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Home > Book Summaries > Book Summary - Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth In this book, T. Harv Eker outlines how to identify and revise your money blueprint, to significantly increase your income and accumulate wealth. Using these principles, Eker personally moved from nothing to millionaire in 2½ years. The idea is to combine your inner mind game (your tool box) with your outer game (the tools) to get rich. In this free Secrets of the Millionaire Mind summary, we'll give a synopsis of what's your money blueprint, how to reset your internal thermostat/change your programming, and outline the 17 wealth files by Eker. Your money blueprint is like your internal thermostat, the default financial setting that you tend to fall back on. This financial thermostat determines how much wealth you naturally attract and retain. It may be set so that you earn or possess only small amounts of money, or it could be wired for thousands, millions, or even billions. This is why the vast majority of people who suddenly come into wealth, such as lottery winners, often lose it quickly, while wealthy people who face setbacks tend to rebuild their fortunes with ease. Their mindset of abundance and deeply ingrained financial habits guide their actions, ensuring long-term prosperity. If you want to take control of your financial future and shape your financial destiny, the only way to create lasting success is to reset your financial thermostat by transforming your money blueprint. HOW YOUR MONEY BLUEPRINT WAS CREATED We are born with no preconceptions about money. Everything we think, feel and do about money were taught to us and conditioned since young. This "programming" affects how we think, feel, act and eventually what results we get. The 3 main sources of programming Eker explains the 3 key sources of programming - verbal (what we were told since young), modelling (the people we model or rebel against), and specific incidents (experiences that shape our beliefs). He also explains in detail how this program can be changed via 4 elements: Awareness, Understanding, Disassociation and Reconditioning. Get more details from our full 15-page Secrets of the Millionaire Mind summary. Using declarations One of the keys to success in financial transformation, according to Eker, involves declarations. A declaration is a positive statement of intention that something will happen. Unlike affirmations, which are stated as if the goal is already achieved, declarations focus on committing to change and taking action. Declarations are powerful because they carry their own vibrational frequencies. Stating them aloud creates energy vibrations throughout the cells in your body, sending powerful messages to the universe and your subconscious mind. This process is crucial in shifting attitudes about money and overcoming obstacles to success that may be holding you back. For each principle, Eker provides a verbal "declaration," which he recommends saying out loud with conviction. These declarations help rewire the mind, breaking free from a lack of money, achieve personal development, and ultimately improve your financial situation. By internalizing these new beliefs, you can build lasting financial wealth and achieve financial freedom. Please refer to our complete Secrets of the Millionaire Mind summary for an overview of the key steps (and sample declarations) to change your programming and recreate your money blueprint. Computers run on logic and rules. Likewise, we make decisions based on what we believe is sensible at that point in time, based on the "files", beliefs or logic in our minds. Eker identifies 17 ways in which rich people think and act differently from the poor or middle-class. To develop a millionaire mind, we can consciously catch ourselves when we are using "poverty files" and switch to alternative "wealth files". The 17 wealth files are the amount. #1: Rich people believe "I create my life". Poor people believe "Life happens to me". #2: Rich people play the money game to win. Poor people play the money game to not lose. #3: Rich people are committed to being rich. Poor people want to be rich. #4: Rich people think big. Poor people think small. #5: Rich people focus on opportunities. Poor people focus on obstacles. #6: Rich people admire other rich & successful people. Poor people resent rich & successful people. #7: Rich people associate with positive, successful people. Poor people associate with negative or unsuccessful people. #8: Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion. #9: Rich people are bigger than their problems. Poor people are smaller than their problems. #10: Rich people are excellent receivers. Poor people are poor receivers. #11: Rich people choose to get paid based on results. Poor people choose to get paid based on time. #12: Rich people think "both". Poor people think "either/ or." #13: Rich people focus on their net worth. Poor people focus on their working income. #14: Rich people manage their money well. Poor people mismanage their money well. #15: Rich people have their money work hard for them. Poor people work hard for their money. #16: Rich people act in spite of fear. Poor people let fear stop them. #17: Rich people constantly learn and grow. Poor people think they already know. For each of the 17 wealth files in the book, Eker outlines the declarations and "millionaire mind actions" to be taken. Here's an example for wealth file #1. For details for all 17 wealth files above, do get our complete book summary bundle. #1: Rich people believe "I create my life". Poor people believe "Life happens to me". Rich people believe they control their lives, while poor people believe they have little/no control and have a "victim mindset". • Blame: The tendency to blame someone else or something for their circumstances (rather than take personal responsibility) • Justifications: Rationalizing and finding excuses for the lack of success e.g. "money is not that important" (rather than appreciate the importance and role of money in society). • Complaining: Expressing negativity and attracting more of what they are complaining about (what you focus on grows). The ideas in this book are meant to be applied. T. Harv Eker invites you to really study the book, keep what works and throw away what doesn't. For the principles to work, the need to be prepared to let go of old ways of thinking. You can consciously choose to release any belief, way of thinking or being, and replace them with new ones. Get more insights, tips and examples from our complete book summary bundle. This includes a one-page infographic summary in pdf, a 15-page text summary in pdf, and a30-min audio summary in mp3. In the book, Eker also shares many stories of his personal journey and real people he has met, many of whom are graduates of his Millionaire Mind Intensive course. You can can purchase the book here, visit their official website for additional resources. If you enjoyed this summary, you may also enjoy The Secret summary which explains the Law of Attraction, and The Millionaire Fastlane summary which comes with specific strategies to fast-track your journey to massive wealth! Who should read this: • People facing challenges with money or financial management. • Anyone interested in affirmations, building a wealth mindset, and abundance. Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth was written by T. Harv Eker—a businessman and motivational speaker known for his theories on wealth and motivation. He was born in Toronto, Ontario Canada, and moved to the United States as a young adult. There, he started many different companies, and finally became a millionaire after achieving success with a chain of fitness stores but subsequently losing his fortune. He started analyzing the relationships that rich people (vs poor people) have with their money, and shared the concept of the "financial blueprint" in his writing and speaking. Eker also founded Peak Potentials Training, which was acquired by Success Resources in 2011. Find out more at [www.harveker.com](http://www.harveker.com). "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." "It's not enough to be in the right place at the right time. You have to be the right person in the right place at the right time." "Nothing has meaning except for the meaning you give it." "The number one reason most people don't get what they want is that they don't know what they want." "The secret to success is...to grow yourself so that you are bigger than any problem." "The habit of managing your money is more important than the amount." "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." "The only time you are actually growing is when you are uncomfortable." "If you live it, you know it. Otherwise, you heard about it, or you talk about it, but you don't know it." Click here to download the full book summary and infographic Secrets of the Millionaire Mind Summary Bundle Includes: A 1-page infographic in pdf A -page text summary in pdf A min audio summary in mp3 Available for download or via web app Buy Now for \$13.97 See all bundle details 83%(6)83% found this document useful (6 votes)13K viewsThe document outlines 17 "wealth files" that describe differences in how rich people think and act compared to poor and middle-class people. Some of the key differences highlighted include t...At-enhanced title and descriptionSaveSave 17 wealth files secrets of millionaires mind.pdf For Later83%83% found this document useful, undefined About four years ago I read Secrets of the Millionaire Mind and dabbled with the principles and techniques and went from \$0 in my savings to \$1,100. This year I decided to get serious with building my savings and wealth. Starting in January 2013 with the \$1,100, I made it my goal to have \$10,000 in savings by the end of the year. Here it is the beginning of September and I already have over \$13,000 in savings! - Babs Martin Ask the publishers to restore access to 500,000+ books. #1: Rich people believe "I create my life". Poor people believe "Life happens to me". 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. It will eventually work to alleviate the destructive habit Do a "debrief." At the end of each day, write down one thing that went well and one 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 #2: Rich people play the money game to win. Poor people play the money game to not lose. Write down two financial objectives that demonstrate your intention to create abundance, not mediocrity or poverty. Write "play to win" goals for your. 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! #3: Rich people are committed to being rich. Poor people want to be rich. Write a short paragraph on exactly why creating wealth is important to you. Be specific 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." #4: Rich people think big. Poor people think small. 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 Write some 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." #5: Rich people focus on opportunities. Poor people focus on obstacles. 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 ate with whatever you've got. If possible, do it while working for or with someone else, first, to learn the ropes. If you've already learned, no more excuses. Go for it! 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! 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 #6: Rich people admire other rich & successful people. Poor people resent rich & successful people. 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 involvedWrite and send a letter or e-mail to someone you know of (not necessarily personally) who is highly successful in any arena, telling them how much you admire and honor them for their achievements #7: Rich people associate with positive, successful people. Poor people associate with negative or unsuccessful people. Go to the library, a bookstore, or the Internet and read a biography of someone who is or was extremely rich and successful. Andrew Carnegie, John D. Rockefeller, Mary Kay, Donald Trump, Warren Buffett, Jack Welch, Bill Gates, and Ted Turner are some good examples. Use their story for inspiration, for learning specific success strategies, and most importantly, for copying their mind-setJoin a high-end club, such as tennis, health, business, or golf. Mingle with rich people in a rich environment. Or, if there's no way you can afford to join a high-end club, have coffee or tea in the classiest hotel in your city. Get comfortable in this atmosphere and watch the patrons, noticing they're no different from youI'dentify a situation or a person who is a downer in your life. Remove yourself from that situation or association. If it's family, choose to be around them less Stop watching trash TV and stay away from bad news #8: Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion. 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 inRead books, listen to audios and CDs, and take course 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 #9: Rich people are bigger than their problems. Poor people are smaller than their problems. 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."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 #10: Rich people are excellent receivers. Poor people are poor receivers. 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 it being thrown back at them. 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, 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 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. 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 #11: Rich people choose to get paid based on results. Poor people choose to get paid based on time. 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 companyIf you own your own business, create a compensation plan that allows your employees or even primary suppliers to get paid based more on this result and the results of your company. Put these plans into action immediately If you are producing, consider starting your own business. You can begin part-time. You could easily join a network marketing company or become a coach, or offer 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 #12: Rich people think "both". Poor people think "either/ or." 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."Think of yourself as a role model for others - showing that you can be kind, generous, loving, and rich! #13: Rich people focus on their net worth. Poor people focus on their working income. 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 Create a net worth statement and commit to tracking and revising his statement each quarter. 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 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. #14: Rich people manage their money well. Poor people mismanage their money well. Open your Financial Freedom bank account. Put 10% 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. 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. Open a play account or have a play jar in your home where you deposit 10 percent of all your income. Along with your play account and your financial freedom account, open four more accounts and deposit the following percentages into each:10 percent into your Long-Term Savings for Spending Account10 percent into your Education Account50 percent into your Necessities Account10 percent into your Give AccountWhatever 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. #15: Rich people have their money work hard for them. Poor people work hard for their money. 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.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.Don't wait to buy real estate. Buy real estate and put it in 16: Rich people act in spite of fear. Poor people let fear stop them. - 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!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!Employ "power thinking." Observe yourself and your thought patterns. Entertain only 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. #17: Rich people constantly learn and grow. Poor people think they already know. 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!Consider hiring a personal coach to keep you on track.Attend the Millionaire Mind Intensive. This amazing event has transformed the lives of thousands and thousands of people and will transform your life too! Overall, good insights and you need to implement the action steps to become rich! 7/10 Secrets of the Millionaire Mind by T. Harv Eker is a motivational finance book that reveals how shifting your money mindset is essential to building wealth. By changing limiting beliefs, you can adopt powerful success habits that allow you to manifest financial freedom and abundance. In this comprehensive review, we will explore the key lessons from Eker's Millionaire Mindset and how applying them can help achieve prosperity. Overview of Secrets of the Millionaire Mind Eker's 2005 national bestseller centres on the idea that your financial blueprint determines your financial destiny. It examines: How deep-rooted money beliefs unconsciously control your ability to get and stay rich Strategies to recondition your mindset for financial success A step-by-step plan to develop millionaire wealth-building skills The book draws from Eker's personal journey as well as coaching thousands of people to become wealthy. He provides exercises, self-assessments, and scripts to change reader mindsets. Secrets of the Millionaire The mind follows the path. Identify limiting money beliefs. Adopt empowering success principles. Take condition-specific actions to manifest wealth. Key Limiting Beliefs That Impact Wealth Eker highlights common harmful beliefs that keep people stuck in a cycle of financial struggle. Recognising these is the first step to shifting mindsets. "I'm Not Good Enough" Feelings of inadequacy result in self-sabotage. You don't pursue bigger goals or feel worthy of prosperity. "Money Doesn't Grow on Trees" Scarcity thinking results in negative habits around spending, investing, and risk-taking that restrict wealth-building. "Rich People are Greedy/Dishonest" Prejudiced views about wealth and wealthy people lead us to avoid the abundant thinking needed to succeed. "I can't afford that." A habit of dismissing ideas, opportunities, and purchases required for growth by saying "I can't afford it". But the truth is, you cannot afford not to. "Play it safe." Fear of failure leads to risk aversion and playing small rather than taking the bold risks required to amass wealth. 17 Empowering Principles for Developing a Millionaire Mindset Eker provides 17 core principles to develop financial mastery and systematic prosperity: Give Permission to Get Rich Wealth is our natural state, but we have to allow ourselves to claim it rather than deny or feel guilty about it. Declare your firm intent to get rich. The universe will support determined intentions with the power of compounding. Believe You Deserve Riches Know you are worthy of wealth; choose to develop your net worth, and abundance will flow to you. Become excellent at saving. Build the habit of paying yourself first by saving 10-20% of your income consistently. This capital funds investment and growth. Take full responsibility for your financial life. Blaming others for your lack of wealth will keep you stuck. Master the Power of Decision Decide, commit, and resolve to become rich. Avoid decision delays, confusion, and vagueness that impede action. Learn everything about business and money: investing, laws, sales, and systems. Apply financial intelligence to multiply money. Pursue work you love that also fills a need you believe in. This attracts fortune faster than mere money-chasing. Don't let fear stop you. Feel the fear and do it anyway: it's usually far less scary once started. Attract Empowering People Associate with positive, ambitious people while limiting time with negative, aimless ones. Your income tends to match your peer circle over time. Create multiple income streams. Diversify your income across businesses, investments, royalties, etc. This provides security and allows you to leverage opportunities. Use the Automatic Millionaire System Automate finances for consistency—savings, taxes, and investments. Set up mechanisms that make wealth-building easy. Expand your dreams past conventional norms—an abundance mindset magnetises itself. Limiting goals limits results. Integrate Wealth Acceleration Tactics Apply proven tactics and models from mentors, books, and courses to accelerate your wealth, rather than figure it all out yourself. Leverage what works. Stay on purpose, not on outcome. Focus on delivering value, not getting rich per se. Detach from outcomes, enjoy the process, and wealth will follow. Be patient but persistent. Stick to the plan through ups and downs. Consistent discipline over time compounds results. Stay patient, but be persistent. The more wealth you acquire, the more you can contribute to uplifting others. This positive intention attracts further abundance. These principles allow you to develop the mindset and habits for success. Three Key Wealth Files in Your Mental Computer Eker stresses installing three empowering "files" in your mental computer: The Rich File: affirmations, visualisations, and evidence that you are meant to be wealthy. Review this regularly. The goal file: clear financial targets, timeframes, plans, and action steps programmed into your mind and calendar to realise your vision. The Action File: Ongoing instructions and motivation compelling you to take daily actions and handle challenges quickly to build your wealth. Millionaires meticulously programme their mental computers with these files. Taking Action to Develop a Millionaire Mind While mindset is important, Eker emphasises that taking action is vital to materialising your intentions. He provides exercises and 30-day plans to: Uncover and transform limiting beliefs. Set clear financial targets. Boost income through promotions, new skills, and parallel businesses. Save and invest through automated systems. Negotiate win-win deals and win over investors. Network with successful people. Review progress and course corrections. Disciplined execution of such action plans aligns your psychology and circumstances with your wealth goals. Applicable Insights from Secrets of the Millionaire Mind Let us explore key insights from Secrets of the Millionaire Mind that can help entrepreneurs, leaders, and individuals cultivate abundance and prosperity: Keep Exploring Limiting Beliefs Self-limiting beliefs have a way of creeping back in. Continuously observe and address them. Limited thinking limits results. Practice daily affirmations. Affirm your financial goals and self-worth daily. Thoughts become beliefs, which become actions. Reinforce rich mindsets. Make wealth creation a duty. Don't seek wealth as an option if it is convenient. Make it your duty to enrich yourself financially; results will follow. Save Regularly Make saving non-negotiable. Automate it via direct bank transfers. This capital enables investments to grow wealth. Avoid negative companies. Don't let naysayers and doubters dampen your dreams. Limit contact with negative people who reinforce limiting beliefs. Visualise your rich future self. Regularly devote time to envisioning your financial goals fulfilled—the house, lifestyle, impact, etc. Make it vivid. This provides motivation and energy. Invest first, spend later. Only spend or consume from your income after you "pay yourself first" via savings and investments. This ensures that money fuels growth. Keep expanding your comfort zone. Get comfortable feeling uncomfortable to keep stretching your performance and income. Stay hungry and humble. Conclusion Secrets of the Millionaire The mind delivers powerful, actionable tools to develop the mindset and habits for wealth and abundance. While simple concepts, they require deep internal work and ongoing discipline. The book makes it clear: financial success starts with your beliefs. When you reset your money blueprint to allow prosperity and combine empowering principles with decisive action, you put yourself on the path to lasting prosperity and fulfilment. The treasure vault awaits inside you.