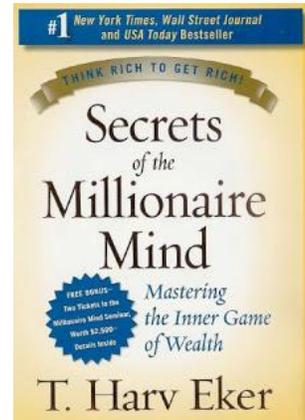## The Wealth Files
Seventeen Ways Rich People Think and Act Differently from Poor and Middle-Class People

From the Book
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.

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 your 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.