

# MORTGAGE advisor™

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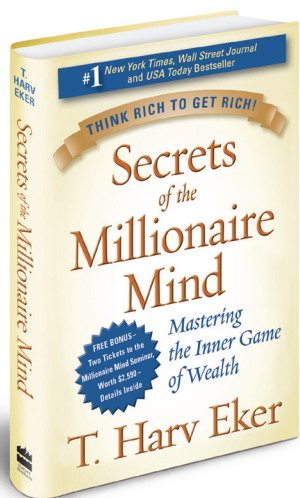
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**CERTIFIED  
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## Secrets of the Millionaire Mind

Self-made millionaire T. Harv Eker outlines the course to achieving millions in his #1 bestseller, "Secrets of the Millionaire Mind"

*Part two in a two-part series*

*Your "financial blueprint" and subconscious conditioning are the primary factors that shape your financial condition. According to self-made millionaire T. Harv Eker, your only chance for changing your level of financial success is to reset your internal "thermostat" to a higher financial level. In part one, we covered the first five of the 17 "wealth files" that illustrate how rich people think and act differently from poor and middle-class people. In this installment, we'll give an empowering overview of the remaining 12.*

### Wealth File #6

*Rich people admire other rich and successful people. Poor people resent rich and successful people.*

Poor people often look at other people's success with jealousy, envy or resentment, often holding beliefs that rich people are selfish, greedy or lacking morals and ethics. If you believe that rich people are bad, it will be nearly impossible to become one of them.

**Actions:** Practice blessing what you desire. Write a brief letter or email to a successful person, even someone you don't know personally, expressing how much you admire and respect that person for his or her achievements.

### Wealth File #7

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

Energy is contagious. Successful individuals have a positive attitude and those who aren't successful are usually saddled in negativity. Successful people emulate rich people, rather than resent them.

**Actions:** Read the biography of an extremely wealthy person and use his or her story for inspiration and modeling. Seek out wealthy people in the high-end places you might encounter them. Identify negative thinkers and choose to be around them less. Finally, stop watching "trash TV" and low brow news.

### Wealth File #8

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

*promotion.*

Resenting promotion is one of the greatest obstacles to success. People who have a problem with selling or promotion are usually broke. Rich people are almost always great at promotion. They believe in themselves and what they do.

**Actions:** Elevate the product or service you provide and increase its value to the highest level possible. If you are lukewarm or opposed to your product or service, stop representing it and start representing something you can truly believe in. Learn about sales and marketing through books, CDs and courses, and become an expert to where you can successfully promote your value with 100 percent integrity.

### Wealth File #9

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

The size of the problem isn't the issue. Your capacity to handle a problem is what makes problems seem great or small. If you want to be bigger than your problems, you must grow. Poor people focus on the problem, which keeps them small. Rich people focus on the solution, which makes them bigger than their problems.

**Actions:** Whenever you encounter a "big" problem, tell yourself that you can handle it, that you are bigger than any problem. Write down a problem you're having in your life and list 10 actions you can take to resolve or improve the situation. This will get you into solution-driven thinking and make you feel a lot better.

### Wealth File #10

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

Many people have been conditioned to believe that they're unworthy of receiving, and as a result, they receive very little. The ability to receive is at the heart of financial success. Begin believing that you are worthy of receiving, and all areas of your life will become more abundant. Good receivers are grateful for the abundance that comes into their lives.

**Actions:** Practice being an excellent receiver. Whenever someone gives you a compliment, simply say thank you, without returning a compliment to that person at that time. This will allow you to fully receive and own the compliment without deflecting it. Celebrate any amount of money that you receive, regardless of its source. At least once a month, pamper yourself with something that makes you feel rich and deserving, such as a massage, a weekend away from home or an extravagant meal.

#### **Wealth File #11**

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

Never set a ceiling on your income. Choosing to work for a salary or hourly wage sets limits on your income because you're exchanging your time for money, and you only have so much time. The vast majority of millionaires became rich by being in their own business. If you want to be rich, you'll need to start getting paid based on results, rather than time.

**Actions:** If you're being paid a salary or hourly wage, create a compensation plan that allows you to get paid on your results and the results of the company, and propose that plan to your employer. If you own a business, create a compensation plan that allows employees and suppliers to get paid based on their performance. Put these plans into action immediately. Consider starting your own business.

#### **Wealth File #12**

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

Rich people live in a world of abundance. Poor people live in a world of limitations. Rich people don't believe they have to choose between wealth and other positive aspects of life, like happiness, freedom or generosity. Poor people believe that there isn't enough to go around, that having more means someone else has less.

**Actions:** When presented with alternatives, always ask yourself how you can have both. Understand that money in circulation adds value to everyone's life, and become a role model that demonstrates you can be kind, loving, generous and rich.

#### **Wealth File #13**

*Rich people focus on their net worth. Poor people focus on their working income.*

The true measure of financial wealth is net worth, not working income. Net worth is determined by four factors: income, savings, investments and simplification. Rich people focus on each of these four factors, while poor people often focus solely on their working income.

**Actions:** Focus on all four factors: increasing your income, savings and investments, and reducing your cost of living by simplifying your lifestyle. Create a net worth statement by adding the value of everything you own and subtracting the value of everything you owe, and track your net worth quarterly. Hire a successful financial planner that works with a well known, reputable company to assist you with in creating and following an investment plan.

#### **Wealth File #14**

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

Managing your money promotes financial freedom. Many poor people want to wait until they have money to start managing it. Waiting until you have money to manage is like saying you'll start dieting once you've lost 20 pounds. Getting in the habit of managing your money well will avail you to receiving more.

**Actions:** Open six new accounts and deposit a percentage of your monthly post-tax earnings into each: (1) "financial freedom" account--10 percent; (2) "play" account--10 percent; (3) long term savings--10 percent; (4) education--10 percent; (5) necessities--50 percent; (6) charitable giving--10 percent. Create a "financial freedom" jar where you deposit cash, even as little as one penny, on a daily basis. Start managing your money today, regardless of how much you have.

#### **Wealth File #15**

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

Rich people work, save, and invest their money so they won't have to keep working hard forever. Poor people work hard and spend, trapping themselves into working hard for the rest of their lives. Passive income is key to building wealth, and can come from investments like stocks, mutual funds and bonds, or from businesses that don't require your active involvement, like real estate rentals, network marketing or royalty income from books, songs

or other intellectual property.

**Actions:** Become better educated on financial options through books, seminars and financial media. Change your focus from active to passive income. List three specific strategies where you can create income without working, and start researching and taking action on those strategies. Buy real estate sooner rather than later.

#### **Wealth File #16**

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

Action is **the** key to achievement. Poor people allow fear to keep them from taking action. You don't need to get rid of fear in order to be successful. Rich people act in spite of fear and discomfort. They adjust their thinking to support their goals.

**Actions:** List your three greatest fears regarding money and wealth, and what would happen if those fears came true. Recognize that your fear is unwarranted and move on. Practice taking actions outside of your comfort zone, and employ powerful thinking that overrides the fears and excuses that hold you back.

#### **Wealth File #17**

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

Rich people consistently emulate people who are more successful than they are, and in doing so, become even more successful than they already are.

**Actions:** Each month, complete one new book, seminar or audio program focusing on money, business or personal development. Consider hiring a personal coach to keep you on track, and attend a program like the "Millionaire Mind Intensive" that has helped transform the lives of thousands of people.

#### **Take Action**

Becoming financially successful will require something of a lifestyle change. In other words, simply reading a book or thinking about new wealth-promoting concepts won't change your reality. Wealth building needs to be incorporated as part of your every day life. Commit to your program on a daily basis by focusing on the 17 secrets of the millionaire mind, and watch your reality change, one day at a time.



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