

## 15 habits of rich people

**BEHAVING LIKE THE** überwealthy won't make you a multimillionaire. But mimicking their habits could start you toward big sums. What will you do with all that money? (Dream big . . .)



1 - 2 - 3

MORNING

### LISTEN TO AUDIOBOOKS DURING YOUR COMMUTE

Sixty-three percent of millionaires do it.

AFTERNOON

### STEER CLEAR OF THE VENDING MACHINE

Most wealthy people eat fewer than 300 empty calories a day.

EVENING

### MAKE A LIST BEFORE YOU LEAVE THE OFFICE

Eighty-one percent of people with more than \$3.2 million in liquid assets keep a to-do log.

Source for 1, 2, 3, 14, 15: Tom Corley, president of the financial firm Cerefice and Co. and author of *Rich Habits*



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### DON'T RETIRE—EVER

Not because you can't; because you don't want to. The highest earners—those who pull in more than \$750,000 a year—don't plan to retire until they're at least 70, more than five years after their not-so-wealthy counterparts, according to a study from the research firm Spectrem Group.



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### WAKE UP WHILE IT'S STILL DARK

Early risers are more proactive and optimistic, says German biologist Christoph Randler. One study found that 44 percent of multimillionaires wake up at least three hours before work.

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### FOCUS ON THE FUTURE

Make financial choices—about your career, home, etc.—based on what will pay off in 20 years, says Keith Cameron Smith, author of *The Top 10 Distinctions Between Millionaires and the Middle Class*. The wealthiest people have the longest-term thinking.



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### MAKE A LATERAL MOVE OR TAKE A STEP DOWN

Do it if the result may create an opportunity to earn more or propel your career forward, says Amanda Augustine, a career-management expert at the subscription-based job-search site TheLadders.

8

### BECOME YOUR OWN BOSS

More than two thirds of those on the 2014 *Forbes* 400 were self-made.

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### PICK UP AN AMAZON MEMBERSHIP

A surprising 62 percent of millionaires shop at the site, according to the Shullman Research Center.

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### JUICE YOUR SAVINGS

People who have at least \$1 million in their 401(k) save an average of 19 percent of their income (14 percent comes out of their pay, and about 5 percent gets matched by their company), according to Fidelity.



11 - 12

### GIVE TO CHARITY

Nearly all millionaires do.

### TAKE ON AN ADVISER

Seventy-seven percent of millionaires hire someone to manage their wealth.

Source for 11-12: PNC Wealth and Values survey

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### DITCH THE BUSINESS DEAL THAT DOESN'T SEEM RIGHT

Wealthy people look at the numbers and use gut feelings to determine when something isn't working. No matter how much money they invest in a project, they'll walk away if they sense it won't succeed, says Robert Prosen, CEO of the Prosen Center for Business Advancement.



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### NETWORK FOR FIVE HOURS OR MORE A MONTH

Seventy-nine percent of millionaires do.

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### CLEAN OUT YOUR VOICE MAIL

Eighty-six percent of people with more than \$3 million return phone calls immediately—regardless of who rang. —ALICE OGLETHORPE