



Wealth Principles from Myron Golden, A Reference for the Academy

Drawn from Myron Golden's book [From the Trash Man to the Cash Man](#) (Skillionaire Enterprises, 2007). These are his ideas, taught here in our own words with full credit, and lined up with Scripture. This is a reference, not a replacement. If a principle stirs you, buy the book and read it for yourself.

Myron Golden went from a low paying job hauling trash to building real wealth, and his core claim is that wealth is mostly a set of principles anyone can learn, not luck or a lucky birth. We do not adopt every framing in every wealth book, and we always run money teaching through Scripture, because for us money is a tool for stewardship, generosity, and mission, never the goal. With that filter on, his principles are sharp and worth teaching. Here are the strongest ones, each tied to a Bible truth and to where it lives in the Academy.

1. Learn how money works, do not just work for money

His point: most people only know how to trade effort for a paycheck, while those who build wealth take the time to understand how money itself behaves and then use that knowledge on purpose. - Scripture: [Proverbs 4:7](#), get wisdom, and with all your getting get understanding. - Where it fits: Course 5, Money and Stewardship Systems.

2. A principle you do not understand is working against you

His point: every financial principle you fail to learn and use is quietly being used against you by someone who does understand it, so financial knowledge is not optional. - Scripture: [Hosea 4:6](#), my people are destroyed for lack of knowledge. - Where it fits: Course 5.

3. Time is worth more than money

His point: you can always earn more money, but you can never earn more time, so building your whole life on trading hours for dollars is a losing trade. - Scripture: [Psalm 90:12](#), teach us to number our days, that we may apply our hearts to wisdom. - Where it fits: Course 1 (stewardship of time) and Course 5.

4. Put your money to work

His point: wealthy people make money multiply through leverage, compounding, and assets, instead of leaving it idle or only spending it. - Scripture: [Matthew 25:14 to 30](#), the Parable of the Talents, where multiplying what you were given is praised and burying it is rebuked. - Where it fits: Course 1 (stewardship) and Course 5.

5. Cash flow is king

His point: a pile of assets means little if money is not actually coming in, so the real target is steady, positive cash flow, money arriving faster than it leaves. - Scripture: [Proverbs 21:5](#), the thoughts of the diligent tend only to plenteousness. - Where it fits: Course 5.

6. Not all businesses are equal, choose leverage

His point: some models trade your time one to one, while others let a single effort serve many people through systems and technology, and the second kind is what multiplies. - Scripture: [Genesis 41:48 to 49](#), Joseph built a system that fed nations, not a one time effort. - Where it fits: Course 2 (productize and package) and Course 6 (multiplication).

7. Every business is really a marketing business

His point: most owners think they are in the plumbing, writing, or music business, when the business they are truly in is marketing, and the ones who learn to market win even when they are only average at the craft. - Scripture: [Mark 10:43 to 44](#), greatness is found in serving, and honest marketing is simply serving people by helping them find what helps them. - Where it fits: Course 3, Marketing That Tells the Truth.

8. Find a guide who has already found the fortune

His point: learn from someone who has actually done what you are trying to do, because a real guide shortens the road and helps you skip expensive mistakes. - Scripture: [Proverbs 13:20](#), he that walks with wise men shall be wise. - Where it fits: Course 6 (leadership and mentorship).

9. You have no competition

His point: no one else carries your exact mix of gifts, story, and calling, so he refuses to run on scarcity, and he even promotes friends in the same field, because he is not afraid of losing what is uniquely his. - Scripture: [Psalm 139:14](#), you are fearfully and wonderfully made. - Where it fits: Course 3 (positioning) and Course 1.

10. Your beliefs set your ceiling

His point: what you believe you are capable of quietly decides what you actually attempt, so limiting beliefs cost more than limiting circumstances do. - Scripture: [Proverbs 23:7](#), as he thinks in his heart, so is he. - Where it fits: Course 1 (foundations and mindset).

11. Watch the money traps

His point: he names a set of mental traps, which are wrong beliefs about money, and practical traps, like carrying bad debt, that quietly keep people broke, and naming them is the first step to escaping them. - Scripture: [Proverbs 22:7](#), the borrower is servant to the lender. - Where it fits: Course 5.

How we use this in the Academy

These principles mostly feed **Course 5, Money and Stewardship Systems**, with pieces in Courses 1, 2, 3, and 6. We teach them under one rule that Myron, as a believer, would not argue with: money is a tool, not a master. Build wealth so you can steward it, give generously, and fund the mission, the way Course 1 frames it from the start.

If these ideas help you, honor the man's work and buy the book: [From the Trash Man to the Cash Man by Myron Golden](#).

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Psalm 24:1*