Synopsis

Rich Dad’s CASHFLOW Quadrant is a guide to financial freedom. It’s the second book in the Rich Dad Series and reveals how some people work less, earn more, pay less in taxes, and learn to become financially free. CASHFLOW Quadrant was written for those who are ready to move beyond job security and enter the world of financial freedom. It’s for those who want to make significant changes in their lives and take control of their financial future. Robert believes that the reason most people struggle financially is because they’ve been spent years in school but were never been taught about money. Robert’s rich dad taught him that this lack of financial education is why so many people work so hard all their lives for money; instead of learning how to make money work for them. This book will change the way you think about jobs, careers, and owning your own business and inspire you to learn the rules of money that the rich use to build and grow their wealth.

Book Information

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Customer Reviews

I’ve read Robert Kiyosaki’s famous Rich Dad Poor Dad, and I now count Kiyosaki’s ideas as some of the foundation for my financial knowledge. In this book, the Rich Dad sequel, Kiyosaki writes, "Are you financially free? [This book] was written for you if your life has come to a financial fork in the road. If you want to take control of what you do today in order to change your financial destiny it will help you chart your course." From there, Kiyosaki introduces the "cashflow quadrant," depicted on the book’s cover. The general idea is that we are all in one of four quadrants: Employee, Self-Employed, Businessman, or Investor. From there, Kiyosaki explains that financial freedom comes from moving from the left side to the right side, becoming a businessman or an investor. One
criticism of Kiyosaki’s books is that once you’ve read one, you’ve read them all, and that idiom largely holds true here in Cashflow Quadrant. The goal is to increase your “passive income” so that it exceeds your expenses. Once you’ve accomplished that, you’re financially free to live however you choose. This book starts with great potential -- where I was stimulated to think differently about my job and my financial goals -- but the book quickly becomes repetitive, and I found myself skimming many of the pages. Ultimately, the book’s core principal -- seek to increase your passive income, so that you’re not always slaving away for money -- is a good one, but it is quickly grasped, leaving much of the book as excess. If you can find this book cheaply or at a library, I’d recommend reading the first few chapters, but don’t buy this one new because you won’t need to reread it.

Having read Rich Dad, Poor Dad and now Cashflow Quadrant, I have come to admire some of the traits of Robert Kiyosaki. His writing is simple, based on core ideas, and he has a way of helping one feel empowered. I understand that some claim he conveys extremely valuable advice while others equate him to nothing more than a Snake Oil Salesmen. You will find some critiques of Kiyosaki claiming that he doesn’t offer any real concrete advice and that he doesn’t actually tell people how to become rich. This is true; his advice is very general and focuses on ways of thinking rather than what to actually do. But this is what I like about Kiyosaki; he offers advice on the perspective of money rather than telling people step-by-step what they need to do. To become rich you must change your way of thinking rather than do what you are told. What I can tell you about Cashflow Quadrant is that it is a fantastic read. The ideas in the book are very simple but very eye-opening. Kiyosaki’s writing is repetitive and clunky but I really don’t mind. I recommend this book to anyone who is interested in making their money through other means rather than working a job.

First let me start off by saying what I like about the Rich Dad series of books: I like that this book has been as popular as it has been. I think it has inspired a lot of people to learn about personal finance and how to build wealth. This is a very good thing. I would caution people, because a lot of the advice given in these books can be dangerous. The problem is these books don’t actually give any solid advice on anything covered in these books. These authors sound repetitive and vague in each and every book. They repeat short one liners about how to build wealth, mention that anyone who wants to get serious talk to a finance adviser, and vaguely talk about how the authors got rich. If you are just starting out on reading personal finance and investing book and need an easy read, this may be for you. If you have already gone through a few books and want real information, I would skip these books over.
Rich Dad’s Cashflow Quadrant is the sequel to Rich Dad/Poor Dad. While not as groundbreaking as its predecessor, Cashflow Quadrant does introduce some very important concepts that can help you shift your mindset. The basic premise of the book is that there are four types of income earners: Employees, Self-employed, Business Owners and Investors. The concept that impacted me most was that there is a significant difference between being self-employed and being a business owner. Being self-employed means you have created a JOB for yourself…but you are not enjoying the same passive-income fruits that a business owner would. It’s definitely a book that I wish I had read 20 years ago. Complaints: By the time you finish the book you will be really sick of the quadrant "logo" and there are too many generalities and not enough specifics. An insightful essay about how to achieve financial freedom, but painfully lacking in specifics. Worth the read, but don’t expect too much.

One of the best books out there. This is a part or Robert Kiyosaki’s legendary trilogy. His second one. It tells you about the quadrant that you must be a part of in life if you wanna be successful. It shows different areas of life/world that people are in and where you should be if you want to be rich. Simply a must read!

This is the second book in the Rich Dad series and is just as good as the first (if you haven’t read Rich Dad, Poor Dad then I recommend reading that first as you'll get more out of this one). What Robert gives you is a new way of looking at the world and how you fit into it and a new way of thinking about your life and what you want from it. If you enjoyed reading Never Work Again then you'll get a lot out of Cashflow Quadrant - the philosophies are very similar.

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