

Chris Attwood:

My name is Chris Attwood. I'm the Features Editor for *Healthy Wealthy nWise* magazine and co-author of *The Passion Test—The Effortless Path to Discovering Your Destiny*.



Welcome, everyone. We're so glad you're here. If you're joining us for the first time, this is the *Healthy Wealthy nWise* Passions Series. Twice a month, we interview someone who's been incredibly successful at living their passions, so you can learn how to discover your own and begin living your own personal destiny.

Tonight's interview will appear on the cover of *Healthy Wealthy nWise* in June at [www.HealthyWealthynWise.com](http://www.HealthyWealthynWise.com), so you can go back and read an edited version of the interview then. The theme of these interviews was captured by Woodrow Wilson when he said, "You are not here merely to make a living.

You are here in order to enable the world to live more amply, with greater vision, with a finer spirit of hope and achievement. You are here to enrich the world, and you impoverish yourself if you forget the errand." Our guest tonight followed his passions to create an international runaway bestseller.

Robert Kiyosaki is the author of *Rich Dad, Poor Dad*, which was *USA Today's* number-one money book for 2004, and which has spent over five years on *The New York Times* Bestseller List. Robert's an investor, an entrepreneur, and an educator whose perspectives on money and investing fly in the face of conventional wisdom.

He has, virtually single-handedly, challenged and changed the way tens of millions around the world think about money. When I talked with him earlier today in preparation for this interview, he promised he was going to be controversial, so hang on to your seats.

Robert was born and raised in Hawaii. He's a fourth-



**Best-Selling Author & Entrepreneur  
Robert Kiyosaki**

generation Japanese-American. He graduated from college in New York and then joined the Marine Corps, serving in Viet Nam as an officer and helicopter gunship pilot. After the war, Robert went to work in sales for the Xerox Corporation, and in 1977 he started a company that brought the first nylon-and-Velcro surfer wallets to market.

He founded an international education company in 1985 that taught business investing to tens of thousands of students around the world. In 1994, he sold his business and, through his investments, was able to retire at the age of 47. During his short-lived retirement, he wrote *Rich Dad, Poor Dad*.

That book has now been translated into 45 languages, is available in 90 countries, and the *Rich Dad* series has sold over 25 million copies worldwide. Robert writes a biweekly column, "Why the Rich Are Getting Richer" for Yahoo Finance, and a monthly column titled "Rich Returns" for *Entrepreneur* magazine. Tonight he joins us from Arizona. Robert, thank you so much for being with us this evening.

- Robert Kiyosaki: Thank you, Chris, and thanks, everybody, for calling in.
- Chris Attwood: Isn't it great to hear people calling from all over the world for these things?
- Robert Kiyosaki: It's awesome.
- Chris Attwood: It is, and we love it. I have to say, as you heard, some of these people got up at 2:00 in the morning to be able to hear you.
- Robert Kiyosaki: I thank you for doing that.
- Chris Attwood: *Rich Dad, Poor Dad* has been on the bestseller list for over five years. The other day, I listened to you in San Francisco where you spoke to over 60,000 people. What role have your passions, the things that are most important in your life, played in the success that you enjoy today?
- Robert Kiyosaki: I think you used the word 'passions,' and there's more than one answer to that. One thing is, I think, in many ways I'm trying to save my own family from financial demise. When I



was seven years old, I remember walking around my house in Hawaii and seeing my mother crying.

She was crying because we didn't have enough money to pay the bills. I asked her, "What's wrong?" She said, "We just don't have any money." I got really angry at my dad. I said, "How can you let my mom cry like this?" Well, he was at school; he was going for his Master's Degree.

I still remember thinking, "Well, if you're so smart, why are we broke?" Ever since then, I've given a lot of thought to the subject of passion. Passion, to me, isn't love. Passion is anger and love. It is a combination of the two, where one is fire and one is softer.

I get so angry when I see people struggling financially, and I get angry when I see the school system wasting time making us study things we will never use. Then there is the love of my family, and also the love of having fun making a lot of money. Passion, to me, is anger plus love.

Chris Attwood: I really appreciate the way you described it because when we talk about passions, I think we really are talking about that fire that burns inside, and sometimes it is the reactions of things we don't like outside. Other times, it's the fire to achieve or create what we want, right?

Robert Kiyosaki: Right.

Chris Attwood: Will you tell us the story of how you got involved in doing your present work? How did your career get started, and how did it lead you to where you are today?

Robert Kiyosaki: As I said, when I was seven, I saw my mother crying, and I thought that was ridiculous. When I came back from Viet Nam in '73 and '74, my dad was unemployed. He was unemployed although he was a PhD, really smart, and a great guy.

He was a tremendous man, but he was unemployed because he ran for lieutenant governor against his boss, the governor. The governor said, "You'll never work in the State of Hawaii again." All my father knew how to be was a public



servant, a government employee.

So when I came back from Viet Nam—and I got very fed up with the United States out there—I said to my dad, “What are you doing?” He said, “I’m going to back to school. You should go back to school, too.” I said, “For what?” He said, “Get your Master’s, get your PhD, and then get a job with the government.”

I said, “Yeah, I’d rather go back to Viet Nam.” So there were all those really stupid things. My dad eventually died broke, and if not for a government pension, he would have been on the streets. That’s when I began to get disgustingly sick every time I heard people say, “Go to school so you can get a good job, and the government’s going to take care of you.”

What a wimpy idea that is. That’s what burns in my soul. I keep asking the school system, “Why don’t we teach kids about money? Why do we study subjects that we’ll never use?” They have not come up with an answer yet.

Chris Attwood: You also had a rich dad, as I recall.

Robert Kiyosaki: Yes. *Rich Dad, Poor Dad* is a true story of my two dads. Starting at the age of nine, after I saw my mother crying at seven, I really began to search for what I now know is a mentor. I was an apprentice to a mentor. There is a difference between a teacher—my dad was a teacher—and a mentor.

My rich dad was my mentor and my best friend’s father. A teacher is somebody who teaches you a subject, and a mentor is somebody you want to grow up to be, somebody you respect. I really wanted to grow up to become a rich man. I didn’t want to grow up to be a teacher, of all things. So that’s the difference. I just started to listen to my rich dad more than my poor dad.

Chris Attwood: It’s interesting that much of your fame and success has been built around writing. The other day, I heard you say that you hate to write, which sounds very much like it’s the opposite of passion, and yet your success is built on your books.



You write several syndicated articles. You said that you spend much of your time writing. How do you reconcile your need to write with pursuing your passions?

**Robert Kiyosaki:** I think God is punishing me for being a bad student. That's why I spend so much time writing. I think people have heard that I flunked out of high school when I was 15 and 17 because I couldn't write. I was really a punky kid. Today, I have one of the top-three selling books in the world.

I still hate writing, but it's not because I like to write. It's because I love making money. Making money is so much fun, but I still hate it that we have such great poverty in the world. I don't mean poverty from a poor level; I mean poverty from a mental level.

How many people out there are working at a job they hate simply because they need the money? What I'm really concerned about today is that we have such financial ignorance. The President of the United States and Greenspan stand up and say there is no inflation.

You look at the cost of housing, and you look at the price of oil and of gold, and these guys have the audacity to say that there is no inflation. People sit there and think, "Oh, I believe you. I believe you." What morons can we be? So I sit there and write just because I can't stand it that people are so gullible and believe our politicians and public servants like that.

**Chris Attwood:** What I hear is that your writing is driven by the anger that you experience at seeing what is being put over on people.

**Robert Kiyosaki:** Absolutely. Again, how can people be so dumb and gullible? I don't understand. Why do people work for a living at a job that they hate or don't like, where all they dream about is retirement? There is something really sick about that. That is not passion. That is slavery.

**Chris Attwood:** So what is the alternative?

**Robert Kiyosaki:** I'd say you find out what you're supposed to be doing and



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get educated. I remember my dad would always ask for a pay raise. I said, "Why don't you just read a book on money instead?" He said, "Well, I'm not interested in money." I said, "Then why do you want a pay raise?"

I finally found the answer, and the answer is, he didn't know. What I found out in the psychology of human beings is that when they don't understand something, they must put it down, they must denigrate it. That's why so many poor people will say they're not interested in money, where artists, intelligentsia, or academicians say, "I'm interested in money."

They have to put it down because they know they don't know, so they have to make it below them. That's beyond ignorance. That's arrogance. Arrogance is anger plus ignorance. That's where arrogance comes from—anger at their own ignorance. I sit there and watch it.

Meanwhile, I make as much money as I like. I have as much money to spend as I like. I'm having a great time. The only reason I write is because I look around at all these people clinging to job security; hoping for a pension from the government, social security and Medicare; hoping in their 401K or their bloody mutual funds; trying to save money and get out of debt.

I'm thinking, "What's wrong with you guys?" I sit there and think, "There's something wrong." That was in 1994, when I sold my company for enough to retire on. I just wrote the story of how I could retire without a job, without a 401K, without a pension, without mutual funds, and without stocks.

How did I retire? I was sitting alone one night writing in my little cabin, "I had a rich dad and I had a poor dad," and that's where the book came from. It was a true story. So I sit there with anger, and that's why I write. I basically write about life's experiences, and since I didn't do that well in school, I'm able to put my ideas over simply enough that the average person can understand high finance.

Chris Attwood: Absolutely. What I hear listening to you is that for those of our listeners who are not satisfied with their financial





situation—and who may even find themselves putting down money or putting down people who have money—the issue is education. Is that right?

Robert Kiyosaki: The issue is that you first have to acknowledge that you don't know something.

Chris Attwood: Talk a little bit more about that. What do you mean that you first have to acknowledge that you don't know something?

Robert Kiyosaki: There is nothing worse than thinking you know something that is not true that you think is true. That's like thinking the world's flat. Your whole basis of life is operating on the flat-world theory. You think it's flat, and then you're afraid to go off the edge of the cliff or the earth, and all that stuff.

The biggest thing for most people is to say, "Well, I wasn't taught much about money, and what is it that the rich know?" At that point, you need to question everything you've been taught. For example, how many of your listeners out there have been taught that it's smart to save money?

Do you know how stupid that is? Do you have any idea? We're not saving money anymore. After 1971, the U.S. dollar turned into a currency. It's not money.

Chris Attwood: Talk about that. I'm sure most of our listeners don't have a clue what you're talking about right now.

Robert Kiyosaki: Money is something of real value. A currency is an I.O.U. from the Federal Government, like the Australian dollar, the Swiss franc, the euro. They're all I.O.U.s. A currency is designed to lose value over time. That's why people say there is inflation. There's not really inflation.

There is really devaluation of the currency, and the reason governments do that is simply so they can borrow a million dollars today and in 10 years, pay it back with \$800,000 because the dollar's been devalued that much. Look at the last 10 years, from 1996 to 2006.

The U.S. dollar has dropped over 50% in value as compared to gold. In 1996, gold was approximately \$250 an ounce.



Today, it's pushing \$600 an ounce. That means your dollar has dropped over 50% in purchasing power as compared to gold.

The pundits, politicians and school teachers will say there's inflation. That's not inflation. It's your dollar dropping like a rock. That's why the people who are saving money are the biggest losers of all. The second group of losers are people who are saving with a 401K or mutual funds.

Look at the really professional investors, like Warren Buffett. While most of the advisors say, "Diversify, diversify, diversify," Buffett says, "Diversification is a protection against your own ignorance." So I don't diversify, Buffett doesn't diversify, but your financial advisors will tell you to diversify.

You should question it at that point. Say, "How come the greatest investor, the richest investor in the world, says 'Don't diversify,' and my financial planner is telling me to diversify?" Until you step back and question what you've been taught and what you think is true that might not be true, you're basically a robot running upon your ideas.

Chris Attwood: What I hear is that one of the key things for our listeners is to be questioning the things that they've been taught all their lives about money.

Robert Kiyosaki: They should question what they've been taught is true that might not be true. That's what I said. The earth was flat until Christopher Columbus said, "Well, maybe that's not true." Most people do something called 'group think.' You do it because everybody else is doing it.

So you line up for your 401K mutual funds and social security check, or you go to school to get a job and never question that maybe you shouldn't get a job. The reason *Rich Dad, Poor Dad* is such a powerful story—it's a true story, as I said—is because of the messages I heard from my two dads.

One said to go to school and get a job, and the other one said, "Don't be an idiot. You'll never get rich with a job." Until I had two different points of view, I couldn't find out who I





was. At that point, I had the power to make a choice and decide for myself which thoughts were best for me.

What most people have experienced for most of their lives, is their mothers and fathers saying, “Now don’t do what you think. Do what I tell you to do.” We’re programmed. So many people follow in their fathers’ footsteps, like George Bush and other people like that. They don’t think anymore.

They just do what they’re told to do. I know this so well because of my experience in going to Viet Nam. I was out there shooting commies, and they said, “We’re killing commies for Christ.” I’m sitting out there thinking, “Wait a minute. These are human beings out here.”

They said, “No, no, no. They’re not going to go to heaven because they don’t believe in Jesus Christ [as] a Marine Corp,” and I thought, “Holy moly! What are they?” They said, “Well, they don’t believe in God.” I realized that one of them was Buddhist. I thought, “Wait a minute. I’d better wake up.”

Once I woke up in Viet Nam, that’s when I began to really question everything. I flew helicopters out there, and I would read in the newspaper about the battles we were fighting. I realized that I didn’t know what battle they were in, but it wasn’t the same battle I was in. That was when I realized that our news was censored.

I thought, “Holy moly!” but we’re told we have freedom of speech and no censorship. I said, “Wait a minute.” I was about 25 at the time, and I had to take another step backwards and then again question what I had been taught. Is there freedom of speech, or are we censored?

Is there freedom of the press? Yes or no? I’m not saying they’re right or wrong. I’m not saying it’s good or bad, but every so often we need to step back and question what we’ve been taught to think.

Chris Attwood: Then how do we make a decision about what direction will lead us to success, to fulfillment, to those things that we chose to have in our life?



Robert Kiyosaki: Again, it goes back to your subject. It's called passion, and passion is anger plus love. It's a combination of the two. There are so many problems this world faces, like AIDS or the polar ice caps melting. What massive problems those are.

But I'm not going to take on AIDS because it doesn't really resonate that much for me. The ice caps really concern me also, but the question was what challenge can I solve that I was sent here on earth to do—I think Hindus call this your dharma?

It's not about what I like doing. It's about what I hate, and I don't mean hate in a bad way. I mean, I hate it that the polar ice caps are melting. I hate it that there is AIDS. But which one of the challenges am I best equipped to handle? That's your dharma.

Chris Attwood: How did you figure that out for yourself?

Robert Kiyosaki: It was really easy: what I hated and what I loved. I just really dislike it that our school system brainwashes us into being employees of the rich, but I didn't realize that until I had another point of view, my rich dad's point of view.

Chris Attwood: You said it was based on what you hated and what you loved. So what did you love?

Robert Kiyosaki: I loved making money. I have a great time. Look at Donald Trump. That guy is having a blast. Other people will tell you that money doesn't make you happy. What moron made that story up?

The person who made that story up is somebody who had obviously never been without money, or they're so broke they don't know the difference between [happiness] and misery. When I didn't have money—and I've been without money—it was horrible. Your friends desert you, you smell.

Chris Attwood: I'm sure many of our listeners would agree that being without money is horrible. Share with us some of the principles, then, that your rich dad taught you that helped you to get a financial education.



Robert Kiyosaki: A really simple one was that, instead of working for money, have money work for me. Now that makes sense to me. So when I invest today, I can get an 80% return, 100% return, an infinite return on my money. A financial planner will tell you an 8% return is good.

At that point, you've got to say, "Then I'm still working for the financial planner because they're going to take a commission anyway." You have to learn to step back and question your thoughts. In other words, are you a robot running upon embedded commands?

That's really when it begins to start for you, when you think, "Maybe what I'm thinking is not accurate any more." Let me give you another idea. From 1990 to the year 2000, the financial planners came out and said work hard, save money, get out of debt, invest in the long-term in mutual funds, and diversify.

That's when the mass of the baby-boom generation was entering the so-called stock market. They realized that the pensions weren't going to work, so they had these mutual funds and they started buying these 401Ks. From 1990 to the year 2000, this—work hard, save money, get out of debt, invest it for the long-term in mutual funds, and diversify—worked.

Suddenly, in the year 2000 it stopped working. People who followed that dogma got ripped off to the tune of seven to nine trillion dollars by following the financial planners' advice of work hard, save money, get out of debt, invest in the long-term and diversify. Buy, hold and pray.

It didn't work. There are still people hanging on. It hasn't worked. What happened instead, and took off, was real estate, oil, gas, silver and gold. Then the financial planners said, "Oh, no! Don't do that. It's too risky." The reason it's too risky is because our financial planner would lose our commission.

I'm not saying it's right or wrong, but if you sit back and look at it, ask, "Why am I doing this?" It's because someone told



you that to work hard, save money, get out of debt, invest in the long-term, and diversify is good advice. Save money is the worst advice of all because you're not saving money.

After 1971, the U.S. dollar turned into a currency. That means that savers are the biggest losers of all. The dollar is dropping fast. Even Warren Buffett doesn't save money. If you read his books, he doesn't recommend saving money unless you can get a 15% return on your cash.

Chris Attwood: Warren Buffett has been getting quite a bit better return than that for a quite a long time.

Robert Kiyosaki: Yes. He averages about 22%, but if you're in real estate or entrepreneurship, you can beat the 22% all day long.

Chris Attwood: Talk to us a little bit about that, because I'm sure our listeners are perking up right now.

Robert Kiyosaki: The reason for that is because Warren has no control over what he invests in. If you invest in a stock, you have no control over it. If you invest in savings, you have no control of interest rates. If you invest in mutual funds, you have absolutely no control. With bonds you have no control.

But with real estate and with businesses, you have control. You can be creative. For example—and this is an example I use in my book all the time—I bought 80 acres of land for \$115,000. I chopped off 30 acres and sold them for \$215,000.

I put \$100,000 in my pocket, and I still have the 50 acres remaining. So what's my return on investment? It's infinite. It's very easy to get infinite returns if you have a right-brain and you're creative. But you cannot be creative with stocks because that's called cheating, and that's what the SEC was created for.

Stocks, bonds, mutual funds, and savings are for very left-brained people, those who use PCs. Mac users are the guys on the right-brain side. That's the difference. And there are two kinds of investors: open-minded investors and close-minded investors.



The close-minded investors are looking for the magic formula, so they invest in the long-term, diversify and save money. They can't think. If you're open-minded, you'll go into real estate or you'll go into business.

**Chris Attwood:** One of the things you talk about a lot is the value of owning your own business and creating your own business. Is having your own business a key piece of creating wealth?

**Robert Kiyosaki:** It depends on whether you're an entrepreneur. Most people are entrepreneurs, but it's been bred out of them because they went to school to learn to be an employee. In my neighborhood, we have a young woman who comes around—I think she's in junior high or something—and she knocks on my door and says, "I'm offering my babysitting services."

She's technically an entrepreneur just the same as Bill Gates is. I responded, "But I don't have any kids." She said, "Can I shine your shoes?" I gave her all my shoes. I said, "Shine away, kid!" I was so impressed with her. Do you know what I mean? She's probably 14 or 15, and she's going to be a killer. She's fantastic.

**Chris Attwood:** Whatever entrepreneurial spirit people may have, I think it has been bred out of most of them. One of the things that our readers ask us a lot is, how do you overcome the fear of stepping out on your own in that way? How do you overcome the fear of moving out into territory you don't understand or don't know?

**Robert Kiyosaki:** It's the oldest form of education. It's called the mentor/apprenticeship program. Go work for somebody for free. I went to work for my rich dad for free for years. What I learned from him has proven invaluable because it bought me my freedom.

I don't have a job, and I don't want a job. I pay less in taxes, and I make more money. I can start multiple companies. I've had companies all over the world. My latest companies are in China, South America, Canada, and the U.S. It's because I'm right-brained. I'm not left-brained.



The other thing is that, as an entrepreneur, I don't need a visa or a green card or to apply for immigration statuses. If I were a doctor, I'd have to get licensed before I could practice, so you're controlled again. The reason I love entrepreneurship is that I can travel the world and do what I want to do.

But it's not me saying this. The laws of the world have always been written by the rich, for the rich. I'll say it again. The laws of the world have been written by the rich, for the rich. And they've been written against the laborer, the person who sells their time, labor and skills. That's reality all over the world.

Chris Attwood: What does that mean for people who are listening tonight?

Robert Kiyosaki: Again, step back and ask yourself if you want to sell your labor. If I'm a doctor, I'm selling my labor. If I'm a massage therapist, I'm selling my labor. If I'm an employee, I'm selling my labor. Or, do I want to sell my knowledge? That's your question.

I didn't want to sell my labor because when you sell labor, it's the highest taxed of all forms of taxation. The next highest tax is on savings. The least-highest taxed are people who are investors or who are entrepreneurs.

That's why, in the United States, the best tax rates favor the entrepreneur and the real estate investor, and they punish the person with a mutual fund 401K retirement plan. I'm not the guy saying that. Just check with your accountant.

Chris Attwood: Okay. Being an entrepreneur, though, is not all smooth sailing. Most people know that. What keeps most people out of being an entrepreneur, I think, is not only lack of education, but also that you hear an awful lot of horror stories. It hasn't always been smooth sailing for you, has it?

Robert Kiyosaki: I never said it was smooth sailing. If you want smooth sailing, join the Post Office and risk getting gunned-down.

Chris Attwood: Talk to us about some of the obstacles and some of the





challenges you've faced, and how you moved through them. For many people, being able to hear that someone else has gone through it makes it a little bit easier to face it themselves.

Robert Kiyosaki: I don't think it's hearing me. If, right now, you're saying to yourself, "I don't want to face the challenges," then you should be an employee. It depends upon how you look at the word "challenge." For me, if somebody says, "Do you want to climb Mount Everest," I'd say, "Heck, no."

So I'm probably never going to climb Mount Everest. Right now, I'm working with Donald Trump on taking me from a simple multi-millionaire to a billionaire. At first, I was thinking, "Why do I want to become a billionaire? Isn't \$50 or \$80 million enough?"

Finally, he said, "Because it's a challenge," and I replied, "Oh, I got it." So it depends upon what challenge excites you. For me, the challenge to be a great golfer doesn't excite me. But it excited Tiger Woods. That's his passion. If somebody says, "Do you want to climb Mount Everest?" I'd say, "No, it doesn't turn me on."

If somebody says, "Do you want to fly a plane around the world?" I'd say, "No, I'd probably fall asleep." If somebody said, "Do you want to fly a balloon around the world?" I'd say, "No, it doesn't challenge me." So you really have to find the challenge that excites you.

I just did a talk with my latest mentor, and he said he doesn't like to buy stocks and he doesn't like to listen to analysts. He loves the challenge of creating a multi-million dollar company out of nothing. He says that is the most exciting challenge in the world. That's why he's an entrepreneur.

That's why he's one of my best friends, because that's a challenge that excites us. If it doesn't excite you, don't do it. Some people want to have 15 kids, and some people don't. It really comes down to your own personal thing. You take a look at it and do it.

Chris Attwood: This is what you were talking about, this idea of dharma or



one's own personal destiny. What I hear you saying is that the challenges that you love and the passions that excite you are a key, or are leading you in the direction of that dharma or destiny that you're here for.

**Robert Kiyosaki:** Perfectly said, because if it doesn't either make you angry or make you happy, don't do it. I meet so many people who say they're doing what they love, but I say, "But you're broke. Obviously, you're not doing enough." That's a factor of intelligence. Many people are very, very myopic.

They only do what they love rather than what they need to do. So the definition of intelligence is knowing what to do and doing what you need to do, even if you don't want to do it.

**Chris Attwood:** Your example is writing books, right?

**Robert Kiyosaki:** Yes. I wish I didn't have to write books, but obviously that's part of my dharma. So I sit down and write, and I've become a pretty good writer. I'm a big fan of Apple because they've made it simple enough for me to do so. I'm starting to enjoy it, but for a while it looked like punishment.

It's the same as with exercise. When I meet somebody who's overweight, generally it's because they're lazy. I just lost 55 pounds, and it took me a year to do so. The reason I was overweight was because it was just as easy to say, "I'm too tired to work out. I'd rather have a drink, or some coffee and a sugar donut."

It's really tough to be disciplined. I had to go back to my Marine Corps training. I went to a military academy, and I said I had to get back to where I was really focused again. I hired a coach who was tough on me.

**Chris Attwood:** Robert, when you're really paying attention to the things that you're passionate about—to the challenges that really turn you on and get you excited—isn't it a little bit easier to be disciplined, to be focused in those areas?

**Robert Kiyosaki:** I don't know if it's easier. I keep hearing that phrase, "Isn't it easier?" The reason people are in trouble is because they



want life easy. That's why they gain weight and they turn into blimps, or they have a bad marriage, because it's easier to have a bad marriage.

If you want to be unhappy, unhealthy, and un-wealthy, it's really easy. Just do nothing. Gravity will take care of everything. I battle myself with my laziness, my want of life to be easy. I battle that every single morning when I wake up. The fat boy wakes up and says, "Okay, you don't have to go to the gym. You can have another sugar donut this morning. You worked out three days ago."

I'm battling the fat boy. Then there is Rambo, who says, "Get your fat butt out there." I'm schizophrenic. I have these two characters in my head, so there's a battle between the fat boy and Rambo, and the poor boy and the rich guy. Every morning there is the same battle, and I'm not saying it's easy.

I get up, I just happen to enjoy making money, so it's easy for me, but it's not easy to do what I do. I formed a mining company in China. Battling the Chinese government is incredible. Everyone asks, "Well, why are you there?" I said, "Because it's hard."

Like John Kennedy said years ago, "We're going to the moon, not because it's easy, but because it's hard." That's what successful people do. It's the fat, lazy, unhappy, poor people who want life easy.

Chris Attwood: What does it take for the Rambo to win out over the fat boy?

Robert Kiyosaki: I hired a coach.

Chris Attwood: A mentor again?

Robert Kiyosaki: Yes, and he punishes me. Some may feel this negative [war] on punishment. Look, you get punished one way or the other. If you don't do the right things financially, you're punished with poverty, with having bills, with not having a nice car or nice clothes, with not traveling first-class or on private jet.



That's punishment. Being poor is its own punishment. They can sit there and take their punishment, and say, "Well, at least it's easy." I'm thinking, "Well, that's easy." It's the same with exercise. If you don't exercise, you get punished anyway by what they call muffin tops, when your belly hangs over your pants.

I know. I was more than a muffin top. I was a blimpo-top with my gut hanging out and all that. I was thinking, "Gosh, that's the punishment for lazy thoughts and behavior."

Chris Attwood: The answer is, there is no easy way out.

Robert Kiyosaki: I don't think life was meant to be easy. I think there was meant to be passion. It can be easy, don't get me wrong, but there is always a price for the easiness. Do you know what I'm saying?

Chris Attwood: What I hear is that the passion drives you through the hard stuff because it keeps you moving. It gives you that fire inside that moves you through no matter how hard it is.

Robert Kiyosaki: Absolutely. One of the things that I learned as a pilot in Viet Nam versus being a regular pilot was one of the best lessons I ever learned in life. I was there flying, and I was really having a hard time learning how to fly. It's tough. There was all this stuff and the guy is pounding in your head, "Go lower...turn harder...shoot straighter."

I'm saying, "Why? Why?" He gave me one reason. He said, "In combat there is no second place. Only one of you will come home alive, and I'm training you to think that there's only one place. There is no second place in life." Then I went into learning air-to-air dog-fighting in the sky with the single-engine fighters with that thought in mind—that only one of us would go home alive that day.

That was one of the best lessons in life I've ever learned. To this day, I live my life as though there is no second place. There is only one place, and that is first place. Now I don't recommend it. I'm just telling you that's why my book has been on the bestseller list.



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It's number one this week and next week on *The New York Times*, and the book has been out for nine years. For nine years the book has been out, and it's still number one. Why? Because in my world, in my reality, there is only one place, and that is first place. Second place is the first loser.

I know so many people who'd say, "Oh, that is so evil. That's so [insensitive]." As Joe Montana—the greatest quarterback in history—said, "We wouldn't keep score if it wasn't important." That is why I have financial statements to keep score financially.

That's why I go see my doctor for my blood tests, my cholesterol counts, my weight and plaque levels. I'm keeping score because I'm playing to win. Most people are playing just to survive. There is nothing wrong with that, but it's a choice you make in life.

Chris Attwood: As you said, there is punishment one way or another.

Robert Kiyosaki: Either way there is punishment. Being poor and struggling financially is punishment. Struggling to get up the stairs is punishment. Having bad health is punishment. Having a lousy marriage is—oh, man, that's more that punishment!

Chris Attwood: That's downright torture.

Robert Kiyosaki: That's called hell. I won't mention names but I have friends who are married in hell. On the surface, everything looks like "Father Knows Best," or "Leave it to Beaver," but they're in hell. They don't talk to each other, they're cheating on each other, they're miserable, but they're sticking it out for the kids.

Chris Attwood: A lot of our readers and listeners say, "Okay, so I get clear on my passions, but how do I make money doing it? How do I earn a living, support myself, or become wealthy doing it? You've talked about financial education. Can you share with us some of the key pieces of financial knowledge that someone needs to know in order to create wealth in their life?"

Robert Kiyosaki: Yes. The number one skill for being rich is the ability to sell.



To many people, 'sell' is four-letter word, but you have to sell. A secretary sells her skills eight hours a day for X amount of dollars. It's all sales. That's why, in 1974 when I finally left the Marine Corps, my first job was learning how to sell.

Sales equals income. The second thing you have to learn is how to manage money. The third thing you have to learn is how to reinvest your money, because if you just earn it and spend it, it's gone. If you read Warren Buffet's books, the key is not investing. The key is reinvesting.

Chris Attwood: Talk about that, will you?

Robert Kiyosaki: My money comes out tax-free, and it's reinvested. Do you know that saying, "Pay yourself first"? Some people struggle to pay themselves 10%, so on every dollar they make, they pay 10% into a savings account. That's silly.

My wife and I reinvest 70% to 80% of our money. When that money comes out, we reinvest it again, and that's why we have so much money. If you do the right things, you'll actually have too much money. You can talk to my wife, but every month or so, we say, "Gee, what are we going to do with our money?"

We have to reinvest it, so it becomes a full-time job of reinvesting your wealth. Most people have no wealth to invest because, number one, they don't make enough of it, and number two, they mismanage it. The key is to learn how to make it by selling something. The second point is how to manage it, and the third part is to invest and then reinvest, reinvest, and reinvest.

Chris Attwood: As I mentioned earlier, you have been speaking for a couple of years—and you just spoke, I think—for the Learning Annex's Real Estate Expo. Is real estate the best way to reinvest your money, or are there other ways, as well?

Robert Kiyosaki: It has nothing to do with real estate. It has to do with you.

Chris Attwood: Okay, so talk about that.





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Robert Kiyosaki: If I put a moron in my helicopter, it's going to crash. What are you going to blame? The helicopter? It has nothing to do with the asset class. People ask, "Would you recommend real estate?" "No," I say, "I recommend a brain transplant."

People blame real estate, the stock market, the bond market, and they have nothing to do with it. Again, it goes back to what you're passionate about. If you love the stock market, have a great day in there and you'll do well. You'll do better than you'll do in real estate.

If you love bonds—some people love bonds—then do it. Let me say this, and this is my biggest concern right now. I started working as an apprentice for Standard Oil back in 1966 when I was 18 years old. I worked with them until I graduated from college in 1970, so I understand oil.

The problem today is that oil is probably going to go to \$100 to \$150 a barrel, or \$10 or \$20 a gallon. The problem with that is that wealth equals energy, and when the cost of energy goes up, certain people's wealth will go down. For example, if you're driving a taxi and the price of gasoline goes up, your wealth is going to go down.

But if you're drilling for oil and the price of oil goes up, then you get rich. What I'm afraid is going to happen in the next five to 10 years is that there is going to be a big crack in the whole system. It will be caused by the dollar dropping because, again, it's not money, it's a currency, and the price of oil is going to go up.

That means people in the stock market will get wiped out simply because the stock market is based upon expansion. An economy can only expand if it has cheap energy, and we don't have cheap energy anymore. Instead of expanding, the economy will probably contract.

When the economy contracts, certain stocks in the stock market—like a trucking company—will also contract. If you are an airline, you're toast. If you're buying real estate in Hawaii, you're probably toast because the cost of energy will affect the valuation of your asset class. Does that make sense?



Chris Attwood: Yes.

Robert Kiyosaki: That's why, right now, I'm investing in real estate. I still buy real estate because well-bought real estate—not over-leveraged real estate—will go up. As the dollar drops, the price of energy goes up, and real estate only appreciates, because the value of the dollar dropped.

The second thing I'm investing millions in is oil. I own my own oil company. The third thing is gold, the fourth is silver, and the fifth is a hand gun. As you can see, I'm really optimistic about the future.

Chris Attwood: I can tell you're really optimistic about the future.

Robert Kiyosaki: I am optimistic, because I hoping the price of oil goes up. Do you see what I'm saying? I hope the dollar drops. So I'm really an optimist!

Chris Attwood: Because it's aligned with your passions.

Robert Kiyosaki: Yes. If the price of oil goes up and the dollar drops, I'm a trillionaire. Other people will be losers. If it goes the other way, it doesn't make any difference because I'm still in business, and I still have a lot of money.

Chris Attwood: I want you to talk a little bit more about this idea of financial education and how people can go about educating themselves. You mentioned that a mentor is an important thing. Obviously that's critical, and your rich dad served as that for you.

Robert Kiyosaki: I'll tell you the three simple tips that everybody can do. Number one is that you have to watch your vocabulary. There are rich words and poor words. The worst words you can use are "I can't," "I'll never be rich," "I can't do it," "I can't afford it." Poor people use the word can't more than rich people.

Instead of saying, "I can't," say "How can I?" So the first thing is your vocabulary. Do you know the difference between a cap rate and a PE, or the difference between ROI



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and an IRR? If you don't know the definition of the vocabulary, then your brain is a poor person's brain.

Just get a financial dictionary and look up different words. Different asset classes, like real estate, use cap rates, whereas the stock market uses the word PE. You have to know the difference; otherwise you're not part of that industry. Words are very important.

The second thing is your friends. If you have friends with bad attitudes who say, "Oh, I'm not interested in money," or "Money doesn't make you happy," get new friends. It doesn't mean you can't be friends with them, but increase your friend base.

Go to the Learning Annex events or wherever I talk, and meet people who are interested in getting rich. If your friends, your wife or your husband is not interested, you are in trouble. The third point is who you take your financial advice from.

The reason that most people are struggling financially is because they are taking financial advice from salespeople, not rich people. For example, they take advice from stock brokers or real estate brokers. As my rich dad said, "The reason they're called brokers is because they're broker than you."

The other day I was talking to this woman, and she said, "I bought \$1,000 of this share of stock." I said, "Whoa, Donald Trump, \$1,000? So what made you decide to buy the shares of stock?" She said, "Oh, my hairdresser gave me a tip." Do you realize how true that is in most cases?

Most people come up to me and say, "I have \$10,000. What should I do with it?" The first thing I say is, "If I was you, I wouldn't tell anybody that you have \$10,000, and you're an idiot, because if you don't know what to do with your money, there are a lot of people out there who will tell you what to do with it.

Give it to them, because they know what to do with it and that's to put it in their pocket." That's why *Time* magazine, in



the October 31<sup>st</sup>, 2005 issue, came out with information about how Wall Street is picking the workers' pockets with the help of Congress. There was a quote. I had the article right here. Basically the rich are stealing from the working class.

Chris Attwood: Could you repeat that headline again?

Robert Kiyosaki: It was in *Time* magazine, October 31<sup>st</sup>, 2005—and I had it right in front of me—and basically it states how workers are being ripped off by Wall Street and Congress, and they do it through things called IRAs, 401Ks, pension plans, mutual funds.

Chris Attwood: How is that happening?

Robert Kiyosaki: Because people don't know the difference between a good investment and a bad investment, between good advice and bad advice, or the tax ramifications. The worst tax ramification is a 401K in America. That's the worst possible investment after savings.

Chris Attwood: I'm sure most people don't understand why that would be the truth, so can you explain it?

Robert Kiyosaki: Your financial planner says that you'll take your money out when you're 65 because your income goes down. The reason they're saying that is that they expect you to be poor when you're 65. Let's say you are in the 40% bracket when you're working.

They assume you'll drop to the 15% bracket when you're retired. The 401K works as long as you're planning on being poor. If you plan on being rich, the 401K won't work because your money will exit at the highest tax rates possible. That's just one of the many reasons why, and so they don't tell you about taxes.

The worst thing they tell you is to save money. That's the worst. They tell you to put your money in money market funds, and when you turn 50 to 65, to put it in bonds. That's dangerous because I'm predicting that we are going to have a very high inflation rate.



The governments are going to start printing money because they can't afford to pay for their debts, and people on fixed incomes will get wiped out. Does that make sense to you?

Chris Attwood: Yes, it does.

Robert Kiyosaki: A loaf of bread today might cost \$2.00, and when you retire it might cost \$20.00, but you're still getting the same fixed-income rate.

Chris Attwood: I hate to say it, or maybe you said it, but Hitler came to power on the wave of Germany printing money, right?

Robert Kiyosaki: In 1933, he was elected to power. Why? Because of a thing called hyper-inflation. Hyper-inflation was caused by the Weimar government printing too much money. In March of this year—just last month—the U.S Government stopped printing M3. M3, for those who do not know, is an economic term.

There are M1, M2, and M3. M3 is the amount of money in the system. The reason they stopped printing it is that it now gives George and Company and the Federal Reserve license to print as much money as they can. This means the value of your dollar will drop even faster.

Chris Attwood: When you say they stopped printing it, you're saying they stopped reporting M3, right?

Robert Kiyosaki: They stopped reporting it, and they can print at will.

Chris Attwood: For those of us who don't want to be on the scary side of that, we come back to financial education. I know you've created—even before you wrote *Rich Dad, Poor Dad*—this game called the CASHFLOW<sup>®</sup> game, correct?

Robert Kiyosaki: Yes. The CASHFLOW game is the first game that combines two subjects. One of the subjects is accounting, the single most boring subject in business school. That is combined with the scariest subject, which is called investing. When you combine boredom with terror, you have a very exciting game!



You have to play it at least 10 times. It's like putting your brain, your mind, in the gym, and you begin to think like an entrepreneur and an investor rather than an employee. It's to break up the old thought patterns. If you only play it once, you don't learn that much.

But if you play it over and over again, and discuss it with your friends, you'll find your mind changing. When your mind changes, you'll see that the world changes. The other product I just created is a product called *Teach to Be Rich*. All the stuff I'm talking about is in *Teach to Be Rich*.

You talked about how Hitler came to power in 1933 with the Weimar government. That is basically the big picture of money, why the rich are getting richer, and why the middle class is getting wiped out.

The reason it's called *Teach to Be Rich* is because I learned in Sunday school to give and you shall receive, or the law of reciprocity. If you want to learn something, teach it. If you want to get rich, the best way is to help somebody else get rich, and you'll get richer, too.

Chris Attwood: Tell us how *Teach to Be Rich* is structured.

Robert Kiyosaki: *Teach to Be Rich* is two big books, and they are very simply written. It's about why the rich are getting richer, it's about the tax laws. It's very simply written. It also comes with three DVDs. The DVDs are important because, if you have somebody in your family—let's say it's your son, your wife, your husband—who is not interested in the money or they don't want to read a book, you can plug the DVDs in.

The DVDs should shock them enough so they'll read the book. At that point they'll say, "Well, maybe we should get this board game. Maybe we can play this board game and start thinking like rich people or entrepreneurs instead of like employees.

That way, we can become active investors instead of passive investors." If you're a person who just gives your money over to some financial planner, you're a passive





investor, and you have to pay for their salaries. There is nothing wrong with that if you like doing it, but I can get a higher return without paying them.

It's really about teaching yourself, your family, your church group. *Teach to Be Rich* and the CASHFLOW game are really great teaching tools if the people will commit to play it five to 10 times. You'll find their minds completely open up, and you'll see more opportunities.

The reason I love making money is because there are more opportunities every single day. Look at those guys at Google. Ten years ago there wasn't a Google, and now they're billionaires. As I said, the tax laws are written for people who want to be rich, and they're written against employees. They're written against professionals, like doctors and lawyers.

Chris Attwood: I hear you saying that these programs—*Teach to Be Rich* and the CASHFLOW game—are teaching people the principles and educating them in how to think like people who are rich. Is that right?

Robert Kiyosaki: Yes. You think, you take action, and then you have results. Thoughts, actions and results. If you don't like your results—in other words, you don't like your money today—don't work any harder. Change your thinking. When you change your thinking, you'll change what you do, and then you'll change your results.

Repeat the process: change your thinking, change your actions, and you'll increase your results. If you play the game 10 times and you teach it to 10 people, I think you'll see more opportunity there than before. You'll find out why I so love making money.

It sure beats working for the Post Office for a pension, and living for job security instead of freedom. The words security and freedom mean exactly the opposite thing. The more security you have, the less freedom you have. Let's say I'm working for the Federal Government.

I may be really secure, but I have no freedom. I can't really



quit. That's why the people with the most security and the least amount of freedom are in jail. That's why it's called maximum security. Chris, that's why I say to step back and take a look.

I'm sure some of the listeners have been told that job security and financial security were important. Look at it; it's put you in jail. I'm saying to take a look at the other side of it. Do you wonder why guys like me are so excited about oil going to \$200 a gallon?

I own an oil well! I feel for the guys who have to pay me the money, but that's the game. That's real life. You can say it's not fair, and that's correct. It's not fair. Is it easy? No, but it sure is a lot of fun.

Chris Attwood: It seems to me that it all comes back to this whole issue of passion. You own an oil well because it's aligned with the things you are passionate about.

Robert Kiyosaki: Yes, because it's a game! My rich dad started me on my financial education when I was nine years old playing Monopoly. He said the formula for great wealth is found on the game board: four green houses and one red hotel. That's all I do.

I start small and trade for big, start small and trade for big. I don't sell my stuff. I just keep it, and it keeps throwing more cash off. Every year I get richer whether I work or not.

Chris Attwood: That's a great position to be in.

Robert Kiyosaki: That's why it's fun.

Chris Attwood: It is fun. I can hear that in your voice. I also understand that there are clubs. There are people who get together to play the CASHFLOW game. Are there something like 1,600 or more?

Robert Kiyosaki: There are 1,800 today all over the world because the game is in, I think, 15 different languages. There are Chinese clubs, Japanese clubs, Canadian clubs. That's strength. All you do is go to [www.RichDad.com](http://www.RichDad.com) and look for a club. If you



don't want to pay for my games, that's fine, because the games were designed to be teaching tools anyway. So go join a club and play for free.

Chris Attwood: Yes, absolutely. All the clubs and where people can locate them are listed on your site?

Robert Kiyosaki: Yes, so you can find one pretty close. Then you'll meet new friends, you'll change your vocabulary, and you'll be able to hire better advisors. Those are the three steps.

Chris Attwood: For those of our listeners who want to know more about the CASHFLOW game itself, you can go to [www.HealthyWealthynWise.com/richdad](http://www.HealthyWealthynWise.com/richdad), and there is a full description of the CASHFLOW games. From what I understand, Robert, you have two different games that are out now. Is that right?

Robert Kiyosaki: There are a lot of games, but there are two different versions. There is 101, which is fundamental investing. That is Warren Buffett. There is 202, which is technical, and that is George Soros—when the stock goes up and down you're trading volatility.

You actually have to be both today, fundamental and technical. The faster you learn this, the better off you'll be. What I'm trying to say to people is that I think oil will pass \$100 a barrel, the economy will collapse, the stock market will collapse, and at that point, you've got to learn how to make money when things are collapsing.

That's what 202 teaches you. So I make money going up, and I make money going down. It doesn't make any difference. If you're living in fear of a crash, it's because you're only thinking in one direction.

I don't care if it goes up or down because I'll make money either way, and that is what 101 and 202 teach. You learn 101 first, and then you learn 202, which is trend investing, ups and downs, and shortfalls.

Chris Attwood: If people continue to play these games over time, will that prepare them in terms of the thinking and strategies to begin



playing the game in real life, as well?

Robert Kiyosaki: Absolutely. If you read *Teach to Be Rich*, you'll find in there a thing called The Learning Cone. The Learning Cone found out in 1969 that the worst way to learn is by reading. The second worst way to learn is by lecture. What do our schools do? They read and lecture.

They found that the best way to learn is through real life. The next best way, just below that, is by game or simulation. CASHFLOW is a game or simulation that simulates real life. It's like taking a brain to the gym and preparing yourself before you run your marathon, or whatever you do.

It's to get your brain thinking in multiple directions—omni-directional—so that you don't care that the economy is going up or down because you'll make money. Please hear me again. In a few years, when the price of oil goes past \$100, you're going to wish you'd learned how to make money when it's crashing around you.

Chris Attwood: The other thing I'm hearing is that the way in which the CASHFLOW game is structured, groups of people can play this. Even if someone doesn't have a club in their area, they could get the game and create a club.

Robert Kiyosaki: That's correct. That's the best way to learn; it's called cooperative learning. They found that if you're cooperative you'll learn more, except in school. There, if you cooperate, it's called cheating. I was very cooperative in school.

Chris Attwood: Now we can cheat and it's legal.

Robert Kiyosaki: In the real world, people cooperate. In school, people are taught to do it on their own.

Chris Attwood: That is interesting.

Robert Kiyosaki: Yes. School is so opposite of my world. It's almost exactly opposite. It's like a mirror. It's like going through the looking glass. I think I'm going into a nuthouse every time I go to school. I think, what are you guys doing here?



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Chris Attwood: It is interesting. Isn't it the case, Robert, that people who are very successful and people who are rich are collaborating all the time?

Robert Kiyosaki: Absolutely. It's not only that. There is one more point I want to bring up. People think that being a millionaire is the be-all and end-all? After this last round of inflation, I know morons who are millionaires. I have a friend in Hawaii who inherited his house from his father, who bought it for \$55,000.

Today, it's worth \$2 million. His father died and gave him the house. My friend is technically a millionaire, except that he still makes \$30,000 a year, so he's a millionaire who's broke. He's still stuck because he can't figure out how to get out of the trap he's in. He can't move.

If he sells the house, he'd have to move into a condo or something. He sits there, a victim of his own mind. He's a well-educated guy. He sits there and can't figure out why he's a millionaire but making only \$30,000 a year. It's because his net worth is a million dollars, but his I.Q. is still zero.

Chris Attwood: You're talking about his financial I.Q.

Robert Kiyosaki: Yes, his financial I.Q. He doesn't know what to do.

Chris Attwood: To come back to the theme you've been sharing throughout this interview, what he hasn't learned is how to think like the rich think.

Robert Kiyosaki: Yes, because he can't step back and question his own thoughts. He assumes his thoughts are correct. For example, work hard. He works hard and just pays more taxes. He tries to save money but he doesn't get ahead. He has a 401K, but it's losing money, so he's diversified. He still loses money, and he has to pay tax on it.

He can't figure it out, but he thinks he's doing the right thing. You cannot learn until you question what you've already learned.

Chris Attwood: I want to say again, for our listeners, that the CASHFLOW



game that Robert has created has two versions: 101, which teaches fundamentals, and 202, which teaches the technical aspects of investing. These things are mechanisms to learn how to raise your financial I.Q. You can read about them and check them out by going to [www.HealthyWealthynWise.com/richdad](http://www.HealthyWealthynWise.com/richdad).

Robert Kiyosaki: Chris, what you said is, how do you get rid of fear? It's through knowledge. If you learn 101 and you learn 202, you have less fear and you have more excitement. You could be a wacko-case like me hoping everything crashes!

Chris Attwood: What I love is that you've created these things so that anyone can go do them in a simulated environment where you can face the fears, where it's not going to hurt too badly.

Robert Kiyosaki: Yes, it's called play money. You can sit there and become a billionaire with fake money. You can also get wiped out with fake money, so it's really a fun time. Your mind doesn't know it's fake money. You know it, but your mind doesn't. Your mind is going through all its hallucinations anyway.

Chris Attwood: So you have the opportunity to make all your mistakes with play money before you go out and do it with your real money.

Robert Kiyosaki: That's correct, and that's how you eliminate fear. Actually, you don't eliminate it, because some fear is good, but it minimizes the fear and gives you better survival chances out there.

Chris Attwood: It allows you to move past that fear, to move through that fear, to act in spite of the fear. That's what I hear.

Robert Kiyosaki: If you can imagine this, after I learned how to shoot my machine guns and rockets, I was looking forward to combat. But until that point, I was terrified of combat. Once I got past that, once I knew I could handle myself—I lost three aircraft and crashed three times—I wasn't afraid anymore.

I knew how to handle it in all the different situations. Otherwise, I wouldn't have come back alive. That's why I said that the best thing the Marine Corps taught me is 'no





second place.’ Only one person comes home alive that day.

Chris Attwood: I’d say you’ve proven that pretty well in your own life. Thank you for that.

Robert Kiyosaki: I enjoy playing that way.

Chris Attwood: Robert, at *Healthy Wealthy nWise* we believe strongly in the power of intention to manifest outcomes, so we’d like to know what your current, most important project is, and what intention we here at *Healthy Wealthy nWise*, along with our readers and listeners, can hold for you.

Robert Kiyosaki: Just have a conversation and ask people why we don’t teach kids about money in school. Money is not an evil subject. Ignorance is evil. I’m not blaming the teachers, but many people in the school system have this quasi-religious idea that the love of money is the root of all evil. That’s a religious idea, not an academic idea.

It’s actually the lack of money that’s the root of all evil. I’d like to ask people to ask the school teachers why we don’t teach kids about money, and then show them *Teach to Be Rich*. Explain to them why saving money is really a bad idea.

You’ll find out your intention at that point to put up with people who have so embedded the idea that saving money is the right thing to do. They can’t question their own ideas. Just the simple questioning of the idea of saving money will show you that people are very attached to their ideas and cannot change.

Chris Attwood: I think most of us have found that. I also think that’s why many of the people are on this call, to be exposed to some ideas other than those they’ve been taught.

Robert Kiyosaki: I commend people for investing their time and their money to listen to an idiot like me speak. When we talked earlier, my job was not to be right. My job was to disturb people, and then maybe they would think for themselves.

Chris Attwood: I think you’ve done that tonight, and we thank you for it. Is there one single idea that you’d leave with our listeners



before we close?

Robert Kiyosaki: Yes. I speak a lot of times in churches, and I say, “The question is: does God want you to be rich, or does God want you to be poor? Many people think that if you’re poor, God will love you more. I don’t think God cares, but I think you care whether you’re rich or poor, so get off your butt and get rich.”

Chris Attwood: Actually, I tend to think that God gives us the choice to be rich or poor, and it’s a matter of whether we want to suffer or enjoy our lives.

Robert Kiyosaki: Absolutely. That’s the way I say it. Being poor is its own punishment.

Chris Attwood: It is. Robert, thank you so much for spending this time with us.

Robert Kiyosaki: Thank you. Thanks for doing a great job. It’s a great service to people.

Chris Attwood: It’s a great honor to have you with us. I think all of our listeners have really gotten this idea that if we’re not happy with the results we’re getting right now, then it’s time to change the thoughts and the action that we’re taking in order to change the results that we’re getting in our lives.

You’ve provided some very powerful tools for that, both with your latest program—*Teach to Be Rich*—and the CASHFLOW game, which we’ve been talking about. Again, for our listeners, you can read about the CASHFLOW game. You can get a group together, get a CASHFLOW game, and start playing it together.

It is a key mechanism for changing the thinking so that you can change the results that you’re getting in your life. You can check that out by going to:

[www.HealthyWealthynWise.com/richdad](http://www.HealthyWealthynWise.com/richdad). You can also go to [www.RichDad.com](http://www.RichDad.com) and find a group—if there is one in your area—that you can join up with.

You’ll also find there a full description of the work that



**Best-Selling Author & Entrepreneur  
Robert Kiyosaki**

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Robert and his wife, Kim, are doing, and information about Robert's co-author, Sharon Lechter. The website will give you the tools and the knowledge you need to be able to change your thinking and to create the wealth on every level that you choose to have in your life.

For our listeners, we look forward to being with you again in two weeks. We'll be interviewing Dave Buck, who is the CEO of CoachVille. Then, on May 2<sup>nd</sup>, we will be interviewing Immaculee Ilibagiza. Dr. Wayne Dyer will be here co-hosting that interview.

Immaculee is an amazing woman who survived the Rwandan genocide some years ago by hiding in a bathroom for 90 days. She went through some incredible experiences and some amazing insights. We look forward to having you with us at that time as well.