

Millionaire-Mind Checklist

This check-list is based upon questionnaires from 733 self-made, first-generation rich millionaires by Thomas J. Stanley, Ph.D. recorded in ***The Millionaire Mind*** (2000).

Of these 733 from 1001 questionnaires, they averaged a net worth of \$9.2 million, annual realized income of \$749,000, and only 2% inherited all or any part of their homes or property.

*“The last thing we want to hear is the plain simple fact that **the rich think differently** than the poor. They are programmed differently. They have different expectations with respect to money. They have a wealth mindset. It is as if there were a filter between you and your world – the filter of your mind.” – Robert Allen*

- Do YOU think like a millionaire?
- Are YOUR frames comparable to how a self-made millionaire thinks and feels?
- What are the key ideas, beliefs, understandings, decisions, intentions, etc. that govern and dominate the mind of a first generation rich millionaire?

Check T for true and F for false. The more T-scores, the more ready and robust your MATRIX of frames for WEALTH CREATION. The more F-scores, the more specific areas to address in developing your own plan *for Inside-Out Wealth Attraction*.

1) Work

- _____ I find my work absolutely fascinating, absorbing, and involving.
- _____ I can't wait to get up in the morning and get to the tasks and challenges of the day.
- _____ I can't believe that I actually get paid for what I'm doing.
- _____ It's not really work, it's what I love doing; I'm willing to work hard for what I believe in.
- _____ I don't aim for balance, I aim to make my work fun, enjoyable, and so meaningful it gives me vitality.
- _____ I focus on maximizing the return on my efforts.
- _____ I work harder than most people.
- _____ My heart and soul is completely into what I do.
- _____ I absolutely love my career.
- _____ I outperform my competition.
- _____ Because passion for a career is often not love at first sight, I know how to learn to love my work.
- _____ My work enables me to fully use and develop my abilities and aptitudes.
- _____ I not only am willing to be compensated on the basis of performance, I want it that way.

_____ **Total out of 13**

2) Self-development

_____ I am always thinking about how to become more competent and better at what I do.

_____ Because the only way to stay on top of the game is to keep learning, I'm a life-long learner.

_____ My day-job doesn't stop me from following my passions.

_____ I'm always working on taking my skills and knowledge to the new level, always reading and learning.

_____ I love challenges and see them as opportunities for growing and developing as a person.

_____ I work on getting rid of any and all negative roadblocks in my head that stops me from succeeding and being all I can be.

_____ **Total out of 6**

3) Money

_____ Wealth creation and success is not just about money, it's about making a difference and touching lives.

_____ Wealth is not the basis of happiness, it's just a scorecard. There's many things more important than money.

_____ The status and prestige of wealth is not my primary interest. I'm more interested in the value that I create.

_____ Money is a resource that should not be squandered.

_____ For me, there are no limits on the amount of income I can make.

_____ I think about the benefits of financial independence and freedom almost everyday.

_____ I live well below my means.

_____ I am frugal in that I want to get all the joy and pleasure out of the things I already have.

_____ I have a budget and keep track of my finances.

_____ Wealth is all around us. It's everywhere. There are thousands upon thousands of ways to create it.

_____ Every dollar counts. I examine my financials regularly (at least once a week).

_____ I have little or no debt except for a home or investment properties.

_____ I do not borrow for lifestyle choices or items.

_____ I use a shopping list when I go shopping to stay focused and avoid impulsive spending.

_____ I clip coupons and use them in making purchases.

_____ When I have success in making money I am not seduced by the ecstasy of buying lots of new things.

_____ When my income increases significantly during a year, I do not automatically assume that will be my new base but recognize that markets and economies rise and fall.

_____ **Total out of 17**

4) Adding Value

- _____ I love solving problems and creating new solutions.
- _____ I love the products I produce and services I provide.
- _____ I am following my talents and passions and always learning to make them more marketable.
- _____ Giving quality service, creating quality products is what brings wealth.
- _____ Wealth is not money, but thinking, caring, creating, solving problems, seizing opportunities.
- _____ I take pride and pleasure in standing behind and guaranteeing my work (products and services).
- _____ I love seeing people enjoy the products and services that I produce.
- _____ I am always thinking about how I can add value to things.

_____ **Total out of 8**

5) Business

- _____ I view mistakes as inevitable and a source of learning. I learn and make adjustments as quickly as possible.
- _____ I consider everything negotiable, asking the right questions, and creating a win/win arrangements.
- _____ There's always a solution. Every problem has dozens of good solutions.
- _____ I take full responsibility for my career, for the things I do and the results I achieve.
- _____ I am a nicher in that I am zero-ing in on a specialized field.
- _____ I have a niche that gives my wealth creation focus and direction.
- _____ I have found a profitable niche for my economic engine.
- _____ I thrive in my niche as I fully express my talents and interests.
- _____ I love selling my ideas, products, and services.
- _____ I never pay asking or retail price, I always negotiate.
- _____ I am ready to walk away from a deal at any time.
- _____ I work to ensure that my clients and customers receive the Very best deal for their dollar.
- _____ To increase the odds of financial independence, I own my own business.
- _____ I have developed a niche where there's little competition.
- _____ In running my business I'm cost conscious and control my expenses.
- _____ I always ask for a discount and resolve to not pay full price.
- _____ I have found ideal career for my unique talents and aptitudes.
- _____ If what I am doing now is not my ideal job, I will learn everything I can about myself, this particular industry, and keep searching until I do.
- _____ I have the ability to sell my ideas, dream, products, services, and game plan.
- _____ I win my customers one at a time by devotion to their needs.

_____ **Total out of 20**

6) Risk

- _____ There is no success without risk. Taking risks is what makes it exciting.
- _____ There is no financial security, my security is within myself, in my wits and creativity.
- _____ My security is in my knowledge, ability to learn and to adjust to changes, and to enjoy life for what it is.
- _____ The most risky thing is to be an employee and work for others.
- _____ It's risky to not be self-employed.
- _____ I take action on my plans. I create action plans and then take the initiative to make them happen.
- _____ The benefits of financial independence greatly outweighs the risks.
- _____ I capitalize on opportunities by knowing my niche, doing my homework, and developing more courage.
- _____ I regularly nurture my courage and counter my fears.
- _____ The biggest risk of all would be to let someone else control my career.
- _____ I control and manage my fears by taking charge of my own brain and believing in myself.
- _____ I have created a stable center in my life (home, friends, faith, etc.).
- _____ Risk is buying a home in a neighborhood where things are not appreciating.
- _____ I have a well-designed plan for "managing risks".
- _____ I take well-planned calculated risks in my business on a regular basis.
- _____ I constantly counter fear.

_____ **Total out of 16**

7) Rich Resourceful States

- _____ I have a steel resolve that empowers my persistence on my way to wealth.
- _____ I have a burning desire to become financially independent.
- _____ I don't care that much about what others think, even authorities and experts.
- _____ I make up my own mind and follow my own visions.
- _____ I accept frustration as part of the game and work on increasing my frustration tolerance.
- _____ I question everything and don't assume that I have to accept the hand that has been dealt me.
- _____ It takes a lot of courage and creativity to create wealth opportunities.
- _____ I want and deserve wealth. I have the right to go for the best and to share the wealth.
- _____ It's critical to stay focused and to refuse being distracted with too many projects.
- _____ The power to say no to good things enables me to say yes to the best.
- _____ I am dependable, as good as my word and promises.
- _____ People know that they can count on me for being punctual, dependable, and responsible.
- _____ I believe in myself and my ability to learn, adjust, and grow.

_____ **Total out of 13**

8) Time

_____ Accumulating wealth takes time; I don't look for some short-term bonanza, I'm in it for the long-term.

_____ It's not the timing of the market, but one's time in the market.

_____ It takes patience and accumulated interest over years that builds incredible wealth.

_____ Time is money, I use lists to prioritize my time and am in control of my time.

_____ I spend time strengthening relationships.

_____ When purchasing, I think about the lifetime costs and benefits.

_____ I use a shopping list to save time, money, and avoid impulse buying.

_____ I take time to plan for ways to use my time more productively.

_____ I plan to reduce my waste of time and energy.

_____ Frugality is buying quality items and making them last.

_____ I do things like re-upholster and refinish furniture to extend the life-cycle of things.

_____ When selling, I decide on my time parameters so I never panic.

_____ I have control over how I allocate my time.

_____ Time is money so I don't do do-it-yourself projects unless its part of my enjoyment as a hobby.

_____ **Total out of 14**

9) Relationships

_____ It's all about relationships, working with and through others.

_____ I believe in being personable with everybody I work with and so I act.

_____ No one can be successful by themselves, it's the relationships.

_____ Getting the right people on board is critical, people smarter than me who complements my skills.

_____ I am able to make others feel comfortable in my presence very quickly.

_____ I have my ego out of the way sufficiently to create alliances and to set up collaborative partnerships.

_____ I mostly use a coaching style in my communications and negotiations.

_____ I enjoy a good competition and can be highly competitive.

_____ I have (or have had) one or more mentors who enriched my life.

_____ I don't follow the crowd in my purchases, clothes, ideas, etc., I think in unconventional ways.

_____ I have superior social skills for getting along with people.

_____ I want to be well respected and work to protect my reputation for integrity.

_____ I am able to ignore the criticism of detractors and not let it bother me.

_____ I don't take criticism personally.

_____ My partner and I are both unselfish, caring, forgiving, understanding, and patient.

_____ My partner and I have a common interest in wealth building activities (i.e., budgeting, sharing financial goals, etc.)

_____ **Total out of 16**

10) Lifestyle

- _____ I can enjoy economic success without having to adopt a Spartan lifestyle.
- _____ I focus on a comfortable lifestyle, but not an extravagant lifestyle.
- _____ I am not tempted or seduced by consumerism.
- _____ My interest in wealth creation is not about social status or displaying wealth.
- _____ I believe in balancing economic success and developing an enjoyable lifestyle.
- _____ My lifestyle puts me in contact with lots of people who become clients, customers, suppliers, friends.
- _____ Many of the best things in life are very inexpensive or even free (e.g. trips to museums, sporting event with kids, dinner with friends).
- _____ I prefer buying a house in an older and more established neighborhood.
- _____ I am not self-indulgent in my lifestyle.
- _____ I don't have to spend a lot of money to enjoy myself.
- _____ I am moderate in consumption and live a disciplined life-style.
- _____ The activities I do in my spare time enhance my wealth and creation of wealth.
- _____ Being well-organized in all facets of life is important to me.
- _____ I live in a well-established neighborhood in a well-constructed home and see my home as a significant part of my investment portfolio.
- _____ I operate an economically productive household via frugality, planning, extending life cycle, etc.
- _____ **Total out of 15**

11) Character

- _____ Know the importance of integrity, I strive to be honest with all people.
- _____ My integrity begins at home; I don't lie at all to my loved ones.
- _____ People will invest in you if they believe that you are honest and hardworking.
- _____ I fully recognize my limitations and weaknesses and have an unique strategy for compensating.
- _____ I believe that wealth is created hard work, tenacity, getting along with people and discernment.
- _____ I have several strong leadership qualities.
- _____ I am very well organized.
- _____ I am well disciplined and enjoy being so.
- _____ I have extraordinary drive and resolve.
- _____ I work hard at my primary vocation and enjoy my free time doing what I enjoy.
- _____ I have the resolve to fight for what I believe in.
- _____ I have all five of the foundation stones for financial success: integrity, discipline, social skills, a supportive spouse, and hard work.
- _____ **Total out of 12**

12) Thinking Patterns

- _____ I focus my energies and resources on maximizing output and results.
- _____ What's on my mind is success and solutions, not failures and problems.
- _____ I focus on quality over what's new, better, improved, or cheaper.
- _____ When one door is closed, I don't get discouraged, I get creative.
- _____ I am a finisher in a society of starters.
- _____ While I don't gamble or believe in luck, the harder I work the luckier I become.
- _____ I work hard and study thoroughly to invest in what I know.
- _____ I question the norm, the status quo, and the labeling of authority figures.
- _____ I have a strong work ethic.
- _____ When it comes to what I believe in and want, I am, a fighter.
- _____ I think differently from the crowd and do not go along with the crowd.
- _____ I think strategically about things from shopping, scheduling to investing.
- _____ I am very deliberate in shopping for a home and will invest lots of time and planning.
- _____ I think in terms of how to make things more efficient and productive.

_____ **Total out of 14**

13) Health & Fitness

- _____ I exercise regularly to be physically fit and have lots of energy.
- _____ I have extraordinary energy that I devote to my work and passions.
- _____ I value regular exercise for the energy and discipline it gives me.
- _____ Sports helps me to build an athletic heart of determination and self-discipline for mental toughness.

_____ **Total out of 4**

14) Investments

- _____ I study the investments I make and seek advice for making intelligent investments.
- _____ I am, or plan to be, my own boss and own my own business.
- _____ I invest primarily in what I can control, namely my own business.
- _____ I surround myself with smart people when making financial decisions (a CPA, attorney, investment advisor).
- _____ I know how to select and work with getting good advisers on my team.
- _____ I calculate the probabilities of success with every investment.
- _____ "Waste not, want not" is one of my personal mottos.
- _____ I refuse to buy a home in a very short time, I can patiently wait.
- _____ I use real estate as part of my investment plans.
- _____ When investing in the stock market, I diversify and use a "buy and hold" strategy.

_____ **Total out of 10**

15) Experiences

___ I have experienced the humiliation of defeat, been labeled inferior, or told that I didn't have what it takes.

___ I refuse to take the negative evaluations of authority figures seriously.

___ Having been confronted with challenges that would defeat others, I refuse to accept defeat.

___ I have bounced back from numerous set-backs.

___ Getting a "no" no longer discourages me, in fact, it now excites me.

___ I now have the tenacity of a bulldog, (or I have graduated from Tenacity #101).

___ I will never allow adversity to defeat my spirit or rob me of hope.

___ **Total out of 7**

16) Entrepreneurship

___ I see opportunities all around me.

___ I am not put off by low status occupations (e.g., pawn shops, salvage yard, car washes, etc.).

___ I am always looking for problems to solve.

___ I know how to sniff out opportunities.

___ I watch for and study trends and markets especially those that affect my area.

___ I am always exploring what ideas in books, conversations, courses can I use in my business.

___ I am not seduced by the glamorous, high status occupations or trophy homes.

___ **Total out of 7**

Grand Total out of 200 _____

[For your percentage divide your T-score by 200, $T\text{-score} \div 200 = \text{_____}\%$. For example a score of 100 is 50%, 150 is 75% and 180 is 90%]

Score Check

Your chances of success in becoming a self-made millionaire and to remain a millionaire your life-time is dependent on how you operate in all the parameters mentioned in this check-list. To make it clear, if your score is 50% you have 50% chances of making it to be a millionaire all by yourself. If 30%, then you have only 30% chances and so on.

So what's your score?

10%, 25%, 50%, 60% or 80%?

Lower the score greater the uncertainty of successfully becoming a wealth creator. There are more chances that you will launch out unprepared to succeed, and prepared for failure. This means that you will not only put your investments at high risk, but will also lose your time, efforts, self-esteem and self-confidence in the process.

Take Charge: Inside Out Wealth Attraction

Take Charge: Inside Out Wealth Attraction will equip you in all the above areas. TC will equip you fully to succeed and to overcome all odds and challenges that come your way to becoming a wealth creator. With TC and your commitment to stick to the plans and strategies, you are sure to succeed.

[Not sure yet, Try a FREE Wealth Strategy Session.](#)



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