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窮人和中產階級為金錢而工作，富人讓錢為他們工作。」富人買入資產，窮人只有支出，中產階級買他們以為是資產的負債。《富爸爸，窮爸爸》的架構圍繞在作者羅勃特·T·清崎童年時，兩位爸爸教他面對財務應該要有的想法和體悟。窮爸爸是清崎的親生父親，他跟我們大多數人的爸爸一個模樣：「努力

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讀書，找一個穩定的好工作！」但是，換來的是鎮日與金錢拚搏，為了錢而工作，最後卻留下一些債務。而清崎的富爸爸告訴他，要成為有錢人的方法，就是讓錢為他工作，並指導他面對財務應有的IQ。文中倡導的「現金流」概念，至今仍影響著許許多人，甚至商業界、金融界也將現金流的遊戲概念運用

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在組織發展中。誠如書中所言，我們應該告訴我們的孩子，真正財務IQ能讓他們在受學校教育之餘，更懂得財務的現實。該是選擇富爸爸致富捷徑的時候了！

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