

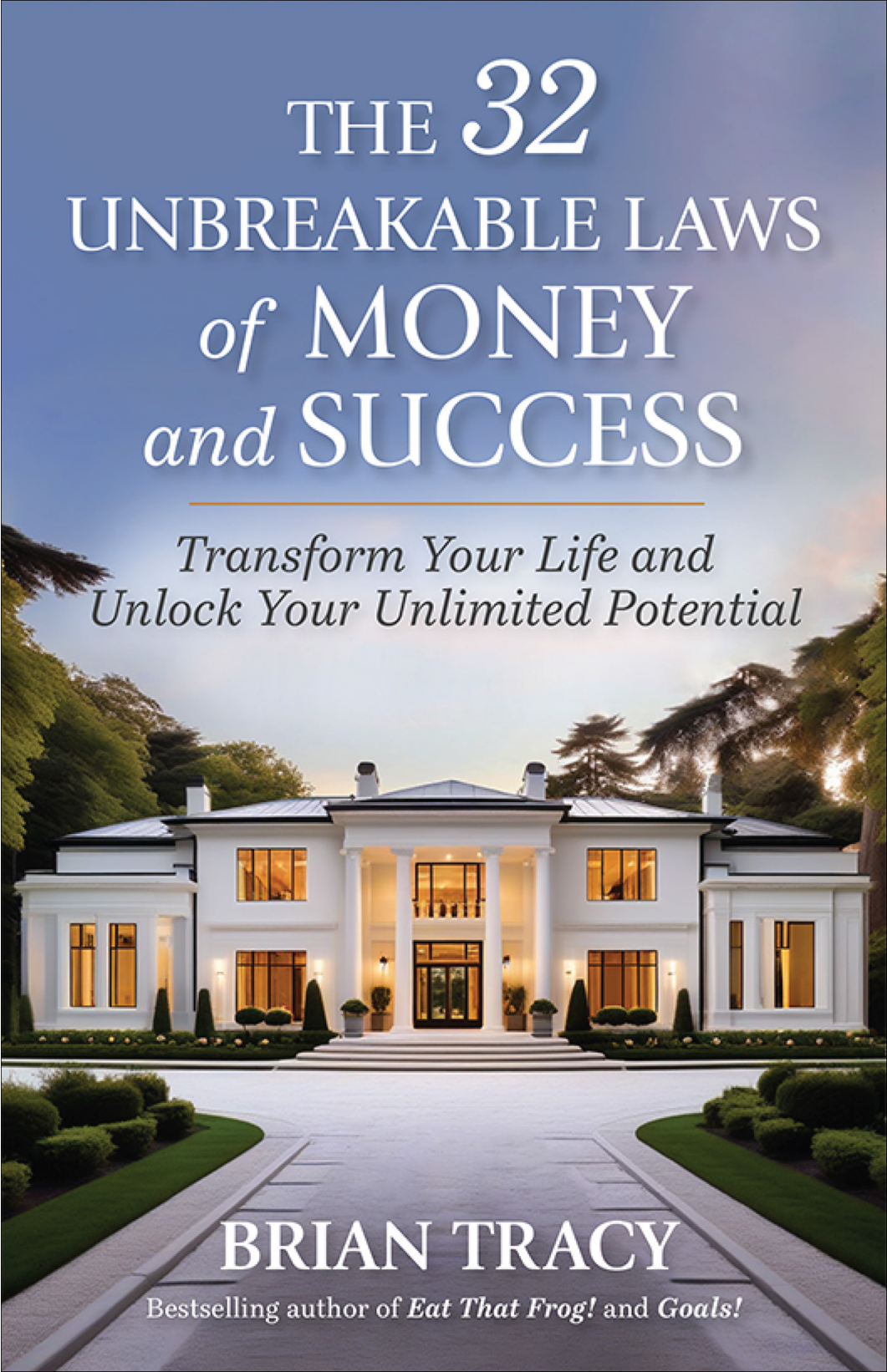
THE 32 UNBREAKABLE LAWS *of* MONEY *and* SUCCESS

*Transform Your Life and
Unlock Your Unlimited Potential*



BRIAN TRACY

Bestselling author of *Eat That Frog!* and *Goals!*



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Berrett-Koehler Publishers, Inc.

The 32 Unbreakable Laws of Money and Success

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This book is fondly dedicated to my dear wife, Barbara, the love of my life for forty-eight years, my soul mate, and the mother of our four beautiful children—Christina, Michael, David, and Catherine. You make me a very lucky man.

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INTRODUCTION

Change Your Thinking, Change Your Life

Goethe said, “Nature understands no jesting; she is always true, always serious, always severe; she is always right, and the errors and faults are always those of man. The man who is incapable of appreciating her, she despises; and only to the apt, the pure, and the true, does she resign herself, and reveal her secrets.”

This is the very best time in all of human history to be alive. There have never been more opportunities and possibilities for you to live longer, be happier, earn more money, and achieve great success in every part of your life. The only limits on what you can accomplish are the limits that you place on yourself by the way you think and the actions you take.

What’s Your Number?

The first step in realizing your true financial potential is for you to make a key decision. Decide on the net worth you want to achieve over the course of your working lifetime. You can’t hit a target that you can’t see.

As you will learn in the pages ahead, the simple exercise of deciding how much you want to accumulate will increase your likelihood of achieving it by five or ten times. This is the net worth figure that you can use to compare yourself with others and yourself. Calculate how much you are worth today,

and then determine how far you have to go. Think about this number all the time until it becomes a part of your worldview.

When I was twenty-five, I read an article in *Fortune* magazine that said that to be rich, you need a net worth of \$10 million. To be superrich, you need \$30 million or more.

That \$10 million dollar figure became my number. I began to study others who had started with nothing and finally achieved millionaire status or more. I tried to do what they did as much as possible. Every year, I measured myself against it. I made a little progress. I had a little regress. It took several years, but I finally became a millionaire—and eventually, a ten-millionaire.

In the pages ahead, you will learn how to do the same things that self-made millionaires do, and if you persist, you will eventually get the same results that they do.

There is a well-known rule: the first million is hard, but the second million is inevitable.

To earn your first million, you must become a different person than you are today. You must develop qualities of courage, persistence, and self-discipline far above the average. Then, if you somehow lose all your money, you will earn it back far faster than your first million because you are now a millionaire on the *inside*. You think and act like a millionaire, and you will soon be a millionaire once more.

The Power of Ambition

Harvard did a study some years ago to answer the question, “What is the most important quality required for success in sales and entrepreneurship?” The answer they discovered was *ambition*.

Simply put, ambitious people are *hungry*. They have an intense desire for success, especially financial success. This burning desire, possessed by virtually all successful people, is the key factor that predicts success. In addition, they believe that they can and will eventually succeed, no matter how difficult it may be, especially at the beginning.

This book is written for ambitious and hungry people who are willing to pay the price of success over and over for however long it takes. They never give up.

If this describes you, read on. You are about to embark on one of the greatest adventures of your financial life.

Most People Start with Little

When I was a child, my family never had any money. Our family theme song was “We can’t afford it, we can’t afford it, we can’t afford it.” From the age of ten, I largely supported myself by doing odd jobs around the neighborhood. I started off mowing lawns and hoeing weeds. I delivered newspapers at five in the morning and when I was older, I delivered them after school in the afternoons and evenings.

Very early in life, I learned that there was a direct relationship between results and rewards. I discovered that I could have just about anything I wanted if I was willing to work for it long enough and hard enough. When I was fourteen, my father helped me to build a cart, similar to a rickshaw, that I towed behind my bike, where I carried my gasoline lawn mower and edger

from home to home. With this equipment, which was initially hard for a fourteen-year-old to afford, I was able to do beautiful lawn work and get paid quite well for it. By the time I was fifteen, I was earning *more* than my father.

This lawn-mowing business was my first exposure to the miracle of *capitalism*. It could be called *savings-ism*. If you save your money and invest it in tangible items (such as lawn-mowing equipment) and intangible things (such as additional knowledge and skills), you can increase and even multiply your income.

I eventually left high school without graduating. My friends received diplomas while I got a leaving certificate. My first hourly job was washing dishes in the back of a small hotel. From there, I washed cars in a car lot. After that, I washed floors for a janitorial service. I began to think that *washing* was in my future.

I went from job to job, doing anything I could so I could eat and put gas in my old car. I worked in the woods with a chainsaw. I worked in factories and sawmills on the production line. I dug wells on farms. I slept in my car. And I was never more than one paycheck away from hunger.

When I was twenty-one, I got a job on a ship and went off to see the world. I traveled for eight years to more than eighty countries on every major continent. I worked as a sailor on a Norwegian freighter, stopping to work on land when the voyage was over. When I could no longer get a seaman's job, I got a job as an itinerant farm laborer. This is someone who is hired during the harvest and sleeps on the hay in the farmer's barn. When the harvest was over, I would be once more unemployed.

When I could no longer find a laboring job, I got a job in straight commission sales, going from office door to office door selling office

supplies. I lived from commission sale to commission sale, staying in a small boarding house.

My First Goal-Setting Exercise

One day, I did two things that changed my life. First, I wrote down a list of ten goals that I wanted to achieve in the next twelve months. This simple exercise, which I came across in a magazine, changed my life forever. Within one month, not one year, I had accomplished all ten goals. (One of my goals, as you can imagine, was to earn more money.) I went from sleeping in a cheap boarding house to having my own furnished apartment. And I began earning more money than I had ever thought possible.

What One Skill?

The second thing I did to change my life was to ask myself, “What one skill, if I was absolutely excellent at it, would help me the most to increase my income?” It turned out to be *closing sales*. I was not afraid to knock on doors or call on strangers, but when it came to *the close*, to asking the customer to make a buying decision, I would become paralyzed. I didn’t know what to say.

To compensate for my lack of sales training, I began buying and reading every book I could find on the sales process, especially those that addressed exactly *how* to ask the prospect to buy, with no pressure or tricks. The more I learned and practiced, the better I became as a salesperson. Within a year, I had doubled my income, then tripled it. Within two years, I had increased my income ten times and recruited and trained a dozen other salespeople who worked under me on commission. I was twenty-five years old.

My First Big Discovery

My first big breakthrough idea was this: you can learn anything you need to learn to achieve any goal that you can set for yourself. There are almost no limits. Sometimes, the addition of a single skill to your current repertoire of skills can double your income and transform your life. The most important part of this lesson for me was the realization that my life and my future were totally under my control.

The next thing I did was to start compensating for the fact that I had not graduated from high school. There is nothing wrong with being ignorant at the beginning, but it is unforgivable to stay ignorant when you are surrounded by some of the best ideas on success that have ever been discovered.

I still remember buying and reading the book *The Story of Philosophy* by Will Durant (originally published in 1926 and numerous editions since). I thought that this book, and others like it, would educate me and make me smarter.

This book summarizes the best thinking of the great philosophers, some of the smartest people who have ever lived. Especially, I read the teachings of Aristotle, easily the greatest philosopher of all time. It is said that all of philosophy for the last two thousand years was merely footnotes to Aristotle.

Around 350 BC, Aristotle discovered a principle that changed the world forever. In an age when people believed that things happened because of coincidences and the unpredictable behaviors of the gods on Mount Olympus, Aristotle stated otherwise. He said that there are no causeless, inexplicable events. There are no remarkable coincidences. Everything happens for a reason.

If you want to achieve a particular goal, your job is to find out what other people have done to achieve that goal and then do the same things over and

over again until you have mastered those same skills and achieved the same results. This law, or the Aristotelian *principle of causality*, is perhaps the most important law ever discovered.

From that moment onward, I studied successful people, those who had started with nothing and then, by doing certain things over and over and getting better and better, they increased their results and the value of their contribution and earned more and more money. Then, they *held on to* the money. By doing what they did, over and over, I eventually became a millionaire.

A Chance Meeting

As a professional speaker and seminar leader, I began to teach these principles to people all over the country and then all over the world, with more than five million students so far in eighty-four countries. Thousands of them have become millionaires after applying these principles to their lives and work.

I was recently at a large conference (2,500 people) in Washington, DC. A stranger who recognized me came up to me and said, “You changed my life; you made me rich.”

As it happens, I have heard those same words countless times over the years, both in person and written to me in emails and letters, week after week and year after year. “You changed my life; you made me rich.”

I asked him, as I always do, “What was it in my materials that was so helpful to you?”

He smiled and beamed at me and said the same words that I have heard hundreds of times, “It was the *goals*. Before I listened to your programs or read your books, I had no idea how important it was that I knew exactly what I wanted and then worked to accomplish it every single day. This one idea changed my life.”

In this book, you will learn not just one idea but a series of laws and principles that will change your life forever as well. How to set and achieve goals in the right way is just one set of skills that you will learn. You will learn how to step on the accelerator of your own potential and achieve your goals, much faster than you can imagine, by applying these laws consistently over and over again.