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https://www.100test.com/kao_ti2020/231/2021_2022__E7_96_AF_E7_8B_82_E8_8B_B1_E8_c96_231613.htm The most important thing to becoming rich is for you to have a 1) mindset to want to become rich. The reason I say that is this, is because I wanted to become rich when I played 2) Monopoly, that was, I was nine years old. The greatest formula for wealth is found on that board game. When I was nine years old my poor dad, the schoolteacher says, “ Ah put the game away. Study, study, study! You're wasting your time playing Monopoly. ” And my rich dad said the formula, “ You must open your mind and see the formula right on Monopoly. ” He said, “ It's right in front of you. ” And I went, “ What's the formula? ” And finally I learned the formula is, four green houses, red hotel, four green houses, red hotel. Today I'm a rich man because all I ever did since the time I was 24 years old was buy four green houses, sell them all buy a red hotel, four green houses, red hotel. It is not, you do not have to go to school to become rich. Just play Monopoly. four green houses, red hotel. That is it. You must look at how people before you have become rich. Do not talk to poor people. Poor people will tell you, “ Oh it's too risky. Don't do that. Don't take risk. Save your money. Play it safe. ” That is a poor person's mindset. You must have an open mindset, open. And if you have an open mindset you will learn from everything. If you have a closed mindset you will learn from nothing. So I think that is the most important thing. No, I don't have a salary. I only had a job four years in

my life. I don't want a salary. The middle class and poor, what they want is high income. They think they want money. But they have no wealth because they have no 3) assets. You must know the difference between money and wealth but they're not the same things. Money will never make you rich. This makes you rich. I have large companies. I have lots of stocks. I trade options. I have real estate, that's what makes me rich so the money just comes in whether I work or not. Bill Gates only makes \$500,000 a year. That's all. I make more than him. That's all he makes but he's worth \$20 billion. I'm trying to tell you there is a very big difference between income, money and wealth. So I have spent my life buying assets, businesses, stocks, real estate, that's what makes you rich, not a job. The reason the rich in America get richer is they pass this on to their kids. My poor dad always said, " High paying job, high paying job, high paying job. " And my rich dad said, " Assets, assets, assets. " That's the difference. There's a saying in America, the world will not change until the old men die, like me, you know? So the strength that China has is you have the highest growth rate right now. You also have a young population. In the next ten years you will become, in my opinion, the richest country in the world and you're in the best place at the best time. I commend you for being brilliant, brilliant students and I wish you the best of luck for the future, so thank you very much, I appreciate it.

怎么样成为百万富翁-富爸爸谈财商成为富翁的最重要的一点就是要有成为富翁的思想。我之所以这样说是因为当我还在玩“大富翁”游戏的时候就这样想了，那时我九岁。财富积累的最有效的公式就是建立在那个游戏盘的基础

上。我九岁时，当学校老师的穷爸爸对我说 “ 哦，不要玩游戏了。学习，学习，学习！玩‘大富翁’游戏是在浪费时间。” 我的富爸爸则告诉我这个公式 “ 你必须开放思想，发现“大富翁”游戏里的公式。” 他说 “ 它就在你的眼前。” 我问：“什么公式？” 最后我发现，公式就是：四座绿房子--一座红旅馆--四座绿房子--一座红旅馆。今天我之所以能成为一个富翁全是因为，从二十四岁时起，我就开始买四座绿房子，然后把它们全卖掉再买一座红旅馆，四座绿房子，一座红旅馆，如此循环。你并不需要进学校才能变得富裕。玩一玩“大富翁”吧：四座绿房子，一座红旅馆。就这么简单。你必须学习在你之前成为富翁的人的经验。不要和穷人们谈话。穷人总是会告诉你说 “ 哦，那太冒险了。不要那样做，不要冒险，把你的钱存起来吧，这样很安全。” 这就是穷人的观点。你必须开放你的思想。如果你有开放的思想，你就可以学到一切。如果你封闭了思想，你就什么都学不到。所以我认为，这才是最重要的。不，我没有薪金。我总共才有过一份工作，干了四年。我不想拿薪金。中产阶级和穷人所想要的是高收入。他们想要钱，但是他们没有财富，因为他们没有资产。你们必须清楚钱和财富之间的差别，它们并不是一回事。钱不会使你成为富翁，财富才能使你成为富翁。我有多家大公司，我有许多股票，我还有许多经营权。我有房地产，这些才是使我成为富翁的秘密，所以钱只是在我是否工作的时候才显得有意义。比尔盖茨一年只挣五十万美元，仅此而已。我挣的比他多。他虽然只挣那么些钱，但他的资产却有两百亿。我想告诉大家，收入、钱和财富之间是有很大大差别的。所以我总是在买资产、做生意、买股

票和房地产，这些才能使你变得富裕，而不是一份工作。在美国，富人变得更富的原因是他们将财富传给他们的孩子。我的穷爸爸总是对我说，“高收入的工作、高收入的工作、高收入的工作。”我的富爸爸则说，“资产、资产、资产。”这就是区别。在美国有一句话 这世界不会改变，除非老家伙们都不在了。就像我。你们知道吧？中国的力量在于她的高速发展。你们的人口年轻化。在我看来，未来十年里，你们将成为世界上最富裕的国家，你们正处于最佳的时期和最佳的地点。你们是非常棒的学生，我祝你们好运。谢谢你们。

1) mindset n. 思想的倾向；情绪
2) Monopoly: 一种电子游戏，玩者可以通过买地、买股票等方式不断积累资金；如果其他玩者都破产，那么剩下的即胜出
3) assets n. (可变换成现金的) 财产；(个人或企业的) 资产

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