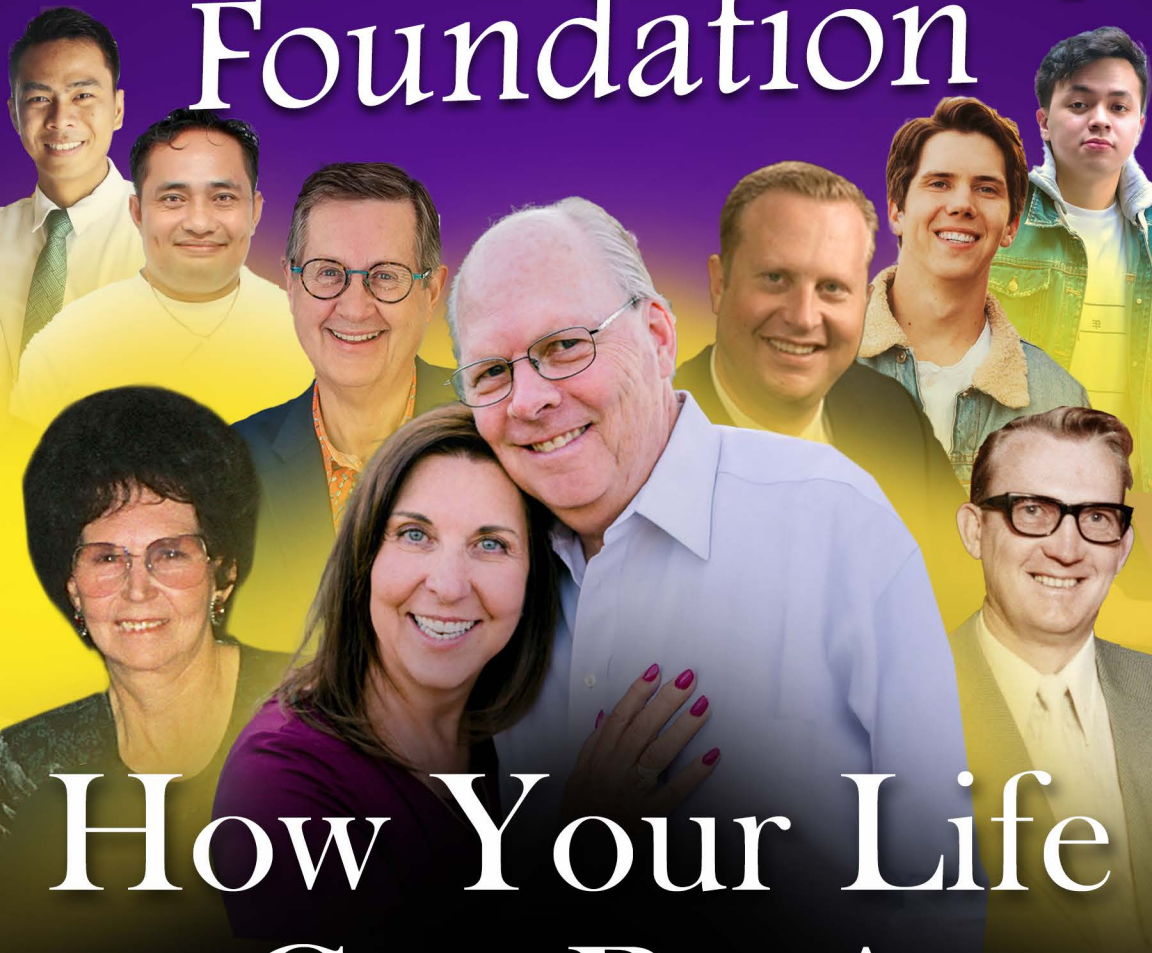
Success And Money Foundation



How Your Life Can Be A Success Story

Thomas Painter, Founder
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Question

Would You Read This Book
And
Complete Online Courses

If I Give You
Cash, Prizes, And Stock?
(Like Tesla, Apple, Nvidia
Or
Berkshire-Hathaway)

See
SuccessAndMoneyFoundation.org/100
For Details And Eligibility

I Have

Some Good News

And

Some Bad News

And

Some Good News

First, The Good News

You Will

Make, Manage And Spend

Between

$1,000,000 and $10,000,000

In Your Lifetime

The Bad News

The Majority Of People

Will Die Broke

And

In Debt

The Good News Is The Foundation's Purpose

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You, Your Family and Friends

To Have Better Life
By Providing

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Friends of the Foundation

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To Help You

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Online Classes
and
Share With Others

Our Students Have Earned

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These Financial Rewards

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Your Investment Account

Why?

Most Adults Wished

They Would Have Started

Saving and Investing

at an Earlier Age

Mission #3

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So You and Your Family

As Well As
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Groups and Teams

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This Book Is Dedicated To My Family



Jim And Zoma Painter
My Parents Taught Us How To
Be Compassionate Capitalist By Example

My Wife
LaDawn, The Love Of My Life

My Children and Grandchildren
You Are a Miracle

Thanks To My Friends, Mentors and Influencers
My Brothers and Sisters
Boyd And Merlene Ivie and Robert Allen

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Introduction

Begin with the End in Mind

When LaDawn and I started the Success and Money Foundation, we had no idea how far it would go.

All we knew was that the world needed better tools—tools to teach people anywhere how to live better lives through the principles of success, money, and giving back.

Today, I'm humbled and thrilled to say that this little idea has grown into something extraordinary.

The *SuccessAndMoneyFoundation.org* is now a global nonprofit educational foundation and charity that has reached tens of thousands of students in over 127 countries.

Together, we've created a movement that's delivering more than just education—we're delivering hope, opportunity, and real impact.

We've watched students learn how to save and invest. We've seen families break cycles of poverty.

We've watched kids, teens, and adults light up with confidence as they start their very first investment accounts, earn their first few dollars for watching a lesson, or introduce a friend to something that could change their life.

And just as exciting—we're giving back. Every hour our students spend learning doesn't just help them—it helps the world.

Eyeglasses, food and gallons of water are donated to those in need with every hour watched. The more you learn, the more we give.

That's what this is all about.

A Blueprint for Your Life



This book is the story of how it all came to be.

It's a journey through the highs and lows, the lessons learned, the people who inspired us, and

the principles that built the foundation—not just the organization, but the life foundation that helped shape everything.

As Steve Jobs once said:

> *"You can't connect the dots looking forward; you can only connect them looking backward."*

That's what I hope this book helps you do: connect the dots in your own life.

As you read, I hope you'll see how small decisions, difficult moments, and acts of service all come together to create something far greater than we could imagine at the time.

What I hope you gain from this book is more than just a story—I hope you find a blueprint. A pattern you can follow.

I hope you're inspired to build your own version of success and to use your time, talents, and resources to lift others along the way.

Throughout this book, you'll also find links to our foundation's website, where you can explore the

very courses, tools, and community that have changed so many lives.

These are the same resources we give to schools, churches, charities, and families around the world—for free.

Our Purpose and Missions



The Success and Money Foundation's purpose is to help you, your family, and friends to have a better life.

By providing FREE success and money classes for anyone, anywhere, we have 3 missions:

1. Help those in need: for every hour you attend online classes, the foundation will provide eye glasses, meals, or gallons of clean water for someone in need;

2. Provide financial rewards when you attend online classes and share with others.

3. Provide an educational platform so you, your family, and friends as well as schools, churches, charities, and groups, can do games and classes together.

The Success And Money Foundation is a group of individuals, parents, teachers, best-selling authors, educators, and entrepreneurs who are dedicated to doing good, and helping others.



Join the Family

The foundation is a family.

And this book is your invitation to be part of it.

This story starts back in 1929… Let's begin.

– Tom Painter, Founder



Chapter 1

The Roots of Resilience

To really understand where the Success and Money Foundation came from, you have to start long before websites, courses, or donations. You have to go back to the roots—*my* roots.

Because the seeds of this foundation weren't planted in a classroom or a boardroom.

They were planted in grit, in love, and in a deep desire for something better.

My Great Great Grandfather John was a mean ole cuss. He had remarried and when he died, he left his son, my Great Grandfather Charles with nothing.

My Great Grandfather Charles lost the family farm to foreclosure because he didn't have the financial resources.

This one act caused negative ripples for generations.

My Great Grandfather Charles never recovered financially or emotionally and died a broken man.

The Success And Money Foundation is a result of the lessons learned generations ago.

My Great Grandmother kept a journal and history of our family, the successes and failures, the highs and lows, and the lessons learned.

These lessons were handed down from generation to generation.

From fathers to sons, from mothers to daughters.

These lessons and histories were kept in journals and family histories. The family secrets have been handed down 7 generations.

That is the true wealth of our family.

After our family lost the family farm, my Grandfather Fred and Grandmother Ila couldn't find work, so they moved to Ogden, Utah.

At the time, Ogden was a very rough place to live.

My grandfather worked in a cheese factory in a rough part of town, during the Great Depression.

It wasn't safe— not even during the day.

Every time he walked to or from work, he carried a knife—not out of aggression, but out of necessity.

He had a family to protect, and danger was part of daily life.

Eventually, the crime and unrest in the city became too much. My grandfather made a hard choice—one that would change the direction of our family.

He moved his family to a quieter, smaller town.

One with less danger, but also fewer opportunities.

It was a sacrifice.

But it was made for the right reasons: safety, family, and the hope of a better life.

This little town also had some bad memories.

My great, great grandfather had lost the family farm, because he could not pay the back taxes, My grandfather was starting over, again.

Now, on my mom's side—the story was different, but just as powerful.

Her father died young, when he was 27, leaving her mother to raise the family alone.

My mom was only 3 years old.

They had very little. No car. No real security. But they had heart.

My Grandma would walk miles—*pulling little Zoma in a wagon*—just to visit the cemetery where her husband was buried.

That image never left me: a young widow, pulling her daughter in a little red wagon, down dusty roads with nothing but love and loyalty pulling her forward.

And somehow, by the grace of God and the gravity of small towns, these two families—my father's and my mother's—ended up in the same place.

That's where my dad, Jim, met my mom, Zoma.

They both lived in the same small town.

The world was in the Great Depression.

Hiltler had become chancellor of Germany and had invaded Poland.

The World was at war.

The World was in a depression.

Yet, there was hope.

Mom and Dad dated in high school. He was strong, steady, and thoughtful. She was bright, determined, and kind-hearted.

Two different stories, woven together by shared values: hard work, loyalty, and a belief in something better.

They were married in 1948. And they built a life—*a big life*.

Ten kids.

I was #7.

I grew up in a house that was bursting at the seams with noise, love, responsibility, and laughter.

We didn't have much in the way of money. But we were rich in other ways:

- Rich in love.
- Rich in values.
- Rich in faith.
- And rich in purpose.

My parents believed in working hard, living simply, and giving generously—even when we didn't have a lot to give.

They were *compassionate capitalists* long before I ever heard the phrase.

They taught us that success wasn't just about making money—it was about making a difference.

I remember watching my dad help neighbors with their finances.

I remember my mom always finding room at the table.

I remember learning that the best way to have more in life was to *become more*—to grow, to learn, and to give.

Those early years weren't easy. But they were formative.

These principles that would one day shape the Success and Money Foundation were modeled right in front of me:

- Work hard. Even when no one is watching.
- Be generous. Especially when it's hard.
- Invest in people, not just things.
- And always believe that your future can be better than your past.

That's what my parents believed. That's what they passed down. And that's what I carry forward with every lesson we teach, every dollar we donate, every student we reach.

Because long before there was a Foundation, there was a family.

And long before there were classes and courses and online platforms, there were parents who taught by example.

This is where it all began.



Lessons Learned

- Hardship can either harden you or teach you strength—Jim and Zoma choose strength.

- The desire for a better life is the greatest motivator.

- Real love and unity in a family can overcome the absence of wealth.



Inspiration for the Foundation



- The belief that financial literacy and character development should begin early in life.

- The idea that if Tom's parents could build something from nothing, so could anyone.

- The early seeds of "Learn, Earn, and Return" were rooted in the way Jim and Zoma gave to others despite having little.



Chapter 2

Jim and Zoma – Compassionate Capitalists

When my family left the city during World War II, they weren't chasing prosperity.

They were chasing safety. And for my dad, Jim, that meant everything.

He had grown up seeing just how dangerous the world could be.

He watched his father walk to work every day in town, a knife tucked into his belt—not because he wanted to fight, but because he might have to.

That kind of reality burns itself into you.

It changes what you value.

So when they moved to a quieter town, even though it didn't offer much, it offered something precious: *peace*.

And that's where my dad met my mom, Zoma.

Their love story wasn't flashy. There weren't big romantic getaways or fancy dinners.

They didn't have that kind of money. What they had was something deeper—shared values, a vision for family, and a commitment to hard work.

My dad was the kind of man who would fix anything with whatever he had.

My mom was the kind of woman who made *everything* work, no matter how little she had to work with.

They got married in 1948, and from the very beginning, they were a team.

Not just partners in life, but in purpose.

They wanted to build a life full of meaning—and kids.

Lots of kids as both of them had grown up with one sibling each.

And boy, did they follow through.

Ten children.

Ten mouths to feed.

Ten personalities to raise.

Ten reasons to keep going when things were tight.

Some people might've seen that as a burden.

Jim and Zoma saw it as a blessing.

They believed that if they could raise their kids to be good people—people who were honest, responsible, hard-working, and generous—they wouldn't just be raising children… *they'd be raising leaders.*

But let's not romanticize it. It was hard.

Providing for ten children required more than just hard work—it required a plan, and that plan started in a garage.

We had no inheritance. No trust fund. No back-up plan.

What we had was grit, faith, and a garage full of broken-down cars.

That garage was where everything changed.

My dad teamed up with his father and uncle to launch what would eventually become our family's car business.

But it didn't start with a sign or a storefront.

It started with them knocking on doors, asking if people wanted to sell the rusted-out cars rotting in their fields or broken down left in the garage.

They'd haul them home, fix them up, and try to sell them for more than they paid.

Sometimes it worked.

Sometimes it didn't.

But my dad showed up every day—with grease on his hands and optimism in his heart.

He never saw junk—he saw *potential*.

That was his gift.

And while my dad was fixing cars, my mom was fixing everything else. She was the anchor of our home.

With ten kids, she had to be a planner, a peacemaker, a teacher, a nurse, and a referee—*all at once*. She stretched every dollar.

She made leftovers into something new. She found ways to give, even when we barely had enough.

And she taught us by example that:

> *Giving isn't something you do when you're rich—it's something you do when you're generous.*

Everything I've ever built started in that home—with those two people.

I didn't know it at the time, but I was watching a masterclass in money and life.

I was learning how to treat people with kindness.

I was learning:

- How to solve problems,
- How to track spending,
- How to save,
- How to stretch, and
- How to serve others while doing it.

My parents didn't use big words like, "Entrepreneurship" or "Financial Literacy."

They just lived it.

And that became the blueprint for the Success and Money Foundation.

The lessons I now teach to students around the world—the ones that have helped thousands of people open investment accounts, earn their first dollars, or share financial education with their communities—all started in that little house with my parents.

Before we ever taught "Learn, Earn, and Return," my parents were living it—day in and day out.

Lessons Learned

- You don't need much to build something meaningful—just a reason.

- Raising children is one of the greatest investments you'll ever make.

- Kindness, honesty, and hard work are more valuable than capital.

Inspiration for the Foundation

- Watching my parents turn junk into value inspired the mindset of solving problems and finding opportunity.

- Their example of giving while having little sparked the foundation's model of *earn while you learn, and give while you grow.*

- The belief that strong families build strong futures became the heart of our mission to teach success and money to kids, teens, and parents—*together.*



Chapter 3

Early Lessons and First Jobs

In a house full of ten kids, nothing came easy. If you want something—you earn it.

If you wanted attention—you contributed. And if you wanted time with Dad, well… you better bring a paint scraper and paint brush.

That's just how it worked in our family.

My dad wasn't the type to sit on the couch and talk about life.

If you wanted to be with him, you worked with him.

And honestly, I wouldn't trade those moments for anything.

One hot summer day, I found myself next door, scraping layers of old paint off a rental property we owned. I was probably 12 or 13.

The sun was beating down, and I remember feeling like the job would never end.

Somewhere between sweat and paint chips, I stopped and asked my dad, "Hey, am I getting paid for this?"

He just chuckled and said, "No, son. Get back to work."

A few minutes later I asked him again, "Dad, are you sure I can't get paid?"

My dad replied, "Son, we bought this house… so we would have extra money to help put you kids through college."

Now, at that age, I didn't really care about college.

I cared about making some money.

So I asked again, "Are you sure I can't get paid for doing this?"

He paused.

Then he said something that stuck with me for the rest of my life:

> *"Tom, did you know that there are some people who make so much money from their small businesses, real estate and investments…That they don't have a job, all they do is manage those assets.*
>
> *Their money works for them."*

That was the first time I ever really *thought* about money working *for* someone.

Not just trading time for dollars, but creating systems and assets that generated income even when you weren't scraping paint.

That one conversation became one of the first seeds of what would eventually become the Success and Money Foundation.

"Punch In and Go to Work"

My first official job was at our family's car dealership. It wasn't much—just sweeping floors and cleaning the bathrooms.

But it was work. And I liked it.

One of my favorite parts of the job was restocking the Coca-Cola machine.

I'd open it up, load the bottles in, grab a cold one for myself, and take a long sip.

One day, my dad walked in and saw me standing there, mid-sip.

He said, "Tom, go punch out."

"Huh?" I asked.

"You're not working—you're drinking a Coke.

When you're ready to work, punch back in, and go to work."

He wasn't angry.

Just clear.

In his world—and eventually in mine—*you get paid for value created*.

Not for standing around. Not for filling time.

That lesson stayed with me forever: *Respect the clock, and more importantly, respect the opportunity to produce value while you're on it.*

How Old to Get a Raise?



Like a lot of younger brothers, I looked up to my older siblings and wanted what they had—especially the bigger paychecks.

One day I asked my dad, "How old do I have to be to get a raise?"

He didn't even blink when he said, "When you start solving bigger problems."

No long speech. No complicated chart. Just pure wisdom.

Make more money by solving bigger problems.

After that, I started looking at things differently.

I didn't just want jobs—I wanted *challenges*.

I wanted to prove I could think like an owner, not just an employee.

I began noticing what needed fixing.

I started anticipating what the shop needed before anyone asked.

And just like Dad said—*when I solved more problems, more money followed.*

Dishwasher Money and the First $130



Not long after, I picked up another job—washing dishes at a truck stop.

It wasn't glamorous, but it was steady.

I'd ride my bike there, scrub pots, pans and plates for hours, then ride home soaked in grease and steam, but proud of a day's work.

When I got my first paycheck—around $130—I held it in my hands like it was gold.

I asked my dad, "What do I do with this?"

He smiled and said, "Congratulations, son. You're now a hundred-dollaraire, on your way to becoming a million-dollaraire."

Then he walked me through what I now call:

> Success And Money Habits: *7 Habits for A Successful and Wealthy Life*.

It's the same lessons we teach thousands of students today, but back then, it was just the way our family handled money:

1. **Make More Money** – with your job and small business by studying successful people, solving bigger problems, and adding more value.

2. **Separate It** – every dollar needed a purpose.

3. **Give and Share** – donate to help others, no matter how small.

4. **Automatically Invest** – start building wealth now, not later.

5. **Save and Spend Wisely** – track every cent and make it count.

6. **Add Real Estate and Business** - add these steps to become wealthy

7. **Wealth Formula** - Monthly Investment × Increase in Value × Time = Wealth

That night, I gave a portion away.

I learned about giving and sharing from my family.

I also learned it from Mrs. Broadhead.

She was the Elementary School Librarian, and she lived about a block away from me.

Her husband had died at an early age. She also had bad health and was alone.

Yet, she thought of others.

One day I heard a knock at the front door— it was Mrs. Broadhead. She handed me a bank and a $2 bill, and 22 cents to give away.

The $2 was to start planning my future—school, christian mission, marriage, and the .22 cents was to give it away.

It was the first time that someone outside of my family had taught me about Giving and Sharing.

So I did the first 5 steps.

1. Make More Money
2. Separate Your Money
3. Give and Share
4. Automatically Invest
5. Save and Spend

I wasn't just a dishwasher anymore.

I was an earner, giver, investor and spender

And eventually… a teacher.

Lessons Learned



- If you want to get paid, you need to produce value. Clock time means nothing without contribution.

- Income grows when you solve bigger problems—don't wait for raises, earn them.

- Your first $100 is sacred—it's where lifelong habits are born.

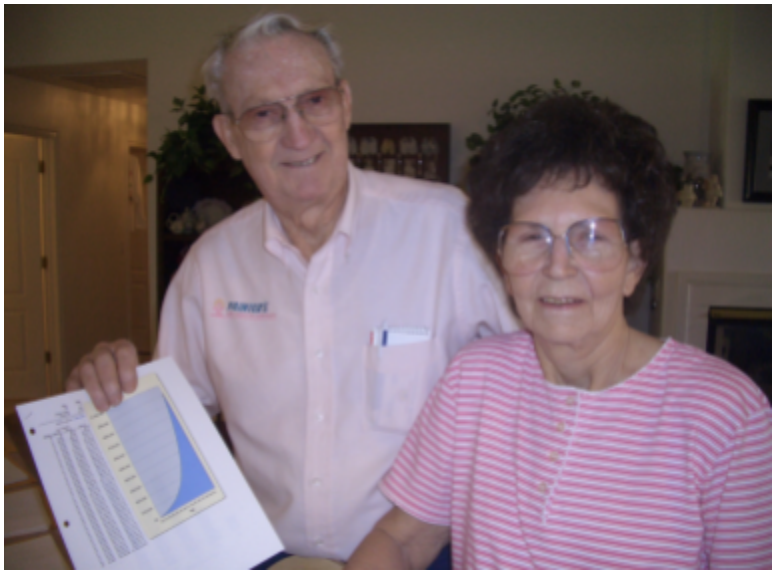
Inspiration for the Foundation



- My early jobs became the raw material for what would become the 7 Habits For A Successful and Wealthy Life.

- My dad's simple, consistent lessons around money, work, and value became the foundation's financial philosophy.

- These first experiences proved that anyone can start small and build wealth—with the right mindset, mentors, and system.



Chapter 4

The Power of Investment – Learning from Dad & The Rule of 72

There's a difference between *earning money* and *growing money.*

Most people never learn that second part. But thanks to my dad, I learned it early: *I learned how to make money work for me.*

I realized that principle when I sat with my dad at our kitchen table, a check in my hand and grease still on my shirt from the truck stop.

"Congratulations, son," he said with a smile.

"You're now a hundred-dollaraire, on your way to becoming a millionaire."

That declaration changed my perspective as a kid who had just spent hours scrubbing pans.

I realized that money wasn't just something you earned and spent.

It was a tool.

A seed.

A worker that never slept if you used it right.

I saw a promise that even a dishwasher could one day become wealthy.

"Put Your Money to Work"



My dad said, "Tom, some people spend their whole lives chasing money.

But the smart ones?

They put their money to work. They invest it."

He wasn't talking about big investments or risky bets. He was talking about strategy. Leverage. Wisdom.

This mindset was the foundation for everything that followed.

Becoming the Bank – Earning 12%



Back then—in the early 1970s—interest rates were high.

Car loans could easily be 12% interest or more.

Some folks couldn't get traditional financing.

Others just didn't want to deal with banks.

My dad saw an opportunity.

He told me, "When you put your money in a savings account, you're loaning it to the bank.

And the bank pays you pennies while they make dollars."

Then he smiled and asked:

"What if *you* became the bank?"

Dad offered in-house financing at our dealership.

He'd sell someone a used car and carry the loan himself—with a written contract and a monthly payment schedule.

And sometimes, he used *my* money to do it.

Imagine that—a teenager lending part of his dishwasher paycheck to help someone buy a car… and earning 12% annual interest in return.

My dad managed the paperwork.

I watched the payments roll in.

That experience was never about making a quick buck.

It was about something far more valuable—*understanding how money really works*.

Dad would say:

"You're not just helping someone buy a car.

"You're learning to be the kind of person who understands interest, instead of the kind who pays it.

"As long as you sell them a good reliable car that runs, they will pay you, if you sell them a bad car, they won't pay you.

"So, don't sell them a bad car."

And that led to one of my dads favorite sayings:

> *"Them that understands it, gets it. Them's that don't, pays it."*

That's when he introduced me to the **Rule of 72**—a simple math formula that unlocks the magic of compound interest.

He told me, "Divide 72 by the interest rate.

That's how long it takes your money to double."

- At 12%: 72 ÷ 12 = 6 years or 12 × 6 = 72
- At 3%: 72 ÷ 3 = 24 years or 3 × 24 = 72
- At 1%: 72 ÷ 1 = 72 years or 1 × 72 = 72

72 years—*a lifetime just to double your money.*

He looked me in the eye and said, "Most people will never double their money, because they park it where it earns nothing.

"But you—you're already ahead."

I'll never forget that.

That wasn't just math.

It was *freedom*.

It was a possibility. It was proof that even a kid washing dishes at a truck stop could build wealth—with the right thinking.

Becoming an Owner

Later, my dad took things a step further.

He said, "You're going to either *loan* or *own.*

"You can loan money, you can also *own* things—real estate, businesses, and stocks."

We didn't own much at the time beyond our home and the dealership.

But stocks?

Stocks were accessible.

So Dad and I would open the newspaper together and look up ticker symbols, prices, and dividends.

He taught me how to read the business section like it was a treasure map.

I learned how to research companies—what they did, how they earned money, and how ordinary people like me could own a small piece.

I was hooked.

While other teenagers were saving up for bikes or stereo systems, I was buying *shares of companies*.

Not the trendy stuff—just solid companies that built real value over time.

Every dollar I invested felt like I was stepping onto a staircase—*one step further away from trading hours for dollars*, and one step closer to freedom.

Compound Thinking

The more I learned, the more I realized:

> This wasn't about how much money I had. It was about *how I thought about money*.

That was the moment I started thinking like an investor.

- Every dollar had **power**.
- Every investment had **momentum**.
- Every repeated habit had a compound **impact**.

From scraping paint… to washing dishes… to lending money… to buying stocks—I was building a foundation not just for myself, but for something bigger than I could imagine at the time.

Years later, when I started teaching these principles to thousands of students, I realized… it all started here.

Around that kitchen table.

In that small dealership office.

Reading that newspaper with my dad.

The **Success and Money Foundation** didn't start with tech or donors or advisors.

It started with a father teaching his son the power of planting seeds, and a son who never forgot it.

Lessons Learned

- Interest works for you or against you—learn early which side you're on.

- Investing isn't just for the wealthy—it's *how* people become wealthy.

- Every dollar is a seed. Every seed can grow into a tree, and trees bear fruit.

Inspiration for the Foundation

- Lending money at 12% interest as a teen became the model for the **investment lessons** we teach to students of all ages.

- The **Rule of 72** became one of our most popular and powerful teaching tools—used in classrooms, homes, and Zoom calls around the world.

- The concept of becoming an **owner, not just a consumer**, started with my dad's words and became a pillar of the Foundation's message.



Chapter 5

Real Estate, and Stocks

My financial education didn't come from a textbook. It came from garages, gravel lots, paychecks, and kitchen-table conversations with my dad.

It was real.

It was lived.

And it was exactly what I needed.

As a teenager, I was already doing what many adults never learn—*earning* interest instead of *paying* it.

But there was more to understand.

More tools.

More strategies.

And the next great teacher in my life? **Real estate.**

Fix A Problem, Add Value, Make Money

My dad had a vision.

The family dealership we ran was tiny—just a two-car showroom with a couple of bays in the back.

We were outgrowing it fast.

Then he found it… a big, dusty, 40-acre piece of land on the edge of town, right across from a rubber hose factory.

It was *way* more land than we needed.

But the seller wouldn't split it up—they wanted to sell it all.

That didn’t scare my dad.

He didn’t have the cash, but he had something more important: **courage and creativity**.

He worked out a deal with the owner—**a small down payment, and the rest paid over time.**

No bank.

No credit checks.

Just a handshake deal and a signed agreement.

This kind of thing was normal in my family.

My dad had learned it from his dad, who had learned it during the Great Depression. When farmers wanted to sell a property to another farmer, they gave them a downpayment and made monthly payments because the banks wouldn’t lend to them.

That deal taught me two priceless lessons:

- You don’t need to have all the money to make a move—you need a *plan* and a *relationship*.

- You can **create** value—even if it doesn't exist yet.

We fenced the front part of the property that was on main street.

We got it re-zoned for commercial use. And like magic, the value of the land multiplied.

It wasn't really magic though—it was just creative financing.

Change the *property*, change the *value*.

That became one of my favorite lifelong principles:

To make more money, add more value.

Sweat Equity and Steel Beams



Building the new dealership wasn't a matter of writing a check—it was a *family affair*.

We didn't hire a big construction company.

My dad traded, borrowed, and leveraged relationships.

To get the concrete, he made a deal with a friend. It consisted of a down payment, some used trucks and then monthly payments.

The steel building showed up on 2 flatbed trucks in pieces—it looked more like a jigsaw puzzle than a business.

And who put it all together?

We did.

Me, my brothers, and a few friends—500,000 bolts and nuts.

That wasn't just construction.

That was education in sweat equity, problem-solving, and teamwork.

It was my first real taste of real estate development—and I was hooked.

What I learned and didn't learn in college



My personal real estate journey really started in college. One day, as I walked into the office at the apartment complex where I lived, I noticed a man playing ping-pong with some of the students.

On the manager's desk was a case of books, and he offered me a free one: **"How To Wake Up The Financial Genius Inside You."**

The author, Mark Haroldsen, had purchased the complex where I lived.

I had been introduced to real estate by my father, but this book was a step-by-step guide on how to do it.

Unlike my other college textbooks, it was easy to read and understand—a road map, not a complicated text.

I also learned about real estate from my economics professor.

While I don't think I could tell you the difference between micro and macroeconomics, I remember the day he shared that he owned a three-unit rental property.

I asked if I could do my research project on his units, and one Saturday, I met with him and his wife.

To my surprise, my economics professor was a real estate investor, and everything he told me matched what my father had taught me.

Owning a Piece of the World



While real estate taught me leverage, **stocks** taught me *ownership*.

Dad showed me how to look up companies in the newspaper.

We'd read the business section together.

I started to understand that the stock market wasn't gambling—it was ownership.

You could own a slice of the biggest businesses in the world.

I started small. I opened my first account and bought shares of companies I believed in.

I wasn't trying to get rich quick—I was trying to build something that would last.

Eventually, I discovered Warren Buffett and Berkshire Hathaway.

My dad was 4 days older than Warren Buffett.

They shared the same philosophy:

- Don't just buy stocks—**buy businesses.**
- **Avoid fees** that slowly destroy your gains.
- **Time in the market** beats timing the market every time.

Investing Became a Lifestyle



Between the land, the buildings, the stocks, and the mindset, I stopped thinking like a worker… and started thinking like a builder and owner.

I realized something powerful:

> *Compounding isn't just a financial principle—it's a life principle.*

Every smart decision you repeat builds on itself.

Every habit you stick with grows into something much bigger than you imagined.

That's why I teach what I teach.

Because it *works*.

Not just for me. But for *anyone*.

Lessons Learned

- **Real estate rewards** patience, creativity, and vision—not just cash.

- **Stocks teach you to think like an owner,** not just an earner.

- **Compounding is the secret weapon of the wealthy**—use it early, often, and forever.

Inspiration for the Foundation

- My journey through real estate became the foundation for **Habit 6, and 7** in our 7 Habits for a Successful and Wealthy Life.

- The idea that **you don't need money to start—just knowledge and a strategy**—became one of the most repeated principles in our foundation.

Action Steps

- Would you like to learn how to buy real estate?

- Would you like to read the same book that I did?

- Mark Haroldsen is a supporter of the Success And Money Foundation and has donated the online version of the book "How to Wake Up The Financial Genius Inside You." Simply go to SuccessAndMoneyFoundation.org/Courses.



Chapter 6

Love, College, and the Financial Genius Within

By the time I left for college, I had already lived what felt like a dozen financial lives.

I'd scraped paint off rental houses.

I'd stocked Coke machines and washed dishes in a greasy truck stop.

I'd lent money at 12% interest.

I'd invested in stocks.

I'd helped bolt together a steel building that would become our family business.

But as much as I'd learned about money, business, and work—college taught me something else:

There's more to life than just building wealth.

The Girl from Across the Street



It was my mom who said I should look her up.

"When you were five," she reminded me, "We lived across the street from a family.

"Their son, Maylon, was just a day older than you.

"They had a daughter, too—LaDawn."

Their mom and my mom were even in the hospital at the same time that I and Maylon were born, and they shared the same hospital room.

A few years later, tragedy struck.

Maylon passed away at the age of 3 from complications after heart surgery.

The family was devastated, and not long after, they moved away.

But as fate would have it, LaDawn ended up at the same college I was attending.

My mom said, “You should find her.”

I did what my mom asked.

I went to the registrar’s office, flipped through the student directory, and even checked class schedules.

She wasn’t in the first few classes I checked.

But I kept at it.

Eventually, I found her number, called her up, and asked if she wanted to get ice cream.

She said yes.

Our first date was just that: ice cream... and driving around looking at houses.

We talked for hours, catching up on all the years we'd lost.

Work by Day, Classes by Night

College wasn't a walk in the park for me. I worked hard—*really* hard.

I worked during the day and took night classes at night.

Some days, I was behind the wheel of a cement truck.

Other days, I was hunched over a textbook, trying to figure out the world of psychology or physics.

It was exhausting—but it felt *right*.

I wasn't just grinding for a grade—I was building a future.

And now, I had someone—*LaDawn*—to share that vision with.

The Seminar That Lit a Fire

When I was in college, I attended a guest lecture on campus by a man named **Robert Allen**—author of *Nothing Down*.

His book was becoming a bestseller, and his real estate strategy was shaking up everything people thought they knew about investing.

I was blown away.

After the talk, I found out he was hosting a two-day seminar nearby.

It wasn't cheap—especially for a broke college student—but my brother and I made a plan: he'd pay full price, and I'd get the 2nd person discount.

The night before the seminar... something came up and my brother wasn't able to go.

I showed up anyway.

I helped set up chairs, talked to the host, and stayed through the first morning. But at lunch, the organizer pulled me aside.

“Your brother didn’t come,” she said. “You’ll have to pay full price.”

I told her I couldn’t.

I was a student.

I wanted to learn.

I just didn’t have the money.

“Can you prove you’re a student?”

I sprinted to my car, grabbed my psychology and physics books, and brought them back in.

She laughed, a big, hearty laugh, and said, “Alright, alright. You get the student rate.”

That's the only time my psychology and physics class did me any good.

That one moment—that flash of resourcefulness and the chance she gave me—changed everything.

The Financial Genius Awakens

That seminar taught me **50 ways to buy real estate with little or no money down**.

But more importantly, it gave me *permission to believe*.

It told me: *It's possible and you can do this.*

I left that seminar with my mind on fire. I started looking at properties, making offers.

Asking questions. Taking action.

Some deals fell apart. Others worked out. But the path forward was clear.

I wasn’t just a college kid anymore.

I was an investor.

Lessons Learned

- The right book at the right time can change your life forever.

- Being resourceful is more powerful than being well-sourced. Show up, ask, learn.

- Financial education is a form of capital—it multiplies everything else.

Inspiration for the Foundation

- *Nothing Down* became one of the **core free books** we offer through the Foundation.

- That seminar experience inspired the idea that **You can become financially independent.**

- The belief that **"anyone can do this"** became the heartbeat of our mission—because I lived it first.

Action Steps



- Would you like to learn how to buy Real Estate with little or nothing down?

  Now you can.

  Robert Allen is a supporter of the SuccessAndMoneyFoundation.org and has donated the online version of the Nothing Down Seminar.

- To learn the same material I did, go to SuccessAndMoneyFoundation.org/Courses.



Chapter 7

Mentors and Millionaires

There's a quote I heard once that stuck with me:

> *"If you want to go fast, go alone. If you want to go far, go with others."*

Up until this point, I'd been going fast. Looking at properties, making offers, buying and fixing up houses.

I was building momentum—but something was missing.

I didn't just want knowledge. I wanted *wisdom*.

I didn't just want action. I wanted *alignment*.

I didn't just want success.

I wanted to learn from people who had walked the path—*and brought others with them.*

A Knock on the Right Door

After attending Robert Allen's seminar and feeling like my brain had been set on fire, I couldn't get enough.

I needed more—more learning, more access, more exposure to people doing the work at the highest level.

Then I found out something incredible: **Robert Allen's office was in the same city where I was going to college.**

So I did what most people wouldn't. I knocked on their door.

I walked in and told them, "I don't want a paycheck. I just want to learn.

I'll work for free—just let me be around it."

They didn't have anything for me at the time.

But I didn't disappear.

I followed up weekly.

I stayed in their orbit.

And one day, they needed someone to help run logistics at a seminar.

I raised my hand: **"I'm your guy."**

That one "yes" changed the course of my life.

From Volunteer to Right-Hand Man



The more I showed up, the more they trusted me.

I wasn't just helping with chairs and coffee runs—I was doing deals.

I'd learn something on the weekend, apply it during the week, and come back with results.

Eventually, they asked if I'd assist Robert Allen directly.

Media appearances, events, travel—whatever he needed.

I was there.

I became his right-hand man.

We traveled together.

Talked real estate between flights.

Brainstormed in hotel lobbies.

He taught. I listened. And then I *applied*.



Robert Allen, Thomas Painter & Robert Kiyosaki

Learning from the Legends

Working with Robert Allen opened the door to an entire world of mentors—people whose names I had only ever seen on book covers or heard in seminar halls.

If you want to Make More Money, you need to study successful people.

I was learning directly from:

- **Gary Halbert**, a legendary copywriter who could write one letter and bring in millions.

- **Michael Gerber**, author of *The E-Myth*, who taught how to systematize a business so it could grow without burning you out.

- **Jay Abraham**, a marketing genius who helped me think bigger, bolder, and more strategically.

- **Mark Victor Hansen**, co-author of *Chicken Soup for the Soul*, who taught me the power of giving.

- And of course, **Robert G. Allen**, who gave me my first seat at the table.

Each of these mentors gave me tools.

Systems.

Mindsets.

And each one helped expand my view of what was possible—not just for myself, but for others.

Because I wasn't learning just for me.

I was learning so I could *teach*.

I started building programs.

Coaching others.

Running deals and turning lessons into replicable systems.

The vision was forming.

What if there was a *non-traditional school*.

No desks.

No bells.

Just real life, real lessons, and a community of people helping each other learn, earn, and return?

That seed of an idea, born from the wisdom of my mentors, would eventually grow into the Success and Money Foundation.

Lessons Learned

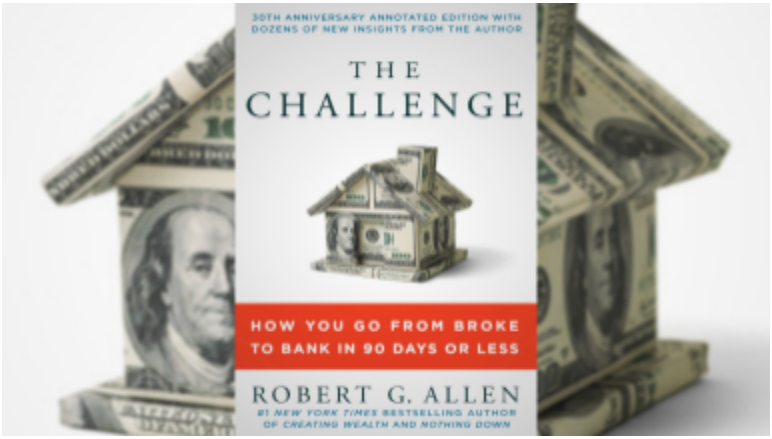


- Mentorship is a shortcut to decades of wisdom—if you're humble enough to listen.
- Success isn't about being a genius—it's about applying simple principles consistently.
- Education is fuel—but community and accountability are the engine.

Inspiration for the Foundation



- Turning **mentorship into a system** became the model for our online courses and classes.
- The belief that **anyone can do this**—no matter their past—was proven in those hotel rooms, seminars, and real-life experiments.



Chapter 8

The St. Louis Challenge

Some moments shift the course of a life. This one shifted thousands.

It started with a live CNN interview in New York City.

Robert Allen and I were in the studio when the host asked him a pointed question—one that cut to the heart of everything we taught:

"Can the average person really do this?"

The unspoken implication was obvious:

Sure, *you* can. You're successful. You've got experience. You've got resources.

But what about someone who's broke?

Unemployed?

Discouraged?

Robert leaned forward and said something I'll never forget:

> *"Send me to any unemployment line. Let me pick someone who's out of work and discouraged.*
>
> *Give me two days to teach them the principles of wealth, and in 90 days, with periodic coaching, they'll have $5,000 in the bank.*
>
> *Never to set foot in an unemployment line again."*

It was bold. Audacious. And real.

The media thought it was a stunt.

The **St. Louis Dispatch** newspaper called his bluff.

Robert turned to me and said, “Let’s do this.”

Building the System



We flew to St. Louis with a mission: prove that wealth-building principles weren’t just for the lucky, the wealthy, or the well-connected.

They were for *anyone willing* to learn and take action.

Dr. Blaine Lee, was one of my college professors, who helped design a curriculum.

It wasn’t long or complicated. It was sharp, focused, and real:

- Robert brought the real estate and wealth-building strategies.

- I brought the hands-on, get-it-done approach.

- Blaine brought the leadership and coaching framework.

Together, we built a crash course in **mindset, money, and motion**.

Then we went to six unemployment lines and started handing out flyers.

The Screening Process



We invited 1,200 people to become part of the challenge.

Sixty (60) people showed up at the hotel conference room to be a part of this challenge.

We laid out the requirements:

- Must be unemployed.

- Must have bad credit.
- Must have no money.
- Must be willing to take risks.

  And, most importantly,

- Must be willing to work.

Thirty (30) people decided it wasn't for them and left right away.

The remaining thirty (30) were tested—not just with forms or questions, but with subtle clues.

Would they look you in the eye?

Would they shake your hand firmly?

Would they follow through?

We gave them puzzles.

We gave them challenges.

Then, we watched carefully.

Would they keep working at something, even if they didn't know how to figure it out?

Eventually, we narrowed it to six.

And then… we told all six they had failed.

The Ones Who Came Back

Most people walked away.

But, **three would not be denied**.

They found us.

And said something I'll never forget:

> *"Even if we're not chosen… can we just sit in the back and learn?"*

That was the test. And they passed.

Those three—Steve and Mary Bonenberger, Philip and Karen Moore, and Nora Bowles.

They didn't have experience.

They didn't have confidence.

But they had **courage**. And that's where transformation always begins.

2 Days of Classroom, 90 Days of Real World



We had 2 days to teach them the principles of wealth and 90 days to make it happen.

Robert Allen taught them the 5 F's of Real Estate

1. Find Good Deals
2. Fund Your Deals
3. Fix what's wrong with property or person

Then

4. Flip It for Quick Cash
5. Farm It for Long Term

I became their hotline coach.

I was still in my twenties.

I had lived what they were about to do.

They called me when they got scared. They called when deals fell apart. They called when doubt crept in. And every time, I talked them through it.

Sometimes, I was a cheerleader. Sometimes, I was a strategist.

Always—I was there.

On **day 89**, Steve and Mary closed their first deal and had their **$5,000.**

Shortly after, Philip and Mary did the same.

Nora took a little longer—but eventually, they all did a deal.

The challenge worked.

The Real Headline



The newspapers covered the story. But the *real* headline wasn't printed.

It was in the look on their faces.

In their posture.

In the way they *believed* in themselves after it was over.

It proved what I'd always known deep down:

> *Anyone, anywhere, can change their life—with the right tools, the right coach, and the will to act.*

Lessons Learned



- Poverty isn't just financial—it's a mindset that can be rewritten.
- Most people didn't need more money—they needed *belief* and a better plan.
- Real change begins the moment someone gives themselves *permission* to believe.

Inspiration for the Foundation



- The St. Louis Challenge inspired the "90-Day Challenges" and group coaching paths we run today.

- The **"teach, coach, track progress"** structure is now woven into our courses and success paths.

- The belief that we must **meet people where they are**—not where we think they *should* be—became a guiding principle of our mission.

Action Steps



- Robert Allen has donated the online version of the Book "The Road to Wealth" to the Success And Money Foundation. Go to SuccessAndMoneyFoundation.org/books.



Chapter 9:

Growth, Collapse, and a Heart Attack

At one point, our business was generating **$35 million a year in sales**.

That's not a typo. I went from being the kid restocking Coke machines to leading one of the largest education companies in the country.

We had 250 employees. Real estate holdings.

Courses that reached thousands.

Systems that scaled.

It felt like I was doing everything right.

I had used every tool I'd learned from my mentors—**Gary Halbert, Jay Abraham and Michael Gerber**—and I was putting them into play:

- Simplify the business.
- Systematize operations.
- Expand into new markets.
- Turn small businesses into big ones.

And it worked.

For a while.

The Rise and the Gulf War

I had increased sales from $7 million to $35 Million

We had over **$4 million in accounts receivable** and *no debt*. The company looked bulletproof from the outside.

On January 5th, 1991

My business partner and my secretary walked into my office and told me they had fallen in love—and were leaving their spouses and kids.

This was not a good example for the employees, and 12 Days later, the Gulf War began.

Fear swept across the country.

People stopped spending.

Seminar attendance dropped like a rock.

Suddenly, those $4 million we were expecting? **Poof. Gone.**

People weren’t paying because they couldn’t—or wouldn’t.

I just remember staring at the walls and laying on the floor, feeling like everything I had built was cracking at the foundation.

My company.

My confidence.

My sense of control.

We started bleeding cash.

We tried to pivot. We downsized. We scrambled.

But the weight of it all?

It never really left.

We downsized the business.

The Heart Attack

One summer afternoon in 1993, I was chatting with a neighbor in his backyard. It was nothing serious—just small talk.

Then suddenly, the left side of my body went numb. My arm tingled. My chest tightened.

I excused myself.
Got in the car.
Drove to my father in laws home.

I walked into the house, told LaDawn something was wrong, and laid down on the bed.

She took one look at me, called her father, and rushed me to Instacare.

The moment the staff saw me, they called an ambulance.

The doctor told me, congratulations you have just had a **Myocardial infarction. A heart attack.**

They wheeled me into the operating room. I looked over at LaDawn, thinking, *This might be it.*

I thought about our kids—especially our two with special needs—and I asked the question no parent ever wants to face:

> *"If I don't come back… who will take care of them?"*

The Dark Night

I survived the surgery.

But what followed was something harder to define.

Harder to fight.

For the next **two years**, I drifted.

I couldn't think clearly. I couldn't focus. I didn't have any energy, I was in trouble.

I was slowly physically healing—but emotionally, I was *lost*.

Depression sank in.

Deep.

The business was gone.

The team was gone.

And the dream I had built? It had collapsed under the weight of war, betrayal, and burnout.

Everything I thought made me "successful" was gone.

But here's the thing:

- Sometimes the *collapse* is what clears the space for something new.
- Sometimes the breakdown is what makes the breakthrough possible.

Lessons Learned

- **Success without health is failure in disguise.** Take care of your body. It's the engine behind everything.

- Systems aren't just for scaling—they're for surviving storms.

- Pain isn't the end of the story—it's the chapter before the comeback.

Inspiration for the Foundation

- The idea of building **multiple income streams** to protect your family came directly from this crisis.

- The **emotional and spiritual clarity** I gained during recovery shaped the Foundation's deeper "why."

- Our mission to help people **prepare before crisis hits** was born not from theory—but from lived experience and hard-earned wisdom.



Chapter 10:

Recovery and Renewed Purpose

A Spark Returns

One day, a friend introduced me to a line of nutritional products. I was skeptical, but I was also desperate. So I gave them a try.

And slowly—*very slowly*—something shifted.

My energy began to return. My mind cleared. I could think again. I could plan again.

> *We needed help for our special needs children.*

We have 2 special needs children. Eventually, we found a program for our son, Ryan. The problem was that it was $40,000 a year, and we would have to move to Los Angeles.

I was out of work and needed help.

I asked my friend Robert Allen what I should do.

He said:

> *"Tom, go make so much money you can put your child in whatever program you want, and never, ever regret spending the money."*

And with that came a quiet, fierce promise to myself:

> *"I will create streams of income to take care of my family—especially my two special needs children—whether I'm here or not."*

That wasn't just a business goal.

It was a *mission*.

And it became the fuel for everything that followed.

Starting Over



LaDawn and I moved back to the small college town where we first fell in love.

It felt like coming full circle.

It wasn't about business anymore.

It was about healing.

Rebuilding.

Becoming whole again.

We simplified life.
We slowed down.
We took walks.
We had conversations.
We remembered what really mattered.

I wasn't trying to climb back to the top. I was trying to rebuild the *foundation*—of myself, of our family, of a future that could last even without me.

Systems Over Stress

I had time now—time to reflect. Time to analyze what had gone wrong.

And one realization hit me hard:

> *The business I built had been too dependent on me.*

When I got sick, everything crumbled. And I swore that would never happen again.

I went back to the lessons I had learned from my dad. From Robert Allen. From Jay Abraham and Michael Gerber.

And I made a new plan.

- Simplified my finances.

- Reduced personal expenses.
- I began **automating** everything I could.
- Started **investing** in assets that didn't need me to run.
- Focused on **recurring revenue** and **legacy planning**.

This wasn't about ego or expansion anymore.

It was about **security, freedom, and stewardship**.

A Quiet Mission



As my strength returned, I felt a familiar urge—*to teach.*

But this time, it wasn't from a stage or in a big seminar room.

It was quieter. Smaller. More personal.

I started mentoring again. Speaking in small groups. Helping friends, neighbors, and local families. Not for applause—but for impact.

I didn't need the spotlight anymore.

I just needed to *live the mission*.

Because now, everything has a deeper purpose.

Lessons Learned

- Energy is the foundation of everything. Without it, nothing else works.
- Systems are smarter—and safer—than willpower.
- Slow and steady beats fast and fragile. Consistency wins.

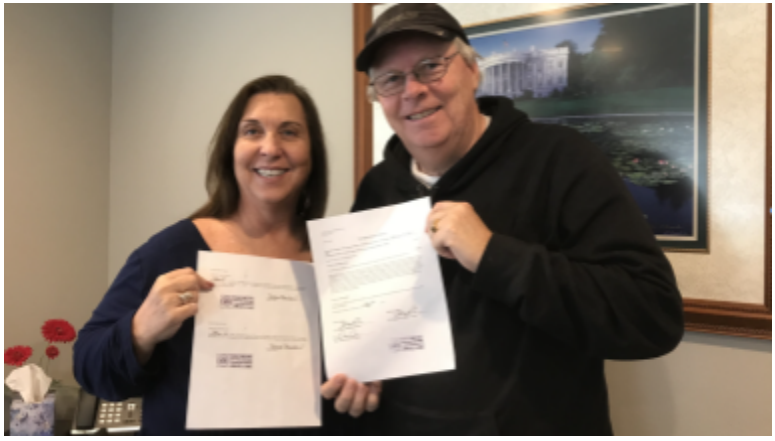
Inspiration for the Foundation



- My heart attack solidified the Foundation's message: **automate income, protect your future, and take care of the people you love.**

- That recovery season became the birthplace of the **7 Habits to Wealth** framework.

- The mission to help others avoid unnecessary pain—and build lives of purpose—became the Foundation's unshakable "why."



Chapter 11

Legacy Through Real Estate and Giving

My comeback didn't make headlines. I didn't rebuild a flashy seminar company or chase some seven-figure launch.

I didn't need that anymore.

What I needed was *stability*.

What I wanted was *impact*.

So I went back to the basics.

I returned to the same principles my dad taught me as a kid—only now, I had decades of wisdom layered on top.

And just like before, the journey began with **real estate**.

The Fourplex That Changed Everything



Years earlier, I bought a modest **fourplex** for $60,000. I put $5,000 down and financed the rest directly with the seller. The rent barely covered the mortgage. But I wasn't in it for quick cash—I was playing the long game.

And it paid off.

Rents rose. The mortgage shrank. The value doubled. Then tripled. Eventually, that fourplex was worth over **$500,000**—*and completely paid off*.

And then I did it again.

And again.

And again.

I bought and held it.

I financed creatively.

I focused on **cash flow**, not speculation.

Deal by deal, I built a portfolio—eventually owning **20 FREE and Clear properties**, valued at over **$10 million**.

But this time, it wasn't about the number.

It was about the *purpose* behind it.

From Building to Giving

As those properties grew in value, I realized something:

> *It's not what you get that changes your life—it's what you give.*

LaDawn and I began giving properties away.

Some went into **trusts for our children**, especially our two kids with special needs—so they'd be taken care of long after we're gone.

Others were **donated directly** to the foundation that was forming in my heart.

Why?

Because giving does something powerful:

- It gives your *money* more meaning.
- It gives your *life* more purpose.
- And it teaches your *kids* more than any lecture ever could.

We weren't giving away leftovers. We were giving away the *first fruits*. And in doing so, we discovered something profound:

> *Giving doesn't deplete wealth—it multiplies it.*

Real estate wasn't the whole picture.

I also doubled down on investing in **Berkshire Hathaway**—Warren Buffett's company. The reason was simple:

- It required **no management**.
- It **reinvested profits automatically**.
- It consistently **outperformed mutual funds**—without charging high fees.

We set up systems. Every month, profits from our businesses and real estate would be **automatically invested** into assets like Berkshire Hathaway.

No emotion.

No timing the market.

Just a **disciplined wealth engine**.

This became what I called the **Wealth Formula**:

Take money from your job, real estate and business → have it grow in value → compounding over time = wealth.

And it worked.

This was the same formula my dad taught me as a teenager.

It became **Habit 7** of the **7 Steps to Wealth**. And more than any step before it, this one offered *peace of mind*.

A Legacy You Can Live With

At some point, wealth stops being about *you*.

It becomes about what you leave behind—and how you live while you're still here.

I didn't just want to build something *for* my family.

I wanted to build something *with* them.

I wanted to model a life of contribution.

Of consistency. Of *returning*.

Because earning is powerful.

But **returning** is where legacy lives.

Lessons Learned

- **You don't need to get rich fast—**you need to stay invested for the long term.
- **Legacy is built from small, smart decisions repeated over time.**
- **True freedom isn't having money—**it's knowing it's taken care of, even when you're not there.

Inspiration for the Foundation

- The **Foundation was literally built** from gifted properties and automated long-term investments.

- The **7 Steps to Wealth** were forged through my personal journey of building, falling, rebuilding, and giving.

- The simple model of **"Learn, Earn and Return"** became the *heartbeat* of the Foundation—and its invitation to the world.

Action Steps



- To learn the systems and strategies, simply go to SuccessAndMoneyFoundation.org. Get a FREE membership and start taking classes and reading books.

  All my books are available for FREE online, go to:

  SuccessAndMoneyFoundation.org/Books
  SuccessAndMoneyFoundation.org/courses



Chapter 12

Building the Success and Money Foundation

The Foundation didn't start with a website. It didn't start with a logo, or a business plan, or a press release.

It started with a **purpose**.

To Help People To Have A Better Life

I had walked through every phase of the financial journey:

- Learning how to earn.
- Learn how separate
- How to Give and Share
- Learning how to invest.
- How to Save and Spend
- How to Add Real Estate and Big Business
- How to do the Wealth Formula
- And finally… giving it all away.

Now, I wanted to make it available to **everyone**.

Not for $5,000.

Not for $500.

For FREE.

All The Grand Kids Had A Game Plan



The foundation started at the kitchen table with my dad teaching us kids about Success And Money.

Later, we created game plans for each of the Grand Children. It included a chart of how much you would need to invest to become a millionaire.

Plus step by step instructions.

Planting A Money Trees For The GrandChildren



In addition to a game plan, my parents started and funded an investment account for each of their GrandChildren.

They planted a Money Tree for each of them.

When the GrandChild reached the age of 21, they could get that money for a Home, Business or Keep investing.

When my parents passed away, they had 70 Grand and Great Grand Children.

Each with an investment account.

That's leaving a legacy.

From the Kitchen Table to Creating A New Kind of School



I began assembling the pieces—books, lessons, strategies, mentors.

I reached out to friends I had learned from and worked with over the years—bestselling authors, real estate investors, business builders—people who didn't just *talk* about success, but *lived* it.

And you know what they said?

> *"It's time to give back."*

So together, we started building something new—a nonprofit platform built on *service*, *education*, and *community*.

We called it the **Success and Money Foundation**.

Its mission was simple and clear—just like the life I'd lived:

Learn. Earn. Return.

Our Purpose



Our Purpose is to Provide FREE Success and Money Classes For Anyone Anywhere

Our 3 Missions



We designed the Foundation to do three powerful things:

1. **Help those in need.**
   For every hour a student watches a class, we donate **clean water, food, and eyeglasses** to

people in need around the world.

2. **Is to help you.** By providing financial rewards to students when they attend online classes and share with others.

   These financial rewards are to be put into their investment account.

3. **Provide an educational platform.** So people, families, schools, churches, groups and teams can play games and attend classes together.

This wasn't a dream.

This was *real*.

This was **everything I'd lived—turned into a system anyone could use.**

Built from Real Roots

The Foundation wasn't born in theory.

It was built from the roots of my own story.

This is the same system that:

- Helped me earn my **first $100**
- Allowed me to invest at **12% interest** as a teenager
- Guided my **first real estate deals**
- Carried me through a **collapse**
- Helped me **rebuild my life and legacy**
- Built my **children's trusts**
- Allowed me to **give away real estate and stock** to fund this mission

Every step, every scar, every success—it all came together.

This wasn't just for the wealthy.

It wasn't for the elite.

It was for the **everyday person**—the one who's broke, behind, overwhelmed, or just trying to figure it out.

Because that was me once.

Someone believed in me.

Now it’s my turn to pass it on.

Lessons Learned

- You don’t need to teach from perfection—just from experience.

- The best way to protect your legacy is to share your knowledge.

- Making money is good. Teaching others to make, manage, and give it? That’s impact.

Inspiration for the Foundation



- The Foundation's three-part mission—**Learn, Earn, and Return**—mirrors the path I walked across decades.

- Its structure was built directly from the same principles we teach in the **Success And Money 7 Steps for a Successful and Wealthy Life.**

- By making it **free, accessible, and global**, the Foundation became my answer to the question:

"What would've changed *my* life if I'd had learned it earlier?"



Chapter 13

The 7 Steps to Wealth – The Lifelong Blueprint

I didn't learn these steps in a college lecture or a finance textbook.

I learned them at a kitchen table with my dad.

I learned them from watching businesses rise, fall, and rise again.

From sitting with billionaires… and mentoring people who were completely broke.

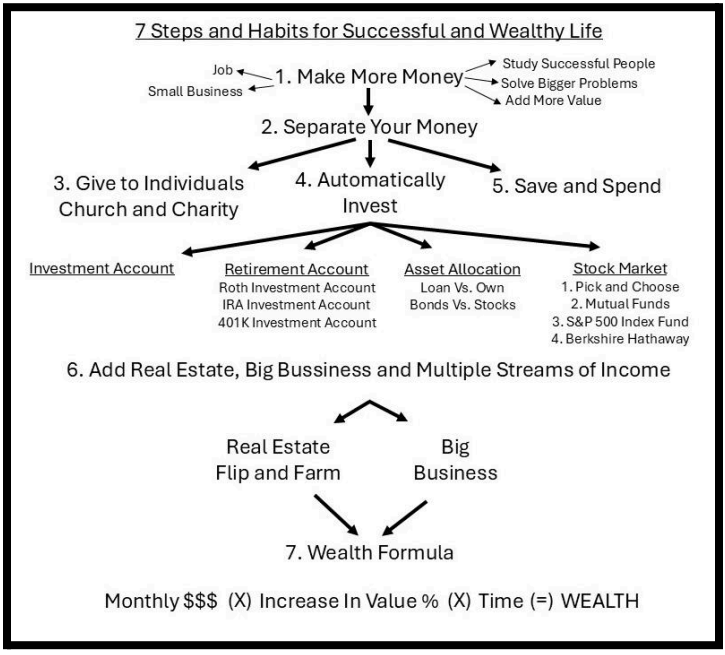
These steps weren't made up—they were **lived**.

They were **tested**.

They were **refined** through fire and failure and the grace of second chances.

And now, I teach them—not as ideas, but as a **system**.

A blueprint that works for anyone, anywhere, who wants to become free.



Step 1: Make More Money



You make more by solving **bigger problems**.

When I was a kid working at the car dealership, I asked my dad how I could earn more money.

He said:

> *"Solve bigger problems."*
>
> *"Study Successful People"*
>
> *"Add More Value"*

Clean the bathrooms? Earn a little.

Close a deal? Earn a lot.

Money doesn't follow time—it follows value.

And value comes from solving real problems for real people.

Step 2: Separate Your Money



You don't control what you don't track.

My paycheck was $130. My dad sat me down and said, "Now let's divide that up."

We created three buckets:

- *Give*
- *Invest*
- *Save and Spend*

That system became the foundation of my financial life—and the budgeting tool we now teach to students across the world.

Step 3: Give and Share

It might feel backward, but giving is a spiritual law as well as a business law.

Even when I had almost nothing, I was taught to give—whether it was 1, 5 or 10 cents from a dollar, or time, or service.

> *"Not because it's transactional—but because it's **transformational**."*

When you give, you remind yourself you are enough.

And that shift in mindset changes everything.

Step 4: Automatically Invest

Investing isn't about luck. It's about automation.

As a teenager, I was earning 12% on used car loans.

Later, I started investing in Berkshire Hathaway.

The key wasn't timing the market—it was **time in the market**.

We don't wait until the end of the month to invest—because by then, it's gone.

> *Invest first. Automatically. Then forget it. Let it grow.*

Step 5: Save and Spend Wisely

Saving protects you. Investing grows you.

They're not the same—and most people confuse the two.

Saving is short-term protection.

Investing is long-term growth.

Spending is where most of the money leaks.

I've always tracked where my money goes.

Not because I'm frugal—but because I'm **focused**.

> *Wealth doesn't disappear in an explosion. It leaks… drip by drip.*

Step 6: Add Real Estate and Business



This is where the acceleration happens.

I didn't get rich from a paycheck. I built wealth through **real estate and business**.

One fourplex became twenty.

One business became a national platform.

The key? Learn to **leverage** your time and money.

Create **systems** that work without you.

Build something once that pays you again and again.

Step 7: Apply the Wealth Formula

Here's what ties it all together. I call it the **Wealth Formula**:

Money x Increase in Value x Time = Wealth

Here's how it works:

1. Earn money from your job, business, or real estate.
2. Automatically invest that money every month.
3. Let it grow and compound over time.

It's not complicated.

It's not flashy.

But it works—**every time**.

You don't need perfect timing.

You need **time**.

You don't need to be a genius.

You need **consistency**.

The Final Lessons

Every part of my journey—every win, every loss, every lesson—it all led here.

From **scraping paint** to speaking on global stages.

From **washing dishes** to teaching wealth.

From one student… to over 35,000 (and counting).

These steps aren't just a plan.

They're a **lifeline**.

They're my way of saying:

"If I could do it, you can too."

Wherever you are on your journey, it's not too late.

You don't need to be rich.

You don't need perfect credit.

You just need to **start**.

And when you do?

Learn it. Live it. Share it.

That's the mission.

That's the Foundation.

That's the path to **Success and Money**—for you, your family, and the world.

Lessons Learned



- Solving problems creates income—value is the driver of wealth.
- Wealth isn't an accident. It's built through structure, discipline, and consistency.
- Anyone, anywhere, can follow this blueprint—starting right where they are.

Inspiration for the Foundation



- The **7 Steps to Wealth** became the backbone of every course, challenge, and tool we offer.
- The system reflects not theory, but decades of real experience—proven through thousands of lives.

- This step-by-step path is our way of **turning financial chaos into clarity—for good.**

How Do We Get People on the Path?

We come to this earth with nothing and we leave this earth with the clothes on our back and the knowledge if we helped others while we were here.

The Foundation needed to be Fun, Educational and Competitive

We need to provide financial rewards to students when they attend online classes and share with others

Just like Mrs. Broadhead had given us $2.22 to get started

We will help people to

Learn, Earn and Return

How Do We Fund People

Mission #2 Is to help you, by providing financial rewards when you attend online classes and share with others.

These financial rewards are to be put into your investment account.

LaDawn and I were taught to Give and Share with others.

We funded the Foundation with $3,000,000 in Real Estate and Stocks

This money is invested and makes about 8% a year

We take this money and give it to students to help them get started.

So far, we have given over 3,500 students money for their savings and investments accounts, because they have attended online classes and shared with others.

We have over 35,000 students from over 127 countries that have been online for over 190,000 hours.

Our Purpose is To Help You and Your Family and Friends to have a Better Life, by Providing FREE Success and Money Classes to Anyone Anywhere.

If you believe in our mission, please get a FREE membership and share with others.

SuccessAndMoneyFoundation.org/Tom

How Do You Earn

Financial Rewards

1. Attend Online Classes
2. Share With Others
3. Create Groups

The Foundation has an Ambassador Affiliate Program.

You Can Earn

Student Rewards, When You Attend Class

Enroller Rewards, When You Enroll Family and Friends

Influencer Reward, When You Help Those You Enrolled to Enroll Their Family and Friends

How Much Can You Earn In Financial Rewards

Earn Financial Rewards	Student Reward	Enroller Reward	Influencer Reward
#1. 60 Second Quick Start	$3	$1	$1
#2. "Share The Wealth And Win"	$3	$1	$1
#3. "Create Your Wealth and Win"	$3	$1	$1
#4. "7 Habits For A Successful Life" Book & Course	$5	$1	$1
#5. Attend Live Online Class *(Earn Weekly)*	$1	$1+	$1+
#6. "Money Made Easy For Kids, Teens & Adults"	$1		
#7. "7 Expanded Success And Money Courses"	$55		
#8. ACE Small Business Courses	$6		
#9. Manage Your Money On 1 Piece Of Paper	$2		
#10. YIS Investment Lessons	$4		
#11. Home And Real Estate Lessons	$15		
#12. Advanced Investment Courses	$4		
TOTAL	$102	$5+	$5+

Remember

Make A Difference.

Make It Happen.

Every Life is Precious.

And

You Are A Miracle.

Introduction To The Success And Money Foundation

# of Students	35,040
Hours of Live & Online Classes	192,122
Financial Rewards Earned	$213,460
# Individuals That Have Recieved a Financial Reward	3,212
# of Students That Have Enrolled Someone	1,769
Average # Of Students Enrolled by a Student	8
Total Number of Lessons Completed	398,658
Total Number of Courses Completed	44,203
# of Students Who Completed Share the Wealth and Win	6,980



The SuccessAndMoneyFoundation.Org

Is a non-profit educational charity that is supported by best selling authors, educators and entrepreneurs

The foundation has over **400 FREE** Success and Money classes





FREE Success And Motivation Classes

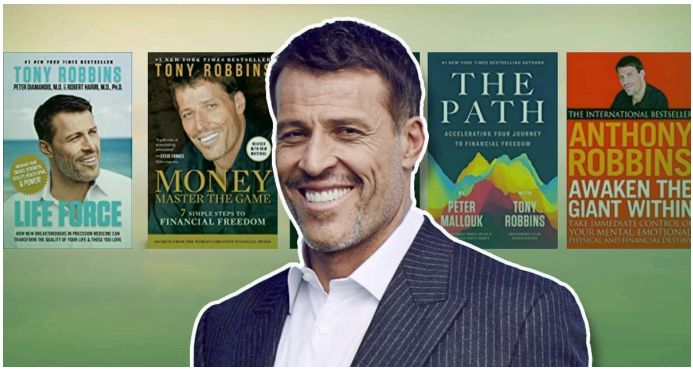
Secrets of Elon Musk



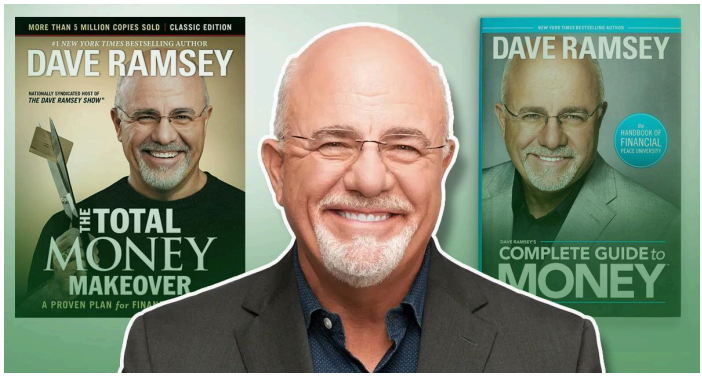
Secrets of Walt Disney



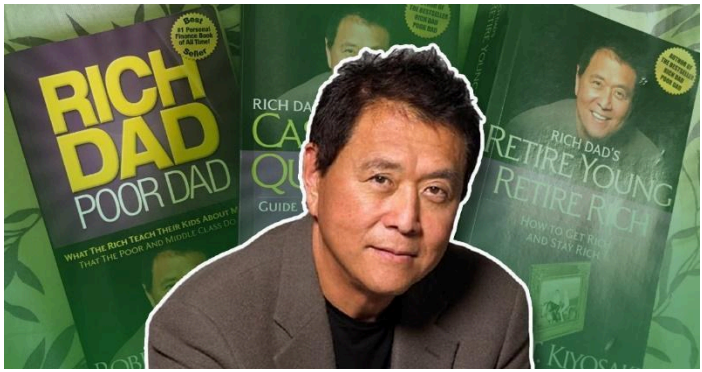
Secrets of Tony Robbins



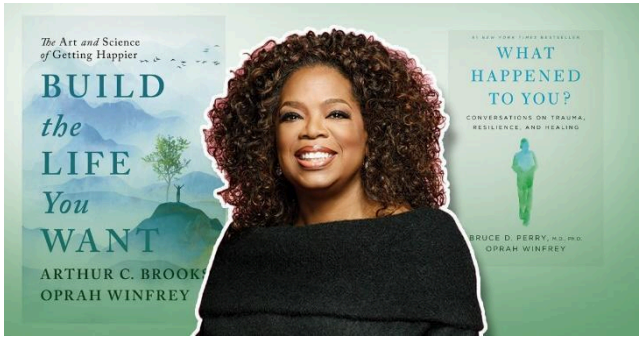
Secrets of Dave Ramsey



Secrets of Robert Kiyosaki



Secrets of Oprah



And Many More…

FREE STEM: Science, Technology, Engineering And Math

Mark Zuckerberg



Jeremy Andrus



Tim Cook



And Many More…

FREE Success And Motivational Courses

Millionaire Psychology



Empower Yourself

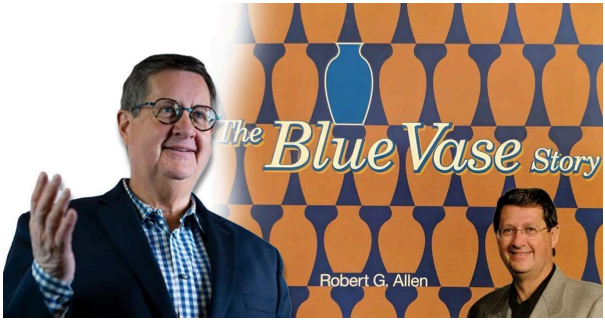


Inner Success And Wealth

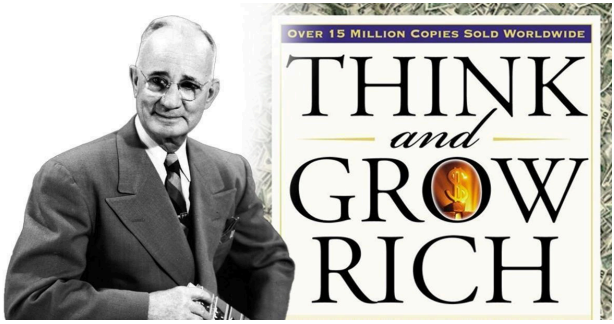


FREE Success With Personal Development

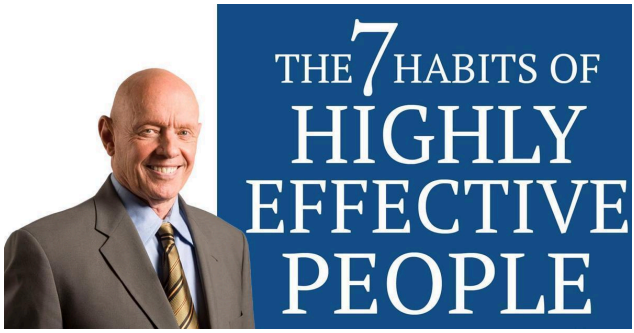
The Blue Vase Story



Think And Grow Rich



The 7 Habits of Highly Effective People



And Many More…

FREE Success And Money Live Class And Podcast



Success And Money Live (Video Course)



Success And Money Podcast

FREE Health Is Wealth Classes



Werner Berger - Living A Healthy Lifestyle
Werner Berger - How I Climbed Mount Everest

FREE Personal Finance Classes

Young Investors Society Finance Lessons



YOUNG
INVESTORS
SOCIETY
Personal Finance Lessons

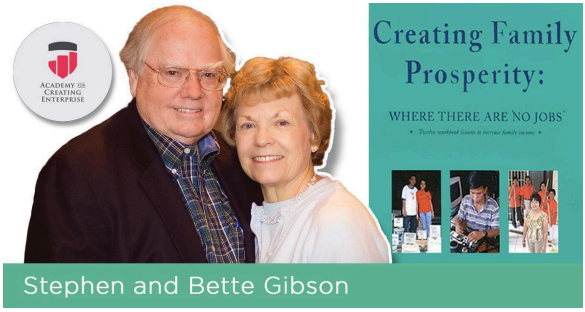
And Many More…

FREE Small Business Classes

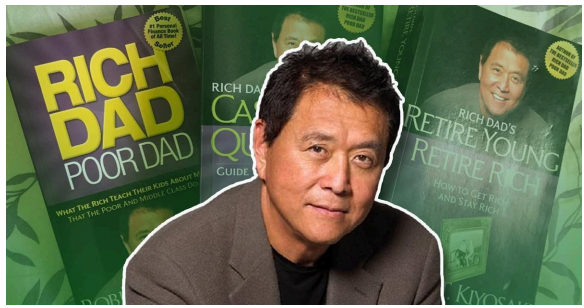
Michael Gerber - The E Myth



Stephen Gibson - Creating Family Prosperity



Robert Kiyosaki - Make Money With Direct Selling And MLM



And Many More…

FREE Money Classes

Kurt Mortensen - Crypto And Blockchain 101



Robert Allen - Multiple Streams Of Internet Income



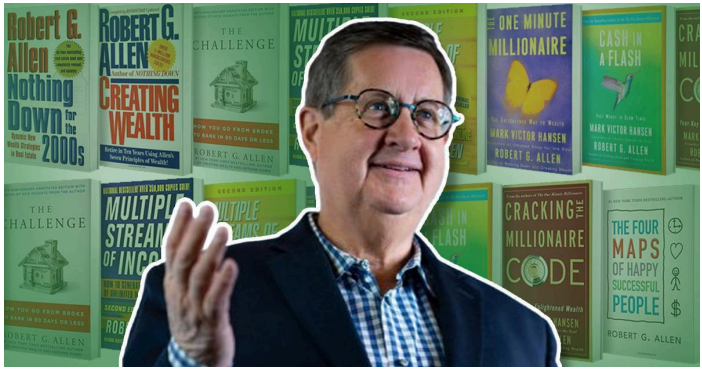
Ray Dalio - How The Economic Machine Works
Thomas Painter - Wealth With Low Risk
Robert Allen & Mark Victor Hansen - One Minute Millionaire
Robert Allen & Mark Victor Hanse - Cracking The Millionaire Code
JJ Childers - Escape

And Many More….

FREE Make Money With Sales

10 Sales Techniques That Will Make You Rich

FREE Make Money With Real Estate



Robert Allen - The Road To Wealth
Robert Allen - The Real Estate Launch
Mark Haroldsen - Wake Up The Financial Genius Inside You

And Many More…

Celebrating

Student Successes

Leaderboards

The Painter Family
And
Foundation Has Rewarded

$213,460

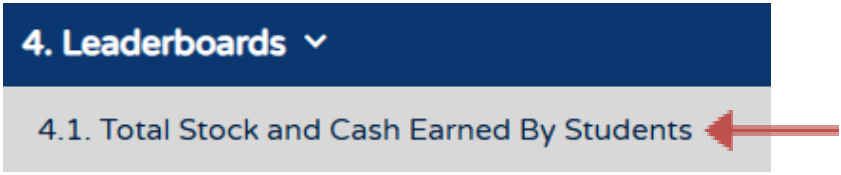
In Cash, Prizes And Warren Buffet Stock
To Students

The Painter Family
And
Foundation Has Also Donated

$1,611,122

To Schools, Churches, Charities
And Non-Profit Groups
To Help Those In Need

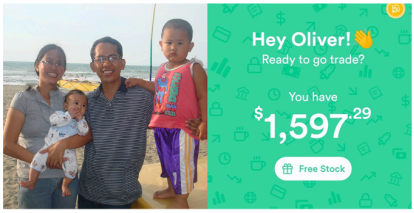
Here Are The Top 25 Earning Students

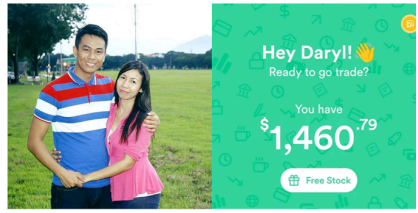


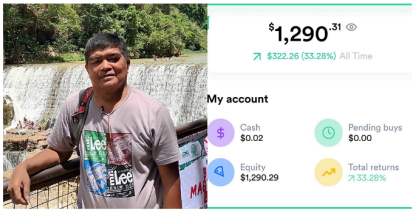
SuccessAndMoneyFoundation.org/Earnings

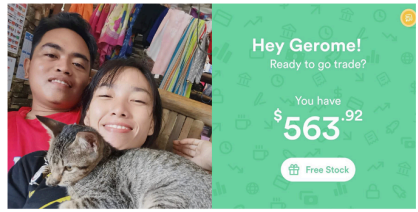
First Name	Last Name	Total Student Invested
Tracy	Oriyomi	$2,546
Oliver	Estor	$1,597
DARYL	MESINA	$1,470
daryl	Mesina	$1,460
Ireneo	Acama	$1,200
Gerome	Ubas	$563
Cristina	Deyro	$549
Angelita	Agawin	$505
Allexandra	Magallon	$379
Juditha	Partido	$368
Reylan	Agawin	$342
Lymark	Atilano	$308
Charlie	Deñega	$303
Junah Grace	Toregosa	$277
ELMER	URPIANA	$276
Joel	Partido	$271
JESSA	ESQUIVEL	$254
Ivy	Castillo	$254
Emmalyn	Reyes	$252
Genesis	Dominguez	$252
Rolly	Malilom	$251
Candelaria	Mercadera	$219
Jemmard Reyner	Castelo	$209
Jessiel	Yatan	$206
J Dallin	Jenkins	$200
Glenn	Profeta	$198
kath	mesina	$197
Merry	Dominguez	$195
franknel	Abrigo	$191
Roel	Garcia	$189
Maricar	Langcuyan	$177

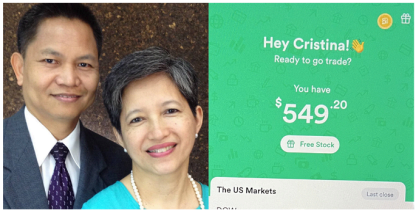
Students That Have Been Investing

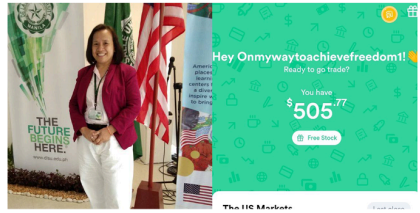


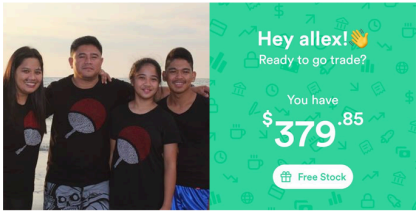


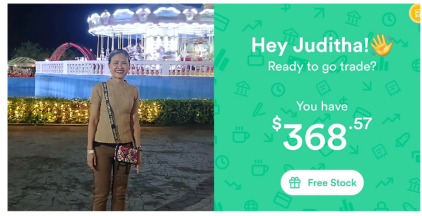


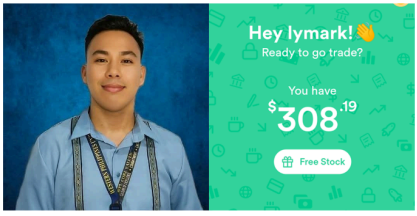


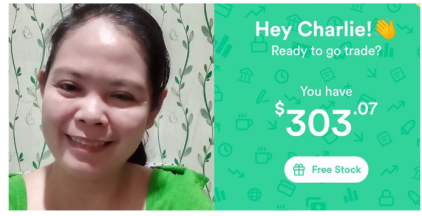


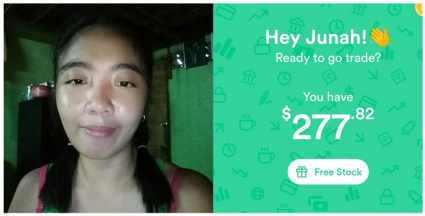




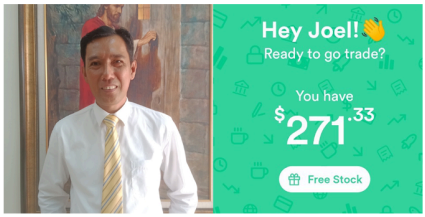


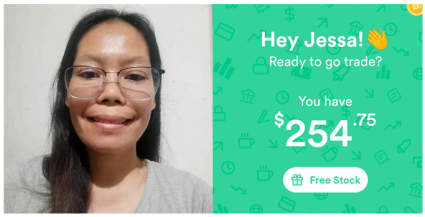


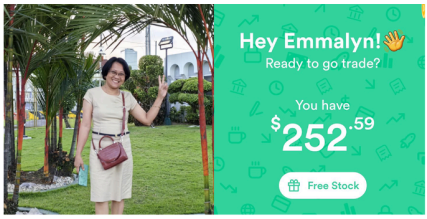


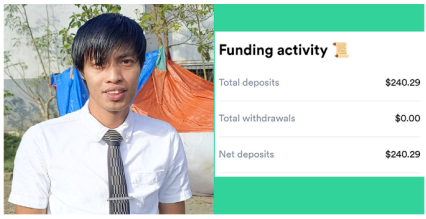

Hey Junah!
Ready to go trade?
You have
$277.82
Free Stock

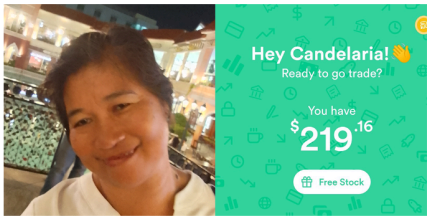

Hey ELMER!
Ready to go trade?
You have
$276.90
Free Stock

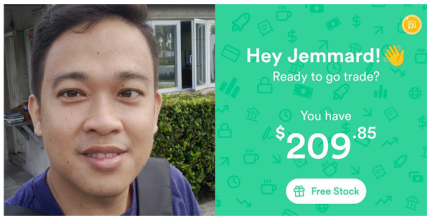

Hey Joel!
Ready to go trade?
You have
$271.33
Free Stock

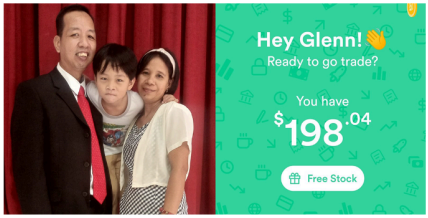

Hey Jessa!
Ready to go trade?
You have
$254.75
Free Stock

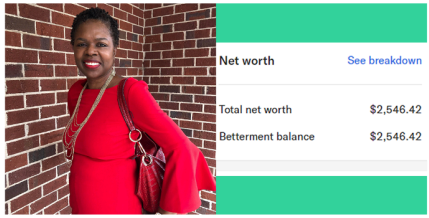

Hey Emmalyn!
Ready to go trade?
You have
$252.59
Free Stock


Funding activity
Total deposits
$240.29
Total withdrawals
$0.00
Net deposits
$240.29


Hey Candelaria!
Ready to go trade?
You have
$219.16
Free Stock


Hey Jemmard!
Ready to go trade?
You have
$209.85
Free Stock


Hey Glenn!
Ready to go trade?
You have
$198.04
Free Stock


Net worth
See breakdown
Total net worth
$2,546.42
Betterment balance
$2,546.42

Celebrating Student Successes
Leaderboards

Visit

www.successandmoneyfoundation.org/leaderboard-2-0

Top 50 Students
Attending Online Classes



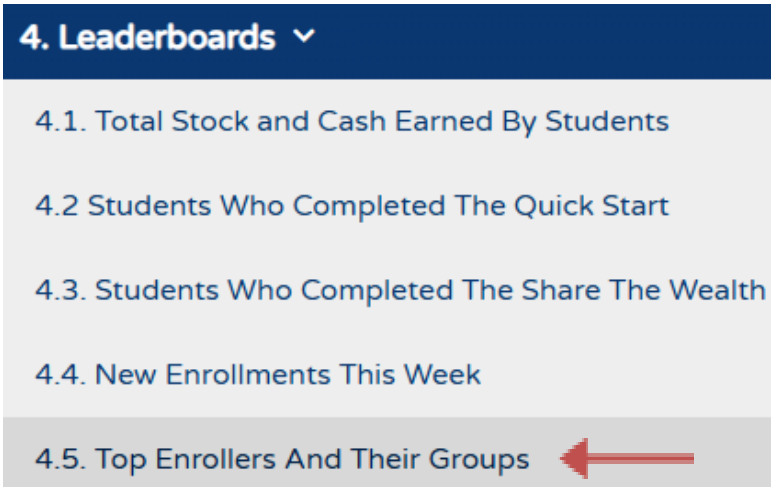
Visit

www.successandmoneyfoundation.org/individual-rank

Rank	First Name	Last Name	Hours
1	Reylan	Agawin	523
2	Howard	Mercadera	520
3	Mary Fe	Saniel	471
4	Roel	Garcia	454
5	Erwin	Deza	422
6	Daryl	Mesina	404
7	RUBEN	REOLA	398
8	Oliver	Estor	398
9	Marissa	Barnuevo	378
10	Choix	Melchoir	377
11	Gerome	Ubas	373
12	Priscilla	Gungob	372
13	Charlie	Deñega	366
14	Junemyrrick	Servillano	365
15	Cristina	Deyro	356
16	Genesis	Dominguez	354
17	Merry	Dominguez	353
18	Josephine	Braza	351
19	Johnbert	Parba	344
20	Cindy	Abucay	344
21	Analyn	Tanudtanui	339
22	Lourd Edmund	Banggo	338
23	Francis	Cuyos	334
24	vic Anthony	sapanta	332
25	Joshua	Oljol	329

Rank	First Name	Last Name	Hours
26	Nixie	Adlit	321
27	Mary ann	Ubas	319
28	Maricar	Langcuyan	316
29	Jiralyn	Soplito	310
30	Benz jenner	Lariosa	309
31	Ryan Dale	Mesina	308
32	monica	nieva	305
33	Gina Fe	Estor	302
34	Oscar	Galutera	300
35	Geraldine	Fuentes	295
36	Franknel	Abrigo	292
37	Ireneo	Acama	289
38	Jhoana Jane	Ursal	285
39	joseph	Braza	283
40	Charlie	De Luna	281
41	Jodan Arman	Lozano	272
42	Elsa	Escobido	267
43	Juliet	Llanera	264
44	venjelyn	deñega	258
45	Angelie	Nillos	258
46	Sheena	Arevalo	257
47	Jehan	Babatuan	255
48	Nenflor	Flores	254
49	ritche	Deniega	250
50	Geralyn	Sarang	250

Top 100 Enrollers And Their Group Activity
(Sorted By # Enrolled)



Visit

www.successandmoneyfoundation.org/top-enrollers-and-their-groups

Rank	First Name	Last Name	# Active	Hours
1	Johnson	Etor	1,398	5,849
2	Tom	Painter	1,247	692
3	Daryl	Mesina	983	6,253
4	Raymah	Carim	432	80
5	Irene	Calaurian	393	626
6	Khristy	Boron	321	371
7	Shania faye	Lorenzo	284	274
8	kath	carandang	263	439
9	Rodolfo	Galamay Jr	226	35
10	Judelie	Ramos	181	321
11	Sabrina	Lacaden	165	158
12	Keith	Flood	164	54
13	Ryan Dale	Mesina	159	351
14	Ashdia	Angcop	137	44
15	Cole	K	123	36
16	Rochelle	Andaya	111	176
17	Eric	Spencer	108	50
18	Talmage	Erickson	104	29
19	Francis	Quilacio	102	514
20	Pacifico	Manuel Jr.	102	59
21	Haidee	Lanang	102	43
22	Nawal	Domaub	89	29
23	Mack Jay	Moral	88	167
24	Stephen	Casio	85	88
25	Eyo	Eyo	81	75

Rank	First Name	Last Name	# Active	Hours
26	Jovanne	Taneo	74	2,643
27	Candelaria	Mercadera	73	88
28	Zeni	Otlaetnom	72	65
29	Amama	Omni	70	19
30	Reylan	Agawin	68	818
31	Julita	Dalumpines	67	191
32	Agnes Faith	Trigueros	67	24
33	Angelei Reese	Cardinoza	65	44
34	Julius Caesar	Daligdig	65	37
35	erlwin	abanggan	64	79
36	Diannaaa	Silv	64	25
37	Angelo	Ninal	61	95
38	Franknel	Abrigo	60	211
39	Genesis	Villacorta	60	24
40	Mark Antony	Gulfan	58	707
41	Mary Grace	Castillo	58	38
42	Rhett	Day	58	14
43	Astrid	Hestia	57	55
44	Shiela	Alagase	56	602
45	Anne	CoraÃ±es	56	9
46	Chartina	Voorheis	56	6
47	Cristina	Deyro	55	831
48	Christian Rey	Ordonio	55	91
49	Dhapnie	Rivera	55	83
50	YIS	YIS	54	260

Rank	First Name	Last Name	# Active	Hours
51	Jhia	Xi	53	61
52	teresa	tubera	52	37
53	Ruth	Mondero	50	1,374
54	Janhae	castro	48	14
55	Jessa	Esquivel	47	505
56	Gian Carlo	Macaspac	47	68
57	Shanen Key	Bahian	47	53
58	Princess April	jolan Dela PeÃ	47	22
59	Andrea	Garcia	46	92
60	FIDEL	DOINOG	44	6
61	Cecille-Ann	Callo	43	11
62	Melodien	Macato	42	206
63	Jelyn	Abrio	42	86
64	Wilson	Jr	41	42
65	Marielle	Ortelano	39	93
66	Hann	Anino	39	49
67	Marites	Yagonia	39	30
68	Angine	Abiyad	39	12
69	Ayo	Gutierrez	38	138
70	Mary ann	Ubas	36	1,153
71	Nicole Irish	Soriano	36	144
72	Geralyn	Sarang	35	1,104
73	Xid	Gaco	35	87
74	Jhean	Dela Cruz	35	30
75	Ma.Micaela	Garsota	35	28

Rank	First Name	Last Name	# Active	Hours
76	Ma. Kimberly	Velasco	35	16
77	Urbano	Yagonia	35	12
78	Marissa	Barnuevo	34	940
79	BYU	Students	34	504
80	Ethan	Bird	34	426
81	arwin	dela cruz	34	112
82	FERDINAND	CAJUMBAN	33	643
83	Juditha	Partido	33	31
84	Rema	Tanog	33	15
85	Benz jenner	Lariosa	32	1,228
86	ritche	Deniega	32	671
87	Nanette	Llamedo	32	409
88	Jude John	Cadungog	32	77
89	Peter	Caro	32	60
90	Heshie	Segal	32	26
91	Lovely Eve	Gallano	31	24
92	Jacklin	W	31	9
93	Emmanuel	Mariquit	30	222
94	Emmalyn	Reyes	30	122
95	Roxanne	Bation	30	41
96	Audrea	Ledesma	29	174
97	rodelyn	paglinawan	29	155
98	Bernadette	Recanil	29	55
99	Hannah	Guro	29	12
100	Juvilyn	Martinez	28	78

Top 100 Influencers And Group Activity

(T1 Is their enrollments,)

(T2 Is when the people they enroll, enroll others)

Rank	First Name	Last Name	# Active	Total Hours	T1 Active Students	T2 Active Students
1	Johnson	Etor	1,974	10,715	1,396	578
2	Tom	Painter	1,788	1,870	1,247	541
3	Daryl	Mesina	1,782	8,499	981	801
4	Ethan	Bird	1,445	6,270	34	1,411
5	Sabrina	Lacaden	628	258	165	463
6	Raymah	Carim	528	118	431	97
7	Irene	Calaurian	439	728	393	46
8	Khristy	Boron	381	387	274	107
9	Astrid	Hestia	371	419	57	314
10	Judelie	Ramos	364	1,041	181	183
11	Jhia	Xi	358	341	53	305
12	kath	carandang	346	618	260	86
13	Shania faye	Lorenzo	324	427	284	40
14	Rochelle	Andaya	315	328	111	204
15	Christian Rey	Ordonio	311	174	55	256
16	Kannah	Jannah	294	293	10	284
17	Ryan Dale	Mesina	273	483	159	114
18	Eric	Spencer	261	97	108	153
19	Jovanne	Taneo	251	5,680	74	177
20	Keith	Flood	221	60	164	57
21	Alica Necole	Juego	197	466	16	181
22	Ruth	Mondero	188	3,922	50	138
23	Calvin	Barnum	186	61	22	164
24	Stephen	Casio	172	279	85	87
25	Cristina	Deyro	166	1,150	55	111

Rank	First Name	Last Name	# Active	Total Hours	T1 Active Students	T2 Active Students
26	Mary ann	Ubas	163	4,576	36	127
27	Jae	Reeane	153	494	6	147
28	Jhean	Dela Cruz	149	113	35	114
29	Shanen Key	Bahian	140	152	47	93
30	Angelita	Agawin	130	2,015	27	103
31	Jelyn	Abrio	129	233	42	87
32	Ayo	Gutierrez	125	222	38	87
33	Mack Jay	Moral	121	176	88	33
34	Reylan	Agawin	116	908	68	48
35	Hann	Anino	115	85	39	76
36	Chartina	Voorheis	115	21	56	59
37	Nicole Irish	Soriano	112	211	36	76
38	erlwin	abanggan	110	120	64	46
39	Angelo	Ninal	108	142	61	47
40	Jessa	Esquivel	107	1,064	46	61
41	Gloria	Cajardo	105	714	3	102
42	Pacifico	Manuel Jr.	104	61	102	2
43	ritche	Deniega	95	1,011	32	63
44	Ludivina	Ballan	90	1,223	24	66
45	Julita	Dalumpines	90	246	67	23
46	YIS	YIS	89	356	54	35
47	Mark Antony	Gulfan	88	1,308	58	30
48	Xid	Gaco	87	209	35	52
49	Mary Jane	Torregosa	83	2,915	9	74
50	Angelei Reese	Cardinoza	83	54	65	18

Rank	First Name	Last Name	# Active	Total Hours	T1 Active Students	T2 Active Students
51	Geralyn	Sarang	80	1,934	35	45
52	Virginia	Dalumpines	80	575	10	70
53	Lovely	Insoy	79	887	24	55
54	Franknel	Abrigo	74	217	60	14
55	Jude John	Cadungog	74	163	32	42
56	Gloria	Doinog	72	27	16	56
57	Mylene	Punsalan	71	175	17	54
58	Melodien	Macato	69	343	42	27
59	April	Dela Peña	68	68	15	53
60	Marissa	Barnuevo	67	1,194	33	34
61	Jehan	Babatuan	66	2,517	16	50
62	Audrea	Ledesma	66	216	29	37
63	Joshua	Ledesma	66	126	17	49
64	rodelyn	paglinawan	64	249	29	35
65	Emmanuel	Mariquit	63	233	30	33
66	Rema	Tanog	62	26	33	29
67	Cecille-Ann	Callo	62	15	43	19
68	Juvilyn	Martinez	61	89	28	33
69	Benz jenner	Lariosa	60	2,844	32	28
70	Rosemarie	Rifareal	60	1,433	19	41
71	Gian Carlo	Macaspac	58	328	47	11
72	Wilson	Jr	57	48	41	16
73	Lourdes	Bagares	54	59	25	29
74	Apple jean	Cabalhug	53	697	19	34
75	Juliet	Llanera	53	647	7	46

Rank	First Name	Last Name	# Active	Total Hours	T1 Active Students	T2 Active Students
76	Juditha	Partido	53	72	33	20
77	FERDINAND	CAJUMBAN	52	718	33	19
78	Wilma	Socorin	51	1,549	21	30
79	Necilyn	Casul	50	928	9	41
80	Jimvel	Ortecio	49	125	28	21
81	Karen	Avanzado	46	1,064	21	25
82	Melody	Ledesma	45	91	9	36
83	Peter	Caro	44	65	32	12
84	Jerah Mae	Andales	43	611	10	33
85	Anapi	Belotendos	43	229	14	29
86	arwin	dela cruz	42	133	34	8
87	Roxanne	Bation	41	52	30	11
88	Lymark	Atilano	40	75	23	17
89	Arlene	Reodique	39	941	14	25
90	Charlie	De Luna	39	560	25	14
91	Starla	Conde	38	194	22	16
92	Cherry May	Girao	38	110	21	17
93	Charlie	Deñega	37	1,330	4	33
94	Renalyn	Hermosa	37	477	11	26
95	Virgil	Arcega	36	328	19	17
96	Nilo	Llamedo	36	193	16	20
97	monica	nieva	35	619	17	18
98	Oliver	Estor	33	316	22	11
99	meljen	Cabarrubias	32	365	10	22
100	Pedrita	Cadungog	32	70	20	12



1. Johnson Etor



2. Tom Painter



3. Daryl Mesina



4. Ethan Bird



5. Sabrina Lacaden



6. Irene Calaurian



7. Judelie Ramos



8. Kath Carandang



9. Shania Lorenzo



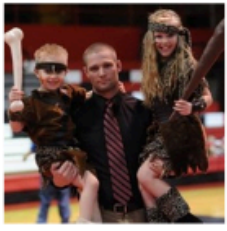
10. Rochelle Andaya



11. Christian Ordonio



12. Ryan Mesina



13. Eric Spencer



14. Jovanne Taneo



15. Keith Flood



16. Alica Juego



17. Ruth Mondero



18. Calvin Barnum



19. Stephen Casio



20. Cristina Deyro



21. Mary Ann Ubas



22. Shanen Bahian



23. Angelita Agawin



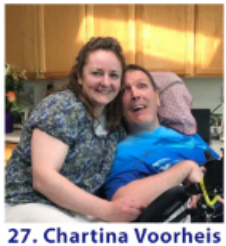
24. Jelyn Abrio



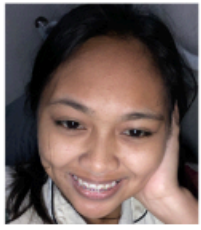
25. Ayo Gutierrez



26. Reylan Agawin



27. Chartina Voorheis



28. Nicole Soriano



29. Erlwin Abanggan



30. Jessa Esquivel



31. Pacifico Manuel Jr.



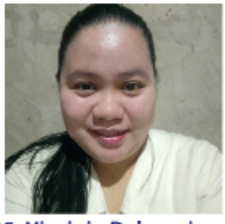
32. Ludivina Ballan

YOUNG INVESTORS SOCIETY

33. YIS



34. Angelei Cardinoza



35. Virginia Dalumpines



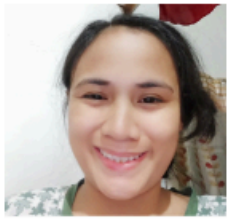
36. Franknel Abrigo



37. Gloria Doinog



38. Marissa Barnuevo



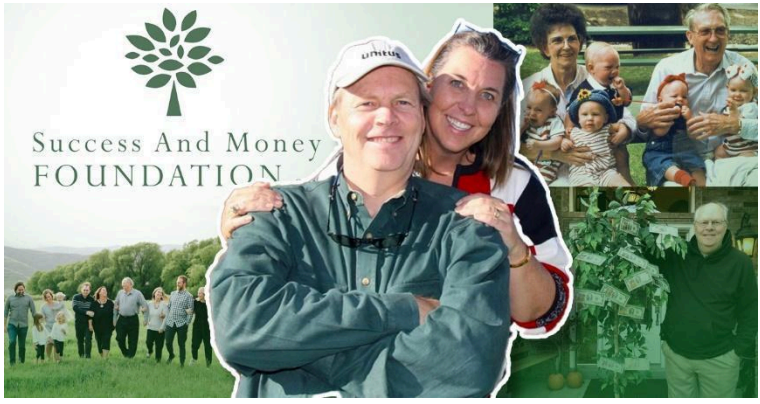
39. Jehan Babatuan



40. Audrea Ledesma

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Boyd and Merlene Ivie

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"This is my first time to join the the Success and Money Foundation. I learned a lot from the advice of the host on how to earn money with good purpose and intention."
- Ries Loreca

"I learned that we need to start now in a small business just like start small, think big. We need to manage our time and our habits in a positive way.. We need to invest now so that we can save for our future financial needs and to reach our goal in life."
-Nheciel Paclibar

"I learned about giving what you have and give to those in need. It is better to give than to receive"
-Alberto Atanacio Jr.

"I have learn on how to invest my money,thank you sir Tom for sharing your knowledge and also the team..."
-Natalie Buenaveles

"I learned about game plan and it's really interesting to know more and it helps us focusing more on our budget and it well really a big help to track our money. And that's really goes to worth.... Thank you for the live class today."

-Maynalee Samson

"Tom Painter taught us tonight about the Financial Future Calculator. He made an example of how we can use it. How we can plan our finances using it. He emphasizes that investing and real estate play a big part in using the Financial Future Calculator to save for the future of our family. Thank you Tom"
-Roel Garcia

"There is no magic and there are no shortcuts to success and wealth. Planting money tree takes time and effort"
-Cristina Deyro

"I learned all about how we need to develop good habits. We all have habits or ways of doing things that are so automatic. When an action become a habit it becomes automatic and easy for us to do, just as it is easy for water to flow through a ditch in the same direction every time"
-Angelina Abiera

We Have A Lot Of Testimonials Around The World

You Can Watch It Here:

www.successandmoneyfoundation.org/testimonials

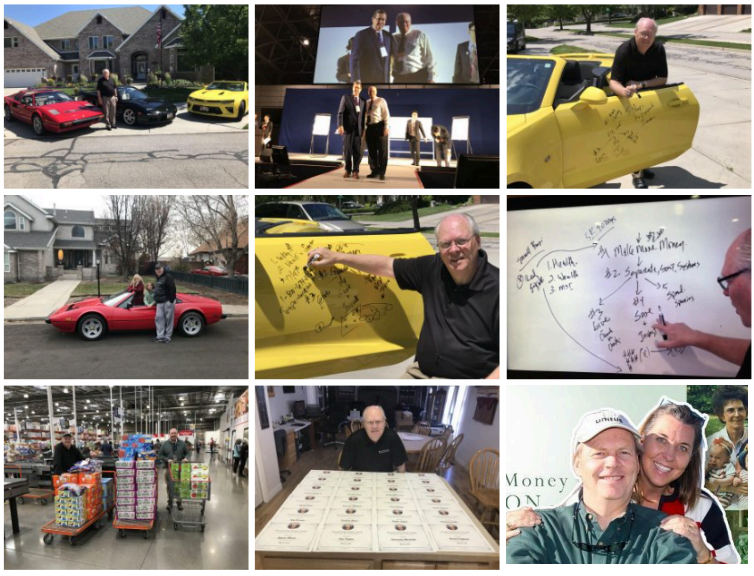
A Partial List Of Some Of The Charities We Believe In

1. Charity Vision
2. Mabuhay Deseret Foundation
3. Community Action Food Pantry
4. LDS Church
5. Boy Scouts of America
6. LDS Church Humanitarian Aid
7. Food and Care Coalition
8. Ouelesbougou
9. Unitus
10. BYU Idaho
11. Community Action Food Bank
12. Primary Children's Medical Center
13. LDS Church Fast Offerings
14. J and Z Juab Education Fund
15. LDS Philanthropies
16. LDS Church Missionary
17. Scenic View Academy
18. Sherwood Hills Ward
19. Sub for Santa
20. LDS Church Perpetual Education
21. RAH
22. Alpine Foundation
23. Cystic Fibrosis
24. Horatio Alger
25. United Way
26. Cache Employment and Training
27. U of U Disability
28. St Vincent De Paul
29. Cure Autism Now
30. Tabitha's Way Food Pantry
31. Reinhart Foundation
32. PJ's Forgotten Kids
33. Oprah's Angel Network
34. Brigham's Women's Hospital
35. Autism Research
36. S&P Foundation
37. The Genesis Project
38. Head Start
39. Food Bank
40. Los Amigos De Los Ninos
41. RFH Religious Family History
42. Foundation at Dixie Medical Ctr
43. American Heart Association
44. Juab High School Foundation
45. BYU
46. Savers
47. Dustin Bodell Foundation
48. Foster Kids
49. Thanksgiving Point Foundation
50. March of Dimes
51. International Language Program
52. Multiple Sclerosis
53. Youth Soccer
54. Utah Food Bank
55. Upaya
56. Mark Victor Hansen Foundation
57. JDRF
58. Gasoline Alley Autism Foundation
59. First Triumphant School
60. First United Methodist Church
61. Deseret Industries
62. Comic Relief
63. Brighton Girls Camp
64. Aristotle Academy
65. Ability First
66. Salvation Army
67. PTA
68. Road Home
69. Christmas Box House
70. Special Olympics
71. Goodwill Industries

72. Harvest Group
73. Youth Make a Difference
74. Warrior Foundation
75. Valley Mental Health
76. Utah Valley University
77. Valley Mental Health
78. Utah Valley Live Steamers
79. Utah High School
80. National Ability Center
81. Mona Elementary
82. Liahona Children's Foundation
83. Help International
84. Green River Positive Act
85. Girl Scouts
86. Emily Cook Duchess Foundation
87. CETC
88. Bob Woodruff Foundation
89. Sherwood Hills Ward
90. Cancer Society
91. Timpview High School
92. Utah Fox Trott Foundation
93. Lend a Hand
94. Smile Train
95. Saddleback Church
96. Kaizan Foundation
97. Chriss Angel Help Fund
98. Barbara Jones Foundation
99. American Diabetes Association
100. St Jude
101. Rotary Club
102. Riverside Military Academy
103. Orem Jr. Miss Humanitarian
104. New Horizons
105. Hunter Memorial
106. Hands and Hearts in Action
107. Haiti
108. Feed the Children
109. Charity Water
110. Disabled Workers of Utah
111. Children Miracle Network
112. Youth Link
113. Salt Lake Mission
114. Provo School District Foundation
115. Nepal SV Academy
116. American Red Cross
117. Canyon Crest
118. Called to Serve Foundation
119. TAHA
120. Southern Virginia University
121. Bush Presidential Center
122. TRSI
123. US Mission
124. LifeTouch
125. San Diego Sherriff

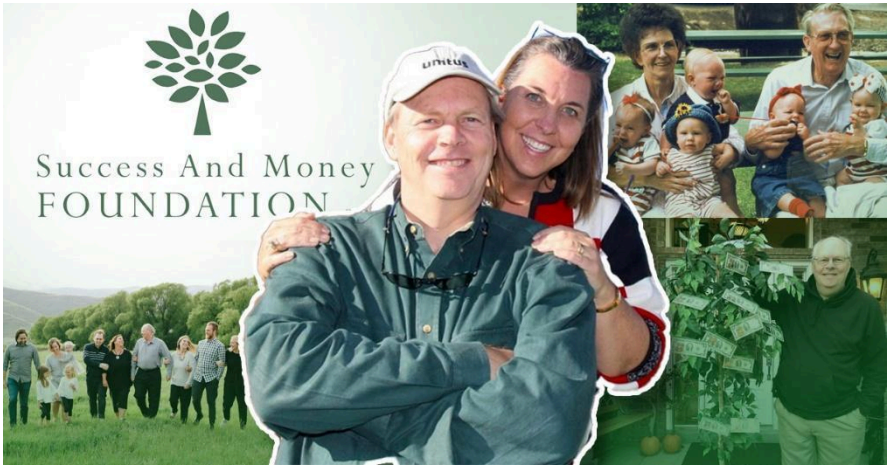
Meet the Team

Tom and LaDawn Painter, Founders



The Team





"Make A Difference

Make It Happen

Every Live Is Precious"

-Thomas Painter

Contact Us

If You Would Like To Help Us Share The Wealth Of Free Success And Money Classes For Anyone, Anywhere

Please Email Me Tom@SuccessAndMoneyFoundation.org
Thanks Tom Painter, Founder

For A FREE Membership
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