


RICH  DAD.

# 4 HABITS TO A LIFETIME OF HAPPINESS

WRITTEN BY

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So many people today work their 9-to-5 job, year after year, while they try to ignore a growing realization: They're trapped in a box.

They feel like their career has plateaued. But they're afraid to try a new field.

Or they haven't gotten a raise in years, and there's no sign that is going to change — but they're afraid to look for a higher-paying job.

Or they want to start their own business, but they're afraid of failing.

They count the minutes to lunch, to Friday, to their next vacation.

The spark they once had has long been forgotten.

Any of that sound familiar?

If this is you — you know you're not happy in your work, but you're afraid to leave because of the health insurance, or the retirement plan, or because you have no idea where to go — keep reading. This book is going to help you conquer that fear.

It's not going to be easy. It's going to take some work, and not just because facing up to your fear is hard. It's going to take some effort because we are going to literally retrain your brain.

## THE LITTLE SPARK THAT DIED

If you've read *Rich Dad Poor Dad*, you know I'm not a particular fan of the school system. Much of that has to do with the lack of financial education schools give you, but there's another component: They kill your creativity.

When you were a child and hadn't yet started school, you ran around in wonder, enjoying every single minute of your life. Everything was exciting. Sure, sometimes you got in trouble by doing things you shouldn't, like pulling someone's hair or sticking your finger in a light socket. But the overwhelming theme in your life was doing things that brought you joy.

A lot of that has to do with what was going on in your brain.

Researchers tell us that everyone has an abundance — an overabundance, actually — of neurons in one part of the brain that makes us really good at something. Something that only we can do, that we were born to do.

And when you're doing the things that feed that gift, that satiate that part of the brain, you live in happiness. You live in joy.

You light up that part of your brain; you light up your life.

That's what people like Steve Jobs and Mark Zuckerberg and Steve Wozniak do. They're doing things that feed that part of their brain, and as a result they're growing and learning.

Researchers also tell us that when that key part of your brain is activated, learning becomes easy. You take in information 300 to 500 percent faster than you would when someone stands in front of a room and tells you things to memorize.

Sadly, our school system is a lot more of the latter. You're told a set of facts that you have to regurgitate, and thinking off the beaten path isn't encouraged.

Let me share an example from my own school years. I love history — it's great, it's complicated, it's rich. But in school, there's a strict set of facts they want everyone to repeat. When I was in the sixth grade, my teacher asked us, "What year did Columbus sail to America?" Everyone else answered, "1492."

My response? "Which voyage?" Because of course there were three voyages. But that's not the easy, agreed-upon thing they want schoolchildren to sing-song back at them. My teacher got flustered and said that wasn't an answer and that I needed to give the right answer.

But she hadn't asked the right question.

That's a problem with a lot of classrooms today. The questioning and thinking around ideas — not just on the shortest path through them — isn't encouraged. There's no discovery. "Here's the right answer. This is what you have to regurgitate."

Don't look for problems. Don't look for solutions.

And it can have a detrimental effect on the brain.

There's a landmark study that systems scientist George Land conducted beginning in 1968. He had devised a creativity test for NASA to help them find innovative thinkers for their engineering and science staff.

He decided to use the same test on a bunch of kids, around 3 to 5 years old.



According to the standards of the test, they were somewhere around 95 to 98 percent creative.

Then he tested them again a few years later, and then again as teens, and then as adults.

Their creativity scores plummeted. By the time they were adults, their scores had fallen to about 2 to 5 percent creative.

What had happened in the intervening years? School.

In school, only a limited range of study — what's called neurolinguistics, or reading and writing — is nurtured and rewarded. So if you're not in the small group whose brains are wired for this type of learning, your natural abilities aren't being optimized.

The blood flow in the brain isn't going to that special area of neurons that give you joy. And if that happens for 12 or 18 years, guess what happens to that gift? It atrophies. The neurons don't get the nourishment or oxygen or glucose they need, so they shrink and disappear.

And then you get out of school and don't know what you really want to do because you haven't been feeding the part of the brain that gives you meaning in life. School suppresses personal meaning.

This is a problem not just for you and your own individual fulfillment, but for our larger society. Innovation drives our world, from exploring the stars to curing diseases. And if you've trained the ability to innovate out of people's brains, you're putting the world at a huge disadvantage.

## **SCHOOL ISN'T GOING TO GIVE YOU WHAT YOU NEED**

Before we go any further, let me clarify something. I'm not advocating that you let your children drop out of school or — if you are still in school yourself — that you leave it behind. There's a certain level of general education we all need.

But understand that school by itself isn't going to lead you to a life of meaning.

So many people think that if they can just get this degree or that degree that they'll be OK. But I'm here to point out that Jobs, Zuckerberg, Wozniak, Bill Gates — none had a PhD. It's not a degree that drives change and innovative thinking, but people following

what is meaningful to them.

My poor dad was highly educated. He was the head of education for the state of Hawaii and was always going to school. He thought the more degrees he added, the more alphabet after his name, the more protection he'd have from job insecurity, from the world.

He's not alone. Most people are so terrified of not having job security that they'll stay in a job that makes them miserable. They keep following what they were taught in school because they've killed off the creative part of their brain.

You need an education, but not necessarily the stuff that's taught in school. There's a difference between going to school and learning, and I had to find out what I wanted to learn.

When I came back from Vietnam in 1973, my poor dad wanted me to get my MBA and possibly my PhD. My rich dad told me to go to real estate school.

So I did both. I went to real estate school and enrolled for my MBA at the same time. But halfway through my MBA, I dropped out. I hated it. My stomach would turn every night. I was so afraid I was going to fail.

But my real estate teacher was great. He talked about what he had done and helped me discover that I not only liked real estate, I liked learning.

School doesn't teach us to love learning; it teaches us to sit in cubicles. When I left the Marine Corps and entered the corporate world of Xerox, people were sitting in cubes all around me.

I realized that's what school trains us to do, sit in cubicles. Sure, you could have pictures of your family and a few mementos, but you just sit there for eight hours a day and pass the time. Which is pretty much what happens during the school day.

There was one study I saw that showed 87 percent of workers are disengaged. They're just living for the weekend, hoping that watching their favorite football team or drinking a beer with their friends or whatever it is, will provide the excitement, the dopamine and serotonin that their jobs aren't giving them.

That's just a short-lived escape, though. You've got to find work that's meaningful, something to fire up that spark in your brain again.

Your creativity may have atrophied over the years, but you can bring it back.



# REIGNITING THE SPARK

Decades of brain research have found that when the genes that control neurological function are turned on through learning, those genes express proteins and enzymes that literally change the shape of your brain. In other words, learning changes the shape of your brain, which in turn changes your behaviors.

When you're a child, you have something like 15,000 connections per neuron in the brain, making learning easy. That's why picking up languages is so much easier when you're young; if you hear a language between ages 2 and 7, you can easily achieve fluency because the brain has neurons to spare.

But when we reach adulthood, we're down to about 5,000 connections per neuron. But just because there are fewer connections doesn't mean the brain can't keep changing and shifting. Those connections are still fluid.

So how do you turn those neurons in your brain back on that feed your gift, that feed your creativity?

First, you need to take some time and figure out what's most meaningful to you in your life. What do you want more of in your life?

Is it your family? Your hobbies? Whatever it is, ask yourself why. What is it about that particular hobby that gets you excited?

This won't be easy. School and life will have bred out of you your ability to find what's meaningful to you. So many people turn to dangerous sports or drinking or drugs to boost their endorphins, instead of finding that natural "high" by doing meaningful things that also make them money.

When that area of your brain is activated, the area that houses your special talent or gift, it increases your serotonin, your dopamine, all those neurotransmitters of joy and discovery and excitement.

But that part of your brain has been atrophied by the school system, by the rote ways in which we prepare children for a career of playing it safe. It's a process to reawaken it.

So the first step is awareness. What do you love? What do you get excited about learning or want to get better at? What's the thing that lights you up and dominates your thoughts even when you're away from it?

Start writing it down. Keep writing it down. Do this for a few days, for a week, for a month. Write down what's meaningful to you. Keep digging.

It might come to you easily, or you may have to keep up the introspection for a while. It will be worth it, though.

Once you've landed on what's meaningful to you, then the second step is perhaps easier but far more frightening for most people: You have to face up to the fact that the way you're living your life right now will never give you that meaning.

It's a hard thing to realize that you've put years — your entire life! — into something that was never the right choice. You may have sunk a lot of money into your education (student-loan debt is the largest asset for the U.S. government these days). Your identity might be totally wrapped up in what you do, not who you are.

But if it's not the thing that makes your brain light up, it was the wrong choice. And it's better to face that now than in five or 10 years, when you'll be that much closer to retirement age and that much more afraid to risk a big change.

You're going to have to face this sooner or later. It might as well be now, when you have the most time left to you that you'll ever have.

If you don't reach this awareness, you'll stay trapped. So be honest with yourself. There's a reason you picked up this book.

Once you find what's meaningful to you and embrace the fact that you need to change your life, you can start taking steps in that direction. Find classes (I bet you'll rediscover a love of learning when it's finally about your individual talent and interest). Become a little bit obsessed, reading all you can on the subject and interviewing others who've succeeded in that field.

It's OK to become a turbo-charged maniac on the topic when you've spent so much of your life stagnating elsewhere. Make up for lost time.

There are a couple of things you can do at this point to accelerate the process. One is to find a mentor. It's worth the search to find the right one. Don't be embarrassed to ask someone for his or her mentoring help. If you find a person who is likewise on fire in a particular area — and if the person isn't on fire, find a different mentor — chances are that person will be thrilled to help someone else learn about it.

The other thing that can help speed your creativity boost along is ritual. Researchers have studied the great figures through history, and nearly all had a ritual of some kind.

Rituals can lower stress hormones, and they let your mind and body know you're serious about a commitment.

That ritual can be something like meditation, something that helps you get in touch with your core. Meditation has the added benefit of making the brain more malleable,



more open to learning.

A ritual can be an order to how you do things, something that focuses your brain on success. I love Ferraris; they bring joy into my life. They make me happy. But I don't just go out and buy one. I have a ritual where I create the asset that will pay for the car (and once the car is paid off, I still have the asset). That's different from how a lot of people approach car buying, where they just go buy the car and go deeper into debt.

So my ritual is to buy assets first, and then the assets pay for a liability like a car. Poor people buy liabilities they call assets, and they go broke.

So for both me and my wife, Kim, we have the ritual that we can have anything we want, as long as we create the assets first.

When you've spent the time really sussing out what is meaningful to you, you'll be better able to identify what the ritual is that will work for you. But don't forget that second step: You absolutely must realize 100 percent that what you've been doing isn't working. Because if you don't fully commit to this new journey, the temptation will be too strong to fall back on what you had before — that job that made you miserable — the first time you run into an obstacle in your new pursuit.

And the stakes are high: not just your happiness, but your health, too.

## THE HEALTH BENEFITS OF HAPPINESS

After I left the military, I went to work for Xerox as a salesman. I'd work incredibly hard and make my quota, and all my manager said was, "What are you going to do for me next month?" And they'd raise my quota.

For so many people stuck in the rat race, the same thing happens to them: working hard but never getting ahead.

The school system has trained them to be perfect employees, but to what detriment? Sixty-five percent of Americans are overweight. The higher your stress hormones, the lower your ability to process carbs. Your body packs on the fat.

And when you're in school or in a job that isn't lighting you up but instead is making you miserable, that puts stress on our body.

Now, not all stress is bad. In fact, I once learned about a study done by a man named Dr. Ilya Prigogine, a Nobel Prize winner. He found that stress is the way that



intelligence grows. If you have a brain you keep stressing over and over, it goes “pop” and suddenly you’re smarter.

It’s the same as learning to ride a bicycle. You ride, you fall off, you ride, you fall off — and one day, “pop”, you know how to ride the bicycle forever. But when you “fall off” in school you’re punished.

There are two main types of stress. Eustress is the good stress that has a beneficial effect; think of how weight lifting puts stress on the bones, which makes them grow stronger. The other kind of stress, distress, is bad. If you’re stuck in a job that causes you distress every day, it will have an effect on your health.

Beyond the stress hormones that can cause weight gain, stress can cause your biology to act up, and make you act out of character. Remember the last time you were overcome by road rage and shouted something you would never normally say to someone? That was stress taking over your biology and running things.

Stress can also trigger a number of health conditions, from hives to high blood pressure. Each year, it seems like they’re discovering a new disease that contributes to stress.

And beyond the medical clinic, when people’s meaning in life is low and stress is high, they can turn to drugs and alcohol to increase neurotransmitters. That can lead to a host of problems: poor health, legal woes, relationship struggles.

Good stress makes you grow. Bad stress can make you break down.

If your meaning is low but your stress is high in your career, it won’t just affect your mood; it will eventually affect your health. That makes it even more crucial that you tackle the steps previously discussed:

- Discover what is meaningful to you
- Admit that you have not been doing what’s meaningful to you
- Seek out a mentor
- Create a ritual

Your health will improve, and the lowered stress levels will likely spill over into the rest of your family and help safeguard their health.



# IT WILL BE HARD, BUT IT WILL BE WORTH IT

I know none of this will be easy. You will be going against decades of training by the school system to do as you're told, follow the rules, don't ruffle feathers nor make mistakes.

But without those mistakes, without the exploration that can come when you give yourself permission to mess up, you could be cutting off the best part of your life. What schools teach is the opposite of what it takes to be an entrepreneur, to be someone who strikes out into a life of meaning.

Your brain has been cultured by the education system to be resistant to change.

Maybe you're staying in a job that doesn't bring out the best version of you because you believe you can't afford health insurance without the company providing it. Perhaps you won't rock the boat because you're afraid of being fired.

You know you're miserable, but you won't leave the job because you're playing it safe. But here's the thing: Job security is an illusion. Is it worth trading your happiness and years of your life for something that could disappear and give you nothing in return?

There was once a guy who worked in marketing for his entire adult life because his family had a PR agency. That's the only reason. He figured it was a safe bet, because he'd get hired immediately after graduation and always have a position there.

But marketing wasn't his passion, far from it. He had always been interested in cooking — and he was quite skilled at it — but he figured the marketing job with the family business was the safer bet.

Now, marketing and PR were a passion for his father. His dad had a gift for those, and the long hours required to run an agency only energized him. He was in the right spot. The son, however, was just passing time.

Life took a sad turn, and the father died fairly young. The son was stuck with an agency he had no fire to run. Keeping the business just reminded him of how much his dad had been meant for this career, and he wasn't.

He eventually closed the agency and hopped from marketing job to marketing job, never enjoying what he was doing but feeling stuck because he'd already put in so many years doing it.

But if he'd just stopped and been honest with himself, he could've gone into a

culinary career after closing the PR agency. Within a few years he'd be established in something that brought him joy, instead of being a few years older and still doing what made him miserable. (And every year that passed made it harder to contemplate the life change.)

Yes, it would've been a risk to switch careers with a mortgage and debt and two kids heading into college. But which is worse: to take the risk for greatness, or to stay in the same job where you know you're miserable, and in a few years you'll still be miserable and now older to boot? The first situation risks failure, but what so many people don't realize is that the second situation guarantees it.

We all make mistakes. We might take a job because it seems promising, but we soon realize we didn't research it enough. We might make some unwise financial moves which leaves us feeling in need of a steady paycheck.

The true mistake, though, is not stepping back from the situation and figuring out what is meaningful to us, what will lead us to a life in full color.

Henry David Thoreau once wrote, "The mass of men lead lives of quiet desperation." That might not make sense to us when we're forced to read "Walden" as high schoolers full of life and promise. But as the years pass, the author's words prove true for too many people.

It is worth putting in the effort to stare your misery in the face and figure out a better path.

Start today by spending 20 minutes thinking about what brings meaning to your life. Write it down. And dig deep.

It's not enough to simply say, for example, "I like working in my wood shop at home." What about it makes you happy? Is it working with your hands? Is it creating products that make life more organized and easier for others? Is it the creative aspect?

Once you identify what lights up those neurons in your brain, you'll be able to figure out what direction to take your career.

Discovering what adds meaning to your life will very often add meaning to others' lives, as well. And the money will follow.

As a friend once told me, "You know where money comes from? It comes from adding value to the world. Money's a by-product; it's not what you go after."

When you find what's meaningful to you, you'll naturally start to become more generous, too. It's hard to be generous when you live your life in distress and fear. Start the journey toward meaningfulness today. It may feel foreign at first, because



you will be rebuilding neural connections that have been dormant for years because of the way the world tells us we need to be.

## THE JOURNEY BEGINS

I was really good at my sales job at Xerox, but if I had stayed there my entire career I would've missed out on so many things. I would've made a great income but missed out on joy.

I found that what adds meaning to my life is helping to educate others about financial literacy. That's what drives me today and brings me fulfillment.

It doesn't mean that life is always easy or that there aren't some long days. That's going to be true no matter what you do as a career. But when what you're doing is something that brings meaning to your life, the other stuff falls to the wayside.

Your brain is probably going to start prickling over the next few days, reminding you that it's time to rebuild its creative powers.

Let yourself daydream; let yourself have fun imagining, "What if?" It's what we did as kids when our creativity was at full strength and our days were filled with wonder and excitement.

Having a purpose is the greatest thing ever. Go find yours, and reject the fear that has been holding you hostage in a job that makes you miserable. An extraordinary life awaits.

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