

## **RICH DAD'S GUIDE TO WEALTH** with Robert Kiyosaki

The gap between the haves and have-nots is growing. Social Security and Medicare are in a financial mess. Just affording to live is getting expensive. So how does a person get ahead financially? Investor, educator and author Robert Kiyosaki has the answer -- raise your "financial IQ" to make your money work for you.

Kiyosaki has changed millions of lives all over the world. His book *Rich Dad, Poor Dad* has been on the *New York Times* bestseller list for more than five years. Now **RICH DAD'S GUIDE TO WEALTH** builds on the bestselling "Rich Dad, Poor Dad" real-life financial fable -- the lessons he learned from two men about money: Kiyosaki's father, the "poor dad," a high-paid government official who died broke; and his "rich dad," a friend's father, who started with nothing and became one of the richest men in Hawaii.

Robert Kiyosaki retired at the age of 47 by following the advice of his "rich dad," and **RICH DAD'S GUIDE TO WEALTH** empowers viewers with advice to set them on a similar path. In a lively presentation before a studio audience, Kiyosaki begins by explaining the key difference between "wealth" and "being rich," exploring the changes in the financial landscape since the 1974 Employee Retirement Security Act (ERISA) and the development of 401(K) pension plans that made many people investors -- but without education how to do it right. In this program, Kiyosaki gives viewers the financial education they never got in school.

According to Kiyosaki, raising your financial IQ starts with understanding the difference between wealth (measured in time) and being rich (measured in money). People learn the path to being rich from their family and their view of success -- a father's directive to "get a job" or a mother's insistence on advanced education -- but **RICH DAD'S GUIDE TO WEALTH** encourages viewers to take the viewpoint of a new generation. The "rich dad" doesn't believe that it 'takes money to make money' -- it just requires learning a new vocabulary. To start, Kiyosaki describes the "cashflow quadrant" -- employee, self-employed, business owner, and investor -- and how each fits in the larger picture of wealth. Viewers learn the key differences between being an active or passive investor, and how to understand their "grown up report card" -- the financial statement. Likening the risks involved with money to the risks of driving a car, Kiyosaki demonstrates with simple props how easy it can be for anyone to follow his **RICH DAD'S GUIDE TO WEALTH**.

Kiyosaki's wife Kim, herself independently wealthy through real estate investments, adds a women's perspective in a segment recalling her own story arc of financial independence and warning of current statistics estimating that only 20% of women Baby Boomers will be financially secure.

Beyond the nuts and bolts of investing, perhaps Kiyosaki's most instantly accessible advice comes from his heartfelt counsel to viewers to find their "inner genius," breaking the word into a concept of self-actualization of finding the "genie - in - us." As someone who flunked out of school twice but retired at 47 a multi-millionaire, Kiyosaki speaks from experience about finding one's personal "advantage" - the environment that works for an individual to make "magic" in your life (and not necessarily in Kiyosaki's own "genius" arena of real estate and entrepreneurship). Tiger Woods, he reminds the audience, would not be a success as a jockey -- everyone is a 'genius' in their own way.

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