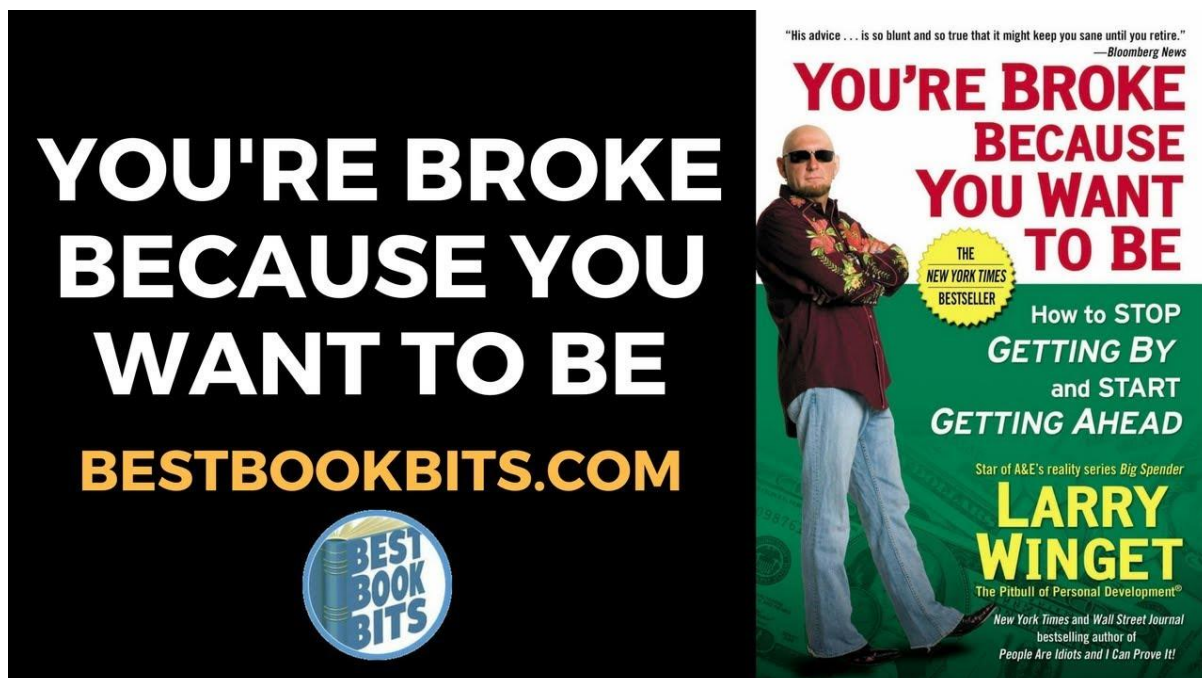


## TOP 20 MONEY BOOKS

20)



- Broke is a situation you find yourself in because you are either under earning or overspending.
- Until you stop doing stupid stuff with your money and start doing smart stuff with your money, you will still be broke.
- When you learn to spend on the right things, then you will be rich.
- Money magnifies everything.
- Nobody ever wrote down a plan to be broke. Broke happens when you don't have a plan.
- Until you start to act differently by spending less, earning more, and saving, you are doomed to repeat the behavior that created the problem.
- The free-enterprise system: The more you produce, the more money you can earn.
- Build a cushion. Save!

19)

# YOUR MONEY OR YOUR LIFE

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NEW YORK TIMES BESTSELLER

# YOUR MONEY OR YOUR LIFE

9 STEPS TO TRANSFORMING YOUR  
RELATIONSHIP WITH MONEY AND  
ACHIEVING FINANCIAL INDEPENDENCE

FULLY REVISED AND UPDATED FOR 2018

**VICKI ROBIN**

and Joe Dominguez

FOREWORD BY MR. MONEY MUSTACHE



- Financially Independent 'FI Thinking' is the process of examining those basic assumptions that you have unconsciously adopted, of evaluating your own road map. Until you can deliberately and dispassionately question your own inner road map for money, you will be stuck in classic financial dead ends.
- Financial independence is an experience of freedom at a psychological level.
- Money is something we choose to trade our life energy for.
- When we go to our jobs we are trading our life energy for money. You could even say that money equals our life energy.
- Money is something you consider valuable enough to spend easily a quarter of your allotted time here on earth getting, spending, worrying about, fantasising about or in some other way reacting to.
- Keep track of every cent that comes into or out of your life.
- Budgets, like diets, don't work. They don't work because they deal with the symptoms and not the cause.
- Become knowledgeable and sophisticated about long term income-producing investments.

**18)**

# THE AUTOMATIC MILLIONAIRE

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#1 New York Times, BusinessWeek,  
Wall Street Journal, and USA Today Bestseller

## THE AUTOMATIC MILLIONAIRE

EXPANDED AND UPDATED

A POWERFUL ONE-STEP PLAN  
TO LIVE AND FINISH RICH

OVER 1.5  
MILLION  
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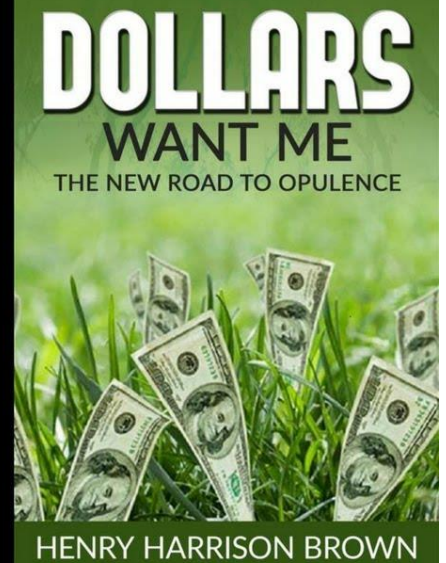
DAVID BACH

- Making more money won't make you rich unless you do something with that money for yourself.
- Income alone does not create wealth.
- The Automatic Millionaire is not about getting rich overnight. You don't get rich in days; you get rich in decades by creating a system that makes it so that you literally can't fail.
- It's not how much you earn that determines whether or not you'll be rich. It's how much you spend.
- Most people pay everyone else before themselves
- What you need to do is pay yourself first automatically.
- If you want to be Super Rich super fast: "Pay yourself first" at least 20% of your gross income."
- All fundamental wealth begins by paying yourself first.
- People's homes are actually often their greatest asset and the greatest amount of equity that they have when they retire.
- The secret of debt free homeownership? Bi-weekly payments. It saves you interest and cuts years off your mortgage.

**17)**

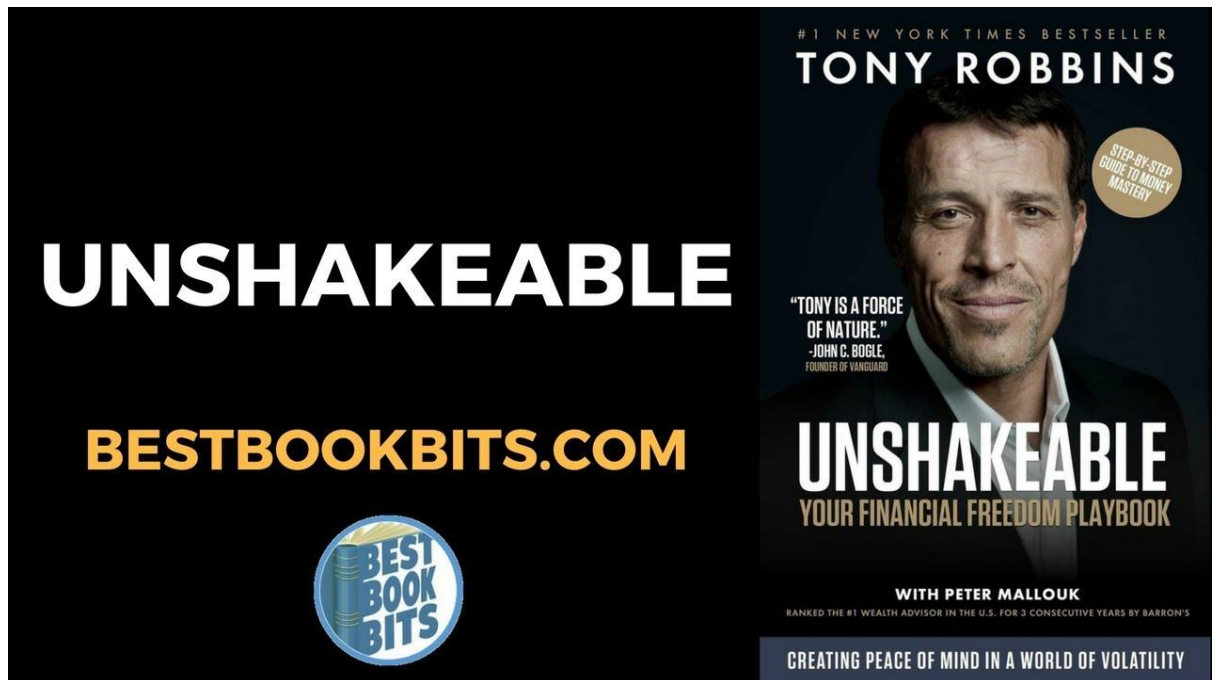
# DOLLARS WANT ME

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- All power is in man. Dollars are machines with power delegated to them by man. They are useless without man.
- Poverty is a mental condition.
- Money has only delegated power. You direct its expression. Change your attitude toward money. It is not "the almighty dollar." Almighty power uses the dollar.
- You do business with thoughts only; dollars are but materialized thoughts. Each dollar in any man's hand represent his thought in material form.
- Avoid negative expressions. Never use words that are not in line with your desire. Here are three expressions to avoid: I cannot afford it! I have spent so much! I've lost so much!
- The greatest of all dividends is Experience, for it is ever afterward a mental asset, that increases the value of every decision.

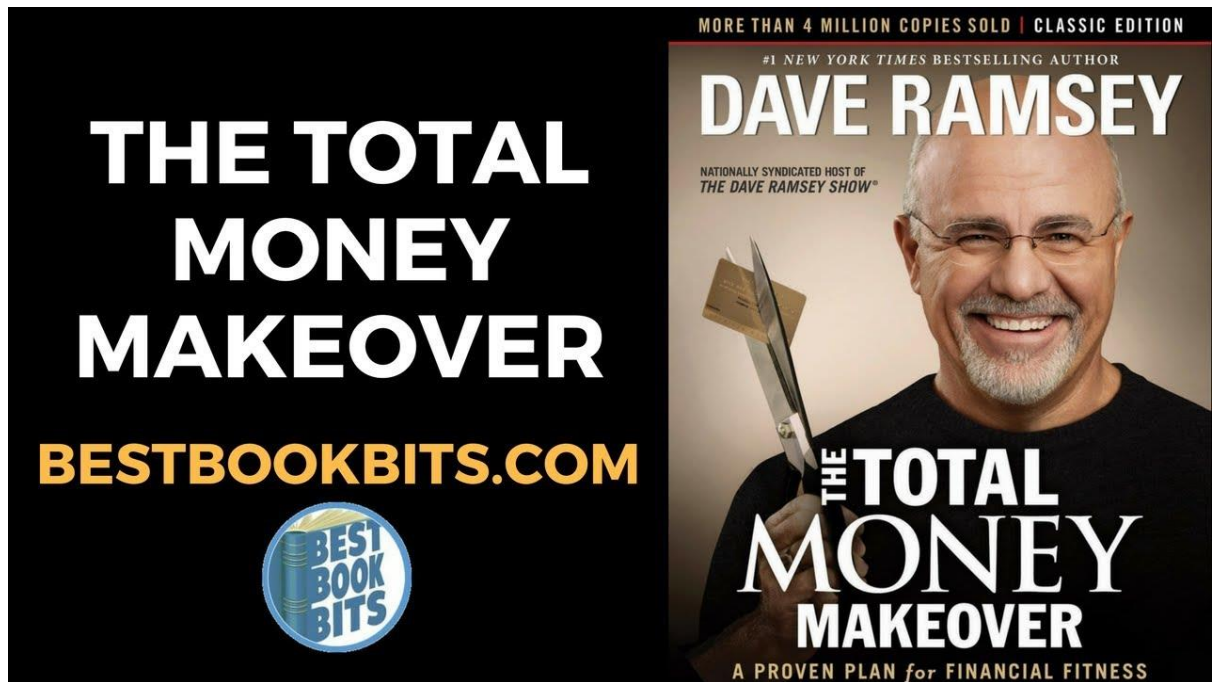
**16)**



- It's a common misperception—this belief that, if your earned income is big enough, you'll become financially free.
- The awesome power of compounding is that over time this force can turn a modest sum of money into a massive fortune.
- You're never going to earn your way to financial freedom. The real route to riches is to set aside a portion of your money and invest it, so that it compounds over many years. That's how you become wealthy while you sleep.
- Become an owner, not just a consumer.
- The largest expense in your life is taxes, and paying more than you need to pay is insane—especially when it's absolutely avoidable!
- Don't put all your eggs in one basket.
- Money doesn't change people. It just magnifies who they already are.

**15)**

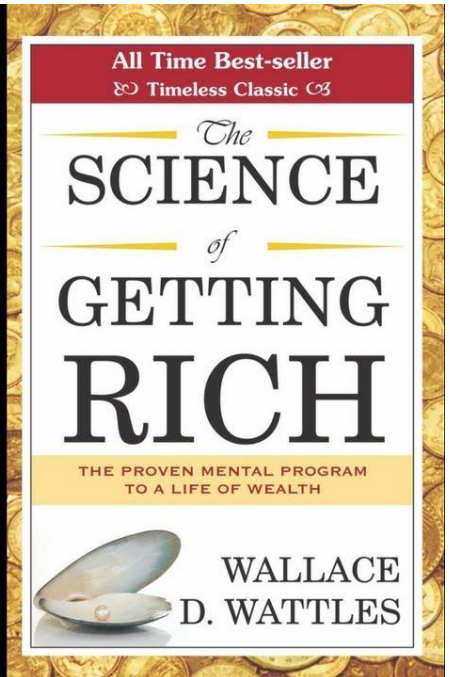




- Improving one's financial situation is 80% psychological and about forming new habits and thinking patterns.
- Start the debt snowball. List all your debts (apart from your home loan) in order from smallest to largest. Then with intense focus pay off the debts focusing on the smallest first. Do not attempt to pay off more than one debt at a time.
- Build an emergency fund. A full emergency fund covers three to six months of expenses.
- Invest 15 Percent of Your Income in Retirement.
- Pay Off Your Home Mortgage. Every dollar in your budget that you can find above living, retirement, and college should be used to make extra payments on your home.
- When your money makes more than you do, you are officially wealthy. When you can comfortably live on your investment income, you are financially secure. You have reached the Pinnacle Point when you can live off 8 percent of your nest egg.

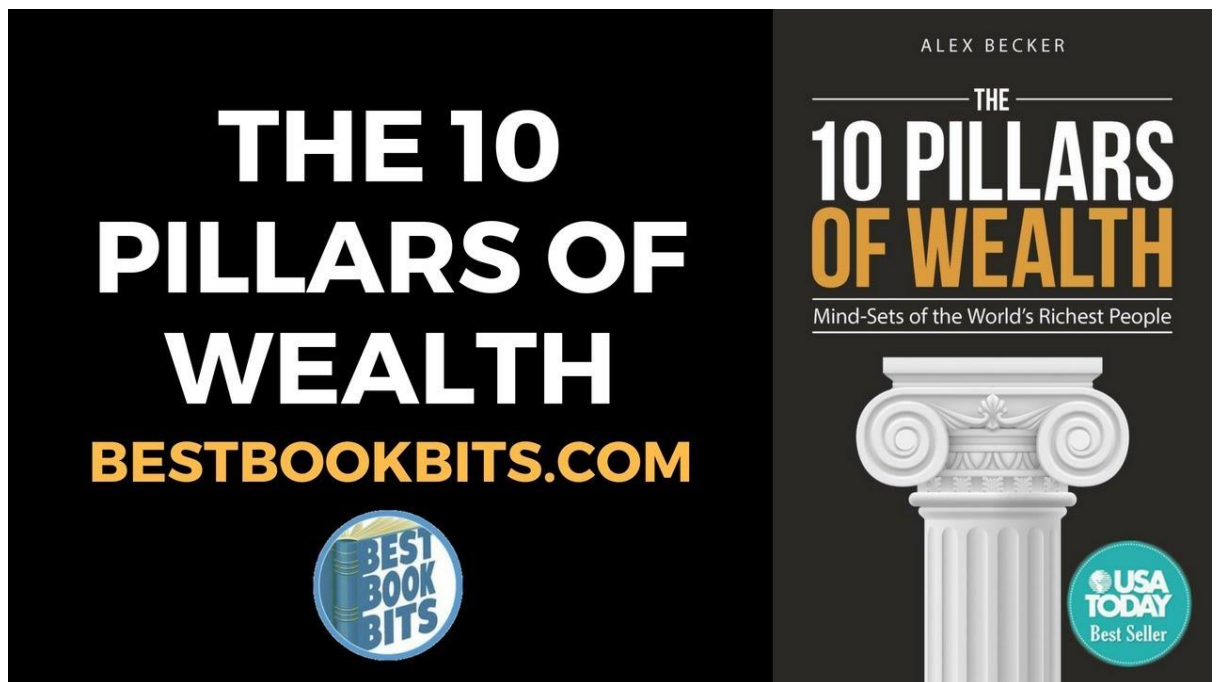
# THE SCIENCE OF GETTING RICH

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- Thought is the only power which can produce tangible riches from the Formless Substance.
- Getting rich is the result of doing things in a certain way.
- If you want to become rich, you must not make a study of poverty. Things are not brought into being by thinking about their opposites.
- People must be taught to become rich by creation, not by competition. Every man who become rich by competition throws down behind him the ladder by which he rises, and keeps others down; but every man who gets rich by creation opens a way for thousands to follow him, and inspires them to do so.
- You must give every man more in use value than he gives you in cash value.
- The desire for increase is inherent in all nature; it is the fundamental impulse of the universe. All human activities are based on the desire for increase
- By thought, the thing you want is brought to you; by action you receive it.

**13)**



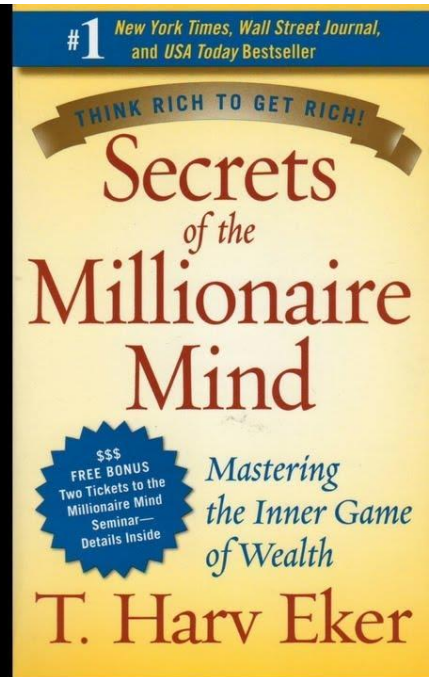
- Reject get rich slowly. Getting rich slowly today may actually have more risk than getting rich quickly because jobs are no longer guaranteed for any length of time.
- Find a way to separate your time from your money. Instead of increasing the value of your time, create a system that allows you to make money whether you are working or not.
- Spend most of your time creating a system that creates money.
- Adopt an abundance mindset to attract money. Money is repulsed by people with a scarcity mindset.
- Focus on what gets you paid the most. Once you can, hire others to do lower-value tasks.
- People give money to people who understand people. Money is the exchange of power between people.
- No one has ever gotten rich without being paid by someone else first.

**12)**



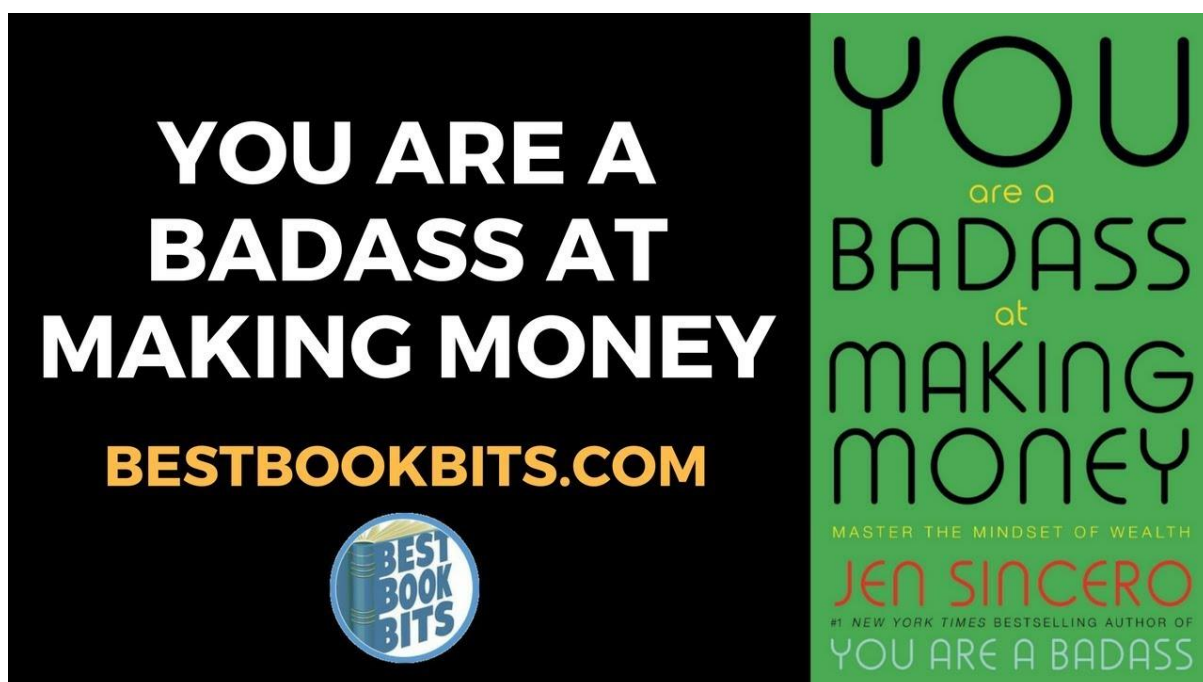
# SECRETS OF THE MILLIONAIRE MIND

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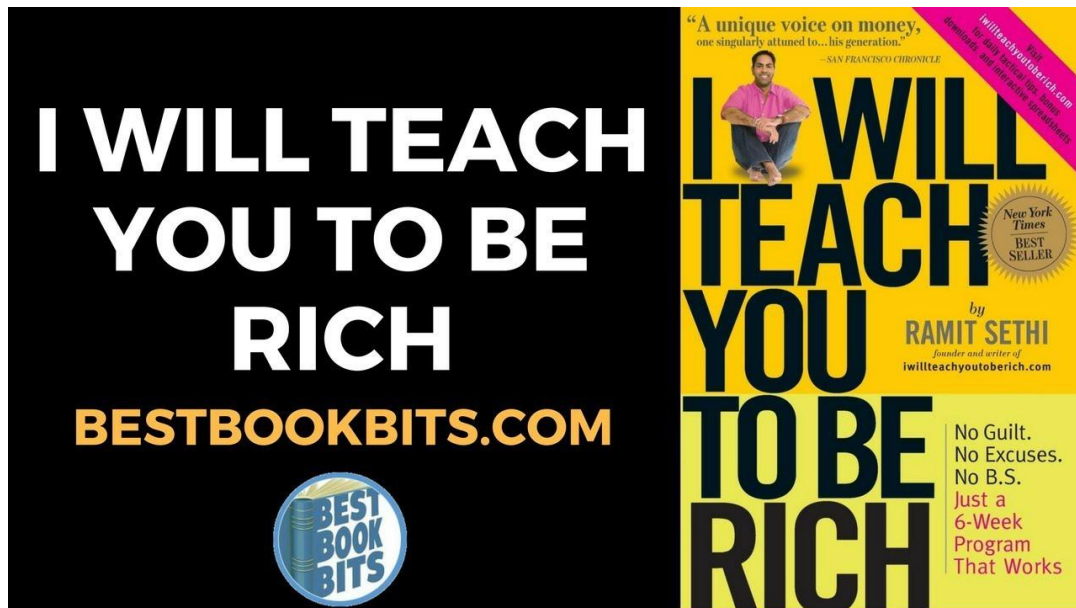
- If you are not fully, totally, and truly committed to creating wealth, chances are you won't.
- If your goal is to be comfortable, chances are you'll never get rich. But if your goal is to be rich, chances are you'll end up mighty comfortable.
- The Law of Income: You will be paid in direct proportion to the value you deliver according to the marketplace.
- Your financial blueprint consists primarily of the information or 'programming' you received in the past, and especially as a young child.
- If you want to get rich, focus on making, keeping, and investing your money. If you want to be poor, focus on spending your money.
- The vast majority of millionaires became rich by being in their own business.
- The single biggest difference between financial success and financial failure is how well you manage your money.
- The Five Jar System. 55% for Necessities. 10% for Education. 10% for Long Term Saving. 10% for Play. 10% for Financial Freedom and 5% to Give.
- Rich people play the money game to win. Poor people play the money game to not lose.
- Rich people think big. Poor people think small.
- Rich people focus on opportunities. Poor people focus on obstacles.
- Rich people choose to get paid based on results. Poor people choose to get paid based on time.
- Rich people have their money work hard for them. Poor people work hard for their money.
- Rich people act in spite of fear. Poor people let fear stop them.
- Rich people constantly learn and grow. Poor people think they already know.

11)



- The real secret to making money is taking risks. Usually these risks are big, make you uncomfortable and vulnerable.
- Give ourselves the permission to be rich.
- The simple act of thinking that money is evil and hard to make will reflect poorly for your bank accounts.
- Start paying attention to what words you are using in relation to money.
- Consciously focus your thoughts on the wealth you desire to vibrate at a higher frequency to arrange the energy around you.
- Money is a unit of measurement used in the act of giving and receiving.
- In order to become rich, you must connect to your desire for money with passion.

10)

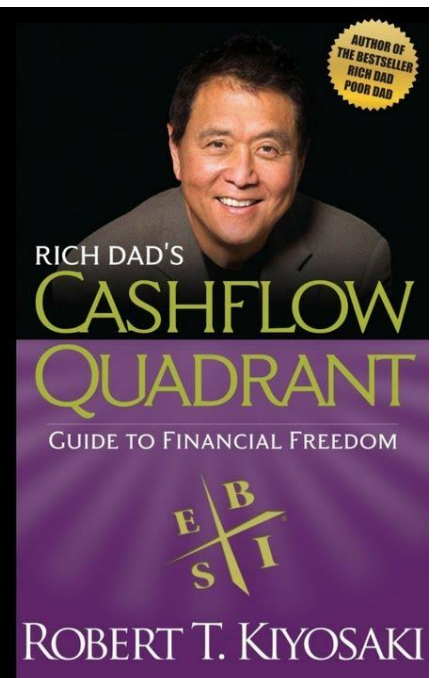


- Spend extravagantly on the things you love, and cut costs mercilessly on the things you don't.
- Reducing spending and prioritize eliminating debt to increase your cash flow.
- Open an online high-interest savings account and minimise your bank account fees.
- Open an online investing account and start investing and take advantage of compound interest.
- Automate yourself to save, invest, and spend. Create a conscious spending plan involves four major buckets where your money will go: Fixed Costs 50 – 60%, Investments 10%, Savings 5 – 10%, and Guilt-free Spending Money 20 – 35%.
- Set it and forget it. Automate your finances to focus on long-term goals.
- Combine a classic low-cost investments strategy with automation

9)

# RICH DAD'S CASHFLOW QUADRANT

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- The CASHFLOW Quadrant simply makes distinctions on how income is generated, whether as an E (Employee), S (Self-employed), B (Business owner) or I (Investor).
- You can never have true freedom without financial freedom. Freedom may be free, but it has a price.
- Many of us are conditioned from our earliest days to think about job security, rather than financial security or financial freedom.
- School programs students to be an employee in the E or S quadrant. Traditional education is not the place for a person who wants to be an entrepreneur in the B and I quadrants.
- One of the reasons so many people cling to job security is because they lack emotional education. They let fear stop them.
- It is foolish to spend your life working for money and to pretend that money wasn't important.
- Even though we're all human beings, when it comes to money and the emotions attached to money, we all respond differently. And it's how we respond to those emotions that often determines which quadrant we choose to generate our income from.
- A Self-employed person owns a job; a Business owner owns a system and then hires competent people to operate the system.
- The I quadrant is the playground of the rich. Regardless of which quadrant people make their money in, if they hope someday to be rich, they ultimately must come to the I quadrant. It's in the I quadrant that money becomes converted to wealth.
- The secrets to great riches and wealth are: OPT — Other People's Time and OPM — Other People's Money.
- The definition of wealth is the number of days you can survive without physically working (or anyone else in your household physically working) and still maintain your standard of living.

- Many people, rich and poor, operate constantly at the financial red line of their personal finances.
- The only difference between a rich person and a poor person is what they do in their spare time.
- What you do after work with your paycheck and your spare time will determine your future.
- Money is an idea that is more clearly seen with your mind.
- People who cannot control their cash flow work for those who can.
- Begin building pipelines of cash flow to support you and your family.

8)

**F.U. MONEY**

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BEST-SELLING AUTHOR  
**DAN THE MAN LOK**

**F.U. MONEY**

Make As Much Money As You Damn Well Want  
And Live Your Life As You Damn Well Please!

- Two proven ways to make your f.u. money:
- The Slow Way: Build a Big Nest Egg.
- The FAST Way: Automated Income Vehicles.
- Money buys you time—and time translates to the freedom to pursue happiness and personal growth, the freedom to help others, and the freedom to do whatever you please.
- You don't just get rich. You must earn the right to be rich.
- Money is attracted to speed.



- Rich people are entrepreneurs who invest.
- You can't be a millionaire with fifty-thousand dollars- a-year habits.
- The secret to wealth is committing to ONE idea over time.
- Don't take advice from broke people on how to get rich.
- The rich do what is hard; that's why their life is easy. Poor people do what's easy; that's why their life is hard.
- How you use your time ultimately determines how much money you make.
- Rich people value time. Poor people value stuff.
- Learn to love the activities that are capable of producing the largest sum of money – then the money will follow!
- Definition of a F.U. Money millionaire: a person with a vision who orchestrates other people time, talents, and money to make his or her vision a reality.

7)



- Regardless of your economic condition it is 100% possible for you to become a millionaire if you do the work.
- Study and model the top 1% of financially successful people.
- Getting rich is  $\frac{2}{3}$  mental and  $\frac{1}{3}$  mechanical.
- Getting rich is about offense not defence.



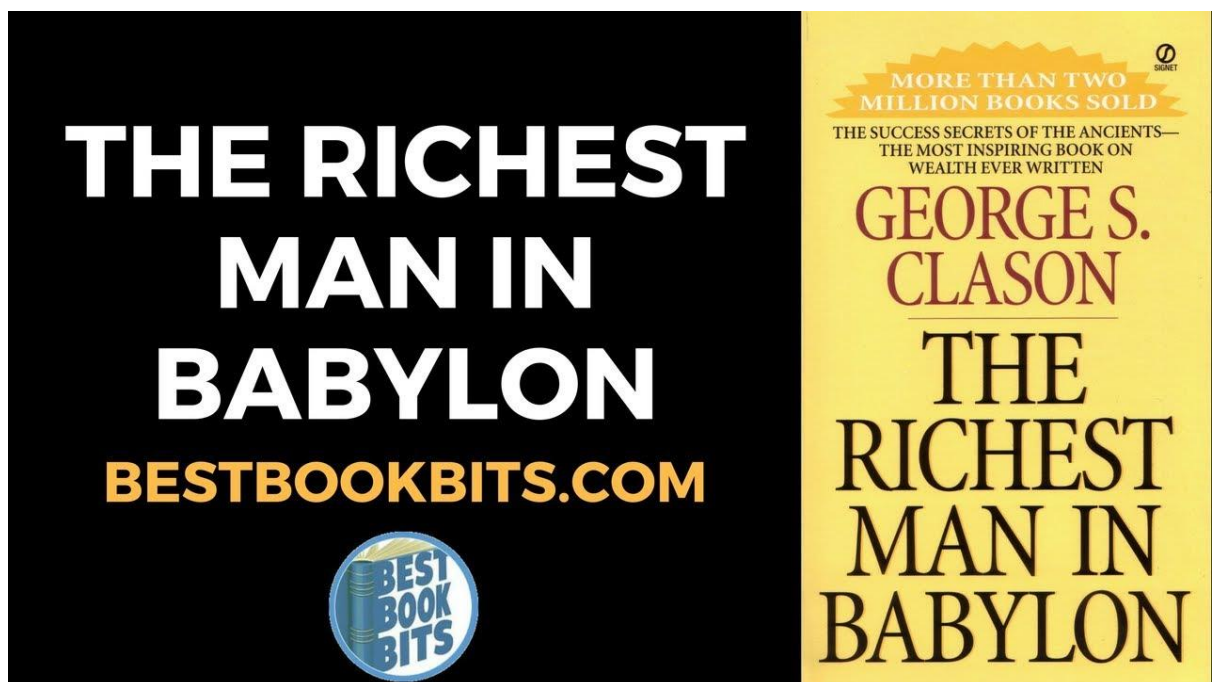
- No one gets rich without increasing income first, regardless of the method.
- Focusing on who's got my money is one of the most powerful concept of money and time creation.
- Pay the price today so you can pay the price tomorrow.
- Always create income flows parallel and supportive of your existing income flows.
- Nothing creates more confidence than having multiple strong flows of income.
- Never walk away from any income flow no matter how small it is.

6)



- People whom we define as being wealthy get much more pleasure from owning substantial amounts of appreciable assets than from displaying a high-consumption lifestyle.
- To build wealth, minimize your realized (taxable) income and maximize your unrealized income (wealth/capital appreciation without a cash flow)
- Even many high-income-producing households are asset poor. One reason is that they maximize their realized incomes, often to support high-consumption lifestyles.
- People who become wealthy allocate their time, energy, and money in ways consistent with enhancing their net worth.
- If your goal is to become financially secure, you'll likely attain it.... But if your motive is to make money to spend money on the good life... you're never going to make it.
- Whatever your income, always live below your means.
- No matter how wealthy you are, teach your children discipline and frugality.

5)



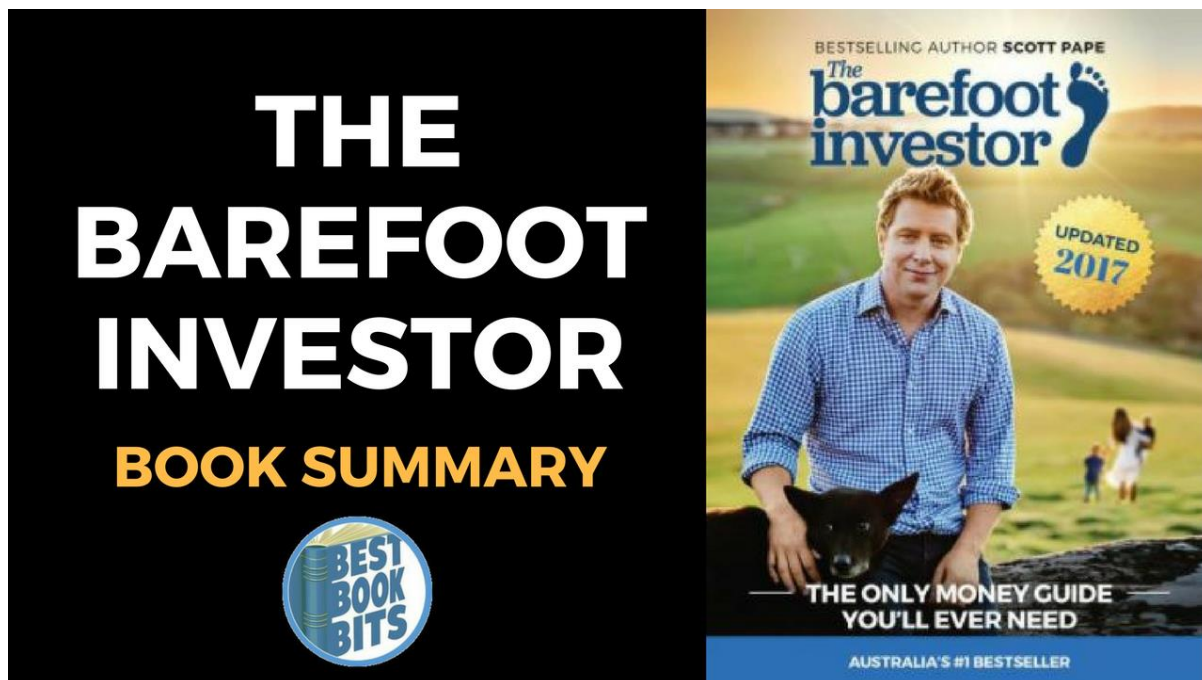
- A part of all you earn is yours to keep.
- You pay to everyone but yourself.
- Every gold piece you save is a slave to work for you.
- Wealth, like a tree, grows from a tiny seed. The sooner you plant that seed the sooner shall the tree grow.
- Live upon less than earn.
- Wealth grows wherever men exert energy.
- A small return and a safe one is far more desirable than risk.
- All men are burdened with more desires than they can gratify.
- Guard treasure from loss by investing only where thy principal is safe, where it may be reclaimed if desirable, and where thou will not fail to collect a fair rental.
- Gold laboreth diligently and contentedly for the wise owner who finds for it profitable employment.

4)



- Wealth is not an event but a process.
- Wealthy is about taking smart risks, putting in the hours, and not quitting.
- There are three financial roads:
- The Sidewalk— living well today at the expense of having more security tomorrow. The Sidewalk's destination is being poor.
- The Slowlane— sacrificing today so that you can be better off in the future (the opposite of the Sidewalk). The Slowlane's destination is mediocrity.
- The Fastlane— working hard today on something that people value so that you can become wealthy in the next 5-10 years.
- Wealth, like fitness, requires hard work, discipline, and delayed gratification.
- The way to build wealth quickly is to *dramatically* grow your income while controlling your expenses.
- The Fastlane road is all about business, self-employment, and entrepreneurship, and about building wealth rapidly.
- Fastlaners view debt as a useful tool for growing their systems, time as their most important asset, and making something of value as their primary means of wealth accumulation.
- In terms of building wealth, the goal is not to do the heavy lifting, but to create a system that does it for you.
- The key to the Fastlane is producing instead of consuming. Don't be the guy who buys a franchise, be the guy who sells franchises. Don't be the one buying products you see on late-night infomercials, be the one selling them. And so on.
- A money tree is a business system that lives and grows on its own.
- The price of freedom is money.

3)



- At some stage you're going to face your own financial fire.
- Nature has an easy-to-understand pattern: plan, grow and harvest.
- We'll plant the seeds of wealth. We'll watch them grow and then, we'll enjoy a life-changing harvest.
- When it comes to money. It's easy to hide your financial flab from the world.
- Your most powerful financial asset isn't your home or your car: it's your ability to earn an income.
- If you want to stay poor, focus on spending your money. If you want to become wealthy, focus on saving and investing your money.
- Debt cards make everything more expensive. And if they get out of hand, they destroy your self-confidence.
- The biggest purchase you make on your credit card is interest.
- Domino your debts by Calculating, Negotiating, Eliminating, Detonating and Celebrating.
- Over a 30-year mortgage you'll spend more money paying interest to the bank than you paid for the original cost of the house.

2)

# GOOD DEBT, BAD DEBT

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# GOOD DEBT

**Are you using debt?  
Or is debt using you?**

# BAD DEBT

**Jon Hanson**

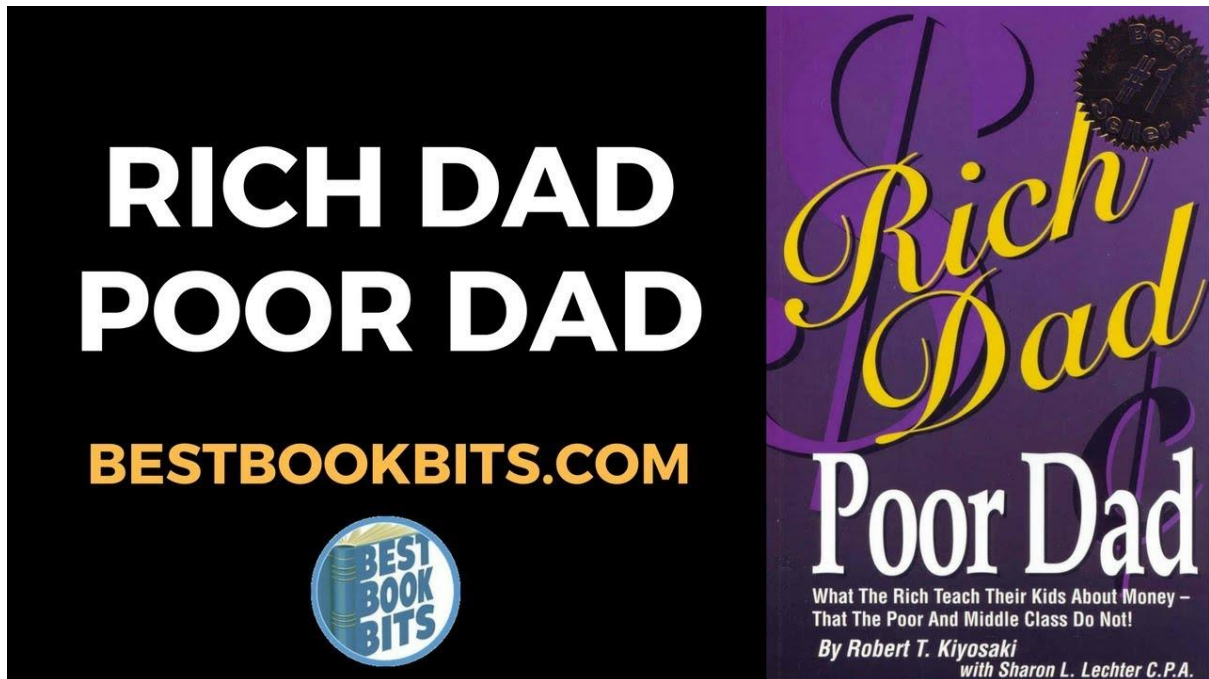


- Debt that enables you to safely set up a cash flow or return in excess of its cost is good debt.
- Your burn rate controls your fate, spending determines your ending.
- The worst debt is any debt or spending that consumes the last 10 to 15 percent of your monthly income – this keeps you from saving and investing for your future.
- You will never obtain financial freedom while addicted to debt and consumer spending. Wealth comes from accumulation, which is the exact opposite of consumption.
- Debt becomes a weapon that we unwittingly turn against ourselves.
- Income of almost any size when strained through well-trained habits can create wealth.
- You must have capital to capitalize!
- Funds already spoken for must remain silent when opportunity knocks.
- Many people work hard to have luxuries – only to become slaves to those luxuries.
- Those choosing to live hand-to-mouth will always be a financially inferior class compared with those who take time to plan, save, organize, and invest.
- Credit cards are the crack cocaine of the credit industry.
- People give up of their assets to feed their ego.
- People become slaves to their own desires.
- Freedom is found in self-discipline and restraint.
- Just as work tends to expand to the time allotted, spending, without restraint, expands to the amount of money available – or even beyond.
- Income is like a moving river; wealth is like a lake or reservoir. Stored income is wealth; spent income may not even bring fond memories.
- If you consistently spend all you make, you will never be set financially.
- LERI – Lower Expenses or Raise Income.
- To Be a Millionaire, You Must First Be a Thousandaire.



- If you consider each of your dollars a little dollar soldier, then only those you have not sent over to the enemy can work for you.

1)



- The poor and the middle-class work for money, the rich have money work for them.
- Intelligence solves problems and produces money. Money without financial intelligence is money soon gone.
- It's not how much money you make, it's how much money you keep.
- Rich people acquire assets. The poor and middle class acquire liabilities, but they think they are assets.
- An asset is something that puts money in my pocket. A liability is something that takes money out of my pocket.
- When it comes to money, high emotions tend to lower financial intelligence.
- The rich focus on their asset columns while everyone else focuses on their income statements.
- Keep your expenses low, reduce your liabilities and diligently build a base of solid assets.
- Often in the real world, it's not the smart who get ahead, but the bold.
- The more real you think money is, the harder you will work for it. If you can grasp the idea that money is not real, you will grow rich faster.
- The single most powerful asset we all have is our mind. If it is trained well, it can create enormous wealth in what seems to be an instant.
- Job is an acronym for 'Just Over broke.'



- The primary difference between a rich person and a poor person is how they manage fear.
- There is gold everywhere. Most people are not trained to see it.
- Most people choose not to be rich.
- It's what is in your head that determines what is in your hands.
- The key to becoming wealthy is the ability to convert earned income into passive income and/or portfolio income as quickly as possible.
- Take responsibility for your finances or take orders all your life. You're either a master of money or a slave to it.