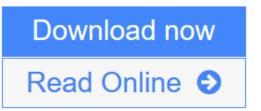


201 TIMELESS QUOTES FROM ROBERT KIYOSAKI, AUTHOR OF RICH DAD POOR DAD.

DOTCHAMOU ZAKARI



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My parents believed in job security, company pensions, Social Security, and Medicare. These are all wornout, obsolete ideas left over from an age gone by. Today job security is a joke, and the very idea of lifetime employment with a single company—an ideal so proudly championed by IBM in its heyday—is as anachronistic as a manual typewriter. Robert Kiyosaki

Many thought their 401(k) retirement plans were safe. Hey, they were backed by blue-chip stocks and mutual funds, what could go wrong? As it turned out, everything could go wrong. The reason these once-sacred cows no longer give any milk is that they are all obsolete: pensions, job security, retirement security—it's all Industrial- Age thinking. We're in the Information Age now, and we need to use Information- Age thinking. Robert Kiyosaki

"Instead of walking away with a solid financial education, most kids leave school- some already deeply in debt - prepared only to work hard, save money, get out ofdebt, invest for the long term and diversify." Robert Kiyosaki

"Financial security is more important than job security. E's and S's get punished for making mistakes, or they lose their job. B's and I's get richer from their mistakes because they learn from their mistakes." Robert Kiyosaki

"Taxes. The harder you work for money, the more you will pay in taxes, right?" Robert Kiyosaki

"The rules have changed. In 1971 the U.S. dollar stopped being money and it... It became a currency. It became debt." Robert Kiyosaki

"The way you increase your means is to acquire more assets—not houses or cars—but assets. The reason so many people struggle financially is that they have no financial education. They may be a good doctor or lawyer or accountant or rock star, but if they don't know the difference between assets and liabilities and they keep buying liabilities instead of assets." Robert Kiyosaki

"Our real estate that we own is all basically financed with our tenants, so that's what I consider to be good debt. So when we get real estate, we get proper leverage, and it's paid by all the residents who live in all of our projects." Robert Kiyosaki

"People say that I like real estate. But I don't really like real estate. I just love debt because it's so easy to get a loan on real estate, right?" Robert Kiyosaki

"Go to a bank and the banker will sell you mutual funds. But ask them if they will loan you money to buy those mutual funds, and the answer is no. But if we go in and say we want to buy real estate, they'll ask us how much we want." Robert Kiyosaki

"The only way for you to have a genuinely secure future is for you to take control of that future. "Robert Kiyosaki

"An asset is something that puts money in my pocket. A liability is something that takes money out of my pocket. That's really all you need to know. If you want to be rich or get out of the rat race, simply spend your life buying assets. If you want to be poor or middle class, spend your life buying liabilities. "Robert Kiyosaki

"Who is going to get richer in the long run? Someone who works all their lives trying to save a million dollars? Or someone who knows how to borrow a million dollars at 10 percent interest and also knows how to invest it and receive a 25 percent per year return on that borrowed million dollars?" Robert Kiyosaki

"Who would you have to be and what would you have to know in order to call your banker and say, 'I want to borrow a million dollars.' Then have the banker say, 'I will have the papers ready for you to sign in twenty minutes." Robert Kiyosaki

"The most important work in the world of money is cash flow. The second most important word is leverage." "Robert Kiyosaki

"If you want to be rich, you need to know the differences between good debt and bad debt; good expenses and bad expenses; good income and bad income; and good liabilities and bad liabilities. Simply put, good debt is debt that puts money in your pocket every month, and bad

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Joseph Mesta:

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