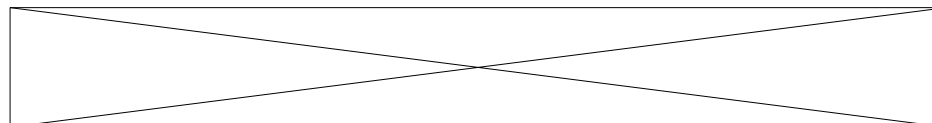


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Money Lessons From Cashflow 101

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I started playing Cashflow 101 board game two years ago. The board game was invented by Robert Kiyosaki, the best-selling author of Rich Dad Poor Dad, to increase your financial intelligence.

The board game looks easy and similar to Monopoly board game.

I was looking forward to playing Cashflow 101 whenever there is a chance. And each time I played the game, I learned different lessons.

Although it's only a board game but it's very closely linked to your financial life. The game reflects the player's personalities and the way the player handles money.

The first objective of the game is for you to get out of rat race and move onto financial fast track. Next objective is for you to achieve your dream while you're on financial fast track.

But before you talk about financial fast track, how do you get out of rat

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race first?

To get out of rat race, you must have equal or more passive income than your monthly expenses.

In other words, your passive income must be enough to cover your monthly expenses before you can move onto financial fast track.

Like everyone else, you have your own profession. You have a job and you receive paycheck at a fixed time interval. It's what you do differently that determines how fast you get out of rat race.

But how do you accumulate enough passive income to get out from rat race?

There are only two ways to achieve this: buying rental property and owning businesses.

As in real life, you are presented with many opportunities to make money during the game. You make decisions whether to invest your hard earned money in opportunities presented to you.

You evaluate the opportunities based on market conditions at the moment. You'll never know whether your investments are good or bad.

Some people get very excited when they get 'doodads.' But buying doodads will not help you to get out of rat race.

So to get out of rat race, the trick is to accumulate as many assets as possible by investing in money opportunities that appear around you.

By playing this game, you know very clearly what asset is and what liability is. Once you know the difference, you focus on accumulating assets rather than liabilities.

The feeling is great when you are able to get out of rat race and move onto financial fast track. No words can describe my feelings when I first got out of rat race.

Why?

When you're on financial fast track, money is no problem as it will come regardless of whether you

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work or not. You do not depend on a job to receive your money anymore. You are totally free to do what you love.

When you play this game, you are able to see all sorts of people characters. Some are very conservative with money, some are risk takers, some feel very upset when they lose they turn, and so forth.

The other benefit of playing this game is you know your emotional part of how you perceive money. At the end of the day, you know yourself better and you can get rid of mental barriers that are holding you back from achieving financial success.

To be honest, I didn't know that I could learn so much from playing a board game which looked so simple!

If you are interested to find out more about the game, or look for game partners near you, I encourage you to participate in Cashflow 101 Discussion Forum at RichDad.com at <http://www.financiallyrich.com/richdad.asp>

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