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There are two ways to get rich. One way is to use your own money. The other way is to use other people ' s money, or as we call it at Rich Dad, OPM. One (using your own money) provides small-to-modest returns, takes a long time to pan out, and requires some financial intelligence. The other (OPM) provides large-to-infinite returns, creates incredible velocity of money, and requires a high financial intelligence.

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Rich Dad talks about three basic types  
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(e.g., stocks and bonds), and

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businesses. There is also a fourth type of asset: intellectual property, the intangible asset that results from creativity, innovation, know-how, good relationships, and reputation.

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