

Revealed! The Secret Tricks Millionaires Use To Get Rich...
“11 SECRET ‘Millionaire Mindsets’
For Quickly Creating Financial Freedom...”

Dear Friend,

This is T. Harv Eker. You may have read one of my best-selling books, or attended one of my Peak Potentials seminars.

In my line of work, I regularly have people come up to me and ask me excellent questions... It got me thinking about what the MOST IMPORTANT secrets are that I've learned over the years from my own experience or the wisdom of my network of highly successful millionaires...

I decided to put together this report just for you.

This is just the 'tip of the ice berg' but the information I give you here will help you begin to set your course for massive success... I hope you find it valuable.

In this report, you'll learn:

- The #1 reason *millionaires* succeed when *most people* **fail**...
- How 'rich people' think differently from 'normal' people...And how to use this 'Millionaire mindset' to master the '**Inner Game**' of Money...
- How to *conquer procrastination and complete what you start.. Especially* when things get rough and you need it *the most*...
- How the very wealthy get rich by structuring their lives so they never have to work... AND how you can do the same...
- The secret weapon to achieving financial freedom in **3.5 Years**...

If you like what you learn in this report, you'll probably want to go check out my RichLifeClub.com website, where I take these concepts to a whole other level, and teach you the nuts-and-bolts principles and techniques for building wealth and a life of total freedom.



T. Harv Eker

Revealed! The Secret Tricks Millionaires Use To Get Rich...

“11 *PROVEN* Techniques To Help You QUICKLY Create Lasting Wealth and Freedom...”

Secret 1: The #1 Reason People Don't Succeed

In my experience, the #1 reason people don't succeed is that they **don't complete what they start**.

Imagine you're in a race with a start and finish line, now imagine you pump run as hard as you possibly can and put out everything you've got and you are 50 yards from the finish line...

And then you stop.

Tell me what your chances are of winning that race?

It's literally **impossible**.

You didn't cross the finish line. No matter what you did *prior* to the finish line, you can't win the race if you don't cross that line. Completing what you start is the key to success, and frankly I think people don't give it enough credit.

When you repeatedly fail to finish what you've started, this behavior becomes a HABIT.

And once it becomes a habit, it's very hard to change. Your default mode of thinking becomes something like, "I don't like doing this anymore, I don't think it's got a good chance of succeeding."

Each time you think like that, you become even more conditioned to take the easy way out and to habitually NOT complete tasks...which can only lead to failure.

Learning to complete what you start is absolutely NECESSARY if you want to 'have what it takes' to gain permanent financial freedom.

Secret 2: The Habit that All Millionaires Have...

The most successful millionaires that I know all have absolute **integrity**.

Integrity simply means that you have built trust with yourself. You know that you will do what you say you are going to do.

If you make commitments to yourself that you don't keep, you train your mind to not do what you say you're going to do... which means you're training yourself to **FAIL**, and to fail **HABITUALLY**.

To be a success, you **MUST** build a **HABIT** of integrity... In other words you **have to do what you say you're going to do**.

Say it and do it, and a habit begins. Your word becomes law in the universe. Say it and *don't* do it, and you're training yourself to fail... And your word means NOTHING in the universe.

You have a choice.

If you say something, do it, **no matter what**. Or **don't** say it. If you start something, **complete it...** or **don't start it at all**.

So, you want to finish what you start and you want to build a track-record of integrity. Now, how do you set about creating this pattern of consistently accomplishing your goals?

Secret 3: The Six Sacred Rules for Achieving Your Goals

Secret 3 is actually six little rules...

Rule #1: Know Your Objective.

In the very beginning, before you take any action, take some time and get really clear what your top priority goal is. Don't listen to the urgencies in your life... try to listen to your inner voice and figure out what is most *important*.

Many people are so busy running around that they have completely lost track of **WHERE** they are going or **WHY** they are doing what they're doing. Don't get caught in the rat race... Know your ultimate goal.

Remember: clarity leads to power.

Rule #2: You must have a plan.

Now that you know what your goal is, you need to develop a plan of how to get there...

Often it helps to 'back your way out' by looking at that ultimate goal, and asking yourself "What has to happen just before that? And what before that?"

You don't have to have all the details worked out, but you must have a sense of where to focus your energy and in what order to begin taking action.

Sit with a pen and paper, or a computer, and think about it... write it out.

Now, can you get help with all this?

Absolutely. That's what leadership is all about... getting people to support you and work together as a team. You can formulate a much better plan using the knowledge and skills of a whole team of people than you can by yourself. You have to do a plan, concrete and written, and start with something.

Rule #3: Know Your Obstacles Up Front.

What challenges or obstacles may come up on the way to reaching your goal? If you don't know plan for these, then when they come up – and, believe me, they will – they could take you out.

I got a proposal yesterday from someone, and I don't know him very well, but I might work with this person because I like what he wrote.

He had it all laid out... "Here's my plan, here's how I'm planning on doing it and here are the obstacles."

Why do you think he wrote that? Because he took Ultimate Leadership Camp¹ with me and went right through the list of what's important to know as a leader.

He listed what might come up and how he would handle those problems. If YOU haven't thought through the obstacles that will likely come up on the way to achieving your goal, then those are the EXACT things that will cause you to fail.

Plan properly and your chance for success increases greatly.

Rule #4: Start Small

There's another secret that is so simple that it's often overlooked...

That secret is the importance of **"starting small"** when setting goals and building your plan for success...

Here's what I've learned to say to myself: "Harv, if you can't handle the little things, *how will you be able to handle the big things?*"

So, if right now you set a goal like, "I'm going to lose 40 lbs and get into great shape in 30 days," but right now you're in terrible shape and have horrible exercise habits, your goal probably isn't realistic.

First, you have to set the goal of eating properly at the next meal... because if you can't handle the next meal, what makes you think you can handle eating right during the rest of the week? If you can't lose one pound, how could you ever lose 40?

Since we're creatures of habit, the way out of this mess is to create NEW habits, and the only way is to start small... that's the perfect recipe.

By the time you've gotten to the place where your larger life-goals are more attainable, your **good** habits will be ***so strong and so habituated*** that there will be *no way* you won't be successful. You'll have built a track-record of always doing what you say and following through. So starting small is also the fast-track to building integrity with yourself.

Rule #5: Get In The Game and Make A Decision.

You need to know how to get in the game and start taking action... be willing to mess up a bit and correct along the way. You must realize that it's never a straight shot to your goal... the universe doesn't work like that.

You've got to be willing to zigzag your way to success – up and down, back and forth and sideways – and eventually you'll get there. All the truly wealthy people I know are risk-takers. They are people of action.

You'll need to have the stomach for making decisions, and that means not taking mistakes too hard, and not taking them personally. You've gotta be able to say to yourself, "Hey, it didn't work this way. OK. I'll try something else. Oh, my, I blew it! OK, I'll make adjustments and do better next time."

As I like to say, correct and continue... and eventually you'll get there!

Rule #6: Don't Give Up.

You have to make a commitment to yourself to not give up on your dreams. Sometimes the going may get rough, and you may need to change course... but persistence will ultimately bring you to your goal.

You have to be willing to do what's hard.

Write these words down. Put them where you'll see them every day. They are words to live by:

If you are willing to do what's hard, life will be easy. But if you are only willing to do what's easy, life will be very, very hard.

The people who give up are the people who can't commit, and they never cross the finish line. They'll give up every time.

Warriors Don't Quit.

Don't give up. Do what's hard, keep adjusting and you'll make it.

If you just follow these six rules, you are almost *guaranteed* to succeed.

Secret 4: How To Conquer Procrastination, Regardless What Your Mood Is

I believe that procrastination is the biggest weasel of all when it comes to achieving goals... but I'll get to that later.

OK, that's a joke!

Procrastination is one of those cases where your own mind takes you out. You say you're going to do something and your habitual mind takes you out of the game.

What does the mind (or Lower Self) always say?

"I don't feel like it."

"I'm not in the mood."

"Maybe later."

Where do these thoughts come from?

Generally, they're based on some type of fear... or, frankly, maybe you're just being plain old lazy.

It's fine to want to relax, but when it turns into procrastination and costs you your success, there's something very wrong. You have to

compartmentalize your time. Go ahead and take a walk or watch football... just be sure you **designate** that time and then and say, "at 9:00 I will start this project."

But, if it comes 9:00 and your mind says, "I don't feel like it" or "I can do this tomorrow," then you're setting the stage for a new bad habit.

If it's always tomorrow, tomorrow, tomorrow, the energy of that lack of completion will weigh heavily on your emotions, spirit and psyche because you know you've let yourself down. You know you didn't complete what you said you were going to do and you start to feel the weight of guilt, made even heavier by feelings of distrust and unreliability...

And if you get to the point where you can't trust yourself, you're done for.

So, what do you do when you find that you're REALLY not in the mood, and procrastinating like crazy?

The number one declaration that I teach at Enlightened Warrior Training¹ is as follows:

"I act in spite of my mood. My moods don't control me."

Here's an example:

Do I always feel like writing?

Absolutely not.

I enjoy it, but not all the time. If I've had a hard day and am pretty tired, I don't feel like writing. I said was going to write, but I don't feel like it - so what do I do? I observe and listen to those words "*I don't feel like it*" because that's a clue to who's talking...

And it's my *Lower Self*.

Now that I know who's talking, I can deal with it from my Higher Self. The first thing I say is, "Thank you for sharing. I know you're tired and I appreciate how you're feeling, but we made an agreement that at 9:00 we were going to write. So, thank you for sharing."

And then I **don't think anymore**.

I actually say, "*don't think, don't think, don't think*" and while I'm saying that I stand up move toward the desk, open the computer while still saying "*don't think, don't think, don't think*", crowding my mind out from saying, "*you don't have to do this today, tomorrow's another day, don't kill yourself, you deserve time off*" and all that stuff.

I sit down, open the computer, and see where I am on the page and begin to type... and what happens is that a minute later I forget all about the fact that I wasn't in the mood, because now I'm in the ACTION.

"Not in the mood" is **not** present moment; in the present moment you'll be in the mood for *whatever you are doing*, because present moment is Higher Self and with Higher Self there's no "I don't feel like it."

So, you get into action and start no matter **what** your mind is saying!

Simply say, "Thank you for sharing," and then begin regardless. While your mind is saying "I don't feel like it," guess what? Your legs and fingers can move and you can be doing what you decide to, and eventually your mind will focus on what you need to do and not the thought that you "don't feel like it".

Secret 5: How To Increase Your Productivity by 400% (The 80/20 Rule)

A big form of procrastination is that people don't recognize that they busy themselves with insignificant thing. They're unable to start on their dreams because they have to go to the bank, do the laundry, go to the store and generally run around like chickens with their heads cut off.

Without really focusing on a few core activities and making sure those are the first things to get done, we can watch 2, 5, even 10 years go by without accomplishing anything significant.

People throw out their big dreams either because they don't identify what their big dream is, or if they have, then they're "too busy" to take action.

"As soon as I get this done..." That's the habitual mind doing its thing... and next week it's the same words.

To get beyond this, you must understand and be able to apply the 80/20 Rule. It goes like this: 20% of what you do gets you 80% of your results.

This is sometimes referred to as the Pareto principle.

This applies to your finances, business, happiness and relationships. Only 20% of your actions will give you 80%... so the goal is to figure out

what those 20% activities are and focus on them and stop focusing on the other 80% that are getting you nowhere.

By simply applying this principle, you are able to put four times the time and energy into the things that get you all of your results... **This means that you can get a 400% increase in your results!**

Why would you spend 80% of your time doing things that don't give you the results you want? People ask me all the time, "I'm just starting to make it, so should I hire an assistant?" And I say "why not?" And they say "Because that will take a lot of my profit."

If you have a system that is beginning to work, why not step on the gas now? Why not bring someone in to do the leg work and free you up for the money work? That is trading pennies for dollars.

If you don't have time to focus on your business or dreams because you're going to the dry cleaners, then that's just not intelligent. And that's not how successful people work.

Why don't I do the small tasks myself? Why do I have people doing these kinds of things for me? Because I'm lazy?

No. I am rich because I have a system and long ago figured out if I spent my time focusing on results-oriented activities, then my success came faster and in bigger chunks.

Bottom line: Decide what you want, determine what stops you from doing it and then focus your efforts on doing the 20% THAT GIVES you 80% of your results.

Secret 6: How To Keep Your Energy High

Let's talk about another ability that all wealthy people have in common...

I haven't ever met a highly successful person who didn't have tons of energy. I've never met an apathetic, low-motivation self-made millionaire. To be successful and achieve your goals, you've got to be able to generate and manage massive amounts of energy.

So, what is a good way to boost your energy when the times get tough?

For me it's about the recognition that there are two kinds of energy: there is energy that is **physical** and energy that is **mental and emotional**.

Physical Energy

Your physical energy can be managed by making sure you're in **decent physical condition**. I'm not saying you have to be super buff or Arnold in his prime. You do have to be in good shape and your metabolism has to be running at the proper rate for you to feel energetic.

To achieve this, you need to work out, bring your heart rate up, and establish a normal fitness routine at least 3-4 days a week for at least 30 minutes per day.

Another major factor in raising your physical energy is managing your **breath**. You need to breathe. Breathe, breathe, breathe, and breathe.

Our lungs have the capacity to hold 7 pints of oxygen, but most people only have 1 pint of oxygen in their lungs at any given moment... They're simply not taking deep breaths.

Our life force is energy and breath is the connection to our life force. (You can live weeks without eating, but only *minutes* without breathing.)

So, since you're going to be breathing for the rest of your life, you may as well make the most of it!

Make sure that during the time you need it most, when things are at their worst, you focus on diaphragmatic breathing. Breathe with your belly going out on the inhale, and the belly coming in on the exhale. This will get the full breath into your lungs and that life force will increase your energy.

The final key to managing your physical energy is getting enough **sleep**. We talk about sleep patterns and some of the methodology surrounding sleep at Extreme Health¹, as well and some of the very big mistakes and some of the biggest reasons you don't sleep well.

You'd be amazed how many people are in bed for 8 hours and get a bad night's sleep and don't even know it.

Getting sleep is *very* important for regeneration. If you don't let your body regenerate it will fall apart. Cells must have to have time to regenerate and the best time to regenerate is when you're sleeping.

If you know you only need 5 hours of sleep, then do that... But if you realize that you need 8 hours of sleep, then for goodness sake arrange your schedule to accommodate that!

Mental and Emotional Energy

Your energy level is very strongly affected by your mental and emotional state. It can quickly be depleted by upsets, anger, disappointments, sadness, boredom, long meetings or mental fatigue from working on a tough problem.

The first thing is you have to find balance; make specific time to re-create and to relax..

This is so important because your parasympathetic systems (your nerves) get frazzled... and if you frazzle them too much they become frazzled *forever*.

Warning: Nothing, nothing, nothing depletes your mental energy faster than doing something you don't enjoy or are bored with. It's impossible to feel low energy when you're passionate and excited... So choose wisely, choose what you love to do.

But the reality is there will still be times when your energy is just low, and you need to be able to bring it back up.

A major part of managing your mental/emotional state is learning to keep an optimistic outlook. **All** highly successful people are optimists.

Let me ask you something... Is thinking something is going to work out well vs. not well true or false, right or wrong?

It's neither.

But it's more *supportive* to your mental outlook to expect the best than to think, "It's gonna be a dog fight and I don't want to do this."

If you're pessimistic, you're draining your energy and that's not supportive to your mental health. Being positive and being an optimist is 10 times more advantageous.

Secret 7: If You Want To Be Rich, Learn From Rich People

In my seminars and books, I teach the inner game of money. As far as I'm concerned, everything starts there.

Thoughts lead to actions and actions lead to results.

Every result is preceded by a thought. If you don't have your thinking together, there is no way you are going to take actions that get positive results.

The fastest way to get into what I call the 'Millionaire Mind' is by modeling yourself after someone who is already successful. It's a STUDY.

It's a study of how the person thinks.

What is their decision-making process when they get in hot water or are under stress?

What is the mentality, attitude and thought pattern?

It's very important when finding a mentor or a role model that you choose CAREFULLY!

If you're going to learn from someone, for goodness sake, don't learn from your buddies or people who are not wealthy.

The Rule:

If you want to get rich, do what rich people do... Learn from rich people.

If you want to be broke, learn from broke people.

I had mentors that helped me get to where I am. So often people ask me how I chose these mentors, and how I got them to help me.

What's the best way to get a mentor? Here's the simple answer:

Give.

All the time people tell me, "I want to be a trainer in the training business and you're successful. Will you mentor me?"

No! Why? Because I have *other people who are a little smarter about how they approach me...*

They ask if they can volunteer their help at my courses, maybe be an assistant... They GIVE first... That's the best track to take when seeking a mentor.

**If you want a great mentor, then here is how to do it:
give, give, give, give, give.**

Don't expect anything in return except for the learning. If you get anything in return, it's a bonus. Most importantly, what you're getting is *learning*.

And one final piece of advice on the subject of mentors...

If you're going to put forth the time and effort to find a mentor, make sure you're learning from someone who doesn't just have book knowledge. You need someone who is a doer, who is out there making things happen...

You also have to learn to watch behind the scenes and model what they DO, and not just what they SAY

Many times when we're working with people who are really good at what they do, they have no idea how they do it because it's a natural and unconscious part of their life. Often these very successful people have never taken the time to articulate the source of their own success!

More often than not, you can learn more by mirroring their behavior than by asking them to explain. It's much easier for them to do their daily work while you're absorbing it all by osmosis, literally just by being in their presence.

If they say X but they **do** Y, then you **do what they're doing** because saying is one thing and doing is another. And the doing is how they're getting rich!

Secret 8: How to reset your financial thermostat to ensure financial success

If there's one thing I know to be absolutely true, it's this:

Where you set the level of your "money thermostat" will determine the level of your financial success for the rest of your life.

You can do anything you want, but if your subconscious money thermostat is not preset for a high level of success you'll never ever be successful to the extent you want to be... or the success will only be temporary.

You'll hit your "preset temperature" of wealth... and then your money-making-furnace will shut off.

Think of it like this: Say your "financial room temperature" is set for 70 degrees. It's summer outside and really hot... someone opens a door and lets the hot air in and the room's temperature shoots up to 80 degrees. What happens then? The air conditioning kicks in until the room temperature comes back down to 70 degrees – the "normal" temperature.

Now, just substitute the concept of “money” for “room temperature”. If you’re now earning \$50,000 per year and you suddenly get a promotion and are making \$100,000, but your blueprint for financial success hasn’t been changed, what will happen? You’ll unexpectedly get fired or the car will break down or you’ll be hit with a lawsuit. Something will bring you back down from the “abnormal” level of earning \$100,000 per year and having that money to your “normal” pre-set \$50,000.

You can’t escape your pre-set financial blueprint – your normal level of financial success – unless you do something to CHANGE it and change it permanently.

It’s that simple... it’s at the root of success... And you couldn’t convince me otherwise. I have 500,000 people who will attest to it, because with the help of my courses their money thermostats have changed and their lives have changed dramatically.

So, if your money thermostat seems to be set lower than you’d like, what’s going to get you to change from where you are to where you want to be?

Are you going to work harder? You probably do that.

Better habits? You’re doing your best at that already, I’m sure.

So what can you do?

You must permanently change your money files – those subconscious patterns and behaviors that have been there since childhood. You need different *files* in your mind to choose from and that’s where education and training come in.

With education you can change your money files and *reset* your financial thermostat... *reprogram it to default to a much higher “money temperature”*.

So, where do you get that kind of “money reconditioning” education? One great resource is the RichLifeClub.com website... I’ve gathered the wisdom from world renown experts on this very subject, and by watching videos and listening to audio clips of these brilliant minds, you can begin to absorb their ‘millionaire mindframe.’

Whether it’s with us or with someone else, if you want to be ultra-successful, you must invest in your education. Sure, you’ll have to spend some money on yourself, but...

If you think education is expensive, try ignorance.

I encourage you right now to get more consistent and ongoing training for the rest of your life in order to continue to grow for the rest of your life

Reset your thermostat setting to continue your growth.

Secret 9: The 3 Steps for Changing Pessimism to Optimism

I'm often asked how someone who is very pessimistic by nature can learn to change their world view to an optimistic outlook.

There are three fundamental steps to change this behavior...

Step #1: Awareness

You've got to observe when you're thinking in non-supportive ways.

Practice awareness of your own thought patterns. How do you think about the experiences in your life, both good and bad? How do you describe the things that happen to you and that you accomplish?

Learn to recognize when you're being positive and optimistic and when you're being negative and pessimistic. You have to become **aware!**

Step #2: Understanding

Why are you pessimistic? I guarantee it's coming from the past and it's been a way of being that started out a long time ago. If you examine your childhood, what happened to turned you off of life?

Pessimism is a protection mechanism. You don't want to be disappointed so you say, "It's probably not going to work," and that way you won't be disappointed. Or perhaps you have a fear: fear of success or fear of failure, one of those two.

But pessimism is a strategy that doesn't work. It doesn't get you the kinds of things you say truly want out of life.

Why doesn't it work?

First, people hate being around you when you're a dark, downer, negative pessimist. And PEOPLE are your biggest asset. They can be your support system and network, so you don't want to undercut that!

Second, being pessimistic will make you start to hate being around yourself, too... and you're the one person you can't escape!

Finally, it puts negative energy into all your actions. It is better that you say nothing than say something negative. Don't put the negative out there anymore.

Observe when you are having non supportive thoughts and saying non supportive things. It's hard, it's a challenge, I know, and it's one of the reasons I'm so thankful I take my own courses! I, too, have a Lower Self that tries to throw me off course.

But now when I have a pessimistic thought, my habitual response is to say to myself, "Thank you for sharing," and then I switch that negative garbage into a **positive** thought.

Step #3: Practice and Reward

How do you practice? If you've been to a Millionaire Mind Intensive¹, then you got a black rubber band and have already completed this next exercise. If you haven't yet been to the course, then go get a thick rubber band – or better yet, go to the next course and get one!

Put the rubber band around one of your wrists. When you have a non-supportive thought, you snap your band and it literally snaps you back into the "now". Ask yourself, "How do I want to be thinking? I need to catch this thought, process it and turn it into a much more optimistic thought." Use this "snap and shift" technique to bring yourself back into reality, back into the present moment, back into where you want to be.

That's one way.

There's a second approach that I also use, which I call "the Great Harv Game" (use whatever your name is in place of Harv... unless your name is Harv, too!)

The Great Harv Game

Rule 1: You can only work on one new behavior or goal at a time. You're not allowed to work on ten new things at one – just one at a time. For the next 30 days, you're only working on this one thing.

Let's say you want to move from pessimism to optimism. Fine. You tell yourself "I'm going to do that, catch myself when I'm pessimistic and change it into an optimistic thought. If I work on that – and ONLY that –

for the next 30 days, then I'll have ingrained this new habit into the subconscious part of my brain."

Rule 2: At the end of the day, you're going to rate how you did for the day scoring yourself between zero and ten. You're obviously not going to get perfect 10s all the time and you have to be honest. If you're out of integrity at all, you get a **zero**. "Today I did pretty well. There were a couple of times I slipped up and I'm gonna give myself an 8." The next day maybe you score a 6 because you were really upset, but the next three days were an 8 or 9.

Rule 3: At the end of the week, total your score and have different rewards based on your weekly score. Let's say you score over 50 for the week. So, you know what? You deserve something special, like a massage. So when you get over 50 you get a massage the next week. If you get over 60, you get the massage *and* go for a nice dinner with your spouse or friends.

Choose something that will jazz you, while being realistic. It doesn't have to be massive and really expensive. You know the dress or sports tickets you've been wanting? When you get over 65 points, you go out and buy them – the very next day.

If you play this game with yourself, you will find that you want to win the game because there's a reward you want. That's the way you train your mind to do what you want it to do: reward it. Make it more pleasurable to do what *you* want than for it to do what *it* wants and you will gradually train your mind to naturally do the things that will lead to where you want to be.

Secret 10: Structuring Your Life So You Don't Have to Work

Here's what I'm hot on right now: **not working**.

I'm hot on business and investment vehicles that will allow you to structure your life in such a way that you don't have to work. You set up the system once and it just pays out passive income day in and day out.

This is the way I've recently structured my life, so that if I don't want to work I don't have to. How did I do it?

Well, with this kind of proposition, there are two elements to consider. I think of income sources as ***the geese that lay the golden eggs***... and there are two distinct types of geese:

The Big Goose

First, there's the **Big Goose** that lays one big fat golden egg. I think of this goose as the ability to create and leverage assets. You have to put a bunch of money together and grow it by investing. It's your 401k, your IRA or RSP, the money you save over your lifetime to use in retirement. We talk about how to invest your Big Goose on the RichLifeClub.com website. .

The Little Geese

Then there are **Little Geese**... these are your passive income geese. The golden eggs they lay are smaller, but there can be lots of them. Never Work Again¹ is all about the passive business income geese and how to structure them so that there are 2, 3, 5 or 7 little geese around you, each reliably and consistently laying little golden eggs. But don't be fooled... lots of little golden eggs (i.e., streams of passive income) can add up to a mountain of gold!

On one side you've got the Big Goose working for you increasing your money at a great rate of return - laying a big golden egg each year. And then there are all these Little Geese laying lots of little golden eggs each day, week and month. And we all know what happens to little geese over time... they grow up and get bigger and bigger!

You need to master both of these areas – Big Goose (the investments) and the Little Geese (passive income sources) – in order to truly secure your financial freedom. The best part is that you can start right now, from right where you are. Feed your geese now and consistently over time and they will provide for you for the rest of your life.

Here's the key concept most people miss:

You get free way before you get rich.

Freedom to me means you and I don't have to work anymore, so you choose a vehicle that continues on even though you're not working anymore.

You're financially free when you have more monthly passive income than monthly expenses. If your passive income is \$5,000 per month and your expenses are \$4,000 per month, then you're FREE – you don't *have* to work anymore. You've won.

I figured this out a while ago when thinking about my own kids. I asked myself, "How do I structure things so that they don't have to slog away working? I want to make it so that if they want to work it's by choice... they work from a place of passion, contribution and service to others..."

And that's a much nicer way to work – for purpose or mission – rather than having your nose to the grindstone just to make ends meet.

The way to do that is to set yourself up with *passive income* structures so they work for *you* instead of you working for *them* the rest of your life.

Do they take a while to set up?

Some do, some don't. Some vehicles take 5 minutes to set up because you buy them with money you've saved up. In the Never Work Again¹ seminar, we show people vehicles that can generate enough passive income to create financial freedom.

For example, say you have \$100,000 and the return on an investment is 5%. That's \$5,000 a year. Can you live on that? Maybe, but I don't think you'd *want* to...You'd be broke and living under a bridge somewhere!

But say you took your \$100,000 and bought a couple of good passive income vehicles that paid you every week. They'd give you continued passive income... and then you're set ***for life***.

If you want the best passive income vehicle, make it one that you can structure so that you never have to work on it again anymore except for maintenance. It doesn't run you... *you run it* and do it debt-free.

A warning: I have to caution people on is doing this without the correct knowledge.

Sometimes I meet people in my courses that already have income streams, but they're not doing well with any of them. They usually jumped into them too quickly and without having a thorough understanding of the necessary initial investment of time, money and energy that will produce the desired results.

That's why I created the Never Work Again¹ seminar. I don't want people jumping into a whole bunch of passive income streams (or what they think are income streams) without the right knowledge and skills to make it work. When considering getting involved in a particular investment or business, you need to determine:

- Is it really a passive stream?
- How much time and energy does it take to get set up?
- How do you set it up to require the least amount of your time?
- How much maintenance is involved?
- What level of investment is truly required?
- Strategically, what is methodology or system for to bringing on more streams of income?

The question you really need to ask yourself is do you want to spend your time and energy feeding someone else's Golden Goose or your own? Only one of these will make you financially free...

This brings us to the final secret...

Secret 11: How To Get Financially Free in 3.5 Years by Reprogramming Your Financial Blueprint!

Now that I'm financially free for life, I want to make a difference in the lives of others... Which is why I'm sharing all of this information with you, without asking anything in return...

I've spent the last 10-plus years of my life creating seminars and courses that translate everything I've learned into actionable steps and, systems and courses that make these techniques and principles available to you.

And for over 10 years I've seen a pattern emerge...

I've seen over 500,000 of my students break the barriers that once kept them from massive success and create lives of personal and financial freedom... And I've seen them doing it over and over and over again.

For some of them, it happens over many years and for others it occurs in a matter of months. I've taken a look at the students who really made this happen FAST and studied the common factors...

You know what I found?

The number one factor of QUICKLY building personal wealth and freedom is ***the ability to RAPIDLY change your financial blueprint.***

So what's the **fastest** way to change your financial blue print? From everything I've seen, the clear answer is to surround yourself with the as many kinds of success-supporting influences as you can, including other people who have already rewritten their financial blueprint for success... and have made that success happen!

The students who, like me, are continually exposing themselves to the experience, wisdom, techniques, secrets and thought patterns of other *highly successful people* are the ones who really "bring it home" in their own lives... and do it QUICKLY.

I now believe that if you structure your life in such a way that you are continually watching the behaviors, listening to the speech patterns and

sharing in the experiences of highly successful role models, you can REPROGRAM your **own** behavior, **REWRITE** your **own** financial blueprint and become financially free in 3.5 years...

Or less...

So, how do you do this?

As you saw in *Secret 7*, it's not easy to find a high-level, successful mentor who is willing to invest in your personal success. It takes time, energy and a certain amount of good fortune to develop just one of these relationships.

But there ARE short-cuts... Reading books, watching videos, and doing anything you can to get the 'mental osmosis' from people who have done exactly what you want to do...

With audio and video recordings, you can virtually 'sit in the room' with these incredibly successful and powerful people and soak in their highly-effective thoughts, beliefs, speech patterns, mental programs and make that a part of rewriting your OWN financial blueprint.

That was the reasoning behind the RichLifeClub.com website... I built that site because I want you to have financial freedom as fast as possible, I've gone through my personal rolodex of mentors, influences, partners and highly successful friends who have been a major part of my OWN success.

The great thing about a website like this is that you have access to this information 24 hours a day, 7 days a week... whenever it's convenient for YOU, or whenever you need a "kick in the pants" to keep you on-track.

Now you don't have to use the RichLifeClub.com website, but it is a "Secret-Weapon" short-cut for getting the kind of mentors and influences that will make ALL the difference.

I've made the RichLifeClub.com site available to you because I really want to see you change your financial blue-print and achieve financial freedom in 3.5 years... or much less...

***How Much Is Your Personal Success and
Financial Freedom Worth To You?***

One thousand dollars? Ten thousand dollars?

For me, it has been *priceless*. Now, I don't go to bed at night worried about money. I don't find myself worrying about how I will provide a great life for my kids. And I never worry about whether I'll have somewhere to live when I'm 75 years old...

Because I know that, with this information, they could take away everything I have except the clothes on my back... I could start all over again *TODAY*... And with this information, *I would STILL go from zero to millionaire in less than three and a half years.*

I want you to have that security. I want you to feel that freedom.

It's a freedom and security built upon experience, knowledge and the ability to quickly take action.

So I encourage you to INVEST in giving yourself access to the resources that will support you in living from your new-and-improved financial blueprint...and in reaping the rewards of your success...

Whether that means from a website, from seminars, or from books, MAKE IT HAPPEN! If you don't do it for yourself, who will?

I don't want anything to get in the way of this... It's going to happen, like a law of physics... Your success WILL happen!

I look forward to seeing you on the site... and watching your success!

For Your Freedom,

A handwritten signature in black ink, appearing to read 'T. Harv Eker', with a stylized 'W/O' above it.

T. Harv Eker