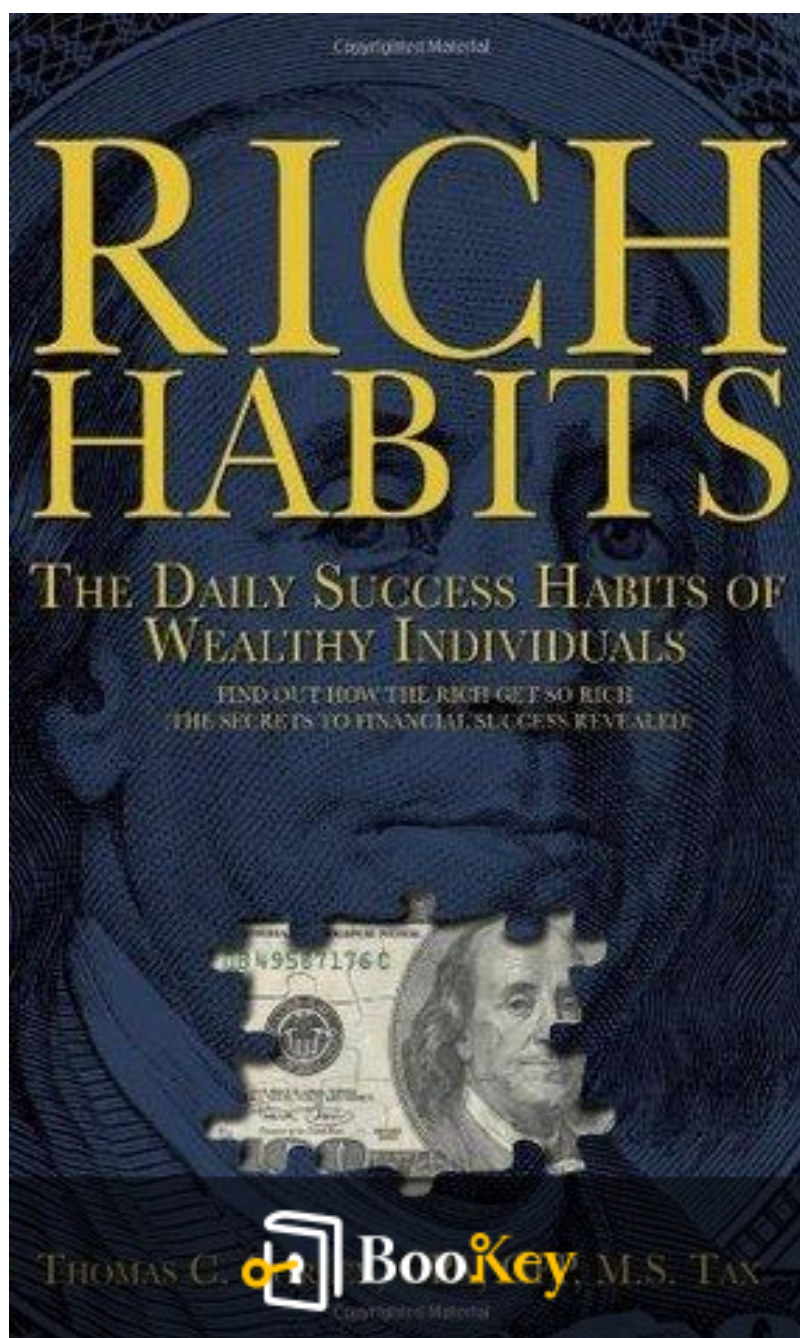


# Rich Habits - The Daily Success Habits Of Wealthy Individuals PDF (Limited Copy)

Thomas C. Corley



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# **Rich Habits - The Daily Success Habits Of Wealthy Individuals Summary**

Daily behaviors that lead to lasting wealth.

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## About the book

In "Rich Habits - The Daily Success Habits Of Wealthy Individuals," Thomas C. Corley unveils the transformative daily routines and mindsets that differentiate the wealthy from the rest of society. Drawing on years of detailed research and interviews with self-made millionaires, Corley offers readers a blueprint for success through practical and actionable habits that can be incorporated into everyday life. This insightful guide not only inspires a shift in perspective but equips you with tangible strategies to cultivate financial prosperity, unlock your potential, and achieve your dreams. Prepare to embark on a journey of self-discovery and empowerment, as you learn how adopting the habits of the affluent can lead to lasting change in your own life.

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## About the author

Thomas C. Corley is a renowned financial planner, author, and speaker who gained acclaim through his extensive research on the habits of wealthy individuals. With over five years dedicated to studying the daily routines and behaviors of millionaires, Corley has become a leading expert in the field of personal finance and success habits. His insights draw from a rich background in accounting and tax planning, combined with a passion for transforming lives by providing actionable strategies for financial success. Corley's work not only aims to illuminate the paths taken by the wealthy but also empowers individuals from all walks of life to adopt the practices that can lead them to financial prosperity.

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## Chapter 1 Summary: The Insurance Salesman

In a dimly lit bar, Phoenix Upman finds himself lamenting his life's struggles to a bartender, unable to afford even community college for his son. His career as an insurance salesman offers him little financial stability, leaving him feeling like a failure. As he grapples with his despair, he is unexpectedly approached by Champ Dailey, a stranger who offers help after overhearing his troubles. Champ invites Phoenix to visit his office the following Monday, claiming he sees a reflection of his past self in Phoenix.

On the day of the meeting, Phoenix arrives at a towering, opulent building, nervous yet curious about this encounter. Champ greets him warmly and shares his own story of struggle and redemption, crediting a mentor named J.C. Jobs with transforming his life through a set of principles he calls the "Rich Habits." Champ explains that he is there to guide Phoenix through these habits, which promise significant changes in life and success.

As Champ reveals that the Rich Habits were integral to his success, he emphasizes that Phoenix's potential has been recognized and that he is meant to walk this path. However, instead of providing the principles directly, Champ informs Phoenix about a training program designed to teach these habits, ultimately guiding him to contact J.C. Jobs' office for further assistance. Champ assures Phoenix that there will be no cost involved, as he is sponsored by Champ.



Uncertain but hopeful, Phoenix calls J.C. Jobs' office the next day, identifying himself as Champ's sponsored candidate. A step into the unknown begins, but Phoenix's newfound connection to Champ ignites a spark of optimism for changing his life through the Rich Habits that promise to lead him towards greater success and fulfillment.

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## Critical Thinking

**Key Point:** The Importance of Mentorship in Transforming Lives

**Critical Interpretation:** You may find yourself in a similar place of despair, feeling stuck and overwhelmed by life's challenges. This chapter highlights the incredible power a mentor can have in transforming not just a career, but a whole life. Imagine being reached out to by someone who has walked the same difficult path, just like Champ did for Phoenix. It's a reminder that no matter how lost you feel, there are people out there willing to guide you and share their wisdom. Embracing the idea that mentorship can uplift you, you may find the courage to seek out those who have achieved what you aspire to be. This could be the pivotal moment that sparks a chain reaction of success and fulfillment in your life.

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## Chapter 2 Summary: The Insurance SalesmanThe Secretary

John Andrews, the CEO of Sunblade, Inc., faced a significant challenge regarding his secretary, Dee Worthy. Adept in her role with a pleasant demeanor, Dee nonetheless struggled with poor attendance and a series of debilitating bad habits rooted in her tumultuous family life. Despite the potential John saw in her, he was increasingly frustrated by Dee's inability to break free from these negative patterns, which included tardiness and a propensity for distraction.

Dee, only 24, battled not only a weight issue but also a profound lack of self-worth, often comparing herself unfavorably to family members. While her colleagues recognized her as diligent, they also noted her consistent absence and irresponsibility. John's attempts to guide Dee and make her aware of how her family dynamics impacted her performance were to no avail, as she was reluctant to change.

In one tense meeting, Dee informed John that she had taken a second job and needed to leave early on Fridays, which presented additional complications for the team. Reluctantly, John agreed but laid out strict conditions: Dee would need to make up the hours and, if she failed to comply, her job would be at risk. Though she initially adhered to this arrangement, she soon slipped back into her old habits, leading to increasing resentment and a series of



warnings from John.

Ultimately, Dee's lack of responsibility resulted in her dismissal. Stripped of her job, she faced a grim reality, including the loss of her apartment and abandonment by her family. In her isolation, she found herself hesitant to seek help, even at a food kitchen. It was here that Jan Goode, a compassionate volunteer who recognized Dee's distress, approached her.

Jan offered comfort and shared his own similar experiences of hardship and eventual redemption. He recounted how he was helped through a transformative training program that instilled ten principles, known as "Rich Habits," guiding individuals from failure to success. Jan encouraged Dee to contact the program's sponsor, J.C. Jobs, leading her to a pivotal opportunity for change.

The encounter with Jan marked a turning point for Dee, offering her a pathway from despair to hope. This situation underlined the significance of accountability, the impact of one's environment on personal success, and the potential for transformation through mentorship and structured guidance.

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## Chapter 3: The Car Dealer

Herb Riser, a seasoned car dealer, finds himself on the brink of financial despair. After notifying him that his dealership's floor plan financing may be revoked, the bank threatens to repossess his inventory, signaling potential bankruptcy. Overwhelmed by a sense of impending doom, Herb reflects on his situation during a troubled drive home. Memories flood back of his successful past, where he was the top salesman at previous dealerships, earning accolades and rewards for his impressive sales techniques. Yet, as he transitions into ownership of his own dealership, he struggles with responsibilities beyond sales.

Despite his previous confidence in his sales abilities, Herb is confronted with cash flow issues that consume his time and energy. Instead of focusing on the showroom floor, he finds himself in bank offices, desperately seeking new lines of credit. His earlier success as a salesperson seems futile in his current predicament, as he grapples with the sobering reality that he lacks the necessary management skills to keep his business afloat.

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## Chapter 4 Summary: The Accountant

In the narrative of a grieving accountant who lost his wife, Denise, to cancer, a profound transformation begins. After her passing, he navigates through despair and confusion, plagued by guilt over their financial struggles and her illness, ultimately leading to a vital wake-up call brought on by a dream. Denise's words, "All you need to do is ask the right questions," compel him to reflect on the disparity between his clients' financial success and his ongoing struggles. Motivated to uncover the secrets behind their success, he embarks on a five-year journey of analysis, resulting in the formulation of what he terms "Rich Habits"—principles centered around daily habits that differentiate the financially successful from the unsuccessful.

1. Adopting Good Daily Habits: The foundation of success lies in consistent good daily habits. Successful individuals maintain beneficial routines, while unsuccessful counterparts possess many bad habits.
2. Goal Setting: Successful people establish both daily and long-term goals, remaining focused on their aspirations and consistently assessing their progress.
3. Continuous Self-Improvement: Engaging in self-improvement is paramount. Successful individuals dedicate time daily to enhance their skills and knowledge, avoiding distractions that do not serve their goals.





4. **Health Awareness:** Prioritizing health through proper diet and exercise is crucial for productivity; successful individuals routinely incorporate health-conscious habits into their lifestyles.
5. **Nurturing Relationships:** Strong relationships are deemed essential by successful people, who invest time and effort into networking, fostering connections, and maintaining ties that yield mutual benefits.
6. **Pursuing Moderation:** A moderation-driven lifestyle is embraced by successful individuals, minimizing the extremes of behavior that may lead to chaos or stress.
7. **Immediate Action:** Procrastination is your enemy; adopting a “Do It Now” mindset fosters an environment of accomplishment and progress.
8. **Positive Thinking:** Maintaining an optimistic perspective and engaging in "Rich Thinking" cultivates a mindset that recognizes opportunities rather than focusing on obstacles or negativity.
9. **Financial Responsibility:** Putting aside ten percent of one's income for savings or investments embodies the principle of paying oneself first, leading to financial security in the long run.



10. Emotional Control: Mastering thoughts and emotions enables successful individuals to navigate challenges effectively, steering clear of emotional turbulence.

Through these Rich Habits, the accountant transforms his life's trajectory, ultimately fostering a mindset and lifestyle conducive to personal and financial success. As he integrates these principles into his daily routine, he not only revitalizes his career but also sets a positive example for his children, demonstrating the profound impact of daily habits on achieving financial and personal fulfillment.

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# Critical Thinking

**Key Point:** Adopting Good Daily Habits

**Critical Interpretation:** Imagine waking up each morning with the knowledge that your success hinges on the small, daily practices you choose to embrace. This chapter reveals a transformative insight: just by adopting good daily habits, you can radically shift the trajectory of your life. Every time you commit to a positive routine—be it setting goals, dedicating time to learning, or prioritizing your health—the cumulative effect propels you closer to your aspirations. Much like the grieving accountant who, inspired by his late wife’s words, questions his current state and seeks the habits of the wealthy, you too can embark on a journey of self-discovery and growth. As you consciously incorporate these beneficial habits into your daily life, you not only enhance your financial standing, but you begin to embody the mindset of success, fostering a ripple effect of positivity that uplifts not only you, but also those around you.

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## Chapter 5 Summary: Rich Habits at Work — The Client

In the narrative of transformation described, the client embarks on a significant journey involving the implementation of "Rich Habits," as introduced by his accountant, J.C. Jobs. The foundation of this journey lies in an intensive thirty-day commitment to recognizing and modifying detrimental behaviors into constructive ones.

1. The client begins by listing his bad habits, realizing the extent to which they were impacting his life. By systematically inverting these habits into beneficial counterparts, he actively engages in the process of self-improvement. This reflective exercise reveals the breadth of his prior behavior, such as excessive gambling, smoking, and neglecting important relationships.
2. As he adopts these new good habits, he immediately notices positive changes. Eliminating gambling not only improves his financial situation but also grants him more time and energy, leading to productive mornings. He transforms his professional life through enhanced punctuality and efficiency, which reduces workplace stress and allows him to cultivate a better home life, rekindling his relationship with his wife.
3. The next phase of his development involves setting personal and professional goals. Initially daunting, he embraces the "Do It Now" mindset



integral to the Rich Habits philosophy. This shift instills confidence in him, making what once seemed unattainable—his annual goals—now feel achievable. His increased enthusiasm for work translates into rising sales and new opportunities, emphasizing the positive ramifications of this mindset.

4. Health becomes a focal point, as the client recognizes his poor eating and lifestyle choices. By integrating exercise into his daily routine and committing to healthier eating alongside his wife, they both embark on a journey to better health. Their evening walks not only aid in weight loss but also strengthen their bond, illustrating the interconnectedness of physical wellness and relationship quality.

5. After thirty days, the client's transformation culminates in a meeting with J.C. Jobs where he reflects on the profound changes he has experienced. His commitment to the Rich Habits has redefined his perspective on life and success. Feeling rejuvenated and optimistic about the future, he expresses gratitude to J.C., who encourages him to share these transformative principles with others in need, thus extending the cycle of support and empowerment.

In conclusion, the client's journey from recognizing and discarding bad habits to adopting Rich Habits illustrates a fundamental process of personal and professional development. His metamorphosis is a testament to the



power of disciplined practice and the positive ripple effects these changes can have, inspiring others to undertake similar paths toward success. The emotional undertones of J.C.'s commitment to helping others, fueled by personal loss, encapsulate the profound impact of sharing knowledge and lifting those who find themselves in dire circumstances.

Stage	Description
1. Identifying Bad Habits	The client lists his harmful habits, recognizing their negative impact (e.g., gambling, smoking, neglecting relationships).
2. Implementing Good Habits	After eliminating gambling, he experiences financial improvement, enhanced punctuality, reduced stress, and better relationships.
3. Setting Goals	Adopts a "Do It Now" mindset, setting personal and professional goals, which leads to increased confidence and work enthusiasm.
4. Improving Health	Starts exercising and eating healthier with his wife; their routines help weight loss and strengthen their relationship.
5. Reflection and Gratitude	After 30 days, the client meets J.C. Jobs, sharing his transformation and expressing gratitude, ready to support others.
Conclusion	His journey illustrates personal and professional growth through disciplined practice, emphasizing the importance of sharing knowledge for empowerment.



# Critical Thinking

**Key Point:** Transforming Habits for a Better Life

**Critical Interpretation:** Imagine standing at the crossroads of your life, where every decision seems influenced by past choices—habits that weigh you down and stifle your potential. Now, consider the empowering realization that you have the ability to transform your bad habits into life-enhancing practices. This transformative journey, much like the client's in 'Rich Habits,' begins with a simple yet profound commitment to identifying and reversing detrimental behaviors. By embracing the 'Do It Now' mindset and actively replacing procrastination and negative tendencies with constructive actions, you can instigate immediate and lasting improvements in your life. With each small step, you not only enhance your productivity and relationships but begin to cultivate an exhilarating sense of purpose and clarity. This cascade of positive changes can rekindle connections, boost confidence, and lead to healthier living—ultimately inspiring you to share your journey of transformation with others. Imagine the ripple effect you could create by not just changing your life, but also encouraging those around you to follow suit and discover their own paths to success.

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## Chapter 6: Rich Habits at Work — The Secretary

In a transformative journey, Dee found herself in a training program designed to instill Rich Habits, aimed at rehabilitating the lives of individuals previously marked by failure. As she took her seat in the large training room, she observed the diverse group of attendees, noting a common air of defeat rather than mere nervousness. However, this initial atmosphere shifted dramatically as the former financial disaster turned passionate instructor ignited a wave of camaraderie among the participants. Laughter and sharing overshadowed their past failures, creating a supportive environment that inspired Dee and the others to believe in the possibility of change.

1. The first critical habit involved Dee identifying and confronting approximately ten detrimental daily habits that had impeded her progress. With fervor, she reformed each of these bad habits into constructive ones, laying the groundwork for her transformation.

2. The fourth habit emphasized daily health care, which prompted Dee to

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## Chapter 7 Summary: Rich Habits at Work — The Car Dealer

Herb was a standout student in the Rich Habits training class, yet he faced significant financial challenges due to a critical shortfall in his approach to customer relationships. Despite his effective selling skills, he viewed customers merely as one-time transactions, lacking the commitment to foster long-term relationships—a violation of Rich Habit Number Five: the daily devotion to forming lasting connections. This mentality negatively impacted his car dealership, creating a toxic culture that deterred repeat business. Customers preferred to avoid his dealership, leading to a constant struggle for new clients, while the dealership's service department suffered as former customers rarely returned.

Realizing the need for a profound shift, Herb took decisive action to transform his dealership's culture. He initiated this change by prominently displaying a sign that read “Under New Management,” signaling to both customers and staff that a new era had begun. Furthermore, he reached out to his former boss, seeking guidance on effective customer relationship management. Their meetings, held twice weekly, provided Herb with invaluable insights and introduced him to key banking relationships, allowing him to refinance his debt and secure vital financing for his operations.

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As Herb implemented these strategies, the positive effects of his newfound customer-centric approach became evident. Gradually, he began treating his customers with the respect and care they deserved, leading to an increase in customer loyalty. This shift in attitude allowed him to fulfill his financial obligations to his banks, and ultimately, Herb achieved self-sufficiency in financing his inventory without needing external assistance.

Over time, Herb's success skyrocketed. He expanded his business, acquiring additional dealerships, and became one of the most prominent automobile dealers in New England. Additionally, he took on a new role, becoming a leading instructor at the J.C. Job’s Rich Habits Foundation. This non-profit organization provides free training to those unable to afford it, further amplifying Herb's impact. He finds immense pride in having trained nearly ten thousand individuals in Rich Habits, celebrating his transformation from a struggling car dealer to a thriving mentor in financial success. Herb’s journey underscores the power of relationships in business—a transformation that marked not only his professional success but also enriched his life and those around him.

Aspect	Details
Background	Herb was a standout student in Rich Habits training class.
Initial Challenges	Faced financial issues due to a shortfall in customer relationships; viewed customers as one-time transactions.

Aspect	Details
Cultural Impact	Toxic culture at the dealership led to decreased customer retention and difficulties in attracting new clients.
Turning Point	Changed dealership's culture by displaying "Under New Management" sign and seeking mentorship from former boss.
Strategy Implementation	Held weekly meetings for guidance; improved customer relationship management leading to increased loyalty.
Financial Improvement	Fulfilled financial obligations and achieved self-sufficiency in inventory financing.
Expansion	Expanded business by acquiring more dealerships; became a prominent dealer in New England.
New Role	Became a leading instructor at J.C. Job's Rich Habits Foundation, training nearly ten thousand individuals.
Overall Impact	Transformation from struggling dealer to successful mentor; highlights the importance of relationships in business.

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## Chapter 8 Summary: Rich Habits at Work — The Insurance Salesman

In "Rich Habits - The Daily Success Habits of Wealthy Individuals," Chapter 8 narrates the transformative journey of Phoenix, an insurance salesman who applies the principles of Rich Habits to achieve success in both his professional and personal life.

**1. Commitment to Self-Improvement:** Phoenix embarks on his path of self-improvement by closely examining Rich Habit Number Three, which emphasizes the importance of daily personal development. Initially, he struggled with this concept, feeling a deep-rooted disdain for his job and its requirements. However, he recognized the need for change and committed to reading industry-specific material for thirty minutes each day. This commitment challenged him at first, but over time, he found enjoyment and ease in the process, eventually increasing his reading time and expanding his focus to product knowledge. This newfound dedication led to an increase in solid leads and appointments—key indicators of his growing success.

**2. Focusing on Health:** Rich Habit Number Four encourages individuals to prioritize their health. After his reading sessions, Phoenix began jogging, initially struggling due to his weight of nearly forty pounds over. His determination paid off—within weeks, he was able to jog longer distances and began shedding weight. As his physical health improved, so did his



motivation. He consequently moderated his diet and quit smoking, reinforcing the link between good health and enhanced productivity.

**3. Proactive Sales Strategies:** Embracing the discomfort of cold calling, which he previously avoided, became a significant part of his daily routine. Even though he loathed the task, he incorporated it into his to-do list and saw results. Remarkably, one cold call resulted in a substantial referral that became one of his largest life insurance cases, further motivating him to establish a disciplined routine of nightly calls. In abandoning his old habits—like frequenting the local pub—he seamlessly integrated rewards, enjoying a celebratory beer at home after completing his calls, reinforcing positive behavior change.

**4. Acknowledgment and Success:** Phoenix's dedication did not go unnoticed. After a month of hard work and consistent results, his supervisor called him in to commend his impressive performance. The supervisor revealed that not only had Phoenix significantly boosted his production numbers, but he also earned a monetary bonus—his first ever—due to his renewal of commitment to the Rich Habits. Overwhelmed with joy, Phoenix realized that this achievement was a mere reflection of the hard work he had put in since adopting the Rich Habits.

**5. Community Impact and Continued Growth:** As his success became a recurring event—promotions leading to increased bonus checks—Phoenix



not only excelled individually but also sought to share his knowledge with colleagues by conducting Rich Habits training for new hires. This initiative led to a remarkable increase in company profits, demonstrating how personal success can ripple through an organization. Eventually, Phoenix was able to secure his son’s education and climb the corporate ladder, all while maintaining a focus on his health and well-being.

Phoenix's journey illustrates the profound impact of establishing productive daily habits. By actively engaging in self-improvement, prioritizing health, tackling uncomfortable tasks, celebrating successes, and sharing knowledge with others, he transformed his life from mediocrity to excellence, ultimately achieving personal and professional success.

Key Aspects	Description
Commitment to Self-Improvement	Phoenix dedicates 30 minutes daily to read industry-specific material, leading to increased enjoyment, better performance, and more leads.
Focusing on Health	Begins jogging and moderating his diet after reading, improving physical health and motivation while quitting smoking.
Proactive Sales Strategies	Incorporates cold calling into his routine, resulting in significant referrals and establishing a disciplined approach to sales.
Acknowledgment and Success	Receives praise from his supervisor and earns a monetary bonus, recognizing the impact of his hard work and commitment.
Community Impact and Continued Growth	Shares knowledge through Rich Habits training for new hires, leading to company profit increases and securing his family's future.

Key Aspects	Description
Conclusion	Phoenix's journey showcases the transformative power of rich daily habits for achieving personal and professional success.

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# Best Quotes from Rich Habits - The Daily Success Habits Of Wealthy Individuals by Thomas C. Corley with Page Numbers

## Chapter 1 | Quotes from pages 7-13

1. I've been in the pits of darkness and despair.
2. When I heard you the other night at the bar, it brought back a lot of painful memories.
3. I believe it was intended that I pull you out of this hole you're in.
4. I was told I would know him when I saw him because I would see the mirror image of my old self.
5. Listening to you the other night, I recognized immediately that you were the person I was meant to help.
6. I didn't understand the meaning of this at the time, but then you came along and finally it all made sense.
7. The principles are just an overview of a more comprehensive process.
8. J.C. has created a program he calls the Rich Habits Training Program.
9. There is no cost when you are sponsored.
10. What you see all around you here is the byproduct of living the Rich Habits every day.

## Chapter 2 | Quotes from pages 14-18

1. "I'm my own worst enemy. I blew a great job with a great boss in a great company."

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2. "I never thought I'd ever be in this situation. I've done this to myself, you know."
3. "If I could just break her of some of these bad habits she holds on to, she would shine. I just know it."
4. "I need to talk to you about something personal."
5. "I will agree to this on two conditions."
6. "The first condition is that you will have to make up the missing time on Thursdays."
7. "The second condition is that if you fail to live up to condition number one, by the third time I will have no choice but to terminate your employment."
8. "I'm just a man looking in a very old mirror."
9. "This individual shared ten principles with me that changed my life forever."
10. "Following these laws was not easy. He called them the Rich Habits."

### **Chapter 3 | Quotes from pages 19-23**

1. "How did I let this happen?"
2. "Overcome objections at all costs," he often told other salesman.
3. "We want these customers for life and we want their kids, and their kids' kids."
4. "Somehow, Herb dragged himself out of bed the next morning."
5. "I'm just a person looking in a very old mirror."
6. "He had long dreamed of owning his own store, of running 'his' dealership the way he believed a dealership ought to run."
7. "I won't be able to sell you any car because I won't be able to provide service





support."

8. "Herb looked at her, startled by the request, and considered it for a moment."

9. "He was brutally honest about his failings."

10. "I sure do hope he can perform miracles, because that's what I need."

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## Chapter 4 | Quotes from pages 24-56

1. "All you need to do is ask the right questions."
2. "Why am I doing badly while so many of my clients, the clients who ask me for financial advice, are doing so well?"
3. "There was a difference the size of the Grand Canyon between the answers he received from his successful clients and the answers he received from his unsuccessful clients."
4. "Good daily habits are the foundation of success."
5. "Successful people are slaves to their good daily habits."
6. "Successful people engage in the process of self-improvement every day."
7. "To live in moderation means to live a balanced life – no extremes."
8. "Successful people do not procrastinate. They do not put off until tomorrow what they can do today."
9. "Successful people control their thoughts and emotions. Bad thoughts are displaced immediately by good thoughts."
10. "Successful people pay themselves first by putting ten percent of their paychecks into savings or retirement plans."

## Chapter 5 | Quotes from pages 57-60

1. I want you to take the material home with you and think about the Rich Habits tonight.
2. Follow the program, review the Habits, live the Habits, for the next thirty days.
3. I had no idea how many bad habits I had.



4. One by one he began to list all of his bad habits.
5. This was not an easy task, but he desperately wanted to change his life.
6. The gambling... was not only draining his bank account but was also taking time away from his wife and his business.
7. His relationship with his wife began to perk up.
8. His business slowly began to improve.
9. He became enthusiastic about his work, which fostered a desire to work even harder.
10. As long as I'm alive I will do my best to help others become financially successful.

## **Chapter 6 | Quotes from pages 61-64**

1. "Individuals hardened by failure were laughing, high-fiving each other and sharing intimate details about their specific circumstances."
2. "I attacked every one like a pouncing tiger."
3. "I have not weighed this much since I graduated high school," she proudly said to herself.
4. "She decided that when she got back on her feet, she would not allow herself to be used by them ever again."
5. "One Rich Habit at a time she began to reinvent herself."
6. "John was impressed. He could see the effectiveness of the training in her obvious weight loss."
7. "She told him she was confident she would be able to meet John's often-articulated, high expectations for her."



8. "The Rich Habits 'fever' gripped the entire organization."
9. "Perhaps the most important thing to come out of Dee's Rich Habits transformation was her fight to gain control over her weight and health."
10. "To memorialize her second chance at life, thanks to the Rich Habits, Dee runs the Philadelphia half-marathon every year."

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## Chapter 7 | Quotes from pages 65-67

1. I will devote each and every day to forming lifelong relationships.
2. The customer is not just a one-time sale.
3. His attitude towards the customer... became a cancer to his organization.
4. The old ones simply never came back to buy cars.
5. Herb committed to changing his dealership's culture to a more customer-friendly one.
6. He wanted everyone... to share the perception that things had changed.
7. He learned to treat his customers like gold.
8. He was able to pay off his debts to the bankers.
9. Herb is not only one of the largest automobile dealers... but also one of the top instructors.
10. His proudest accomplishment... the fact that he has trained nearly ten thousand individuals in the Rich Habits.

## Chapter 8 | Quotes from pages 68-71

1. I will engage in self-improvement every day.
2. The Rich Habits had opened his eyes to this glaring deficiency in his professional life.
3. The more he read, the more success he seemed to have.
4. In the first few days, he really struggled with this commitment.
5. Seeing the weight fall off motivated him to push himself harder and eat less each day.



6. He couldn't do both and besides, all those beers would interfere with his ongoing weight loss.
7. What's going on? Well, a lot, I guess – doing some things differently this month.
8. That's why I asked you in here; I just received the preliminary flash report for this month.
9. You came in third this month in production numbers.
10. I feel like framing this.



# Rich Habits - The Daily Success Habits Of Wealthy Individuals Discussion Questions

## Chapter 1 | The Insurance Salesman | Q&A

### 1.Question:

**Who is Phoenix Upman and what situation is he facing at the beginning of Chapter 1?**

Phoenix Upman is depicted as a struggling insurance salesman experiencing severe financial distress. He is in a bar lamenting his inability to send his son to college due to their dire financial situation. He feels defeated and perceives his life as a series of failures, feeling particularly ashamed as he cannot afford even community college tuition.

### 2.Question:

**What interaction does Phoenix have with the bartender, and what does it reveal about his character?**

Phoenix has a brief conversation with the bartender, who offers him a free drink after listening to his woes. Phoenix's interaction with the bartender reveals his desperation and loneliness; he seeks empathy from the bartender, showing a vulnerability that underscores his broader life struggles. The bartender's pity hints at Phoenix's pathetic predicament, emphasizing his low self-esteem and sense of hopelessness.

### 3.Question:

**What pivotal moment occurs when Phoenix meets Champ Dailey outside the bar?**

Champ Dailey, a stranger, approaches Phoenix in the parking lot after overhearing his



conversation at the bar. Champ expresses sympathy for Phoenix's troubles and invites him to come by his office for help. This moment is pivotal as it introduces Phoenix to a potential turning point in his life. Champ's offer presents an opportunity for change, contrasting with Phoenix's previous feelings of despair.

#### **4.Question:**

**What does Champ Dailey mean by saying he was 'looking in a very old mirror'?**

Champ alludes to his past struggles by referring to Phoenix as a mirror image of his old self. This implies that he recognizes the same feelings of hopelessness and despair in Phoenix that he once experienced. Champ's statement suggests a deep understanding of Phoenix's situation and establishes a sense of connection and empathy between them. He believes he has the power to help Phoenix overcome his difficulties, as he himself was once in a similar position.

#### **5.Question:**

**What is the Rich Habits Training Program, and how does it relate to Phoenix's potential for change?**

The Rich Habits Training Program, created by J.C. Jobs, is a structured guidance system that aims to help individuals like Phoenix transform their lives by following specific principles known as 'Rich Habits.' Champ explains that this program empowered him to overcome his own hardships. By being sponsored by Champ to enter this program, Phoenix has a chance not only to acquire valuable insights but also to change his trajectory in life,



thereby hinting at a path toward success and financial stability.

## **Chapter 2 | The Insurance SalesmanThe Secretary | Q&A**

### **1.Question:**

**What issues does Dee face that impact her work at Sunblade, Inc.?**

Dee struggles with poor attendance and tardiness, which are largely attributed to personal issues, including family problems that lead her to emotional eating. This has resulted in health issues, including obesity, causing her to take frequent sick days and ultimately impacting her performance and productivity at work. Despite showing potential and a good work ethic at times, she frequently falls back into patterns of distraction and indifference.

### **2.Question:**

**How does John Andrews, the CEO, respond to Dee's performance issues?**

John sees potential in Dee and is reluctant to fire her, despite repeated advice from his office manager, Nina. He tries to support Dee by accommodating her needs, such as allowing her to leave early on Fridays for a second job. However, he also sets conditions to ensure she complies with her work responsibilities, indicating a balance between giving her a chance and maintaining fairness among other employees.

### **3.Question:**

**What led to Dee's ultimate dismissal from Sunblade, Inc.?**

Dee's lack of adherence to the conditions set by John Andrews—specifically, her early departures and failure to make up the missing time on Thursdays—culminated in her termination after she received multiple warnings. John's patience ran out after observing



that Dee repeatedly exploited her situation and did not improve her behavior despite being given opportunities.

#### **4.Question:**

**How does Dee's personal situation change after losing her job?**

After being terminated, Dee's life deteriorates rapidly. She is forced to vacate her apartment and becomes financially strained, leading her to seek food assistance at a local kitchen. This experience is humiliating for her, and it causes her to reflect on her mistakes and failures in life, intensifying her sense of despair.

#### **5.Question:**

**Who is Jan Goode, and how does he influence Dee's path after her dismissal?**

Jan Goode is a volunteer at the food kitchen who recognizes Dee's distress and reaches out to help her. He shares his own past experiences of job loss and provides empathy, letting Dee know he understands her situation. He introduces her to the Rich Habits Training Program, which he attributes to his own turnaround after a similar plight. He encourages Dee to pursue this training, which may help her develop better habits and improve her situation.

### **Chapter 3 | The Car Dealer | Q&A**

#### **1.Question:**

**What major challenge does Herb Riser face in Chapter 3, and how does it affect him personally and professionally?**

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Herb Riser faces a significant challenge as he is informed by his banker that his car dealership's floor plan financing will not be extended. This situation likely leads to bankruptcy and could result in the repossession of his inventory. Personally, this news causes him immense emotional distress as he worries about the impact on his family, including his wife and young children, as well as the employees who depend on him for their livelihoods. Professionally, he struggles with cash flow issues and the responsibilities of running a business, feeling overwhelmed as he finds himself spending more time handling financial problems rather than focusing on sales.

## 2.Question:

**How does Herb's previous success as a salesperson contrast with his current struggles as a dealership owner?**

Herb was a top-performing salesperson at previous dealerships, known for his exceptional sales abilities and confidence in selling cars. He enjoyed numerous rewards and recognition for his skills. However, as a dealership owner, he encounters a stark contrast; despite his sales talent, he faces difficulties in managing the overall operations of the business. His focus shifts from sales to dealing with financial management and operational challenges, which results in declining sales figures and growing stress, highlighting that personal success does not automatically translate to business success.

## 3.Question:

**What lesson about customer relationships does Herb learn from his previous boss, and how does this perspective affect his approach in**



## Chapter 3?

Herb learns from his former boss that maintaining long-term relationships with customers is crucial for the success of a dealership. His focus had been primarily on making immediate sales, often at the expense of customer satisfaction. His boss emphasized that past customers could lead to future business and that the goal should be customer loyalty rather than just individual sales. In Chapter 3, while Herb reflects on his situation, he realizes that his approach to selling was too aggressive and transactional, contributing to his troubles as he failed to build a loyal customer base, which is essential in sustaining a business.

### 4.Question:

**Describe the pivotal moment that occurs when Herb meets Susan Changer. How does this encounter alter the course of his situation?**

The pivotal moment occurs when Susan Changer, a woman who comes to the dealership looking for a car, ends up having a heartfelt conversation with Herb about his predicament. Having faced her own challenges in the past, Susan empathizes with Herb's situation and offers to help him by providing the name and contact information of J.C. Jobs, a person who could provide him with training and guidance. This encounter gives Herb a glimmer of hope and a potential pathway for recovery. It marks a turning point where he goes from feeling defeated and hopeless to having a tangible opportunity to seek help and potentially change his circumstances.

### 5.Question:

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What emotional state does Herb experience throughout the chapter, and what does this reveal about the pressures faced by entrepreneurs?

Throughout the chapter, Herb experiences a profound emotional state characterized by shock, despair, guilt, and loneliness. He feels overwhelmed by the pressure of failing his family, employees, and himself after having achieved personal success. This reveals the intense pressures faced by entrepreneurs, such as fear of financial ruin, the burden of responsibility towards those who depend on them, and the emotional toll of navigating failures. Herb's internal struggle illustrates the vulnerability that often accompanies entrepreneurial ambitions, where the stakes are not just financial but deeply personal and familial.

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## Chapter 4 | The Accountant | Q&A

### 1.Question:

**What was the main catalyst that prompted the accountant to change his mindset and adopt new habits?**

The catalyst for the accountant's transformation was the vivid dream he had in which his deceased wife, Denise, advised him to "ask the right questions." This dream left him intrigued and reflective about his own unsuccessful financial situation despite his knowledge of tax and finances, leading him to seek the reasons behind the disparity between his financial struggles and the success of his clients.

### 2.Question:

**What investigative method did the accountant use to understand the differences between successful and unsuccessful individuals?**

The accountant embarked on a five-year project where he created a list of questions to ask both his successful and unsuccessful clients. He analyzed the differences in their responses, seeking to uncover distinct patterns or habits that contributed to their varying success levels. This quantitative and qualitative analysis led him to identify significant differences in daily habits and attitudes.

### 3.Question:

**What are some examples of 'Rich Habits' identified by the accountant that successful people tend to engage in?**

Successful individuals tend to engage in a variety of 'Rich Habits' including: 1.

Investing time in self-improvement—reading industry materials and continuously



learning to stay relevant. 2. Maintaining good health through exercise and managing diet properly. 3. Establishing daily, monthly, and long-term goals to continuously focus on improving their situation. 4. Fostering and nurturing relationships—networking and supporting their connections. 5. Managing finances responsibly by saving at least ten percent of their incomes and investing wisely.

#### **4.Question:**

**How does the chapter differentiate between successful and unsuccessful people's attitudes towards luck and opportunity?**

The chapter explains that successful people understand and leverage various types of luck, particularly 'opportunity luck' which arises from good daily habits and consistent efforts. They actively create conditions for good luck to manifest in their lives by engaging in actions that attract positive opportunities. Conversely, unsuccessful people often attribute their situation to 'random bad luck' and do not recognize how their bad habits can lead to repeated misfortune, thus failing to harness the potential for positive change.

#### **5.Question:**

**What is the significance of creating a daily goals/to-do list according to the accountant, and how does it tie into the concept of Rich Habits?**

Creating a daily goals/to-do list is fundamental for tracking progress and ensuring accountability in practicing Rich Habits. It helps successful individuals prioritize tasks that contribute to their overall goals and fosters a 'DO IT NOW' mindset, counteracting procrastination. This practice not only enhances productivity but also reinforces the commitment to daily



improvement and habit formation, aligning with the underlying principles of being disciplined, focused, and goal-oriented, which are essential for achieving long-term success.

## **Chapter 5 | Rich Habits at Work — The Client | Q&A**

### **1.Question:**

**What was the Rich Habits Training Program designed to accomplish for the client?**

The Rich Habits Training Program was designed to help the client identify and transform his bad habits into good habits, leading to a significant improvement in various aspects of his life. By following the program, the client aimed to enhance his personal and professional life, improving his relationships, work performance, and health.

### **2.Question:**

**How did the client begin to implement the Rich Habits, and what was the result of this implementation?**

The client began by listing his bad habits and actively worked to invert each one into a good habit. For example, he transitioned from gambling on sports to eliminating gambling altogether, which freed up his time and allowed him to be more present in his personal life and work. As he diligently followed the Rich Habits, he noticed immediate changes in his life, such as improved productivity, a better relationship with his wife, and healthier lifestyle choices.

### **3.Question:**

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What specific changes did the client make to his daily routine as part of the Rich Habits program?

The client made several specific changes to his daily routine, including waking up at 5 a.m., setting and achieving daily goals, exercising regularly with his wife, and maintaining healthier eating habits. He initially found setting goals challenging, but over time, embraced the 'Do It Now' mindset, boosting his productivity and entrusting him with a sense of accomplishment.

#### **4.Question:**

**What was the significance of the follow-up meeting between the client and J.C. Jobs after thirty days?**

The follow-up meeting was significant as it marked the client's reflection on his successful implementation of the Rich Habits over thirty days. During this meeting, the client expressed his transformation and gratitude towards J.C., illustrating the positive impact the program had on his life. It also underscored J.C.'s desire to help others who faced similar financial struggles, showing a commitment to giving back and facilitating change for others.

#### **5.Question:**

**How did J.C. Jobs feel about the success of the Rich Habits transformation on his client, and what did he express as a commitment moving forward?**

J.C. Jobs felt excited and validated by the success of his Rich Habits program on his client, as it demonstrated the effectiveness of the methods he



had implemented. He expressed a commitment to helping others achieve financial success by asking the client to refer others in similar situations to him. This commitment was also tied to a personal mission inspired by his late wife, Denise, indicating a deeper emotional connection to his work of transforming lives through the Rich Habits.

## **Chapter 6 | Rich Habits at Work — The Secretary | Q&A**

### **1.Question:**

**What challenges did Dee face before attending the Rich Habits training program?**

Before attending the Rich Habits training program, Dee faced several significant challenges. Firstly, she had just lost her job, which left her feeling defeated. Her personal relationships were also strained, primarily due to her family dynamics. Dee felt a sense of obligation to her relatives who had previously taken advantage of her kindness, creating a situation where she often found herself emotionally drained and financially exploited. Additionally, her health was poor; she was overweight and had never exercised regularly, leading her to struggle with self-image and overall well-being. These compounded issues contributed to her sense of despair and contributed to her attendance at the training program in search of a solution.

### **2.Question:**

**How did Dee apply Rich Habit Number One in her transformation process?**

Dee applied Rich Habit Number One by identifying and listing her bad daily habits that were hindering her progress. Embracing this method like a 'pouncing tiger,' she managed to pinpoint around ten bad habits. Following the training, she inverted each of



these bad habits into new, positive daily habits. This active engagement in self-assessment allowed her to become more aware of her behaviors and the negative impact they had on her life. By actively replacing those bad habits with constructive ones, she began her journey towards personal and professional rejuvenation.

### **3.Question:**

**What specific health changes did Dee implement following Rich Habit Number Four?**

After learning about Rich Habit Number Four, which emphasizes the importance of daily health care, Dee decided to make significant changes to her lifestyle. She limited her daily caloric intake to 1,800 calories and committed to exercising for at least thirty minutes each day. Initially, she started with walking rather than jogging because of her weight. Over the span of thirty days, Dee's dedication paid off, resulting in a remarkable weight loss of twenty-five pounds. This not only improved her physical health but also boosted her confidence and overall mood, which positively influenced other areas of her life.

### **4.Question:**

**How did Dee's relationships influence her career, and what changes did she make?**

Dee's relationships, particularly with her family, had a detrimental effect on her career, as she often felt burdened by their constant demands and emergencies. This pressure contributed to her losing her job. Influenced by Rich Habit Number Five, Dee decided to re-evaluate these relationships and

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eliminate those that were destructive. She recognized the manipulative patterns from her cousins that exploited her guilt. By setting boundaries and minimizing her emotional investment in these relationships, Dee regained control over her life. This newfound assertiveness allowed her to reconnect with her former boss and ultimately led to her being rehired under improved conditions.

### **5.Question:**

**What was the ultimate outcome of Dee's application of Rich Habits in her life?**

The ultimate outcome of Dee's application of Rich Habits in her life was a remarkable transformation both personally and professionally. She became a healthier, more confident individual, achieving a significant weight loss and developing a consistent exercise routine, as she even began running half-marathons. Professionally, Dee regained her position at Sunblade, where she flourished and helped implement Rich Habits training for other employees. This uplifted the organizational culture, leading to collective growth and success. Eventually, Dee and her colleagues became partial owners of the company, significantly increasing their financial well-being. Dee went from feeling defeated to leading a thriving life, embodying the principles of Rich Habits.

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## Chapter 7 | Rich Habits at Work — The Car Dealer | Q&A

### 1.Question:

**What specific deficiency did Herb realize he had that negatively impacted his financial life?**

Herb recognized that he was violating Rich Habit Number Five: devoting each day to forming lifelong relationships. He viewed customers as one-time sales instead of potential long-term relationships, which harmed customer retention and overall business success.

### 2.Question:

**How did Herb's attitude towards customers affect his dealership's culture?**

Herb's cut-throat selling skills and lack of focus on relationships created a toxic culture at the dealership. This attitude permeated the entire organization, resulting in poor customer satisfaction and a lack of repeat business, forcing the dealership to constantly seek new customers.

### 3.Question:

**What actions did Herb take to transform his dealership after realizing his shortcomings?**

To change the dealership's culture, Herb put up a sign saying "Under New Management" to signal a shift in approach. He reached out to his former boss for guidance on customer relationship management and worked on retraining his staff to adopt a more customer-friendly attitude.

### 4.Question:

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What was the outcome of Herb's commitment to improving customer relationships?

As a result of his efforts, Herb's business began to thrive. He learned to treat customers well, which led to increased loyalty, allowing him to pay off debts, eliminate reliance on floor plan financing, and eventually expand by purchasing multiple dealerships. He became successful enough to be an instructor for Rich Habits training.

### **5.Question:**

**What is Herb's role within the Rich Habits Foundation, and why does he consider it a proud accomplishment?**

Herb is one of the top instructors at J.C. Job's Rich Habits Foundation, which offers free training to those who cannot afford it. He considers it a proud accomplishment to have trained nearly ten thousand individuals in Rich Habits, contributing to their personal and financial growth.

## **Chapter 8 | Rich Habits at Work — The Insurance Salesman | Q&A**

### **1.Question:**

**What was Phoenix's initial attitude towards his job before engaging in self-improvement?**

Phoenix initially harbored disdain for his job as an insurance salesman, believing he had missed his calling in life. He did not devote himself fully to his work, evidenced by his reluctance to read industry materials or engage with his profession actively.

### **2.Question:**

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What specific changes did Phoenix make to incorporate self-improvement into his daily routine?

Phoenix committed to reading technical materials related to his profession for thirty minutes each day, which he gradually increased to forty-five minutes. Along with this, he began keeping a notebook to jot down new sales strategies and facts he acquired through his reading.

### **3.Question:**

**How did Phoenix's commitment to health and fitness influence his career success?**

After recognizing the need to care for his health, Phoenix started jogging and eventually lost significant weight. This weight loss improved his energy levels and motivation, which positively impacted his professional performance. It fostered a discipline that echoed in his work habits, leading him to make more cold calls and ultimately increasing his production numbers.

### **4.Question:**

**How did Phoenix's supervisor react to his changes in performance and what recognition did he receive?**

Phoenix's supervisor was impressed with his increase in production numbers, acknowledging his success and specifically noting the accumulation of small cases. He rewarded Phoenix with a production bonus of one thousand dollars, which was a significant achievement for Phoenix.

### **5.Question:**

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What was the long-term impact of Phoenix's commitment to Rich Habits on his personal and professional life?

Over time, Phoenix not only consistently received production bonuses but also climbed the ranks within his company. He was able to provide for his family by sending his son to college and graduate school, gained control over his health and financial habits, and even took on the role of conducting Rich Habits training for new employees, thereby influencing the firm's profitability.