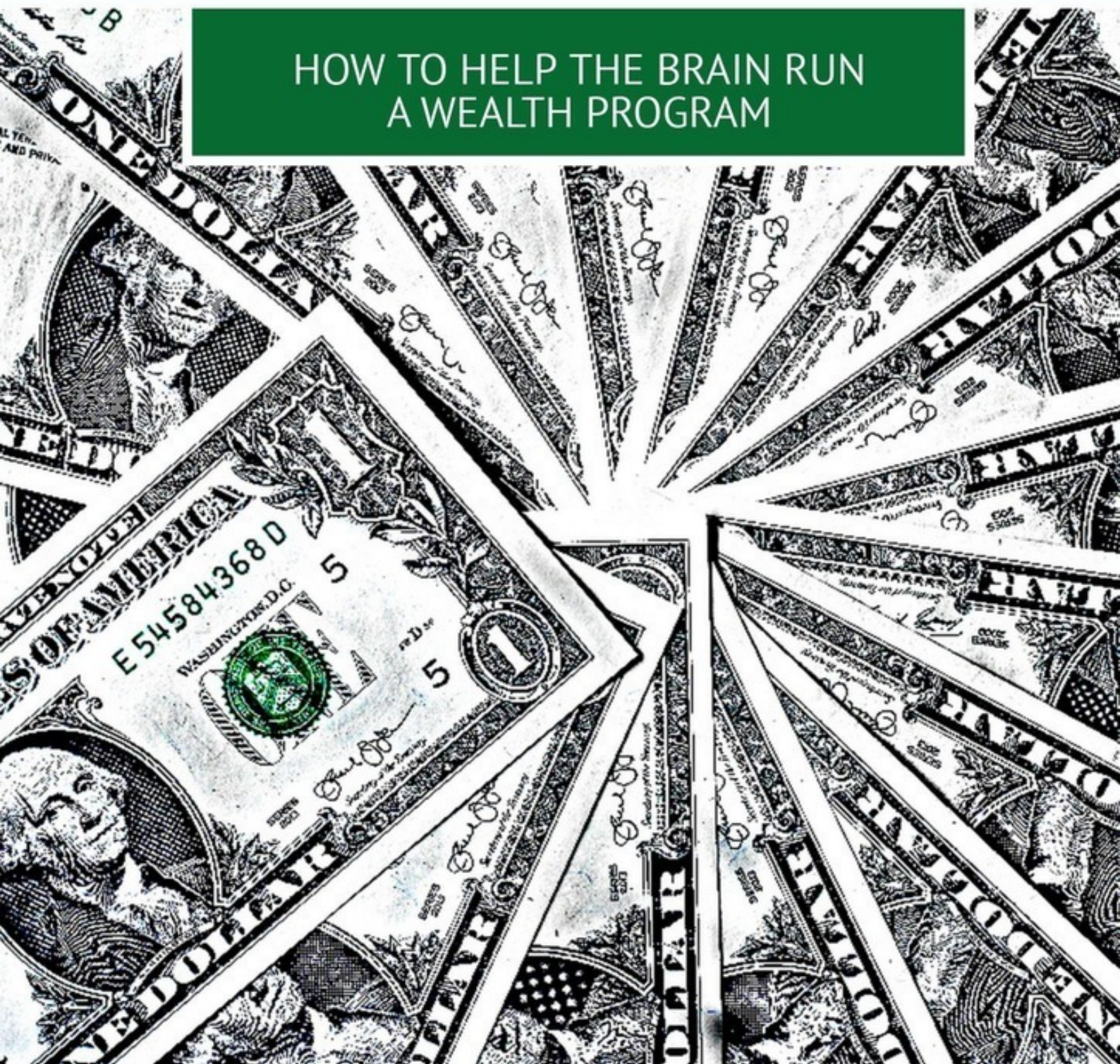


VLADIMIR LAVROV

The rich brain

HOW TO HELP THE BRAIN RUN
A WEALTH PROGRAM



Vladimir Lavrov

**The rich brain. How to help the
brain run a wealth program**

«Издательские решения»

Lavrov V. S.

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Poverty and wealth are just programs that make your brain think in a certain direction. If you take these programs under your control, you can easily become a real magnet for money! In this book you will learn about how your own brain makes you get poorer and how to keep it from doing so; learn to overcome the barriers and boundaries of the “poor brain”; help your “rich brain” become stronger and get the opportunity to change your life beyond recognition!

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How to help the brain run a wealth program

Vladimir S. Lavrov

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Introduction. What is financial literacy really?

Financial literacy is now spoken on every corner. But who understands what financial literacy really is? What does it include? What leads to? And, most importantly, how much does it cost?

Financial literacy is the ability to manage your time and your money in such a way that they do not go off without a trace, but accumulate and multiply, providing financial freedom for the rest of your life.

The foundation of financial literacy is only 8 key concepts that every literate person should know and understand:

- *income and expenses*
- *assets and liabilities*
- *time and money*
- *capital and investment*

Of course, each concept, like a Russian doll, includes a whole series of key terms. And those, in turn, consist of their parts, sections and subsections of economic science. But for the simplicity of the picture, let's agree that *financial literacy is only 8 key concepts, each of which contains four more basic sections:*



Of course, this is far from a complete picture of the world of money. But this is exactly where you can begin to comprehend financial literacy, gradually deepening and expanding your knowledge of money.

Take a note: The world of money is not so simple as it seems to you now! But start with a simple one and the money will begin to reveal to you more and more new facets, which you do not even imagine now!

If you want to become financially literate (and who does not want this?), Then go through the *four steps* that separate you from wealth:

1. **Understand how revenue and expenses are generated.** Learn to increase your income and take control of your expenses.

2. **Understand what relates to assets and what relates to liabilities.** Learn to distinguish them from each other, acquire any assets and get rid of excess liabilities.

3. **Understand the nature of time and money.** Learn to manage your time and generate cash flow.

4. **Understand how to create capital and what to invest in.** Learn to set clear financial goals, build up capital and invest in certain profitable assets, getting good net profit that is not taxed at all (legally!) Or taxed at the minimum!

You can go through these steps yourself, or you can find a mentor who will teach you everything and save you time, money and nerves. **Invest time and money in your brains, then they (time and money invested in yourself) will start working for you 24 hours a day, making you richer and richer every day!** And you will get the opportunity to live the life you want to live!

Independent work.

Right now (if convenient) or tonight, after work, take a few minutes and arrange yourself a little brain storm. Sit in a comfortable chair and ask yourself:

– What is money? What place do they occupy in my life?

Do not look for answers to these questions in books or on the Internet. Try to answer them yourself first to see if you really know what money is. As soon as you find the answer to this question, ask yourself:

– How much money do I need for happiness? Why exactly so much, and not 10 times more?

Write in writing your answers to these questions and from time to time return to them to ponder them and correct them.

*P.S. Initially, the book was written in Russian and only after that it was translated into English. Due to the specific differences between Russian and English, the author could allow minor inaccuracies in the translation. Do not judge strictly, for the English language for the author is not native. If possible, treat indulgently with possible mistakes and wrong words in the text. Remember that **only those who do nothing do not make mistakes!** Try to understand the essence of what the author wanted to say. Then you will get the most benefit from reading this book.*

Chapter 1. How does your own brain make you poor and how to keep it from doing this?

Your **brain has much greater capabilities than you can imagine!** If you adjust it just a little bit, it will pull you out of poverty and allow you to earn good money! And if you train him a little, he will make you rich and give you everything you want! The only question *is whether you really want to change something or whether you have already come to terms with the standard of living that you have by default and allow your brain to be lazy.*

The brain is lazy by nature and does not like to just waste the energy that the cells of the body produce, this is a fact. Therefore, when everything suits you, then your brain calms down and seeks not to change anything on its own initiative. However, the **brain can be trained.** And every minute you do just that! *You either train your poor brain, allowing him to be lazy and leave the important for later, or train your rich brain, making him dream, think, set goals, plan, look for unconventional solutions to current problems, build strategies for achieving certain financial results, make decisions and assess risks.*



Functions of a rich brain: dream and think, set goals and plan, seek solutions and build strategies, make decisions and assess risks. In contrast, the poor brain has only two functions: to be lazy and leave everything for later! It is laziness and procrastination that train your poor brain! And intellectual effort and determination train your rich brain!

Your income is limited only by your perceptions of income!

Curiously, most people suffering from poverty do not realize that it is their own choice! They do not realize that they themselves allow themselves to become poor, making their brain lazy! And this unconsciousness always comes out sideways to them financially! Meanwhile, **as soon as you understand the principles by which your brain works, you can easily change everything!**

There are four key principles to your brain:

1. Most of the time your brain runs on autopilot!

This means that the way you programmed it once (or allowed other people to program it) – that’s how it will work until the input data changes.

2. Your brain independently filters all incoming information from the outside and shows you only what is consistent with your expectations!

This means that your brain palms in you what you want to see and hides from you what you do not want to see!

(You don't have enough money? This doesn't mean that this is exactly what you want to see! But you can focus on a shortage of money, or you can pay attention to an abundance of opportunities! In the first case, your brain will palm off on you the facts of a lack of money and filter out the possibility that you do not notice them, and in the second case, your brain will palm off on you the facts of the existence of opportunities for earnings and filter out everything else!)

3. Your brain is neuroplastic and allows you to transform any neural and associative connections at any time!

This means that you can consciously destroy and form in your head any associative connection between any two mental objects. For example, you can destroy the associative relationship between the concept of “money” and the concept of “hard work”, and then re-form a new associative relationship, for example, “money + pleasure from the work process”! Your brain, having received new introductory notes from you, will immediately change its structure and correct neural connections!

4. Your brain does not see the difference between reality and imagination!

This means that your brain reacts equally to what you see in front of you and what you think about. You can convince your brain of anything if you just think about it!

(Do you have money? This does not mean that if you insistently repeat to yourself as a spell that they are, you will have them! But you can easily make your brain believe that you will have them through some time! You can make your brain strain and come up with a good way to earn big money, determine the ideal end result and outline a step-by-step plan that will only be realized! And then you will have money at the scheduled time!)

The power of financial intelligence

What you say to yourself during an internal monologue or hear from other people – this is the opening for your brain! **What inputs do you give your brain – with such inputs it builds neural connections!** And neural connections, in turn, build your life! Therefore, be careful what you say to yourself!

If you tell yourself that you do not have money, you will not have it! If you ask yourself: “Who has my money?” – the brain will find who they have. If you convince yourself that you are unworthy of a lot of money – your brain will lead you away from them. If you convince yourself that you are worth a lot of money – your brain will do everything to have it!

Choosing the right words for your inner monologue, you can radically affect your income! Ask yourself more often: “Who has my money? What benefit can I bring to people to get this money? What else can I do to get my money? What do I really want? How much money do I need? And what exactly?” Tell yourself more often: “I can do everything! I can do it! I can change everything! I deserve to live a better life! I deserve to earn _____ dollars a month!”

*Think! How much money do you allow yourself to earn? How much money, up to a penny, do you think you deserve? How much money is in your picture of the world? And most importantly, **why are there so many, and not ten times more?***

Every day, look for new sources of income, invest time and money in your financial education and develop the strength of your financial intelligence. Fill your brains with those inputs that you want to get as an Ideal Final Result, and not with the ones that bother you! Direct the power of your financial intelligence to becoming richer every day! Think and get rich!

Chapter 2. How much money do you lose each day by letting your brains be lazy?

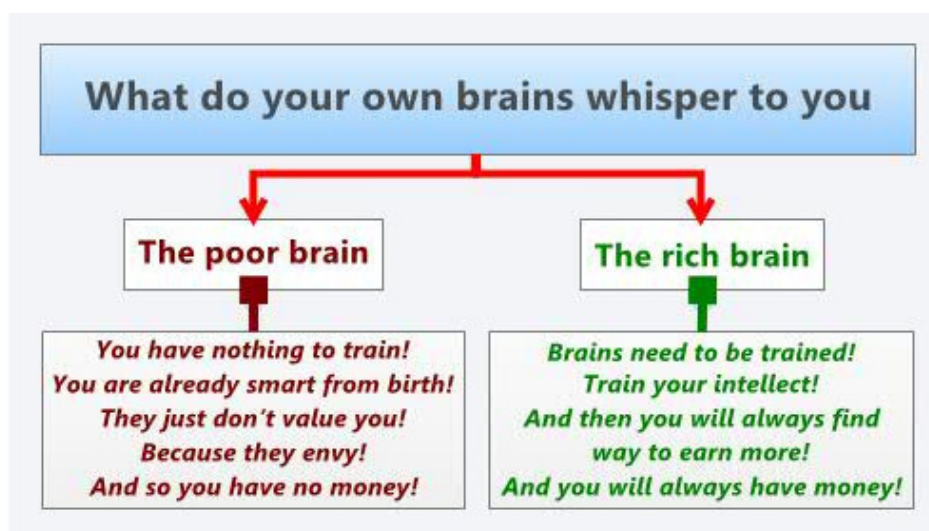
I venture to incur the wrath of a mass of poor, but very proud people, but once again I have to admit: **money is the result of the work of your own brains!** The more efficient your brains are and the stronger your financial intelligence – the more money will go through you and settle in your wallet. **The amount of money in your wallet always clearly indicates the real level of development of your financial intelligence.** You can think to yourself that you are infinitely smart, talented, intellectually developed and happy. But *do you live the life of your dreams? Are you satisfied with your standard of living? How much can you afford? Do you have enough money for everything?*

Your brains are a powerful magnet for money! You can devise and implement millions of ways to make money if you want. But *if you do not know how to use your brains, then you will have to constantly miss the opportunity and lose money.* Maybe a million rubles a year. Or a billion rubles a day.

What do you think, how much money do you lose every day, letting your brains be lazy?

Poor and poorer people are often offended when they are told that their *poverty is the result of the weakness of their own brains, and not the result of an insidious conspiracy of an ungrateful society.* Poor and impoverished people prefer to think that someone else is to blame for their poverty. But other people, the state, laws and circumstances in fact do not have any significant impact on your financial situation! These are just excuses for your poor brain!

In fact, only the body that is in your head is responsible for how much money is in your wallet. But **since the brains are very lazy and do not want to strain, they made you believe that someone else is to blame for your poverty, but not you.** And you are undoubtedly smart! And talented! And most importantly, honest! But very underrated! Because the world is unfair! Especially in relation to you! Because you are smart! And talented! And most importantly – honest!



Listen to what your own brains are whispering to you. Which brain do you have more active: poor or rich?

Once, believing your poor brain, you calmed down, stopped developing your intellect and went to an unloved job in order to earn a living. Right? Exactly. It doesn't matter if you now agree with this or not. It is important that **at any time you have the opportunity to take control of your brains**

and make them work at full capacity. And if you do not, then at full capacity you will have to work yourself until the end of your life, exchanging your health and time of your life for a minimum wage and social guarantees.

Is such a life bad? Of course no! But *is this really what you want? Are you completely satisfied with the level of your present life? And you have enough money for everything? And are you totally happy?* If so, then your brains do their job well and do not need training. But **if something does not suit you, if you want to live better than now and earn more than now, then it is time to start training your brains.**

How it's done? There are two main ways:

1. Find the 10 best books on finance and financial literacy, as well as the 10 best books with the memories of the richest and most successful people, carefully study them and learn the general patterns that allowed rich people to get rich. After which, on the basis of shredded literature, independently develop a system for developing financial intelligence for yourself and force yourself to regularly train your brains on your own system.

2. Find a mentor who understands money and can develop an individual step-by-step system for developing financial intelligence for you. This will allow you to pump your brains as quickly as possible, and also save you several years of life, which you are guaranteed to spend on an independent search, shoveling, sifting and assimilation of the information you are interested in.

In the first case, you save money, in the second – the time of your life. At the same time, **while saving money, do not forget that without a mentor you can drown in annoying mistakes before you reach your cherished goal.** And *saving time, remember that a financial mentor can be dishonest and use your time and your money to their advantage, enriching yourself at your expense* (especially if he is an active entrepreneur or works with a financial institution). **Choose your mentor carefully. Do not trust the first financial advisor that has come across. Look for someone who can transform your thinking and teach you how to think like the richest and most successful people think!** Or try it yourself! Fortunately, there are all the possibilities for this now.

Of course, *nobody wants to train brains.* Everyone thinks that they are already rational by nature, and the money themselves must jump into the wallet. But **if you can overcome your laziness and force yourself to train your brains regularly, you can achieve amazing results.** For example, start earning several times more than now. Or create several sources of passive income, thanks to which you no longer have to work on an unloved job. How do you like these results?

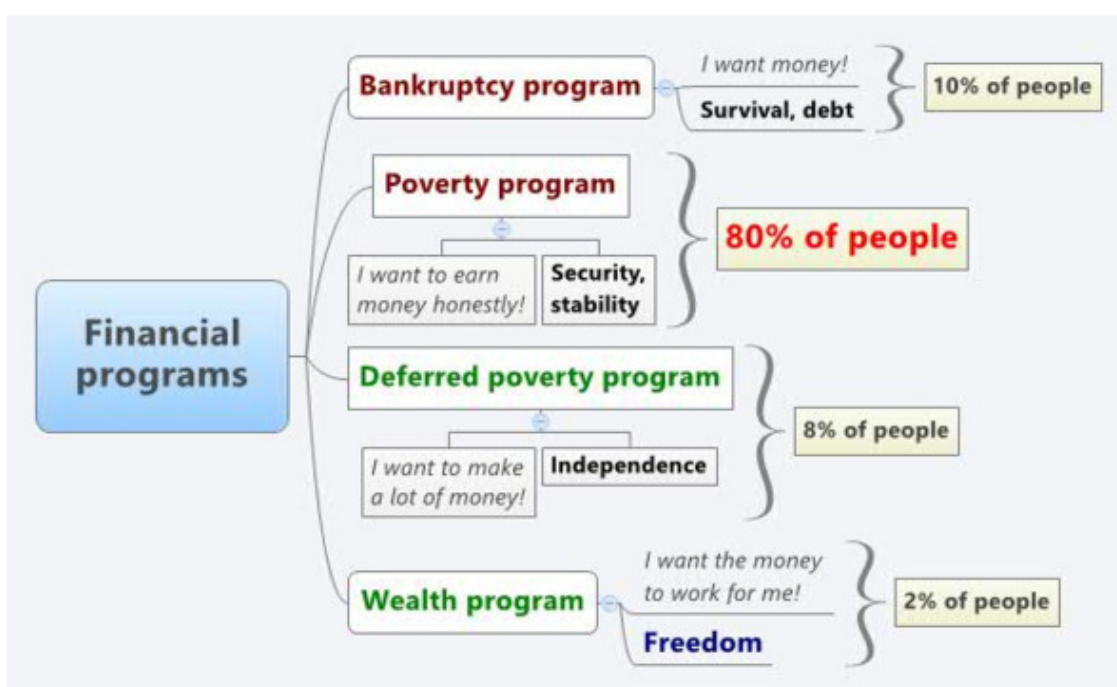
Think about **how much you could earn if your brains worked more productively. Calculate how much money you lose every day, letting your brains be lazy! And draw conclusions!**

Chapter 3. Where does your financial program lead you?

A financial program is a set of basic attitudes and beliefs about money and how to earn it. It is **on the basis of the financial program that you form the reality in which you live, programming yourself for certain results**. And it is the financial program that determines the quality of your life.

There are four main varieties of the financial program:

- *the Bankruptcy program*
- *the Poverty program*
- *the Deferred poverty program*
- *the Wealth program*



Financial programs.

Bankruptcy program

A person who has a poor person's financial program in his head won't even think of getting a job. **He will under no circumstances honestly work, because it is below his dignity**. He will be worn all his life and eat garbage, but will not try to change the situation.

The basis of his income: alms. How much they give him – so much he will take. But honestly he will not make money.

Such a person perceives money as charity of the Universe and believes that other people constantly owe him something. Therefore, he easily allows himself not to work and live at the expense of others.

Level of claims: less than 1 minimum wage.

Dominant value: **survival and debt**. The main thing for him to survive, the rest does not bother him.

Typical desire: *I want money!* Where they come from, he is not interested.

Poverty program

A person who has a financial slave program in his head formed will not think of begging. **He will get a job and will work honestly to earn a piece of bread**. But the problem is that such

a person does not consider himself worthy of a lot of money! He will work only for little money, and he will unknowingly avoid big money.

The basis of his income: low-skilled work with low wages. To qualify in order to earn more, such a person will not. If he once learned to carry stones or turn the steering wheel, he will continue to do so until the end of his life, just to change nothing. He will complain that he is paid little, but will not change anything.

Such a person perceives money as the goal of life and believes that they get it only with great difficulty. Therefore, to earn money, you need to work hard. What he does with success.

Level of claims: from 1 to 3 minimum wages.

Dominant value: **security** and **stability**. If nothing threatens his life, he will not voluntarily change anything.

Typical desire: *I want to 'honestly' make money!* To do this, he chooses some unskilled activity and honestly works. And the harder this work is, the better it is.

Deferred poverty program

It would not occur to a person who has a financial program of a money owner in his head to get a low-paid job. **Under no circumstances will he work for free or 'for three,' because it is below his dignity.** He agrees to work only at a well-paid job and easily changes his job if it bodes even greater earnings.

The basis of his income: highly skilled work with high wages.

Such a person perceives money as the result of his activity, therefore he invests time and money in acquiring new experience and developing professional skills in order to earn more and more.

Level of claims: from 3 to 10 minimum wages.

Dominant value: **independence**. The main thing for him is not to depend on anyone and on anything, while receiving enough money to have enough for everything.

Typical desire: *I want to earn a lot of money!* Therefore, he is constantly looking for new opportunities to increase his earnings.

Wealth program

A person who has a rich person's financial program in his head will not think of getting a hired job. **Under no circumstances will he work for someone else (except for work for the sake of acquiring initial professional experience), because it is below his dignity.** All his life he will strive to work only for himself and will seek the opportunity to create for himself more and more new sources of passive income.

The basis of his income: investing. This person invests resources (time and money) in the acquisition of profitable assets, for the passive income from which he lives.

Such a person perceives money as a resource with the help of which one can buy freedom for himself, free up time and discover new, unlimited, opportunities.

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