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Economy!

# Secrets *of the* Millionaire Mind *in* *Turbulent Times*

T. Harv Eker

# WORKBOOK



**Secrets** *of the*  
**Millionaire Mind** *in*  
*Turbulent Times*

By T. Harv Eker

Nightingale-Conant Corporation

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# IMPORTANT

To begin — Please save this workbook to your desktop or in another location.

## How to Use This Interactive Workbook

How can you get the most out of this interactive workbook? Research has shown that the more ways you interact with learning material, the deeper your learning will be. Nightingale-Conant has created a cutting-edge learning system that involves listening to the audio, reading the ideas in the workbook, and writing your ideas and thoughts down. In fact, this workbook is designed so that you can fill in your answers right inside this document. By the end, you'll have your own personal success system.

For each session, we recommend the following:

- Preview the section of the workbook that corresponds with the audio session, paying particular attention to the exercises.
- Listen to the audio session at least once.
- Complete the exercises right in this workbook.

In addition to the exercises and questions, we've created a section called "iApply" to make this an even more interactive experience for you. At the end of each session, you can write down any additional thoughts, ideas, or insights in the iApply section to further apply the material to your own personal goals. Remember, the more you apply this information, the more you'll get out of it.

Let's get started!

# Secrets of the Millionaire Mind in Turbulent Times

## SESSION ONE:

### THE FOUR CRITICAL FACTORS OF THE MILLIONAIRE MIND IN TURBULENT TIMES

#### The Four Factors for Increasing Value

- Supply: How much of what I am offering is already out there?
- Demand: How much do people want what I've got, and how much are they willing to pay for it?
- Quality: How good is the quality of my service?
- Quantity: How much of my product or service am I actually able to put out?

#### Rate the Factors

On a scale from 1–10 (1 being the worst, and 10 being the best), rate your current business/product on the four factors. Check the box in front of the number.

##### Supply

☐ 1   ☐ 2   ☐ 3   ☐ 4   ☐ 5   ☐ 6   ☐ 7   ☐ 8   ☐ 9   ☐ 10

##### Demand

☐ 1   ☐ 2   ☐ 3   ☐ 4   ☐ 5   ☐ 6   ☐ 7   ☐ 8   ☐ 9   ☐ 10

##### Quality

☐ 1   ☐ 2   ☐ 3   ☐ 4   ☐ 5   ☐ 6   ☐ 7   ☐ 8   ☐ 9   ☐ 10

##### Quantity

☐ 1   ☐ 2   ☐ 3   ☐ 4   ☐ 5   ☐ 6   ☐ 7   ☐ 8   ☐ 9   ☐ 10

## Secrets of the Millionaire Mind in Turbulent Times

Now, add the numbers and divide them by 4 to get the average.

The average is: \_\_\_\_\_

That number reflects the strength of your income.

*The law of income states that you will be paid in direct proportion to the value you deliver according to the market.*

### **What is your economy?**

This exercise gets you to look at your mental economy. In the following spaces, answer the questions.

When someone asks you, “How are you?,” what is your answer?

\_\_\_\_\_

How often do you watch the news, study the stock market, or focus on signs of a recession?

\_\_\_\_\_

Is the following sentence true or false? “The economy is affecting everyone these days.”

\_\_\_\_\_

Compared with five years ago, do you feel better about your finances, or worse?

\_\_\_\_\_

Your answers to these questions can tell you a lot about how your mental economy is affecting your pocketbook.

### **The Warrior Mentality**

The Warrior Mentality is essential in turbulent times. In this context, a “warrior” is someone who has to conquer him- or herself. It’s not about conquering another. You have to conquer you. You have to conquer your mentality, your mindset, your character, who you are as a person.

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There is only one thing stopping you from all the success you want right now in this economy. And if you look in the mirror, you're going to find it. ***You are the only one who is in your way.***

### **Get Better at What You Do**

The best way to get leverage is to get better at what you do. For the most part, the better you are at what you do, the more you'll be paid. In the following spaces, brainstorm some ways to get better at what you do.

Here are some areas of my business I could study:

Here is a skill I could learn that would make me better at what I do:

Here is a skill I could learn that would bring in some additional money to the business:

Here are some things I could learn that would cut costs in the business:



# **Secrets** *of the* **Millionaire Mind** *in Turbulent Times*

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## **iApply Session One**

# Secrets of the Millionaire Mind in Turbulent Times

## SESSION TWO:

### HOW TO THINK WITH A MILLIONAIRE MIND AND BECOME COMPLETELY FREE

**Important note:** In parts of this audio session, T. Harv Eker has the participants of his live workshop do an exercise with an arrow. The exercise is conducted within a controlled setting and is led by a professional. This exercise could be very dangerous if conducted outside of T. Harv Eker's seminar and should not be attempted by listeners at home.

#### Are You Looking for an Exit?

You must love what you do. It has to be a passion for you in order for you to create wealth. Why? If your work is like a freeway, and you don't love what you do, you're going to subconsciously be looking for an exit. This means you won't be driving in the fast lane enjoying the wealth and success you desire. Because you're driving slowly looking for an exit.

On a scale from 1–10, rate yourself on the following statements. 1 means you don't agree at all; 10 means you agree completely.

I love what I do.

1   2   3   4   5   6   7   8   9   10

My work fulfills my purpose in life.

1   2   3   4   5   6   7   8   9   10

My work gives me a sense of meaning.

1   2   3   4   5   6   7   8   9   10

My income reflects my passion for my work.

1   2   3   4   5   6   7   8   9   10

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*If you want to get paid the best, you've got to be the best.*

### How to Find Work That You Love

The following questions will help you define your purpose. Remember, your overall purpose is to solve problems for people. And sometimes the best problems for you to solve are the ones you've experienced in your own life. In the following spaces, write down some of the biggest challenges you have faced in your life. For each, write down how you solved that problem. Next, brainstorm some ways you can solve those same problems for other people for pay.

My Challenge:

--

My Solution:

--

How Can I Solve This Problem for Others for Pay?

--

## Secrets of the Millionaire Mind *in Turbulent Times*

My Challenge:

My Solution:

How Can I Solve This Problem for Others for Pay?

My Challenge:

My Solution:

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## **Secrets** *of the Millionaire Mind* *in Turbulent Times*

*You don't have to be perfect to help other people; you just have to ask the question, "How Can I Help?"*

### **The Millionaire Mind Versus the Broke Mind in Times of Adversity**

#### **The Broke Mind**

- Sees adversity as "the end of the world"
- Is a person who gives up easily
- Hides out until things get better
- Says, "No one has money anymore"
- Hangs on to his or her money and doesn't want to spend it

#### **The Millionaire Mind**

- Sees adversity as a challenge
- Says, "I'm not going to give up."
- Works harder and stronger in times of adversity
- Understands that there are millions to be made in tough times
- Sees that this is the time for wise investments

# Secrets of the Millionaire Mind in Turbulent Times

## **Your Money Blueprint**

Your Money Blueprint contains your unconscious beliefs and ideas about money. This blueprint acts like a “thermostat” to determine the level of wealth you will have. In order to change your level of wealth, you have to change your Money Blueprint.

What’s in Your File?

In the following spaces, write down what programming you received about money from the following sources:

Your Family:

What was your family’s financial situation? What was their attitude about money?

The Culture:

What decade did you grow up in? Was it the rebellious sixties or the greedy eighties? What programming did your generation teach you about money?

Your Industry:

What is your business or industry? Did you receive programming that certain jobs “don’t make money?” What programming have you gotten about your job or industry?

## Secrets of the Millionaire Mind in Turbulent Times

Your Religion:

What does your religion believe about money? Did you receive any programming from your religious beliefs?

Your Demographics:

Have you received programming about your gender, your race, your age? Do you have unconscious beliefs that certain types of people can't be wealthy or aren't worthy of wealth?

Other Programming:

Is there another source of programming for your Money Blueprint? What other ideas about money do you have?

*If you want to change your financial life permanently,  
you must change that inner programming permanently,  
or else it will keep on dragging you back down.*

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### **Break Your Arrow**

In the audio, T. Harv Eker walks the audience through an arrow-breaking exercise that is a great metaphor for breaking through specific fears and beliefs. **As noted, though, this is not an exercise that should be attempted outside of the workshop setting.** Here is another way you can “break through” at home.

Go to the dollar store or the thrift shop and buy some ceramic plates and a permanent marker. On each plate, write down one specific fear or limiting belief. Wearing safety goggles, go outside to a cement area that is away from others. Wrap each plate in a towel and place it on the cement. Before you break each plate, state out loud what fear or belief the plate is representing. Then, STOMP the plate while stating the opposite belief. Once you break each plate, celebrate! (Be careful when cleaning up the plates. Wear gloves!)



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## **iApply Session Two**

## Secrets of the Millionaire Mind in Turbulent Times

### SESSION THREE:

### YOU ARE WORTHY OF A MILLIONAIRE MIND!

#### To Get Paid More, Solve More Problems

In this exercise, you're going to brainstorm ways to solve more problems for your customer.

Who is your customer/target market?

What problems of theirs have you already been solving?

How can you find out what their biggest problem is today? Call? Create a survey? Ask them?

Once you've identified their biggest problem, write it here. Identify and describe your customer's biggest problem right now.

How can you uniquely or differently solve that problem?

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### **The Play Account**

One of the key elements in the money management system from the Millionaire Mind Intensive is having a “play” account where you get to spend a designated amount of money on things that nurture you and make you “feel like a million.” The idea of this account is to validate your worthiness and strengthen your “receiving” muscle.

### **Set Up Your Play Account**

Each month, put 10% of your income in a special account designated for play. In the following space, write down some of the things you could spend it on that would make you “feel like a million.”

### **The Stamp**

In the workshop, T. Harv Eker does an exercise in which he has the audience repeat, “I have the stamp. I am worthy.” If you say you are worthy of wealth and success, you are. If you say you are not, you’re not. In the following space, write down what is on your “stamp.”

*If you can articulate and describe the problem that the person has better than that person can, you’re automatically looked at as the solution.*

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### **How to Become a Money Magnet**

Whenever you see money of any denomination, pick it up and say, “Thank you! I am a money magnet!”

As you are falling asleep, envision bills of money flying to you and sticking to you. Think, “I am a money magnet.”

Whenever someone asks you how your work is going, answer, “Things are great! Money’s flowing and I’m happy!”

Notice the financial abundance around you. When you see someone driving a nice car or you drive by a beautiful home, think, “There’s a nice example of abundance!”

Focus on the wealth that you already have. Do you have a car? Focus on how happy you are that you don’t have to take the bus. Do you have a house? Be grateful that you don’t have to live in a tin shack. Spend some time focusing on the abundance you already have.

*Whatever you determine, however you stamped yourself, you will live into that story that you created and fabricated.*

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## **iApply Session Three**

# Secrets of the Millionaire Mind in Turbulent Times

## SESSION FOUR:

### WHY IT'S IMPORTANT FOR YOU TO GET RICH

#### The Three Parts to Business

1. Marketing: This is the sales and promotion of your product or service.
2. Production: This is your product or service. What you actually sell or do.
3. Operations: These are the administrative elements that go around the process.

You have to put 80% of your time and energy into Marketing.

You have to put 15% of your time and energy into improving your Product.

You have to put 5% of your time into improving the processes of Operations.

#### Pull Marketing

“Pull” marketing is attraction marketing. Getting customers to come to you. The best way to do this is to educate your customer.

#### Expert-Tease

This exercise will help you refine your position as an expert.

In which areas of your business are you an expert? What problems do you solve?

--

How could you educate your customers on the nature of their problems? What could you teach them?

--

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### **The Three Reasons Why It's Important to Get Rich**

1. Lifestyle
2. Contribution
3. Growing Yourself as a Person

Bonus: Not having to worry about money!

### **Your Own Reasons to be Rich**

In order to achieve any goal, it's important to have a really powerful "why." In the following spaces, outline your own reasons why you want to be rich.

Lifestyle

What lifestyle would you like to achieve? Describe your home, car, vacation, schooling, and any other lifestyle motivation.

Contribution

What would you like to contribute to the world for which money can help?

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### Growing Yourself as a Person

How do you see yourself growing and improving as a result of becoming wealthy?

### Not Worrying About Money

In the following space, describe how your life would be different if you didn't have to worry about money.

Next, fill in the following sentences:

One of the reasons I am extremely rich is:

Another reason I am really rich is:

And, another reason that I am rich is:

Now, say these things out loud, and really live into it!

*If you're only willing to do what's easy, life will be very hard. But if you're willing to do what's hard, life will become very easy.*

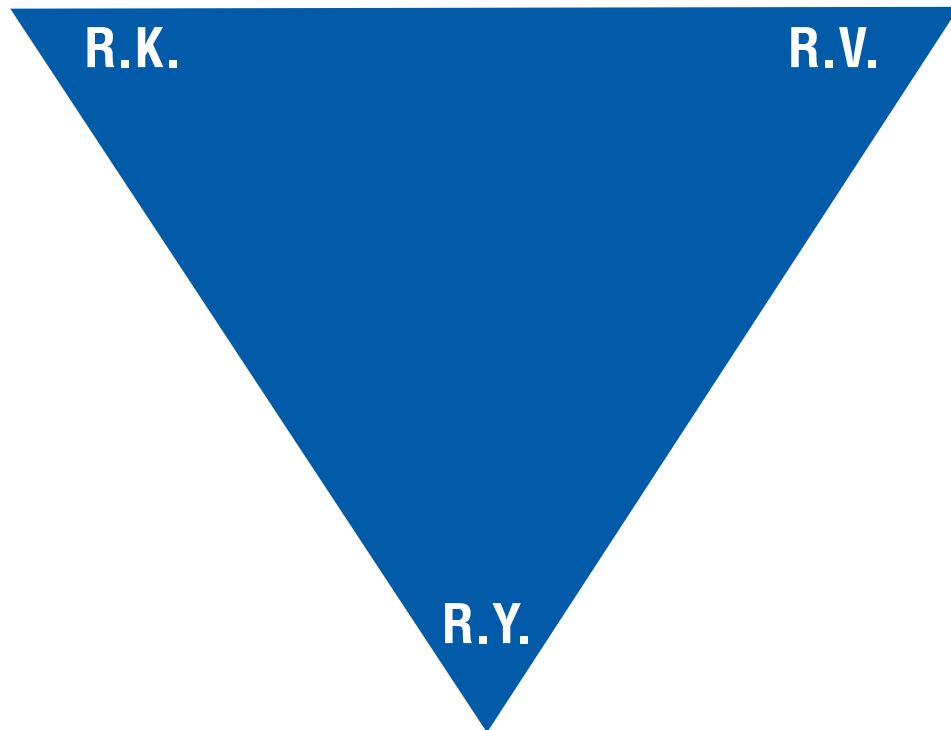


**iApply Session Four**

## Secrets of the Millionaire Mind *in Turbulent Times*

### SESSION FIVE:

#### THE MILLIONAIRE MIND AT THE CELLULAR LEVEL



#### **The Three Elements of Success**

R.K.: Right Knowledge

R.V.: Right Vehicle at the Right Time

R.Y.: Right You

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### Three Elements

In the following spaces, write down how you can improve in each of the three elements of success.

Right Knowledge: What general or specific business knowledge can you acquire?

Right Vehicle/Right Time: Are you selling a product or service that is right for this time? Do you need to find a more appropriate vehicle?

Right You: Who are you? What is your mentality? What is your mindset? What are your attitudes? What are your habits? What are your belief systems? What is your character? How can you get better?

*You've got to be strong for your finances to be strong.*

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### **The FEBE System**

The FEBE System stands for front end and back end. “Front end” deals with attracting new customers, and “back end” deals with offering additional products and services to your existing customers. You need to have two completely separate and distinct and powerful systems for each of those arenas.

The most expensive and hardest part of every business is attracting customers the first time. Once you’ve done that and they trust and like you, it’s easier to then sell them different products and services.

### **Questions for The FEBE System**

What is your process for attracting new customers?

How can your prospective customers “test-drive” your product or service?

What is your process for offering existing customers more of your products and services? What system do you have in place? If you don’t have one, what system could you develop?

## Secrets of the Millionaire Mind in Turbulent Times

What other products and services could you develop for your back-end customers?

*Not having more options for customers who like what you do is selfish.*

### **Three Types of Problem Solutions**

**You-Based:** This is when you tell a prospective customer, “Do you have this problem?” And then you go on to talk about the pain that the problem causes and offer your product or service as the solution.

**Me-Based:** This is when you tell a prospective customer, “Several years ago I had this problem, and I did find a solution, but it took a really long time. You can speed things along by buying my product or service.”

**Them-Based:** This is when you talk about a third party who had their problem solved by using your product or service.

You want to apply all three of these types in the same promotion. Start with one and then work in the other two.

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### **Solve This**

In the following spaces, write down examples of how the three types of problem solutions apply to your product or service.

You-Based:

--

Me-Based:

--

Them-Based

--

# **Secrets** *of the* **Millionaire Mind** *in Turbulent Times*

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## **iApply Session Five**

## Secrets of the Millionaire Mind in Turbulent Times

### SESSION SIX:

#### CREATING A POSITIVE MONEY-MIND LINK: INGRAINING THE MILLIONAIRE MIND

##### **Integrity**

What does integrity mean? The definition of *integrity* is “whole and complete.” And part of that is telling the truth. The whole and complete truth.

How about you? Do you complete everything you start? Do you tell the whole and complete truth? Do you keep your commitments?

In the following spaces, write down 3 ways that you can improve your integrity.

Something I need to finish is:

Something I need to tell the truth about is:

A commitment I need to do a better job of keeping is:

*People who don't keep their small agreements  
will never keep their big ones.*



## Secrets of the Millionaire Mind in Turbulent Times

### **Creating a Positive Money Mind Link**

In the audio, T. Harv. Eker walks the audience through an exercise that reverses a non-supportive belief or fear that they previously had about money. This next exercise will guide you through the same thing, but in writing. Tonight, as you're falling asleep, you can walk yourself through the exercise in your mind.

In the following space, write down a non-supportive belief, fear, or way of thinking that you have about money.

Next, feel the negative emotion and negative energy given off by that idea. Write down how it feels and what this has cost you in your life. Really feel this negative feeling as you write.

Now, as you're thinking and feeling this negative emotion and feeling, write down the plot of the funniest movie you ever saw. Write the plot of the movie here:

Finally, while thinking of the funny movie, try and evoke those sad, negative feelings again. Try to make yourself feel bad. Write down the results here:

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You probably noticed that the second time you tried to make yourself feel bad, it was much harder. The thought had a much lesser negative charge. This is how to remove a negative money mind link.

### **VAKS Technology**

One of the most effective ways to actually change belief systems, entire systems and mind files, is the use of a cutting-edge technology that works on the power of what's called sensory mechanics. This methodology actually integrates the left and right hemispheres of the brain, which drives the conditioning deep into the subconscious.

V = Visual

A = Auditory

K = Kinesthetic

S = Spirit

Three elements to change:

High Impact

High Frequency

Ongoing Support

VAKS works very well with High Impact and High Frequency.

In the following space, choose an empowering belief or statement that you want to adopt. Make it short and in the present tense.

To use the VAKS technology, you perform certain body motions while saying the statement. Here is what T. Harv Eker told the audience to do:

*Put your hands out in front of you with your hands together and your fingers interlaced with your thumbs up. Swing your arms around in front of you, into a figure eight or an infinity sign. Keep your head still. Watch your thumbs as they go around so that your eyes are stretching all the way through. All right? And you're going to be saying your mantra at the same time. That's visual.*

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*The second one is going to be auditory, and what's going to happen is you're going to take your fingers and you're going to pinch your earlobes and you're going to come all the way up your ear and all the way down. Start and pinch your earlobes, so you're activating your ears, all while saying your mantra.*

*The third one you're going to do when you're standing up. This is kinesthetic. They're called crossovers. You're going to say your mantra, and you're going to look down. You're going to take your knee to one side and your hands to the other, so you see a big X or a big cross.*

*And the last one is going to be your hands on your heart and your eyes will be closed, and you're feeling your heart. The idea here is to actually be very aware of the vibration in your heart, the vibration in your chest as you're saying the mantra. You want to be feeling that vibration. When you feel it, it goes back into – and fuses back into the rest of the cells of your body.*

Now, try it yourself. Saying your mantra, follow the Visual, Auditory, Kinesthetic, and Spirit instructions.

***You have a Millionaire Mind.***

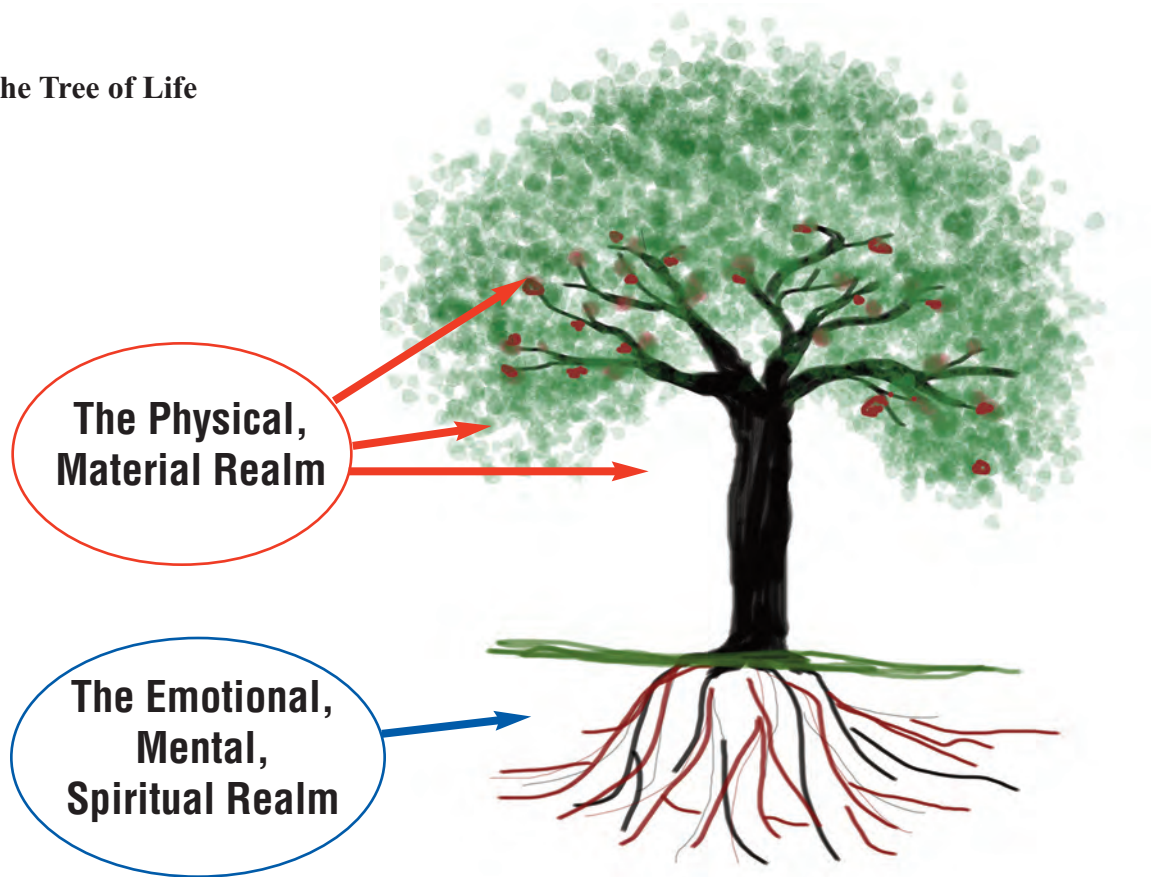
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### **iApply Session Six**

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## SESSION SEVEN: THE WEALTHY WARRIOR'S MILLIONAIRE MIND

### The Tree of Life



What's underground causes what's above the ground. The invisible causes the visible. Your outer world is simply a reflection of your inner world.

*How you do anything is how you do everything.*

## Secrets of the Millionaire Mind in Turbulent Times

### **The Ways of the Wealthy Warrior**

- The Wealthy Warrior uses real, factual information to determine his or her position now and his or her strategy of the future.
- The Wealthy Warrior is realistically optimistic.
- The Wealthy Warrior understands that all pain comes from resistance to what is.
- The Wealthy Warrior utilizes what is.
- The Wealthy Warrior focuses on opportunities versus obstacles.

### **Cultivating a Wealthy Warrior Mind**

In the spaces that follow, answer these questions.

Where in your financial life is your mind dwelling on the negative?

Do you tend to catastrophize events? Do you make things worse in your mind than they really are? Which things are you doing that with?

Where do you need to be more optimistic in your life?

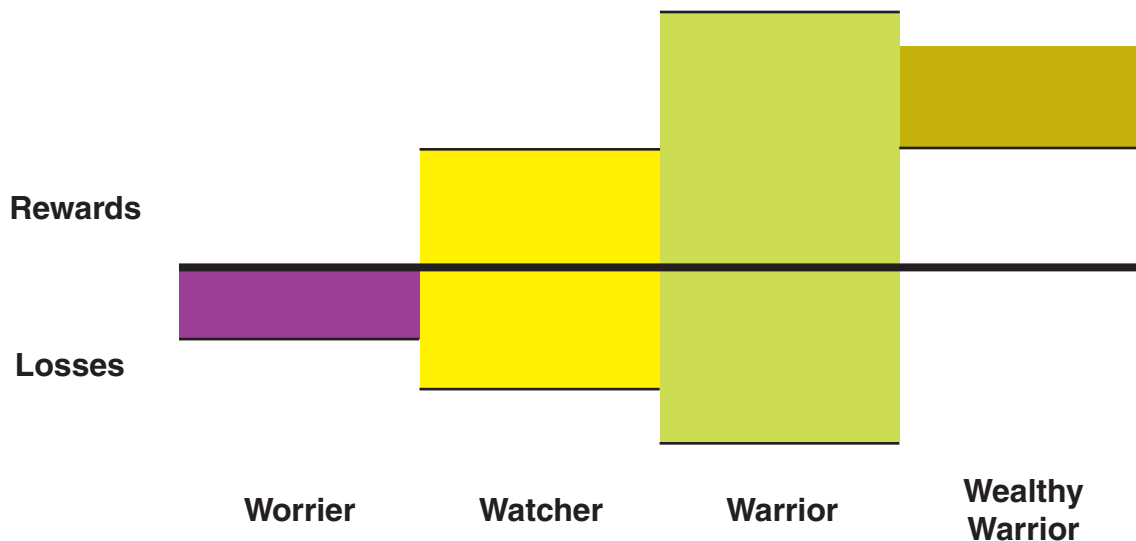
## Secrets of the Millionaire Mind in Turbulent Times

### The Three Investment Options

There are three basic options when it comes to investing. You can be a Worrier, a Watcher, or a Warrior.

- The Worrier: The Worrier is based in fear and protection. The Worrier's key word in life is "defense."
- The Watcher: The Watcher is based in cautious action. The Watcher's key word in life is "comfort."
- The Warrior: The Warrior recognizes this economy as what might be the best financial opportunity of a lifetime. The Warrior's key word is "attack."

And, each option comes with its own set of risks and rewards.



To be a Wealthy Warrior, you mitigate your risks.

1. Do not attack blindly. Choose your spots and your timing.
2. Mitigate your risk by focusing your knowledge, your energy, and your resources.
3. Learn from and model successful people.

*If they can do it, you can do it.*

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## iApply Session Seven



# **Secrets** *of the Millionaire Mind* *in Turbulent Times*

## **SESSION EIGHT:**

### **THE WEALTHY WARRIOR'S MILLIONAIRE MIND (CONT'D)**

#### **The Three Elements of Conditioning**

1. Verbal Programming
2. Modeling
3. Specific Incidents

#### **Verbal Programming**

What are some of the phrases you've heard about money, success, wealth, and rich people. Write them here:

These statements are lodged in your mind and are part of your Money Blueprint.

#### **Modeling**

What were your parents' financial situations like? Are you the opposite of your parents in terms of money, or the same? Write the answer here:

## Secrets of the Millionaire Mind *in Turbulent Times*

### Specific Incidents

What is one specific incident that completely altered your financial life?

### Three Elements to Changing Your Money Blueprint

1. Awareness that you have a Money Blueprint and that it needs changing
2. Understanding where you got your Money Blueprint and what it is
3. Using the ideas and techniques in this program to recondition and reprogram your Money Blueprint

*Be sure to take advantage of  
The Millionaire Mind Intensive offer  
that Harv mentions on CD 8!*

**iApply Session Eight**

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**Inspire Yourself with These Great Titles from Nightingale-Conant!**

***How to Prosper in a Downturn:***

*Your Path to Success and Fulfillment in the Next Ten Years*

By Harry S. Dent, Jr.

25950CD

***Lessons from the Richest Man Who Ever Lived:***

*Incomparable Insights and Breakthrough Strategies for*

*Success, Happiness, and Wealth*

By Steven K. Scott

23201CD

***The Art of Exceptional Living***

By Jim Rohn

664CD

***Beat the Time/Money Trap:***

***Ten Choices for Financial Freedom***

By Michael LeBoeuf

24480CD

***The Living Faith Series:***

*Life-Changing Tools for the Growing Christian*

By Bill Hybels, Haddon Robinson, and Luis Palau

20401CD

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