



2 Cor 8 <sup>9</sup> You know the EXTRAVAGANT, ASTONISHING... love, grace, favor and generosity of our Lord Jesus Christ, that although He was infinitely rich, for your sake He became poor, so that by his poverty YOU CAN BECOME ABUNDANTLY RICH! TPT/AMP/WE

Prov 4 <sup>23</sup> Above all, be careful what you THINK because YOUR THOUGHTS CONTROL YOUR LIFE ERV

## BECOMING RICH HAS EVERYTHING TO DO WITH HOW YOU THINK!

Romans 12 <sup>3</sup> THINK...in line with FAITH...! NTE

Deuteronomy 8 <sup>12-18</sup> When you have become PROSPEROUS and have built fine, beautiful homes and your SILVER AND GOLD MULTIPLY, and EVERYTHING YOU HAVE INCREASES... Remember that it is the Lord your God who gives you POWER to GAIN WEALTH and BECOME RICH to fulfill his PROMISE...! TLB/CSB

RUSSELL CONWELL, A BAPTIST MINISTER, PHILANTHROPIST AND LAWYER IN THE EARLY 1900'S SAID "MONEY IS POWER, AND YOU OUGHT TO BE REASONABLY AMBITIOUS TO HAVE IT. YOU OUGHT BECAUSE YOU CAN DO MORE GOOD WITH IT THAN YOU COULD WITHOUT IT. IF YOU CAN HONESTLY ATTAIN UNTO RICHES... IT IS YOUR CHRISTIAN AND GODLY DUTY TO DO SO!"

2 Corinthians 5 <sup>9</sup> We are CONSTANTLY AMBITIOUS to PLEASE God! AMP/ICB

Psalms 35 <sup>27</sup> SHOUT FOR JOY and say continually "Let the Lord be magnified who is PLEASED with the PROSPERITY of HIS CHILDREN!" GNT/TLB/NKJ

Proverbs 10 <sup>22</sup> The BLESSING OF THE LORD MAKES A PERSON RICH...! NLT

RECEIVING GOD'S BLESSINGS OF RICHES REQUIRES CHANGING OUR MINDS. CHANGE BEGINS WITH AWARENESS OR CONSCIOUSNESS. "CONSCIOUSNESS" IS OBSERVING YOUR THOUGHTS AND ACTIONS SO THAT YOU CAN LIVE FROM TRUE CHOICE IN THE PRESENT RATHER THAN BEING RUN BY PROGRAMMING FROM THE PAST. YOU CAN CONSCIOUSLY CHOOSE TO RELEASE ANY BELIEF OR WAY OF LIVING THAT IS NOT SUPPORTIVE TO WEALTH AND REPLACE IT WITH ONE THAT IS. EVERY THOUGHT IS EITHER AN INVESTMENT OR A COST. IT EITHER MOVES YOU TOWARD SUCCESS OR AWAY FROM IT. IT EITHER EMPOWERS OR DISEMPOWERS YOU. SO, IT'S IMPERATIVE TO CHOOSE YOUR THOUGHTS WISELY.

## 17 WAYS RICH PEOPLE THINK AND ACT DIFFERENTLY FROM POOR AND MIDDLE-CLASS PEOPLE

excerpts quoted or adapted from Secrets of the Millionaire Mind by T. Harv Eker

**# 1 RICH PEOPLE BELIEVE "I CREATE MY LIFE."  
POOR PEOPLE BELIEVE "LIFE HAPPENS TO ME."**

RICH AND SUCCESSFUL PEOPLE TAKE RESPONSIBILITY FOR THEIR LIVES, ESPECIALLY MONEY. POOR PEOPLE BELIEVE THEY HAVE LITTLE OR NO CONTROL OVER THEIR FINANCIAL LIFE. INSTEAD OF TAKING RESPONSIBILITY FOR CHANGE, POOR PEOPLE OFTEN CHOOSE TO PLAY THE ROLE OF VICTIM. WHEN IT COMES TO LACK OF SUCCESS, THEY BLAME, JUSTIFY OR COMPLAIN.

## **# 2 RICH PEOPLE PLAY THE MONEY GAME TO WIN. POOR PEOPLE PLAY THE MONEY GAME TO NOT LOSE.**

POOR PEOPLE PLAY THE MONEY GAME ON DEFENSE RATHER THAN OFFENSE. THEIR PRIMARY CONCERN IS SURVIVAL, SECURITY, AND JUST PAYING THE BILLS, INSTEAD OF CREATING WEALTH, ABUNDANCE AND LEGACY. RICH PEOPLE SET THEIR SIGHTS ON MASSIVE WEALTH TO ENJOY, TO MAKE A DIFFERENCE AND TO BLESS THEIR GENERATIONS.

TOO MANY PEOPLE THINK OF SECURITY INSTEAD OF OPPORTUNITY.

LATIN PROVERB “FORTUNE FAVORS THE BRAVE!” BRAVE PEOPLE ARE STRATEGIC RISK TAKERS!

PROVERBS 11:16 “AGGRESSIVE PEOPLE WILL GET RICH!” GNT

## **# 3 RICH PEOPLE ARE COMMITTED TO BEING RICH. POOR PEOPLE WANT TO BE RICH.**

DEEP INSIDE, MOST PEOPLE CAN'T COMMIT TO BECOMING RICH BECAUSE THEIR SUBCONSCIOUS MIND SAYS THERE IS SOMETHING WRONG IT OR THAT THEY ARE NOT WORTHY. CONVERSELY, RICH PEOPLE ARE CLEAR-MINDED THAT THEY WANT WEALTH AND ARE COMMITTED TO CREATING IT. THEY GIVE 100% EFFORT AND FOCUS TO GROWING WEALTH.

## **# 4 RICH PEOPLE THINK BIG ! POOR PEOPLE THINK SMALL.**

HOW BIG WE THINK DETERMINES THE SIZE OF OUR ACCOMPLISHMENTS. POOR PEOPLE THINK SMALL AND ACT SMALL WHILE RICH PEOPLE THINK BIG AND ACT BIG. SMALL THINKING LEADS TO BEING BROKE AND UNFULFILLED. BIG THINKING LEADS TO ABUNDANCE AND PURPOSE.

## **# 5 RICH PEOPLE FOCUS ON OPPORTUNITIES. POOR PEOPLE FOCUS ON OBSTACLES.**

RICH PEOPLE FOCUS ON WHAT THEY WANT, WHILE POOR PEOPLE FOCUS ON WHAT THEY DON'T WANT. RICH PEOPLE SEE OPPORTUNITIES. POOR PEOPLE SEE OBSTACLES.

RICH PEOPLE SEE POTENTIAL GROWTH. POOR PEOPLE SEE POTENTIAL LOSS.

RICH PEOPLE FOCUS ON THE REWARDS. POOR PEOPLE FOCUS ON THE RISKS.

## **# 6 RICH PEOPLE ADMIRE OTHER RICH AND SUCCESSFUL PEOPLE. POOR PEOPLE RESENT RICH AND SUCCESSFUL PEOPLE.**

THIS IS ONE OF THE REASONS WHY MOST PEOPLE DON'T BECOME RICH. MOST POOR PEOPLE RESENT RICH AND SUCCESSFUL PEOPLE. THEY LOOK AT OTHER PEOPLE'S SUCCESS WITH JEALOUSY AND ENVY. IF YOU VIEW RICH PEOPLE AS BAD AND YOU WANT TO BE A GOOD PERSON, THEN YOU CAN NEVER BE RICH. INSTEAD OF RESENTING RICH PEOPLE, ADMIRE AND BLESS RICH PEOPLE. “BLESS THAT WHICH YOU WANT.” – HUNA PHILOSOPHY

## **# 7 RICH PEOPLE ASSOCIATE WITH POSITIVE, SUCCESSFUL PEOPLE. POOR PEOPLE ASSOCIATE WITH NEGATIVE OR UNSUCCESSFUL PEOPLE.**

RICH PEOPLE HANG AROUND WITH WINNERS. POOR PEOPLE HANG AROUND WITH LOSERS. IT'S A MATTER OF COMFORT. RICH PEOPLE ARE COMFORTABLE WITH OTHER SUCCESSFUL PEOPLE. POOR PEOPLE ARE COMFORTABLE WITH OTHER POOR PEOPLE.

BE SELECTIVE ABOUT YOUR INNER CIRCLE. THE PEOPLE YOU SPEND THE MOST TIME WITH GREATLY INFLUENCE YOUR THINKING AND DECISION MAKING. PROTECT YOUR MIND FROM THE NEGATIVITY, FEAR AND SCARCITY BASED MINDSETS THAT RULE MOST PEOPLE'S LIVES.

**MOST PEOPLE BECOME THE AVERAGE OF THE PEOPLE THEY SPEND THE MOST TIME WITH.**  
**SHOW ME YOUR FRIENDS AND I WILL SHOW YOU YOUR FUTURE!**

1 Corinthians 15:33 says “Bad friends will ruin GOOD HABITS!” <sup>ICB</sup> **JOHN JACOB ASTOR,**  
**AMERICA’S FIRST MULTI-MILLIONAIRE SAID “WEALTH IS LARGELY A RESULT OF HABIT.”**

Proverbs 13 <sup>20</sup> **Spend time** with the WISE and YOU WILL BECOME WISE,  
but THE FRIENDS OF FOOLS WILL SUFFER <sup>NCV</sup>

Proverbs 3 <sup>16</sup> **Wisdom** gives: a long, good life, RICHES and HONOR... <sup>TLB</sup>

**# 8 RICH PEOPLE ARE WILLING TO PROMOTE THEMSELVES AND THEIR VALUE.**  
**POOR PEOPLE THINK NEGATIVELY ABOUT SELLING AND PROMOTION.**

RICH PEOPLE ARE WILLING TO PROMOTE THEIR PRODUCTS, SERVICES AND  
IDEAS WITH PASSION AND ENTHUSIASM WHILE POOR PEOPLE DON’T.

**# 9 RICH PEOPLE ARE BIGGER THAN THEIR PROBLEMS.**  
**POOR PEOPLE ARE SMALLER THAN THEIR PROBLEMS.**

POOR PEOPLE WILL DO ALMOST ANYTHING TO AVOID PROBLEMS. THEY DON’T  
WANT THE HASSLES, THE HEADACHES, AND THE RESPONSIBILITIES. RICH PEOPLE HAVE  
PROBLEMS TOO, BUT THEY BELIEVE THEY ARE BIGGER THAN THEIR PROBLEMS AND  
THEY DON’T FOCUS ON THE PROBLEMS... THEY FOCUS ON THEIR GOALS.

**# 10 RICH PEOPLE ARE EXCELLENT RECEIVERS. POOR PEOPLE ARE POOR RECEIVERS.**

POOR PEOPLE ARE POOR AT RECEIVING. THEY FEEL UNWORTHY AND UNDESERVING. RICH  
PEOPLE BELIEVE IT’S PERFECTLY APPROPRIATE TO BE WELL REWARDED FOR THEIR EFFORTS  
AND THE VALUE THEY PROVIDE FOR OTHERS. POOR PEOPLE MAY WORK HARD, BUT DUE  
TO THEIR FEELINGS OF UNWORTHINESS, THEY BELIEVE THAT IT IS INAPPROPRIATE FOR  
THEM TO BE WELL REWARDED FOR THEIR EFFORTS AND THE VALUE THEY PROVIDE.

**# 11 RICH PEOPLE CHOOSE TO GET PAID BASED ON RESULTS.**  
**POOR PEOPLE CHOOSE TO GET PAID BASED ON TIME.**

POOR PEOPLE TRADE THEIR TIME FOR MONEY. POOR PEOPLE PREFER TO BE PAID A  
STEADY SALARY OR HOURLY WAGE. RICH PEOPLE PREFER TO GET PAID ON THE RESULTS  
THEY PRODUCE. RICH PEOPLE USUALLY OWN OR PARTIALLY OWN THEIR OWN BUSINESS.  
THEY MAKE THEIR INCOME FROM THEIR PROFITS.

**# 12 RICH PEOPLE THINK “BOTH.” POOR PEOPLE THINK “EITHER/OR.”**

RICH PEOPLE LIVE IN A WORLD OF ABUNDANCE! POOR PEOPLE LIVE IN A WORLD OF  
LIMITATIONS. POOR PEOPLE BELIEVE THAT THEY HAVE TO CHOOSE BETWEEN MONEY AND  
OTHER ASPECTS OF LIFE. POOR PEOPLE UNDERVALUE MONEY AND WHAT IT CAN DO.

**# 13 RICH PEOPLE FOCUS ON THEIR NET WORTH.**  
**POOR PEOPLE FOCUS ON THEIR WORKING INCOME.**

THE TRUE MEASURE OF WEALTH IS NET WORTH, NOT WORKING INCOME. RICH PEOPLE  
FOCUS ON THEIR NET WORTH WHILE POOR PEOPLE FOCUS ON THEIR WORKING INCOME.

## # 14 RICH PEOPLE MANAGE MONEY WELL. POOR PEOPLE MISMANAGE MONEY.

IT'S NOT HOW MUCH MONEY YOU MAKE, IT'S HOW MUCH MONEY YOU KEEP AND GROW THAT MAKES YOU RICH. THE BIGGEST DIFFERENCE BETWEEN FINANCIAL SUCCESS AND FINANCIAL FAILURE IS HOW WELL YOU MANAGE MONEY. RICH PEOPLE ARE GOOD AT MANAGING THEIR MONEY WHILE POOR PEOPLE ARE BAD AT MANAGING THEIR MONEY.

JESUS TOLD THE PARABLE OF THE TALENTS IN MATTHEW 25. IT BEGINS WITH “HEAVENS KINGDOM IS LIKE A WEALTHY MAN.” WE ONLY NEED TO LOOK AT HEAVEN ITSELF TO KNOW THAT THE KINGDOM OF GOD IS ABOUT THE BLESSINGS OF WEALTH AND RICHES AND NOT THE CURSES OF POVERTY AND LACK. (DEUT 28) THIS WEALTHY MAN ENTRUSTED TO THREE OTHER MEN A TOTAL OF EIGHT TALENTS FOR “FINANCIAL MANAGEMENT.” THE GREEK WORD “TALENTON” WAS A MEASURE OF CURRENCY EQUAL TO 6,000 DENARII. A DENARIUS WAS THE USUAL PAYMENT FOR A DAY'S LABOR. AT ONE DENARIUS PER DAY, JUST ONE TALENT WAS WORTH ABOUT 20 YEARS OF WAGES! 8 TALENTS WERE WORTH ABOUT 160 YEARS OF WAGES! THESE WERE VAST SUMS OF MONEY! TWO OF THE MEN TRADED AND INVESTED AND DOUBLED THE MONEY THEY WERE ENTRUSTED. THE THIRD MAN DUG A HOLE IN THE GROUND AND BURIED THE MONEY OUT OF FEAR, JUDGING THE WEALTHY MAN TO BE A “HARD TO PLEASE, RUTHLESS BUSINESSMAN WHO GROWS RICH ON THE BACKS OF OTHERS.” THE WEALTHY MAN, WHO CLEARLY REPRESENTS GOD IN THE PARABLE, REPLIED TO THE FEARFUL AND JUDGMENTAL MAN “<sup>28</sup> YOU'RE AN UNTRUSTWORTHY AND LAZY SERVANT! ...BECAUSE YOU WERE UNFAITHFUL, I WILL TAKE THE ONE THOUSAND GOLD COINS AND GIVE THEM TO THE ONE WHO HAS TEN THOUSAND!” <sup>29</sup> FOR THE ONE WHO HAS WILL BE GIVEN MORE, UNTIL HE OVERFLOWS WITH ABUNDANCE! AND THE ONE WITH HARDLY ANYTHING, EVEN WHAT LITTLE HE HAS WILL BE TAKEN FROM HIM.’ IN CONTRAST, TO THE TWO MEN WHO TRADED AND INVESTED AND DOUBLED THE MONEY, THE WEALTHY MAN WHO REPRESENTED GOD SAID “<sup>21</sup> YOU HAVE DONE WELL, AND PROVEN YOURSELF TO BE MY LOYAL AND TRUSTWORTHY SERVANT. BECAUSE YOU HAVE BEEN A FAITHFUL STEWARD TO MANAGE A SMALL SUM, NOW I WILL PUT YOU IN CHARGE OF MUCH, MUCH MORE. YOU WILL EXPERIENCE THE DELIGHT OF YOUR MASTER, WHO WILL SAY TO YOU, “ENTER INTO THE JOY OF YOUR LORD!”” TPT

## # 15 RICH PEOPLE HAVE THEIR MONEY WORK HARD FOR THEM. POOR PEOPLE WORK HARD FOR THEIR MONEY.

MOST PEOPLE WERE PROGRAMMED THAT MONEY ONLY COMES FROM HARD WORK. WHILE POOR PEOPLE WORK HARD FOR MONEY, THE RICH UNDERSTAND AND USE LEVERAGE. THEY EMPLOY OTHER PEOPLE TO WORK FOR THEM AND THEIR MONEY TO WORK FOR THEM. RICH PEOPLE UNDERSTAND THAT THE MORE YOUR MONEY WORKS, THE LESS YOU WILL HAVE TO.

## # 16 RICH PEOPLE ACT IN SPITE OF FEAR. POOR PEOPLE LET FEAR STOP THEM.

RICH AND SUCCESSFUL PEOPLE HAVE FEAR, DOUBTS AND WORRIES. BUT, THEY DO NOT LET THESE FEELINGS STOP THEM. UNSUCCESSFUL PEOPLE ARE RULED BY THEIR EMOTIONS AND LET FEARS, DOUBTS AND WORRIES KEEP THEM FROM THEIR POTENTIAL.

## # 17 RICH PEOPLE CONSTANTLY LEARN AND GROW. POOR PEOPLE THINK THEY ALREADY KNOW.

RICH PEOPLE CONTINUALLY LEARN AND GROW WHILE POOR PEOPLE THINK LEARNING ENDED WITH SCHOOL. POOR PEOPLE CLAIM THEY CAN'T AFFORD TO GET EDUCATED DUE TO LACK OF TIME OR MONEY. ON THE OTHER HAND, RICH PEOPLE RELATE TO BENJAMIN FRANKLIN'S QUOTE: “IF YOU THINK EDUCATION IS EXPENSIVE, TRY IGNORANCE!”