

- Announcer: This is the Rich Dad Radio Show. The good news and bad news about money. Here's Robert Kiyosaki.
- Robert Kiyosaki: Hello, hello, hello. Robert Kiyosaki, the Rich Dad Radio Show. The good news and bad news about money. We have a great radio program to do for you today. A very important program, and I think it's more important or more relevant today than ever before, given the speed at which the world is changing. One of the biggest problems I observe is many people cannot learn fast enough. They are too slow on the uptake. They don't know how to open their minds and see new ways of doing things or see the changes that are coming. Or, if they do see the changes coming, many people are terrified of them rather than saying, "Well, what can I do? How do I keep up with the changes?"
- As Ray Dalio, in my opinion one of the wisest guys in the finance world, he says 40% of all jobs will be gone in the next 20 years, and yet we still go to school to look for a job, but artificial intelligence is going to replace people and to a lesser degree, outsourcing of jobs. The idea of "Well, I went to college five years ago" is kind of an obsolete idea, because so much has changed in the last five years, and the acceleration is accelerating. So we have a very important program is how fast can you learn? Any comments, Kim?
- Kim Kiyosaki: Yes, well, we often say that that six inches between your ears, your mind, can be your greatest asset or it can be your worst liability. We like it to be our best asset, and our two guests that we have today are going to talk about how do we harness the mind, how do we turn it into our best asset? Especially when we face those moments when the adrenaline is racing or we have to make a sales call or we're doing our first real estate deal, whatever it is, that mind can go crazy. We're going to talk about some of the tools and some of the things that you can do to actually have your mind work for you instead of against you.
- Robert Kiyosaki: Our first guest today is Dan McGinn. He's a very prestigious author and senior editor of the Harvard Business Review. He's the author of *Psyched Up: How the Science of Mental Preparation Can Help You Succeed*, September 2017, and *House Lust: America's Obsession With Our Homes*. It's going to be a very important program for those of you who need to speed up how fast you can learn and adapt to new ideas. Welcome to the program, Dan.
- Dan McGinn: Thanks, Robert.
- Robert Kiyosaki: Why did you write this book? It's a big undertaking to write a book, but what is your motivation, your concern, or what's driving you?
- Dan McGinn: I think people know that in order to be a solid, high performer in whatever kind of work they're doing, they need to practice the underlying skill of whatever it is you're doing. If you're a classical piano player, you better have played the piano a heck of a lot. But in the book, I argue that that substantive practice is not enough, that you will do better in your job and in life in general if, in addition to

practicing your skill, you learn to manage your emotions and your mindset in those moments just before you go onstage, whatever stage you happen to do in your life as a professional.

Robert Kiyosaki: Well said, because I always say there's four parts of learning. One is mental IQ, there's the physical IQ, there's the emotional IQ, and the spiritual IQ. Many people lose it on the EQ, the emotional IQ, because either fear kicks or laziness or complacency or "I just don't want to do it," so they don't do it. That's why we always say that you got to make some mistakes. You prepare and go out there and do the best you can, but a lot of people shut down and freeze and don't do anything. Has that been your finding?

Dan McGinn: Yeah, I think that's right. I think you're right that people probably pay too little attention to the emotional piece of this. We're not robots. We're not automatons. Not only do we have emotions, but we have biology and adrenaline and that fight or flight instinct that kicks in. One of the most interesting days I spent when I was reporting the book was at the Juilliard music school. Obviously, you don't get into the Juilliard School unless you're really, really good at playing your instrument, whatever it is. They have a whole course there where they teach the students not anything about playing the instrument but just about managing the stress and the anxiety that comes along with auditions, because auditions are such an important part of their life.

They recognize there that it doesn't matter how many thousands of hours you practice, if you don't manage your emotions before you go onto that stage and you're feeling too anxious and you can't breathe if you're playing a wind instrument or your fingers get sweaty if you're playing the violin, you're not going to do very well. I think managing your emotions is really a key part of trying to perform well.

Kim Kiyosaki: So Dan, in your book *Psyched Up*, you talk about mental preparedness. You get nervous. Let's say you're going onstage to give a talk or a sales talk. What are some of the things you do to prepare mentally?

Dan McGinn: It's funny. The roots of this book go way back to when I was in high school. I played high school sports, and I was not a very good athlete, but I was part of the team and I became fascinated by the things that the football team or the basketball team would do before a game. Back then, I had a very simplistic view of all this. I thought getting psyched up was like turning a light switch on and off. It was really about amping yourself up and getting that adrenaline flowing.

Now, after I've done the research and talked to psychologists all over the world, I have a more nuanced view. I think of it more as a stereo with a set of knobs on it, and I think tuning those knobs before you go on the stage is what you're trying to do. Generally, you're trying to find ways to reduce your anxiety, to boost up your confidence level, and then to try to get your energy level appropriate to the kind of task you're about to do.

Robert Kiyosaki: In my world, let's say investing, we call it pulling the trigger, and a lot of times, when I was taking options trading classes, a lot of people knew exactly what was going to happen, but that person would freeze and they couldn't pull the trigger. They couldn't take action. Is that what you're talking about?

Dan McGinn: Yeah, in fact, one of the people I talked to while reporting the book is a psychologist named Doug Hirschhorn, who lives outside of New York City. He's basically a psychologist who deals exclusively with traders, because obviously, again, it gets back to if you want to be a smart investor, you have to know a lot about finance and the fundamentals of spotting a good stock or a good option from a bad option, but you also need manage that emotional piece of it. What happens when you have a bad trade? How do you get back into it with a positive mindset?

Overcoming that anxiety, making sure that you retain your confidence even if you're on a losing streak. Going into it with a positive, optimistic outlook that helps you maximize your returns. I think hedge funds routinely will bring in a psychologist like Hirschhorn to try to get people to tweak those emotional dials. I think in your world, this is very applicable.

Robert Kiyosaki: What do you suggest? Give us a quick idea on it. What do they recommend?

Dan McGinn: There's all sorts of things you can do. I think in trading in particular, one of the things Hirschhorn talks about is writing down goals at the beginning of every day, writing down lessons at the end of the day. A lot of research that you come across in this world looks at the idea of priming, which is sort of tweaking your subconscious to try to put yourself in the optimal performance mindset. That's before the event. Then after the event, doing a very structured reflection, so if things go poorly for you, you don't just let that experience go. You try to learn what you can from it and then move on.

Kim Kiyosaki: You talk a lot about rituals, the importance of rituals. How does that play into it? Because I know for rituals, rituals do help reduce stress if you do the same thing again and again before every event.

Dan McGinn: Absolutely. A lot of the research on rituals comes from the sports world. There have been studies that have been done in all sorts of competitive endeavors, whether it's goal kicks in soccer or darts or rugby, competitive diving. Generally the studies find that people who have this kind of ritual, that they do the same thing every time they perform, they tend to do it better. It's not 100% clear why that is, but there are two theories about why rituals help people perform better.

Number one is that that ritual, it helps you recall all the practice you've done, and it's like the launch sequence for a rocket. It's getting your body and your mind primed up to do its little trick that it's practiced so many times before. The second theory is that people who don't have a ritual before something very stressful, they're probably just sitting there thinking negative thoughts and

worrying. So some of what the ritual can do is it gives you something to occupy yourself and keep you busy at a time when your thoughts are probably going to be pretty negative and destructive.

Kim Kiyosaki: Which is just like golf, because you always have a pre-shot routine, and just as you're saying, it is to kind of quiet your mind down so it's not chattering away. I've also heard that rituals help build confidence because you're telling your body to do what it is you're going to ... You're going to do what you say you're going to do. I see that as a very important part of learning.

Robert Kiyosaki: Once again, Robert Kiyosaki. Our guest today is Dan McGinn. He's a senior editor at Harvard Business Review. Congratulations on that. His book is *Psyched Up: How the Science of Mental Preparation Can Help You Succeed*. I talk about how a lot of people freeze, they can't pull the trigger on a trade or something like this. His website is psychedupthebook.com. [Psychedupthebook.com](http://psychedupthebook.com).

A final thing, because this is what I do. I already have preprogrammed in what I'm going to do when I freeze up. In other words, a lot of times, like Kim will attest to this, I'll find a property I'm going to buy, but I haven't figured it out yet. So what I do is I just buy it. I say, "Okay, I'm going to buy it." But I already know I'm going to buy it, because I know that I can analyze it and then back out. A lot of people don't buy it and analyze it, so they never buy it. I already know I'm going to buy something as fast as I can, and then it's called a down payment, an option, whatever you want to call it, and I'm in the deal, and I may take a week to analyze it, but I'm already in the deal. Is that kind of a ritual?

Dan McGinn: Yeah, that makes total sense to me. When I think about your business and the kind of things I might do to psych myself up if I made my living the way you do, there's research that looks at visual cues and visual priming. In my office where I write, on my walls I have framed examples of some of the best stories I ever wrote. It's not like I sit there all day staring at them, but they're sort of quietly in the background, and they're a subconscious reminder of past successes.

In your business, I would absolutely make a case that on your walls, you would benefit from having photos of some of the best property deals you've ever done, because as you sit in your workplace and quietly perform, you're going to be surrounded by signs of your success. There's research that shows that people who look at a positive and successful image before they go and do a task can actually do it better, and I think when people think about what the kinds of images they put around their office, that's something they can harness.

Robert Kiyosaki: That's great advice. Coming up, we'll go into why you should never calm down when you're nervous. I think this is very important, because I meet great numbers of highly educated, smart people, but their nervousness prevents them from being successful. When we come back, if you're one of those persons that just can't stay calm or you can't get quiet, this is for you, because if you can't pull that trigger, you're not going anywhere.

- Announcer: You're listening to the Rich Dad Radio Show with Robert Kiyosaki.
- Speaker 6: Robert Kiyosaki's Rich Dad Advisors have a great gift for you. Visit richdadadvisors.com and receive five free reports on business and investing success. Five free reports that can help you right now, and while there, check out the author's choice audio series. Audio is a great way to learn, and for as little as \$0.99, you can download key chapters from all the Rich Dad Advisor books. You can listen to *The Myths and Magic of Real Estate Investing*, *Seven Steps To Limited Liability*, *The Four Pillars of Investing*, *Team Code of Honor*, or *The Psychology of Debt*, among other great audios. For pennies, you can power up your skills for getting out of the rat race. So please visit richdadadvisors.com for your five free reports and your powerful and affordable audio chapters. That's richdadadvisors.com for great information that can help you right now.
- Announcer: Log on to richdadradio.com while you listen. Now back to Robert Kiyosaki.
- Robert Kiyosaki: Welcome back. Robert Kiyosaki, the Rich Dad Radio Show. The good news and bad news about money. You can listen to us any time, anywhere at the Rich Dad Radio Show, iTunes or Android, and all of our programs are archived at richdadradio.com. If you want to listen to this program again, because it's a very important program about how to improve your brain and your body and your emotional and spiritual functions so you get more done. You're not holding yourself back.
- You can ask your friends and family and business partners, go to richdadradio.com and re-listen to this program. Our guest is Dan McGinn. He's the author of *Psyched Up: How the Science of Mental Preparation Can Help You Succeed*. I think that's the most important thing today, because so many people are like deer in the headlights. They're frozen. They know something's changing, but they can't change. Any comments, Kim?
- Kim Kiyosaki: Yes, well, Dan, I think every golfer in the world should get this book, because I'm a golfer. I believe you're a golfer as well. There's a gentleman that works out at the gym where I work out at, and he is a scratch golfer as long as he's playing with his friends. But as soon as he gets in a tournament, he's eight strokes, 10 strokes over par, and he just cannot get that mental state that is needed and he just panics every time.
- Dan McGinn: Yeah, that's a great example of how someone has mastered the underlying skill. They've practiced plenty of golf, and they're very good at it in the right situations, but then under pressure, the emotional piece of it escapes them, and it's the same with those musicians at Juilliard that I mentioned earlier. They practice their instruments, but one of the musicians described it as a tax he pays. He did all of his practice, he should have gotten X return, but in the moment, he's actually losing a lot of the expected return he should get, because the emotion and the stress just degrade his performance. They teach golfers certainly, if you go to IMG Academy or you go to one of the top golf schools,

they'll focus as much on the mental game as they will on your swing, because eight or 10 strokes is giving the game away.

Kim Kiyosaki: Oh, yes. What would you tell my friend? Where would he start?

Robert Kiyosaki: Take up tennis.

Dan McGinn: Take up tennis, yeah, that's a good one. One of the things you can try to do is recognize that when we get into these situations, our body is experiencing that fight or flight. We're not being chased by predators for the most part anymore, but we still put ourselves into situations that feel like threats. When that happens, biology takes over, and it can be really hard to fight against that biology. One of the thing I talk about in the book is a technique called reappraisal.

Reappraisal is actually a very subtle but very powerful technique. If you're in a nervous-making situation, one of the things people will tell you is to calm down or don't be nervous. But in the moment, that's really, really hard to do. What research on reappraisal suggests is that instead of trying to feel calm, you try to shift over towards feeling excited, which is a more positive form of that agitated state.

Kim Kiyosaki: Oh, I like that.

Dan McGinn: They've done studies of people taking math tests or in singing competitions, and if you can just make that subtle going from "I'm nervous" to "I'm excited," chances are you're going to do a little bit better.

Kim Kiyosaki: That's a great point, yeah.

Robert Kiyosaki: Hey, I never realized, that's kind of what I do naturally.

Kim Kiyosaki: That's a great point.

Robert Kiyosaki: Because I've never been able to calm down. I probably have ADD, but calming down was never my strength, so I just get excited. What you're talking about is people can't calm down, so they choke, right? Everything goes, they just freeze up.

Dan McGinn: Right, yeah. Choking is sort of a subspecialty study in this area. What they find on choking, there's a researcher at the University of Chicago who wrote a whole book on why people choke. Golf was one of the things she studied quite a bit.

Robert Kiyosaki: By the way, did you see Spieth choke on number 13 at the Master's last year?

Dan McGinn: I did, yes.

- Robert Kiyosaki: He dropped two in the water or something. A shot that every one of us could make.
- Dan McGinn: Yeah, often choking, whether it's in golf or any other activity, it has to do with either overthinking or underthinking. Somebody who's a professional golfer, they've basically automated. They've practiced these shots so many times that they shouldn't needed to think about a putt or a shot over water like that. They just should go up to the ball, turn off their brain, and just let their body take over. When people like that choke, what's happening is that instead of turning on that autopilot, they're overthinking it. They're letting their thoughts get in the way of that bodily practice that they've done so many times.
- Robert Kiyosaki: So you think-
- Dan McGinn: In that situation, you need to learn to keep your autopilot on.
- Robert Kiyosaki: Right. So you think Spieth was just running the numbers too hard?
- Dan McGinn: Yeah, I think ... The flip side of that is, and one of the things that makes it tricky, is so imagine me making that same shot. I'm not a very good golfer at all. I do play, but I don't play very well. I actually need to think in that situation, because my autopilot is not tuned enough for it. Where there's other activities where I might be better than a ... Things completely unrelated to golf, where I could be able to autopilot. Part of the trick to this is to know if it's something that you've done so many times that you don't need to think, or if it's a new activity where autopilot's not going to work for you. It depends on your level of proficiency.
- Kim Kiyosaki: I love what you're saying about, when you say calm down, because your body is nervous and you're excited or you're panicked or whatever, and your body doesn't want to calm. It's like trying to fight against something, where you're saying, just use that energy towards excitement. I love that.
- Dan McGinn: Yeah, I met a guy, on this autopilot topic, that was interesting. I met a guy who he was running a company that his job involved giving a lot of presentations to VC's, to investors, to customers. Every week, he was on the road giving a couple speeches, and every speech was a little bit different, because the audience was always a little bit different. He's found a way where the first three minutes of every speech he gave, he gave it almost the exact same way, so he didn't need to think at all.
- He basically turned the speeches, even though every one was different, the first couple minutes, he was on autopilot. He knew the punchlines, he could get in his groove, and then, when it got to the point where he needed to ad lib or improvise or follow a different kind of script, he was already in and the audience had settled down. It was interesting way to take something we think of as very cognitively demanding and to turn it into a thing where he didn't need to think for the first couple minutes.

- Robert Kiyosaki: Our guest today is Dan McGinn. He's the senior editor at the Harvard Business Review. He's author of *Psyched Up: How the Science of Mental Preparation Can Help You Succeed*. As Kim says, please get this book, because too many people are freezing up, choking, panicking, running and hiding. When the world is changing as fast as it is changing, it's important that we change faster and be able to handle different situations better.
- Kim Kiyosaki: I like another part ... Oh, I like a lot of your book, Dan, but there's a part you talk about that I think is so important is, you talk about whether it's habits or rituals or superstitions. They work if you believe they work.
- Dan McGinn: That's true, and the superstition piece of it is a particularly interesting one. You mentioned golf earlier, so one of the studies I look at in the book is a bunch of golfers who were about the same ability were given a putting task. They all had to do the same putt from a prescribed distance. They divided the golfers into two groups and half of the golfers were given a club and told that it had been owned by a PGA golfer. The others were just given the same club but not told any of this fake backstory.
- It turned out that the people who were putting and thought they were using a pro golfer's club putted about a third better. That gets to the superstitious element. There's other studies like that. If you think you're using something that was owned by a celebrity or owned by a very accomplished person, you're going to perform better, and you can sort of harness that in your day job.
- Kim Kiyosaki: Yeah, and I've done a lot of studies on this. There was a study done, it was really interesting, of hotel cleaning staff. They told half the staff nothing, but they told the other half of the staff, "You know, all this work you do every single day, is great exercise. You're walking, you're lifting things. It's a lot of great exercise." The other group they told nothing. The group who they said to them "This is a lot of great exercise" actually, after a period of time, lost weight and lowered their cholesterol because they believed they were getting exercise.
- Dan McGinn: Right. The mind is a very powerful instrument in these kinds of instances. There's been studies done of people before they go into a job interview situation being asked to just take two minutes and write a paragraph on a piece of paper about a time when they felt powerful. That's it. That's all they had to do. They went into that job interview and did demonstrably better because of that. A lot of this is just positioning your mind in a place where it has its best odds of performing well and learning these tricks, so that when you're waiting in those last few minutes in the waiting room, you have something constructive to do to put yourself in the right mindset.
- Robert Kiyosaki: Dan, we're almost out of time, but anything you really want to say to our audience, and more specifically, why they should buy your book, *Psyched Up: How the Science of Mental Preparation Can Help You Succeed*. Very important book, especially [crosstalk 00:24:31].

- Dan McGinn: Sure, well I think anybody who's watched the Olympics or watched a professional sporting event, my favorite moments in watching those events is to watch the players right before the game starts. You'll notice that they all have something they're doing, and they were taught to do that because their livelihood depends on whether they can perform or not. I think you and I are not Tom Brady, we're not Michael Phelps. But, we should find a pre-game routine that helps us do better in our professional lives. That's really what this book is about. I argue that people who have a pre-game routine before they make a sales call or do a big negotiation or pitch investors will do better than people who are just sitting there being nervous.
- Kim Kiyosaki: Great.
- Robert Kiyosaki: That's what your golf coach tells you, right, Kim?
- Kim Kiyosaki: That's what he says, yes.
- Robert Kiyosaki: Have a pre-game routine.
- Kim Kiyosaki: Every time, have a pre-game routine, because it reduces stress. It turns off your brain, and you know what to do every single time. Just like that guy who does the same three minutes of his talk, just like you do, Robert. You do the exact same thing.
- Robert Kiyosaki: So Dan, thank you for writing a very important book. Best of luck on it. *Psyched Up: How the Science of Mental Preparation Can Help You Succeed*. His website is psychedupthebook.com. Dan, thank you for your contribution.
- Kim Kiyosaki: Thank you, Dan.
- Dan McGinn: Thank you both. Thank you both so much.
- Kim Kiyosaki: All right, appreciate it.
- Robert Kiyosaki: Coming up, you can find out how you can improve your brain. That's what I really need right now. We'll be right back.
- Announcer: You're listening to the Rich Dad Radio Show with Robert Kiyosaki.
- Speaker 7: Do you own an LLC or LP? Are you aware of the new rules? The IRS has mandated new audit rules that require every LLC operating agreement and LP limited partnership agreement be amended. This dramatic requirement has never before been experienced, and changes must be made by December 31st. Corporate Direct, owned by Rich Dad Advisor Garrett Sutton, can guide you through these new rules. Call (800) 600-1760. That's (800) 600-1760. Or visit corporatedirect.com. Contact Corporate Direct today to stay in IRS compliance.

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- Robert Kiyosaki: Welcome back. Robert Kiyosaki, the Rich Dad Radio Show. Once again, you can listen to Rich Dad Radio any time, anywhere on your schedule on iTunes or Android. All of our programs are archived at richdadradio.com. We archive them because repetition is how we learn, and if you listen to this program again, you'll learn even more. You can even share them with friends, family, and people you work with.
- Our second guest today is Jim Kwik. Interesting last name, K-W-I-K, because he is the CEO and founder of Kwik Learning. For all of you people like me out there who think you have an acute case of Alzheimer's or something you can't remember, and I don't know about you, but somebody introduces me, gives me their name, and it's forgotten before the name is through. My memory is horrible. This is a very, very important person to listen to, because as we talked about earlier with Dan McGinn, our ability to learn is possibly our greatest asset today. Welcome to the program, Jim Kwik. Anything you want to say before we introduce-
- Kim Kiyosaki: Jim, I'm happy to have you on the program, because you're actually saying that people's brain can get better?
- Jim Kwik: That's absolutely true.
- Kim Kiyosaki: Right? So aging doesn't necessarily have to mean you're getting memory problems and things. You can actually train your brain to be quick and fast and memorize things and remember things and all of that. Is that what you're saying?
- Jim Kwik: Very much so. First of all, thank you both, Robert and Kim. I've been a long time fan and follower of your work.
- Robert Kiyosaki: Thank you.
- Jim Kwik: Thank you for the good work that you do.
- Kim Kiyosaki: Thank you.
- Jim Kwik: Yes, I believe that it's been my experience after teaching this for 25 years, is that we can grow older and in a lot of ways we can grow better. We've discovered more about the human brain and more in the past 20 years than the previous 2,000 years combined. What we found is we're grossly underestimating our own abilities. When I go onstage, I do these demonstrations where I'll have 100 people stand up and memorize all their names, or it could be 100 words or 100 numbers and I'll memorize them forwards and backwards.

The thing is, I always tell people, "I don't do this to impress you, I do this more to express to you what's really possible." Because the truth is, every single person who's listening to this could do that and a lot more. We just weren't taught. If anything, I feel like we were taught a lie. A lie that somehow we have these limitations. That our intelligence, our potential, our capabilities, our memory is somehow fixed. What we know is that it's absolutely not true. That one third of our memory, for example, is predetermined by genetics and biology, but two thirds is completely in our control.

Kim Kiyosaki: How did you get into this whole study?

Jim Kwik: That's a great question. My inspiration was really my desperation. A lot of people don't know this, but at the age of five, I had a very bad accident, head trauma, a brain injury, and so I actually grew up with learning disabilities. When I was student, it took me a long time to learn things. I had really bad focus. I had no memory to speak of. Teachers would have to repeat things four or five times, and I just wouldn't understand. It took me actually three years to learn how to read. At the age of nine, I remember hearing one of my teachers point to me, thinking I wasn't paying attention, saying, "That's the boy with the broken brain." So I grew up with that-

Kim Kiyosaki: Talk about beliefs, wow, talk about beliefs.

Jim Kwik: [crosstalk 00:31:50] exactly. And mindset and how impressionable we are as kids. So I struggled all through school, and I became painfully shy, because when you feel like you're the boy with the broken brain, you don't connect with a lot of people. I would do a book report, I would work hard, but if the teacher asked me to give a presentation on it in front of class, I would lie and say I didn't do it, because I was so terrified of being judged and not being good enough, and I would actually throw it out on the way out and take a failing grade.

When I age of 18, I wanted to get a fresh start. I was in college, and I thought I could do better, but I actually doing worse. I was ready to quit, and I ended up, actually, in the hospital because I wasn't eating, I wasn't sleeping. I was just living in the library, and I ended up passing out. I fell down a flight of stairs in the library.

Kim Kiyosaki: Was it because you were trying so hard to do well in a system that didn't fit you?

Jim Kwik: Yeah. I have a primary belief that it's not how smart we are or how smart your children are, it's more how are we smart. I feel like we all have different areas of intelligence, and that intelligence is not fixed. If we want to improve, for example, our financial IQ, then with the right education that you're providing in spades, then people could up-level themselves. That intelligence is not fixed like your height, and that we can grow.

I started studying the brain, adult learning theory, and reading and memory, because I wanted to understand how my brain worked, so I [inaudible 00:33:21] my brain, because I always thought it was interesting that in school, they teach you what to learn, right? Math, history, science, Spanish, but there's no classes on how to learn. How to think, how to solve problems, how to start a business. What you're teaching, financial literacy. All these important subjects, so I did a deep dive into the accelerated learning. Then my grades started to improve, and then all the sudden, my life started to improve, and I found my calling.

Robert Kiyosaki: You know, what I thought was really stupid about school is they punish for making a mistake. How do I learn if I don't do something and make a mistake? Hey, a quick question you could help me on. How do I memorize ... When somebody walks up and they want to give me their name, you got anything I can do?

Jim Kwik: Absolutely. Here are a few brain hacks, because I think one of the most important skills in business or business etiquette, certainly, and networking is your ability to remember names. Three things I focus on. I call it MOM, as the mother of memory. If you're every forgetting something, if you feel like senior moments are coming a little bit early, you're absentminded, you forget where you put the remote control or your car keys, or if not your car keys, something larger like your car. If you're ever forgetting something, I find that one of three things is missing. I call it MOM.

The M ... Let me ask people who are listening here, that most people say they have trouble remembering names, but if there was a suitcase of a million dollars cash tax-free for you or your favorite charity if you just remember the name of the next person you meet, how many people are going to remember the person's name? So I think everyone becomes a memory expert in a split second. Notice it had nothing to do with capabilities. As a brain coach, I like to push people and really find their truth. It had nothing to do with their potential. It had everything to do with whether or not they were motivated to.

Kim Kiyosaki: So there was a reason why that was important?

Jim Kwik: Right, because intent matters.

Kim Kiyosaki: Yeah.

Jim Kwik: I would say for that, the M in MOM stands for motivation, meaning asking yourself, a little self-reflection when you're meeting someone for the first time, why do you want to remember this person's name? Maybe it's to show the person respect or make a new friend or create a relationship or close a sale or a deal. Maybe it's to practice these tips that I learned on this radio show. So the M stands for motivation, tapping into why we want to remember names.

The O is actually observation. Observation. I would say a lot of people blame, when they forget someone's name, their retention, but I really think it's more of a matter of attention. A lot of people aren't forgetting the name, they're just not hearing the name.

Kim Kiyosaki: They're not present, they're not present.

Jim Kwik: Right. That's the perfect word, Kim, because I remember, I went to a fundraiser and I sat down at my table that I was assigned to, and I was at the table with President Bill Clinton. This was the second time I had met him, and the first time was very, very brief, but I noticed something interesting, that he has a powerful presence. He has incredible memory. He remembered my name and our last conversation. I think it's a leadership skill, because I believe two of the most costly words sometimes in business are "I forgot." I forgot to do it, I forgot to bring it, I forgot that conversation, I forgot that meeting. I forgot that name or what have you. Because every time we say those words, opportunity is lost, time is lost.

Robert Kiyosaki: Amen.

Jim Kwik: Money potentially. And so-

Robert Kiyosaki: It's also embarrassing after like 20 seconds, you say, "What was your name again?"

Jim Kwik: Exactly, and-

Robert Kiyosaki: It's horrible.

Jim Kwik: We live, though, in a world full of distraction and overload, so a part of it, it's become normal, but when we get a little bit better at it, we really stand out. It's really hard to show somebody that we're going to care for their business, their future, their finances, their health, whatever it is we're selling them, if we don't care enough just to remember their name. So with President Clinton-

Robert Kiyosaki: Once again, our guest is Jim Kwik. He's the founder of Kwik Learning, K-W-I-K. His website is jimkwik.com and also kwiklearning.com. Let me ask you, you have a book coming out next year, but how does somebody contact you and what services do you offer somebody like me who can't remember a name?

Jim Kwik: We publish online programs, online speed reading, memory enhancement, accelerated learning, academic success programs, critical thinking programs, all online. We have students in over 150 countries. That's just at K-W-I-K Learning.com. We also have our own show, a podcast, that is only about 10 minutes long, and it's just brain hacks for busy people who want to learn faster and achieve more. There's episodes on my top 10 favorite brain foods. There's episodes on how to read one book a week. There's episodes on how to

remember the name of each person that you meet. How to give a speech without notes. How to learn a language if you're doing business in other countries.

- Kim Kiyosaki: All good-
- Jim Kwik: Every episode's about 10-
- Kim Kiyosaki: All great topics. All great topics.
- Robert Kiyosaki: What website, again, is that?
- Jim Kwik: You can find it on iTunes or on Stitcher or Google Play or they can go to kwikbrain.com and they'll get direct access. K-W-I-K Brain.com.
- Kim Kiyosaki: Kwikbrain.com. Let me ask you this, Jim. We have a lot of entrepreneurs and wannabe entrepreneurs that are listening. Do you find entrepreneurs' brains work differently than other people?
- Jim Kwik: I do. I see entrepreneurs are the modern day superheroes, because I feel like they're the ones that are creating jobs. They're solving problems. They're adding value into the economy. I became an entrepreneur, it wasn't even for the money. It was just personal growth, how much growth comes, the two of you know, working with so many business owners. I believe entrepreneurs, they value their freedom, and I love that when speaking at events full of entrepreneurs, that they self-select themselves, because they take responsibility.
- I find that taking responsibility ... Recently I got to introduce two of my superheroes together. Sir Richard Branson and Stan Lee, who created Spider-Man, X-Men, Avengers, and such. We were going to diner, and I remember asking Stan who is his favorite superhero that he's created, and he said, "Iron Man." He asked me, and I said "Spider-Man." I posted this picture on Instagram, because he had a big Spider-Man tie. Without any pause, he said, "With great power comes great responsibility."
- And my mind, growing up with learning challenges, I had dyslexia and I always flipped things. I was like, "You're right, Stan, with great power comes great responsibility. When you have great power, you have responsibility to wield it well." But also, the opposite is also true. With great responsibility comes great power, and when we take responsibility for something, we have great power to make things better, and I feel like entrepreneurs are wired that they identify more with what I call being a thermostat, not a thermometer.
- Like, a thermometer, the function of a thermometer, it reacts to the environment. It reflects the environment. It's at the whim and the victim of the environment, but a thermostat is something different. It sets the standard. It

sets the temperature. It sets the goal, the vision, and all the sudden, the environment changes along with it. That's kind of like what entrepreneurs do. They take the invisible of what's in their imagination and their heart and they make it visible into the real, physical world. The challenge is, because they value their freedom so much, that sometimes they move away from discipline. I feel like, for me, discipline is very important, to be able to do the work that you need to and have the consistency. Discipline equals freedom.

Robert Kiyosaki: So once again, Jim, we're running out of time. What is digital dementia?

Jim Kwik: This is the thing, I think we live in an age where previous generations didn't have to deal with these things. I think the three super-villains right now are digital overload. There's so much information, too little time. It feels like taking a sip of water out of a fire hose. That's why I think one of the most important skills to master for entrepreneurs is your ability to learn faster.

I think the second one is digital distraction, because we live in a world where our smart devices are rewiring our brains to get these dopamine fixes for every comment, share, or like, and it fries our brain and we can't make good decisions because we're getting overstimulated. Then the third thing is what you mentioned, is digital dementia. It's this new term in healthcare, basically saying since we're so reliant and dependent on our smart devices, it's like we're outsourcing our brains and our memories to our smart devices. For example, how many phone numbers did you know growing up?

Kim Kiyosaki: Quite a few.

Jim Kwik: How many phone numbers?

Kim Kiyosaki: Quite a few.

Jim Kwik: Yeah, we knew all of them. But how many phone numbers do you know right now?

Robert Kiyosaki: I didn't even remember my own phone number at Safeway yesterday.

Jim Kwik: Right.

Kim Kiyosaki: So you're saying smart technology is making us stupid?

Jim Kwik: And this is the thing. Not that I want to memorize hundreds of phone numbers, but we lost the ability to do so. Your brain is your number one wealth creating device that there is. But it doesn't come with an owner's manual, and it's growing weaker in a lot of areas for us, because we're so dependent on technology. It keeps our calendars, our to-dos, our numbers. It gets us from here to there, and so we don't have to think.

Some of our mental facilities are atrophying, because if I took my arm and put it into a sling for six months, it wouldn't grow stronger. It wouldn't even stay the same. It would grow weaker. So digital dementia, so basically, technology is very convenient, but it also could be crippling if we're dependent on it.

Kim Kiyosaki: How is that affecting kids today? Digital dementia?

Jim Kwik: That's a challenge, also, with children's attention span, because children are growing up on smart devices, and they're one swipe away from everything. But the challenge is in school, we're just lecturing to them. They're taking in information from all these different devices and multitasking, doing all these things, and then in traditional education, 20th century education prepared us for a 20th century world. Agriculture and industry and such, but not keeping up the ... They say Rip Van Winkle woke up from decades of slumber and sleep, that the only thing we would recognize is our school system and our schools-

Robert Kiyosaki: I love that, I love that. Hey, Jim, we're out of time, but I really want to thank you for being part of the program.

Jim Kwik: Thanks.

Robert Kiyosaki: Again, our guest for this part was Jim Kwik, K-W-I-K, CEO and founder of Kwik Learning. His website is jimkwik.com and kwiklearning.com and kwikbrain.com. If you're a person like me who's already forgotten my name, this is a very important thing, because if you lose your brain, you lose your money, too. Jim, thanks for being part of this program.

Kim Kiyosaki: Thank you, Jim. All the best to you. Appreciate it.

Jim Kwik: Thank you both so much.

Robert Kiyosaki: Thank you. Keep up the good work. When we come back, we'll be going into the most popular part of the program, Ask Robert. Who's Robert? We'll be right back.

Announcer: You're listening to the Rich Dad Radio Show with Robert Kiyosaki.

Speaker 7: Do you own an LLC or LP? Are you aware of the new rules? The IRS has mandated new audit rules that require every LLC operating agreement and LP limited partnership agreement be amended. This dramatic requirement has never before been experienced, and changes must be made by December 31st. Corporate Direct, owned by Rich Dad Advisor Garrett Sutton, can guide you through these new rules. Call (800) 600-1760. That's (800) 600-1760. Or visit corporatedirect.com. Contact Corporate Direct today to stay in IRS compliance.

Announcer: It pays to listen. Now back to Robert Kiyosaki and the Rich Dad Radio Show.

- Robert Kiyosaki: Welcome back. Robert Kiyosaki, the Rich Dad Radio Show. The good news and bad news about money. I want to thank our two guests, Jim Kwik and Dan McGinn. Jim Kwik is with jimkwik.com and Dan McGinn, his website is psychedupthebook.com. They have very important comments today on our most important thing we can do today is probably learn faster, because it's coming at us. Everything is coming at us. More and more at such high speed. How do you take it in? I know many people are standing still, but I think that could be the worst they could do. It's not so much what we learn, but how fast we learn. Thank you to Jim Kwik and Dan McGinn.
- Kim Kiyosaki: And one thing from Dan that I picked up. Being a golfer, we all have a pre-shot routine. But what he's saying is whenever you're going into a situation, be it an interview, be it a sales call, be it going onstage, you should have a pre-shot routine. Something that you do before that event. That really, really can change your mindset and set you up for success.
- Robert Kiyosaki: My pre-shot routine is, "I'm going to buy it," even if I don't know what I'm buying, because I can option it. Like that property we had in Portland?
- Kim Kiyosaki: Right.
- Robert Kiyosaki: It was our first kind of a big property, and Kim says, "Don't buy it," but I said, "I bought it." All it was was an option.
- Kim Kiyosaki: But it was a good lesson.
- Robert Kiyosaki: Yeah, all it was was an option, and then took us about two weeks to study it. Then we bought it and we did really well on that deal.
- Kim Kiyosaki: But the lesson for me was, you tied it up so nobody else could buy it. That gave us the time to do our analysis, whereby most people do the analysis and by the time they're ready to buy, it's already gone. It was a great lesson.
- Robert Kiyosaki: [crosstalk 00:46:19] that is called an option. \$1,000 is all it costs. I didn't even have \$1,000. I said, "Here's," it's called a counter check for \$1,000, and \$385,000, 18 units, right? It was fantastic. It was a great deal. I just love it. Anyway, first question, Melissa, for Ask Robert.
- Melissa: Our first question today comes from Gwen in Reno, Nevada. Favorite book, Rich Dad Poor Dad. Says, "Robert and Kim, with all your success, A, do you ever still get fearful in terms of finances, and if so, what do you do to overcome your fears with regard to money?"
- Robert Kiyosaki: Everybody has fear. Anybody that tells you they have fear is lying to you, because fear is [inaudible 00:47:03]. Being a human being, and it's just an emotion. We talked about emotional EQ, IQ. Emotional IQ, they say, is more important than physical or mental IQ, because a lot of people are frozen. They

just choke or they can't control themselves, and my problem is, I lose my temper too quickly. That's a lack of emotional intelligence. So EQ is very, very important. Any comments, Kim?

Kim Kiyosaki: Yeah, well, just as Dan McGinn, he said when you get all that adrenaline, instead of trying to calm down, to use that adrenaline to get excited. Robert, for you, you hear about these crashes that are coming, and the economic collapse that's going to happen, you actually get excited, where most people are scared to death.

Robert Kiyosaki: Right-

Kim Kiyosaki: And then you prepare.

Robert Kiyosaki: When I talk to people about what's going to come down is probably the entire system, right now. It's the biggest ... We'll be talking about it with Jim Rickards, whose book is called *The Road to Ruin and The End of Money*. Fantastic books. When I talk to the average person, I say, "If you're on stocks, bonds, and mutual funds, you're going to get hammered or you're going to lose your job," most people panic.

Kim Kiyosaki: Because they haven't practiced.

Robert Kiyosaki: Well, no, because they have low emotional intelligence. They can't react. They freeze like a deer in the headlight. I don't want the thing to crash either, but I say okay, I step back, take a breath, and I say, okay, what's going to happen if the stock market crashes, the bond market crashes, real estate market crashes, and 50% of all people lose their jobs? What's going to happen then? What am I going to do?

That's part of my pre-shot routine. I kind of know what I'm going to do if and when that happens. That's the difference. I get really excited about it. I go, this is great. When I flew in Vietnam, every day was the last day. I got excited about it. I said, "Okay, it's my last day. How do I want to live it?" A lot of guys died, they got a bullet in the back because they were running, but I knew what I was going to do. That's the difference rather than worrying about something.

Kim Kiyosaki: And that's what we're all about. That's what the Rich Dad company is all about, is being financially prepared, taking action, getting things, understanding where it's going so you don't have to be a deer in headlights, and you can prepare.

Robert Kiyosaki: Next question, Melissa.

Melissa: Our next question comes from Ramona in Pine Bluff, Arkansas. Favorite book, Rich Dad Guide to Investing. The question is this. "What do you do to stay focused while being pulled in different directions as a business owner?"

- Robert Kiyosaki: That's a great question, but that's where it comes to I'm fortunate to have a great partner sitting right next to me, that's Kim. We trade off a lot of duties, but she covers things I don't like doing, she does. But then we have a great team. That's why we've had advisors. I don't pretend to be an accountant or I don't pretend to be a real estate expert. Or I don't plan to be an attorney, but I have great teams around me. It's the same thing, if I'm not feeling well. Like I have this chest cold right now, I know who I'm going to call, my doctor. It's really simple, so I can stay focused on what's important.
- Kim Kiyosaki: I think that that's the key, is that you stay focused on what's important. I stay focused on what I do best. I know as you're starting out as a business owner, you're doing everything. You're doing it all. You're doing all the jobs, but at some point, you're going to have to start bringing in people that are smarter than you, which is what we've done in our team right now. They cover our you-know-what like crazy, and they are so good at what they do, because we have so much digital projects happening right now, and we're so online. Robert, you and I don't understand that world at all, but thank God we have a team that does. We can stay focused on what we do best, and that's one of the luxuries.
- Robert Kiyosaki: I'll tell them what I'm focused on right now, we have our guest coming up, Jim Rickards.
- Kim Kiyosaki: Jim Rickards.
- Robert Kiyosaki: And she comes in, I've been up since about 4:00 in the morning, I've got my little headset on, and what am I doing?
- Kim Kiyosaki: You're listening to the book Road to Ruin again and again and again and again.
- Robert Kiyosaki: I've listened to it 14 times now.
- Kim Kiyosaki: You're a bit obsessed.
- Robert Kiyosaki: The other book is The End of Money. I just repeat, repeat, repeat, because as a very slow learner, so the great thing about reading books on audiotape is I can listen again and again and again, but I stay focused on one book until I got the message. Next question, Melissa.
- Melissa: Our next question comes from Joshua in Atlanta, Georgia. Favorite book, Rich Dad Poor Dad. He says, "I've heard you talk about personal development and rituals in your lives. How do you start each day? What are the first things you and Kim do in the morning?"
- Robert Kiyosaki: Well, first, there's a book called Miracle Morning, which I follow religiously. I get up and I put on my same headset, and I listen to a 30 minute meditation, and then I do about a 15 minute exercise, a really simple one. Then I read something spiritual. I think one of the best books I've read lately is Awareness. That's

because I'm listening to my goofy little thoughts that I'm not aware of. Those goofy little thoughts really affect us. The other's Untethered Soul by Michael Singer and Rules for a Knight by Ethan Hawke. They're very spiritual books, so I can open up my being, my spirit, so I don't get jammed up by my emotions.

Kim Kiyosaki:

We're so big on personal development. In order to be successful in business and investing, I think you've got to have a personal development practice. This was really good. This show was really good, when Dan McGinn talked about rituals, because I kind of tend to do it and then I get away from it, then I get back to it, but what I love to do is every morning, get up, read from one of my books, Untethered Soul, Awareness, New Earth by Eckhart Tolle.

Read a little bit, maybe a paragraph, maybe a page, and then I practice it throughout the day. I'm all about practice, and Robert's all about practice, but I like to do that. Then with meditation, you know, I'm told to meditate 20 to 30 minutes a day, and I'm like, "Oh God, that's hard." They've now found that even if you meditate two minutes a day, that actually has a positive impact on your brain. If even I can meditate for two minutes a day, I do that.

Robert Kiyosaki:

There's another great book called Ego Is the Enemy. Oh, that's a great book. I just found out I'm about 99% ego. But that book, Ego Is the Enemy, has really helped me, because look, you're either an ego or humility, and we all know people who are all ego and not humble. You cannot learn from ego. You have to learn from humility. Kim and I in this business, and all of us, have dealt with a lot of people with huge egos, because they have no humility, and they don't learn.

So today's guests, Jim Kwik and Dan McGinn, so how to learn faster and the way you learn faster is be more humble and less egotistical. I thank you for all your questions. I thank Jim and Dan. You can submit your questions to Ask Robert at richdadradio.com, and thank you all for listening.

Speaker 6:

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