

Most self-made millionaires didn't get A's in school

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You don't have to be smart to be rich. Flatiron School

Do you have to be naturally smart in order to strike it rich?

Is intelligence a prerequisite for success?

In my five-year study of the daily habits of 233 self-made millionaires and 128 individuals at or near poverty ([Rich Habits Study — Background on Methodology](#)) I uncovered the answer to these and many other questions.

Let's take a look at some of that data:

1. 21% of self-made millionaires were "A" students.
2. 41% of self-made millionaires were "B" students.
3. 29% of self-made millionaires were "C" students.

4. 7% of self-made millionaires were below average students.

Seventy-seven percent of the self-made millionaires in my study were not exceptional students. In fact, more than a third underperformed academically.

How can this be? Most people assume that success requires exceptional intelligence. This is false. Most of the successful people in my study started out as average students. Since academic performance and a high IQ are correlated, this data shows that a high IQ is not a key factor in being successful in life. In fact, a high IQ can often be a disadvantage when it comes to success.

Academic success comes easy to those with a high IQ. But success in life does not come easy. It is fraught with pitfalls, obstacles, failure and mistakes. Success requires persistence, mental toughness and emotional toughness in overcoming these pitfalls. Its pursuit pushes you to the edge emotionally and physically. You must grow a thick skin and become accustomed to struggle if you hope to succeed.



High achievers choose to keep learning, even after college.

Individuals who struggle academically may be more accustomed to dealing with struggle and making it a daily habit to overcome pitfalls.

Consequently, they can develop more of an immunity to the fear of failure and the fear of making mistakes. This is important because success is built upon a mountain of failure and mistakes.

What's interesting about the [self-made millionaires](#) in my study is, despite the fact they did not start out with high IQs, they nonetheless grew their intelligence significantly during their lifetimes. They never stopped trying and they never stopped learning. Until about 10 years ago the notion of being able to increase your IQ would have seemed impossible. But things have changed.

During the past 10 years, neuroscience (the study of the brain) has completely transformed our understanding of how the brain works. We now know that the brain changes every day. [We can rewire our brains](#) (called neuroplasticity). We also now know that the hippocampus gives birth to thousands of new neurons every day (called neurogenesis). We also now know, thanks to the study and mapping of the genome, that genes give us the ability to increase our IQs during our lifetime.

It is now clear that one's IQ can change over their lifetime. It's not fixed. Just because you were a "C" student at age 17 with an IQ of 100 doesn't necessarily mean you will stay that way. You can increase your IQ all during your life, even into your 80s.

Self-made millionaires do certain things every day that improve their brains and continuously increase their intelligence during their lifetimes. These activities increase brain mass by increasing and strengthening old neural connections and by creating entirely new neural connections.

Let's touch on some of the brain-building habits of self-made millionaires.



Self-made millionaires keep reading. [Getty Images / Thomas Lohnes](#)

Daily learning.

Every time you learn something new, you re-wire your brain. New neurons are recruited and begin firing with one another (known as synapses). As new neural pathways are created by learning, your brain actually increases in size; your intelligence grows.

Eighty-eight percent of the self-made millionaires in my study, sometime prior to realizing [financial success in life](#), formed the daily habit of engaging in 30 minutes or more of self-education reading. This daily habit allowed them to increase their cognitive abilities during their lives, which contributed to their later success in life.



Regular exercise creates good habits. [Flickr / Thomas Hawk](#)

Daily aerobic exercise.

Aerobic exercise floods the bloodstream with oxygen. This oxygen eventually makes its way to the brain. Since the brain uses 20% of our oxygen reserves, increased oxygen flow into the brain soaks up more free radicals inside the brain, making it cleaner and healthier. Engaging in 20-30 minutes of aerobic exercise every day has been proven to stimulate the growth of axons and axon branches on each neuron. The number of axons and axon branches your brain has is directly related to your intelligence.

Aerobic exercise also increases the release of neurotrophins, or Nerve Growth Factor (NGF). NGF stimulates the growth of neurons, helps maintain a healthy coating around every neuron (called myelin sheath) and stimulates

synaptic communications between neurons. Increased synaptic communication translates into better memory and speed of recall. So daily aerobic exercise increases your intelligence, each and every time you engage in it.



Too much alcohol isn't smart. [Flickr / star5112](#)

Drink alcohol in moderation.

Our livers are able to process about two ounces of alcohol an hour (equal to what's in about two 12-ounce glasses of beer). Anything in excess of that allows alcohol to enter your bloodstream, which is then carried to your brain. Once alcohol reaches the brain, it infiltrates the glutamate receptors in your synapses, damaging the neurons' ability to fire off signals.

If you regularly drink in excess, you are causing long-term damage to these

receptors and this can cause permanent damage to your memory and your motor skills. Is it a coincidence that 84% of the self-made millionaires in my study drank less than two ounces of alcohol a day? I don't think so. Their moderation in the consumption of alcohol helped them keep their brains growing and improving throughout their lives.



A good night's sleep can help you make the most of your days. Shutterstock

Get a good night's sleep.

Eighty-nine percent of the self-made millionaires in my study slept an average of seven to eight hours each night. Why is sleep so important to brain function? Everyone who sleeps goes through four to six sleep cycles a night. Each cycle lasts about 90 minutes. Each of these sleep cycles is composed of five separate levels of sleep: Alpha, theta, delta, rapid eye movement (REM)

and then back to theta. For each individual sleep cycle, the first three sleep levels (alpha, theta and delta) last 65 minutes. REM lasts 20 minutes and the final level of sleep lasts five minutes.

The number of hours you sleep is less important than the number of complete sleep cycles you have each night. Five complete sleep cycles a night is considered optimal. Completing less than four sleep cycles a night, however, negatively affects our health.

REM sleep is particularly important as its primary function appears to be [long-term memory storage](#). During REM sleep, what we've learned the day before is transported to the hippocampus. If we do not complete at least four 90-minute sleep cycles a night, long-term memory storage becomes impaired. Completing at least four sleep cycles the night after learning new information or a new skill locks in the new information or new skill. If we get less than four complete 90-minute sleep cycles the night after learning anything, it's as if the learning never occurred. Sleep helps you remember what you've learned the previous day.

Incorporating these behaviors into your life alone won't, of course, [make you a millionaire](#) — but they can be the foundation to help support you in your endeavors. They can help you facilitate a resilience and strength that will help see you through the challenges of becoming — and staying — a self-made millionaire.

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