

**THE**



**21 SUCCESS  
SECRETS OF**

**\$ELF-MADE  
MILLIONAIRES\$**

**HOW TO ACHIEVE FINANCIAL  
INDEPENDENCE FASTER AND EASIER  
THAN YOU EVER THOUGHT POSSIBLE.**

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**BRIAN TRACY**

an excerpt from

***The 21 Success Secrets of  
Self-Made Millionaires***

by Brian Tracy

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# Preface

This book is the culmination of 15 years of research, teaching, and personal experience on the subject of self-made millionaires. These pages contain the key ideas and strategies I have discovered in reading hundreds of books and thousands of articles on the subject of wealth accumulation. The ideas and strategies are presented in a simple, tested, proven, easy-to-use format so that you can learn and apply them immediately.

When I was a teenager growing up in Pomona, California, in a home where we never had very much money, my dream, my fantasy, was to be a millionaire by the time I was 30. Lots of people have the same dream, I'm sure.

However, when I reached the age of 30, I was still just as broke as when I was 20. Then I did something that changed my life. I began asking, Why are some people more successful than others? I especially wanted to know, How is it that some people start off with nothing and eventually become millionaires?

This question set me off on a search for the answers, which has led to this book.

I chose self-made millionaires as my focal point because these people had demonstrated special qualities and behaviors that were both observable and measurable. They had started with nothing and passed the magic million-dollar mark as the result of doing certain things in a certain way, over and over.

What I learned was that in order to achieve great success in life, you must become a special kind of person. To rise above the majority, you must develop qualities and disciplines that the average person lacks.

The most important factor in achieving great financial success is not the money. It is the kind of person you have to become to earn that money and then hold on to it.

These 21 “success secrets” are the keys to great success in every area of life, whether or not you make a lot of money. The good news is that these principles are so powerful that you can apply them to accomplish almost anything you really want. Many of these methods and techniques will seem familiar to you. This is because they have been discovered and rediscovered for hundreds of years. I see myself more as a student of success—a reader, a researcher, a synthesizer, and a teacher of great ideas—than as an originator or creator of brand new concepts. I believe, as it says in Ecclesiastes, “There is nothing new under the sun.”

Since you are reading this book, I know that one of your great goals in life is to become an extraordinary person, to realize more and more of your true potential. Each of these success secrets will help you to move ahead more rapidly toward the wonderful life that is possible for you. Enjoy the journey!

BRIAN TRACY

*August 2000*

# Introduction: The Law of Cause and Effect

**W**hat you are about to learn can change your life. These ideas, insights, and strategies have been the springboards to financial success for millions of men and women, young and old, rich and poor. These principles are simple, effective, and fairly easy to apply. They have been tested and proven over and over again, and they will work for you if you will take them and apply them in your own life.

We are living at the greatest time in all of human history. More people are becoming wealthy today, starting from nothing, than ever before imagined. There are more than seven million millionaires in America, most of them self-made, and the number is growing by 15 to 20 percent each year. We even have self-made ten millionaires, hundred millionaires, and more than two hundred billionaires. We have never seen this type of rapid wealth creation in all of human history.

Here's the best news of all. Virtually everyone

starts with nothing. More than 90 percent of all financially successful people today started off broke or nearly broke. The average self-made millionaire has been bankrupt or nearly bankrupt 3.2 times. Most wealthy people failed many times before they finally found the right opportunity that they were able to leverage into financial success. And what hundreds of thousands and millions of other people have done, you can do as well.

The iron law of human destiny is the Law of Cause and Effect. This law is simple yet very powerful. It says that there is a specific effect for every cause. For every action, there is a reaction. This law says that success is not an accident. Financial success is the result of doing certain, specific things over and over again until you achieve the financial independence that you desire.

Nature is neutral. The natural world, the marketplace, or our society does not care who you are or what you are. The Law of Cause and Effect says that if you do what other successful people do, you will eventually get the results that other successful people get.

And if you don't, you won't. This law says that when you learn the success secrets of self-made millionaires and apply them in your own life, you will experience results and rewards far beyond anything you have accomplished up until now.

Here is an important point for you to remember. **Nobody is better than you and nobody is smarter**

than you. Let me repeat that. **Nobody is better than you and nobody is smarter than you.** Get those thoughts out of your mind. One of the primary reasons for selling yourself short, for underachievement and lack of financial success, is the conviction that people who are *doing* better than you are better than you. This is simply not the case.

The fact is that most self-made millionaires are ordinary people with average educations working at average jobs and living in average neighborhoods in average houses driving average cars. But they have found out what other financially successful people do and they have done those same things over and over again until they achieved the same results. It is no miracle and it is no accident. And when you think the same thoughts and do the same things that self-made millionaires do, you will begin to get the same results and benefits they do. It is simply a matter of cause and effect.

There are 21 success secrets of self-made millionaires. Each of these is indispensable to your becoming financially independent. The failure to apply any one of these principles can, by itself, undermine and even destroy your chances for health, happiness, and great prosperity.

The good news is that you can learn every one of these principles by practice and repetition, over and over again, until they become as natural to you as breathing in and breathing out. Just as you learned to

ride a bicycle or drive a car, you can learn the success secrets of self-made millionaires and apply them in your life. And there are no limits except the limits you place on yourself by your own thinking. Now, let us begin.

SUCCESS

1

SECRET

# Dream Big Dreams

Dream big dreams; only big dreams  
have the power to move men's souls.

—MARCUS AURELIUS

THE FIRST SECRET of self-made millionaires is simple: **Dream Big Dreams!** Allow yourself to dream. Allow yourself to imagine and fantasize about the kind of life you would like to live. Think about the amount of money you would like to earn and have in your bank account.

All great men and women begin with a dream of something wonderful and different from what they have today. You know the song that says “You have to have a dream if you want to make a dream come true.” It’s true for you and for everyone else, as well.

Imagine that you have no limitations on what you can be, have, or do in life. Just for the moment,

imagine that you have all the time, all the money, all the education, all the experience, all the friends, all the contacts, all the resources, and everything else you need to achieve anything you want in life. If your potential were completely unlimited, what kind of a life would you want to create for yourself and your family?

Practice “back from the future” thinking. This is a powerful technique practiced continually by high-performing men and women. This way of thinking has an amazing effect on your mind and on your behavior. Here is how it works: Project yourself forward five years. Imagine that five years have passed and that your life is now perfect in every respect. What does it look like? What are you doing? Where are you working? How much money are you earning? How much do you have in the bank? What kind of a lifestyle do you have?

Create a vision for yourself for the long-term future. The more clear your vision of health, happiness, and prosperity, the faster you move toward it and the faster it moves toward you. When you create a clear mental picture of where you are going in life, you become more positive, more motivated, and more determined to make it a reality. You trigger your natural creativity and come up with idea after idea to help make your vision come true.

You always tend to move in the direction of your dominant dreams, images, and visions. The very act of

allowing yourself to dream big dreams actually raises your self-esteem and causes you to like and respect yourself more. It improves your self-concept and increases your level of self-confidence. It increases your personal level of self-respect and happiness. There is something about dreams and visions that is exciting and that stimulates you to do and be better than you ever have before.

Here is a great question for you to ask and answer, over and over again: **What one thing would I dare to dream if I knew I could not fail?**

If you were absolutely guaranteed of success in any one goal in life, large or small, short-term or long-term, what would it be? What one great goal would you dare to dream if you knew you could not fail?

Whatever it is, write it down and begin imagining that you have achieved this one great goal already. Then, look back to where you are today. What would you have done to get where you want to go? What steps would you have taken? What would you have changed in your life? What would you have started up or abandoned? Who would you be with? Who would you no longer be with? If your life were perfect in every respect, what would it look like? Whatever it is that you would do differently, take the first step today.

Dreaming big dreams is the starting point of achieving your goal of financial independence. The number one reason that people never succeed financially is because it never occurs to them that they can

do it. As a result, they never try. They never get started. They continue to go around in financial circles, spending everything they earn and a little bit more besides. But when you begin to dream big dreams about financial success, you begin to change the way you see yourself and your life. You begin to do different things, bit by bit, gradually, until the whole direction of your life changes for the better. Dreaming big dreams is the starting point of financial success and of becoming a self-made millionaire.

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ACTION EXERCISE

*Make a list of everything you would do or attempt if you were absolutely guaranteed of success. Then decide upon one specific action and do it immediately.*

this material has been excerpted from

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