rich, but if you're rich, you'll probably be very comfortable. People who are merely comfortable don't usually order the "market price" items on the menu. They may be comfortable, but they don't have the freedom of making choices regardless of price.

Actions: Write down two financial goals, one for your annual income and one for your net worth. Both should demonstrate your intention to create abundance, not mediocrity or poverty. Next, go to an upscale restaurant and order a "market price" meal without asking the cost. If money is tight, it's acceptable to share the meal. Begin to get yourself accustomed to living a rich life.

Wealth File #3

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

Most people say they want to be rich, yet they hold subconscious beliefs that tell them that there's something wrong with being rich. They think people will want handouts, they'll lose their health trying to get rich, or they'll be robbed. Some are afraid to make money and then lose it. The number one reason that people don't get what they want is because they don't know what they want. They say one thing but believe another. You won't get rich saying you want to be rich. You must choose and commit 100 percent to being rich.

Actions: Write a short but specific paragraph on exactly why you want to be rich. Next, reinforce

your commitment by verbally affirming your goal with a supportive friend. These actions will help you to move from wanting to be rich, to committing to be rich.

Wealth File #4

Rich people think big. Poor people think small.

The Law of Income states that you will be paid in direct proportion to the value you deliver according to the marketplace. That value is determined by four factors: supply, demand, quality and quantity. Quantity is where you'll make your money. Deliver your solution to the masses and you'll make more money than if you deliver to a few.

Actions: Make a list of your natural talents and where you can use these gifts in your work life. Come up with three strategies on how you can solve problems for 10 times the number of people you affect in your job or business right now. This will help you utilize leverage in your business vision.

Wealth File #5

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

Focus isn't "positive thinking." It is your habitual perspective of the world. Rich people focus on what they want. Poor people focus on what they don't want. If you want to get rich, you'll need to focus on making, keeping and investing your money. You'll also need to get into action. Action always beats inaction.

Actions: Start a project that you've been wanting to start. Reframe problems or obstacles into opportunities. Finally focus on what you have, not what you don't have. Make a list of 10 things that you're grateful for and review it every morning for 30 days. These actions will help you reshape your focus to opportunities, rather than obstacles.

Actively Choose to be Rich

Being rich is a choice. With daily actions, you can reset your financial blueprint for success. In next month's conclusion, we'll outline the final 13 Wealth Files in *Secrets of the Millionaire Mind*.



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To arrange a mortgage planning consultation on strategies discussed in this article, please give me a call.