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Dear Friend,

I would like to introduce you to a program that changed my life and helped me gain more fulfillment, happiness and prosperity. This program was powerful enough to get through my hard head, and it could help you too...

The program is called Money & You.

*Money & You will help you to discover a brand new map, one that allows you to plot a new course, to achieve wealth and happiness possibly beyond your wildest dreams...*

Most people don't realize that traditional education hasn't prepared us with the tools and knowledge necessary for us to live happy and fulfilling lives.

To help you appreciate the powerful impact Money & You can have on your life here is my story and experience of the program:

*Many people told me that if I wanted to succeed in the business world I would have to go back to school and get my MBA. If I didn't, I was dead meat. Chances for advancement were slim in the company where I was employed at the time – and I was working my way up the ladder in a company that was coming apart at the seams.*

I came to the conclusion that I had three options: I could play the corporate game, I could go back to school and get my MBA, or I could start my own company.

I first decided to try the MBA route. I went to night school to find out if it had changed. It hadn't. It was boring and slow. And by then I knew enough about business to know that most of what was being taught was either irrelevant or off the mark.

As I began working on my MBA in earnest, I discovered very quickly that my instructors had no practical experience. They were great with textbook knowledge, but they had no idea how to handle real-world problems.

Six months later, it became clear that I was wasting my time and money so I decided to start my own company.

That's when my real education began.

Running my own company was painful, with long days and immeasurable emotional turmoil. At the core was the financial risk—involving hundreds of thousands of dollars. But I'd do it again without a moment's hesitation. That education took me from rock bottom at the age of 34 to financial independence by age 43.

I'm not any smarter than anyone else. In starting my own company, losing it all, then starting all over again and this time succeeding in ways I had only dreamed, I learned three things very quickly:

- ***First, how to be a generalist in business.*** Because I'm a generalist, I can specialize in any product or service I want and change when I want or when the market dictates.
- ***Second, how to operate with or without money.*** I know many people are trapped because they are co-dependent upon (*or addicted to*) money since they do not know how to create it.

- ***Third, mastery of the art of making mistakes without catastrophic consequences.*** Of the three, I've got to say I value this last knowledge the most because it allows one to continue learning, thus eliminating the constant fear of chasing after the illusion of security, such as clinging to "right" answers or mistaking money for wealth.

Today, by pushing hard, falling down, getting up, learning and correcting, I gain knowledge every day. This simple willingness to look for new ideas, take risks, and make mistakes on a daily basis gets me further and further ahead.

Most people cling to their often low-paying jobs only because they are afraid of failing should they try something different. Even worse, the fear of making mistakes prevents people from discovering their own potential or experiencing the greatness inside themselves.

*As I climbed out of my financial hole and discovered a truly successful way to live, I began studying the great teachers to find out what they knew that allowed them to be so successful at what they did.*

In every class I attended I observed the instructor as well as the response of the class. And in every class I detected the same thing—that the value of the information was only as good as the students' willingness to go through a trial-and-error process until the information they'd taken in had passed from their minds into what athletes call "muscle memory." From the study of peak performance I learned about the process of moving from intellectual understanding to "unconscious competence," that is, the ability to do and correct an activity without thinking.

Although many instructors alluded to the importance of practice, they failed to teach the art of practice itself. At this point I realized something that Dr. Buckminster Fuller had attempted to tell me. He said it was the "thought" itself that holds people back. In other words, a thought such as "don't make mistakes" can actually cripple people for life—unless they are able to unlearn this thought.

*For hundreds of years our educational system has inadvertently fused into our muscle memories the silent and insidious thought that we must not make mistakes. We are brainwashed in the belief that making mistakes makes us bad people.*

**These silent killers of action exist as part of our daily habits and behavior.** Even though we may be surrounded by people—including ourselves—who are fundamentally learning by trial-and-error, we continue to blind ourselves with the same old false belief that something is wrong with making mistakes.

*We see a child learning to walk by struggling, standing, falling, getting up and falling again. But we still fail to realize that we are watching the principles of learning in action.*

The messy part of learning is rarely revealed; like the audience at a great theater event, we see only the successful end result, not the months of rehearsals when every person involved in the production went through endless errors and corrections. If we dig deep enough, however, we discover that Thomas Edison put upon the right combination of filament metal, gas, and other material. Without the 9,999 mistakes he made along the way, Edison might never have invented the light bulb.

***The path to knowledge—which requires the freedom within ourselves to make mistakes—is the only way to gain true wealth and financial success.***

Because we have been taught to focus only on positive outcomes, without looking at the process that led up to it, we have a tendency to overlook the fact that successful action doesn't come quickly or painlessly. That's what keeps millions of people looking for get-rich-quick schemes. They see the lottery winners on television or the reports of the big winners in Las Vegas. All of these con games—designed to draw more losers.

*The next time you watch a professional athlete whom you truly admire, think about how many mistakes they had to make to get where they are today. Professional golfers have made thousands more mistakes than a person who has never even picked up a golf club. Pro golfers spend hours and then correct and learn more. They swing the club, watch the result and then correct and learn more. They are forever refining their skills. The difference between amateurs and professionals is that professionals get paid to practice!*

*Magic Johnson once said in an interview on The Arsenio Hall Show that he felt he learned most by making big mistakes in big games. He did not like making mistakes but he knew that when he did, then went forward by correcting himself, he became better and better in his sport.*

People in jobs they don't like, working only for paychecks and not taking on new challenges, rarely have opportunities to grow, learn more, and increase their knowledge, and thus their earnings. The longer they work at jobs where they do not learn, the farther they fall behind financially. They grow more dependent, less able, and often more desperate as the world changes around them and they remain the same.

*The more I observed this, the more I became convinced that I had to learn the art and science of making mistakes. I decided there was a need for a new science, which I call "unlearning."*

*People have learned how not to make mistakes; now they need to learn how to make mistakes successfully.*

### **The Best Teacher I Ever Had**

At the cutting edge of 'unlearning' was Marshall Thurber. Next to my father, he was the best teacher I ever had. Marshall was an enigma in the education world. He graduated from top universities in the United States, achieving accolades and exceptionally high grades, yet rarely attended classes. An attorney by profession, he had become a multi-millionaire by his twenties. Marshall, also a student of Buckminster Fuller's, was researching the "cutting edge" of education.

In the late '70s Marshall paid the Bulgarian government \$25,000 to allow Georgi Losanov, the father of "SuperLearning," to come to the U.S. for six weeks in order to teach Marshall how to teach. The result was a hybrid style of teaching, combining Fuller, Losanov and Marshall's style with others, to provide a powerful new paradigm to teach people at very high speed.

### **Impacted More Than 32,000 People**

Marshall created several different educational programs. But traditional educators and corporate trainers thought he was pushing the limits too far. Nonetheless, since the late 1970's thousands of people from Singapore, Hong Kong, Australia, New Zealand, United States and Canada have been impacted by a program called Money & You.

I was one of them.

*Money & You changed my life and redirected my business career. I had signed up for the program expecting it to be about business and investment tips because I wanted to make more money.*

*What I found was a program made up of approximately 15 percent lecture, 60 percent games and 25 percent debriefing of the games. The program is more about discovering ourselves than it is about money, yet in the process I learned more about money than I ever dreamed possible.*

Before I attended Money and You, I had heard about Dr. Fuller's generalized principles of the universe. I understood them intellectually. But after I took the program I began to grasp the profound power and simplicity of these principles. I was beginning to understand them physically. I began incorporating them into my very being and developing a degree of "unconscious competence."

In his lifetime. Dr. Fuller set out to discover the generalized principles running through all things. Some people call these "universal truths." While our educational system attempts to teach us specialized facts and data that often become obsolete even before we've had an opportunity to try them out, Bucky thought it more advantageous to teach universal principles that could be applied throughout our lives, no matter what specialty we might pursue. His belief was that if people understood the generalized principles, they could apply them to any subject of interest, be it teaching, business, mathematics or horses. The principles would always be the same; only the context of their application would change. Now, while I understood the concept intellectually, it wasn't until I took Money and You that I really "got" it.

Money and You taught me to look upon my mistakes as valuable learning experiences.

*Although I had just lost everything, I was still going along with the program I'd learned in my previous education, that making mistakes was bad. So there I was, sitting in the class, looking like nothing was wrong and pretending I hadn't made any mistakes.*

Because the program is about learning from our mistakes, I soon found out why I had lost my wife, my business and all my money. The program helped me translate my horrifying "learning experiences" (*which I was ashamed of*) into valuable lessons, knowledge and wisdom. When the program was over I could hardly wait to get back to the world of business—which was certainly not the attitude I had come in with.

### **Money Pouring In**

*Within a year, the money was pouring in, with greater ease than I could ever have imagined, just by applying the lessons I had learned from my mistakes and the generalized principles that the program had taught.*

### **I Married a Beautiful Woman**

At the same time that my business started turning around for me, I also set out to be a kinder, more compassionate man so that perhaps I would be fit for marriage. I have to confess that this took a little longer than getting my money back. But in 1986 I married a beautiful woman, and to our surprise, we found that the generalized principles also work to make our marriage intimate, fun, exciting and successful.

For me, Money and You was the most personally challenging program I have ever taken. It is not a program I would recommend for people, male or female, who want to follow the macho ethic of "toughing out" every difficult issue with a stiff upper lip and silence. Neither is it for people who play victim roles in life, blaming their personal shortcomings on other people or circumstances.

Money & You is **for people who want to get rid of what isn't working in their lives**, who want to move on to find new ideas. The end result is usually improved self-confidence and increased courage to meet every challenge life might offer.

*If you seriously want to replace what isn't working in your life with more joy, love, prosperity and happiness -- I can't encourage you enough to attend the next Money & You.*

Respectfully,

Robert T. Kiyosaki

P. S. Money & You is a very powerful and intense program -- is not for everyone and it may not be for you.