

10 SECRETS WEALTHY PEOPLE LIVE BY



by Mark Williams

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“Wealth is not about having a lot of money; it's about having a lot of options.”

– Chris Rock

Iron Man is one of my top superheroes because he doesn't have any actual powers.

Take away the fancy armour, and you're left with an “ordinary” guy (and I use that term very loosely) with no super strength, no X-ray vision and no godlike abilities.

At the core of it, Tony Stark's REAL superpower is his mind.

(Sure, it helps to be born into a wealthy family, but you get my point...)

It was his genius, billionaire brain that made it possible to become the “Shellhead” that everybody knows and loves.

But more importantly, I've always admired him for his **attitude**.

He's not perfect by any means, but the way he handles personal obstacles and limitations is inspiring.

And Tony's personality makes him a trailblazing entrepreneur. He doesn't take “NO” for an answer, laughs in the face of adversity and he keeps pushing the envelope of what's possible.

To me, he has the ideal mindset of what it means to generate massive wealth, value and abundance.

How Be Unstoppable

You might be thinking, “*Well, Iron Man isn’t real, so he’s really not a realistic role model for success.*”

Fair enough. But what if I told you there was a **real-life** equivalent of Tony Stark?

What if there was a fearless, enterprising billionaire out there changing the world, one crazy venture at a time?

What if there was someone who made a habit of **breaking new ground** in fields like renewable energy and internet finance...

...not to mention the automotive and aerospace industry?

I can sum up the answer for you in two words: **Elon Musk**.

He’s responsible for creating one of the biggest innovations to come out in the world of online finance just before the end of the twentieth century.

And Elon has spearheaded even more world-changing revolutions over the last couple of decades of *this century*.

It would take a whole book to cover all of his accomplishments so far (which is on Amazon and a fantastic read), but you should know about his biggest ones.

When Elon was still in college during the early nineties, he pondered on the direction of his life.

As it happened, he also thought about where the **human race** was heading.

That was when the moment of clarity came for Elon and figured out what he wanted to do.

He thought our species would be most affected by developments in space travel, sustainable energy, the Internet and many others.

And for the next few decades, he ended up dipping his fingers in ALL of those pies.

At first, he tried pursuing a PhD program in next-level **energy storage**. But then, growing trends in **web-based technologies** intrigued him as well.

So dropped what he was doing and he went with that instead. And it turned out to be the *right decision*.

With the 90s Internet bubble growing and big corporations investing in “dot coms”, Elon sold his first company, Zip2, at a tidy sum of **\$22 million**.

Soon after, he found himself front and center of another internet revolution that came to be known as **PayPal**. In 2002, he cashed out at \$180 million after selling the company.

Over the next few years, Elon started TWO new ventures. One was called **SpaceX** which aimed to be the first ever privately owned rocket company.

The other was **Tesla**, an electric car company that envisioned a greener, gasoline-free future for automobiles.

Fast forward to today, and both companies have made unthinkable leaps and bounds in their respective industries.

SpaceX is now doing supply runs for NASA. Meanwhile, Tesla has continuously redefined what an electric car is capable of and how far renewable energy can go.

Both companies are valued at **BILLIONS**, and those aren't the only ones Elon's involved in.

It's pretty clear that Elon, along with the rest of the wealthiest people on the planet, know something that everyone else doesn't.

They don't just know the secret to **getting rich**...

...but also **STAYING** that way for *decades* to come.

And what I've noticed is that these secrets boil down to a specific set of traits.

It's allowed them to continuously generate endless value - and along with that, a healthy stream of revenue.

So today, let's go over the **Top 10 Things You Need to Know About Becoming Rich**:

#1: It's not how much you earn, it's HOW you spend it

Most people tend to spend all of their money too quickly on the wrong things – and not leaving much for anything else.

As soon as payday rolls by, they're tearing into their paycheck like there's no tomorrow.

And by the time they're done, they haven't spent their money on what **really** matters.

But don't worry - I'm not going to get into a speech about "saving for a rainy day."

Instead of beating you over the head with that well-worn platitude, let me give you something else to think about.

Remember what I said about Elon building a new company after he's done putting up the last one?

Well, he didn't just pull cash out of thin air to drum up new business.

He makes a habit putting back a substantial amount from his **previous payout** into his NEXT company. This one habit alone has allowed him to keep breaking into newer territory.

In fact, at one point he even put **75% of his money** into X.com, which later on merged with another company to become Paypal.

And the results speak for themselves.

Sure, not all of us are trying to redefine internet finance or interplanetary travel, but this billionaire trait still applies to everyone.

Starting today, have a serious conversation with yourself.

Figure out how much you want to dedicate to your “Empire Building Fund” every month and set it aside before you can spend it on something else.

Decide where you want to use this fund on, whether it’s a course or workshop to improve your skills - or an asset that will generate passive income for you over time.

That last one is particularly important because the richest people **automate** a lot of their wealth-making through various instruments.

This includes the stock market, real estate, renting out properties, and other forms of **recurring income**.

The more options you have, the better.

It’s going to be a little painful in the beginning to part with your money, but it gets better over time.

Remember, this isn’t cash down the drain, but **planting the seeds** of your financial future.

That chunk of your cash you're sacrificing now will free up your precious time to find MORE ways to generate wealth in the near future.

#2: Trim the fat wherever you can

Following on what we discussed in the last point, the next priority on your Get Rich To-Do List is to **plug the leaks** in your finances.

There are probably places where you're bleeding cash and put in the back of your mind.

Now is the time to acknowledge it.

For instance, you might be spending too much on phone bills and/or cable TV.

Sign up for a more cost-efficient plan, or ditch a service that doesn't provide you value.

With entertainment options getting more and more high-tech all the time, there are better and cheaper alternatives to save you a buck here and there.

As for saving up in general, set up your account so it automatically **funnels a set amount** into a separate fund.

This makes it easier for you to stick to your guns.

And if you're feeling bold enough, you could even *increase* the percentage of your savings every few months.

This is especially effective when you do this every time your **income goes up**.

You get to increase your investments for a better future without having to sacrifice your standard of living.

When you set up your savings this way, you're not giving yourself much of a choice. It's either you live with what you have, or go broke.

I know that sounds harsh at first, but this strategy pays for itself **IN SPADES**.

In time, you'll adjust to this new rhythm and feel better about putting your money into something **useful**.

Best of all, it **ADDS UP** – never underestimate the cumulative power of cutting unnecessary costs from your life.

#3: Don't let your dreams fade into memory

I'm no fortune teller, but chances are the **one idea** you threw away and never thought about again could have been a game-changer.

“Could have” is the operative phrase here, often followed by its cousins, “Woulda” and “Shoulda”.

I hear people talk about their million-dollar, world-changing ideas all the time, but nothing much after that.

It's all talk, but none of it is very clear or specific.

Jack Canfield, author of "The Success Principles", had this to say about setting clear goals:

"One of the main reasons why most people don't get what they want is they haven't decided what they want. They haven't defined their desires in clear and compelling details."

And when you're **nebulous** about your goals, you have a murky, uncertain future ahead of you.

You could write it down on a napkin if you had an epiphany while you were chowing down on a burger or having a coffee.

Whatever you do, don't just commit it to memory. Get it down on paper so you can flesh it out later on.

But this doesn't just apply to spontaneous ideas. Get into the habit of writing down your goals and **update them** when needed.

Think about the *values and principles* you live by. How do they tie into what you want to do for a living?

For example, that bicycle review site you want to put up might have to do with your love of cycling.

You're not just a gear head, but someone who has **deeper passions**.

More importantly, you want to live a healthier lifestyle and reduce your carbon footprint.

So, informing people about the best bike deals out there is an extension of your **innermost desires**.

By helping other people, you're allowing them to live the same kind of life you want.

THIS is the kind of stuff that drives potential millionaires fulfill their **ultimate destiny**.

So, take your dreams and turn them into realistic, achievable goals. Then break them down further into smaller items for daily to-do list.

Fulfilling your dreams begins with **articulating** those vague, *abstract* ideas in your head...

...and turning them into concrete, actionable steps you can do in the **real world**.

#4: Kick your “blame and complain” habit to the curb

T. Harv Eker had this to say in his book “Secrets of the Millionaire Mind”:

“Complaining is the absolute worst possible thing you could do for your health or your wealth. The worst!”

This is a habit that serves no one, especially **you**. It doesn't help you in your quest to make more money, so you need to keep this one under control.

I'm not saying you need to be an **emotionless robot** and pretend not to be upset when something messed up happens every now and then.

But you do need to process it in a way that doesn't set yourself up for failure.

So let me give you some practical advice - as soon as a negative thought pops in your head, you have two options:

- Acknowledge that you're having that thought, let it do its thing, then quickly **let go of it**. Rectify the situation if you can, or distract yourself by doing something productive.
- The other option is to **challenge the thought** by countering it with a positive one.

Here's how your internal monologue could go:

*"The weather's lousy today, you stepped into a puddle and you were late for work...but should you let that ruin the **rest of your day**? Aren't you seeing a movie with your friends later? On another note, you're about to have that nice hot cup of long black espresso you love so much. So cheer up will ya??"*

Doing anything else would be shooting yourself in the foot.

Dwelling on the negative **creates ripples** in all areas of your life, whether it's at work, in your personal affairs ,or when you're with your family and friends.

Above all, it derails your efforts to create wealth.

So have an **action plan** in place the next time those thoughts and feelings come knocking on your door.

#5: Believe in yourself like your life depends on it

This next tip also deals with the inner recesses of your mind, but it goes down a level *deeper*.

Dealing with moment-to-moment thoughts throughout the day is one thing - the **BELIEFS** that determine your destiny is a whole other ballgame.

The power of your beliefs will determine whether you'll live a life filled with amazing success...

...or one defined by repeated failure.

I'm not saying that to pressure or scare you into taking action - but you do need to understand that your beliefs are **THAT** important.

If you don't get your mindset sorted out now, it might cost you the potential millions (or even billions) you could make down the line.

Most people don't realize that they're robbing themselves of their inner power by engaging in unhelpful thoughts built on **negative beliefs**.

And when your mind is stuck in this mode, you're hindering your own ability to make money.

Here's what I learned the hard way:

Part of being wealthy is having the habit of **self-awareness** – especially when it comes to the quality of your thoughts.

Ask yourself, *“What negative beliefs about myself are holding me back?”*

To figure that out, think about the experiences in the past which have made the **biggest impact** on you.

Then think about the people you've met along the way (or grew up with) who have shaped your assumptions about the world.

You'll find that the beliefs you've absorbed from them become part of the **backstory in your head**.

And if you're not careful, this story could take on a very negative and disempowering tone.

A lot of people keep themselves in the dark because they've got their “backstory blinders” on.

Their story often goes along these familiar lines:

- *“Oh, I could never be one of those successful people I see on TV. They either got a lucky break or knew the right people.”*
- *“No one in the right mind would find me attractive. They wouldn't appreciate or understand someone as screwed up as me.”*

- *"I've made so many mistakes before and messed up so many times. What would make this time any different? There's no point in trying for a hopeless case like me."*

Don't be one of those people. Get to the root of your own backstory and come to terms with the not-so-shiny parts of your past.

Starting today, you can rewrite your story without those negative influences.

This will help you wake up to the fact that those things **don't need to define you** anymore.

You just need to consciously CHOOSE to *put your foot down* and say, **"ENOUGH."**

#6: Don't look out for Number One

There's nothing wrong with taking care of your own interests.

But here's the funny thing - helping others *while* you're on the path to success actually gets you there faster.

A lot of success stories are about someone getting their chance to shine ***because of a generous soul*** who helped them.

Case in point: Oprah Winfrey, one of the wealthiest African-American women in the U.S., is worth billions today.

But that wasn't always the case. Oprah had to endure personal struggles like abuse and poverty, and it **almost broke** her.

But she kept pushing through one setback after another, including getting fired from her job as a news anchor in the late 1970s.

However, one of Oprah's **managers** believed in her talent. She was offered an opportunity that changed her life forever.

Oprah's show "People are Talking" helped launch her career and beat other talk show hosts at the time. In the decades that followed, Oprah became a household name and her income grew **exponentially**.

Soon enough, Oprah found herself in a position to give other people the **same opportunity** she had before.

She helped launch other people's careers (such as noted personalities like Dr. Phil, Dr. Oz and Gayle King) and established numerous charitable causes to help the community.

As a result, Oprah's enjoyed even **MORE** wealth and abundance after giving back.

That's why you need to help others *in your own way*.

Not only do they get a much-needed boost to make their way in this world...

...it also jumpstarts a cycle of generosity that will make its way **back to you**.

And the most successful people in the world understand this principle well. They know that other people's victories are theirs, too.

Sir Richard Branson, one of the most influential entrepreneurs on the planet, shared this insight:

“Clients do not come first. Employees come first. If you take care of your employees, they will take care of the clients.”

#7: Focus on creating value instead of getting rich

Yes, being wealthy is a nice goal to have, but it shouldn't be the ONLY item on your agenda.

Making money your **entire focus** *isn't* healthy - and it will skew your judgement in the long run.

Instead, look at being rich as a side effect of being successful.

And to reach the level of success that puts you on the map, you need to CREATE VALUE.

That includes producing a physical commodity, performing a service, educating others, or something else in between.

If you can make something that people will **care about**, they'll invest their time and money into it.

Entrepreneurs are masters at this game. They figure out what people want, then give it to them.

Chris Guillebeau, an author, blogger and speaker, wrote a book called “Side Hustle” which talks about this concept.

He believes that to create a profitable business, you need to find a way to deliver your product or service to a lot of people at the same time.

And when enough customers **get value** out of it, the money will come in naturally.

In time, you'll gain the leverage to improve your operations, refine your systems and hire other people to help your business grow.

Like I said, Elon and other prolific entrepreneurs do the same thing. As they raise more capital from their initial success, they get to pay themselves.

But more importantly, they **use the rest** to keep the business machinery running and make it even **BETTER**.

In other words, they make awesome things to get paid today...

...so they can **keep making more awesome** things tomorrow.

You could even say that they enjoy the **PROCESS** of creation more than the money-making part.

If you make that your guiding star, you'll also get to jump on the same *wild ride* of creation and profit.

The fact that people are happy to **throw their money at you** will be an afterthought.

#8: Focus on what's really important

The wealthiest people don't try to do everything all at once. Instead, they choose to work on the most important parts of their business.

Then they let other people help them with time-consuming tasks.

Let's face it – there are only so many hours in the day, and there's only **ONE** of you.

Your time is valuable, so you have to work out a system where you're making the most efficient use of this limited resource.

So, hiring other people is the best way to accelerate your money-making efforts, short of cloning yourself.

Sure, you could do everything yourself in the beginning.

As you gain more capital and put up the basic foundations of your business, other folks can come in to help.

Then you can concentrate your time and energy on taking it to the **next level**.

You don't have to be a Jack of All Trades. There are plenty of folks with a specific skill set to help you with a particular part of your business.

This goes back to what I said earlier about reinvesting your money on valuable assets. Paying talented people for their time is an extension of this basic principle.

#9: Learn how to prioritize

Speaking of time, I know a lot of people with incredible potential who end up wasting their talent because of procrastination.

Instead of finding ways to get rich, or improve what they're doing...

...they're *wasting their time* on non-essential stuff.

Of course, it's important to pace yourself and take a break so you don't get burnt out.

But if you're not making the best use of your time ***while you're at work***, then that's money down the drain.

Sure, I said before you need to delegate low-priority tasks to other people. But what are YOU doing with your own time?

Do you spend it on activities that are **productive**?

Do they add value to your life - or are they just empty, meaningless distractions?

Thanks to technology, we're now living in a world filled with shiny distractions. And that's the tricky balance of using email, smartphones and computers.

On one hand, they can help you get stuff done quicker...

...but if you're not careful, they also can be a BLACK HOLE for your productivity.

Here's another quote from Richard Branson which is a personal favorite of mine:

"Don't become a slave to technology – manage your phone, don't let it manage you."

In a lot of ways, the only real difference between rich and poor people is what they do with their time.

If you're looking to be in the big leagues, you'll have to work on your most urgent tasks first.

Here are a few tips to be a Productivity Boss:

- Put all your most urgent tasks, appointments and deadlines into an online calendar (apps like Google calendar are super helpful) – then sync it across all your computers and devices. Set up notifications to give you a little nudge at the right time so you don't get off-track.
- World-renowned business coach, author and speaker Brian Tracy speaks about how important it is to work **when you're on the clock**. It doesn't matter if you're working for yourself, or someone else. Either way, you won't get that wasted time back if it doesn't help you **get closer to your goals**.
- **Have rituals**. It's critical that you establish your routine before you actually get down to work. The human brain is wired to create habits, so the good news is that you can condition yourself to repeatedly set aside fixed blocks of time for working.

That way, you'll be able to put in a consistent amount of work and get REAL results. Everyone from movie star Dwayne "The Rock" Johnson to self-help coach Tony Robbins live and die by their work habits- this defines their success.

- **Engaging in habits grows brain cells.** The more you do something, the neurons in your head get stronger, making it easier to KEEP DOING IT. So when you reinforce good working habits, you're experiencing a phenomenon called **neuroplasticity**. What happens is that your **grey matter expands** as you learn a new skill or habit, making you smarter in the process!

Trust me, **every person** on the world's richest list has their own set of habits and rituals that help them be productive.

Find your rhythm, build on it, and use it to produce amazing work.

#10: Treat problems as stepping stones, not roadblocks

Here's another awesome thing about neuro plasticity – it also happens when we overcome difficulties.

With new challenges come new lessons, and that means you're **learning** even when you *think* you're failing miserably.

You see, the most successful and richest people **get a kick out of learning** from their most epic mistakes.

To them, it's all part of the learning process.

This makes them wiser, stronger and better at what they do.

Every time I'm tempted to lick my wounds and feel sorry for myself, I remember what one of the most famous athletes of our time said about failure:

"I've missed more than 9000 shots in my career. I've lost almost 300 games. 26 times, I've been trusted to take the game winning shot and missed. I've failed over and over and over again in my life. And that is why I succeed."

That's none other than world-famous basketball player **Michael Jordan**.

While people will be celebrating Michael's achievements for decades to come...

...he couldn't have gotten to that level without the countless mistakes he made along the way.

THIS is why you won't get anywhere if you give up at the first sign of **resistance**.

I've learned in my own life that the resistance you feel when pursuing a goal is a *good thing*.

It's a sign that it's **worth going after** in the first place.

And when you push past the barriers that keep mediocre people out, you'll set yourself apart from them.

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Problems and setbacks build character – and brain power.

Carol Dweck, psychologist and author of “Mindset: The New Psychology of Success,” state that people fall into **two basic groups**.

The first group have a **Fixed Mindset**, and the second group have a **Growth Mindset**.

The main difference between them boils down to these two statements:

- “I can’t do it”.
- “I can’t do it *yet*”.

You can guess which belongs to which.

So, a lot of your success depends on whether you think you have the **potential to grow** – or believe that you’ll stay the same all your life.

I’ve met a lot of talented people who believe they can get by with just their natural abilities (a.k.a.folks who aren’t interested in growing or learning).

And when they hit an obstacle, they can’t process the fact that they have to **push past their comfort zone** and improve their talents.

To them, there’s no such thing as “room for improvement”.

On the flip side though, I’ve also met a lot of folks who aren’t necessarily the best or the brightest – but that **didn’t stop them** one bit.

They know that they can IMPROVE and eventually blast through the same obstacles that would have daunted someone more “talented” than them.

It's this exact kind of mindset that keeps someone going against all odds.

Not just that, they actually relish going through these storms because they know there's a rainbow waiting for them on the other side.

And even when something **does** go wrong, they *still* have the clarity to understand they're not failing, but **LEARNING**.

Remember: effort beats talent 99% of the time.

So, rather than trying to show everyone you're the best at something, focus on **improving your skills**.

The Most Important Quality for Wealth and Success

Poor folks are too caught up with covering up their mistakes and cursing themselves.

If they spent that time and energy surmounting those limitations instead, they'd end up a heck of a lot richer.

I should know... I used to be one of them.

It wasn't too long ago when I was obsessed with perfection and getting it right the first time.

Sure enough, I crashed and burned HARD.

And in my anguish, I did pretty much the OPPOSITE of everything we just talked about today.

My priorities were out of whack, I'd **procrastinate** all the time...

...I'd bitch about how other people "had it better than me", **blamed the universe** for my failures...

...and I did nothing to improve myself.

Meanwhile, other people around me were CRUSHING IT.

They lived fabulously wealthy lives, and money seemed to grow in their backyards.

They travelled to picture-perfect vacation spots every other week, had amazing experiences, lived in picture-perfect houses and enjoyed deep, fulfilling relationships.

They ate, lived and breathed success like it was **nothing**.

I started to resent my colleagues and the people I went to high school with.

Clearly, they knew something I didn't because I was the only one stuck in that pit of mediocrity.

But then, I discovered a secret that helped me **claw my way out** of the mess I made for myself.

After some serious soul-searching and an obsessive amount of research, I was able to uncover a psychological trait called **Personal Magnetism**.

As it turns out, those successful people around me had this same quality which allowed them to do what they did.

And after this single trait made a profound impact in my life, *I never looked back.*

This one discovery taught me that being rich and successful doesn't have to be a soul-crushing struggle.

The great news is that ANYONE can easily develop this inner quality to create an incredible life filled with unlimited success and abundance.

It starts with the **THREE EASY KEYS** that unlock [Personal Magnetism](#)

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