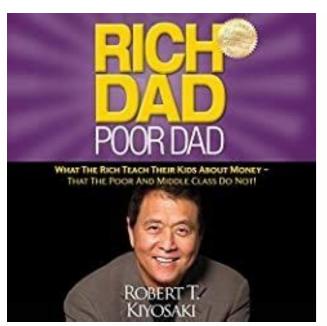
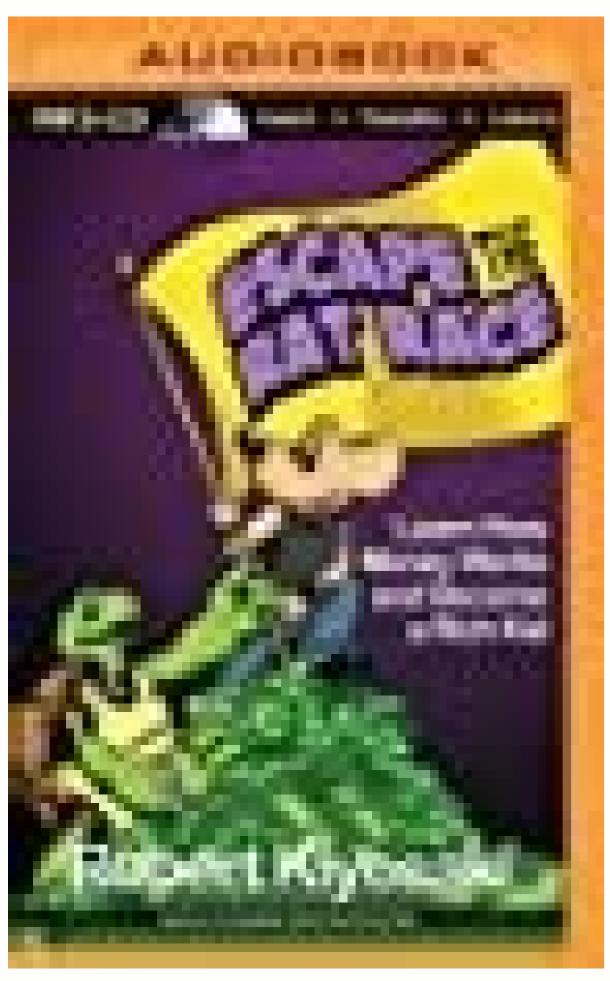
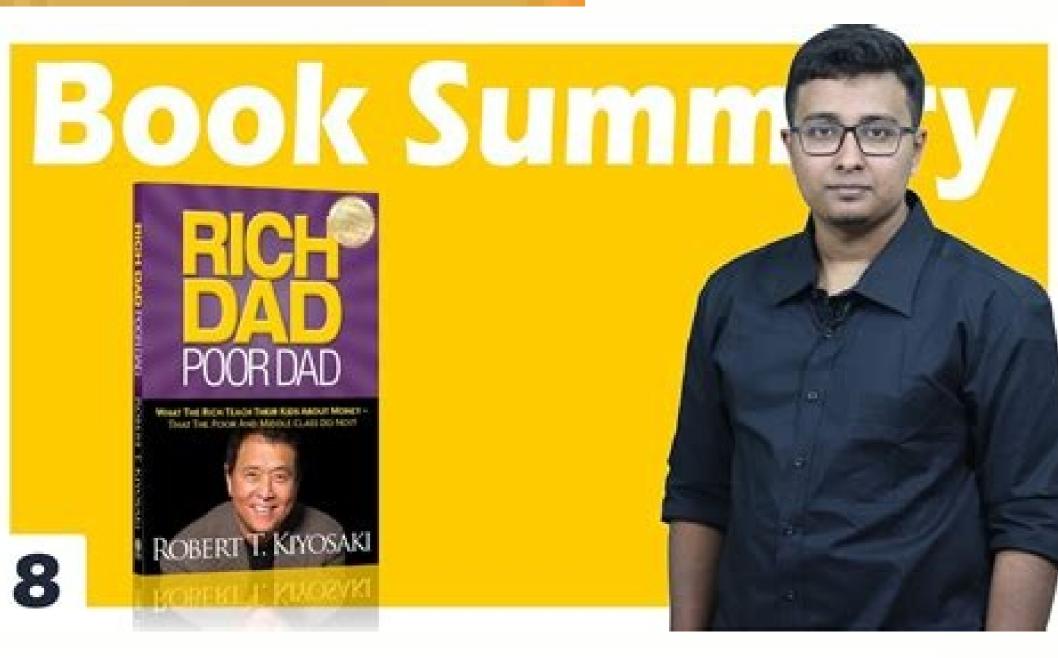
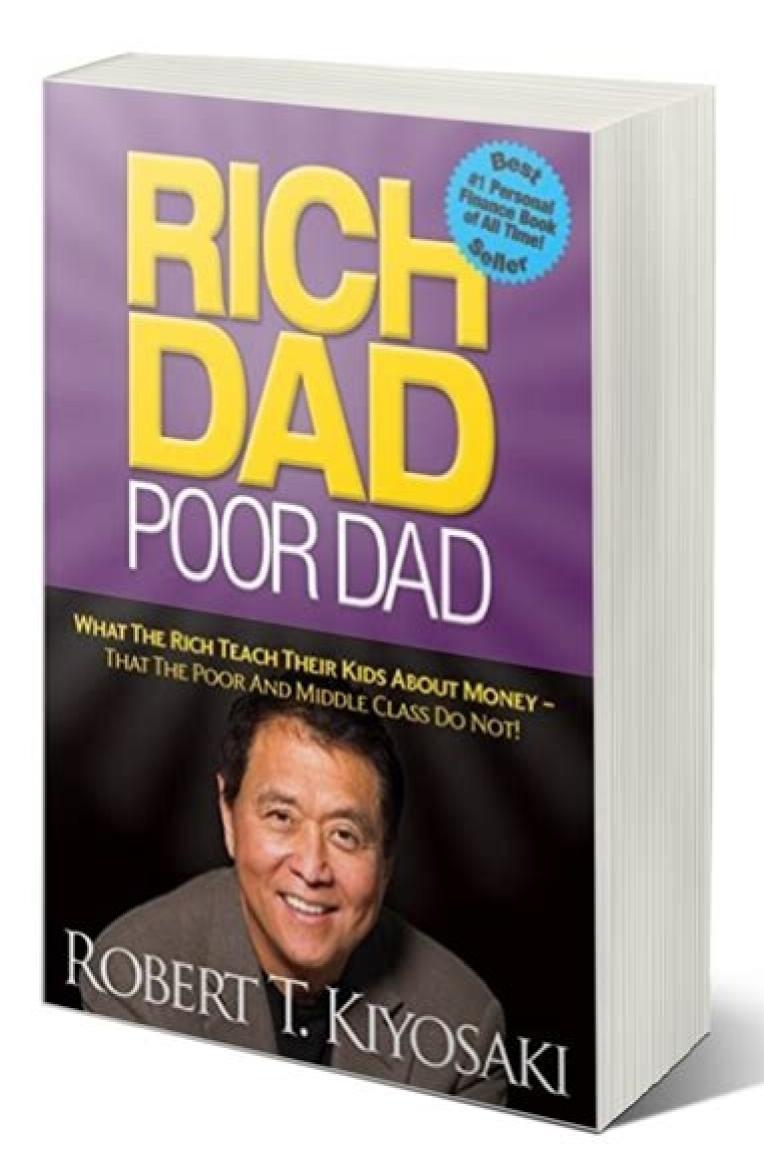
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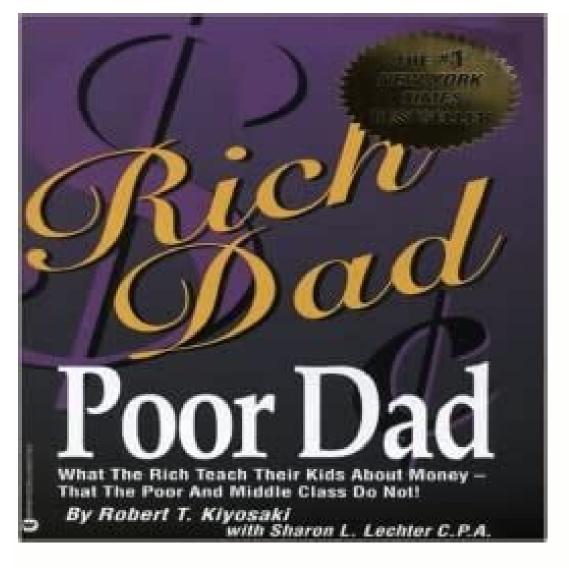
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Print | Audiobook | Get My Searchable Collection of 100+ Book Notes The Book in Three Sentences Rich Dad Poor Dad is about Robert Kivosaki and his two dads—his real father (poor dad) and the father of his best friend (rich dad)—and the ways in which both men shaped his thoughts about money and investing. You don't need to earn a high income to be rich.Rich people make money work for them. The Five Big Ideas The poor and the middle-class work for money, you make that matters. It's not how much money you keep.Rich people acquire assets. The poor and middle class acquire liabilities that they think are assets. Financial aptitude is what you do with money once you make it, how you keep people from taking it from you, how to keep it longer, and how you make money work hard for you. The single most powerful asset we all have is our mind. Rich Dad Poor Dad Lessons 1: The Rich Don't Work for MoneyLesson 2: Why Teach Financial Literacy? Lesson 3: Mind Your Own Business Lesson 4: The History of Taxes and The Power of Corporations Lesson 5: The Rich Invent Money Lesson 6: Work to Learn—Don't Work for Money Rich Dad Poor Dad Summary "There is a difference between being poor and being broke. Broke is temporary. Poor is eternal." "Money comes and goes, but if you have the education about how money works, you gain power over it and can begin building wealth." "People's lives are forever controlled by two emotions: fear and greed." "So many people say, 'Oh, I'm not interested in money.' Yet they'll work at a job for eight hours a day." "Thinking that a job makes you secure is lying to yourself." "Intelligence solves problems and produces money." "You must know the difference between an asset and a liability, and buy assets." An asset puts money in your pocket. "Illiteracy, both in words and numbers, is the foundation of financial struggle." "Money often makes obvious our tragic human flaws, putting a spotlight on what we don't know." "Cash flow tells the story of how a person handles money." "Most people don't understand why they struggle financially because they don't understand cash flow." "The number-one expense for most people is taxes." Higher incomes cause higher taxes. This is known as "bracket creep." "More money seldom solves someone's money problems." "The fear of being different prevents most people from seeking new ways to solve their problems." "A person can be highly educated, professionally successful, and financially illiterate." "Many financial problems are caused by trying to keep up with the Joneses." Once you understand the difference between assets and liabilities, concentrate your efforts on buying income-generating assets. "The problem with simply working harder is that each of these three levels takes a greater share of your increased efforts. You need to learn how to have your increased efforts benefit you and your family directly." "Wealth is a person's ability to survive so many number of days forward—or, if I stopped working today, how long could I survive?" "The rich buy assets." "The rich focus on their assets." "The rich focus on their income statements." "The middle class buy liabilities they think are assets." "The middle class buy liabilities they are assets." "The middle class buy liabi becoming what you study is that too many people forget to mind their own business. They spend their lives minding someone else." "The primary reason the majority of the poor and middle class are fiscally conservative—which means, 'I can't afford to take risks'—is that they have no financial foundation." "One of the main reasons net worth is not accurate is simply because, the moment you begin selling your assets, you are taxed for any gains." "A new car loses nearly 25 percent of the price you pay for it the moment you drive it off the lot." "Keep expenses low, reduce liabilities, and diligently build a base of solid assets." Kiyosaki says he owns business. It becomes my job." According to Kiyosaki, real assets fall into the following categories: StocksBondsIncomegenerating real estateNotes (IOUs)Royalties from intellectual property such as music, scripts, and patentsAnything else that has value, produces income or appreciates, and has a ready market "For people who hate real estate for less than seven years. Start minding your own business. Keep your daytime job, but start buying real assets, not liabilities. When Kiyosaki says mind your own business, he means building and keeping your asset column strong. Once a dollar goes into it, never let it come out. "The best thing about money is that it works 24 hours a day and can work for generations." "An important distinction is that rich people buy luxuries last, while the poor and middle class tend to buy luxuries first." "A true luxury is a reward for investing in and developing a real asset." Kiyosaki's rich dad did not see Robin Hood as a hero. He called Robi it." "Each dollar in my asset column was a great employee, working hard to make more employees and buy the boss a new Porsche." Kiyosaki reminds people that financial IQ is made up of knowledge from four broad areas of expertise:

AccountingInvestingUnderstanding marketsThe law "A corporation earns, spends everything it can, and is taxed on anything that is left. It's one of the biggest legal tax loopholes that the rich use." "Garret Sutton's books on corporations provide wonderful insight into the power of personal corporations provide wonderful insight into the power of personal corporations." "Often in the real world, it's not the smart who get ahead, but the bold." Kiyosaki sees one thing in common in all of us, himself included. We all have tremendous potential, and we all are blessed with gifts. Yet the one thing that holds all of us back is some degree of self-doubt. In Kiyosaki's personal experience, your financial genius requires both technical knowledges as well as courage. Kiyosaki always encourages adult students to look at games as reflecting back to them what they know and what they need to learn. "Games reflect behavior. They are instant feedback systems." "Financial intelligence is simply having more options." "The single most powerful asset we all have is our mind. If it is trained well, it can create enormous wealth." "The world is always handing you opportunities of a lifetime, every day of your life, but all too often we fail to see them." Richard uses two main vehicles to achieve financially." "The problem with 'secure' investments is that they are often sanitized, that is, made so safe that the gains are less." "It is not gambling if you know what you're doing. It is gambling if you're just throwing money into a deal and praying." "Most people never get wealthy simply because they are not trained financially to recognize opportunities right in front of them." "Great opportunities are not seen with your eyes. They are seen with your mind." "You want to know a little about a lot" was rich dad's suggestion. "Job is an acronym for 'Just Over Broke.'" "Look down the road at what skills they want to acquire before choosing a specific profession and before getting trapped in the Rat Race." "Education is more valuable than money, in the long run." "The reason so many talented people are poor is because they focus on building a better hamburger and know little to nothing about business systems." The main management of people "The most important specialized skills are sales and marketing." "To be truly rich, we need to be able to give as well as to receive." "Giving money is the secret to most great wealthy families." "The primary difference between a rich person and a poor person is how they manage fear." There are five main reasons why financially literate people may still not develop abundant asset columns that could produce a large cash flow. The five reasons why financially literate people may still not develop abundant asset columns that could produce a large cash flow. The five reasons why financially literate people may still not develop abundant asset columns that could produce a large cash flow. win financially is because the pain of losing money is far greater than the joy of being rich." "Failure inspires winners. Failure defeats losers." "Real estate is a powerful investment tool for anyone seeking financial independence or freedom." "A great property manager is key to success in real estate." The most common form of laziness is staying busy. "Rich dad believed that the words 'I can't afford it' shut down your brain. 'How can I afford it' shut down your brain. 'How can I afford it' shut down your brain. 'How can I afford it' shut down your brain. 'How can I afford it' shut down you should be doing, then the only thing to ask yourself is, 'What's in it for me?' Be a little greedy. It's the best cure for laziness." Richard has found that many people use arrogance to try to hide their own ignorance. "There is gold everywhere. Most people are not trained to see it." "To find million-dollar 'deals of a lifetime' requires us to call on our financial genius." A reason or a purpose is a combination of 'wants' and 'don't wants.'" "Most people simply buy investments rather than first investing in learning about investing." Richard believes one of the hardest things about wealth-building is to be true to yourself and to be willing to not go along with the crowd. "The rich know that savings are only used to create more money, not to pay bills." "The sophisticated investor's first guestion is: How fast do I get my money back?" If Richard could leave one single idea with you, it is that idea. Whenever you feel short or in need of something, give what you want first and it will come back in buckets. In the world of accounting, there are three different types of income: Ordinary earnedPortfolioPassive Recommended Reading If you like Rich Dad Poor Dad, you may also enjoy the following books: How to Win Friends & Influence People by Dale Carnegie Think and Grow Rich by Napoleon Hill Buy The Book: Rich Dad Print | Kindle | Audiobook Related Lists Psychology Book Summaries Or, browse more book summaries.

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