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Kiyosaki

Robert KiyosakiRobert Kiyosaki (2006)Narozeni8. dubna 1947 HiloPovolánípisovatel, podnikatel, investorAlma materUniversity of Hawaii at HiloUnited States Merchant Marine AcademyOceněníAri MedalPodpis oficiální stránka multimediální obsah na Commons Seznam děl v Souborném katalogu ČRNěkterá data mohou pocházet z datové položky. Robert Toru Kiyosaki (japonsky: 清崎徹, narozen 8. dubna 1947 Havaj, USA) je americký podnikatel a autor knih, známý svým bestsellerem Bohatý táta, chudý táta. Životopis Robert Toru Kiyosaki se narodil na Havajských ostrovech. Je japonský Američan čtvrté generace, který pochází z prominentní chudé učitelské rodiny. Jeho otec byl představitelem školství ve státě Havaj. Jako malý chlapec se seznámil se svým celoživotním přítelem Mikem, jehož otec zasvěcoval oba chlapce již od malicka do tajů podnikání a investic. Právě zde začíná příběh největšího Kiyosakihho knižního bestselleru „Bohatý táta, chudý táta“. Po střední škole nastoupil Robert na námořní obchodní akademii v New Yorku a po promoci vstoupil do námořní péchovla a odešel do Vietnamu jako důstojník a pilot vrtulníku. Jeho obchodní kariéra začala až po návratu z války. Nejprve pracoval jako prodavač kopírek ve firmě Xerox. V roce 1977 založil společnost, která zavedla na trh první velromylnouovou peněženkou pro surfáře. Ačkoli byla ze začátku firma úspěšná a produkt vydělal přes milión dolarů, brzy poté zkrachovala. Jak sám Robert uvádí – jeho aktiva byla větší, než kolik byl v té době schopen zvládnout. Po prvotním neúspěchu si sehnal licenci na výrobu peněženek a trik s logy známých heavymetalových hudebních skupin jako Iron Maiden, Judas Priest apod. Produkt byl opět úspěšný, ale firma nedokázala dlouhodobě konkurovat a nakonec byl Robert nucen spojit svůj podnik s konkurencí a poskytnout jí licenci. Po zkušenostech, které získal, založil úspěšnou mezinárodní společnost Rich Dad Company, Inc., která prodává vzdělávací produkty a knihy na téma „jak zbohatnout“ po celém světě. Mezi další Robertův byznys patří dnes především nemovitosti a také rozvoj menších společností, přesto jeho opravdovou vášní je vyučování. Robert společně se svou manželkou Kim odešel ve věku 47 let do důchodu.[zdroj?] Jeho životním krédem je, „Nepracujte pro peníze, nechte peníze, ať pracují pro vás“. Cashflow R. Kiyosaki je autorem stolní hry Cashflow, na kterou v Americe získal patent. Robert vychází z poznání, když člověk čte, zapamatujete si v průměru 10–20 % obsahu když člověk poslouchá přednášku, zapamatuje si jen 20–30 % když člověk něco aktivně dělá, zapamatuje si až 60–70 %. Na základě těchto poznatků se rozhodl Robert Kiyosaki vytvořit stolní hru Cashflow, která pomáhá lidem porozumět funkci peněz v jejich životě. Hlavní výhodou této hry je možnost hrát ve 2–7 hráčích a tím podporovat diskusi o penězích mezi známými, v rodině nebo v práci. Hraní Hra je sestavena z Hrací desky, kartiček, Nicotnosti“, „Tih“, „Malý obchod“ a „Velký obchod“, hrací karty, na které si člověk dělá vlastní účetnictví, kostek obdobyhých jako z Člověče, nezlob se! a figurek vymodelovaných do tvaru krysy. Hrací plocha je rozdělena na 2 dráhy – Krysí závod a Rychlodráhu boháčů. Každý hráč začíná jako v reálném životě, na nule – v Kryším závodě. Krysí závod se neustále točí kolem „Nicotnosti“, což jsou běžné výdaje, které vás v životě nikam finančně nedostanou, menších obchodních příležitostí, spekulací a vyplácení vymástanecké výplaty. Na této dráze je vašim úkolem nahromadit z menších obchodních příležitostí dostatečný pasivní příjem, aby pokryl všechny vaše měsíční výdaje. Měsíční výdaje si v této hře vybíráte společně se zaměstnáním, které chcete zastupovat. Jakmile se vám podaří nahromadit vyšší pasivní příjem, než jsou vaše celkové měsíční výdaje, vstupujete na Rychlodráhu boháčů. Tímto krokem se vás pasivní příjem automaticky vynásobí 100 a vyz youdu na hod získáváte možnost podílet se na velmi lukrativních obchodních příležitostech. Cíle hry mohou být 2: buď přesun z Krysího závodu nebo koupě vlastního snu, který si člověk určí na začátku hry. Záleží na domluvě hráčů. Hra v mnoha idech vyvolává silné emoce, neboť se na hru přenášej některé lidské vlastnosti související s jejich finančním životem. Knihy Je také autorem mnoha knih, z nichž jsou nejznámější tyto: Bohaté dítě, chytré dítě Bohatý táta radi jak investovat Bohatý táta, chudý táta Bohatý táta, chudý táta pro mladé Bohatá žena Bohatý bratr, bohatá sestra Cashflow kvadrant Co máte vědět, než začnete podnikat Do důchodu mladý a bohatý Kam se podělý mé peníze Prorocvtví Škola byznysu Zvyšte své finanční IQ Proč chceme, abyste byli bohatí Chcete-li být bohatí a šťastní, nechoďte do školy? Neřev výhoda Byzns pro 21. století Konspirace mocných a bohatých: Osm nových zákonů peněz Proč jednickáří pracují pro trojkafe Externí odkazy Obrázky, zvuky či videa k tématu Robert Kiyosaki na Wikimedia Commons Seznam děl v Souborném katalogu ČR, jejichž autorem nebo tématem je Robert Kiyosaki Domovský web Roberta Kiyosakihho Robert Kiyosaki (rozhovor z cyklu České televize "Na plořárně") - video on-line v archivu ČT Web mistrovství ČR ve stolní hře Cashflow Roberta Kiyosakihho Stránka sdružující české kluby stolní hry Cashflow Robert Kiyosaki: Bohatý táta, chudý táta - video "Rich Dad, Poor Dad now a bankrupt dad" - další z firem Kiyosakihho zkrachovala Autoritní data: AUT: jn20020717679 | GND: 173355447 | ISNI: 0000 0000 8186 2825 | LCCN: n92108139 | VIAF: 117195725 | WorldcatID: lccn-n92108139 Citováno z „ American finance author and investor Robert KiyosakiKiyosaki in 2014.BornRobert Toru Kiyosaki (1947-04-08) April 8, 1947 (age 74)Hilo, Territory of Hawaii, U.S.OccupationBusinessman, authorAlma materUnited States Merchant Marine Academy (BS)University of Hawaii at Hilo (dropped out)SubjectPersonal finance, business investingNotable worksRich Dad, Poor Dad (financial education company), Rich Dad, Poor Dad (book)Years active(1973–94)(1997–present)SpouseKim KiyosakiWebsitewww.richdad.com Robert Toru Kiyosaki (born April 8, 1947) is an American businessman and author.[1] Kiyosaki is the founder of Rich Global LLC and the Rich Dad Company, a private financial education company that provides personal finance and business education to people through books and videos.[2] The company's main revenues come from franchisees of the Rich Dad seminars that are conducted by independent individuals using Kiyosaki's brand name for a fee.[citation needed] He is also the creator of the Cashflow board and software games to educate adults and children about business and financial concepts.[3] Kiyosaki's seminars in the United States and Canada are conducted in collaboration with a company called Whitney Information Network and are contracted out to local companies as franchisees in other countries.[4] However, some attendees have sued Kiyosaki on claims that his high-priced seminars did not deliver anything special.[5] Kiyosaki is the author of more than 26 books, including the international self-published personal finance Rich Dad Poor Dad series of books which has been translated into 51 languages and sold over 41 million copies worldwide.[6][7] He has been criticized for advocating practices of debatable legality perceived as "get rich quick" philosophy.[8] Kiyosaki is the subject of a class action suit filed by people who attended his seminars and has been the subject of two investigative documentaries by CBC Canada and WTAE USA.[9][10] Kiyosaki's company, Rich Global LLC, filed for bankruptcy in 2012.[11] Early life and family Robert Toru Kiyosaki was born in 1947 in Hilo, then in the Territory of Hawaii.[12] A part of the Yonsei generation of Japanese Americans, he was the eldest son of Ralph H. Kiyosaki (1919–1991), an academic educator, and Marjorie O. Kiyosaki (1921–1971), a registered nurse. Kiyosaki was followed by his three siblings — sisters Emi and Beth and his brother John. Education and military career Kiyosaki attended Hilo High School and graduated in the year 1965. Thereafter, most information on Kiyosaki comes from speeches and talks he has made of his life. Per Kiyosaki, he received congressional nominations from Senator Daniel K. Inouye for the U.S. Naval Academy and the U.S. Merchant Marine Academy.[13] He attended the United States Merchant Marine Academy in New York and graduated in 1969 as a deck officer with a Bachelor of Science degree and a commission as a 2nd Lt. in the U.S. Marine Corps.[14] After graduating from college, Kiyosaki took a job with Standard Oil's tanker office as a third mate. Kiyosaki resigned after six months to join the Marine Corps.[15][citation needed] serving as a helicopter gunship pilot during the Vietnam War in 1972, where he was awarded an Ari Medal.[16][citation needed] Per Kiyosaki, he enrolled in a two-year MBA program at the University of Hawaii at Hilo in 1973 while he still was in the military.[17] He was honorably discharged from the Marine Corps in June 1974. Business career In 1974, Kiyosaki attended the Erhard EST seminars, which he says changed his life.[14][15] In 1977, he started a company called "Rippers".[18] The company brought to market the first nylon and velcro surfer wallets. Kiyosaki and his products were featured in Runner's World, Gentlemen's Quarterly, Success Magazine, Newsweek, and Playboy.[19] The company eventually went bankrupt.[18] Kiyosaki took a job as a sales associate for Xerox until he June 1978. Kiyosaki then[clarify] started a retail business that made T-shirts, hats, wallets, and bags for heavy metal rock bands. The company went bankrupt in 1980.[14] In 1985, Kiyosaki cofounded the Excelleated Learning Institute, a business education company teaching entrepreneurship, investing, and social responsibility.[14] Around this time, he married his second wife, Kim, who had already invested in some real estate in Phoenix. In 1994, Kiyosaki sold the education company.[14][20] In 1992, Kiyosaki published his first book, If You Want to Be Rich and Happy, Don't Go To School. In his book, he encouraged parents not to send their children to college and instead to enter the real estate business.[21] In 1997, Kiyosaki launched Cashflow Technologies, Inc., a business and financial education company[22] that owns and operates the Rich Dad and Cashflow brands.[23] Kiyosaki partnered with Amway to promote his book. As per an interview with Forbes, Kiyosaki's main earnings come through franchisees of the Rich Dad seminars.[24] Other business ventures and investments Kiyosaki's earlier two businesses (for surfing bags with Velcro fasteners and T-shirts) went bankrupt.[25] In an interview with CBC, Kiyosaki described his books as an advertisement for his higher-priced seminars. In 2012, Kiyosaki's company "Rich Global LLC" filed for bankruptcy and was ordered to pay nearly \$24 million to the Learning Annex and its founder.[26][27] He operates other external business ventures and investments.[28] Business and financial advice Main articles: Rich Dad and Rich Dad Poor Dad Kiyosaki operates through a number of companies that he owns fully or in part, and through franchise arrangements with other companies authorized to use his name for a fee.[29] This includes Rich Dad LLC, Whitney Information Network, Rich Dad Education and Rich Dad Academy.[30] In addition to publishing several books on business and financial advice, Kiyosaki also wrote the foreword to Tom Wheelwright's 2012 book Tax-Free Wealth.[31] Kiyosaki's financial and business teachings focus on what he calls "financial education": generating passive income by focusing on business and investment opportunities, such as real estate investments, businesses, stocks and commodities, with the goal of being able to support oneself by such investments alone and thus achieving true financial independence. He has a series of authors and other "experts" that he often cites as "Rich Dad Advisors" on real estate investing, financial planning, and avoiding taxes.[32] Kiyosaki uses the term "assets" for things that put money in one's pocket.[33][34] He states that assets generate cash inflow, such as stock dividends, rental income from properties, or income from businesses. He defines "liabilities" as things that devour cash out of one's pocket, such as one's personal residence, consumer loans, car loans, credit card payments, and student loans. Kiyosaki argues that financial leverage is crucial in becoming rich despite the risks from utilizing leverage to achieve financial independence.[35] He stresses the importance of building up an asset first to fund one's liabilities instead of saving cash or relying on a salary from a traditional job.[36] Personal life Kiyosaki is married to Kim Kiyosaki. Since 1994, the Kiyosakis have lived in Phoenix, Arizona.[37] Robert and Kim were separated in 2017. Robert confirmed the separation in an interview with Daniela Cambone of Stansberry Research on June 10 2021. Pollices Kiyosaki endorsed and supported Republican candidate Donald Trump for the 2016 Presidential elections.[38] He also co authored a book with him.[39] Criticism In 2007, the Ohio state Division of Real Estate and Professional Licensing issued a statement warning people against some of the illegal methods preached by Kiyosaki in his books and seminars.[40][41] In 2010, the Canadian Broadcasting Corporation did an exposé on scams that were being perpetuated by Kiyosaki's company in Canada in the guise of seminars. Upon tracking the success claims of "Rich Dad" seminar organizers, they discovered that these claims were not true. Investments in trailers and trailer parks, which were being propagated as "successful" by seminar teachers, were found to actually be barren pieces of land that no one was using.[42] From 1990 to 1995, Kiyosaki used Amway to promote his book with multi-level marketing. He was sued by his fellow author Sharon Lechter in 2007 for not keeping to the terms of their agreement.[43] Kiyosaki's advice has been criticized for emphasizing anecdotes and containing nothing in the way of concrete advice on how readers should proceed or work.[44] He replies that his material is meant to be a motivational tool to get readers thinking about money rather than a guide to wealth, that "rich dad" was a fictional character,[45] and that the books are supposed to be "interesting" rather than involve a lot of technical material.[46] According to John Reed, a real estate advisor, Kiyosaki's books often advise practices such as the illegal use of insider tips from rich friends (insider trading), as well as vulture real estate purchases and taking more debt on credit cards than one can handle and declaring bankruptcy whenever one's plans go awry.[47] In an interview with the Canadian Broadcasting Corporation, he admitted that he partnered with a real estate firm to promote their business through his seminars. He also admitted that since the Rich Dad seminars were franchisees that functioned independent of him, he had little control over their content. Kiyosaki has been criticized for being anti-education, advocating for people to drop out of school and for unfolding the idea of higher education being superfluous for financial success.[48] He has ridiculed people who are highly educated and academically successful and has said "the best way to get even with A-grade students was to make them employees of mine". He has described people who go to college as "suckers" and PhD holders as people who are "poor, helpless, and desperate", alluding to Kiyosaki's own father, who became poor and unemployed during the last years of his life despite having a PhD.[49] In 2006 and 2007, Kiyosaki's Rich Dad seminars continued to promote real estate as a sound investment, just before their prices came crashing down.[50] In 2010, Allan Roth of CBS News documented what occurred when he attended one of Rich Dad's free seminars and dissected some of the tactics employed.[51] The Marketplace exposé on his seminars in Canada showed what occurred in \$450 seminars through a hidden camera including Kiyosaki's response to them.[3] Books authored Rich Dad Poor Dad – What the Rich Teach Their Kids About Money – That the Poor and Middle Class Do Not! (first published in 1997) Warner Business Books. ISBN 0-446-67745-0. Cashflow Quadrant: Rich Dad's Guide to Financial Freedom (2000). ISBN 0-446-67747-7. 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