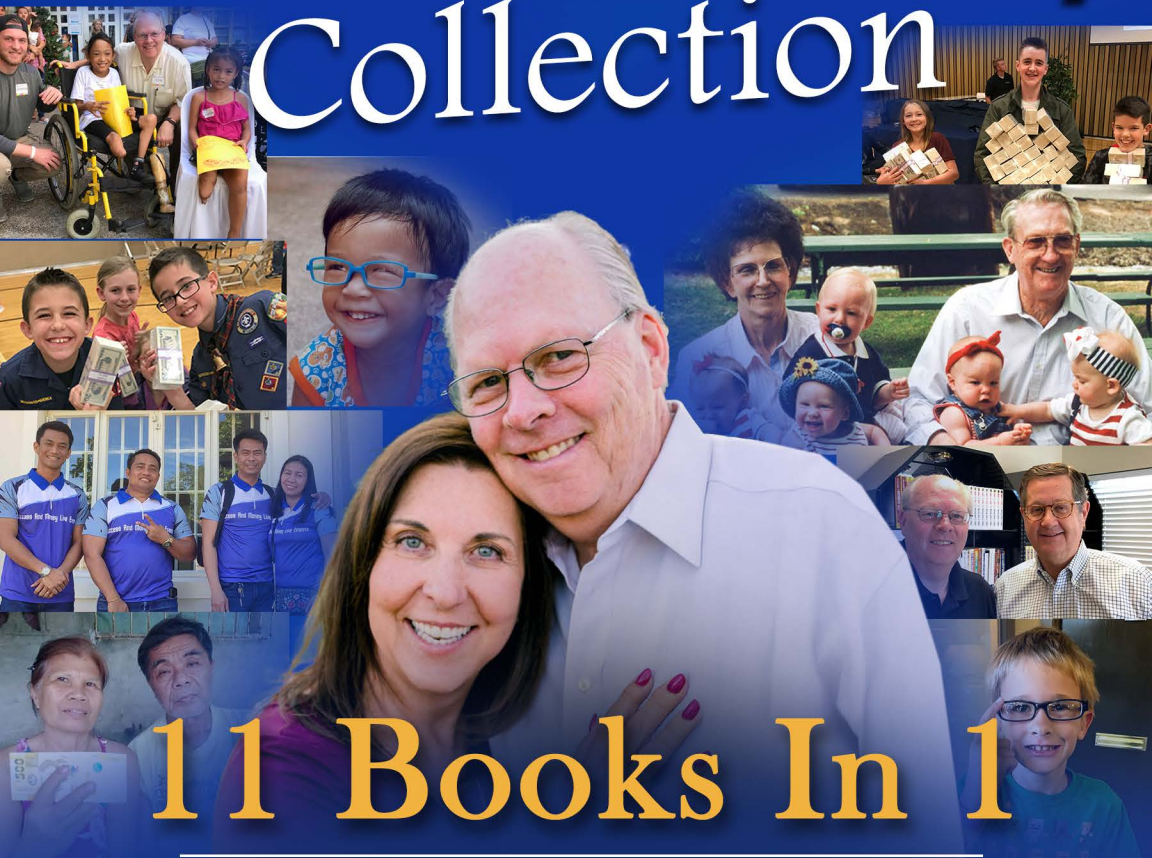
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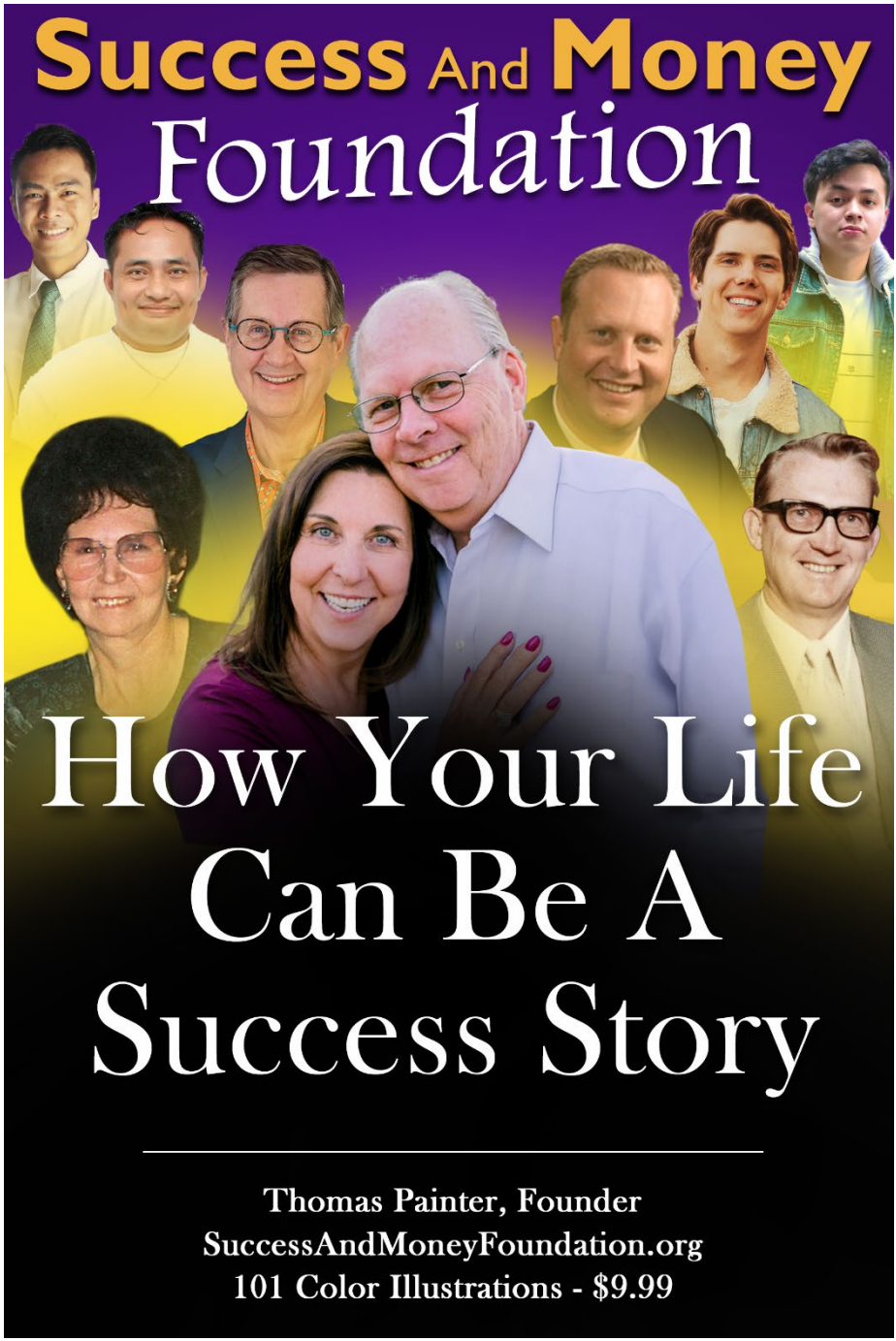
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My Brothers and Sisters
Boyd And Merlene Ivie and Robert Allen

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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

> n 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

here'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

My 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.

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

Where'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?

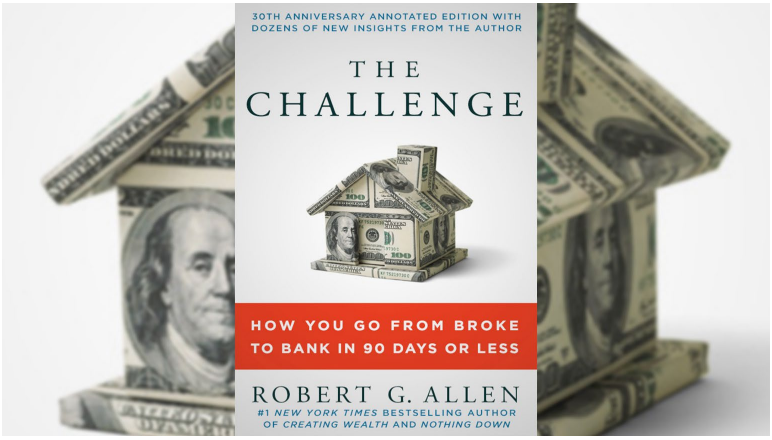
That seed of an idea, born from the wisdom of my mentors, would eventually grow into the Success and Money Foundation.

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.

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.

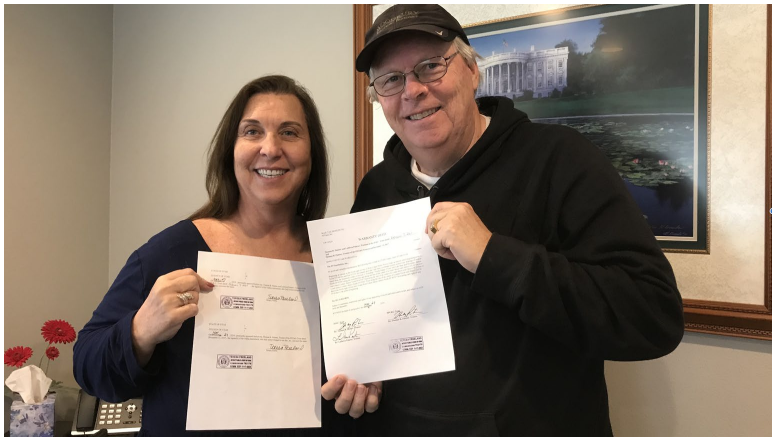
Inspiration for the Foundation



- 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.

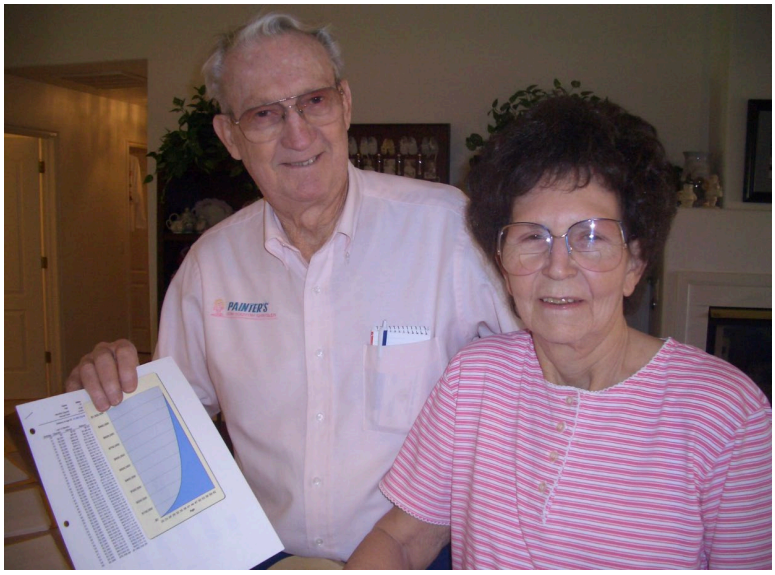
Now, I wanted to make it available to **everyone**.

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.

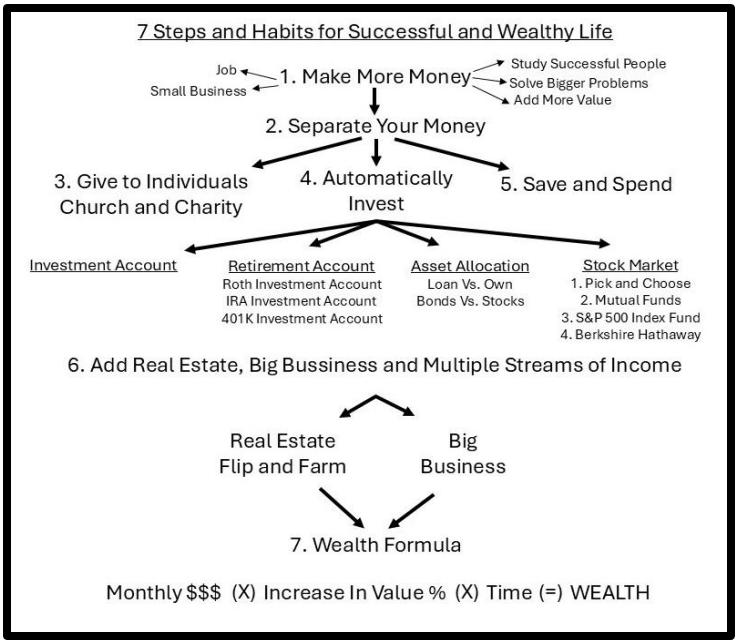
These steps weren't made up—they were **lived**.

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.

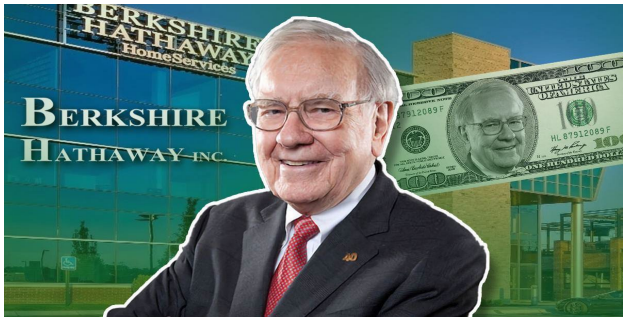
Every Life is Precious.

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

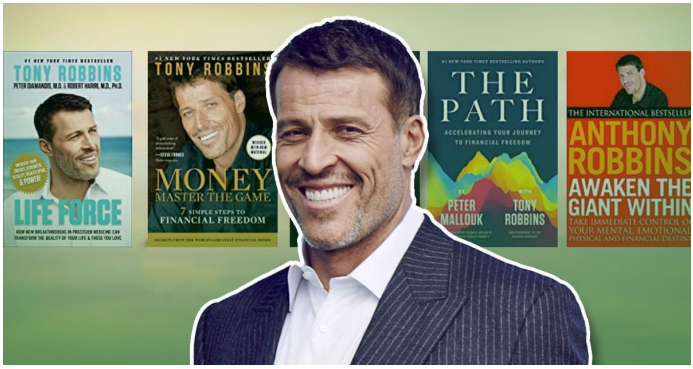
Secrets of Elon Musk



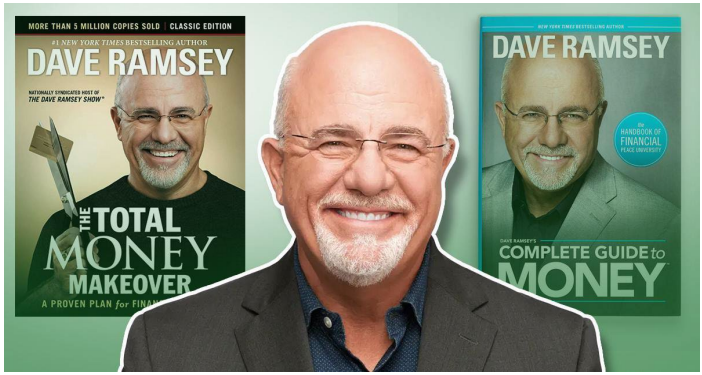
Secrets of Walt Disney



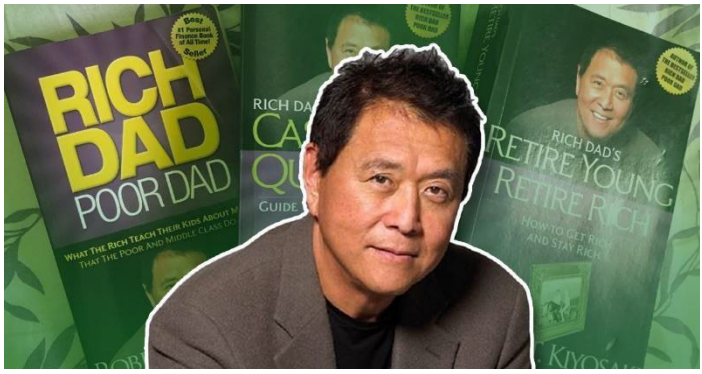
Secrets of Tony Robbins



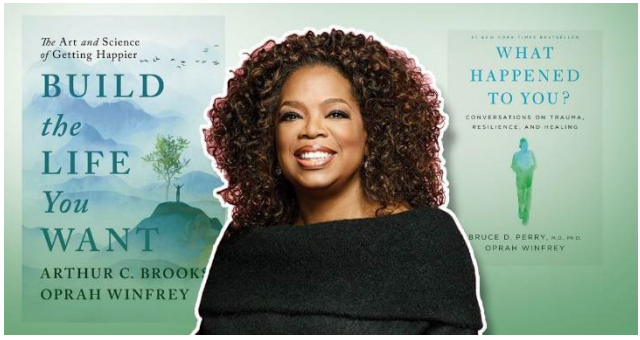
Secrets of Dave Ramsey



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

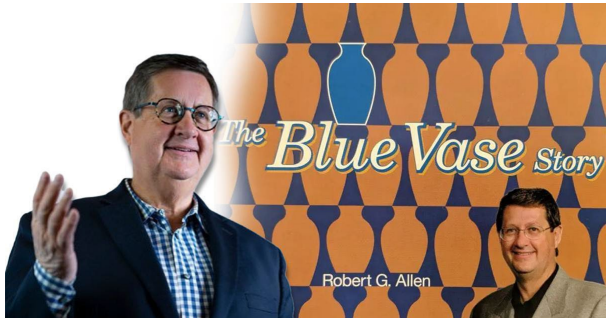


Inner Success And Wealth

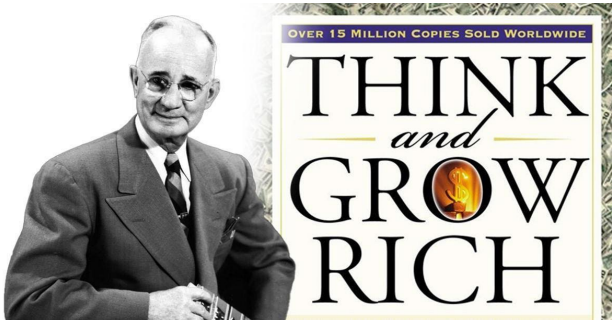


FREE Success With Personal Development

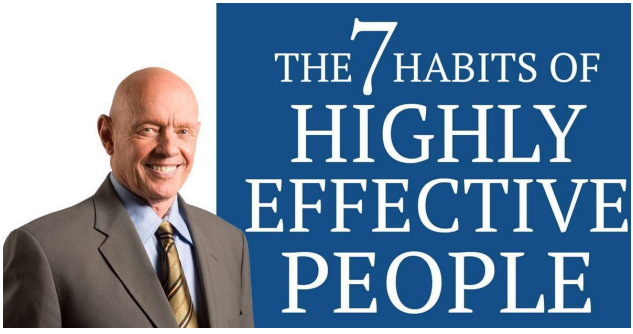
The Blue Vase Story



Think And Grow Rich



The 7 Habits of Highly Effective People



And Many More…

FREE Success And Money Live Class & 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



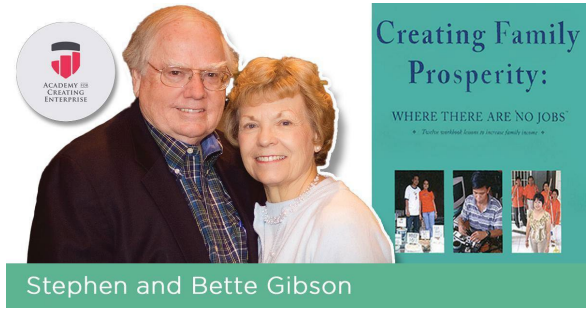
And Many More…

FREE Small Business Classes

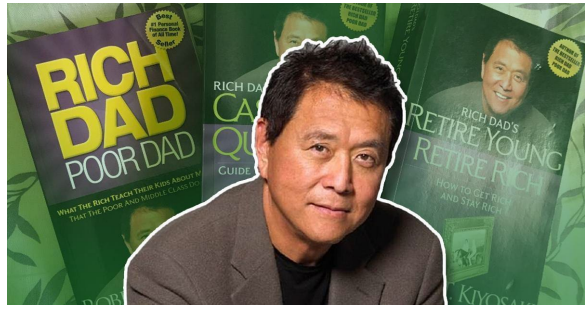
Michael Gerber - The E Myth



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



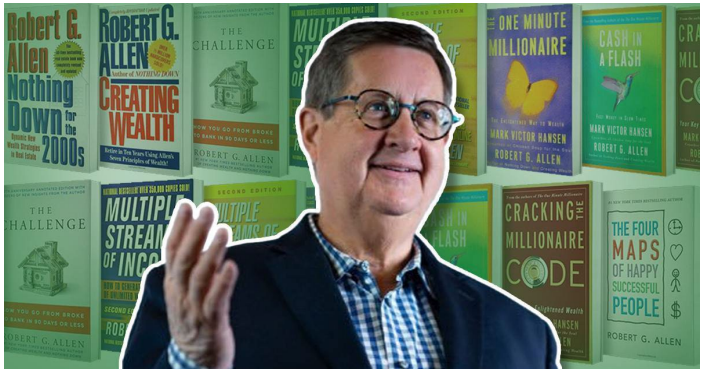
Ray Dalio - How The Economic Machine Works
Thomas Painter - Wealth With Low Risk
Robert Allen & Mark Victor Hansen –
One Minute Millionaire
Robert Allen & Mark Victor Hanse –
Cracking The Millionaire Code
JJ Childers - Escape

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

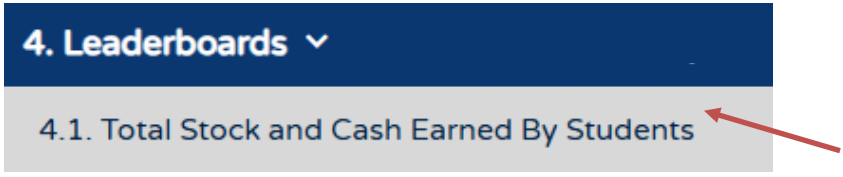
Student Successes

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

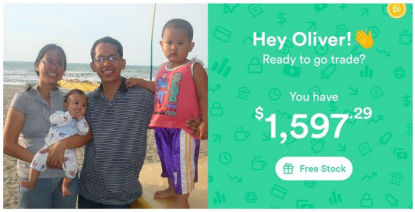
Here Are The Top 25 Earning Students

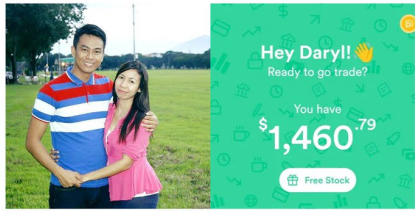


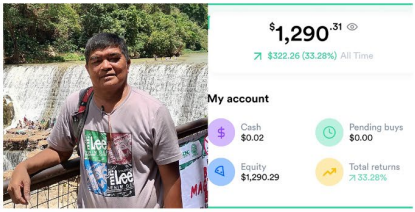
SuccessAndMoneyFoundation.org/Earnings

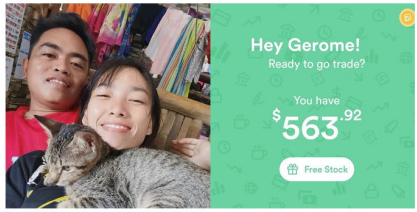
First Name	Last Name	Total Student Invested
Tracy	Oriyomi	$2,546
Oliver	Estor	$1,597
DARYL	MESINA	$1,470
daryl	Mesina	$1,460
Ireneo	Acama	$1,200
Gerome	Ubas	$563
Cristina	Deyro	$549
Angelita	Agawin	$505
Allexandra	Magallon	$379
Juditha	Partido	$368
Reylan	Agawin	$342
Lymark	Atilano	$308
Charlie	Deñega	$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



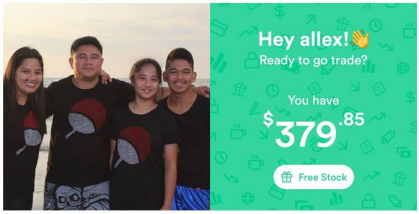


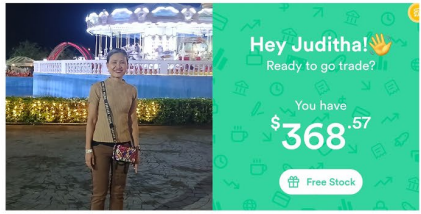


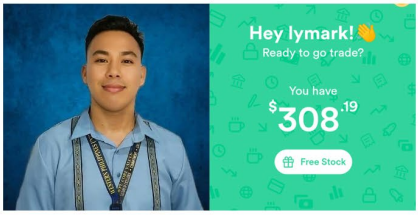


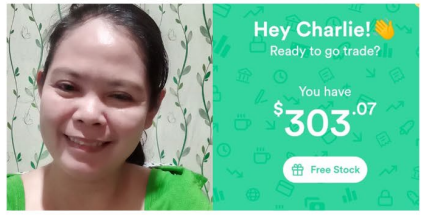


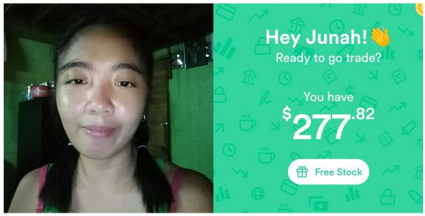




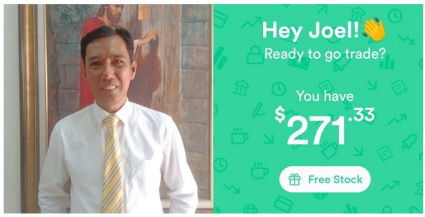


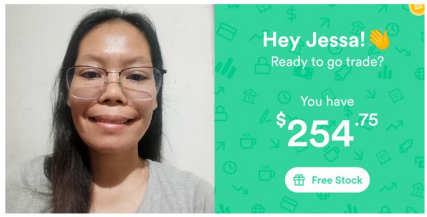


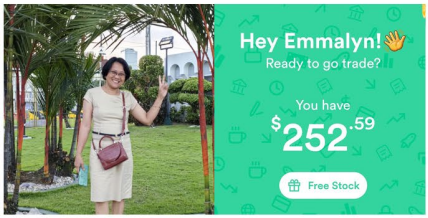


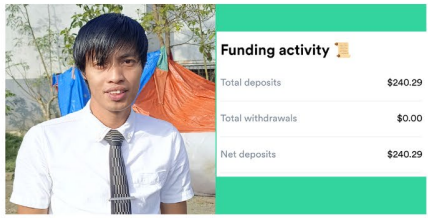

Hey Junah!
Ready to go trade?
You have
$277.82
Free Stock

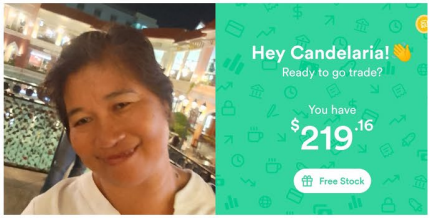

Hey ELMER!
Ready to go trade?
You have
$276.90
Free Stock

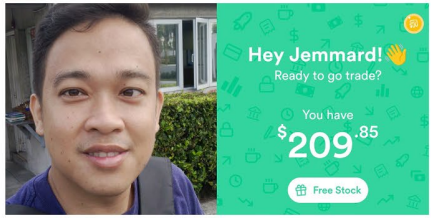

Hey Joel!
Ready to go trade?
You have
$271.33
Free Stock

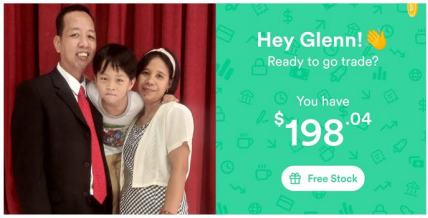

Hey Jessa!
Ready to go trade?
You have
$254.75
Free Stock

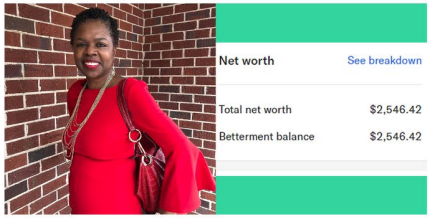

Hey Emmalyn!
Ready to go trade?
You have
$252.59
Free Stock


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



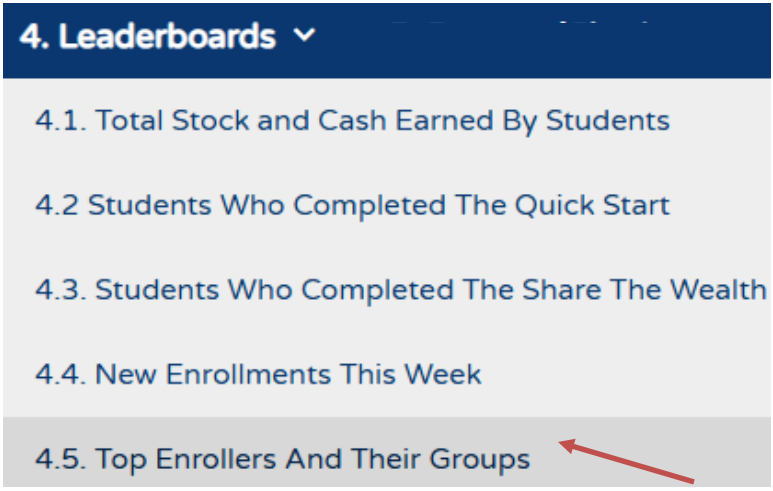
Visit

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



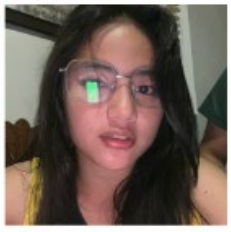
7. Judelie Ramos



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



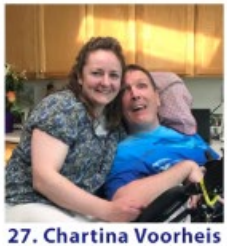
24. Jelyn Abrio



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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Text: 801-318-8667
Email: Tom@SuccessAndMoneyFoundation.org

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Boyd and Merlene Ivie

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Giving The Gift Eye Sight

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Testimonials

"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

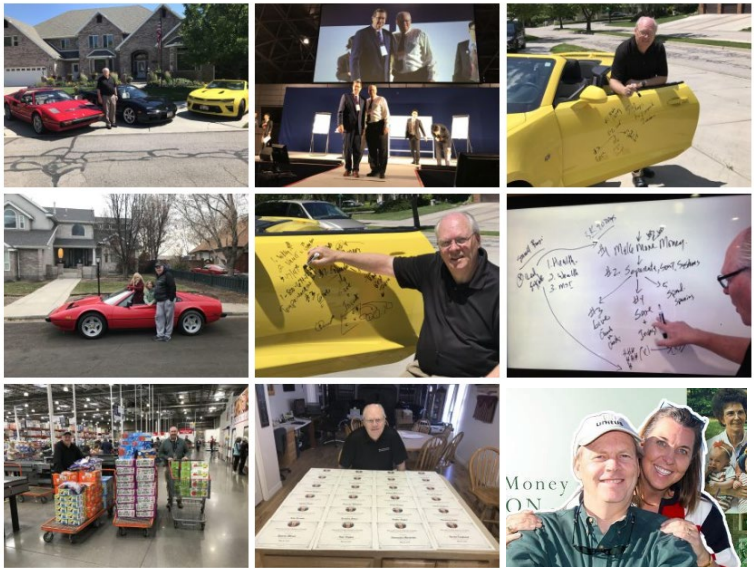
A Partial List Of Some Of The Charities We Believe In

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
SuccessAndMoneyFoundation.org

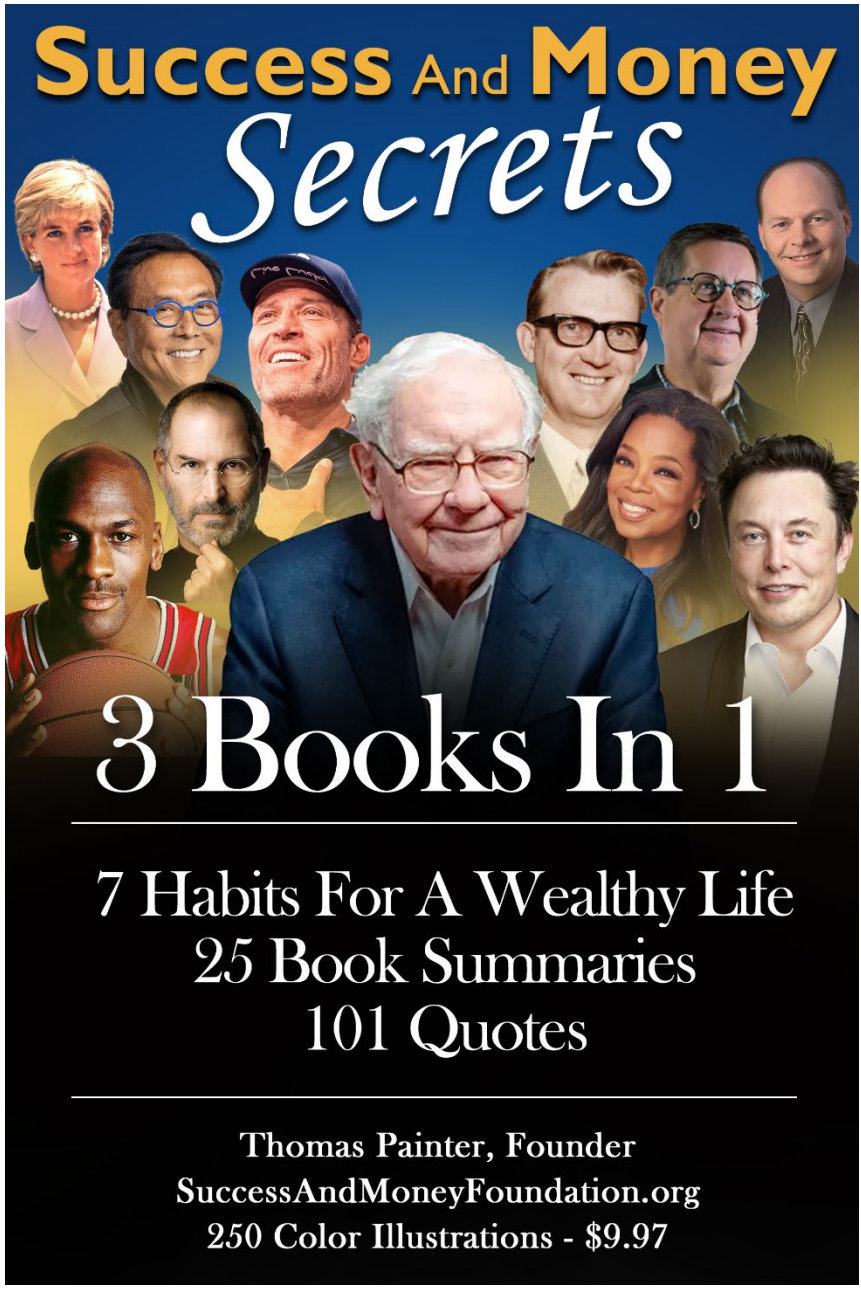

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Secrets
3 Books In 1
7 Habits For A Wealthy Life
25 Book Summaries
101 Quotes
Thomas Painter, Founder
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The Goal

Of This Book Is To Help

YOU And YOUR

Family & Friends

Live A Better Life

1

The Day I Discovered

My Purpose

Was

The Day I Almost Died

My life changed in the summer of 1994

At the age of 34, I had a heart attack

As they were wheeling me into the operating room

I looked over at my wife and wondered if I was coming back,

and

If I didn't come back, who was going to take care of my 2 special needs children

I was lucky, 1/3 of the people who have a heart attack die,

In the hospital I made a vow to take better care of myself and to create systems to take care of my 2 special needs children

Our son had been diagnosed with autism, 30 years ago, there were very few programs

We found one at UCLA, that was $40,000 a year, plus we would have to relocate to Los Angeles

$40,000 back then is equivalent to $160,000 today

We just didn't have the money

I spoke with my parents, family and friends and then I got some

Wonderful advice from the famous author, Robert Allen

He was the author of Nothing Down, Creating Wealth and Multiple Streams of Income

Roberts advice was, "Tom, figure out how to make so much money, that you can put your son in whatever program you want and never regret it

LaDawn and I went to work, we fixed up real estate, bought long term rentals, started multiple small businesses and started investing

Flash forward to today

Our special needs children are taken care of

When I turned 60, I knew it was time to share what I had learned with others

So, LaDawn and I created a non profit educational foundation and donated

$3,000,000

of our real estate and Berkshire Hathaway stock

The Foundations Purpose is

To help you and your family have a better life

By

Providing

FREE

Success and Money Classes

To anyone anywhere

So far, we have over 12,000 students from all over the world that have attended over 150,000 hours of online classes

The Foundation has given out over 35,000 small financial rewards to student for attending class and sharing with others

We know of 3,600 students that have started saving and investing, because we have sent them our Warren Buffett, Berkshire Hathaway Stock

In addition

The foundation has supplied over 150,000 eyeglasses, meal or gallons of clean water

As the founders of the Success And Money Foundation

We invite you to join us and

Share the Wealth of FREE Success and Money Classes

By sharing the website

SuccessAndMoneyFoundation.org

And

After you have signed up for your own FREE Membership

Share you personal link with others

Make A Difference, Make It Happen, Every Life is Precious

2

Bucket List First

Then

5

Steps to Financial Freedom

If you have a big enough WHY, You will figure out a HOW

What is a bucket list?

It's all the things you want to do before you die

So lets get creative, doodle, play, dream and plan

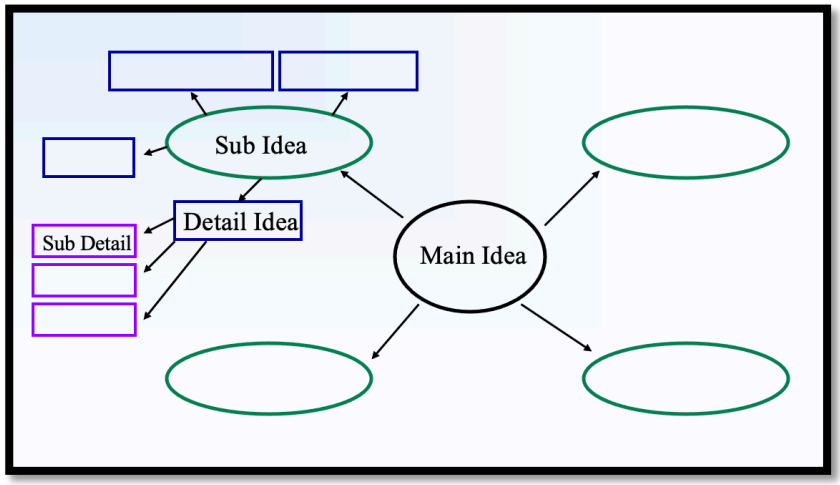
We use a system called mind mapping, some people call it a web

We use this system for all kind of things

Let me teach you how it works

You start with a center circle, which is the Main Idea
Then outside circles, which are the Sub Idea
Then outside boxes for Detailed Ideas
Then more boxes for Sub Details

This allows you to concentrate on one circle at a time



What are you dream?
What charities would you would like to help?
What are the fun things you've done with your family?
What would your house look like?
What toys would you buy, Cars etc?
What are the experiences you would like your children to have?
What do you want your children to grow into?

"Good parents give their children good memories bad parents give their children bad memories" Robert Allen

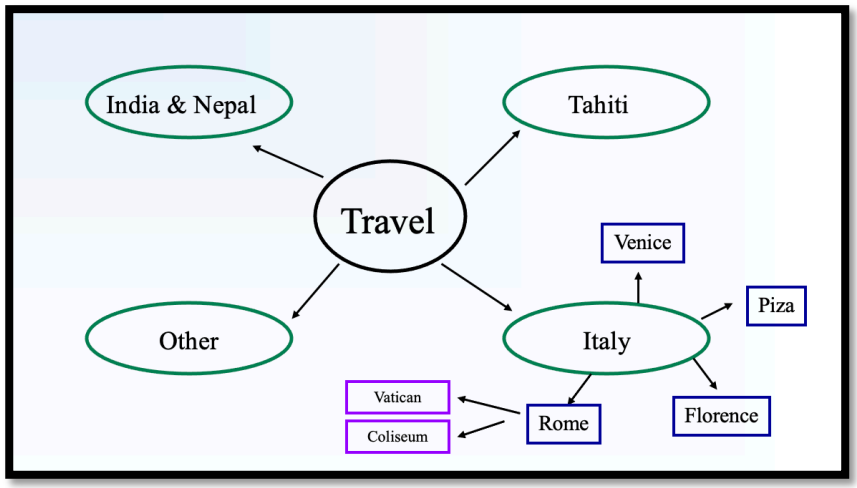
“The only way to get what you want out of life is to help others get what they want out of life” Zig Ziglar

To teach you about mind mapping

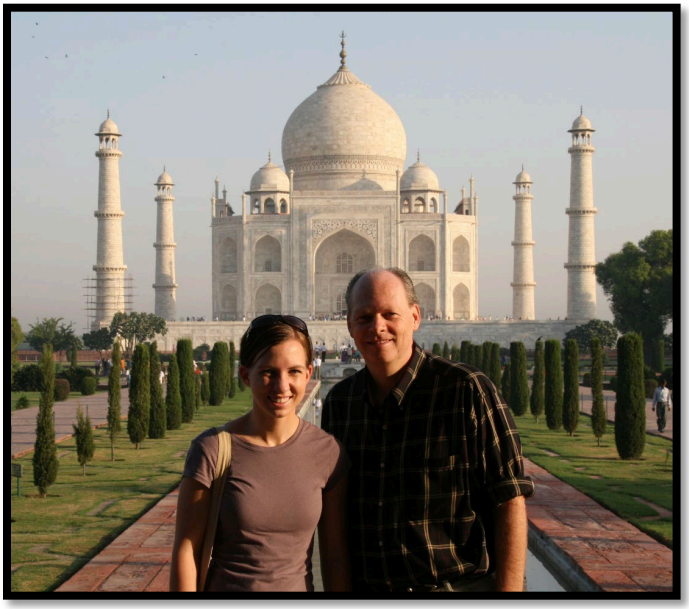
Let’s use world travel as an example

I’m going to show you some of my photos, not to impress you but to impress upon you that you can do it

What are the Wonders of the World you would like to see



India and Nepal Taj Mahal, India



Nepal, Mt. Everest by helicopter






9N-AEX

Tahiti





Rome, Coliseum and Vatican





Charity, Helping women start small business





Taking a group of special needs kids to Disneyland



Use this system to brainstorm and then create action plans to accomplish your dreams

The great thing about a mind mapping

Is you can use it for all kinds of things

I use in the mornings to determine all things I'd like to get done

After I do the mind map, I number them in order of importance

1, 2, 3, 4 and 5

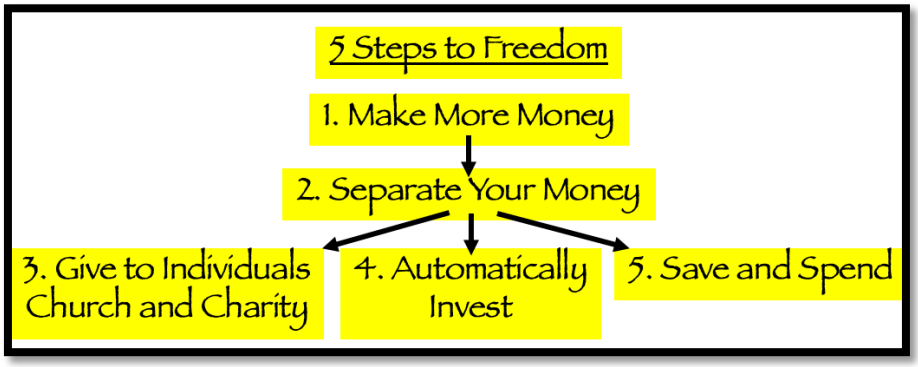
I attack the 1s and delegate the 4s and 5s

3

5

Steps To

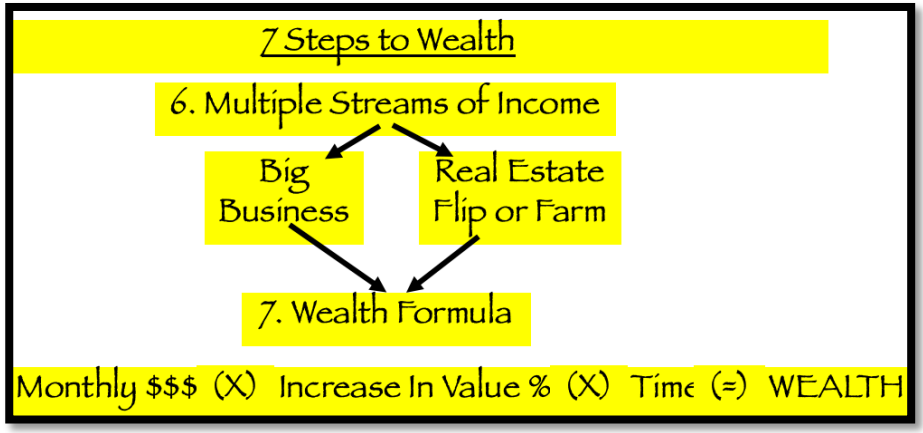
Financial Freedom



4

7

Steps To Wealth



5

Make More Money With Your Job

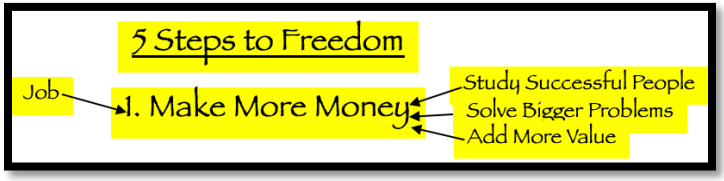
I have some good news, each of you will make, manage and spend

Between $1 million and $10 million dollars

The bad news is that, most people will die broke and in debt

The way you become financially independent is to

1. Study Successful People
2. Solve Bigger Problems
3. Add More Value





The Success And Money Foundation Offers

FREE Make More Money With Your Job Classes

Salary Negotiation
How To Ask For A Raise
Know Your Worth, Then Ask For It
How To Find Your Passion And Make It Your Job
How To Find A Job
How To Find A Better Paying Job
Take A Harder Job To Make More Money

Additional Free Courses
SuccessAndMoneyFoundation.Org/Courses



6

Make More Money With Your Small Business



"Some People Make So Much Money From Their Small Business, Investments And Real Estate

That They Don't Have A Job, All They Do Is Manage Their Assets"

James L. Painter, To His 14 Year Old Son, Tom

FREE Make More Money With A Small Business

Michael Gerber - The E Myth
Jay Abraham - Money Making Secrets Of A Marketing Genius
Stephen Gibson - Creating Family Prosperity
Brandon Barnum - Making Money With Referrals
Robert Kiyosaki - Make Money With Direct Selling And MLM
Darren Falter - How To Pick A Network Marketing Company

Additional Free Classes SuccessAndMoneyFoundation.Org/Courses

7
Start A Small Business And Give Yourself A Tax Cut

Give yourself a tax cut by starting a small business

How much did you pay in taxes last year?

Would you like to give yourself a tax cut?

What if you could legitimately lower your taxes by 15% to 20% where you can legally deduct everyday items?

There are 2 reasons to start a small business

Cut taxes and to earn extra income

The challenge is that if you are a regular and salaried employee, then you're paying taxes at the highest rates

Small businesses owners

Get to take hundreds of legitimate deductions

You can save thousands of dollars a year by shifting personal expenses to business expenses

Instead of hobbies

Let's create legitimate businesses with the purpose of making money

The real goal is to make more money, Then shift that money to

Step 4. Automatically invest

Another strategy

Is to hire your children

We want you to hire your children so you can teach them how the businesses work and how to make money

This lowers our tax bracket and gets them money to invest

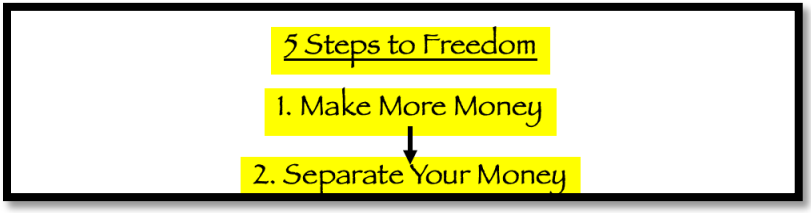
My parents started investment accounts for 70 grand and great grandchildren

That’s leaving a legacy

8

Step Two
Separate Your Money

Manage Your Money
On
1 Piece Of Paper



Step number 1 is to make more money

Step number 2 is to separate your money into 3 groups

The biggest problem with money management or cash flow management is that people run out of money before they run out of month

The solution to cash flow management is to run out a month before you run out of money

The system must be so simple that you can manage it on one piece of paper

I want to introduce you to the cash flow tracker

This cash flow tracker is free

You can go to

Successandmoneyfoundation.org/downloads

There are all kinds of online apps that you can use as well

Dave Ramsey has a really good one called every dollar

The cash flow tracker helps you pace
Your spending through the month

That's the key to the cash flow tracker

After the month is over, you can put your expenses into Quickbook or a spreadsheet

The real key is that we want to be able to pace ourselves

There are 5 steps to financial freedom

Number 1 is to make more money

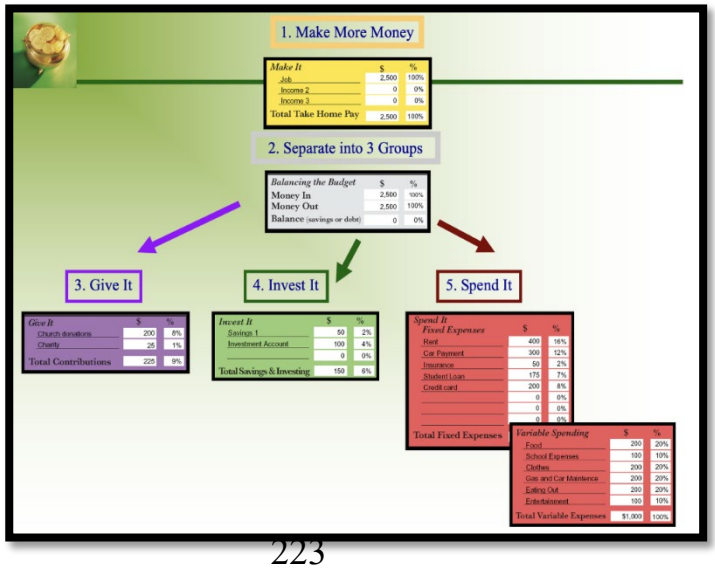
Number 2 is to separate it into 3 groups

Number 3 is to give to individuals, church and charity

Number 4 is to automatically invest,

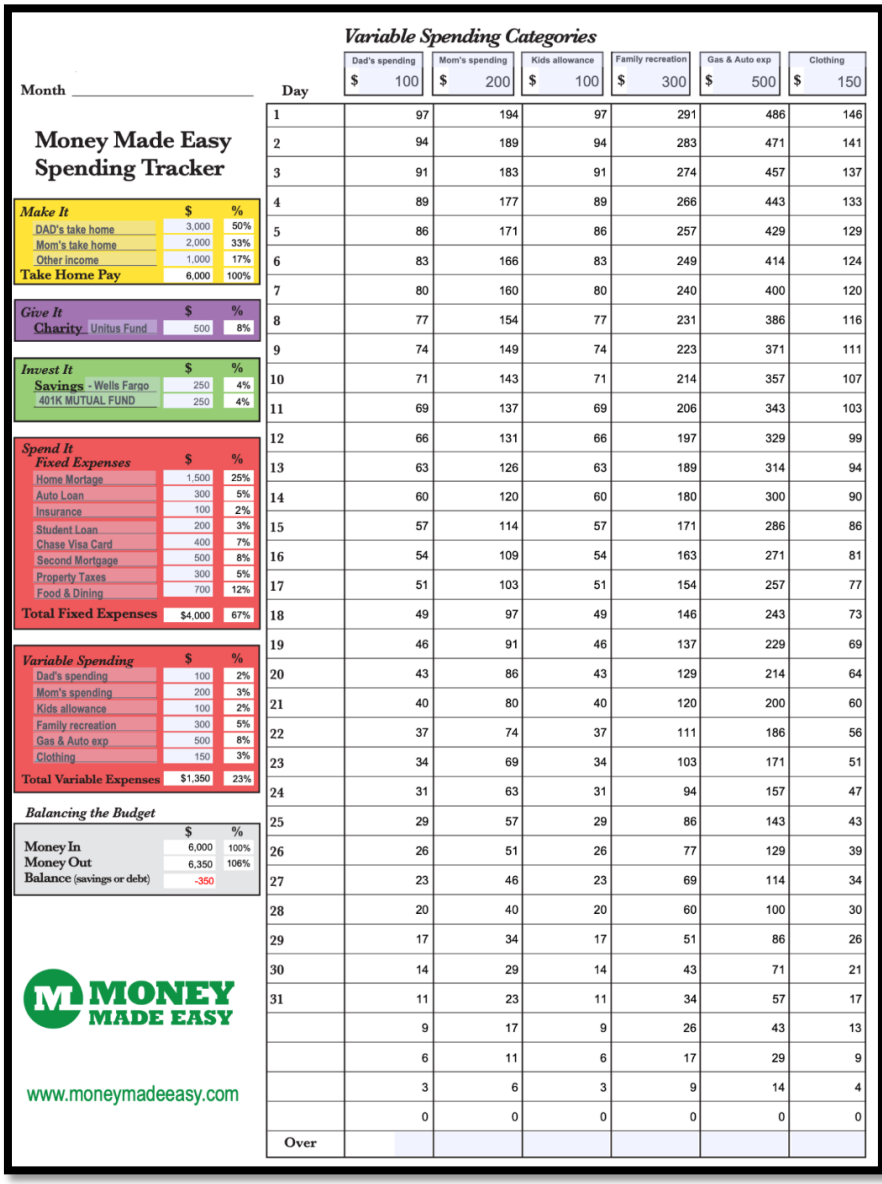
Number 5 is to save and spend

The tracker takes these first 5 areas and puts them on one piece of paper



The tracker takes these first 5 areas

And puts them on one piece of paper



Month _____

Money Made Easy Spending Tracker

Make It	$	%
DAD's take home	3,000	50%
Mom's take home	2,000	33%
Other income	1,000	17%
Take Home Pay	6,000	100%

Give It	$	%
Charity Unitus Fund	500	8%

Invest It	$	%
Savings - Wells Fargo	250	4%
401K MUTUAL FUND	250	4%

Spend It *Fixed Expenses*	$	%
Home Mortage	1,500	25%
Auto Loan	300	5%
Insurance	100	2%
Student Loan	200	3%
Chase Visa Card	400	7%
Second Mortgage	500	8%
Property Taxes	300	5%
Food & Dining	700	12%
Total Fixed Expenses	$4,000	67%

Variable Spending	$	%
Dad's spending	100	2%
Mom's spending	200	3%
Kids allowance	100	2%
Family recreation	300	5%
Gas & Auto exp	500	8%
Clothing	150	3%
Total Variable Expenses	$1,350	23%

Balancing the Budget

	$	%
Money In	6,000	100%
Money Out	6,350	106%
Balance (savings or debt)	-350	

MONEY MADE EASY

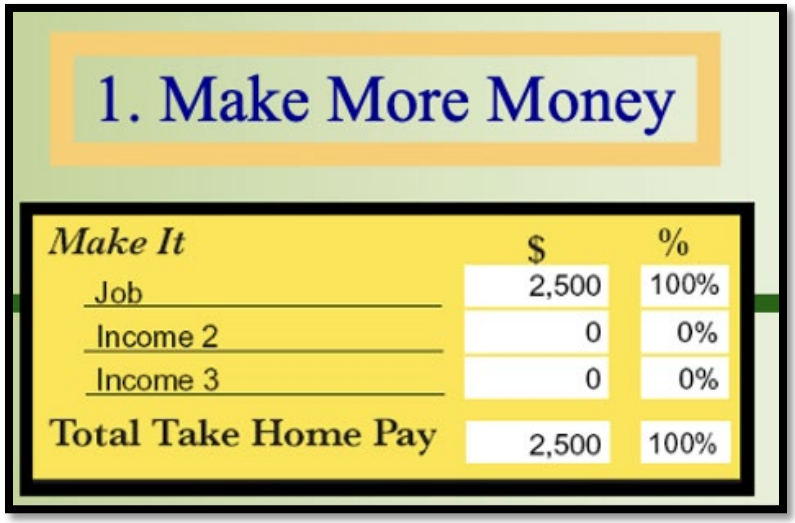
www.moneymadeeasy.com

Variable Spending Categories

Day	Dad's spending $ 100	Mom's spending $ 200	Kids allowance $ 100	Family recreation $ 300	Gas & Auto exp $ 500	Clothing $ 150
1	97	194	97	291	486	146
2	94	189	94	283	471	141
3	91	183	91	274	457	137
4	89	177	89	266	443	133
5	86	171	86	257	429	129
6	83	166	83	249	414	124
7	80	160	80	240	400	120
8	77	154	77	231	386	116
9	74	149	74	223	371	111
10	71	143	71	214	357	107
11	69	137	69	206	343	103
12	66	131	66	197	329	99
13	63	126	63	189	314	94
14	60	120	60	180	300	90
15	57	114	57	171	286	86
16	54	109	54	163	271	81
17	51	103	51	154	257	77
18	49	97	49	146	243	73
19	46	91	46	137	229	69
20	43	86	43	129	214	64
21	40	80	40	120	200	60
22	37	74	37	111	186	56
23	34	69	34	103	171	51
24	31	63	31	94	157	47
25	29	57	29	86	143	43
26	26	51	26	77	129	39
27	23	46	23	69	114	34
28	20	40	20	60	100	30
29	17	34	17	51	86	26
30	14	29	14	43	71	21
31	11	23	11	34	57	17
	9	17	9	26	43	13
	6	11	6	17	29	9
	3	6	3	9	14	4
	0	0	0	0	0	0
Over						

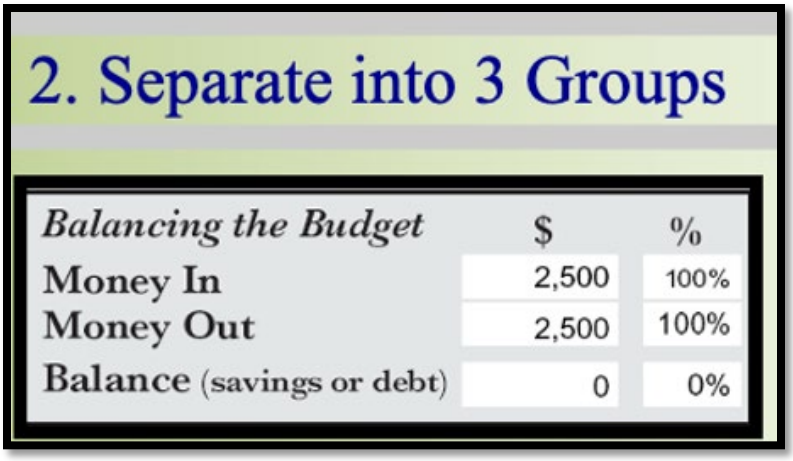
As you're filling out this form is

Number 1. Make more money



This is where you're going to add your take-home pay from your job, your wife's job, or other income that's coming in

Number 2 is to separate it



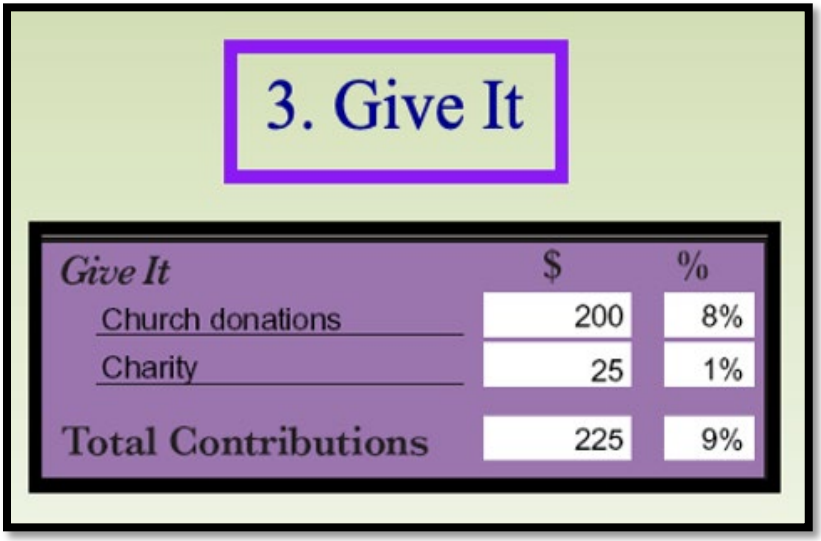
This is where we see money coming in and money going out

This is not so much a hardcore budget as it is a cash flow tracker

You want to see how much money you've got coming in, and then you need to allocate where the money is going out

You're going to allocate it into 3 areas

Number 3 is to give to individuals, churches and charities



Number 4 is to automatically invest,



This is where you'll put it into your ROTH IRA, 401k, IRA or investment account

I highly recommend that you put it into a ROTH IRA

when you put it into a ROTH IRA, you don't get a tax break today

But all the money you put in and all the growth, which could be multiples of that,

You never, ever have to pay any taxes on it,

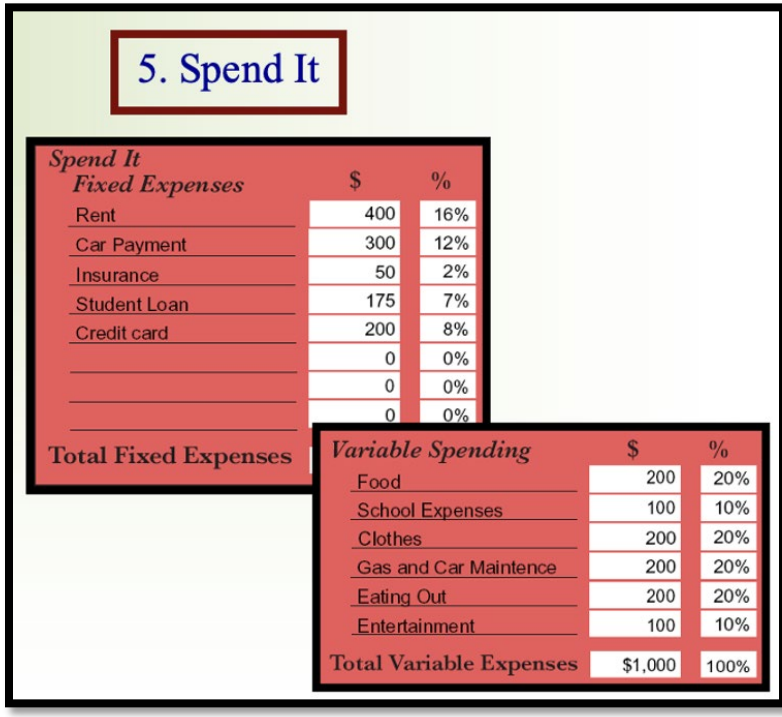
Any of it

Number 5 is to spend

Now, there are 2 kinds of spending: fixed expenses and variable expenses

Fixed expenses are things on a monthly basis like rent, car payment, insurance, student loans, or credit cards

Variable expenses are things like food, school expenses, clothing, auto, eating out, or entertainment



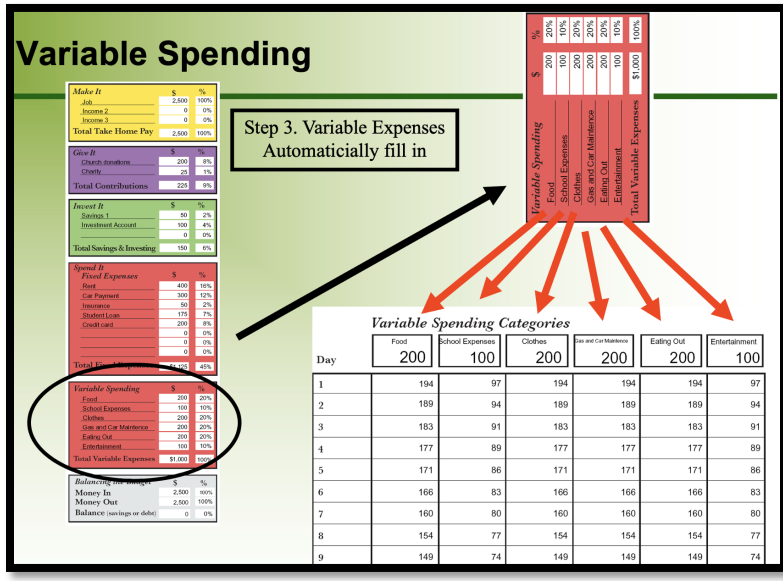
As you fill out the variable expenses

It will fill in the cash flow thermometers

It helps you keep track of your variable expenses through the month

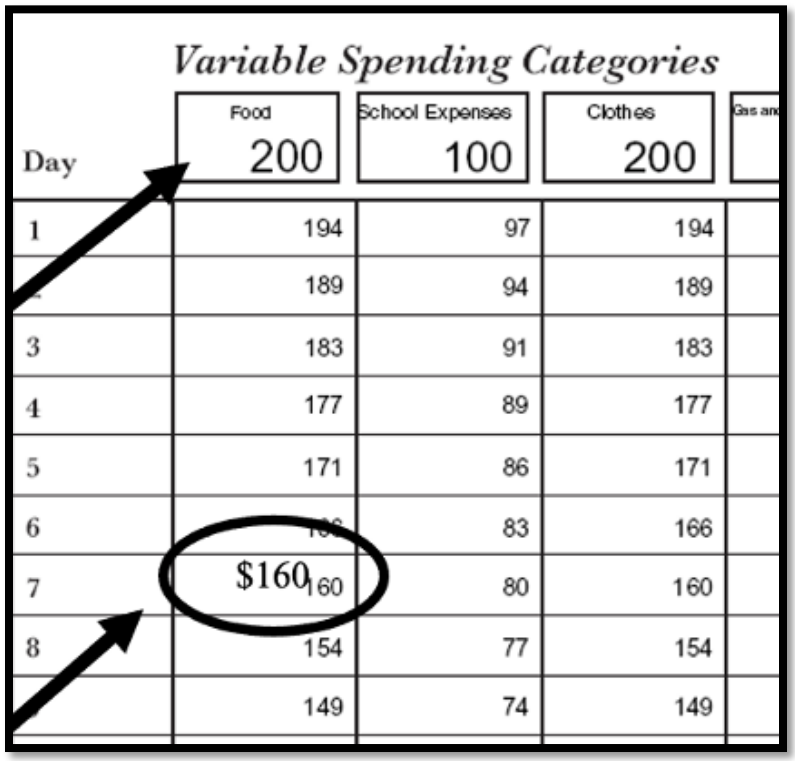
It provides a visual representation of your spending, and you can adjust your spending as needed to ensure you don't run out of money before the month ends

This is a simple and effective way to manage your cash flow and work towards financial freedom



As you spend the variable money

You simply subtract that amount from your column



In this example, if you spend $40 from your food budget, you simply subtract the $40 from the $200 budget

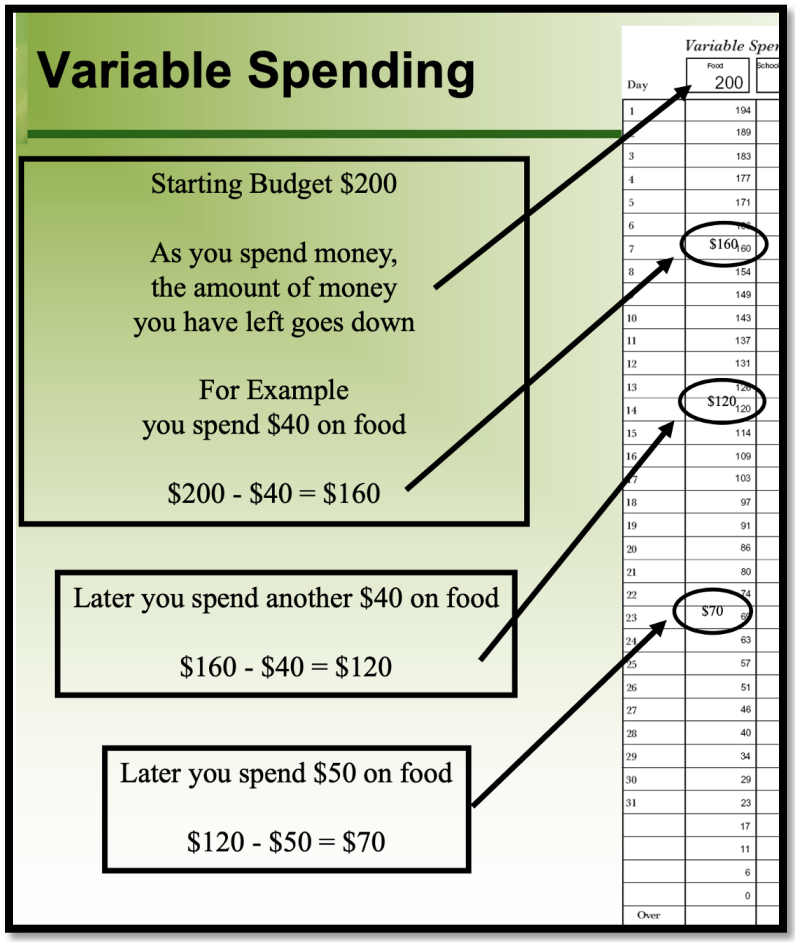
You now have $160 left

On the left side column, if it is the 4th of the month

You are spending your food budget faster than the month

If it's the 8th of the month, you're right on pace

The ideas is to run out of month, before you run out of money



We have also added 4 additional days to help you pace your spending, so you'll have extra money at the end of the month

With that extra money, put it into your investment account

9

Cash Flow Statement

A Cash Flow statement simply tracks the FLOW of your money,

Do you have more money coming in than going out

All money coming in

Minus

All money going out

Equals Net Cash Flow

(+) Income

(-) Charity, Investments And Expenses

(=) Net Cash Flow

10

Income Statement

An Income Statement simply tells you if you are profitable or not

All Income coming in

Minus

All Charity and Expenses going out

Equals Net Income

(+) Income

(-) Charity & Expenses

(=) Net Income

11

Net Worth Statement

A Net worth Statement simply tells you how much your worth

All asset and anything of value

Minus

All loans

Equals Net Worth

(+) Assets

(Anything Of Value)

(-) Loans

(=) Net Worth

12

Step Three

Give To Individuals, Churches & Charities



Giving is a spiritual law and a business law

Zig Ziglar said

"The only way you can get what you want out of life is to help other people get what they want out of life"

Robert Allen
Taught me about giving money at a very, very young age

Mark Victor Hansen,
Author of “Chicken Soup for the Soul”

Gives money to different charities for each of the books that are sold

Paul Newman

Has donated over $500 million dollars

From the profits of Newman’s own food products

Warren Buffett

He's giving away 99% of his net worth to charity
Bill gates

Bill gates not only gave the money, but he also was giving his time and his energy to solve a lot of the problems around the world

“The Secret To Living Is Giving”
Tony Robbins

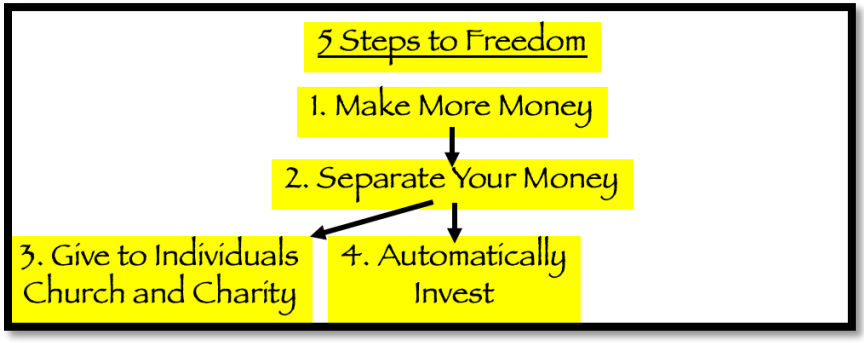
“Make A Difference, Make It Happen, Every Life Is Precious”
Thomas Painter



13

Step Four

Automatically Invest



If you automatically put 10%-15% of your money into you long term investment account

Invest it in the Berkshire Hathaway or the S&P 500 (500 largest US companies) and let it grow

It will solve the vast majority of your financial problems when you get older

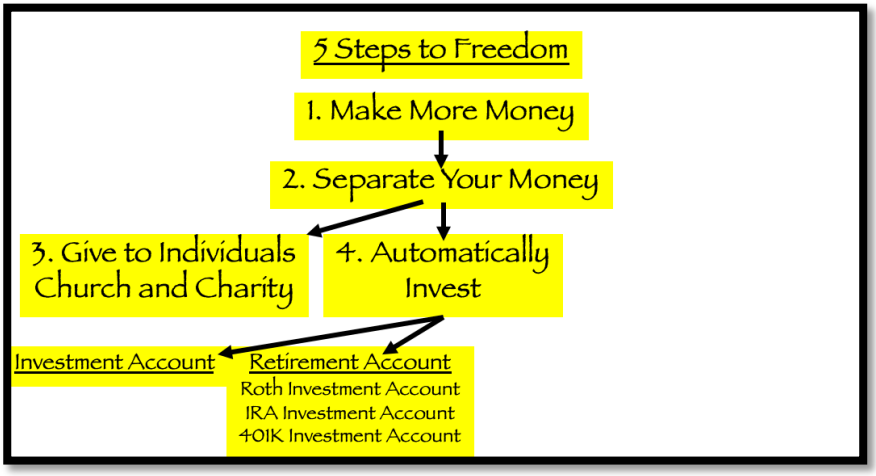
14

What Kind Of Accounts Could You Use?

Bank Account

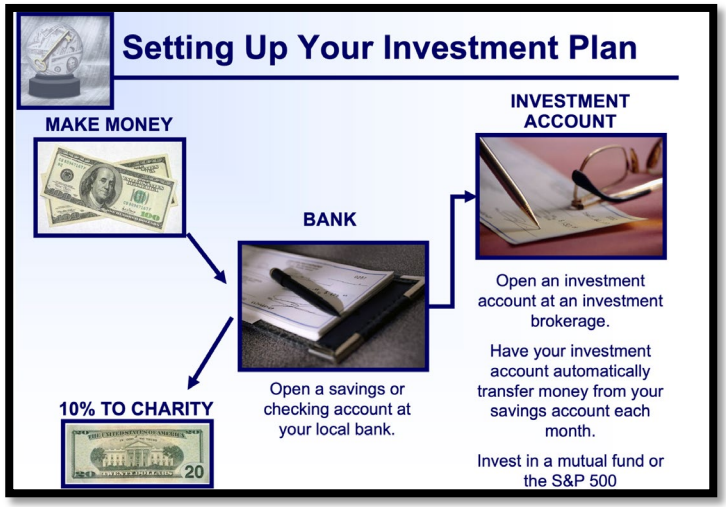
Investment Account

Retirement Account



Investment Account

Open an investment account and automatically invest each month



Retirement Accounts

Put as much money as you can in these accounts in this order

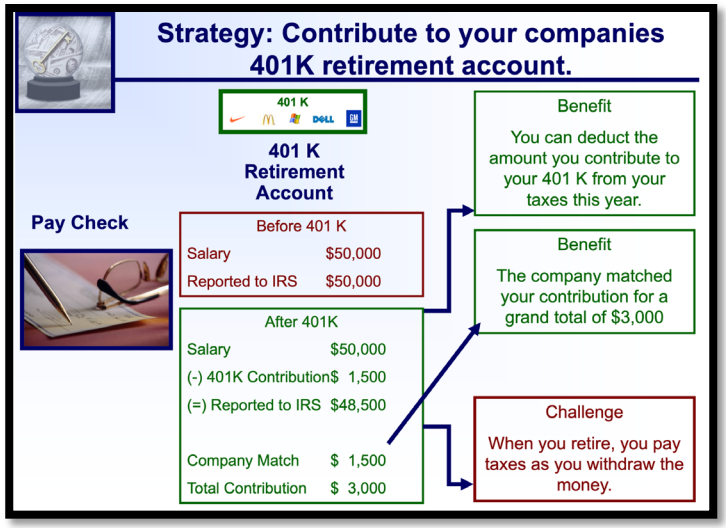
#1. 401k

Some employers offer a 401k retirement account for their employees

Each month as employee, you can have 3%-6% of YOUR salary automatically invested in the 401k retirement account

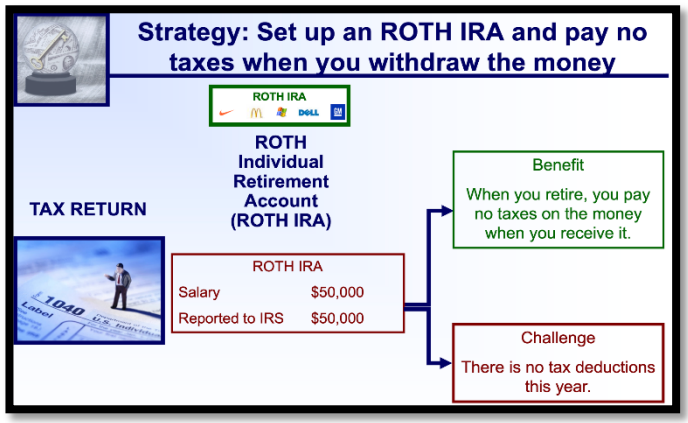
Most match between 3%-6% of what the employee puts into their account

The advantage is your employer matches, your doubling your money
Strategy: Put in as much as your employer will match



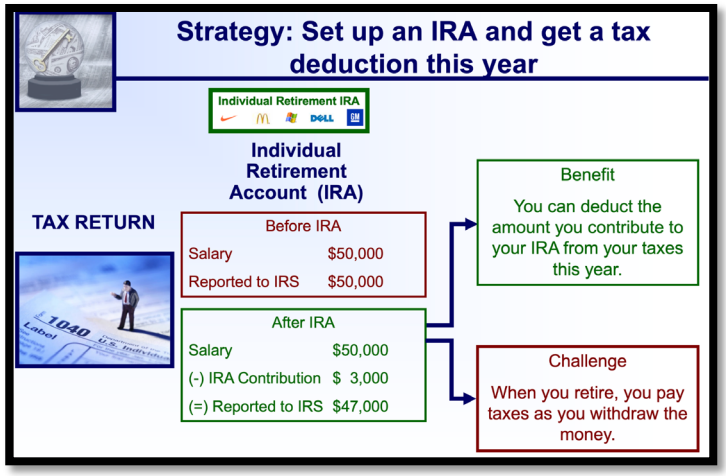
#2. Roth IRA

You can put up to $6,000 a year into your Roth IRA, The advantage is you don't pay any taxes on any of the money when you retire

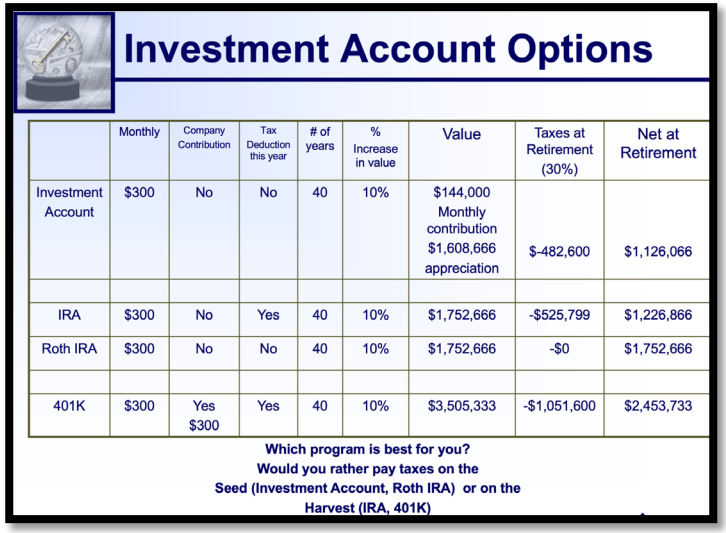


#3. IRA (Individual Retirement Account)

After you have maxed on putting money into your 401K and Roth IRA, Put money into your IRA



The next chart show how much you would have if you did $300 a month in each of the different options



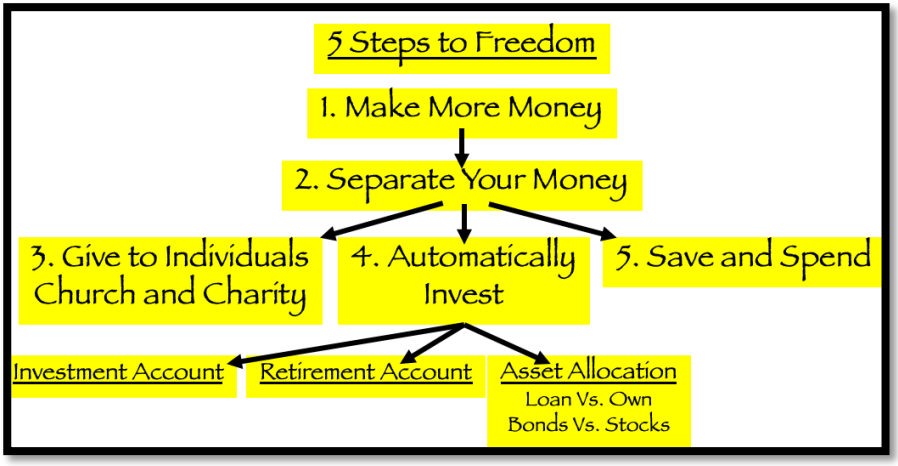
	Monthly	Company Contribution	Tax Deduction this year	# of years	% Increase in value	Value	Taxes at Retirement (30%)	Net at Retirement
Investment Account	$300	No	No	40	10%	$144,000 Monthly contribution $1,608,666 appreciation	$-482,600	$1,126,066
IRA	$300	No	Yes	40	10%	$1,752,666	-$525,799	$1,226,866
Roth IRA	$300	No	No	40	10%	$1,752,666	-$0	$1,752,666
401K	$300	Yes $300	Yes	40	10%	$3,505,333	-$1,051,600	$2,453,733

15

Loan Vs Own

Loan: Checking, Savings CD's, Bonds and Loans

Own: Stock and Real Estate



16

Does Money Grow On Trees?

Does money grow on trees?



Would you like to grow your own money tree?

What kind of seed would you use to grow a money tree?

You'd need a penny



If you didn't water your money tree, would it grow?

You need to water your tree with dollars



Watch your money tree grow



You're going to plant a penny, and then it's going to grow and grow and grow and grow and grow and grow

It's going to take years for it to grow, and then eventually, it will produce fruit



That tree will produce more fruit every year, just like a cherry tree, apple tree, or a peach tree produces fruit that you can trade for cash

A money tree does the same thing,

Very successful people have a lot of money trees

Would you like to have a tree that grows a million dollars?

This is what it would look like



Well, it doesn't quite look like that,

But this is kind of a fun way to look at it

You need to water your tree

How many dollars do you water your tree with?

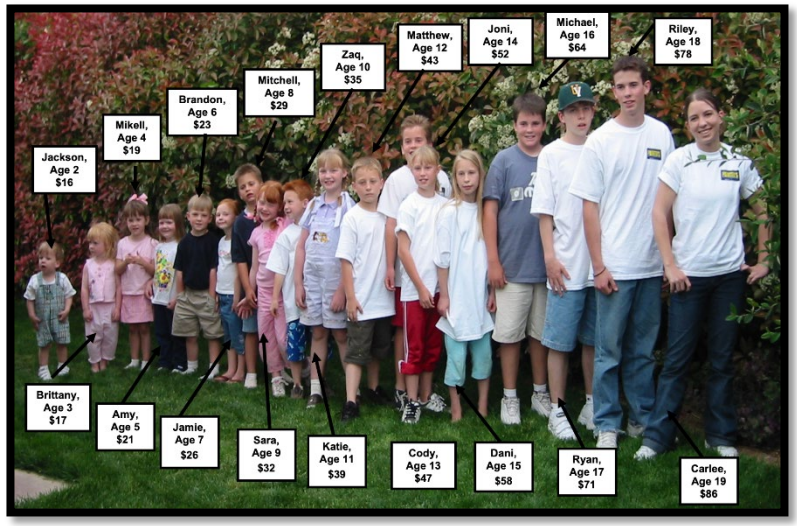
It all depends on your age
So how old are you?

You can see this is a picture that was taken many years ago of some of my nieces and nephews and some of my own kids

This is how much money they need to invest on a monthly basis to have $1,000,000 when they turn 65

So you'll notice down at the very end, is Jackson

He only needs $16 a month all the way up to Carlee, who is age 19 and needs $86 a month



Why?

Because they have a longer timeframe

So if you find your age on this chart,

This is how many dollars you need to put away on a monthly basis starting at this age until age 65 to have a million dollars

now, that assumes that you get a 10% rate of return

you can see a 10-year-old in the first column only needs $35 a month,

Whereas a 19-year-old would need $86 a month

Many people and kids don't have that kind of money

And so what we want you to do is ask your parents if they'll match part of it so you only need half as much money

Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly
1	$14	16	$64	31	$292	46	$1,479	61	$17,029
2	$16	17	$71	32	$324	47	$1,665	62	$23,934
3	$17	18	$78	33	$359	48	$1,879	63	$37,812
4	$19	19	$86	34	$398	49	$2,126	64	$79,583
5	$21	20	$95	35	$442	50	$2,413		
6	$23	21	$106	36	$491	51	$2,749		
7	$26	22	$117	37	$546	52	$3,145		
8	$29	23	$129	38	$608	53	$3,617		
9	$32	24	$143	39	$676	54	$4,187		
10	$35	25	$158	40	$754	55	$4,882		
11	$39	26	$175	41	$841	56	$5,745		
12	$43	27	$194	42	$938	57	$6,841		
13	$47	28	$215	43	$1,049	58	$8,268		
14	$52	29	$238	44	$1,174	59	$10,193		
15	$58	30	$263	45	$1,317	60	$12,914		

Monthly savings required to reach $1 Million by age 65 (10% rate)

You can see that if someone started at age one in the top left-hand corner,

They only need $14 a month,

And over time by age 65, that would turn into a million dollars

That's at a 10% rate of return with long-term stock

Berkshire Hathaway, the S&P 500 has been averaging between 8% and 12% over the years

Some years it goes up, some years it goes down,
But over a long period of time, that's about what it's done

You'll notice in the second column, at the very top, an age 16-year-old only needs $64
But look how it changes for a 31-year-old it's $292,

A 64-year-old is $1,400,

And a 61-year-old is $17,000

This is all about compounding and having time for your investments to grow

That's why it's so important that you start at an early age

The one thing that every adult agrees with me on is that they wish they would have started earlier

They wish they would have started investing and putting money away and having that money work for them

So these are the steps to growing your own money tree

17

What Items Go Down In Value?

Cars, Electronics and Computers

18

What Items Go Up In Value?

Stocks, Real Estate and Business

19

How Long Does It Take for An Asset or Loan To Double In Value or Cost?

Introducing the rule of 72,

It is a simple equation to find out how many years it will take to for

your money to double in value or cost

The formula is based on your interest rate

The equation is

72 / 6 = 12

72 (Divided By) Interest Rate (=) Length Of Time To Double

It takes 12 years

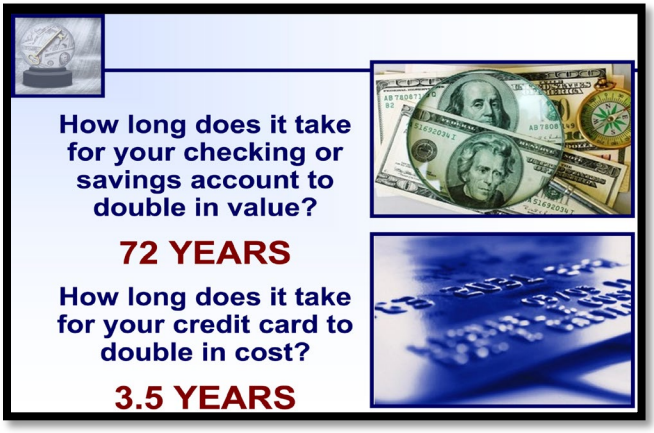
Another way to solve it is

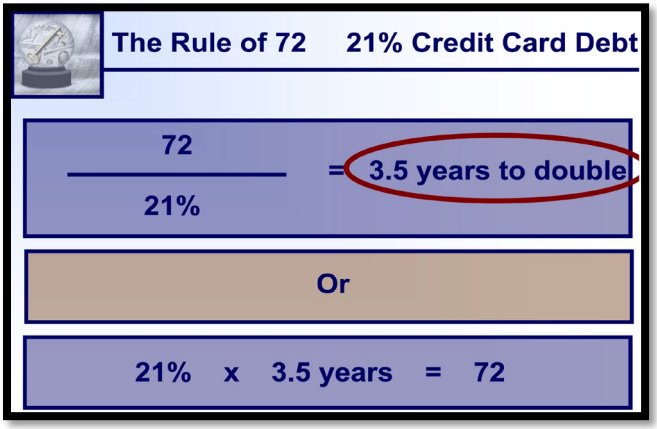
6 (X) 12 (=) 72

Interest Rate (X) Time (=) 72

20

How Long Does It Take For Your Credit Card To Double In Cost At 21% Interest Rate





21

How Much Would You Have ?

If You Put A Dollar A Day In The Bank

For 66 Years And Receive 0% Interest?

What a difference a dollar a day will make in your life!

How much would you have if you put a dollar a day in a piggy bank and you did that from the day you were born until you turned 66 years of age?

How much would you have?

The Correct Answer Is $24,090

Rate	How much in 66 years?
0%	$ 24,090

22

How Much Would You?

If You Put A Dollar A Day In The Bank

For 66 Years And Receive 3% Interest?

But if you took that same dollar a day in your savings account, and the bank paid you 3% a year for the same 66 years,

You're getting a 3% rate of return

So for every $100 you put in there, you'll make $3 worth of interest,

And then the next year you'll have $103

The Correct Answer On This One Is $75,736

So A Dollar A Day With A 3% Rate Of Return Turns Into $75,736

Rate	How much in 66 years?
0%	$ 24,090
3%	$ 75,736

23

How Much Would You Have?

If You Put A Dollar A Day In The Stock Market

With 10% Appreciation

How much would you have if you put a dollar a day in the stock market and got a 10% rate of return for 66 years?

Some years it goes up, some years it goes down, but over a long period of time, we're looking for about a 10% rate of return

Here's an example of the stock market:

McDonald’s is owned by thousands of people

You can buy a small portion of McDonald’s by buying its stock

How much would you have if you went to McDonald’s instead of buying a drink you bought a small part of the company?

A Dollar A Day With A 10% Increase In Value For 66 Years Turns Into
$2.6 Million Dollars

Rate	How much in 66 years?
0%	$ 24,090
3%	$ 75,736
10%	$ 2,607,064

24

How Much Would You Owe

If You Spent A Dollar A Day On A Credit Card 21% Interest Rate

Now, how much would you owe if you charged a dollar a day on your credit card,

And the credit card company is charging you 21% interest for 66 years?

Now, instead of investing in McDonald's,

You go to McDonald's and buy a drink using your credit card

You don't pay off the balance each month, the credit card company charges you 21% interest

How much would you owe if you charged a dollar a day on your credit card at 21% interest?

The Correct Answer Is $1.6 Billion Dollars

Rate	How much in 66 years?
0%	$ 24,090
3%	$ 75,736
10%	$ 2,607,064
21%	$1,611,877,660

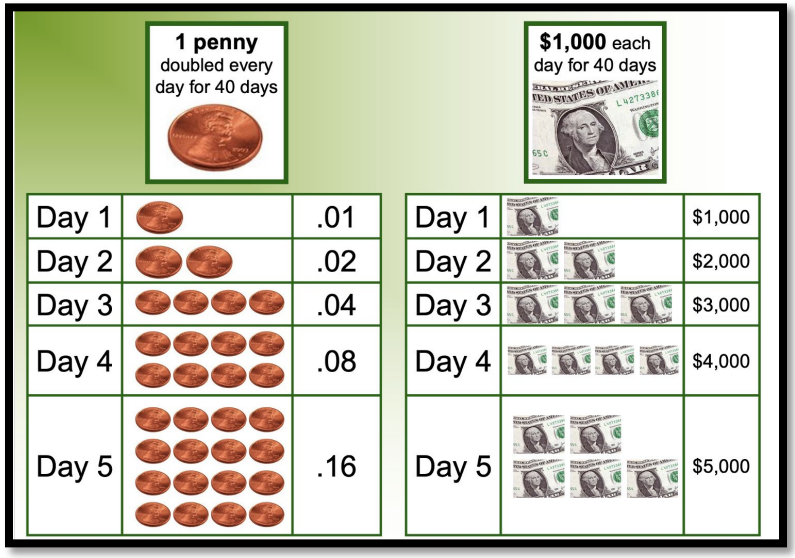
25

Which Would You Rather Have?

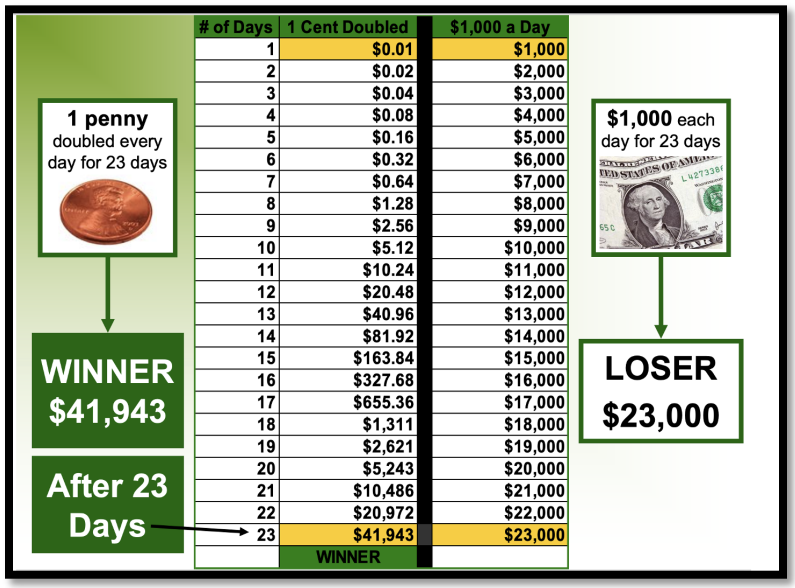
$1,000 A Day Each Day for 40 Days

Or

A Penny A Doubled Each Day for 40 Days?


1 penny
doubled every
day for 40 days
$1,000 each
day for 40 days
Day 1
.01
Day 2
.02
Day 3
.04
Day 4
.08
Day 5
.16
Day 1
$1,000
Day 2
$2,000
Day 3
$3,000
Day 4
$4,000
Day 5
$5,000

Penny Wins



# of Days	1 Cent Doubled	$1,000 a Day
1	$0.01	$1,000
2	$0.02	$2,000
3	$0.04	$3,000
4	$0.08	$4,000
5	$0.16	$5,000
6	$0.32	$6,000
7	$0.64	$7,000
8	$1.28	$8,000
9	$2.56	$9,000
10	$5.12	$10,000
11	$10.24	$11,000
12	$20.48	$12,000
13	$40.96	$13,000
14	$81.92	$14,000
15	$163.84	$15,000
16	$327.68	$16,000
17	$655.36	$17,000
18	$1,311	$18,000
19	$2,621	$19,000
20	$5,243	$20,000
21	$10,486	$21,000
22	$20,972	$22,000
23	$41,943	$23,000
	WINNER	

Which Would You Rather Have?

A Penny A Day Doubled Each Day for 40 Days
Or
$10,000 Each Day For 40 Days

Which would you rather have?

1 penny
doubled every
day for 40 days

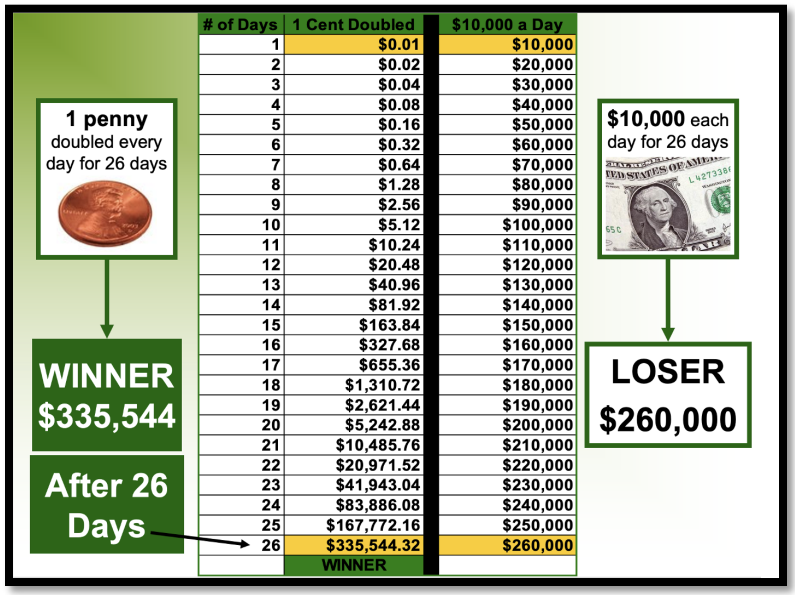


$10,000 each
day for 40 days



Q: What can you buy for a $10,000?
A: A car.

Penny Wins



# of Days	1 Cent Doubled	$10,000 a Day
1	$0.01	$10,000
2	$0.02	$20,000
3	$0.04	$30,000
4	$0.08	$40,000
5	$0.16	$50,000
6	$0.32	$60,000
7	$0.64	$70,000
8	$1.28	$80,000
9	$2.56	$90,000
10	$5.12	$100,000
11	$10.24	$110,000
12	$20.48	$120,000
13	$40.96	$130,000
14	$81.92	$140,000
15	$163.84	$150,000
16	$327.68	$160,000
17	$655.36	$170,000
18	$1,310.72	$180,000
19	$2,621.44	$190,000
20	$5,242.88	$200,000
21	$10,485.76	$210,000
22	$20,971.52	$220,000
23	$41,943.04	$230,000
24	$83,886.08	$240,000
25	$167,772.16	$250,000
26	$335,544.32	$260,000
	WINNER	

Which Would You Rather Have?

A Penny A Day Doubled
Or
$100,000 Each Day For 40 Days

Which would you rather have?

1 penny
doubled every
day for 40 days

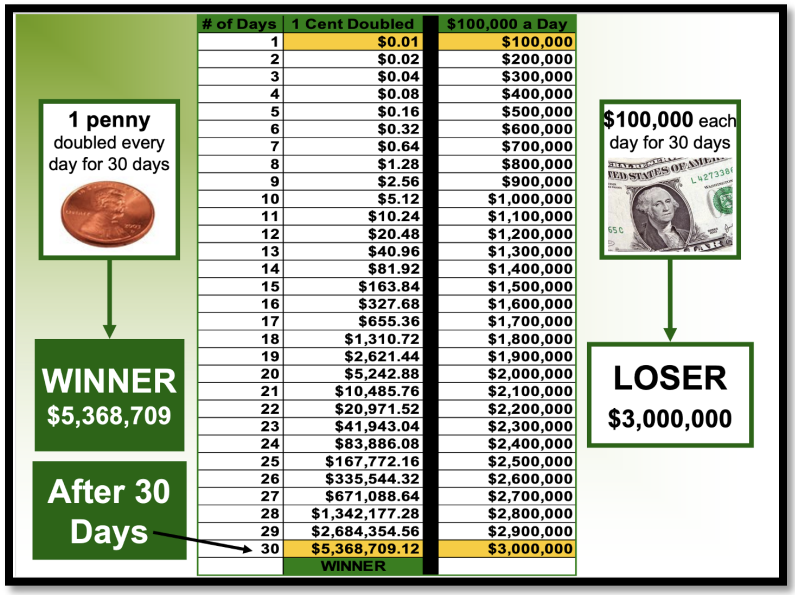


$100,000 each
day for 40 days



Q: What can you buy for a $100,000?
A: A house.

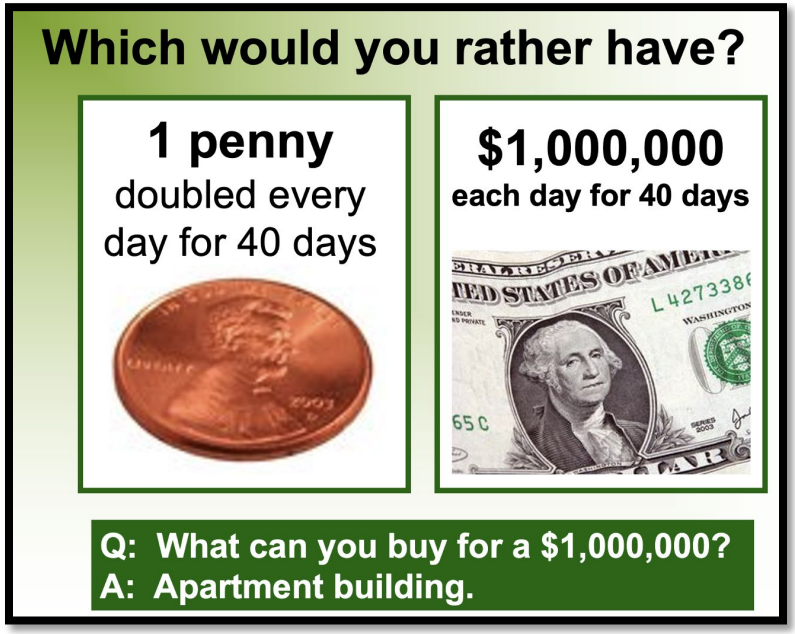
Penny Wins



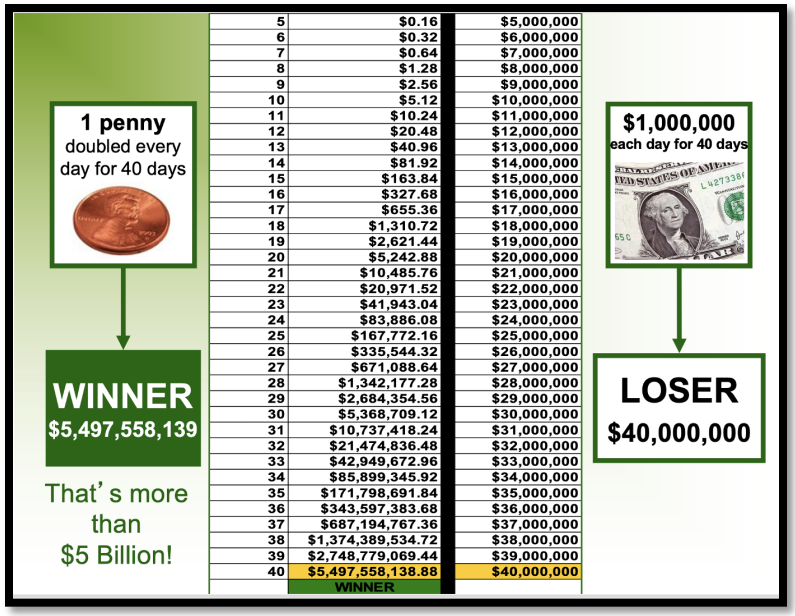
# of Days	1 Cent Doubled	$100,000 a Day
1	$0.01	$100,000
2	$0.02	$200,000
3	$0.04	$300,000
4	$0.08	$400,000
5	$0.16	$500,000
6	$0.32	$600,000
7	$0.64	$700,000
8	$1.28	$800,000
9	$2.56	$900,000
10	$5.12	$1,000,000
11	$10.24	$1,100,000
12	$20.48	$1,200,000
13	$40.96	$1,300,000
14	$81.92	$1,400,000
15	$163.84	$1,500,000
16	$327.68	$1,600,000
17	$655.36	$1,700,000
18	$1,310.72	$1,800,000
19	$2,621.44	$1,900,000
20	$5,242.88	$2,000,000
21	$10,485.76	$2,100,000
22	$20,971.52	$2,200,000
23	$41,943.04	$2,300,000
24	$83,886.08	$2,400,000
25	$167,772.16	$2,500,000
26	$335,544.32	$2,600,000
27	$671,088.64	$2,700,000
28	$1,342,177.28	$2,800,000
29	$2,684,354.56	$2,900,000
30	$5,368,709.12	$3,000,000
	WINNER	

Which Would You Rather Have?

A Penny A Day Doubled
Or


Which would you rather have?
1 penny
doubled every
day for 40 days
$1,000,000
each day for 40 days
Q: What can you buy for a $1,000,000?
A: Apartment building.

Penny Wins



5	$0.16	$5,000,000
6	$0.32	$6,000,000
7	$0.64	$7,000,000
8	$1.28	$8,000,000
9	$2.56	$9,000,000
10	$5.12	$10,000,000
11	$10.24	$11,000,000
12	$20.48	$12,000,000
13	$40.96	$13,000,000
14	$81.92	$14,000,000
15	$163.84	$15,000,000
16	$327.68	$16,000,000
17	$655.36	$17,000,000
18	$1,310.72	$18,000,000
19	$2,621.44	$19,000,000
20	$5,242.88	$20,000,000
21	$10,485.76	$21,000,000
22	$20,971.52	$22,000,000
23	$41,943.04	$23,000,000
24	$83,886.08	$24,000,000
25	$167,772.16	$25,000,000
26	$335,544.32	$26,000,000
27	$671,088.64	$27,000,000
28	$1,342,177.28	$28,000,000
29	$2,684,354.56	$29,000,000
30	$5,368,709.12	$30,000,000
31	$10,737,418.24	$31,000,000
32	$21,474,836.48	$32,000,000
33	$42,949,672.96	$33,000,000
34	$85,899,345.92	$34,000,000
35	$171,798,691.84	$35,000,000
36	$343,597,383.68	$36,000,000
37	$687,194,767.36	$37,000,000
38	$1,374,389,534.72	$38,000,000
39	$2,748,779,069.44	$39,000,000
40	$5,497,558,138.88	$40,000,000
	WINNER	

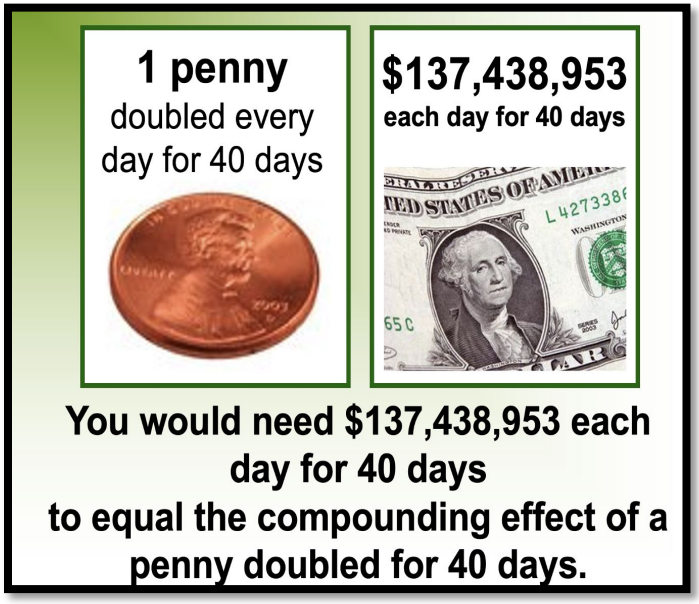
You Would Need

$137,438,953

A Day For 40 Days

To Equal

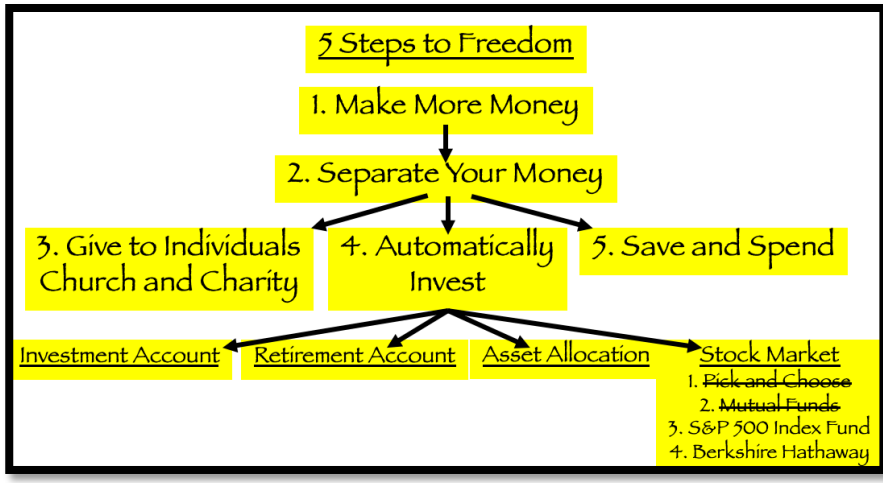
A Penny Doubled



26

4 Ways

To Invest In The Stock Market



There are 4 ways to invest in the stock market

You can pick and choose

Invest in a mutual fund

Invest in an index fund

Or my favorite is Berkshire Hathaway
What does each of these mean?

Picking and choosing

Is when you pick and choose which stocks you want to buy or sell

Mutual fund

Is when you hire a profession manager to pick and choose the stocks

Index fund

Is when an investment company invests in a group of stock

Like

The S&P 500

Which is the 500 largest companies in America

That do business worldwide

Or

Dow 30

This is a group of 30 companies

1 from each industry

For example

There is a computer, software, automobile, food company etc.

Or

Or you can do the last one which I like is Berkshire Hathaway, BRK.b

Berkshire Hathaway is a company that Warren Buffett controls

Its roots are in insurance, business and investments

The difference is that it is a stock

The reason we like this so much is that there are thousands of stocks and companies

You can pick and choose which companies you want to buy and invest in

The problem is most people spend all their time and energy trying to pick and choose

Is the stock going to go up?

Is it going down?

When is it going up or down?

Which way is it going?
The reality is, nobody knows

Our goal is not to spend our time doing that

Our goal is to have our small businesses make us more money

And then have the profits automatically invested

The second way is to choose a mutual fund

Take those same stocks that are out there, and we pay a professional to pick them

The third is an index fund

An index fund is like the S&P 500

The S&P 500 is the 500 largest publicly traded companies in America that do business world wide

Nobody's picking and choosing

It's just the 500 largest companies

S&P stands for Standard and Poors

Many years ago, a publisher started tracking the 500 biggest companies

That companies name was Standard and Poors

The fourth is my favorite

Berkshire Hathaway

Berkshire Hathaway is a stock

It's Warren Buffett's company,

It has its beginnings as a textile mill

The textile mill was not doing well so warren sold the assets and started investing them into other things

Mainly

Insurance

Its most well-known company is GEICO

They take the premiums and profits from the insurance companies and invest in other companies

They buy companies or stock in companies

For the vast majority of people

You should spend your time in step 1.

Making more money

Invest the profits into Berkshire Hathaway or S&P 500

Over a long period of time

Berkshire Hathaway has done better than the S&P 500

Mutual funds

And

Picking and choosing

One of the biggest reasons is the fees

Here are the plus and minuses of each

Picking and choosing the problem is, you're spending your time

You're spending your energy,
and
You don't know what's going on

The problem with pick and choose

Is that most people lose

A mutual fund is where you hire a professional manager, and they pick and choose the only negative to that is the fees that they're going to charge

So in this example, just to make it really simple, let's say that you got a 6% rate of return, and the fees were 2%

Most of the time you're never going to see the fee cost

It's in the small print

And the problem is that if you made 6%, and there's 2% in fees

Your profit is only 4% you just lost 33% of your investment by having somebody do that for you

The S&P 500

The reason we like it so much is that the fees are low

The fees are ½ of 1%

So in the same example, if it made a 6% rate of return minus the fees you would have 5.5%

And then the last one is Berkshire Hathaway

If you have that same 6% rate of return

The fees are about $5 in commission when you invest
If your stock made 6%

You get to keep all 6%

Because its a stock

Over time

Berkshire Hathaway has out performed

The S&P 500
Mutual funds
Picking and choosing

Berkshire is a conglomerate of many companies that they own or invested in

Those companies have gone up in value

They make money, and they take that money and reinvest it

That's why it's done so well

Mission #1 of the foundation

To provide financial rewards to students when they attend class and share with others

These rewards are to be added to their investment account

One of the missions of the foundation is to help you get started investing

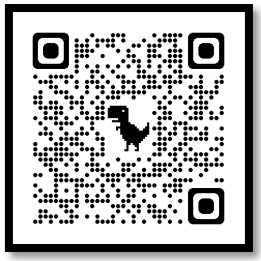
That is why we giving away our Berkshire Hathaway stock

The foundation has give out over 30,000 financial rewards to students all over the world

We have over 3,000 students that have started saving and investing

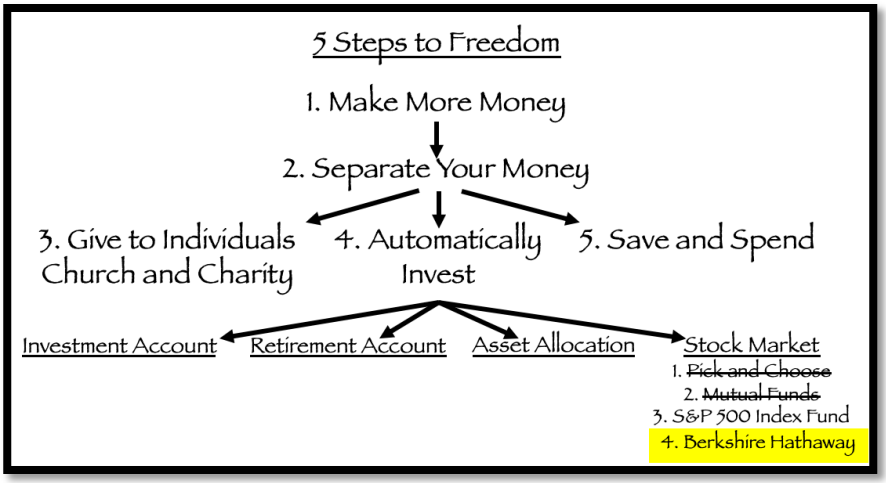
To get a financial reward from the foundation go to

SuccessAndMoneyFoundation.Org



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Warren Buffett
Berkshire Hathaway Stock



There is a wonderful book written by Robert Miles, called

101 Reasons to Own the World's Greatest Investment

Here are some of the reasons I like Berkshire Hathaway

One is a historic performance; it has outperformed many of the

Other mutual funds over a long period of time

Low cost, almost no cost, because there's no money under management, and it's got a proven track record

There is a wonderful owner's manual

Warren Buffett wants you to think like he does

Which is an owner of a business

It has a unique annual meeting

I've been at this meeting multiple times, and there's 40,000 people in the audience and hundreds of thousands of people watching online

There's no dividend

The problem is that with a dividend, they don't get a tax break, and you have to pay taxes on it at the highest rates

They've taken that money and reinvested it in their companies

There's no taxes on this until you sell it

So you can make it very easy to hand down from generation to generation

The chairman's age, he's been doing this for a long time, but more importantly, he's got a whole group of people that are trained that are going to take over when he retires

It acts like a mutual fund, but it does not have the same cost structure as a mutual fund

It has a unique charity program

It is a wonderful way to learn

He's a teacher, and warren said that when he passes away on his headstone, he wants to have the word 'teacher' written on it

Loyal shareholders

They're long-term holders

It's owner-managed

They have many companies that they purchased where the original owners are staying to manage it

It's got a stable portfolio, it's done really well on some of its tax exposure and asset protection

They reduced a lot of the investment mistakes

It's very easy for you to gift or to give away as an estate

Because it's a stock,
It's a smaller shareholder group

Business ownership

Investors have the ability to buy the stock in what they call a 'slice,' so you can buy it with any amount of money

Ownership

They focus on mergers and acquisitions

They like to write a check and buy things

They're investing with a higher purpose, the book value per share

We think that it's usually undervalued, which is a good thing

Equal opportunity investment,

Joining a winner,

Billionaire maker

Lots of people have made lots and lots of money owning this for the long term
So it does not have that movement up and down

It's outperformed the S&P 500 over a long period of time,

Which has outperformed mutual funds, which underperform

Pick-and-choose because when you pick and choose, you lose

Lower institutional ownership

It's included in the S&P

There's no tax return until you sell it

Small shareholders are welcome

You're buying a stock, but getting a lot of companies, similar to what you would in the S&P 500

It attracts the same kind of minds you're looking for, the same kind of people that think the same way that you do

It's not flashy

They're investing in things that are solid

They have great businesses that make money

A great way to allocate your assets

Buffett's given away 99% of his money to charity

You think differently, You think like an owner, not like a speculator

There are some great classes and interviews on Warren

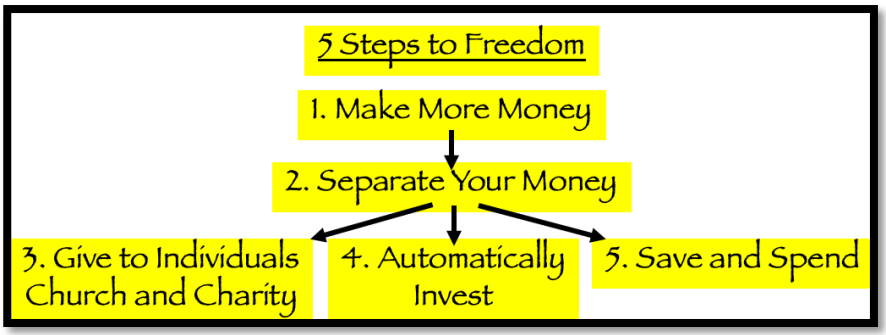
FREE Books and Classes

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Step Five

Save And Spend





Most of the money that comes in is going to expenses, Your goal is to get it into long-term investments

This is how you reduce your expenses by 20% and invest the savings
Are there expenses that should or could go without?
Over a 40 year period with a 10% growth rate

$60 a month would grow to $350,000

$100 a month is $584,222

$400 a month is $2,336,888

$1,000 a month is $5,842,221

What are some other things that you're doing that you probably shouldn't?

The key is automatically invest 10%-20% of your income and let it grow



Item	Cost	Times per month	Yearly cost	Same amount invested for 40 years @10%
Cigarettes	$ 4.00	15	$720	$350,533
Starbucks	$ 5.00	20	$1,200	$584,222
Alcohol	$100.00	4	$4,800	$2,336,888
Drugs	$250.00	4	$12,000	$5,842,221

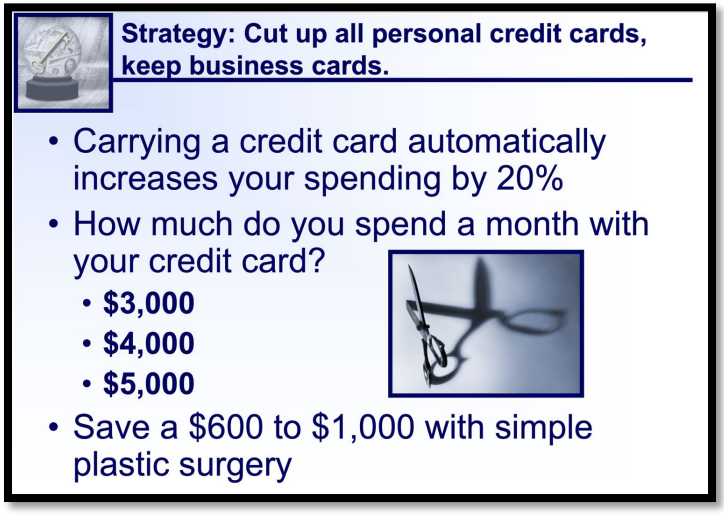
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Getting Out Of Debt Summary

1. Make More Money
2. Don’t Get Into Personal Debt
3. Switch To Cash Vs A Debit Card Or Credit Card
4. Fill Out and use The Cash Flow Tracker
5. Find Additional Money To Pay Off Debts
6. Pay Off The Smallest Debt First
7. Take The Additional Money, Pay Off The Next Smallest Debt, Then The Next

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Save 20%
When You Use Cash
Verses
A Debit Or Credit Card



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Save by Switching Cards

Cut Your Credit Card Expense

- What is the difference between these credit cards?
- About $300 a year in interest
- Are you tired of paying 18-21% on your credit cards when there are so many cards at 9% or less?



Strategy: Pay Your Credit Card Debt in Half the Time



- Transfer your current high interest rate credit card to a lower interest rate credit card.
- Continue to pay the same payment and pay off the debt in half the time.

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Increase Your Payments And Save



Increase the payment from $183 to $395,
You will save $19,628

Increase your Credit Card Payments and Save

Loan Balance	%	Term Years	Payment	Total Interest	Grand Total	Difference
$ 1,000	21%	15.00	$ 18.31	$ 2,295	$ 3,295	
$ 1,000	21%	9.99	$ 20.00	$ 1,397	$ 2,397	$ 898
$ 1,000	21%	5.78	$ 25.00	$ 735	$ 1,735	$ 1,560
$ 1,000	21%	4.21	$ 30.00	$ 514	$ 1,514	$ 1,781
$ 1,000	21%	3.33	$ 35.00	$ 398	$ 1,398	$ 1,897
$ 1,000	21%	2.76	$ 40.00	$ 326	$ 1,326	$ 1,969

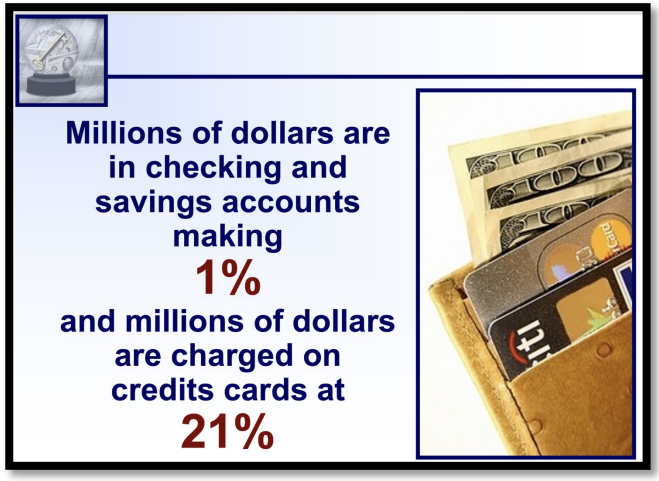
Loan Balance	%	Term Years	Payment	Total Interest	Grand Total	Difference
$ 10,000	21%	15.00	$ 183.06	$ 22,951	$ 32,951	
$ 10,000	21%	9.99	$ 200.00	$ 13,972	$ 23,972	$ 8,979
$ 10,000	21%	5.78	$ 250.00	$ 7,350	$ 17,350	$ 15,601
$ 10,000	21%	4.21	$ 300.00	$ 5,139	$ 15,139	$ 17,812
$ 10,000	21%	3.33	$ 350.00	$ 3,984	$ 13,984	$ 18,967
$ 10,000	21%	2.81	$ 395.00	$ 3,323	$ 13,323	$ 19,628

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How The Banks Are Making 21%

And

Paying You Nothing



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How To Save Money On A Car





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How To Save Money On Insurance

-Insurance Review
-Eliminate Overlapping Insurance

Do An Insurance Review



36

Save 20%-30%
On Your Home

Save 20 to 30% on your own home

Your home is going to either be the best or worst financial decision

We're going to use the figure of $200,000 in this example

Now, depending on where you live in the world, you will either double it, triple it, or even 10 times it

The goal is to understand the concept and then multiply it

But a $200,000 house for 30 years

You're going to pay around $328,000 in interest

Plus $200,000 for the property

For a total of $528,000

For larger amounts, just add zeros or multiple each number, for example if you the average home is $500,000 (multiple each number by 2.5)

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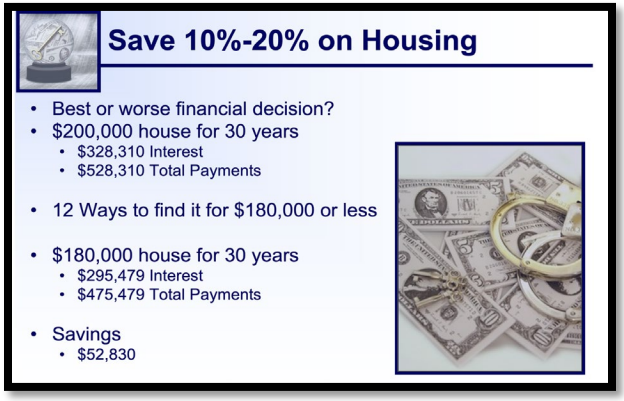
Buy Your Home For Less Money -Write Offers

If there are 100 properties for sale, only 3-5% of them fit our criteria

The key to getting a good deal is to write offers, If you saved 10% on the purchase price

With reduced price and interest payments, you could save 10-15% of the total cost

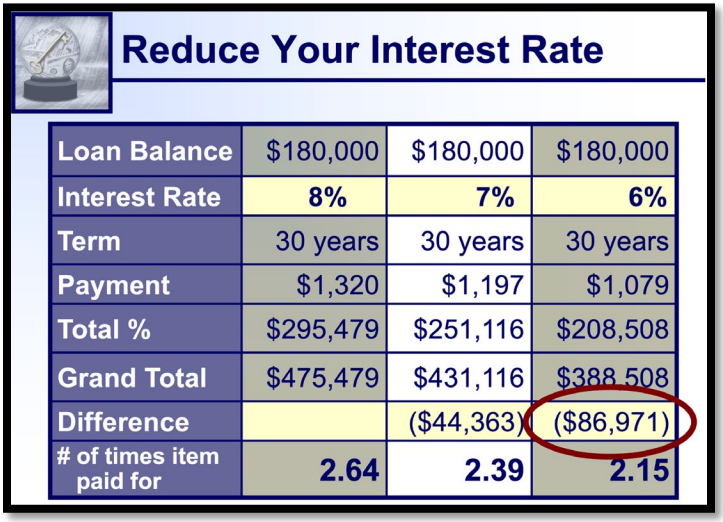
On this $200,000 house you would save $52,830, a $500,000 house would be $52,830 x 2.5 = $132,075)



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With Good Credit, You Can Reduce Your Interest Rate

-Pay Less Interest



On a $500,00 home you'll save $216,727
simply multiple by 2.5 (86,691 x 2.5 = $216,727)

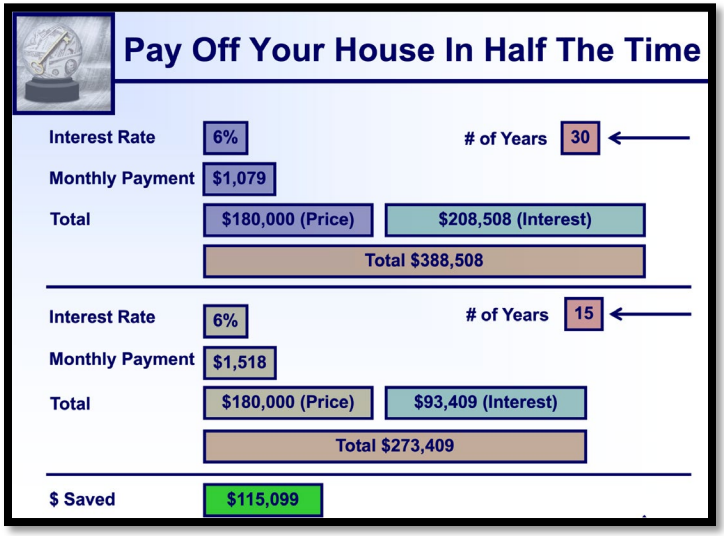
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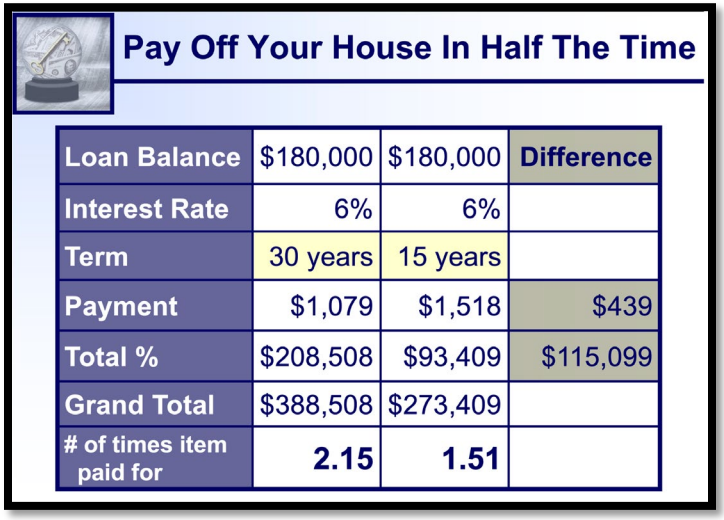
Increase Your Monthly Payment And Pay Your House Off In Half The Time



By increasing you payment, you can pay your house off in half the time saving $115,099

On a $500,00 home you'll save $287,747
simply multiple by 2.5 (115,099 x 2.5 = $287,747)





Pay Off Your House In Half The Time

Loan Balance	$180,000	$180,000	Difference
Interest Rate	6%	6%	
Term	30 years	15 years	
Payment	$1,079	$1,518	$439
Total %	$208,508	$93,409	$115,099
Grand Total	$388,508	$273,409	
# of times item paid for	**2.15**	**1.51**	

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Do All Three And Save Hundreds Of Thousands Of Dollars

-Lower Price

-Lower Interest

-Higher Payment

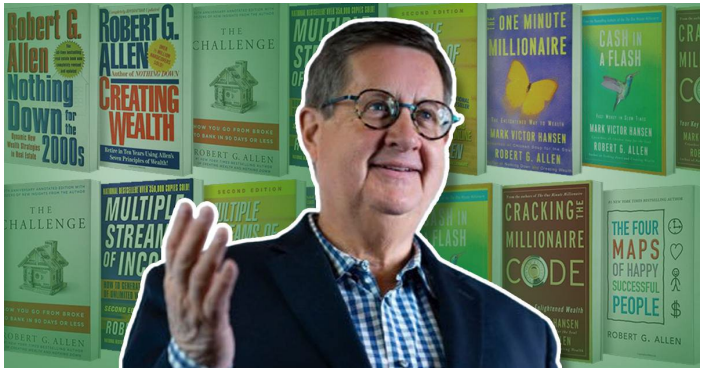


On a $500,000 property you'll save $637,250
($254,900 x 2.5 = $637,250)

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Step Six

Multiple Streams of Income



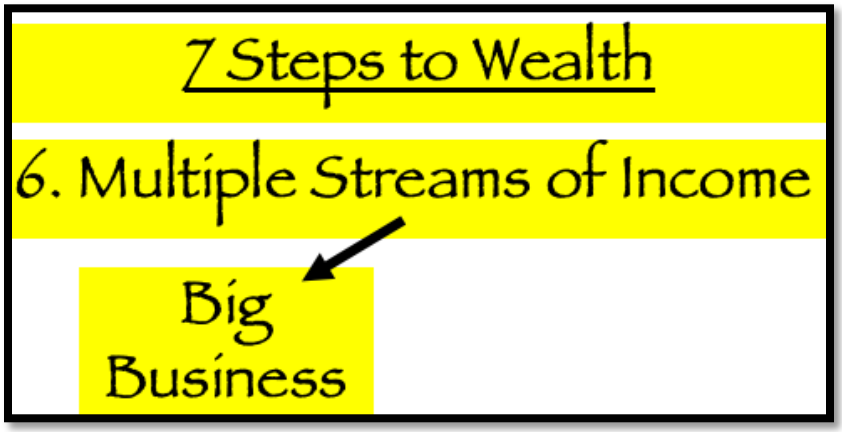


Complete Robert Allen Classes
Multiple Steams of Income
The Road To Wealth
The Real Estate Launch

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Turn Your Small Business In To A Large Business



Complete
Stephen Gibson - Creating Family Prosperity
Michael Gerber – The E Myth
Jay Abraham – Money Making Secrets of a Marketing Genius

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3 Ways To Grow Your Business

-Get More Customers

-To Buy More

-To Buy More Often-

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Ways To Make More Money With Your Small Business

A special thanks to Stephen and Bette Gibson

Who are the founders of

Academy for Creating Enterprise

This non-profit has taught tens of thousands of people all over the world how to start and run successful small businesses

For more information on the academy
Go to

The-academy.com

25 Ways To Make More Money With Your Business

1. Start Small; Think Big
2. Sell What People Will Buy
3. Focus, Focus, Focus
4. Use Suggestive Selling
5. Keep Your Personal Money And Business Money Separate
6. Pay Yourself A Livable Salary
7. Keep Good Records
8. Turn Your Inventory Often
9. Don't Eat Your Inventory
10. Continually Look For Improvements
11. Buy Low; Sell High
12. Inspect More, Assume Less
13. Be Nicer Later
14. Work On Your Business 10 Hours A Day
15. Make A Profit Every Day
16. Value Your Customer
17. Hire Slow; Fire Fast
18. Work On Your Business, Not Just In Your Business
19. Buy On Credit; Sell For Cash
20. Use Multiple Suppliers To Get The Best Price
21. Purchase In Bulk
22. Have Written Agreements
23. Increase Sales; Decrease Costs To Earn More Money
24. Daily And Weekly Business Goals
25. Make Your Business Different From Others

45

How To Make Money With The Internet

The internet has changed the world

When I was growing up, there were only a few ways to market

Now, with the use of your phone, you can reach people all over the world

The world is big, but it's small because of technology

Let me show you examples of people who have done well using the internet to deliver their products or services

In our businesses, we have spent millions on marketing, especially on the internet

Let me tell you about Ethan and Jacob, two young guys in their early twenties who decided college wasn't for them

They joined up with me to create a team

I have information and life experience that I want to share

These two young guys went to a specialty course for 14 weeks to learn how to use the internet for programming

The 80/20 principle is crucial,

20% of your activates get you 80% of your results

My friend Kurt Mortensen, a bestselling author who reaches his clients on the internet

He works from home, providing services to clients worldwide

Aaron Allen is a digital nomad, living in foreign countries, providing his services to clients in expensive areas

He can charge a premium price while living inexpensively

To make money on the internet, you must find a good deal,

Only a few fit the criteria

Once you find the right deal, you nail the pricing, the logistics, and then you scale it,

We have multiple free class and books on Amazon and eBay

SuccessAndMoneyFoundation.Org/Courses
SuccessAndMoneyFoundation.org/Downloads

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Direct Selling

&

Multi-Level Marketing

-Qualify People If They Want to Start a Small Business

-Demonstrate the Compensation Plan

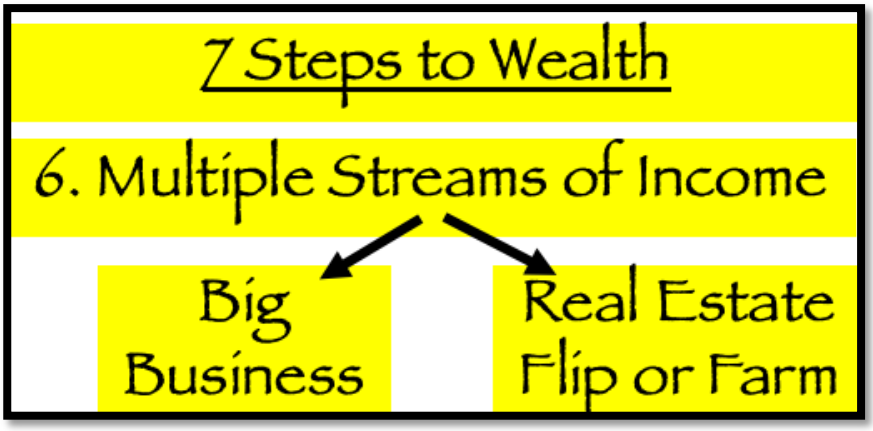
-Enroll 100-200 People

-Help Them Make Money

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Step Six

Multiple Streams Of Income



The 5 F's of

Real Estate

Find It, Fund It, Fix It

Farm It and Flip It

48

Is Debt Good Or Bad

Is debt good or bad?

Well, it really depends on what you do with the debt

Good debt is when you can borrow money to buy things that go up in value, that produce income

If it doesn't produce income and it doesn't go up in value, you should not be borrowing money

Debt

It's a double-edged sword

If you can use debt to buy long-term real estate that has a positive cash flow

The renters make payments and pay off the debt

That's good debt

If you borrow money on a credit card you have to make the payments

That’s bad debt

The rule of 72 says that if you borrow money at 21%

It takes 3-4 years for that debt to double in cost

Mathematically,

It's very hard to get out of that kind of debt

Is it wise to get into debt to go to college?

It all depends if what you learn will make you more money in the future

If you go to school and major in humanities or music

Will you make you money?

And if it doesn't, then you shouldn't do it

My 2 techno-wizards that work with me

They went to 16 weeks of online school to learn how to program

They make a lot of money programming

And I’m happy to pay for it because I’m able to take my products and services and get the information out about the foundation

They went to a very short school to learn a specific skill

The better their skill, the more money that they can charge

Debt can be good, and debt can be bad

Your goal is to figure out how to get a rate of return

On the debt

When you borrow money, you should ask yourself

Can I get a rate of return on this?

Is this going to make me more money in the future?

And if it's not making you more money, then don’t do it

49

Fix And Flip Properties
Before and After



















Only 1%-3% of all the properties that are for sale fit our criteria

Find ways to get the sellers to call you

Until you understand value, everything is worthless

Get a woman on your team, fix up properties for them

Write offers

If you getting more than 1-5 offers accepted, your not getting a good deal

50

Buying Real Estate With Little Or Nothing Down

In my lifetime I've been able to acquire many properties with little or no money down

It all began when I attended
Robert Allen's nothing down seminar

being in college, I really didn't know much about formal real estate investing

And I sat through the two-day seminar, I was overwhelmed with all the options, all the tools that you could use to acquire real estate

And the one thing that I learned more than anything was that it was possible,

Because there was a system, and there were people that were doing it

And so I went to work doing just that

There are 5 things you need to work on

When you are looking at real estate,
You need to find good deals

You need to figure out the funding

Either I’m going to fund it or I’m going to option it

Or

I’m going to bring in a partner to help me

And

Then what's wrong with it

How can I fix this property?

Or

Fix the situation that the seller is in

Are they a don’t wanter

Meaning

They don’t want the property

and then we're either going to farm it or flip it

Are we going to farm it by renting it out

Or

Flip it for some quick cash

Here are some of our early deals

We were starting out just like many of you

We didn’t have any money or credit

This is one of the properties that I’m going to show you that

We owned for 38 years, then we donated it to the foundation

As you know, my wife and I donated $3 million dollars to the success and money foundation

we did that with our real estate and
Our Berkshire Hathaway stock

So when you think about all these deals, remember, there's the 5 F’s

Find it
Fund it
Fix it

Farm it or fix it

The first thing is, don't want you to get too hung up on the pricing

The real key is the percentage of things

Depending on where you live

You can add zeros to the price

And we have students from all over the world that have different currencies

So the price isn't a big deal

Remember, for where you live, you can multiple it by 2, 5 or 10

It's the percentages between things

This little property I found in 1982

I'm going to use real figures, the value is $80,000

Now, how did I know what the value was?

Because I looked at a lot of properties

I understood what they were worth

And if you want to do well, you need to understand value

Until you understand value

Everything is worthless

The purchase price that I negotiated was $60,000

And again, you could add zeros, you can 10 times this 5 times this

It doesn't matter

The difference was that I was buying it for 20% below market

I thought that the property was worth $80,000

This gentleman had bought it years before

And he bought it for $30,000, and again,

I don't care if it's $3 million or $300,000, whatever it is

It's the strategy I want you to understand

But he had bought it for a much lower price

And so I was able to buy that property off of him at a bargain price

We agreed on the price, and I said we can do 1 or 2 things

I can go to the bank, and I can get you all your money
And you can cash out and get your money

Or
I can do what we call seller finance

Historically

When people were selling farms to each other, the bank wouldn't loan them any money

So

They would do owner financing

And

Make payments to the seller

We agreed on the price of $60,000

With a $5,000 down payment

That means I still owe him $55,000

I asked him why he

Why was he selling

And
What was he going to do with the money?

He said that he had bought it 15 years earlier for $30,000

He lived next door and he also managed it

Which he didn’t like

He was tired of the management

What he wanted was the monthly payment

Plus,

He didn’t want to pay a bunch of money in taxes

So I made him a deal to buy it for

$60,000 with $5,000 down

Then make monthly payments

Of

$591.03 a month

For 15 years at 10%

4 units were rented at $200 each

So,

We were bringing in $800 a month in rent

Again, just add zero’s

It's the percentages that count

Every month I would collect the rent and send him a check

Why did he agree to this deal?

Because

All he wanted was the monthly payments

Plus,

He didn't want to pay a bunch of money in taxes

Over the years, with interest

I paid him over $100,000

Which I got from the renters

We kept that property for 38 years and eventually donated it to the foundation

The purchase price when we bought it was $60,000
When we donated it

The price was $490,000

My small down payment of less than $5,000

Had turned into $490,000 plus all the positive cash flow

Basically, 100x my initial investment

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Nothing Down
Just Add Zero's

This is the same technique

I just added a bunch of zero's

I used this technique many times

I found an owner that had 7 four unit buildings

For a total of 28 units

They were mismanaged

I bought them with nothing down

And

Made payments to the seller

Just like the earlier example

A year later

He asked if I would pay him off because he had another deal he wanted to invest in

I asked for a large discount

And

Got it

Since I owned them,

I went to the mortgage company and refinanced them to pay off existing debt

Our purchase price was $250,000 x 7 = $1,750,000

We owned them for 27 years

And sold them for

$500,000 x 7 = $3,500,000

Over the 27 years we owned them

Tenants paid us rent and we paid the mortgage

When we sold them to invest in other properties

They were all free and clear

Netting us $3,500,000 on nothing down

We used that technique multiple time

Eventually we bought 20

Four unit buildings

Over time they increased in value to $500,000 each

We later sold them to invest in other real estate projects

20 buildings x $500,000 = $10,000,000 profit

When we started the foundation

We donated 3 of the four unit buildings and 2 houses

Plus

Some Warren Buffett stock

A total of

$3,000,000 to fund the foundation

Were now giving that money away to help students all over the World

52
50
Nothing Down Techniques

Robert Allen is the author of the book

Nothing Down
“How to buy real estate with little or nothing down”

I highly recommend you read his book

Robert is also a friend and supporter of the foundation

The foundation would not exist if it wasn’t for him

Here are his 50 nothing down techniques

1. The Seller
2. The Buyer
3. The Realtor
4. The Renters
5. The Property
6. Hard-Money Lenders
7. Underlying Mortgages
8. Investors
9. Partners
10. Options
11. Assume Sellers Obligations
12. Using Talents, Not Money
13. Borrow Against Life Insurance Policy
14. Anything Goes
15. Creation Of Paper
16. The Two-Way Exchange
17. The Three-Way Exchange
18. Lemonading
19. Borrowing The Realtors Commission
20. Rents
21. Deposits
22. Splitting Off Furniture And Other Items
23. Splitting Off Part Of The Property
24. Small Amounts Of Money From Different Banks
25. Cash By Mail Companies
26. Credit Cards
27. Home Improvement Loans
28. Home Equity Loans

29. Refinance Boat, Car, Stereo Or Personal Property
30. VA Loans
31. FHA Loans
32. The Second Mortgage Crank
33. Variation Of The Crank: Seller Refinance
34. Buy Low, Refinance High
35. Using Discounts From Holders Of Mortgages
36. Moving The Mortgage
37. Creative Refinance Of Underlying Mortgages
38. Pulling Cash Out Of Buildings You Own But Don't Want To Sell
39. Making A Partner Of The Holder Of An Underlying Mortgage
40. Selling Of Second Trust Notes
41. Borrow Partners Financial Statement
42. Borrow Partners Money For Down Payment
43. Borrow Partners Money For Down Payment Until Your Money Comes
44. You're Cashflow/My Equity Or Some Combination
45. You Put Up The Cash; I Put Up The Time And Expertise
46. The Rolling Option
47. Equity For Options
48. Sale Option Back
49. Earnest Money Option
50. Lease With An Option To Purchase

Free Course You Can Take On Real Estate

Robert Allen - The Road To Wealth
Robert Allen - The Real Estate Launch

SuccessAndMoneyFoundation.Org/Courses

Free Books You Can Download On Real Estate

Mark Haroldsen - Wake Up The Financial Genius Inside You

SuccessAndMoneyFoundation.Org /Books

Free Downloads On Real Estate

Real Estate Bargain Finder
Property Scoring System
Find It, Fund It, Farm It
Nothing Down Real Estate Techniques
Zero To $1,000,000 On $49 A Month

SuccessAndMoneyFoundation.Org /Downloads

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Making Money With Real Estate

There are many ways that you can make an additional chunk of money with real estate

The great thing about real estate is that it keeps up with inflation

It brings in income

I want to thank Robert Allen for allowing us to use some of his wonderful material in the foundation

This is our legacy project, I suggest you start with 2 books

Mark Haroldsen “How to Wake up the Financial Genius Inside You”

And Robert Allen books, The Road to Wealth, Multiple Streams of Income

For free books and downloads go to
Successandmoneyfoundation.org /books
Successandmoneyfoundation.org/downloads

Here are some of the nothing down techniques I've used

The first one is seller financing; this is where you make payments to the seller

Number 10

Supply the seller with what he needs

A seller is selling a property for some reason

Why are they selling it?

What are they going to do with the money, and what do they need?

I've done many properties where the seller just wanted the monthly payments

He didn't want to be the manager

He didn't want to have to fix up the properties

And so we did a combination of those earlier techniques, and we got him what he wanted, which was monthly payments or taking over the seller's obligation

Many times people have a loan on the property

They want to walk away and be done with it

And then we take over those payments

We take them subject to the existing obligations that are on that property

Number 12 is using talents, not money

Do you have something they need, you can exchange for

I did one property where I sold it, and I needed some help with some plumbing and some help fixing up properties

The guys that bought it off of me didn't have enough money for the down payment that we needed, so he traded for work

They used their talents as builders to finish up some jobs

Number 20 is rent

I've done this one with the rents and the security deposits

One of the first properties I did was a 4-unit building, and we were able to close on the first of the month

So we got all the security deposits and that became mine because when they move out, I have to pay the deposit back

So that was credited to me, plus all the rents were due on the first, and so I got credit for those

That reduced my down payment

Number 22

Splitting off the furniture or other items

I've done this multiple times where I was able to split off the furniture or washer and dryers

I'd sell them to recoup my cash

I even did one where there was a speedboat and a mobile home

Number 27

Home improvement loans and line of credit

A good way to be able to borrow enough money is a home improvement loan

And that's a good way to be able to get into that property without as much money down, because you can go borrow against that property on the loan

Number 34

Buy low, refinance high
This is one where we bought properties for a certain price, and then we were able to refinance it at a higher amount

And get back all the capital we put in

Number 35

Is to use discounts from mortgage holders

I've done this multiple times where there was a mortgage on the property and we got a discount in order to pay them off in cash

On one set of buildings, we did

We've got three hundred thousand dollars in discounts because they wanted their cash

and he decided that he didn't want to take those payments for the next 20 years

So we asked for a big discount and they gave it to us, then we just simply refinanced it and were able to pay him out

Number 40

Selling a second trustee note, you can create a note where you owe somebody some money that's tied to that property

And then you can sell it to somebody else that wants to collect it, and they will pay cash for that
Number 42

Borrow partner's money for down payment

This is interesting

And I've seen this in all kinds of areas in deals where there are getting millions of dollars from investors

The investors are coming up with the monies for the big down payments, and then the general partners are getting loans on property

You put up the cash, I put up the expertise

Number 47

Options

This is a big one that we did many, many times where we got the right to lease a property and an option to buy it

So we would make monthly payments on that property as a lease, and we had the right to buy it for a certain price in the future

And then we would fix it up and turn around and resell it to someone else
We would exercise our option and buy it for one price and sell it for the other price

That happens all day long

Everywhere you go

Walmart, for example

They don't own the products

They just sell them

Amazon is the same way

Other people own that product
And amazon sells that product on consignment

And so there's many different ways that you can buy property with little or none of your own money

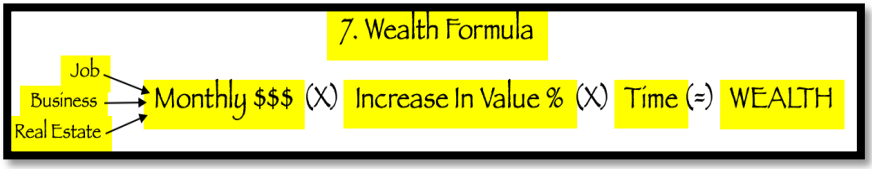
“Don’t Wait To Buy Real Estate, Buy Real Estate And Wait”

Robert Allen

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Step Seven

Wealth Formula



Job, Business and Real Estate Income

(X)

Monthly Deposits

(X)

Increase In Value

(X)

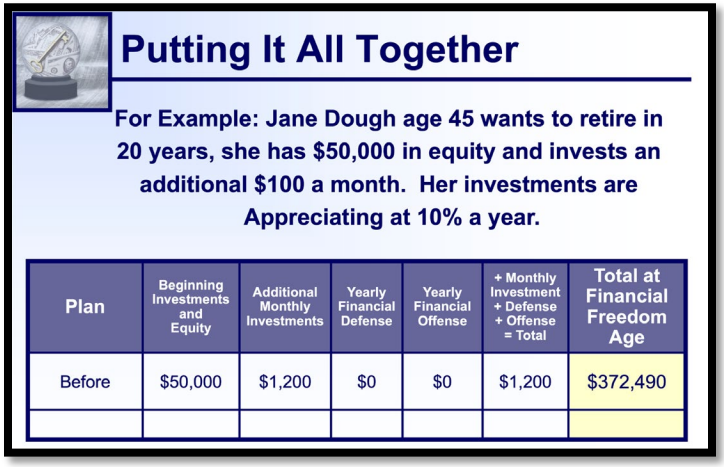
Length Of Time

(=) Wealth

55

Putting It All Together

Conservative investment plan, $100 a month for 20 years @10% rate of return = $372,490, not enough to beat inflation



Conservative Plan

In addition to our current plan, lets save an additional $200 a month in savings and start a small business and add an additional $1,200 a month to our investment account

Our new total is $1,477,388



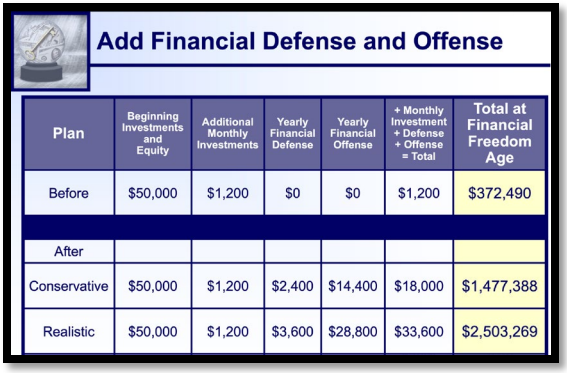
Add Financial Defense and Offense

Plan	Beginning Investments and Equity	Additional Monthly Investments	Yearly Financial Defense	Yearly Financial Offense	+ Monthly Investment + Defense + Offense = Total	Total at Financial Freedom Age
Before	$50,000	$1,200	$0	$0	$1,200	$372,490
After						
Conservative	$50,000	$1,200	$2,400	$14,400	$18,000	$1,477,388

Realistic Plan

Lets increase our saving from $200 to $300 a month and increase business profits from $1,200 to $2,400 a month

Our new total is $2,503,269



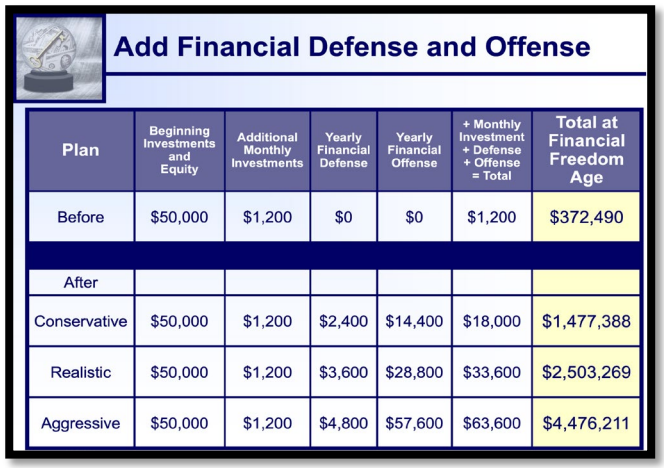
Add Financial Defense and Offense

Plan	Beginning Investments and Equity	Additional Monthly Investments	Yearly Financial Defense	Yearly Financial Offense	+ Monthly Investment + Defense + Offense = Total	Total at Financial Freedom Age
Before	$50,000	$1,200	$0	$0	$1,200	$372,490
After						
Conservative	$50,000	$1,200	$2,400	$14,400	$18,000	$1,477,388
Realistic	$50,000	$1,200	$3,600	$28,800	$33,600	$2,503,269

Aggressive Plan

Lets increase our saving from $200 to $400 a month and increase business profits from $1,200 to $3,600 a month

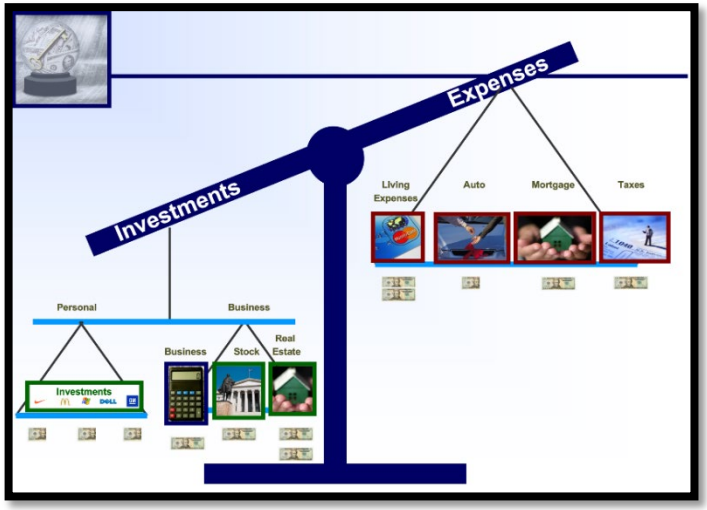
Our new total is $4,476,211



Add Financial Defense and Offense

Plan	Beginning Investments and Equity	Additional Monthly Investments	Yearly Financial Defense	Yearly Financial Offense	+ Monthly Investment + Defense + Offense = Total	Total at Financial Freedom Age
Before	$50,000	$1,200	$0	$0	$1,200	$372,490
After						
Conservative	$50,000	$1,200	$2,400	$14,400	$18,000	$1,477,388
Realistic	$50,000	$1,200	$3,600	$28,800	$33,600	$2,503,269
Aggressive	$50,000	$1,200	$4,800	$57,600	$63,600	$4,476,211

This is what your balance sheet looks like



"Make A Difference

Make It Happen

Every Life Is Precious"

Thomas Painter



10 Post-Quiz Questions

1	**How much would you have if you put a $1 a day under your mattress for 66 years?** $24,090 or $41,458
2	**How much would you have if you invested a dollar a day at 3% for 66 years?** $38,686 or $75,736
3	**How much would you have if you invested a dollar a day at a 10% rate of return for 66 years?** $2,607,064 or $6,533,598
4	**How much would you owe if you charge a dollar a day on your credit card at 21% interest for 66 years?** $16,887,660 or $1,611,877,660
5	**If you used a credit card to buy a computer for $1,000 with 10 years of payments, How much would you pay in total?** $1,300 or $2,374
6	**With $1,000 in debt, After making payments for 4 years, How much do you still owe?** $325 or $771
7	**What is the Dow Stock Market Index?** 100 Companies from different industries or 30 Companies from different industries
8	**What is the S&P Stock Index?** 500 of the largest companies in America or 1,000 of the largest companies in America
9	**True of False, The S&P Stock Market Index makes more money than most professionally managed mutual funds?** True or False
10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True or False

10 Post-Quiz Questions

1	**How much would you have if you put a $1 a day under your mattress for 66 years?** $24,090
2	**How much would you have if you invested a dollar a day at 3% for 66 years?** $75,736
3	**How much would you have if you invested a dollar a day at a 10% rate of return for 66 years?** $2,607,064
4	**How much would you owe if you charge a dollar a day on your credit card at 21% interest for 66 years?** $1,611,877,660
5	**If you used a credit card to buy a computer for $1,000 with 10 years of payments, How much would you pay in total?** $2,374
6	**With $1,000 in debt, After making payments for 4 years, How much do you still owe?** $771
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10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True
	How Many Questions Did You Get Right? Did You Do Better Than The Pre-Quiz?

50 Fun Facts and Concepts

1. If could only give One thing to someone you Love, what would it be?

Good Experience with Money
Money
Knowledge

Which would you give them?

Answer

Good Experience with Money, Then more knowledge, the Money will come naturally

2. Everyone will Make, Manage and Spend Money

The good news it that you will Make, Manage and Spend between $1 Million and $10 Million Dollars in your lifetime

The bad news is that the vast majority of us will die broke and in debt

If you follow the 5 Steps to Financial Freedom, It will solve the vast majority of your problems

3. The 5 Steps to Financial Freedom

Make More Money
Separate Your Money
Give to Individuals, Churches and Charities
Automatically Invest, Use the Wealth Formula
Save and Spend

4. How You Make More Money with Your Job and Small Business

Study Successful People
Solve Bigger Problems
Add More Value

5. There are 2 Reasons to Start A Small Business

Make More Money
Save on Taxes

6. There are 3 Ways to Make More Money in Your Small Business

Get More Customers
Get them to Buy More
Get them to BUY More Often

7. Example of Some Popular Small Businesses

Internet, Your Products, Amazon, Ebay and Etsy

Direct Selling
Multi-Level Marketing
Real Estate, Fix and Flip, Long Term Rentals

8. Is Debt Good or Bad

Good Debt is When You Can Get a Financial Return on The Debt, Like Real Estate

Good Debt is When You Invest in Something That Makes Money and Other People Pay Back the Debt for YOU

9. How Can I Manage My Money?

We have created a tool that allows you to Manage and Cashflow your Money on 1 piece of paper (SuccessAndMoneyFoundation.org/Downloads)

10. How Do YOU Automatically Invest?

Automatically take money out of your checking account on a monthly basis and move it to your investment or retirement account

Automatically invest in Berkshire Hathaway (BRK.b) or The S&P 500, Which is the 500 Largest Companies in America that are World Wide

11. Does Money Grow on Trees?

Yes, have you seen an apple, peach or pear tree? The farmer takes that fruit and exchanges it for cash

12. How Do I Grow A Money Tree?

Open an Investment Account and water it with more money on a monthly basis

13. How Much Money Do I Need to Have A Million Dollars?

Depends on when you start the amount you invest and your rate of return, see chart on page 127

14. The Power of Starting Early, If you invested $200 a month @ 10%

If you started at age 15, invested for 4 years and stopped, You would have OVER a Million Dollars
($1,080,518)

If you started at age 20, invested for 7 years and stopped, You would have OVER a Million Dollars
($1,030,518)

If you started at age 30, invested for 36 years and stopped, You would have LESS THAN a Million Dollars
($789,696)

15. How Much Money Do I Need to Invest On A Monthly Basis?

We recommend 15% of your wages

16. What is The Wealth Formula?

Monthly Investments
(X)
Increase In Value
(X)
Length of Time
(=)
Wealth

17. How Long does It Take For An Asset or Loan to Double in Value or Cost?

Rule of 72

Interest Rate (X) Time (=) 72
Or
72 Divided By the Interest Rate (=) Length of Time

18. Rule of 72

How long does it take for your investments to double in value or in cost?

If your investments are receiving 0% interest, they will never double in value

If your investments are making 3% interest, they will double in 24 years

If your investments are making 6% interest, they will double in 12 years

If your investments are making 12% interest, they will double in 6 years

If your credit card is charging you 21%, Your card will double in cost in 3.4 years

If you have $1,000 in your checking account a 0%, And you owe a $1,000 on your credit card at 21%

19. A Dollar A Day
How Much Would You Have If You?

If you PUT a dollar a day under you mattress or in the bank at 0% interest, in 66 years you will have $24,090

If you INVESTED a dollar a day in the bank at 3% interest, in 66 years you will have $75,736

If you INVESTED a dollar a day in the Stock Market or Real Estate at 10% interest, in 66 years you will have $2,607,064

If you CHARGED a dollar a day on your credit card at 21% interest, in 66 years you will owe $1,611,877,660

20. Which Would You Rather Have?
$10,000 A Day or A Penny Doubled for 40 Days

Penny, You would need $137,438,953 A day
to
Equal a penny doubled which would be
over $5 Billion Dollars

21. What Items Go Up or Down in Value

Items that go down in value

Cars
Electronics
Computers

Items that go up in value

Stock Market
Real Estate
Small Business

22. What Kind of Accounts Should You Use?

Bank Accounts
Savings Account

Investment Accounts
Retirement Accounts

23. A retirement account is the same as an investment account, retirement accounts have some tax advantages

24. Investment Account
An account where you can invest in stocks and bonds

25. 401K
A retirement account where your employer might match your contributions, giving you a 100% match

26. Roth IRA
A retirement account you pay no taxes when you pull the money out at retirement

27. IRA
A retirement account where you get a tax break when you contribute to your account, the challenge is you have to pay taxes on ALL the money when you pull it out at retirement

28. Which Account Should I Fund First

If you are getting a match from your employer, max your 401k

Then, your ROTH IRA

Then, your IRA

Then, your Investment Accounts

29. Loan Verse Own

Loan: Checking, Savings, CD's, Bonds and Loans

Own: Stock and Real Estate

30. 4 Ways to Invest in the Stock Market in Order

Berkshire Hathaway
S&P 500
Mutual Funds
Pick and Choose you Lose

31. Why Do You Do It In This Order?

Over Time
Berkshire Hathaway has out preformed the S&P 500
Which has out preformed mutual funds
Which out preforms picking and choosing

One reason is the low fee structure

32. What Is?

33. Berkshire Hathaway (BRK.b)
A company that is managed by Warren Buffett and His Team, they are large insurance company that has vast holding in companies and publicly traded stock

It's a Stock that is similar to the S&P 500

34. S&P 500

A Stock Index of 500 of the largest companies in America that are worldwide

35. DOW 30
A Stock Index of 30 Companies From Different Industries

36. Mutual Funds
Professional managed funds that charge a fee

37. Pick and Choose, You Lose
When Individuals Pick and Choose Stocks

38. Save and Spend

Money is either saved and invested or spent and consumed

39. If you didn't spend the money and invested it, How much would monthly investments @ 10% growth be over a 40 year period ?

$60 a month would grow into $350,000
$100 a month would grow into $584,222
$400 a month would grow into $2,336,888
$1,000 a month would grow into $5,842,221

40. How Do You Save 20% on Spending
Use Cash verses a debit or credit card

41. How Do You Save Money On Your Credit Card?

Switch to A Low Interest Card

42. How Do You Save on Interest?

Don't get into credit card debt to begin with
Switch to a low rate card
Increase your monthly payment

43. How Do You Get Out of CREDIT CARD Debt?

If you have $10,000 in Credit Card Debt at 21% interest with monthly payments of $183 for 15 years, you will pay a total of $32,951

If you increase the payments to $395, you will save $19,628

44. Avoiding Consumer Debt

If you bought a computer for $1,000 on a credit card at 21% interest and made payments for 10 years, how much in total would you have paid?

$2,374

After 4 years, the computer is obsolete and you still owe

$771

45. How Do You Get Out of Debt?

Make more money

Don’t get into personal debt

Switch to a Cash vrs Debit or Credit Card

Use the Manage Your Money on 1 Piece of Paper

List All Debts

Start with Smallest Loan Amount, Pay it off first

Then, take the extra money and pay off the second smallest loan amount

Then, take the extra money and pay off the 3 smallest debt

46. How to Save Money On A Car

Buy a used car and save

The day you drive a new car off the lot,
it become a used car

47. How to Save Money On Insurance

Insurance Review
Eliminate Overlapping Insurance
Do An Insurance Review

48. How to Save 10%-20% on Your Real Estate

$200,000 Home or Rental Unit

If you bought a $200,000 house @ 8% for 30 years, your total interest would be $328,310 for a total price of $528,310

If you bought a $200,000 house for 10% less or $180,000 @ 8%, your total interest would be $295,479 and you would save $52,830

If you reduced the interest rate from 8% to 6%, you would save $86,972

If you increase the payment from $1,079 to $1,518 and pay it off in 15 years verses 30 years, you will save $115,099

If you do all three, buy for less, lower the interest rate and increase the payment, you will save $254,900

49. How to Save 10%-20% on Your Real Estate

$500,000 Home or Rental Unit

If you bought a $500,000 house @ 8% for 30 years, your total interest would be $820,776 for a total price of $1,320,776

If you bought a $500,000 house for 10% less or $450,000 @ 8%, your total interest would be $738,698 and you would save $82,078

If you reduced the interest rate from 8% to 6%, you would save $299,505

If you increase the payment from $2,697 to $3,797 and pay it off in 15 years verses 30 years, you will save $287,747

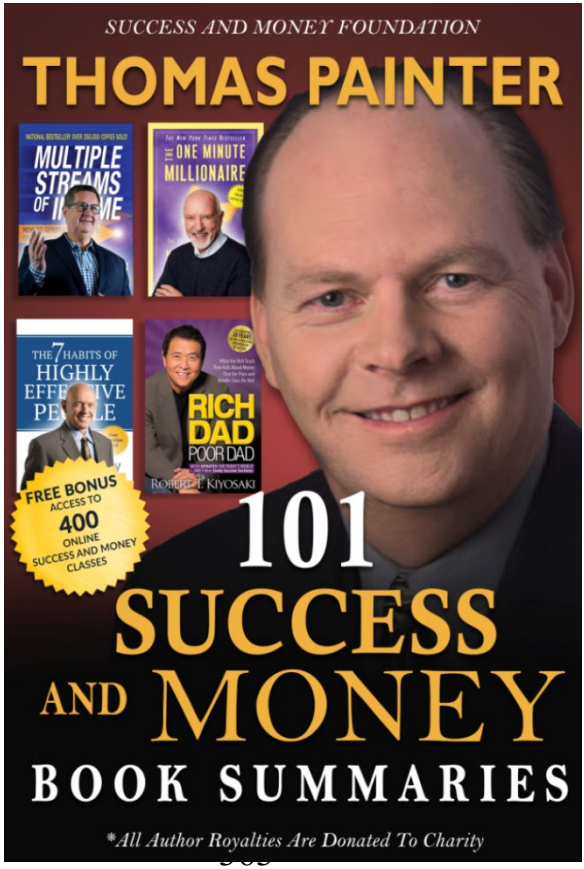
If you do all three, buy for less, lower the interest rate and increase the payment, you will save $669,330

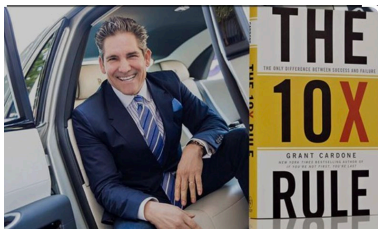
50. Putting It All Together

Make More Money
Invest it For The Long Term
Spend Less

25 Book Summaries From The Book

101 Success And Money Book Summaries





"The 10X Rule" by Grant Cardone

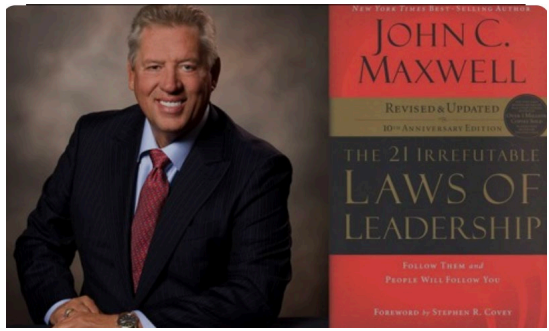
- "The 10X Rule" by Grant Cardone is a motivational and practical guide that emphasizes the importance of taking massive action to achieve extraordinary levels of success.

- The core concept of the book is that individuals must set goals and take actions that are ten times greater than they initially believe necessary.

"Do not set your goals based on what you think you can do. Set your goals on what you want to happen, not what you think you can make happen."

Key Takeaways:

- **Embrace the 10X mindset**
- **Take massive action**
- **Overcome fear and embrace failure**
- **Avoid average thinking**
- **Take responsibility for your results**



"The 21 Irrefutable Laws of Leadership"

by John Maxwell

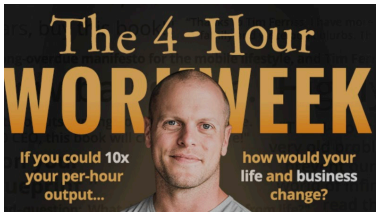
- "The 21 Irrefutable Laws of Leadership" by John C. Maxwell is a comprehensive guide to leadership principles that are fundamental and timeless.

- The book presents 21 essential laws that are key to becoming an effective and influential leader in any field or organization.

Key Takeaways:

- **Leadership is learnable**
- **Lead with integrity**
- **Influence through relationships**
- **Vision is essential**
- **Leadership requires teamwork**

"Leadership develops daily, not in a day."



"The 4-Hour Workweek" By Timothy Ferriss

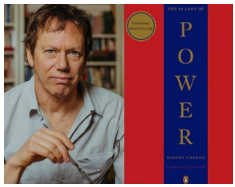
- The New Rich (NR) Lifestyle: The book challenges the conventional idea of working long hours for delayed retirement and introduces the concept of the "New Rich" lifestyle, emphasizing time and location freedom.

- Timothy Ferriss advocates outsourcing tasks and automating processes to create more time and reduce direct involvement in day-to-day operations.

Key Takeaways:

- **Redesign Your Life**
- **Focus on Results, Not Busyness**
- **Outsource and Automate**
- **Location Independence**
- **Embrace the "New Rich" Mindset**

"Someday is a disease that will take your dreams to the grave with you."



"The 48 Laws of Power" by Robert Greene

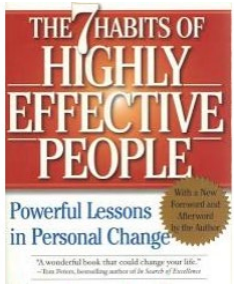
- The book explores 48 practical and manipulative

- The laws include principles like "Never Outshine the Master," "Conceal Your Intentions," "Get Others to Do the Work for You, but Always Take the Credit," and more.

Key Takeaways:

- **Understanding Human Behavior**
- **Self-Awareness**
- **Strategic Thinking**
- **Assertiveness**
- **Boundary Setting**

"Do not leave your reputation to chance or gossip; it is your life's artwork, and you must craft it, hone it, and display it with the care of an artist."

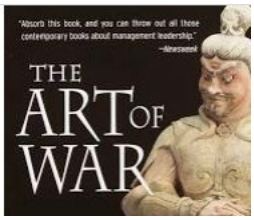


"The 7 Habits of Highly Effective People"

By Stephen Covey

- **Be proactive:** Take charge of your life and responses to circumstances. Focus on what you can control and avoid being reactive to external influences.
- **Begin with the end in mind:** Clarify your vision and goals before taking action.
- **Put first things first:** Prioritize tasks based on their importance and urgency.
- **Think win-win:** Seek mutually beneficial solutions in interactions and relationships.
- **Synergize:** Combine the strengths of individuals to create innovative and powerful solutions.

"The key to greatness is to look for the extraordinary in the ordinary."



"The Art of War" by Sun Tzu

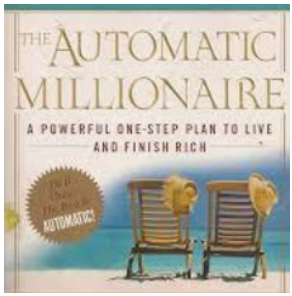
- "The Art of War" is an ancient Chinese military treatise attributed to Sun Tzu.
- The book provides strategic insights on warfare and tactics.
- Sun Tzu emphasizes the importance of careful planning, preparation, and understanding one's enemy.

"Opportunities multiply as they are seized."

Key Takeaways:

- **Strategy and Tactics**
- **Know Yourself and Your Enemy**
- **Adaptability and Flexibility**
- **The Importance of Timing**
- **Deception and Misdirection**

"The supreme art of war is to subdue the enemy without fighting."



“The Automatic Millionaire” by David Bach

- "The Automatic Millionaire" presents a simple one-step plan to achieve financial security and build wealth.
- David Bach introduces the concept of "paying yourself first" by automating savings and investments.

"What we spend our money on isn't nearly as important

as what we don't spend it on."

Key Takeaways:

- **Simple One-Step Plan**
- **Pay Yourself First**
- **The Power of Compound Interest**
- **Financial Goals and Budgeting**
- **Homeownership and Tax Advantage**



"Awaken the Giant Within" by Tony Robbins

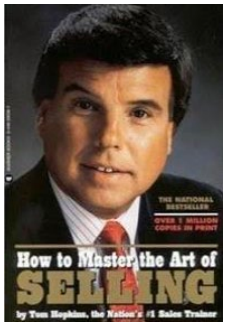
- "Awaken the Giant Within" is a self-help book by Tony Robbins, a renowned motivational speaker and life coach.
- The book aims to empower readers to take control of their lives and achieve personal transformation.
- He emphasizes the importance of setting clear, compelling goals and creating a compelling vision for the future.

Key Takeaways:

- **Take Control of Your Life**
- **The Power of Beliefs**
- E**motional Mastery**
- **Set Compelling Goals**

"It's not what we do once in a while that shapes our lives,

but what we do consistently."



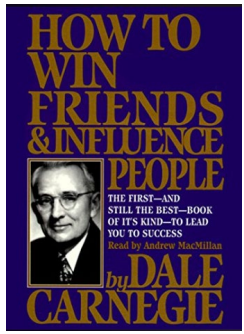
"How to Master the Art of Selling" By Tom Hopkins

- "How to Master the Art of Selling" is a comprehensive guide for individuals seeking to improve their sales skills and techniques.
- Tom Hopkins shares practical advice and strategies for building rapport with prospects, overcoming objections, and closing deals.

"You cannot teach a man anything. You can only help him discover it within himself."

Key Takeaways:

- **Comprehensive Sales Guide**
- **Building Rapport and Overcoming Objections**
- **Effective Communication and Persuasive Selling**



"How To Win Friends And Influence People"

by Dale Carnegie

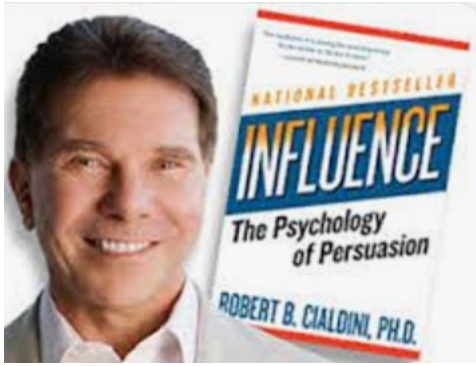
- "How to Win Friends and Influence People" by Dale Carnegie is a classic self-help book on improving social skills and interpersonal relationships.

- The book offers practical advice and techniques to build strong connections and influence others positively.

"To do something different, we must be willing to think differently."

Key Takeaways:

- **The Power of Positive Communication**
- **Active Listening**
- **Showing Appreciation**
- **Respect Others' Opinions**



"Influence: The Psychology of Persuasion"

by Robert B. Cialdini

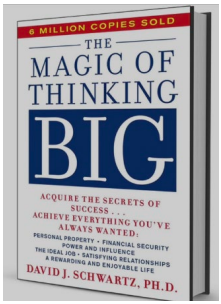
- "Influence: The Psychology of Persuasion" by Robert B. Cialdini is a groundbreaking book that explores the

principles of persuasion and human behavior.

Key Takeaways:

- **Reciprocity**
- **Commitment and Consistency**
- **Social Proof**
- **Liking**

"The best persuaders become the best through pre-suasion—the process of arranging for recipients to be receptive to a message before they encounter it."



"The Magic of Thinking Big"

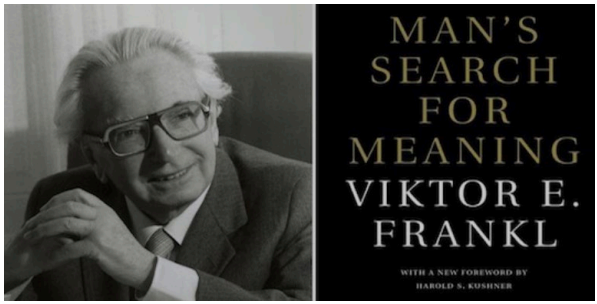
by David J. Schwartz

- **Positive Thinking:** Cultivate a positive mindset and self-belief to achieve success and overcome obstacles**.**
- **Overcome Fear:** Confront and conquer fears and excuses that hinder personal growth and progress.

Key Takeaways:

- **Positive Thinking**
- **Overcome Fear**
- **Set Higher Goals**
- **Continuous Improvement**

"Success is determined not by whether or not you face obstacles, but by your reaction to them."



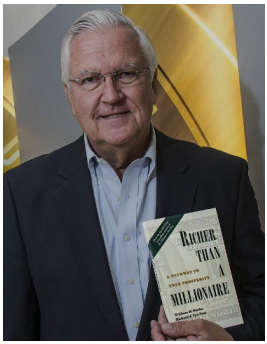
"Man's Search for Meaning" by Viktor E. Frankl

- "Man's Search for Meaning" is Viktor E. Frankl's poignant account of his experiences as a Holocaust survivor and his reflections on life's meaning.
- The book underscores the human capacity to choose one's attitude and response to suffering, even in the most extreme circumstances.

Key Takeaways:

- **Choosing One's Attitude**
- **Finding Meaning in Life**
- **Hold Onto Hope**
- **Strength of Human Spirit**
- **Transformative Power of Meaning**

"When we are no longer able to change a situation, we are challenged to change ourselves."



"The Millionaire Next Door" Thomas J. Stanley

- "The Millionaire Next Door" emphasizes the importance of financial literacy, entrepreneurship, and building strong, lasting wealth.

Key Takeaways:

- **Frugal Living**
- **Long-Term Investing**
- **Disciplined Financial Habits**
- **Avoid Extravagance**
- **Financial Literacy**

"Wealth is more often the result of a lifestyle of hard work, perseverance, planning, and, most of all, self-discipline."



"Multiple Streams of Income" by Robert G. Allen

- Robert G. Allen discusses different types of income streams, including real estate investments, stocks, royalties, and entrepreneurship.

"If you want to be financially free, you need to become a different kind of person than you are today and let go of whatever has held you back in the past."

Key Takeaways:

- **Diversify Income Sources**
- **Explore Different Income Streams**
- **Passive Income**
- **Identify Profitable Opportunities**

"The key to financial freedom and great wealth is a person's ability or skill to convert earned income into passive income and/or portfolio income."



"Nothing Down" by Robert G. Allen

- "Nothing Down" by Robert G. Allen is a real estate investment book that presents creative strategies for acquiring properties with little or no money down.
- Robert G. Allen shares various techniques, such as seller financing, lease options, and partnerships, to purchase properties without using personal funds.

Key Takeaways:

- **Real Estate Investment Strategies**
- **Lease Options**
- **Owner Financing**
- **Foreclosures and Distressed Properties**
- **Partnerships and Joint Ventures**

"The most common reason for not getting what you want is that you are more committed to what you don't want."



"One Minute Millionaire"

by Mark Victor Hansen & Robert Allen

- "The One Minute Millionaire" by Mark Victor Hansen and Robert G. Allen is a book that combines both fiction and non-fiction to present the principles of wealth-building.

- Mark Victor Hansen provides real-life success stories of millionaires to inspire and motivate readers.

- Robert G. Allen shares practical wealth-building strategies, including real estate investing, starting a business, and creating multiple streams of income.

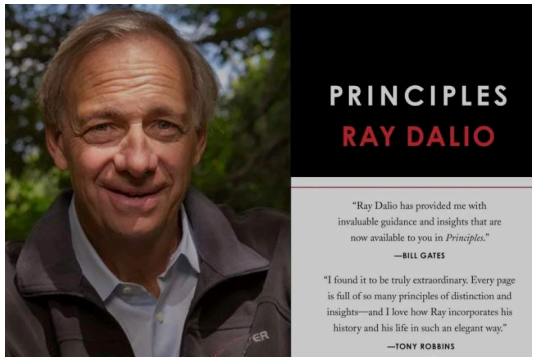
Key Takeaways:

- **Two Paths to Wealth**

- **Millionaire Mindset**

- **Build Multiple Streams of Income**

"Wealth is the power to turn dreams into reality. Without wealth, they remain dreams forever."



"Principles: Life and Work" by Ray Dalio

- The book introduces the concept of "radical truth" and "radical transparency" in building a successful and innovative organization.

- Rather than avoiding conflicts, Dalio encourages embracing them and using them as opportunities for growth and learning.

Key Takeaways:

- **Radical Transparency and Open-Mindedness**
- **Embrace Conflict**
- **Principles Framework**
- **Continuous Learning**
- **Building Successful Organizations**

"Embrace reality and deal with it,
don't just wish for what you *want."*



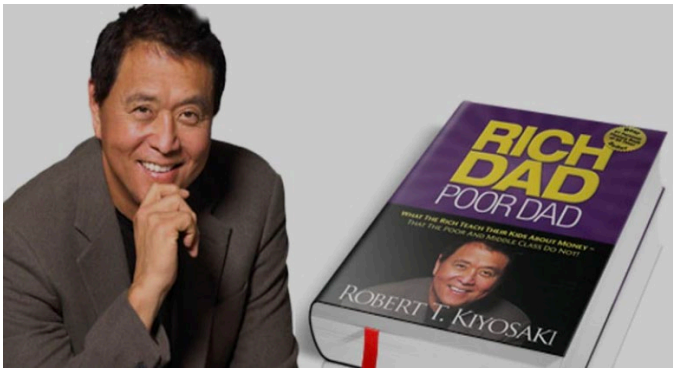
"The Purpose Driven Life" by Rick Warren

- Rick Warren presents five foundational purposes: worship, ministry, evangelism, fellowship, and discipleship.
- The book encourages individuals to focus on God's purpose for their lives, rather than self-centered pursuits.
- Readers learn the importance of surrendering to God's plan, finding fulfillment, and living with eternal significance.

Key Takeaways:

- **Discovering Life's Purpose**
- **Five Foundational Purposes**
- **God-Centered Focus**
- **Fulfillment and Eternal Significance**

“The purpose of your life is far greater than your own personal fulfillment, your peace of mind, or even your happiness."



"Rich Dad Poor Dad" by Robert Kiyosaki

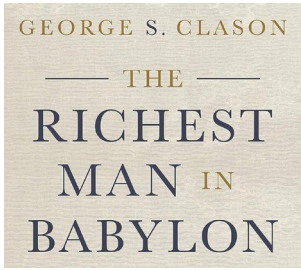
- Rich Dad Poor Dad Contrasts the money mindset of the author's "rich dad" and "poor dad" (his biological father).

- Introduces the concept of the Cash Flow Quadrant, classifying people as Employees, Self-Employed, Business Owners, or Investors, and explains how to move from one quadrant to another.

Key Takeaways:

- **Financial Education**
- **Assets vs. Liabilities**
- **Focus on Assets**

"The single most powerful asset we all have is our mind. If it is trained well, it can create enormous wealth in what seems to be an instant."



"The Richest Man in Babylon" by George S. Clason

- Teaches fundamental principles of personal finance through a collection of parables set in ancient Babylon.
- Emphasizes the importance of saving a portion of income (at least 10%) to build wealth gradually.
- Advocates for wise investments and making money work for you to generate passive income.

"Wealth, like a tree, grows from a tiny seed. The first copper you save is the seed from which your tree of wealth shall grow."

Key Takeaways:

- **Save a Portion of Your Income**
- **Invest Wisely**
- **Live Within Your Means**
- **Compound Your Savings**
- **Seek Knowledge and Education**



"The Secret" by Rhonda Byrne

- "The Secret" by Rhonda Byrne is a self-help book that explores the Law of Attraction and its impact on our lives.

- The book reveals that thoughts have a powerful magnetic force that attracts similar energies into our experiences.

Key Takeaways:

- **Law of Attraction**
- **Power of Positive Thinking**
- **Visualization**
- **Gratitude**
- **Believe and Receive**

"The law of attraction is the law of creation. Quantum physicists tell us that the entire

Universe emerged from thought!"



"Start with Why" by Simon Sinek

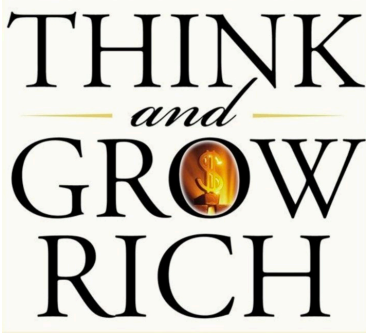
- The book introduces the concept of the "Golden Circle," consisting of three layers: "Why," "How," and "What," and argues that starting with "Why" is crucial for inspiring others.

- "Start with Why" offers a profound understanding of human motivation and provides a blueprint for inspiring positive change and building lasting connections in business and life.

Key Takeaways:

- **Find Your Why**
- **The Golden Circle**
- **Importance of Why**
- **Inspire Action**

"Working hard for something we don't care about is called stress. Working hard for something we love is called passion."



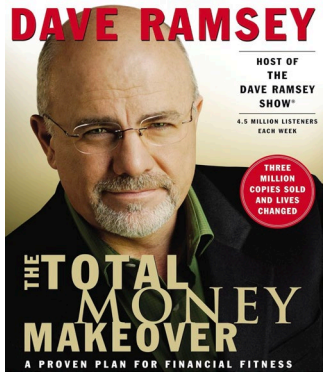
"Think and Grow Rich" By Napoleon Hill

- Napoleon Hill outlines the importance of having a burning desire, a definite purpose, and unwavering faith in achieving one's goals.
- The book inspires readers to cultivate a positive mental attitude and develop a mindset geared toward achieving greatness.

Key Takeaways:

- **Principles of Success**
- **Burning Desire and Definite Purpose**
- **Power of the Subconscious Mind**
- **Master Mind Group**

"The subconscious mind will translate into reality a thought driven by fear, just as readily as it will translate into reality a thought driven by courage or faith."



"The Total Money Makeover" by Dave Ramsey

- Dave Ramsey introduces the Baby Steps, a seven-step approach to getting out of debt, building wealth, and securing financial freedom.

"Change is painful. Few people have the courage to seek out change. Most people won't change until the pain of where they are exceeds the pain of change."

Key Takeaways:

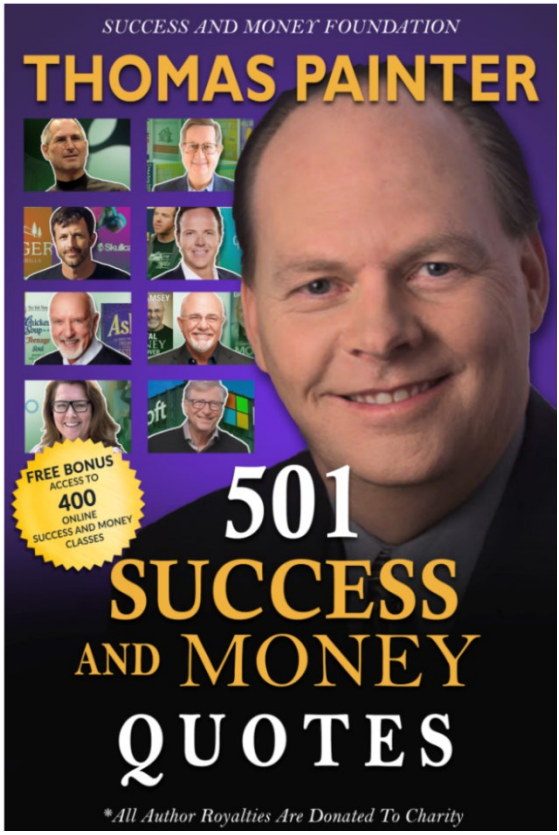
- **Proven Plan for Financial Fitness**
- **The Baby Steps**
- **Living Debt-Free**
- **Saving, Investing, and Emergency Fund**
- **Living Below Your Means**

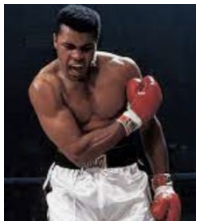
101 Quotes

From The Book

501

Success And Money Quotes





Muhammad Ali

"I am the greatest, I said that even before I knew I was."



Marie Antoinette

"Let them eat cake."



Aristotle

"We are what we repeatedly do.
Excellence, then, is not an act, but a habit."



Neil Armstrong

"That's one small step for man, one giant leap for mankind."



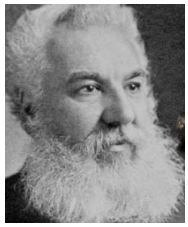
Susan B. Anthony

"I think the girl who is able to earn her own living and pay her own way should be as happy as anybody on earth”



Ludwig Van Beethoven

"Music should strike fire from the heart of man and bring tears from the eyes of woman."



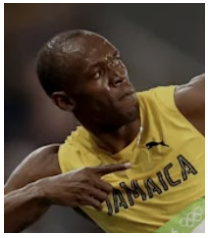
Alexander Graham Bell

"When one door closes, another opens”



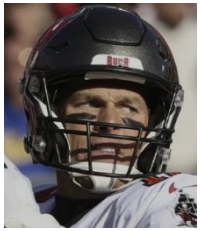
Jeff Bezos

"I knew that if I failed I wouldn't regret that, but I knew the one thing I might regret is not trying."



Usain Bolt

"There are better starters than me, but I'm a strong finisher."



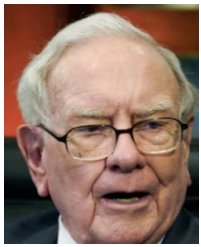
Tom Brady

"The true competitors, though, are the ones who always play to win."



Richard Branson

"Screw it, let's do it!"



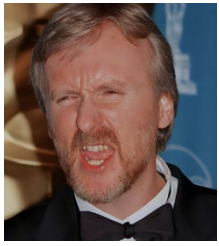
Warren Buffett

"Someone's sitting in the shade today because someone planted a tree a long time ago."



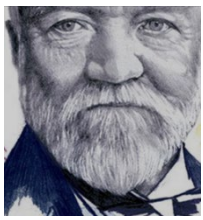
Augustus Caesar

"I found Rome a city of bricks and left it a city of marble."



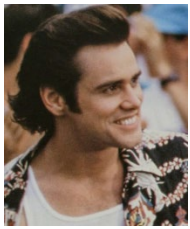
James Cameron

"If you set your goals ridiculously high and it's a failure, you will fail above everyone else's success."



Andrew Carnegie

"No man becomes rich unless he enriches others."



Jim Carrey

"You can fail at what you don't want, so you might as well take a chance on doing what you love."



Charlie Chaplin

"Life is a tragedy when seen in close-up, but a comedy in long-shot."



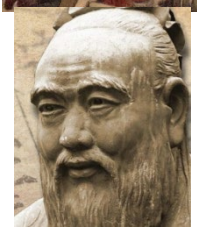
Winston Churchill

“Never Give In, Never Give Up”



Christopher Columbus

"By prevailing over all obstacles and distractions, one may unfailingly arrive at his chosen goal or destination."



Confucius

"Choose a job you love, and you will never have to work a day in your life."



David Copperfield

"In magic, the impossible becomes possible, and dreams come to life."



Tom Cruise

"I feel that luck is preparation meeting opportunity."



Leonardo da Vinci

"Simplicity is the ultimate sophistication."



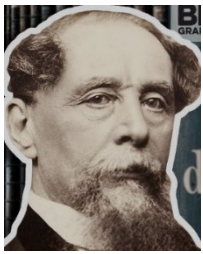
Johnny Depp

"One day the people that didn't believe in you will tell everyone how they met you."



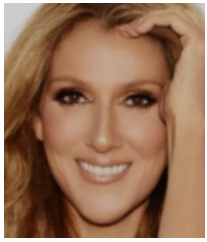
Princess Diana

"I don't go by the rule book; I lead from the heart



Charles Dickens

"It was the best of times, it was the worst of times."



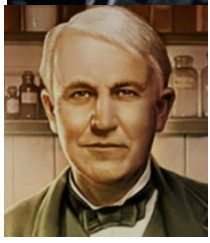
Celine Dion

"Love can touch us one time and last for a lifetime."



Walt Disney

"If you can dream it, you can do it."



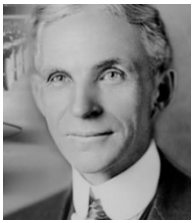
Thomas Edison

"Genius is one percent inspiration and ninety-nine percent perspiration."



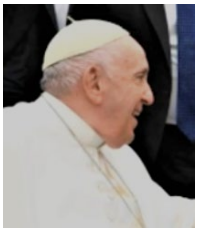
Queen Elizabeth II

"I declare before you all that my whole life, whether it be long or short, shall be devoted to you."



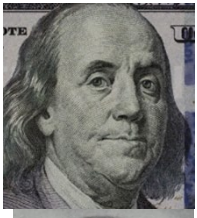
Henry Ford

"Whether you think you can, or you think you can't — you're right."



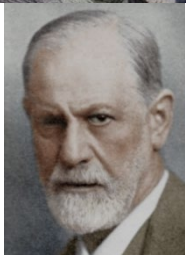
Pope Francis

"True power is service."



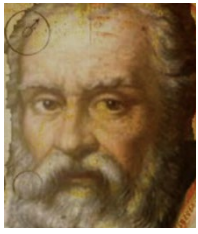
Benjamin Franklin

"An investment in knowledge pays the best interest."



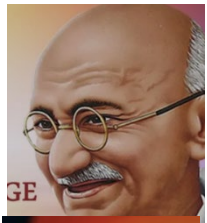
Sigmund Freud

"One day, in retrospect, the years of struggle will strike you as the most beautiful."



Galileo Galilei

"You cannot teach a man anything; you can only help him discover it in himself."



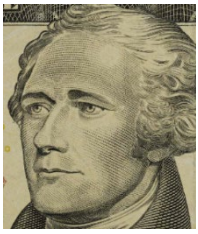
Mahatma Gandhi

"The best way to find yourself is to lose yourself in the service of others."



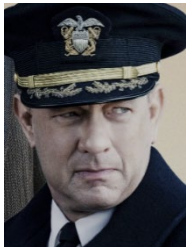
Bill Gates

"As we look ahead into the next century, leaders will be those who empower others."



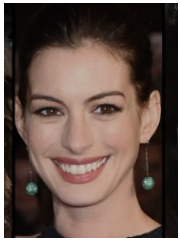
Alexander Hamilton

"Those who stand for nothing fall for anything."



Tom Hanks

"If it wasn't hard, everyone would do it. It's the hard that makes it great."



Anne Hathaway

"The thing that you always have to remember is that you might not know the full story."



Stephen Hawking

"Remember to look up at the stars and not down at your feet."



Audrey Hepburn

"Nothing is impossible, the word itself says 'I'm possible'!"



Whitney Houston

"I decided long ago never to walk in anyone's shadow; if I fail, or if I succeed, at least I did as I believe."



Michael Jackson

"In a world filled with hate, we must still dare to hope.."



Lebron James

"I think the reason why I've been able to be so successful is because I'm not afraid to fail."



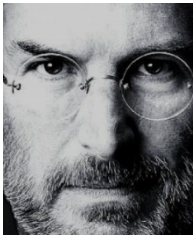
Billie Jean King

"Champions keep playing until they get it right."



Thomas Jefferson

"I find that the harder I work, the more luck I seem to have."



Steve Jobs

"The people who are crazy enough to think they can change the world are the ones who do."



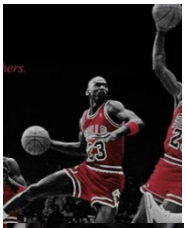
Dwayne Johnson

"Be humble. Be hungry. And always be the hardest worker in the room."



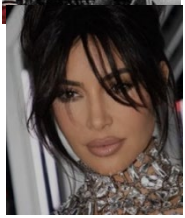
Magic Johnson

"You're the only one who can make the difference. Whatever your dream is, go for it."



Michael Jordan

"I can accept failure, But I can't accept not trying."



Kim Kardashian

"When there's so many haters and negative things, I really don't care."



Helen Keller

"The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart."



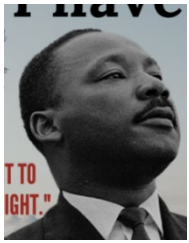
John F. Kennedy

"Ask not what your country can do for you; ask what you can do for your country."



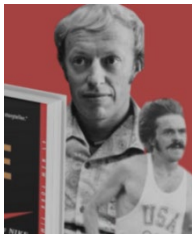
Robert Kiyosaki

"The richest people in the world look for and build networks; everyone else looks for work.”



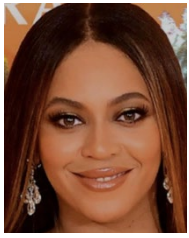
Martin Luther King Jr.

"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."



Phil Knight

"Don't tell people how to do things, tell them what to do and let them surprise you with their results."



Beyoncé Knowles

"I don't like to gamble, but if there's one thing, I'm willing to bet on, it's myself."



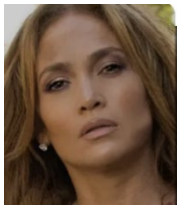
Dalai Lama

"The purpose of our lives is to be happy."



Abraham Lincoln

"The best way to predict your future is to create it."



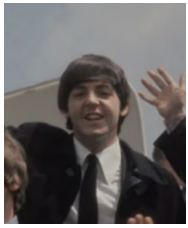
Jennifer Lopez

"You get what you give. What you put into things is what you get out of them."



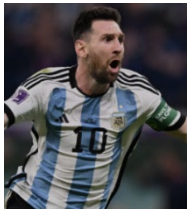
Martin Luther

"You are not only responsible for what you say, but also for what you do not say."



Paul McCartney

"And in the end, the love you take is equal to the love you give."



Lionel Messi

"You have to keep working hard and never lose sight of your dreams."



Marilyn Monroe

"Give a girl the right shoes, and she can conquer the world."



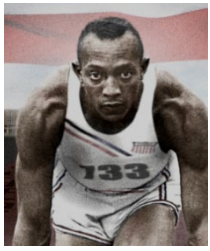
Wolfgang Mozart

"I pay no attention whatever to anybody's praise or blame. I simply follow my own feelings."



Elon Musk

"When something is important enough, you do it even if the odds are not in your favor."



Jesse Owens

"The only victory that counts is the one over yourself."



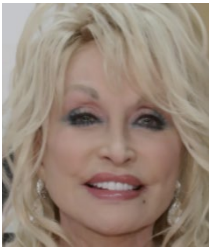
Thomas Painter

“Make a difference, make it happen and remember that every life is precious”



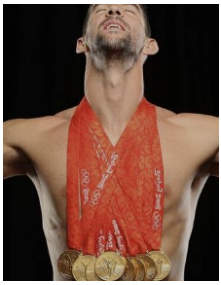
Jim Painter

“Some people make so much money with their small businesses, real estate and investments, that they don’t have a job”



Dolly Parton

"The way I see it, if you want the rainbow, you gotta put up with the rain."



Michael Phelps

"I want to be able to look back and say, 'I've done everything I can, and I was successful.' I don't want to look back and say I should have done this or that."



Elvis Presley

"Truth is like the sun. You can shut it out for a time, but it ain't going away."

Julia Roberts

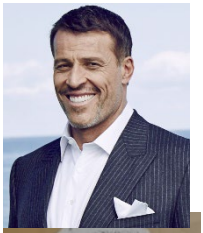


"True love doesn't come to you, it has to be inside you."



Jackie Robinson

"A life is not important except in the impact it has on other lives."



Tony Robbins

"Identify your problems but give your power and energy to solutions."



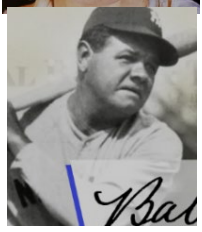
John D. Rockefeller

"Don't be afraid to give up the good to go for the great."



J.K. Rowling

"It is our choices that show what we truly are, far more than our abilities."



Babe Ruth

"It's hard to beat a person who never gives up."



Steven Spielberg

"Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful."



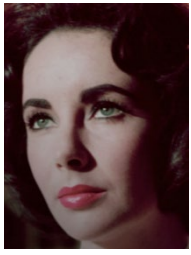
Sylvester Stallone

"It ain't about how hard you hit. It's about how hard you can get hit and keep moving forward."



Barbra Streisand

"Embrace your individuality. Love what you love without worrying about judgment."



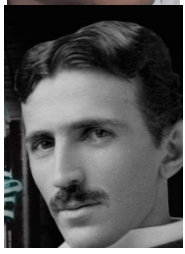
Elizabeth Taylor

"You just do it. You force yourself to get up. You force yourself to put one foot before the other. That's how I've done it. There's no other way."



Mother Teresa

"Not all of us can do great things. But we can do small things with great love."



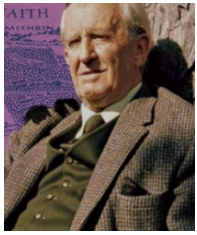
Nikola Tesla

"The present is theirs; the future, for which I really worked, is mine."



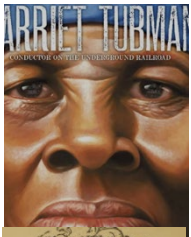
Margaret Thatcher

"If you want something said, ask a man; if you want something done, ask a woman."



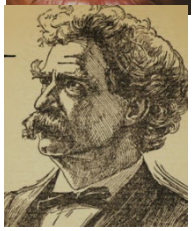
J.R.R. Tolkien

"Even the smallest person can change the course of the future."



Harriet Tubman

"I freed a thousand slaves. I could have freed a thousand more if only they knew they were slaves."



Mark Twain

"The two most important days in your life are the day you are born and the day you find out why."



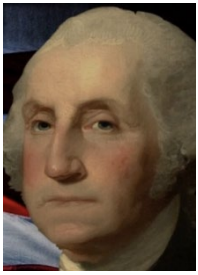
Queen Victoria

"We are not interested in the possibilities of defeat; they do not exist."



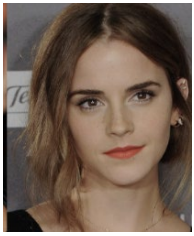
Vera Wang

“When you have a passion for something then you tend not only to be better at it, but you work harder at it too.”



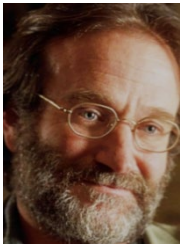
George Washington

"The harder the conflict, the greater the triumph."



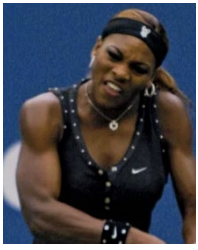
Emma Watson

"If not me, who? If not now, when?"



Robin Williams

"You're only given one little spark of madness. You mustn't lose it."



Serena Williams

"I've always believed that you can achieve anything if you work hard enough for it."



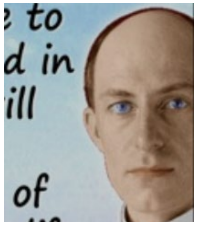
Oprah Winfrey

"The greatest discovery of all time is that a person can change their future by merely changing their attitude."



Tiger Woods

"The greatest thing about tomorrow is, I will be better than I am today."



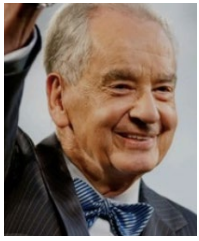
Wilbur Wright

"It is possible to fly without motors, but not without knowledge and skill."



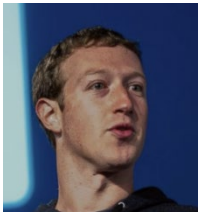
Muhammad Yunus

"I did not give loans to people because they had collateral; I gave loans to them because they had potential."



Zig Ziglar

"You don't have to be great to start, but you have to start to be great."



Mark Zuckerberg

"The question I ask myself like almost every day is, 'Am I doing the most important thing I could be doing?"

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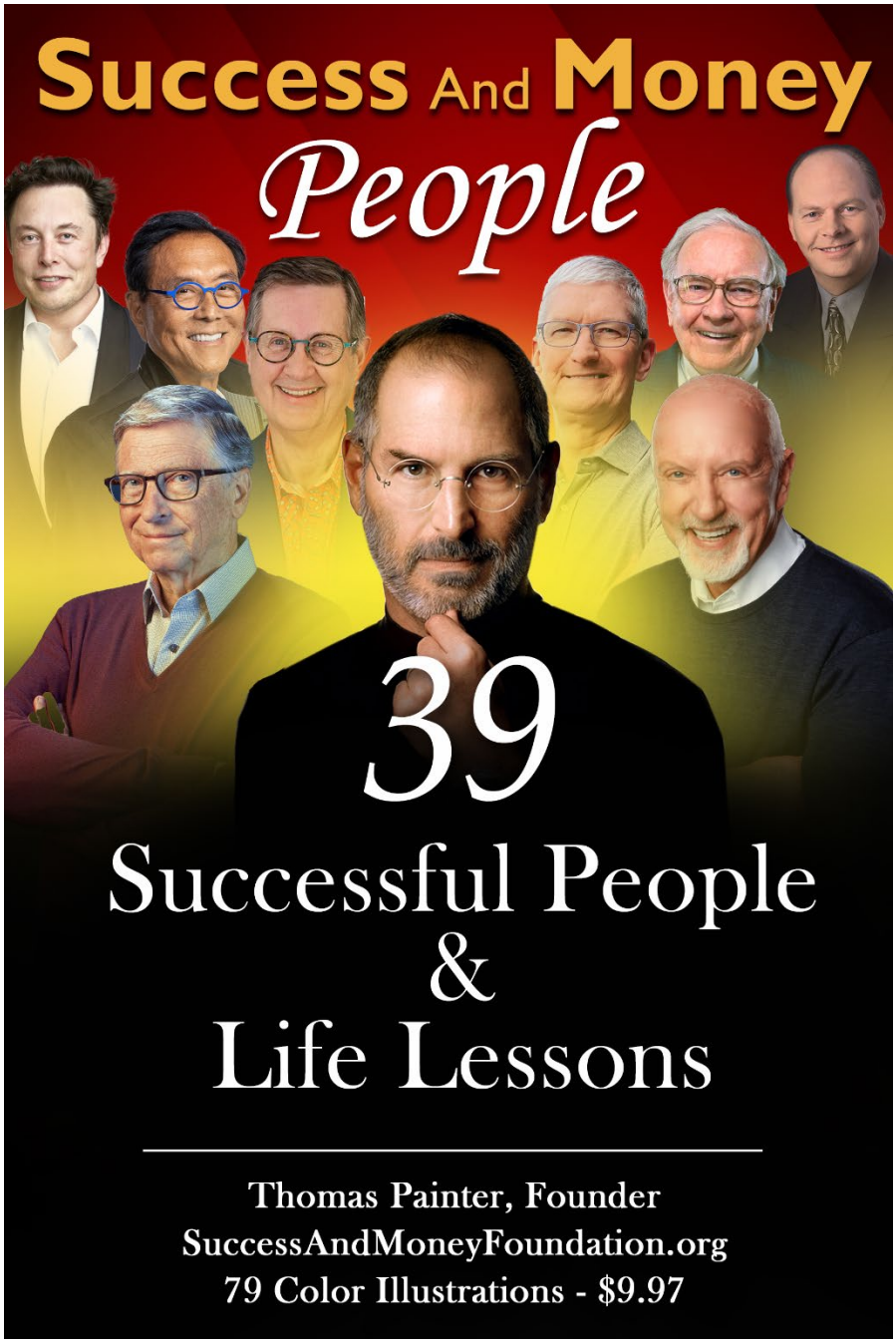

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People
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Successful People
&
Life Lessons
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Robert G. Allen



"How many of you would like to be millionaires?
Then do what millionaires do."

— Robert G. Allen

Life Story

Robert G. Allen is one of the most influential financial authors of the 20th century. Best known for his book *Nothing Down*, he changed the way people think about real estate investing.

His revolutionary claim—that you could buy property with little or no money down—empowered thousands of ordinary people to take control of their financial futures.

Allen was raised in a modest family and didn't start with wealth. But he studied business, worked hard, and discovered the power of passive income.

His first real estate deal sparked a passion that became a lifelong mission: teaching people that they didn't have to be rich to start investing. He believed that wealth begins with knowledge, not capital.

In addition to *Nothing Down*, Allen wrote bestsellers like *Creating Wealth*, *Multiple*

Streams of Income, and *The One Minute Millionaire*. His books taught readers how to think like investors, create multiple income streams, and take action even when afraid.

His real-life "St. Louis Challenge" (buying homes with no money down in 72 hours) proved that his strategies really worked.

Beyond the deals and strategies, Allen's greatest impact may be his encouragement. He made financial success feel possible for everyday people.

Whether through seminars, books, or interviews, he challenged audiences to shift their mindset—from scarcity to abundance, from fear to action, from employee to entrepreneur.

Life Lessons

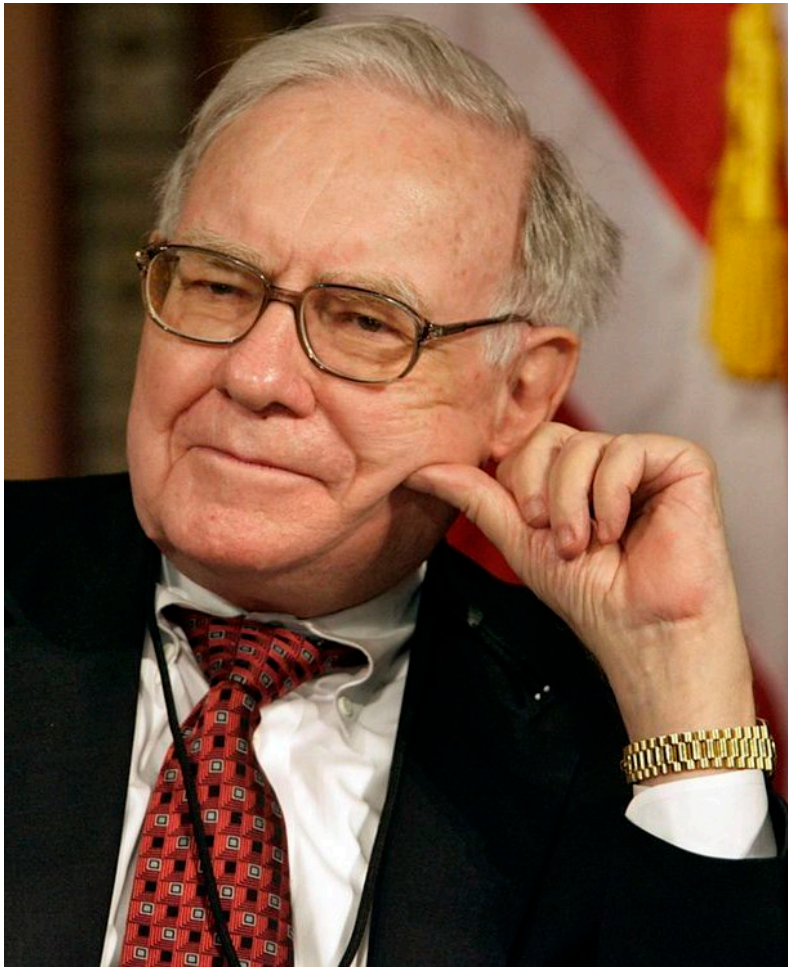
- **Success Principle:** Wealth is a skill—not a gift. You can learn it, practice it, and master it with time and action.

- **Money Lesson:** You don't need money to make money. You need creativity, courage, and a willingness to ask.

- **Faith in Action:** Take the leap. Success favors those who move forward, even when the path is uncertain.

- **Legacy Wisdom:** Build multiple streams of income. One stream dries up; many streams flow forever.

Warren Buffett



“The best investment you can make is in yourself.”

— Warren Buffett

Life Story

Warren Buffett was born in 1930 in Omaha, Nebraska. He made his first investment at just 11 years old, buying three shares of stock.

He delivered newspapers as a kid and filed taxes at age 13. From a young age, he was fascinated by numbers, business, and finding smart ways to grow money.

While his friends played outside, Warren read books on investing.

He studied under Benjamin Graham, the father of value investing, and began buying businesses that were undervalued.

Warren didn't look for quick wins. Instead, he looked for companies with strong leadership, clear profits, and long-term potential.

One of his most famous purchases was *Berkshire Hathaway*, which he turned into a global investment powerhouse.

Over the decades, Buffett became one of the richest people in the world—but he never changed his lifestyle.

He still lives in the same modest home he bought in 1958. He eats at McDonald's, drinks Coca-Cola daily, and buys with logic, not emotion.

He reads for hours each day and avoids flashy trends in favor of steady returns.

Even more inspiring, Warren plans to give away most of his wealth through philanthropy.

He believes success is not just about what you earn, but how you use it. He teaches people to live below their means, invest early, and think for the long run.

Warren Buffett's wisdom proves that wealth isn't about luck—it's about smart habits and timeless principles.

Life Lessons

- **Success Principle:** Be patient. Great things take time. Wealth grows by compounding over years.

- **Money Lesson:** Spend less than you earn. Invest the rest in simple, strong businesses you understand.

- **Mindset Insight:** Avoid trends. Think independently, and make decisions based on facts, not hype.

- **Character Insight:** Live simply. True wealth is not in things—it's in peace of mind and purpose.

Steve Jobs



“The people who are crazy enough to think they can change the world are the ones who do.”

— Steve Jobs

Life Story

Steve Jobs was born in 1955 and adopted by a working-class family in California. As a curious and rebellious teen, he developed an early interest in electronics and design.

After briefly attending college, he dropped out and co-founded Apple in 1976 with his friend Steve Wozniak in a garage.

They created the Apple I and Apple II—personal computers that sparked a revolution.

Jobs pushed boundaries. He wasn't just interested in technology—he cared about *how* it looked and *how* it felt. Under his leadership, Apple created the Macintosh, the first personal computer with a graphical interface.

But in 1985, he was pushed out of his own company. Instead of giving up, he founded NeXT and helped launch Pixar, which created *Toy Story,* the world's first full-length computer-animated film.

In 1997, Jobs returned to Apple and transformed it. He led the creation of the iMac, iPod, iTunes, iPhone, and iPad—products that changed the way people lived, listened, worked, and communicated.

His ability to combine art, technology, and business made Apple one of the most valuable companies in the world.

Jobs passed away in 2011, but his influence lives on. He was known for his black turtleneck, bold ideas, and relentless pursuit of excellence. He taught the world that design matters, simplicity is powerful, and that it's okay to think differently. His life was a testament to following your passion, embracing innovation, and leaving a legacy.

Life Lessons

- **Success Principle:** Follow your intuition. Passion and focus can lead to world-changing innovation.

- **Money Lesson:** Don’t build for money—build for excellence. The money follows when the value is real.

- **Mindset Insight:** Simplicity is strength. Remove clutter, think clearly, and design beautifully.

- **Personal Growth:** Failure isn’t the end. Being fired led Jobs to his greatest success—always stay hungry, stay foolish.

Robert Kiyosaki



“It’s not how much money you make. It’s how much money you keep, how hard it works for you, and how many generations you keep it for.”

— Robert Kiyosaki

Life Story

Robert Kiyosaki was born in Hawaii in 1947. He was raised in a traditional home by his biological father, whom he refers to as his “Poor Dad.”

His Poor Dad was highly educated but believed in working hard for a paycheck.

At the same time, Robert was mentored by his best friend’s father—his “Rich Dad”—a successful businessman who taught him how money actually works.

These two influences shaped Robert’s thinking about money, success, and education.

He realized that schools often fail to teach real-world financial skills. After serving in the military and working in sales, Robert began building his own businesses—experiencing both successes and failures.

What remained constant was his commitment to financial literacy and independence.

In 1997, Robert self-published *Rich Dad Poor Dad*, which quickly became a global bestseller. The book challenged conventional beliefs—urging people to focus on acquiring assets, not just earning income.

He introduced the idea of the *Cashflow Quadrant*, passive income, and making money work for you. Millions of readers began to see wealth-building differently.

Kiyosaki went on to write dozens of books, create financial games like *Cashflow*, and build a movement that encourages people to take control of their financial futures.

Today, he continues to teach people of all ages how to invest, build businesses, and escape the "rat race." His message: financial freedom starts with education—and action.

Life Lessons

- **Success Principle:** Don’t just work for money—make money work for you.

- **Money Lesson:** Buy assets, not liabilities. Wealth grows when your money earns for you.

- **Mindset Insight:** Financial education is the real key to freedom—not a fancy degree.

- **Personal Growth:** Learn, unlearn, and take action. Your habits determine your future.

Elon Musk



“When something is important enough, you do it even if the odds are not in your favor.”

— Elon Musk

Life Story

Elon Musk was born in South Africa in 1971. From a young age, he was curious about how things worked and spent hours reading books and learning about science and computers.

At 12, he built and sold his first video game. Musk moved to the United States to pursue bigger opportunities, believing it was the best place to bring big ideas to life.

He began with internet companies like Zip2 and PayPal, which made him a millionaire by his early 30s.

But instead of retiring, Elon took his money and risked it all on new ideas—starting companies that many thought were too ambitious or even impossible.

He wanted to build electric cars, rockets, solar power systems, and more.

Musk founded Tesla Motors to revolutionize the auto industry with

electric cars that were fast, stylish, and sustainable.

He also launched SpaceX with the dream of colonizing Mars and making space travel affordable.

Though both companies faced failure and near bankruptcy, Elon refused to give up. His determination and belief carried them through tough times.

Today, Tesla and SpaceX are among the most innovative companies in the world. Elon has also launched ventures like Neuralink,

The Boring Company, and Starlink—all with the goal of improving humanity's future. His journey shows that thinking big, taking risks, and working tirelessly can truly change the world.

Life Lessons

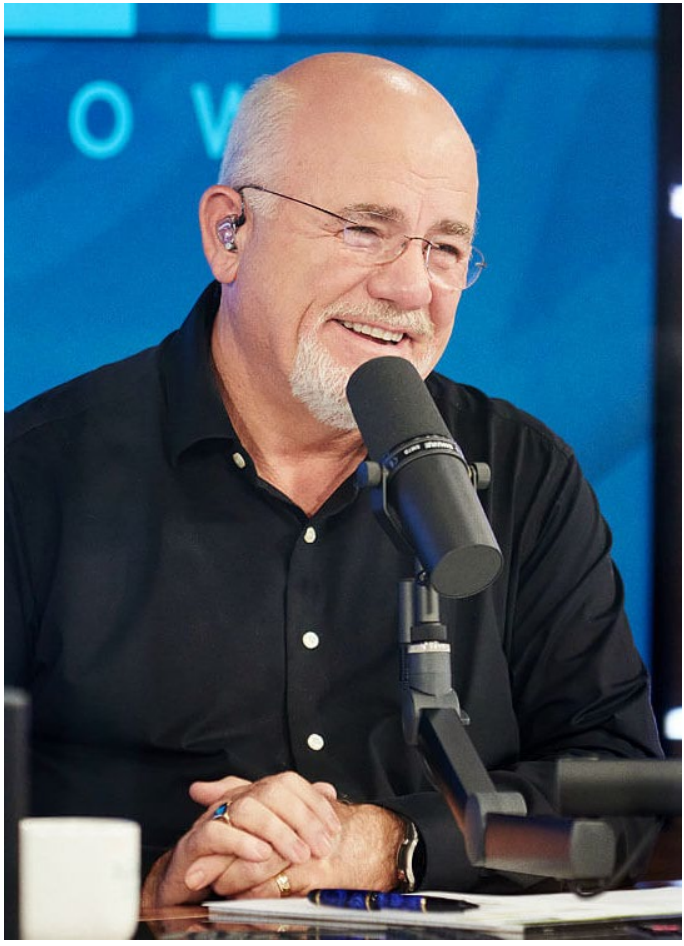
- **Success Principle:** Dream big, start small, and never stop pushing the limits of what's possible.

- **Money Lesson:** Reinvest in your vision. Use money as a tool to solve meaningful problems.

- **Mindset Insight:** Embrace failure—it's often the path to innovation and breakthrough success.

- **Personal Growth:** Be bold. The future belongs to those who build it with courage and action.

Dave Ramsey



“If you will live like no one else, later you can live like no one else.”

— Dave Ramsey

Life Story

Dave Ramsey didn't start out as a financial expert—he learned the hard way. By his mid-20s, he had built a real estate portfolio worth over $4 million.

But when the banks called in his loans, he lost everything. Broke, scared, and humbled, Dave made a decision that changed his life: he was going to learn God's ways of handling money.

He studied personal finance, budgeting, and wise money principles. He and his wife paid off all their debt and rebuilt their life step-by-step.

But Dave didn't keep this wisdom to himself. He began teaching others how to get out of debt, save money, and live with financial peace.

What started in small church groups eventually grew into a national platform.

Dave created a simple, powerful plan called the Baby Steps—starting with a $1,000 emergency fund, paying off debt with the "debt snowball" method, and building wealth over time.

He started a radio show, wrote bestselling books like *The Total Money Makeover*, and built Ramsey Solutions to help millions of people change their lives.

Today, Dave's voice is one of the most trusted in personal finance. His teachings help people break free from the chains of debt, live on less than they make, and create a future filled with purpose, generosity, and peace.

His story proves that failure isn't final—and that anyone can turn their life around with the right plan and discipline.

Life Lessons

- **Success Principle:** Failures can be the foundation of your future—if you choose to learn from them.

- **Money Lesson:** Get out of debt, live on a budget, and build wealth with intention.

- **Mindset Insight:** Discipline beats impulse. Long-term peace comes from short-term sacrifice.

- **Personal Growth:** Teach others what you've learned. Turn your pain into purpose.

Tony Robbins



“It is in your moments of decision that your destiny is shaped.”

— Tony Robbins

Life Story

Tony Robbins was born in a modest household and faced a tough upbringing. He struggled with poverty, a turbulent family life, and no clear path forward.

But Tony had a burning desire to learn and grow. As a young man, he began studying personal development, reading hundreds of books and learning from mentors like Jim Rohn.

By his early 20s, he was coaching top performers and leading seminars on mindset, emotion, and breakthrough transformation.

With passion and massive energy, Tony developed systems for creating change—helping people take control of their minds, their finances, and their lives.

He believed that success is 80% psychology and 20% mechanics.

Robbins built a global empire through books, audio programs, coaching, and massive live events like *Unleash the Power Within*. He has worked with presidents, athletes, CEOs, and millions of everyday people.

His books like *Awaken the Giant Within* and *Money: Master the Game* blend strategy with heart, empowering people to create lasting change.

But more than money or fame, Tony's mission is impact. He's fed over 1 billion meals through his philanthropy and continues to serve with passion.

His story reminds us that no matter where you start, you have the power to change your life—and help others do the same.

Life Lessons

- **Success Principle:** Change your state, change your story, and you'll change your life.

- **Money Lesson:** Don't just work for money—make your money work for you with purpose and control.

- **Mindset Insight:** Progress equals happiness. Decide, commit, and take massive action.

- **Personal Growth:** Your past does not equal your future. You are the creator of your destiny.

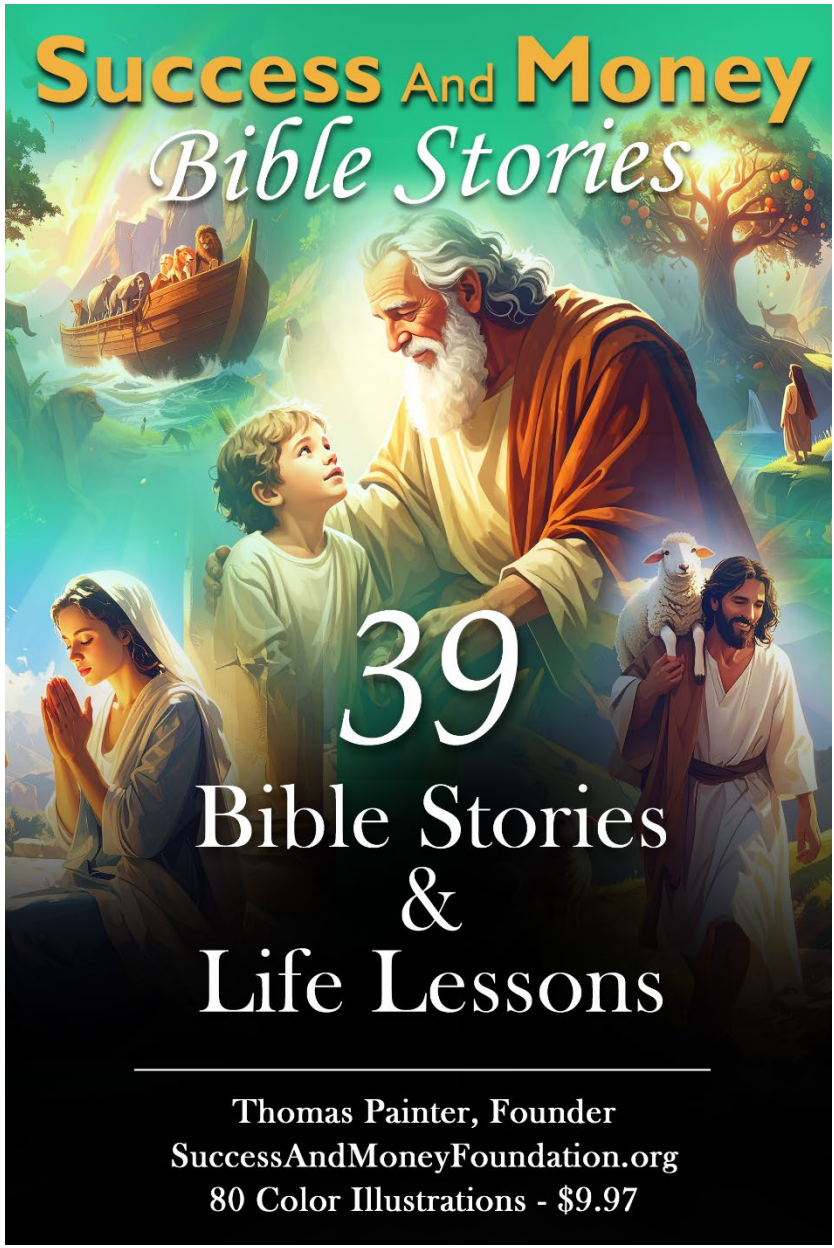

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The Crucifixion of Jesus



“Father, forgive them, for they know not what they do.”

— Luke 23:34

The Story

Jesus, though sinless and full of love, was arrested by jealous leaders who feared His growing influence.

Though Pilate, the Roman governor, found no fault in Him, the crowd demanded His death. Jesus was mocked, beaten, and sentenced to be crucified—a death reserved for criminals.

He carried His cross to a hill called Golgotha, where He was nailed between two thieves.

Even as He suffered, Jesus showed compassion. He prayed for His executioners and comforted one of the criminals beside Him, saying, “Today you will be with Me in paradise.” Darkness covered the land for three hours.

Then, with His final breath, Jesus cried out, “Father, into Your hands I commit My spirit,” and died.

At that moment, the curtain in the temple was torn in two—from top to bottom—symbolizing that the barrier between God and people had been removed.

A Roman centurion who witnessed His death declared, “Surely this was a righteous man.” Friends of Jesus took His body and laid Him in a tomb. Though it seemed like the end, this was just the beginning of God’s greatest plan.

Jesus’ death was not a tragedy—it was a sacrifice. He gave His life willingly to take the punishment for sin and open the door to eternal life.

Through His love and obedience, He made a way for all people to be forgiven and reconciled to God. The cross became the greatest symbol of hope the world has ever known.

Life Lessons

- **Faith Principle:** Real love is shown through sacrifice. Jesus gave everything to save others—willingly and selflessly.

- **Success Lesson:** True greatness comes from humility and service, not power or pride. Eternal impact is born from obedience and love.

- **Money Application:** Giving should flow from the heart. Lasting value is found not in what we earn, but in what we give and why we give it.

- **Life Reflection:** Even in your darkest hour, redemption is possible. God can use the greatest pain for the greatest purpose.

Feeding the 5,000



“Gather the pieces that are left over. Let nothing be wasted.”

— John 6:12

The Story

Large crowds followed Jesus because of the miracles He performed. One day, as thousands gathered near the Sea of Galilee, Jesus saw their hunger and asked His disciple Philip, “Where shall we buy bread for these people to eat?”

Philip replied that even eight months’ wages wouldn’t be enough to feed them all.

Another disciple, Andrew, said, “Here is a boy with five small loaves and two fish—but how far will they go among so many?”

Jesus took the offering, gave thanks, and told the people to sit down. Over 5,000 men—plus women and children—were there. With just that small meal, Jesus performed a miracle that no one expected.

Jesus distributed the loaves and fish, and everyone ate until they were full. When the meal was over, the disciples collected twelve baskets of leftovers—more than

what they started with. The people were amazed and recognized Jesus as a prophet sent from God. This miracle revealed not just Jesus' power, but His compassion and care for practical needs.

The feeding of the 5,000 teaches that no gift is too small when given with a willing heart.

God is not limited by what we lack—He works through what we're willing to offer. When placed in His hands, even the simplest offering can become more than enough.

Life Lessons

- **Faith Principle:** God can multiply whatever we place in His hands. Trust Him with your "little" and watch it become "much."

- **Success Lesson:** Provision often begins with gratitude. Give thanks for what you have—even if it seems small—and let it grow.

- **Money Application:** Be generous, even when it feels like you don't have enough. Wise giving invites divine multiplication.

- **Life Reflection:** No one is too young, poor, or insignificant to make a difference. One boy's lunch fed thousands—because he gave it freely.

Jesus Walks on Water



“Take courage! It is I. Don’t be afraid.”

— Matthew 14:27

The Story

After feeding the 5,000, Jesus told His disciples to get into a boat and cross the Sea of Galilee while He went up a mountainside to pray alone. As night fell, a storm arose.

The wind blew hard and the waves tossed the boat, leaving the disciples struggling and afraid in the middle of the sea. They rowed for hours but couldn't get far.

In the darkest part of the night, Jesus came to them—walking on the water. At first, they were terrified, thinking He was a ghost.

But Jesus immediately called out, "Take courage! It is I. Don't be afraid." Even in the storm, His voice brought comfort. Peter, always bold, replied, "Lord, if it's really You, tell me to come to You on the water."

Jesus said, “Come.” Peter stepped out of the boat and began to walk toward Jesus on the waves. For a moment, faith held him up.

But when Peter saw the wind and waves, he became afraid and began to sink. “Lord, save me!” he cried. Immediately, Jesus reached out His hand and caught him. “You of little faith,” He said, “why did you doubt?”

When they climbed into the boat, the wind died down and the storm was over. The disciples were amazed.

They worshiped Jesus, saying, “Truly You are the Son of God.” That night on the sea, they learned that faith isn’t about the absence of storms—it’s about keeping your eyes on the One who can walk through them.

Life Lessons

- **Faith Principle:** Faith lets us step into the impossible—but we must keep our eyes on Jesus, not the storm.

- **Success Lesson:** Bold action brings breakthrough. Don't let fear distract you from what you're called to do.

- **Money Application:** In uncertain times, don't panic. Stay focused on your values, your vision, and wise decisions.

- **Life Reflection:** Even if your faith falters, Jesus won't let you sink. He meets you with grace, not condemnation.

Noah’s Ark



“But Noah found favor in the eyes of the Lord.”

— Genesis 6:8

The Story

As the world became increasingly wicked and violent, God looked upon the earth with sorrow. Humanity had turned away from Him, and He decided to send a great flood to cleanse the world.

But amidst the darkness, one man stood out—Noah. He was righteous, blameless among his generation, and walked faithfully with God. God gave Noah a special assignment: build an ark to save his family and pairs of every animal species.

Noah obeyed exactly as God commanded, even though people must have mocked him. He spent years building the massive boat on dry land.

When it was complete, Noah gathered his wife, three sons, and their wives, along with two of every kind of animal, into the ark.

Then, the rain began to fall. Water poured from the sky and burst from the ground. The floodwaters covered the entire earth.

For forty days and forty nights, the rain fell. Everything not inside the ark was destroyed.

But Noah, his family, and the animals were safe. After 150 days, the waters began to recede, and the ark came to rest on the mountains of Ararat. Eventually, Noah sent out a dove that returned with an olive leaf—a sign that dry land had appeared.

When the earth was dry, God told Noah to leave the ark. Noah built an altar and worshiped God.

In response, God made a covenant with Noah: never again would He destroy the earth by flood. As a sign of this promise, God placed a rainbow in the sky. Noah's faith saved his family—and his obedience helped restart the world under God's blessing.

Life Lessons

- **Faith Principle:** Even when the world goes one way, stay faithful. God honors obedience and integrity.

- **Success Lesson:** Prepare in advance. Build when others mock, and you'll be ready when the storm comes.

- **Money Application:** Wise stewardship requires long-term thinking. Invest in your future when it's still dry outside.

- **Life Reflection:** God's judgment is real, but so is His mercy. After every storm, He offers a rainbow of new beginnings.

Ten Commandments Given



“And God spoke all these words…”

— Exodus 20:1

The Story

After freeing the Israelites from slavery in Egypt, God led them to Mount Sinai. There, the people camped at the base of the mountain while Moses went up to meet with God.

Thunder, lightning, a thick cloud, and the sound of a trumpet filled the air—God's presence was awe-inspiring. The people were afraid, but God was preparing to reveal His covenant to them: the Ten Commandments.

God spoke directly to Moses and gave him ten laws carved on two stone tablets. These commandments were more than rules—they were principles to shape a holy and just society.

They taught people how to love God and how to love one another. The first four focused on honoring God—no other gods, no idols, honoring His name, and keeping the Sabbath holy.

The remaining six taught how to treat others—honoring parents, and not stealing, lying, killing, or coveting.

The people were overwhelmed by the experience. They trembled at the mountain and begged Moses to speak to God on their behalf, fearing they would die if they heard God's voice directly again. Moses assured them that God’s purpose was not to harm them but to teach them to live with reverence and obedience. The commandments weren’t just for Israel—they were for all generations to know how to live rightly before God and others.

These laws would become the foundation for many cultures and legal systems. More importantly, they revealed God's character: holy, just, and loving. They showed people their need for grace and pointed to the coming Savior who would fulfill the law with love.

Life Lessons

- **Faith Principle:** God gives clear moral guidance to help us live in relationship with Him and with others.

- **Success Lesson:** A life built on strong principles—honesty, respect, integrity—leads to long-term peace and trust.

- **Money Application:** Following God's laws creates a foundation for ethical business, fair treatment, and contentment.

- **Life Reflection:** True freedom isn't doing whatever you want—it's living within boundaries that bring blessing and purpose.

The Creation of the World



“In the beginning, God created the heavens and the earth.”

— Genesis 1:1

The Story

In the very beginning, there was nothing—only darkness. Then, God spoke: “Let there be light,” and light burst into existence. God saw that it was good. Over six days, God continued to shape the universe with purpose and power.

He separated the sky from the sea, formed dry land, and caused plants to grow. He placed the sun, moon, and stars in the sky to mark time and seasons.

God filled the waters with fish and the sky with birds, and then He made animals to roam the earth—each according to its kind. Everything was carefully designed and declared “good.”

On the sixth day, God created something truly special: human beings. He made man and woman in His own image, giving them the responsibility to care for the earth and all that was in it.

God blessed the humans and told them to be fruitful, multiply, and rule over all creation with stewardship and care. He gave them food, companionship, and purpose.

When He looked at everything He had made—including the people—He said it was “very good.” On the seventh day, God rested, not because He was tired, but to set an example for humanity to rest, reflect, and worship.

The creation story reminds us that everything we see was made by a Creator who is powerful, wise, and loving. The world is not random or accidental—it is full of meaning and divine design.

From galaxies to grains of sand, from oceans to oak trees, from lions to little children—everything began with the breath of God. He created it all, and He called it good.

Life Lessons

- **Faith Principle:** God is the Creator of all things, and His creation reflects His order, beauty, and purpose.

- **Success Lesson:** Great things begin with intention. Like God, we succeed when we plan, build with care, and rest well.

- **Money Application:** Stewardship begins with recognizing that all we have is God's. We are managers, not owners.

- **Life Reflection:** You are made in God's image. Your life has meaning, value, and a divine purpose from the very beginning.

The Resurrection of Jesus



“He is not here; He has risen, just as He said.”

— Matthew 28:6

The Story

After Jesus was crucified and buried in a sealed tomb, His followers were heartbroken and afraid. Early on Sunday morning, Mary Magdalene and another Mary went to visit the tomb.

To their surprise, a violent earthquake shook the ground. An angel of the Lord came down from heaven, rolled back the stone, and sat on it. His appearance was like lightning, and his clothes were white as snow.

The guards were so terrified that they fainted. But the angel spoke to the women: “Don’t be afraid. I know you’re looking for Jesus, who was crucified.

He is not here—He has risen, just as He said!” The angel showed them the empty tomb and told them to go quickly and share the news with the disciples. Trembling and filled with joy, the women ran to tell the others.

On the way, Jesus Himself appeared to them. He greeted them, and they fell at His feet in worship. Jesus reassured them and told them to tell His brothers to go to Galilee, where they would see Him.

Meanwhile, the religious leaders bribed the guards to spread a false story that the disciples had stolen Jesus' body during the night. But the truth could not be hidden—Jesus was alive!

Jesus later appeared to many of His followers, strengthening their faith and preparing them for their mission. Before ascending to heaven, He gave the Great Commission: "Go and make disciples of all nations."

The resurrection wasn't just the end of Jesus' story—it was the beginning of the Church's. Jesus conquered death and offers that same victory to all who believe in Him.

Life Lessons

- **Faith Principle:** Jesus' resurrection proves that He is the Son of God and that nothing is stronger than His power—not even death.

- **Success Lesson:** The greatest victory often follows the greatest sacrifice. Stay faithful through hardship.

- **Money Application:** Earthly treasures fade, but eternal life is the greatest wealth. Invest in what lasts forever.

- **Life Reflection:** When all seems lost, remember: God is still writing the story. With Him, even death is not the end.

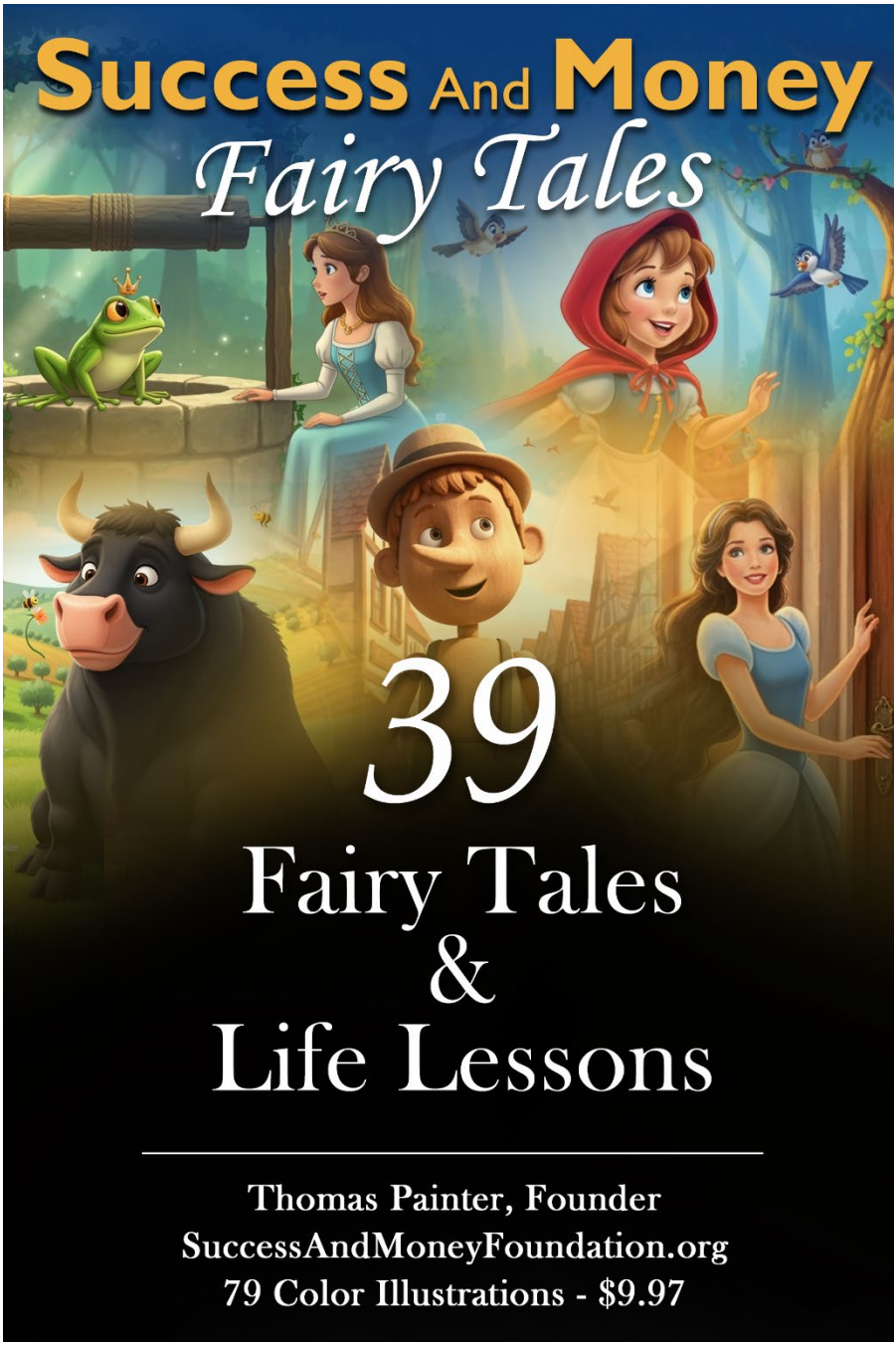

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Aladdin and the Magic Lamp



“Do not be fooled by appearances, for true worth lies within.”

— Arabian Nights

The Story

Long ago in a faraway land, a poor but clever boy named Aladdin lived with his mother. One day, a mysterious sorcerer approached Aladdin, pretending to be his long-lost uncle.

He convinced Aladdin to enter a hidden cave filled with treasure, telling him to bring out an old oil lamp. Aladdin retrieved the lamp, but when he refused to give it up before being safely out of the cave, the sorcerer trapped him inside.

Alone in the darkness, Aladdin rubbed the lamp—and to his astonishment, a powerful genie appeared. The genie granted Aladdin three wishes. With clever thinking, Aladdin wished for food, freedom, and eventually wealth.

He used his wishes wisely and returned home to build a better life. With the help of the genie, he became prosperous and admired, even catching the eye of the Sultan’s daughter, Princess Jasmine.

Aladdin and the princess fell in love, and soon he married her. But trouble returned when the evil sorcerer stole the lamp and used it to take Aladdin's palace and wife.

Aladdin, without the lamp, had to rely on his courage and cleverness. He devised a plan to trick the sorcerer, retrieve the lamp, and set things right. In the end, he outsmarted the villain, rescued Jasmine, and regained the genie's help.

Aladdin used his final wish not for more riches, but to free the genie forever. He learned that true strength comes not from magic, but from using your mind and heart wisely.

Aladdin and Jasmine ruled with kindness and wisdom, and the genie, now free, remained their loyal friend for life.

Life Lessons

- **Success Principle:** Your greatest power isn't magic—it's your ability to think, adapt, and do the right thing under pressure.

- **Money Lesson:** Sudden wealth can disappear quickly if you don't use wisdom and integrity to protect it.

- **Character Insight:** True leadership is shown in how you handle problems when things go wrong—not when everything is easy.

- **Life Reflection:** The most valuable things—freedom, love, trust—can't be wished into existence. They must be earned and protected.

Johnny Appleseed



“He planted seeds of kindness—and apples—everywhere he went.”

— American Folklore

The Story

Long ago, in the early days of America, there lived a man named John Chapman—but most people knew him as Johnny Appleseed. He traveled barefoot across the frontier, planting apple seeds and spreading kindness wherever he went.

He carried a sack of seeds, wore a pot for a hat, and had a gentle spirit that made him welcome in every town, farm, and village he visited.

Johnny didn't plant trees just for himself. He believed in thinking ahead—planting orchards that settlers and future generations could benefit from. He would find a patch of land, clear it with care, and start a nursery.

Then he'd teach others how to care for the young trees before moving on to the next town. People admired him not just for his hard work, but for his kindness to animals and his simple, generous way of living.

Johnny Appleseed became a legend in his own time. Children would run out to greet him when he arrived. He shared stories, patched people's clothes, and offered seeds to anyone who wanted to grow their own orchard. He never asked for much—just a place to sleep and something simple to eat. Even the animals seemed to trust him, as he often fed birds and squirrels from his hand.

Though Johnny never became rich with money, he left behind something far more valuable: apple trees that provided fruit for families, forests that helped the land, and stories that inspired hearts.

His life proved that you don't need to wear a crown or own a castle to make a difference. You just need to plant good things—seeds, kindness, and care—and trust they will grow.

Life Lessons

- **Success Principle:** Think long-term. Planting today—whether it's ideas, habits, or trees—leads to future success.

- **Money Lesson:** Wealth isn't just about dollars. True value comes from doing good that lasts beyond your lifetime.

- **Character Insight:** Generosity, humility, and kindness can make you rich in ways money never will.

- **Life Reflection:** Small acts, done consistently and with love, can leave a lasting legacy across generations.

The Elves and the Shoemaker



“Help can come in small packages—and often when least expected.”

— Brothers Grimm

The Story

Once upon a time, there was a kind and hardworking shoemaker who had fallen on hard times. He had just enough leather left to make one last pair of shoes.

Before going to bed, he carefully cut out the pieces and laid them on his workbench. “I’ll finish these first thing in the morning,” he said, hoping someone would buy them so he and his wife could eat.

But when he awoke the next morning, to his amazement, the shoes were already made—beautiful, perfectly stitched, and ready to sell.

A customer soon arrived, delighted with the quality, and paid a high price. The shoemaker bought more leather, and the next night, the same miracle happened again. Night after night, the mysterious helpers returned, turning his small scraps into fine shoes.

Curious and grateful, the shoemaker and his wife decided to hide and watch. To their surprise, two tiny elves appeared after midnight.

They wore ragged clothes and no shoes, but they worked cheerfully and quickly, finishing the shoemaker's work before dawn. The couple realized the elves had been helping them out of pure kindness.

Wanting to show their appreciation, the shoemaker's wife sewed tiny clothes and shoes for the elves.

The next night, instead of leather, they left the gifts. When the elves arrived and saw the clothes, they danced with joy, put them on, and sang as they disappeared into the night—never to return.

But the shoemaker's business continued to thrive, and he and his wife always remembered the blessing of kindness freely given—and returned.

Life Lessons

- **Success Principle:** Help often comes when you keep working, stay humble, and do your part—even when you can't see the results right away.

- **Money Lesson:** Good work and good reputation attract opportunities. And gratitude for unexpected help often opens even more doors.

- **Character Insight:** Generosity, appreciation, and quiet service build strong communities and lasting relationships.

- **Life Reflection:** Never underestimate the impact of a small act of kindness. It can change someone’s entire future—and your own.

The Emperor's New Clothes



“Sometimes the truth only takes one honest voice.”

— Hans Christian Andersen

The Story

Once upon a time, there was an emperor who loved clothes more than anything else. He spent all his money on new outfits and enjoyed showing them off more than ruling his kingdom. One day, two clever swindlers arrived in town claiming to be master tailors.

They told the emperor they could make him the most magnificent clothing—but with a twist: the fabric would be invisible to anyone who was foolish or unfit for their position.

Curious and proud, the emperor commissioned the outfit. The tailors set up looms and pretended to work day and night, asking for the finest silk and gold thread.

Ministers came to check on the progress but, seeing nothing on the looms, feared being seen as unworthy. So they praised the fabric to avoid admitting the truth.

The emperor himself visited and saw nothing—but, worried about his own reputation, he too pretended to be impressed.

When the “clothes” were ready, the emperor proudly paraded through the streets wearing nothing at all. The townspeople, not wanting to appear foolish, clapped and admired the invisible clothes—until one small child cried out, “But he’s not wearing anything at all!” The crowd fell silent. One by one, others began to whisper, laugh, and finally admit the truth.

The emperor blushed with embarrassment but continued walking, too proud to admit he’d been fooled. Though the swindlers escaped with their reward, the lesson stayed behind.

Everyone realized how easy it is to follow the crowd—and how important it is to speak the truth, even when no one else dares to say it.

Life Lessons

- **Success Principle:** Don’t let pride or fear of judgment keep you from asking honest questions or seeing things clearly.

- **Money Lesson:** Appearances can be deceiving. Value and substance matter more than status and show.

- **Character Insight:** True strength lies in humility and the courage to speak the truth—even when others stay silent.

- **Life Reflection:** If something doesn’t make sense, trust your instincts. Sometimes, the simplest voices see the clearest truths.

The Giving Tree



“And the tree was happy.”

— Shel Silverstein

The Story

Once there was a tree who loved a little boy. When the boy was young, he would visit the tree every day.

He would climb her trunk, swing from her branches, eat her apples, and rest in her shade.

The tree was happy whenever the boy was near. But as time passed, the boy grew older and visited less often.

One day, the boy came to the tree wanting money. The tree offered her apples, and the boy took them to sell. Later, the boy returned, wanting a house. The tree told him to cut off her branches to build one, and again, she was happy to give.

Then he came back wanting a boat to travel far away, so the tree offered her trunk. Piece by piece, the tree gave all she had to the boy she loved.

Finally, the boy returned once more—now an old man. He had no money, no dreams, and no strength left.

The tree, now just a stump, was sad that she had nothing more to give. But the old man said he only wanted a quiet place to sit and rest.

The tree straightened up as best she could and said, “Well, an old stump is good for sitting and resting.”

And so the old man sat, and the tree was happy. The story ends with both peace and reflection—showing the quiet power of unconditional love, and reminding us to consider the balance between giving and receiving.

Life Lessons

- **Success Principle:** True success isn't measured by what you gain—but by how much you're willing to give for others with love.

- **Money Lesson:** Generosity has value, but giving must be thoughtful. Protecting your resources ensures you can continue to help others.

- **Character Insight:** Unselfish giving is noble—but it's also important to teach others gratitude and balance in relationships.

- **Life Reflection:** Sometimes the smallest acts of kindness—like offering a place to rest—can mean the most to someone in need.

The Goose That Laid the Golden Eggs



“Greed often loses all by trying to gain too much.”

— Aesop’s Fables

The Story

Once upon a time, a farmer and his wife discovered that one of their geese had laid a shiny, golden egg. At first, they thought it was a trick—but when they took the egg to market, they realized it was real gold.

Each day after that, the goose laid another golden egg, and the couple became very wealthy.

At first, they were grateful. But over time, their desire for wealth grew. “If the goose lays a golden egg every day,” the farmer said, “then surely there must be a pile of gold inside her!”

Greed clouded their judgment, and they decided they couldn’t wait any longer for their fortune to grow slowly.

So one morning, the farmer and his wife took a knife and killed the goose, hoping to find gold inside.

But when they opened her, they found nothing—no treasure, no golden eggs—just an ordinary goose.

The magic was gone. In their greed, they had destroyed the very thing that had brought them wealth.

From that day on, the farmer and his wife had no more golden eggs. They had thrown away their steady, growing fortune for a one-time dream of instant riches.

The story spread through the villages as a warning to all: those who are impatient and greedy often lose everything by trying to get too much, too fast.

Life Lessons

- **Success Principle:** Sustainable growth comes from consistency and patience—not shortcuts fueled by greed.

- **Money Lesson:** Respect the sources of your income. When you manage your assets wisely, they continue to produce value over time.

- **Character Insight:** Greed blinds judgment. Trust in the process and nurture what brings long-term reward.

- **Life Reflection:** Some of life's greatest gains come a little at a time. Don't rush and destroy what's working just for faster results.

The Tortoise and the Hare



“Slow and steady wins the race.”

— Aesop’s Fables

The Story

Once upon a time in a sunny meadow, a speedy hare loved to brag about how fast he could run. He laughed at all the other animals, especially the slow-moving tortoise.

“You’re so slow, I could take a nap and still beat you!” he teased. Tired of the hare’s boasting, the tortoise calmly replied, “Let’s have a race.”

The other animals gathered to watch. At the sound of “Go!” the hare dashed off, leaving a cloud of dust behind him. The tortoise began slowly, one step at a time, steady and focused.

Halfway through the race, the hare looked back and saw how far behind the tortoise was. Confident and cocky, he decided to lie down and take a nap under a tree.

While the hare slept, the tortoise kept moving—slowly but surely. Step by step, he passed the sleeping hare and continued

toward the finish line. When the hare finally woke up, he was shocked to see the tortoise almost at the end.

He ran as fast as he could, but it was too late.

The tortoise crossed the finish line just before the hare. The crowd of animals cheered, and the hare hung his head in shame.

From that day on, he learned an important lesson: overconfidence and laziness can cost you the race.

The tortoise, humble and persistent, had proved that slow and steady truly wins.

Life Lessons

- **Success Principle:** Consistency beats speed when it comes to long-term goals.

- **Money Lesson:** Building wealth isn't a sprint—it's a marathon. Small, smart steps over time create lasting financial security.

- **Character Insight:** Don't underestimate others based on appearance or pace. Quiet determination often outshines flashy talent.

- **Life Reflection:** Stay humble, stay steady, and don't get distracted by ego. Victory belongs to those who keep moving forward.

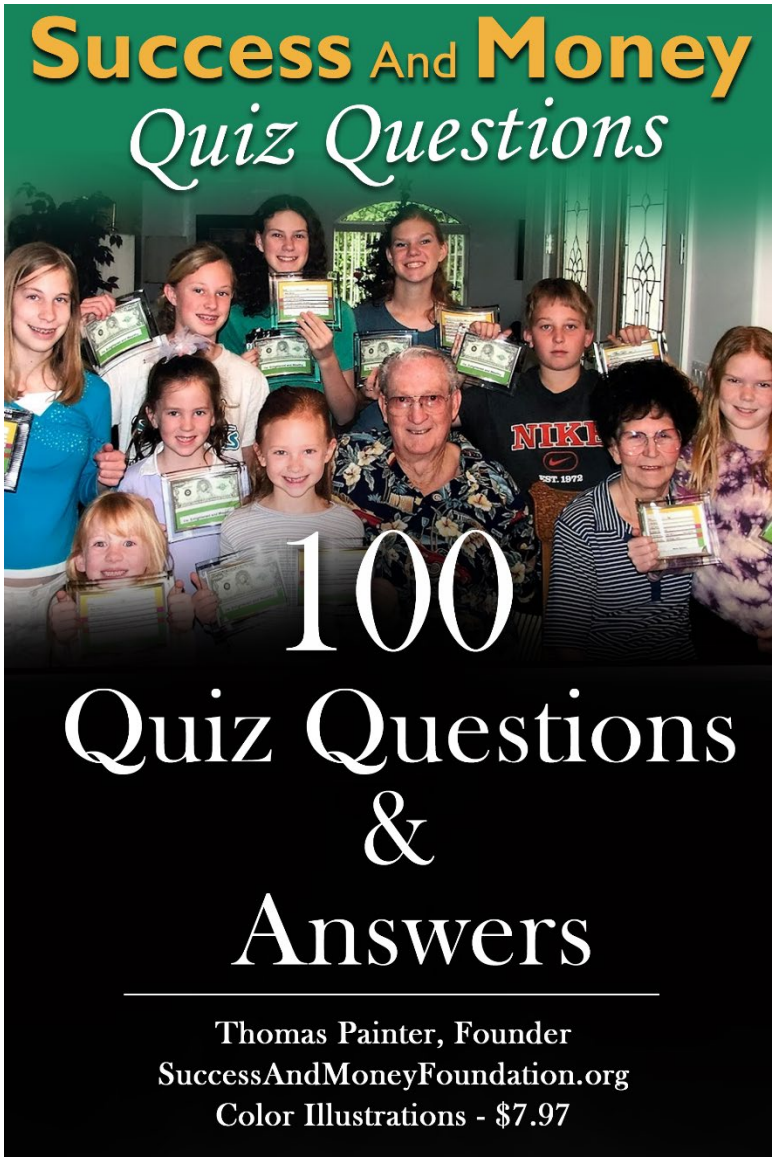

Success And Money
Quiz Questions
100
Quiz Questions
&
Answers
Thomas Painter, Founder
SuccessAndMoneyFoundation.org
Color Illustrations - $7.97

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100 Questions And Answers

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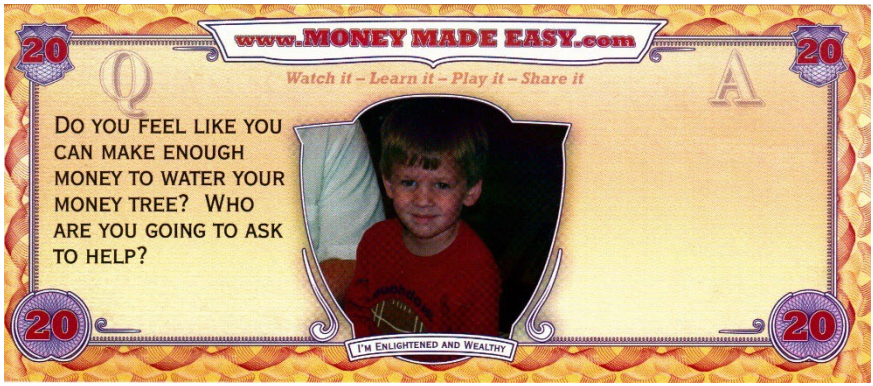
100 Questions

And

Answers

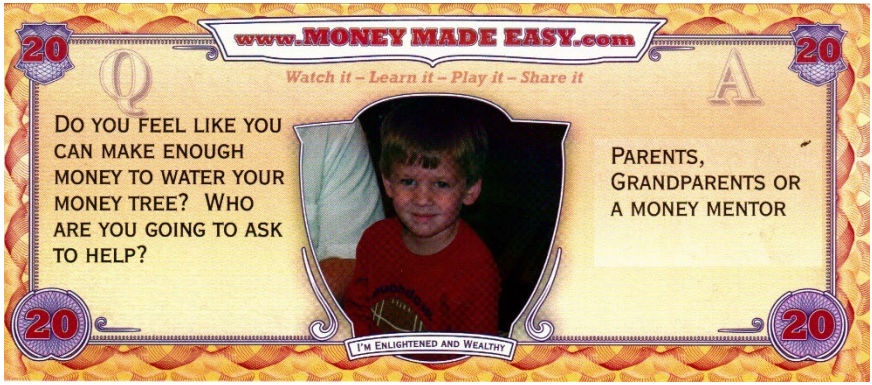



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Watch it – Learn it – Play it – Share it
20
Q
A
How much is 10% of $100
I'm Enlightened and Wealthy


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Watch it – Learn it – Play it – Share it
20
Q
A
Do you feel like you can make enough money to water your money tree? Who are you going to ask to help?
I'm Enlightened and Wealthy


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Watch it – Learn it – Play it – Share it
20
Q
A
Name four ways you can make money
Accept various answers
I'm Enlightened and Wealthy


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20
Q
A
How much is 10% of $100
Ten Dollars
I'm Enlightened and Wealthy


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20
Q
A
Do you feel like you can make enough money to water your money tree? Who are you going to ask to help?
Parents, Grandparents or a money mentor
I'm Enlightened and Wealthy

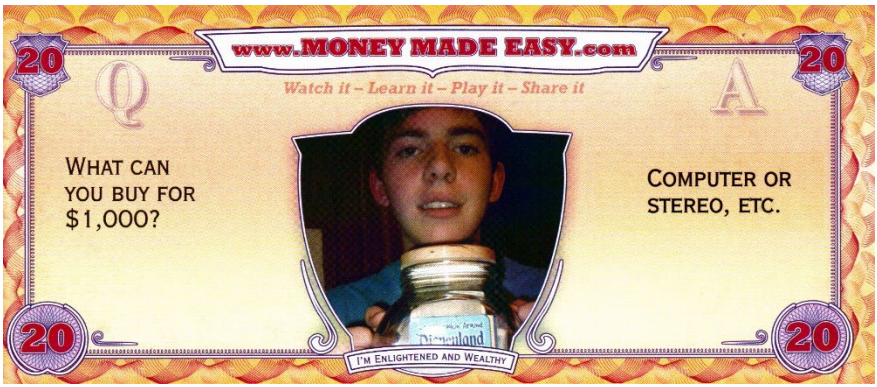

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20
Q
A
How much is half of $32?
I'm Enlightened and Wealthy

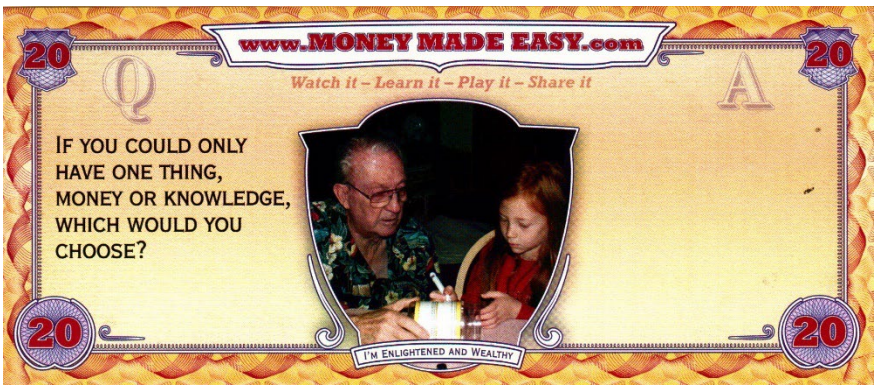

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Q
A
20
IF YOU WATERED YOUR TREE WITH MORE MONEY EACH MONTH, WOULD IT GROW FASTER?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
Q
A
20
WHAT CAN YOU BUY FOR $1,000?
Disneyland
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
Q
A
20
HOW MUCH IS HALF OF $32?
SIXTEEN DOLLARS
I'M ENLIGHTENED AND WEALTHY

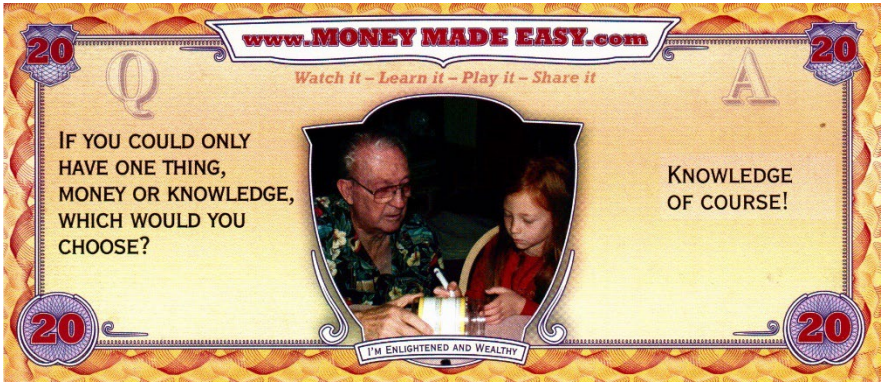

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Watch it – Learn it – Play it – Share it
20
Q
A
IF YOU WATERED YOUR TREE WITH MORE MONEY EACH MONTH, WOULD IT GROW FASTER?
YES
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
20
Q
A
WHAT CAN YOU BUY FOR $1,000?
COMPUTER OR STEREO, ETC.
I'M ENLIGHTENED AND WEALTHY


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20
Q
A
IF YOU COULD ONLY HAVE ONE THING, MONEY OR KNOWLEDGE, WHICH WOULD YOU CHOOSE?
I'M ENLIGHTENED AND WEALTHY


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20
Q
A
WHAT COLOR IS YOUR "CHARITY" BANK?
CHARITY
I'M ENLIGHTENED AND WEALTHY


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20
Q
A
WHAT COLOR IS YOUR "MAKE MONEY" BANK?
CHARITY
I'M ENLIGHTENED AND WEALTHY


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20
Q
A
IF YOU COULD ONLY HAVE ONE THING, MONEY OR KNOWLEDGE, WHICH WOULD YOU CHOOSE?
KNOWLEDGE OF COURSE!
I'M ENLIGHTENED AND WEALTHY


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20
Q
A
WHAT COLOR IS YOUR "CHARITY" BANK?
CHARITY
PURPLE
I'M ENLIGHTENED AND WEALTHY


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20
Q
A
WHAT COLOR IS YOUR "MAKE MONEY" BANK?
CHARITY
YELLOW
I'M ENLIGHTENED AND WEALTHY


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20
Q
A
WHAT COLOR IS YOUR "SAVINGS AND INVESTING" BANK?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
20
Q
A
WHAT COLOR IS YOUR "SPEND" BANK?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
20
Q
A
HOW MANY DOLLARS DO YOU WATER YOUR MONEY TREE WITH?
I'M ENLIGHTENED AND WEALTHY

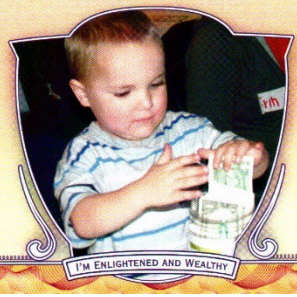

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20
Q
A
WHAT COLOR IS YOUR "SAVINGS AND INVESTING" BANK?
GREEN
I'M ENLIGHTENED AND WEALTHY

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20 Q

WHAT COLOR IS YOUR "SPEND" BANK?



I'M ENLIGHTENED AND WEALTHY

20 A

RED

20

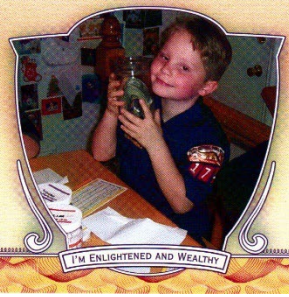
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Watch it – Learn it – Play it – Share it

20 Q

HOW MANY DOLLARS DO YOU WATER YOUR MONEY TREE WITH?



I'M ENLIGHTENED AND WEALTHY

20 A

IT DEPENDS ON YOUR AGE

(THE YOUNGER YOU ARE THE LESS MONEY IT TAKES)

20

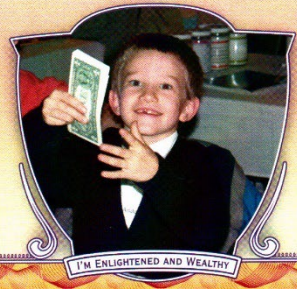
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20 Q

WOULD YOU LIKE TO GROW YOUR OWN MONEY TREE?

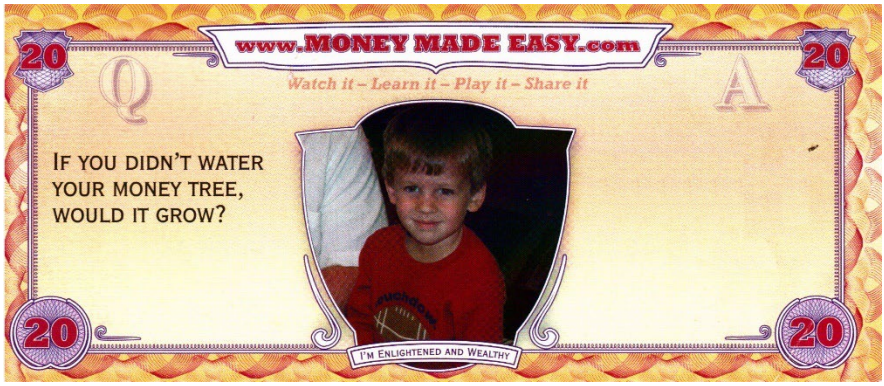


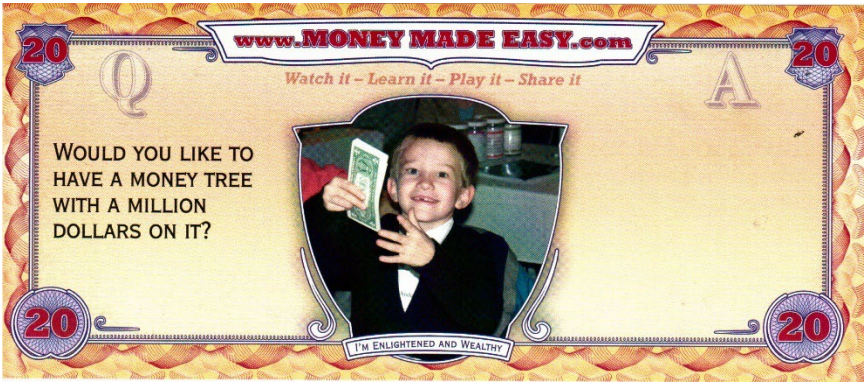
I'M ENLIGHTENED AND WEALTHY

20 A

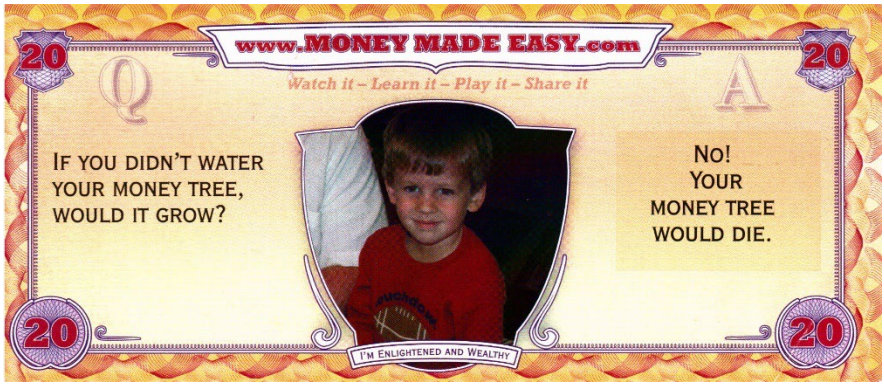
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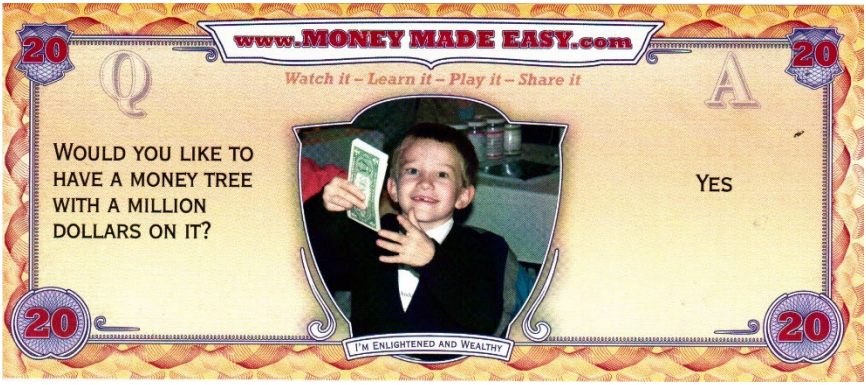
20


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Watch it – Learn it – Play it – Share it
Q
A
20
20
IF YOU DIDN'T WATER YOUR MONEY TREE, WOULD IT GROW?
I'M ENLIGHTENED AND WEALTHY
20
20

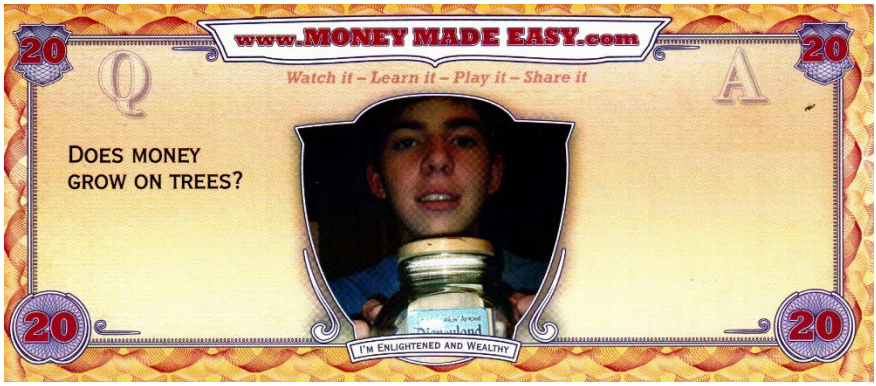

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Watch it – Learn it – Play it – Share it
Q
A
20
20
WOULD YOU LIKE TO HAVE A MONEY TREE WITH A MILLION DOLLARS ON IT?
I'M ENLIGHTENED AND WEALTHY
20
20


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
20
20
WOULD YOU LIKE TO GROW YOUR OWN MONEY TREE?
YES
I'M ENLIGHTENED AND WEALTHY
20
20


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Watch it – Learn it – Play it – Share it
Q
A
20
20
20
20
IF YOU DIDN'T WATER YOUR MONEY TREE, WOULD IT GROW?
NO! YOUR MONEY TREE WOULD DIE.
I'M ENLIGHTENED AND WEALTHY

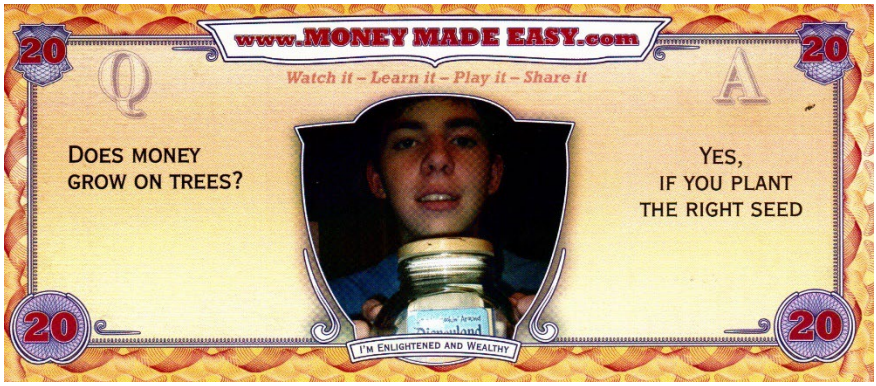

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Q
A
20
20
20
20
WOULD YOU LIKE TO HAVE A MONEY TREE WITH A MILLION DOLLARS ON IT?
YES
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
Q
A
20
20
20
20
IF YOU HAVE SOMEONE MATCHING YOUR SAVINGS AND INVESTING, AND YOU DON'T SAVE OR INVEST YOURSELF, DOES YOUR CONTRIBUTOR HAVE TOO?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
20
Q
A
DOES MONEY GROW ON TREES?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
20
Q
A
WHAT KIND OF A SEED DO YOU USE TO GROW A MONEY TREE?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
20
Q
A
IF YOU HAVE SOMEONE MATCHING YOUR SAVINGS AND INVESTING, AND YOU DON'T SAVE OR INVEST YOURSELF, DOES YOUR CONTRIBUTOR HAVE TOO?
NO
I'M ENLIGHTENED AND WEALTHY


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20
Q
DOES MONEY GROW ON TREES?
A
YES, IF YOU PLANT THE RIGHT SEED
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
20
Q
WHAT KIND OF A SEED DO YOU USE TO GROW A MONEY TREE?
A
A PENNY
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
20
Q
WHAT DO YOU WATER YOUR MONEY TREE WITH?
A
I'M ENLIGHTENED AND WEALTHY


20
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
NAME TWO CHARITIES YOU WOULD LIKE TO GIVE MONEY TO.
I'M ENLIGHTENED AND WEALTHY
20
20
20


50
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
HOW MUCH IS 5% OF $100?
I'M ENLIGHTENED AND WEALTHY
50
50
50


20
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Watch it – Learn it – Play it – Share it
Q
A
WHAT DO YOU WATER YOUR MONEY TREE WITH?
YOU WATER YOUR MONEY TREE WITH DOLLARS.
I'M ENLIGHTENED AND WEALTHY
20
20
20


20
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Watch it – Learn it – Play it – Share it
Q
A
NAME TWO CHARITIES YOU WOULD LIKE TO GIVE MONEY TO.
ACCEPT VARIOUS ANSWERS
I'M ENLIGHTENED AND WEALTHY


50
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Q
A
HOW MUCH IS 5% OF $100?
FIVE DOLLARS
I'M ENLIGHTENED AND WEALTHY


50
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Q
A
HOW MUCH IS 8% OF $100?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT IS 10% OF $40?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT IS 10% OF $50?
I'M ENLIGHTENED AND WEALTHY

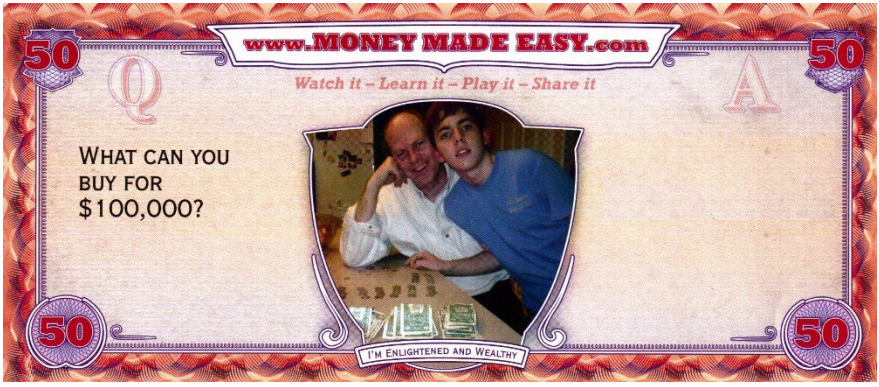

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50
Q
A
HOW MUCH IS 8% OF $100?
EIGHT DOLLARS
I'M ENLIGHTENED AND WEALTHY


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50
Q
A
WHAT IS 10% OF $40?
FOUR DOLLARS
I'M ENLIGHTENED AND WEALTHY


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50
Q
A
WHAT IS 10% OF $50?
FIVE DOLLARS
I'M ENLIGHTENED AND WEALTHY

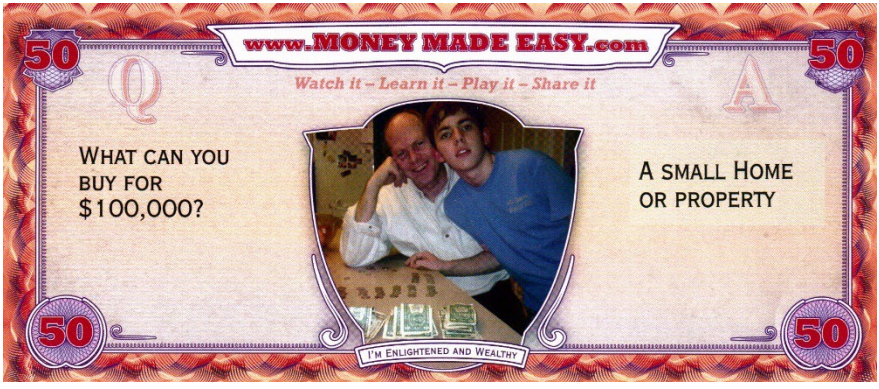

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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT IS 10% OF $100?
I'M ENLIGHTENED AND WEALTHY


50
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Watch it – Learn it – Play it – Share it
50
Q
A
How much is 21% of $100?
I'm Enlightened and Wealthy
50
50

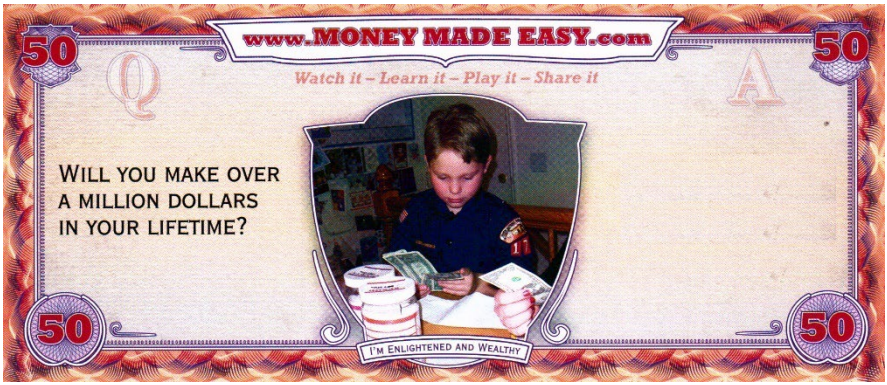

50
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50
Q
A
What can you buy for $100,000?
I'm Enlightened and Wealthy
50
50


50
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50
Q
A
What is 10% of $100?
Ten dollars
I'm Enlightened and Wealthy
50
50


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50
Q
A
How much is 21% of $100?
Twenty one dollars
I'm Enlightened and Wealthy

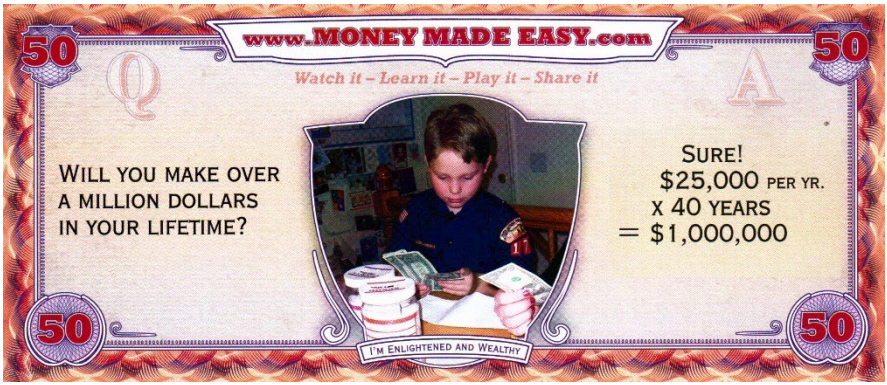

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50
Q
A
What can you buy for $100,000?
A small Home or property
I'm Enlightened and Wealthy


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Watch it – Learn it – Play it – Share it
50
Q
A
How long does it take for your checking account at 0% interest to double in value?
I'm Enlightened and Wealthy


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
50
Q
A
WILL YOU MAKE OVER A MILLION DOLLARS IN YOUR LIFETIME?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
50
Q
A
NAME THREE OF THE FIVE MONEY MADE EASY STEPS.
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
50
Q
A
HOW LONG DOES IT TAKE FOR YOUR CHECKING ACCOUNT AT 0% INTEREST TO DOUBLE IN VALUE?
CHECKING ACCOUNTS WILL NEVER DOUBLE WITH 0% INTEREST
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
WILL YOU MAKE OVER A MILLION DOLLARS IN YOUR LIFETIME?
SURE!
$25,000 PER YR.
X 40 YEARS
= $1,000,000
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
NAME THREE OF THE FIVE MONEY MADE EASY STEPS.
MAKE MONEY,
SORT IT,
GIVE TO CHARITY,
SAVE AND INVEST,
SPEND
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
TRUE OR FALSE:
THE DAY YOU DRIVE YOUR NEW CAR OFF THE DEALER'S LOT, YOUR CAR HAS LOST VALUE.
I'M ENLIGHTENED AND WEALTHY

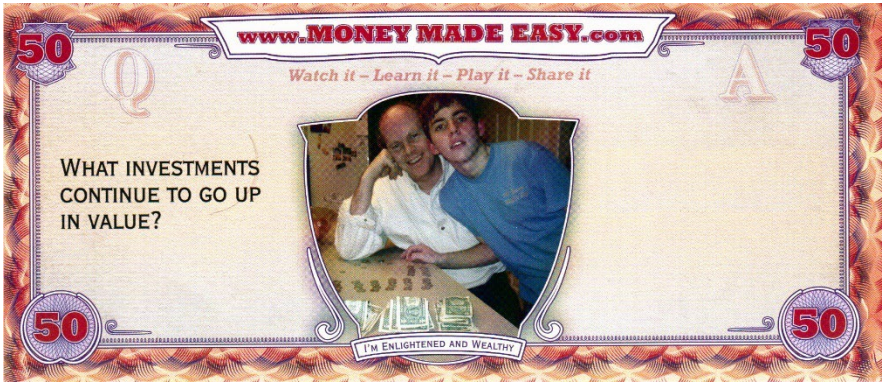

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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT ARE YOU SPENDING MONEY ON THAT YOU COULD DO WITHOUT?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
50
Q
A
WHAT INVESTMENTS GO DOWN IN VALUE?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
50
Q
A
TRUE OR FALSE: THE DAY YOU DRIVE YOUR NEW CAR OFF THE DEALER'S LOT, YOUR CAR HAS LOST VALUE.
TRUE – IT'S A "USED CAR" THE MOMENT IT'S DRIVEN OFF THE LOT.
I'M ENLIGHTENED AND WEALTHY

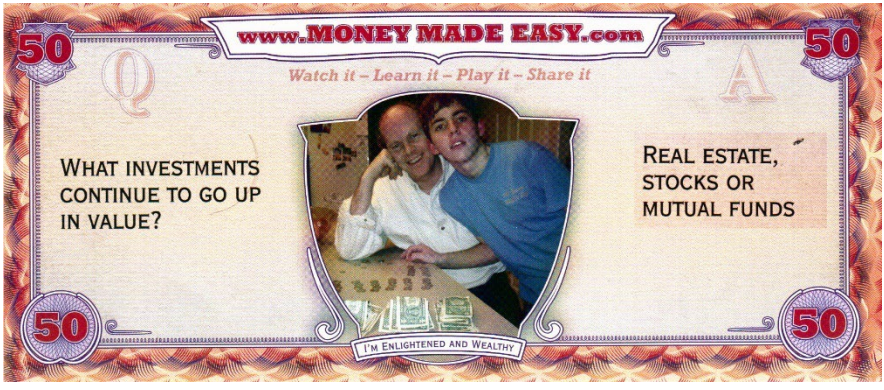

50
www.MONEY MADE EASY.com
50
Watch it – Learn it – Play it – Share it
Q
A
WHAT ARE YOU SPENDING MONEY ON THAT YOU COULD DO WITHOUT?
ACCEPT VARIOUS ANSWERS
(EVERYONE HAS SOMETHING THEY CAN DO WITHOUT)
50
50
I'M ENLIGHTENED AND WEALTHY


50
www.MONEY MADE EASY.com
50
Watch it – Learn it – Play it – Share it
Q
A
WHAT INVESTMENTS GO DOWN IN VALUE?
ELECTRONICS, CARS, COMPUTER AND CONSUMER ITEMS
50
50
I'M ENLIGHTENED AND WEALTHY


50
www.MONEY MADE EASY.com
50
Watch it – Learn it – Play it – Share it
Q
A
WHAT INVESTMENTS CONTINUE TO GO UP IN VALUE?
50
50
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT IS A 401K ?
I'M ENLIGHTENED AND WEALTHY

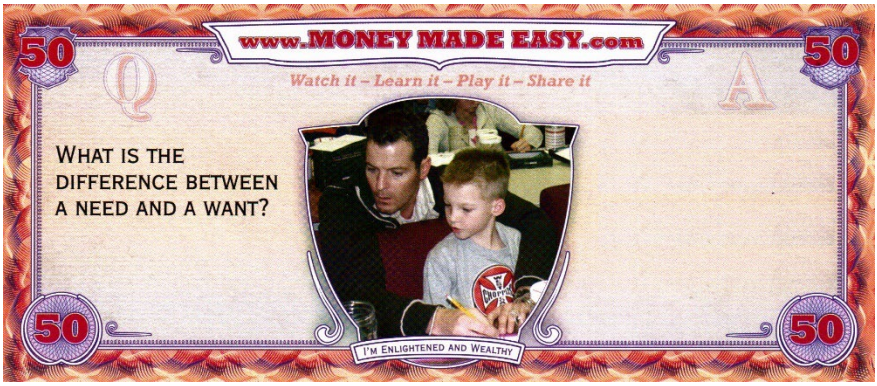

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Watch it – Learn it – Play it – Share it
50
Q
A
HOW MUCH IS
3% OF $100?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT INVESTMENTS
CONTINUE TO GO UP
IN VALUE?
REAL ESTATE,
STOCKS OR
MUTUAL FUNDS
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT IS A 401K ?
RETIREMENT SAVINGS PLAN FUNDED BY EMPLOYEE CONTRIBUTIONS AND CONTRIBUTIONS FROM THE EMPLOYER
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
50
Q
A
HOW MUCH IS 3% OF $100?
THREE DOLLARS
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
50
Q
A
WHAT CAN YOU BUY FOR $10,000?
I'M ENLIGHTENED AND WEALTHY


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50
Q
A
WHAT IS THE DIFFERENCE BETWEEN A NEED AND A WANT?
I'M ENLIGHTENED AND WEALTHY

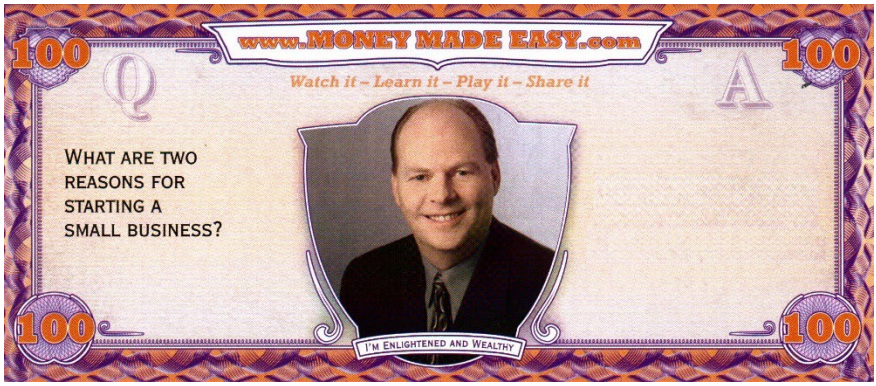

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Watch it – Learn it – Play it – Share it
50
Q
A
ARE SAVINGS RATES GOING UP OR DOWN?
I'M ENLIGHTENED AND WEALTHY

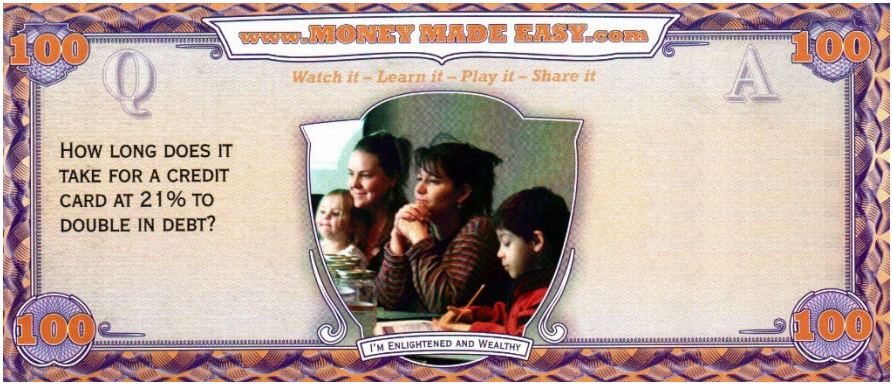

www.MONEY MADE EASY.com
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50
Q
A
WHAT CAN YOU BUY FOR $10,000?
A GOOD USED CAR (NOT A NEW ONE)
I'M ENLIGHTENED AND WEALTHY


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50
Q
A
WHAT IS THE DIFFERENCE BETWEEN A NEED AND A WANT?
WANTS ARE THINGS YOU COULD OR SHOULD DO WITHOUT.
I'M ENLIGHTENED AND WEALTHY

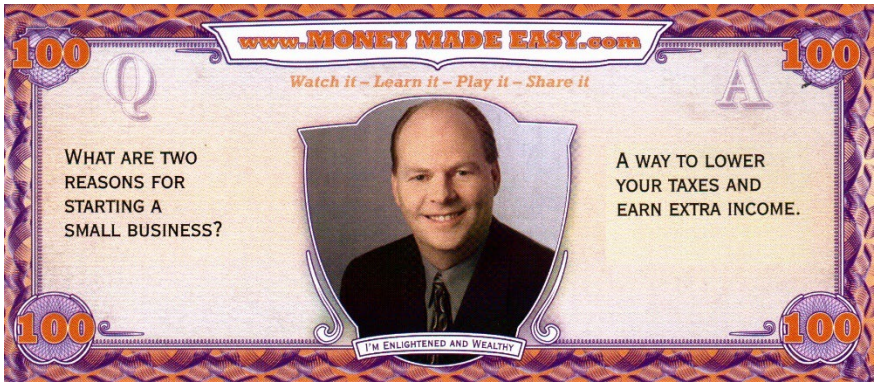

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50
Q
A
ARE SAVINGS RATES GOING UP OR DOWN?
SAVING RATES ARE DROPPING
I'M ENLIGHTENED AND WEALTHY

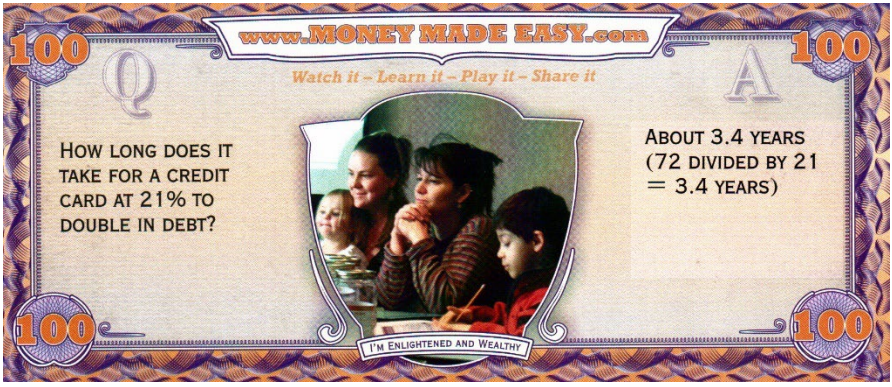

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50
Q
A
WHY DO YOU WANT TO START SAVING AND INVESTING WHEN YOU ARE YOUNG?
I'M ENLIGHTENED AND WEALTHY


100
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
WHAT ARE TWO REASONS FOR STARTING A SMALL BUSINESS?
I'M ENLIGHTENED AND WEALTHY
100
100

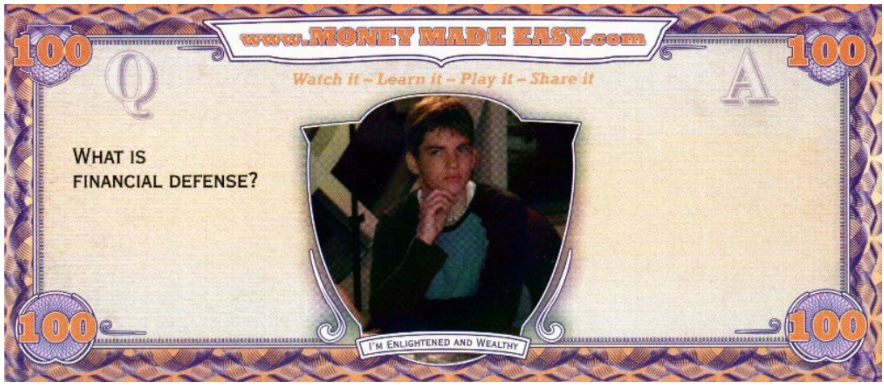

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www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
HOW LONG DOES IT TAKE FOR A CREDIT CARD AT 21% TO DOUBLE IN DEBT?
I'M ENLIGHTENED AND WEALTHY
100
100

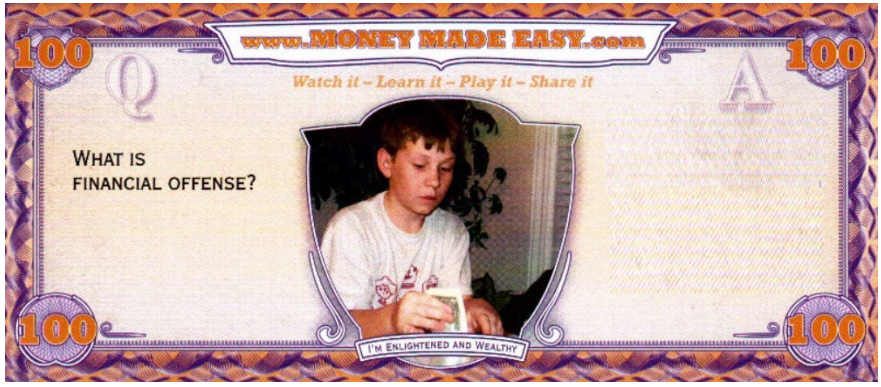

50
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
50
Q
A
WHY DO YOU WANT TO START SAVING AND INVESTING WHEN YOU ARE YOUNG?
I'M ENLIGHTENED AND WEALTHY
YOUR INVESTMENT MONEY MULTIPLIES WITH TIME SO YOU'LL HAVE MORE MONEY WHEN YOU ARE OLDER.
50
50


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
WHAT ARE TWO REASONS FOR STARTING A SMALL BUSINESS?
A WAY TO LOWER YOUR TAXES AND EARN EXTRA INCOME.
I'M ENLIGHTENED AND WEALTHY

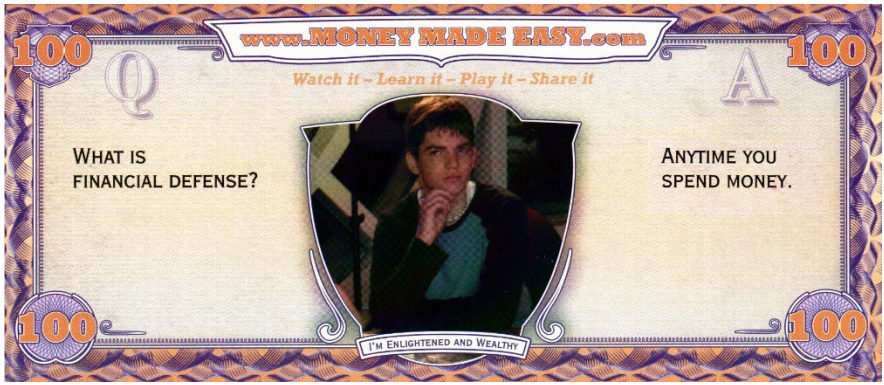

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Watch it – Learn it – Play it – Share it
100
Q
A
HOW LONG DOES IT TAKE FOR A CREDIT CARD AT 21% TO DOUBLE IN DEBT?
ABOUT 3.4 YEARS (72 DIVIDED BY 21 = 3.4 YEARS)
I'M ENLIGHTENED AND WEALTHY

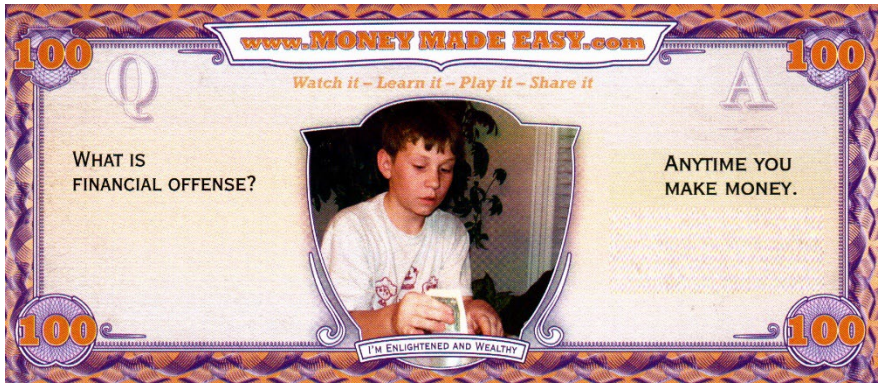

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Watch it – Learn it – Play it – Share it
100
Q
A
WHAT CAN YOU BUY FOR A MILLION DOLLARS?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
100
Q
A
WHAT IS FINANCIAL DEFENSE?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
WHAT IS FINANCIAL OFFENSE?
I'M ENLIGHTENED AND WEALTHY

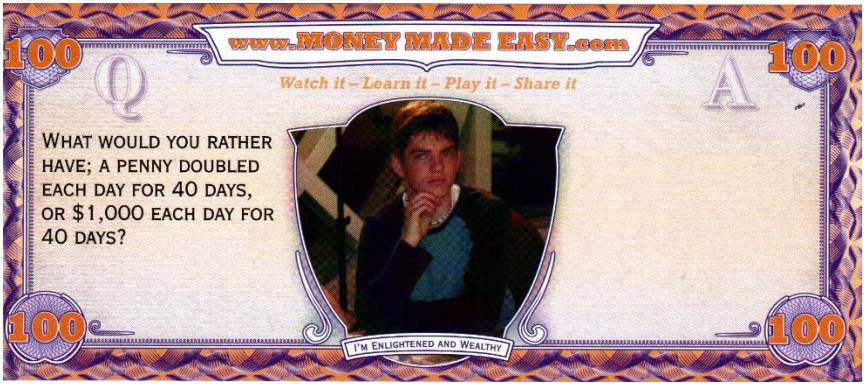

www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
WHAT CAN YOU BUY FOR A MILLION DOLLARS?
AN APARTMENT BUILDING
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
WHAT IS FINANCIAL DEFENSE?
ANYTIME YOU SPEND MONEY.
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
WHAT IS FINANCIAL OFFENSE?
ANYTIME YOU MAKE MONEY.
I'M ENLIGHTENED AND WEALTHY

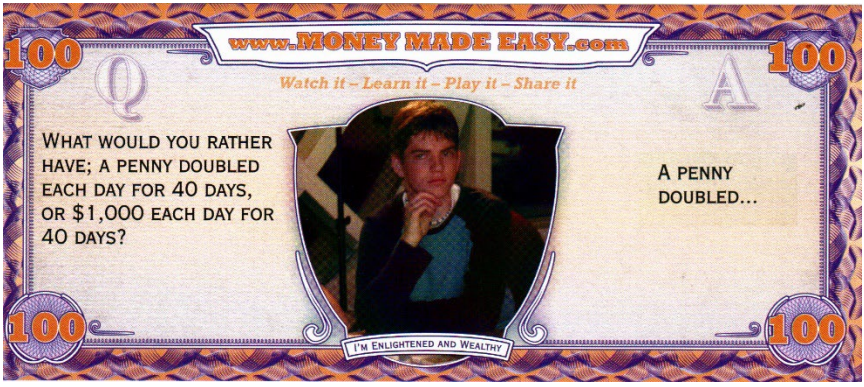

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Watch it – Learn it – Play it – Share it
100
Q
A
HOW LONG DOES IT TAKE FOR YOUR SAVINGS; AT 3% INTEREST, TO DOUBLE IN VALUE?
I'M ENLIGHTENED AND WEALTHY


100
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Watch it – Learn it – Play it – Share it
Q
A
How much money would you have if you bought McDonald's stock for 66 years and the company increased by 10% each year?
A) $101,360 B) $275,736
C) $1,564,090 D) $2,607,064
I'm Enlightened and Wealthy

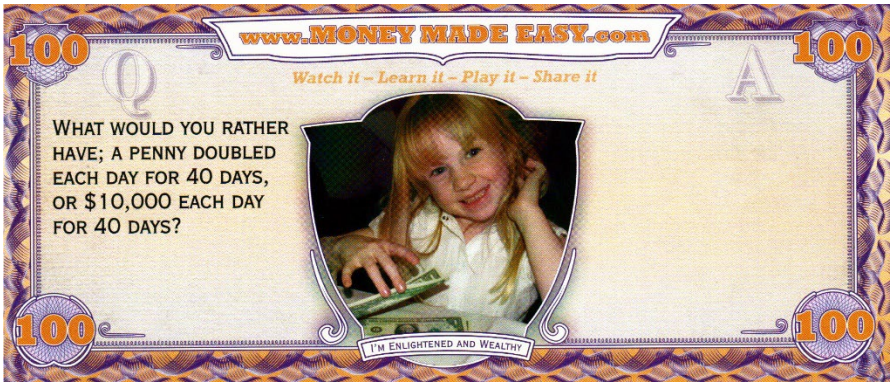

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Q
A
What would you rather have; a penny doubled each day for 40 days, or $1,000 each day for 40 days?
I'm Enlightened and Wealthy


100
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Watch it – Learn it – Play it – Share it
Q
A
How long does it take for your savings; at 3% interest, to double in value?
24 years
(72 divided by 3 = 24 years)
I'm Enlightened and Wealthy


100
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100
Watch it – Learn it – Play it – Share it
Q
A
How much money would you have if you bought McDonald's stock for 66 years and the company increased by 10% each year?
A) $101,360 B) $275,736
C) $1,564,090 D) $2,607,064
I'm Enlightened and Wealthy
D) $2,607,064
100
100

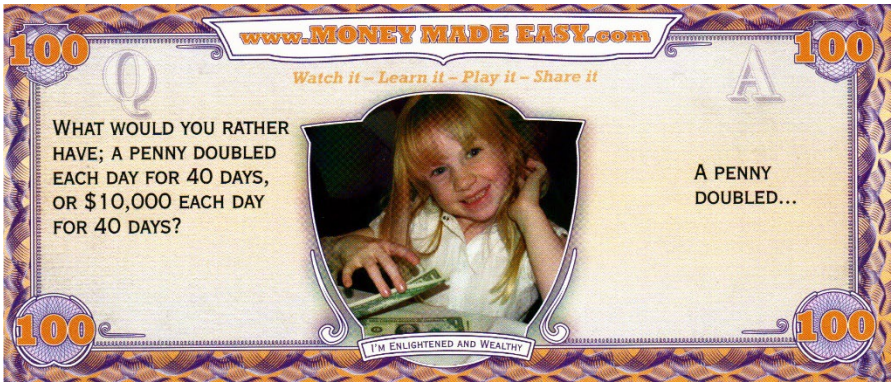

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100
Watch it – Learn it – Play it – Share it
Q
A
What would you rather have; a penny doubled each day for 40 days, or $1,000 each day for 40 days?
I'm Enlightened and Wealthy
A penny doubled...
100
100


100
www.MONEY MADE EASY.com
100
Watch it – Learn it – Play it – Share it
Q
A
What would you rather have; a penny doubled each day for 40 days, or $100,000 each day for 40 days?
I'm Enlightened and Wealthy
100
100

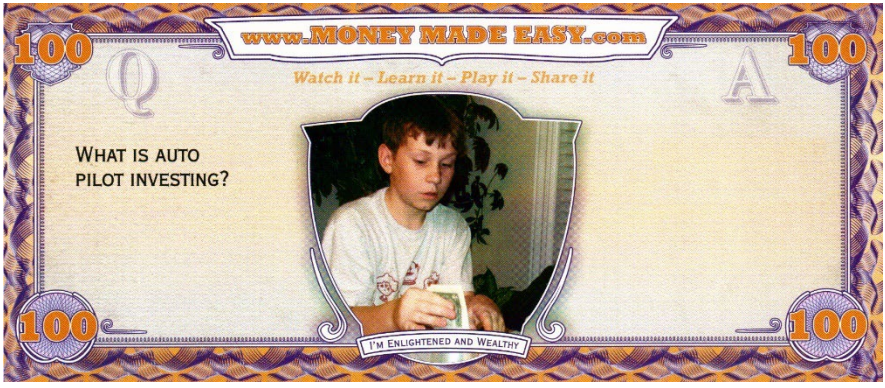

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Watch it – Learn it – Play it – Share it
Q
A
100
What would you rather have; a penny doubled each day for 40 days, or $10,000 each day for 40 days?
I'm Enlightened and Wealthy
100
100


100
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
100
How much would you have if you doubled a penny each day for 40 days?
A)$1 Million
B) $10 Million
C) $5 Billion
I'm Enlightened and Wealthy
100
100

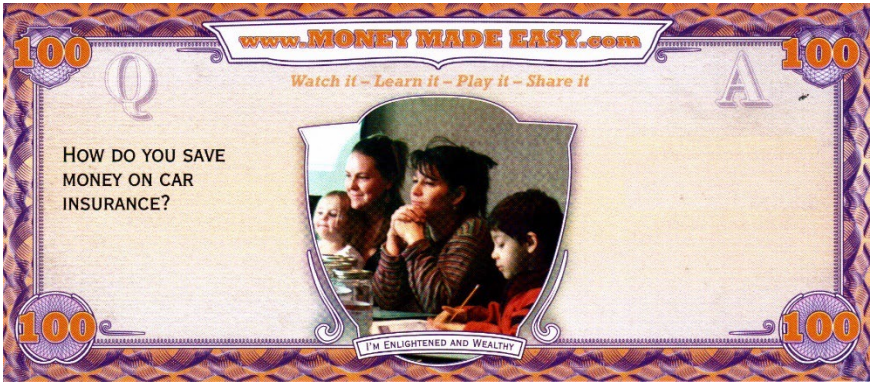

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Watch it – Learn it – Play it – Share it
Q
A
100
What would you rather have; a penny doubled each day for 40 days, or $100,000 each day for 40 days?
A Penny Doubled...
I'm Enlightened and Wealthy
100
100

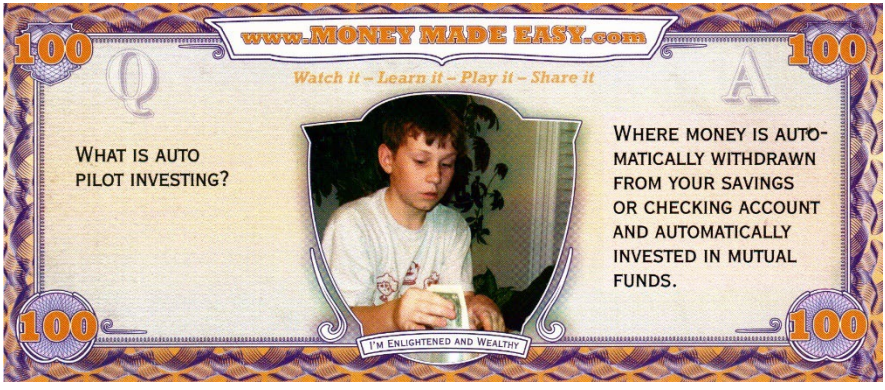

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100
Q
A
WHAT WOULD YOU RATHER HAVE; A PENNY DOUBLED EACH DAY FOR 40 DAYS, OR $10,000 EACH DAY FOR 40 DAYS?
A PENNY DOUBLED...
I'M ENLIGHTENED AND WEALTHY
100
100


100
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100
Q
A
HOW MUCH WOULD YOU HAVE IF YOU DOUBLED A PENNY EACH DAY FOR 40 DAYS?
A)$1 MILLION
B) $10 MILLION
C) $5 BILLION
C) $5 BILLION ($5,497,558)
I'M ENLIGHTENED AND WEALTHY
100
100

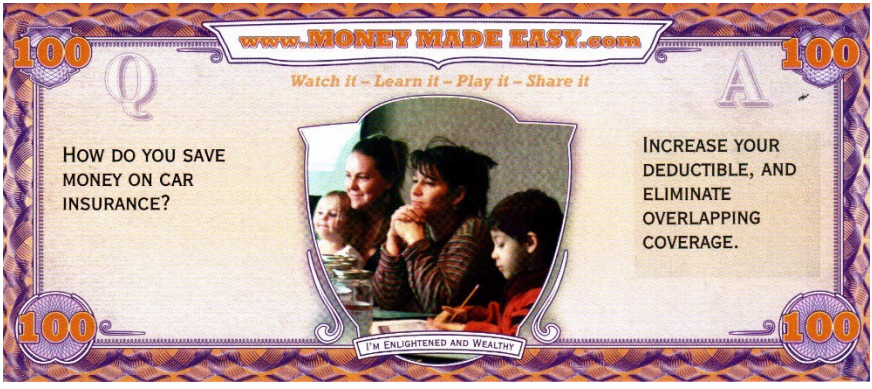

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100
Q
A
WHAT IS AUTO PILOT INVESTING?
I'M ENLIGHTENED AND WEALTHY
100
100

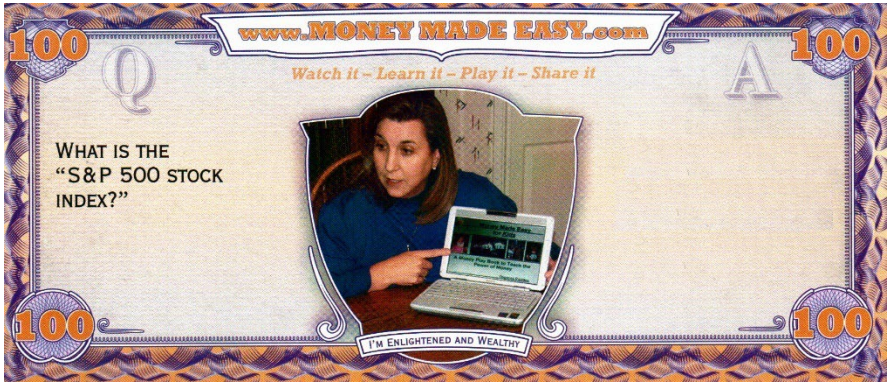

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100
Q
A
How can you reduce your insurance bills?
I'm Enlightened and Wealthy

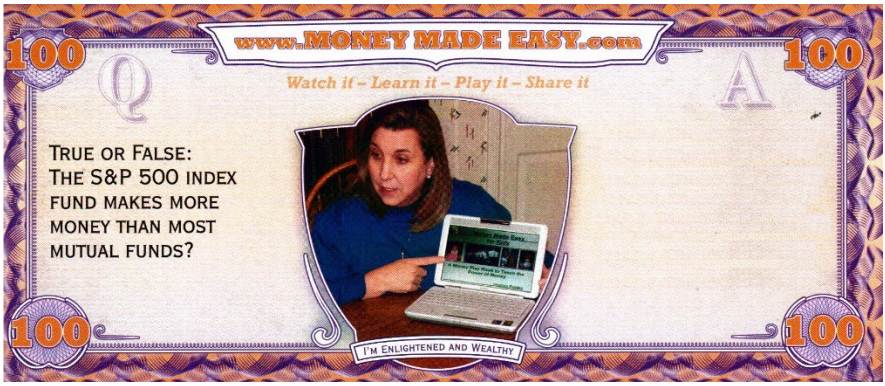

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100
Q
A
How do you save money on car insurance?
I'm Enlightened and Wealthy

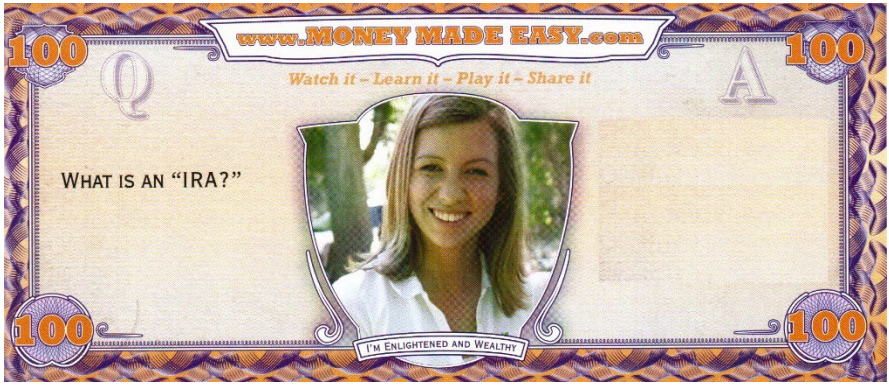

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100
Q
A
What is auto pilot investing?
Where money is automatically withdrawn from your savings or checking account and automatically invested in mutual funds.
I'm Enlightened and Wealthy

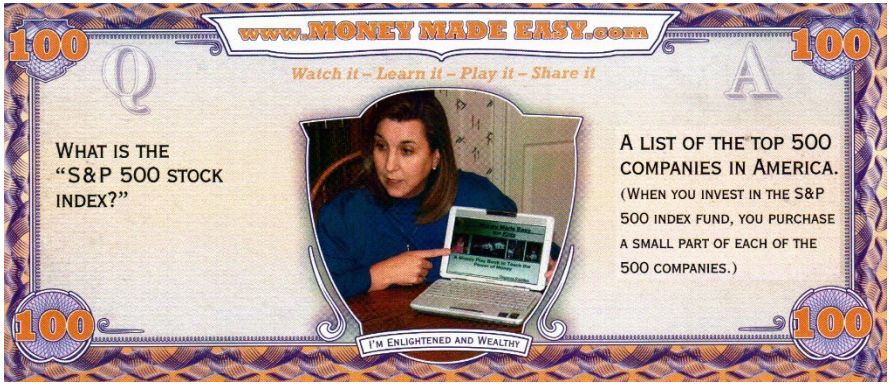

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100
Q
How can you reduce your insurance bills?
A
Increase your deductible, eliminate overlapping coverage.
I'm Enlightened and Wealthy

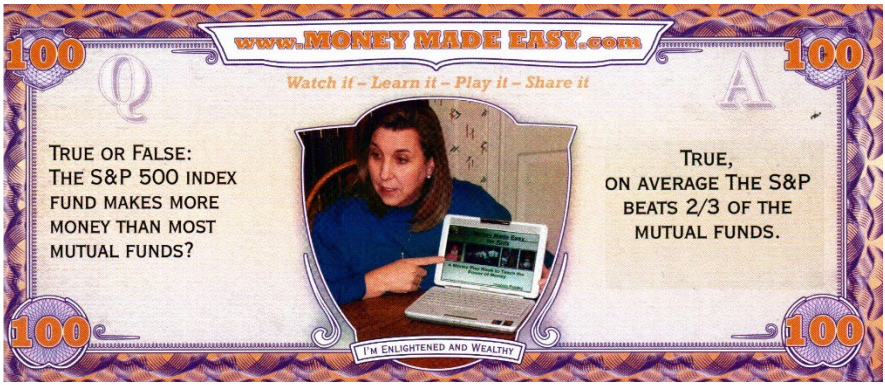

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100
Q
How do you save money on car insurance?
A
Increase your deductible, and eliminate overlapping coverage.
I'm Enlightened and Wealthy

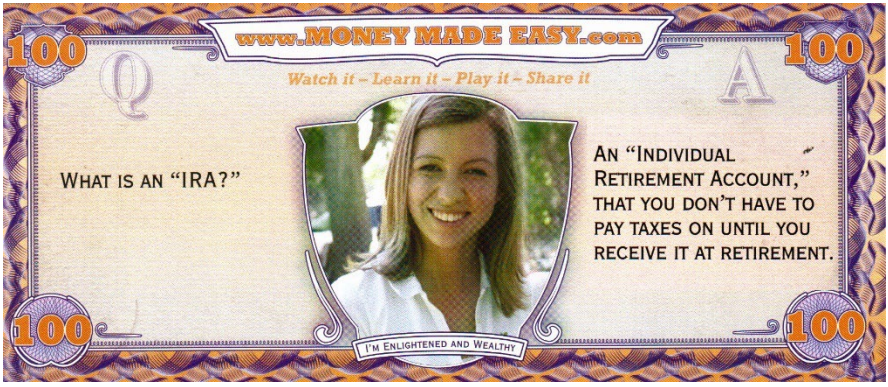

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100
Q
What is the "S&P 500 stock index?"
A
I'm Enlightened and Wealthy

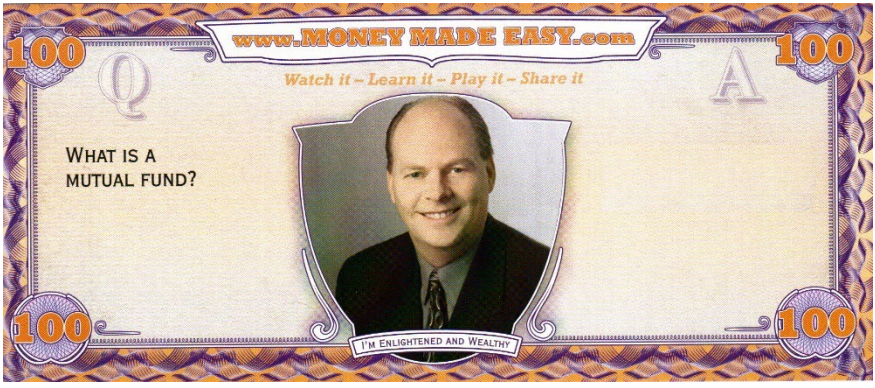

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Q
A
100
True or False:
The S&P 500 index
fund makes more
money than most
mutual funds?
I'm Enlightened and Wealthy
100
100

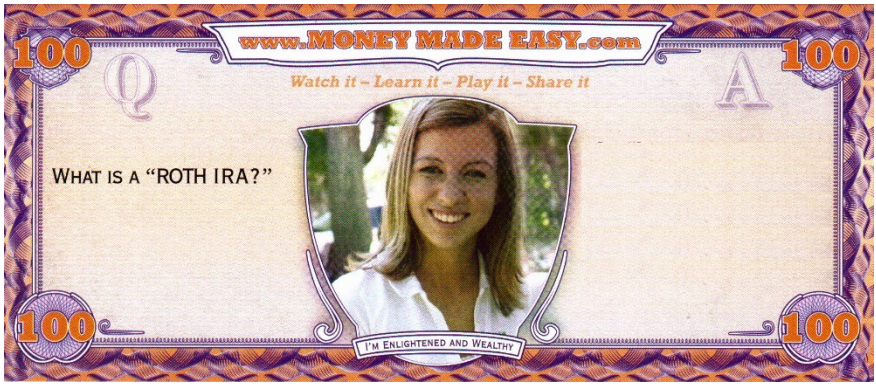

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Q
A
100
What is an "IRA?"
I'm Enlightened and Wealthy
100
100


100
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Watch it – Learn it – Play it – Share it
Q
A
100
What is the
"S&P 500 stock
index?"
A list of the top 500
companies in America.
(When you invest in the S&P
500 index fund, you purchase
a small part of each of the
500 companies.)
I'm Enlightened and Wealthy
100
100

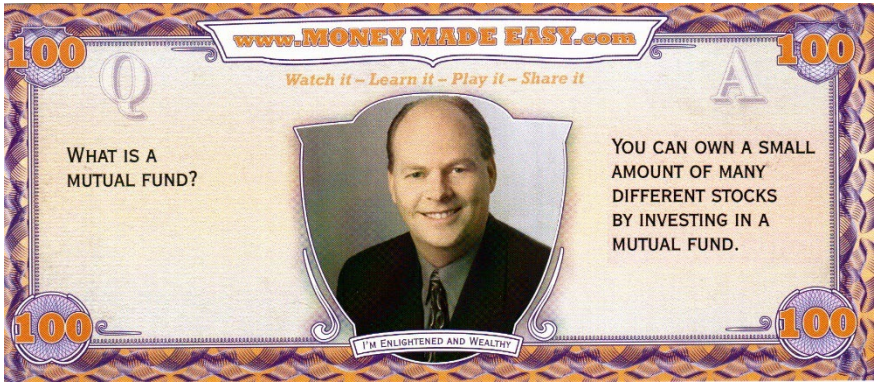

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Watch it – Learn it – Play it – Share it
100
Q
A
True or False:
The S&P 500 index fund makes more money than most mutual funds?
True,
on average The S&P beats 2/3 of the mutual funds.
I'm Enlightened and Wealthy

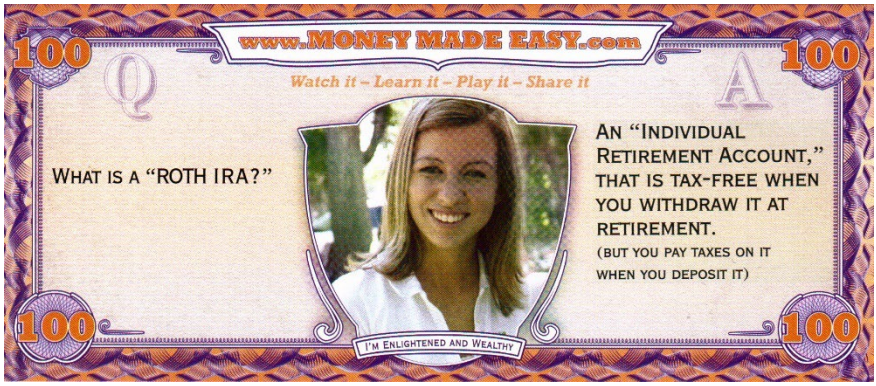

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Watch it – Learn it – Play it – Share it
100
Q
A
What is an "IRA?"
An "Individual Retirement Account," that you don't have to pay taxes on until you receive it at retirement.
I'm Enlightened and Wealthy


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Watch it – Learn it – Play it – Share it
100
Q
A
What is a mutual fund?
I'm Enlightened and Wealthy

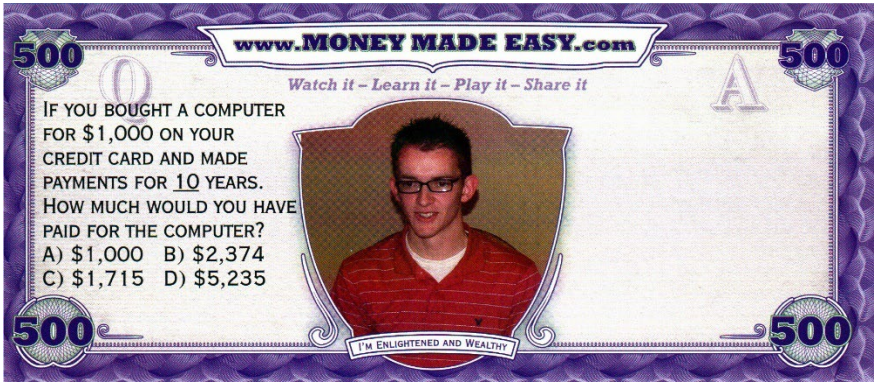

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Watch it – Learn it – Play it – Share it
100
Q
A
WHAT IS A "ROTH IRA?"
I'M ENLIGHTENED AND WEALTHY
100
100


500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
A
IF YOU INVESTED $200 A MONTH AT 10% INTEREST, STARTING AT AGE 30 FOR 36 YEARS, THEN STOPPED, WOULD YOU HAVE OVER MILLION DOLLARS AT AGE 65?
I'M ENLIGHTENED AND WEALTHY
500
500


100
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Watch it – Learn it – Play it – Share it
100
Q
A
WHAT IS A MUTUAL FUND?
YOU CAN OWN A SMALL AMOUNT OF MANY DIFFERENT STOCKS BY INVESTING IN A MUTUAL FUND.
I'M ENLIGHTENED AND WEALTHY
100
100


100
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
100
Q
A
What is a "ROTH IRA?"
An "Individual Retirement Account," that is tax-free when you withdraw it at retirement.
(but you pay taxes on it when you deposit it)
I'm Enlightened and Wealthy
100
100


500
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Watch it – Learn it – Play it – Share it
500
Q
A
If you invested $200 a month at 10% interest, starting at age 30 for 36 years, then stopped, would you have over million dollars at age 65?
No, you would only have saved $789,695
I'm Enlightened and Wealthy
500
500

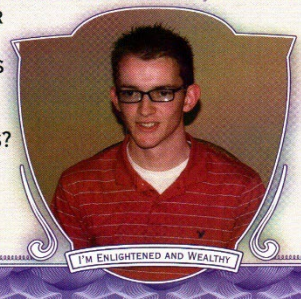

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Watch it – Learn it – Play it – Share it
500
Q
A
If you bought a computer for $1,000 on your credit card and made payments for 10 years. How much would you have paid for the computer?
A) $1,000 B) $2,374
C) $1,715 D) $5,235
I'm Enlightened and Wealthy
500
500

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IF YOU BOUGHT A COMPUTER FOR $1,000 ON A CREDIT CARD, AND MADE PAYMENTS OF $21 A MONTH, HOW MUCH WOULD YOU OWE AFTER 4 YEARS OF PAYMENTS?

A) $0 B) $223
C) $771 D) $589



I'M ENLIGHTENED AND WEALTHY

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IF YOU HAVE $10,000 IN CREDIT CARD DEBT, WITH MONTHLY PAYMENTS OF $183 FOR 15 YEARS, HOW MUCH WILL YOU HAVE PAID?

A) $29,898 B) $45,009
C) $32,951 D) $125,455



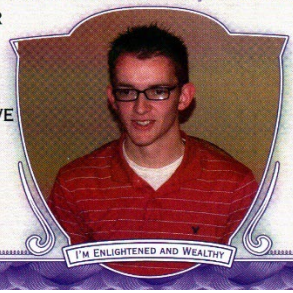
I'M ENLIGHTENED AND WEALTHY

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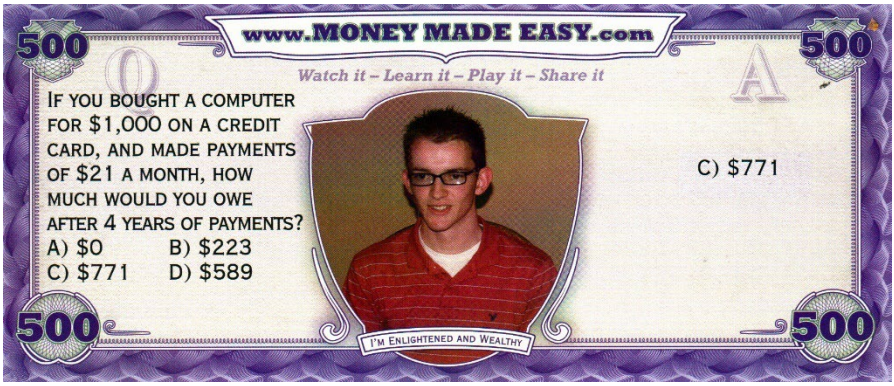
IF YOU BOUGHT A COMPUTER FOR $1,000 ON YOUR CREDIT CARD AND MADE PAYMENTS FOR 10 YEARS. HOW MUCH WOULD YOU HAVE PAID FOR THE COMPUTER?

A) $1,000 B) $2,374
C) $1,715 D) $5,235



B) $2,374

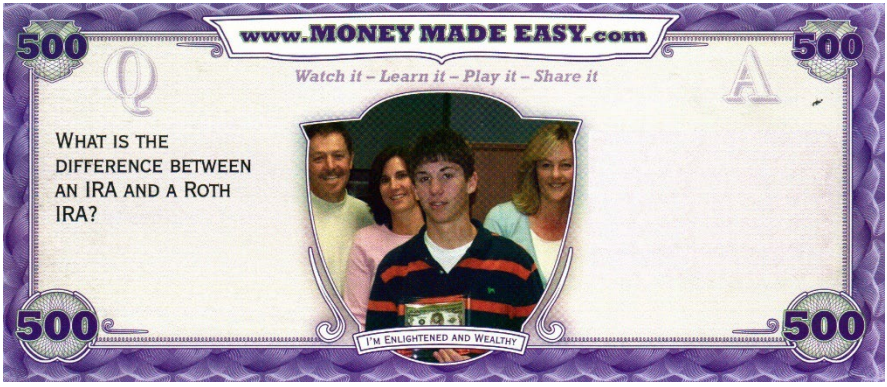
I'M ENLIGHTENED AND WEALTHY


500
www.MONEY MADE EASY.com
500
Watch it – Learn it – Play it – Share it
Q
A
IF YOU BOUGHT A COMPUTER FOR $1,000 ON A CREDIT CARD, AND MADE PAYMENTS OF $21 A MONTH, HOW MUCH WOULD YOU OWE AFTER 4 YEARS OF PAYMENTS?
A) $0 B) $223
C) $771 D) $589
C) $771
I'M ENLIGHTENED AND WEALTHY
500
500


500
www.MONEY MADE EASY.com
500
Watch it – Learn it – Play it – Share it
Q
A
IF YOU HAVE $10,000 IN CREDIT CARD DEBT, WITH MONTHLY PAYMENTS OF $183 FOR 15 YEARS, HOW MUCH WILL YOU HAVE PAID?
A) $29,898 B) $45,009
C) $32,951 D) $125,455
C) $32,951
I'M ENLIGHTENED AND WEALTHY
500
500

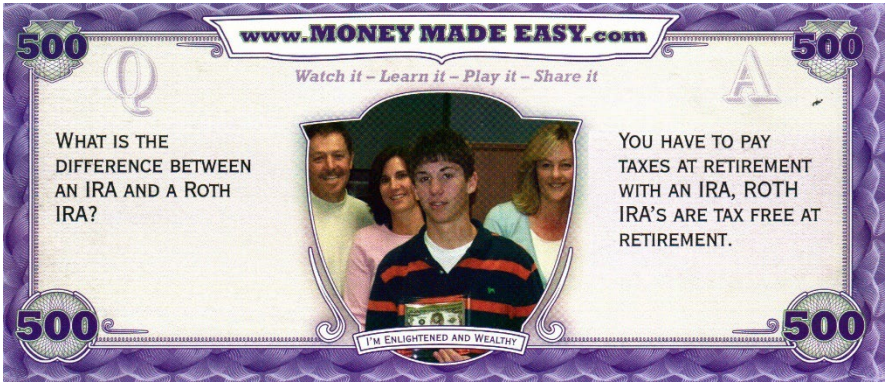

500
www.MONEY MADE EASY.com
500
Watch it – Learn it – Play it – Share it
Q
A
WHERE CAN YOU FIND A LIST OF CREDIT CARDS FOR UNDER 9%
I'M ENLIGHTENED AND WEALTHY
500
500


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
A
IF YOU CUT UP YOUR PERSONAL CREDIT CARDS, HOW MUCH WILL YOU LIKELY SAVE IN PURCHASES?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
A
WHAT IS THE DIFFERENCE BETWEEN AN IRA AND A ROTH IRA?
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
A
WHERE CAN YOU FIND A LIST OF CREDIT CARDS FOR UNDER 9%
WWW.MONEYMADEEASY.COM
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
IF YOU CUT UP YOUR PERSONAL CREDIT CARDS, HOW MUCH WILL YOU LIKELY SAVE IN PURCHASES?
I'M ENLIGHTENED AND WEALTHY
A
15-20%


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
WHAT IS THE DIFFERENCE BETWEEN AN IRA AND A ROTH IRA?
I'M ENLIGHTENED AND WEALTHY
A
YOU HAVE TO PAY TAXES AT RETIREMENT WITH AN IRA, ROTH IRA'S ARE TAX FREE AT RETIREMENT.

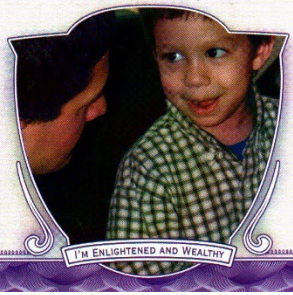

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500
Q
HOW MUCH WOULD YOU HAVE IF YOU PUT A DOLLAR A DAY IN A PIGGY BANK FOR 66 YEARS?
A) $12,686
B) $6,390
C) $24,090
D) $3,266
I'M ENLIGHTENED AND WEALTHY
A

500 www.MONEY MADE EASY.com 500

Watch it – Learn it – Play it – Share it

Q

WHAT IS THE FASTEST WAY TO GET A 100% RETURN ON YOUR MONEY?



A

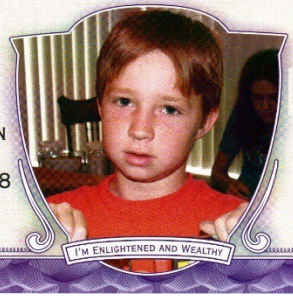
500 I'M ENLIGHTENED AND WEALTHY 500

500 www.MONEY MADE EASY.com 500

Watch it – Learn it – Play it – Share it

Q

WITH $10,000 IN CREDIT CARD DEBT, IF YOU INCREASE YOUR PAYMENT FROM $183 TO $395, YOU'LL SAVE HOW MUCH IN INTEREST: A) $5,909 B) $45,033 C) $19,628 D) $15,898



A

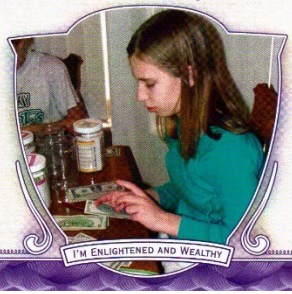
500 I'M ENLIGHTENED AND WEALTHY 500

500 www.MONEY MADE EASY.com 500

Watch it – Learn it – Play it – Share it

Q

HOW MUCH WOULD YOU HAVE IF YOU PUT A DOLLAR A DAY IN A PIGGY BANK FOR 66 YEARS?
A) $12,686
B) $6,390
C) $24,090
D) $3,266



A

C) $24,090

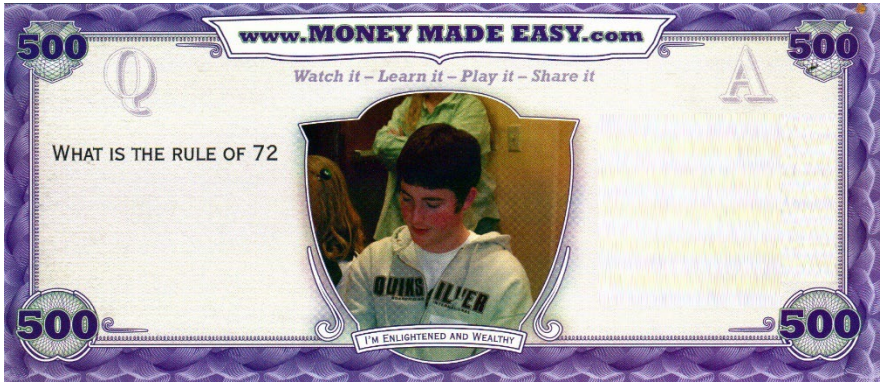
500 I'M ENLIGHTENED AND WEALTHY 500


500
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Watch it – Learn it – Play it – Share it
Q
A
500
What is the fastest way to get a 100% return on your money?
Invest in a 401k at work.
I'm Enlightened and Wealthy
500
500


500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
500
With $10,000 in credit card debt, if you increase your payment from $183 to $395, you'll save how much in interest: A) $5,909 B) $45,033 C) $19,628 D) $15,898
C) $19,628
I'm Enlightened and Wealthy
500
500

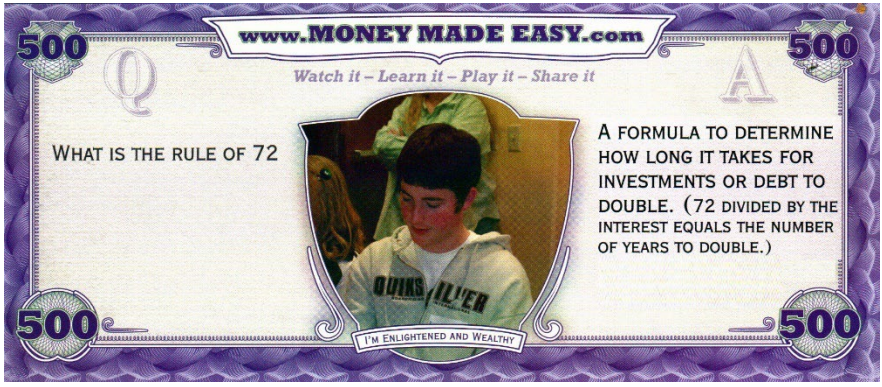

500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
500
If you invested $200 a month at 10% interest, starting at age 15 for just four years, then stopped. Would you have over a million dollars at age 65?
I'm Enlightened and Wealthy
500
500


500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
IF YOU INVESTED $200 A MONTH AT 10%, STARTING STARTING AT AGE 20 FOR 7 YEARS, AND THEN STOPPED, WOULD YOU HAVE OVER MILLION DOLLARS AT AGE 65?
I'M ENLIGHTENED AND WEALTHY
500
500
500

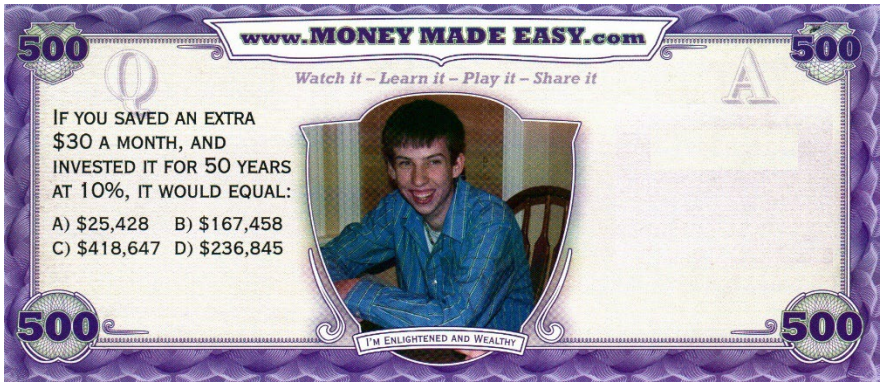

500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
WHAT IS THE RULE OF 72
I'M ENLIGHTENED AND WEALTHY
500
500
500


500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
IF YOU INVESTED $200 A MONTH AT 10% INTEREST, STARTING AT AGE 15 FOR JUST FOUR YEARS, THEN STOPPED. WOULD YOU HAVE OVER A MILLION DOLLARS AT AGE 65?
YES,
OVER A MILLION DOLLARS
$1,080,518
I'M ENLIGHTENED AND WEALTHY
500
500
500


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
A
IF YOU INVESTED $200 A MONTH AT 10%, STARTING STARTING AT AGE 20 FOR 7 YEARS, AND THEN STOPPED, WOULD YOU HAVE OVER MILLION DOLLARS AT AGE 65?
YES, $1,030,518
I'M ENLIGHTENED AND WEALTHY

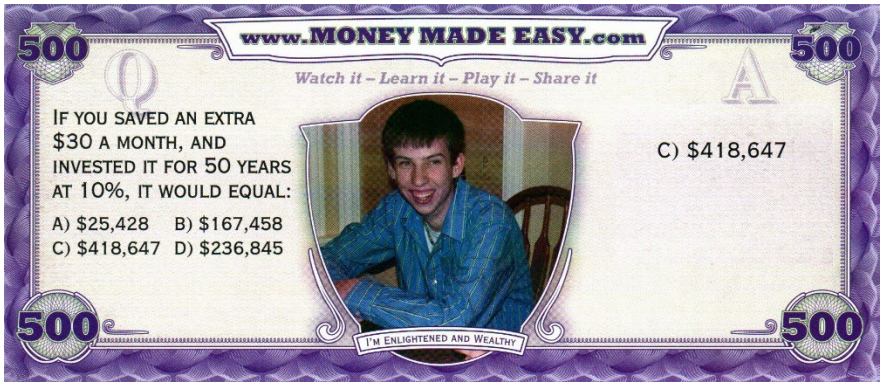

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Watch it – Learn it – Play it – Share it
500
Q
A
WHAT IS THE RULE OF 72
A FORMULA TO DETERMINE HOW LONG IT TAKES FOR INVESTMENTS OR DEBT TO DOUBLE. (72 DIVIDED BY THE INTEREST EQUALS THE NUMBER OF YEARS TO DOUBLE.)
I'M ENLIGHTENED AND WEALTHY


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500
Q
A
IF YOU SAVED AN EXTRA $12 A MONTH, AND INVESTED IT FOR 50 YEARS AT 10%, IT WOULD EQUAL:
A) $10,520 B) $167,458
C) $29,885 D) $100,889
I'M ENLIGHTENED AND WEALTHY

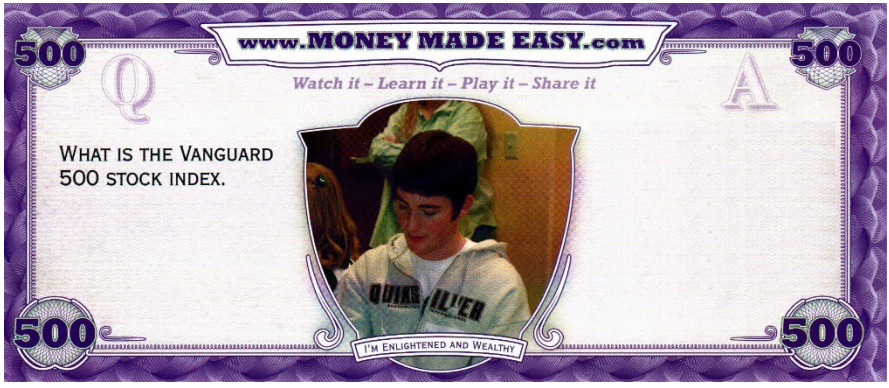

500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
IF YOU SAVED AN EXTRA $30 A MONTH, AND INVESTED IT FOR 50 YEARS AT 10%, IT WOULD EQUAL:
A) $25,428 B) $167,458
C) $418,647 D) $236,845
I'M ENLIGHTENED AND WEALTHY
500
500
500


500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
HOW MUCH WOULD YOU HAVE IF YOU PUT A DOLLAR A DAY IN YOUR SAVINGS ACCOUNT THAT PAID 3% PER YEAR FOR 66 YEARS?
A) $12,686 B) $75,736
C) $54,090 D) $133,266
I'M ENLIGHTENED AND WEALTHY
500
500
500

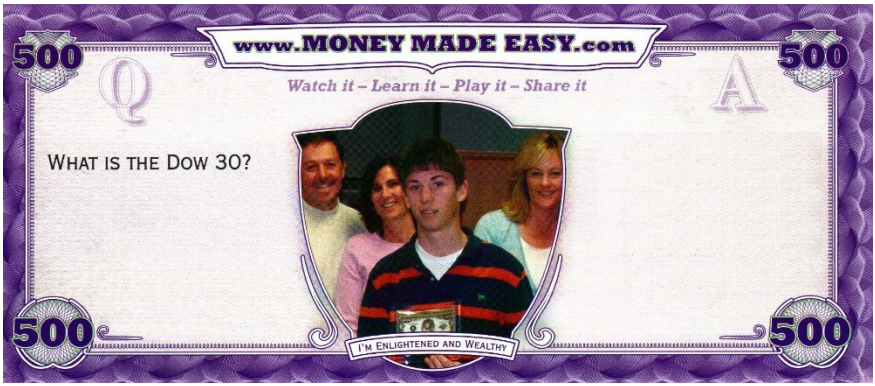

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www.MONEY MADE EASY.com
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A) $10,520 B) $167,458
C) $29,885 D) $100,889
B) $167,458
I'M ENLIGHTENED AND WEALTHY
500
500
500

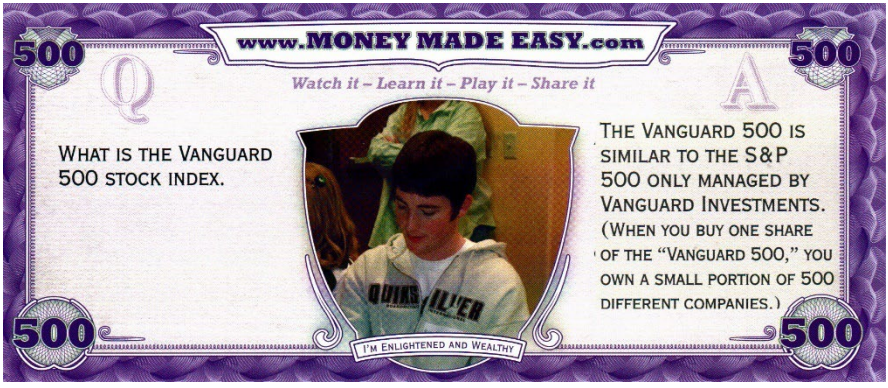

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Watch it – Learn it – Play it – Share it
500
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C) $418,647 D) $236,845
I'M ENLIGHTENED AND WEALTHY
C) $418,647


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Watch it – Learn it – Play it – Share it
500
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A) $12,686 B) $75,736
C) $54,090 D) $133,266
I'M ENLIGHTENED AND WEALTHY
B) $75,736


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500
Q
A
WHAT IS THE VANGUARD 500 STOCK INDEX.
I'M ENLIGHTENED AND WEALTHY


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500
Q
A
WHAT IS A DBA?
I'M ENLIGHTENED AND WEALTHY


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Watch it – Learn it – Play it – Share it
500
Q
A
WHAT IS THE DOW 30?
I'M ENLIGHTENED AND WEALTHY

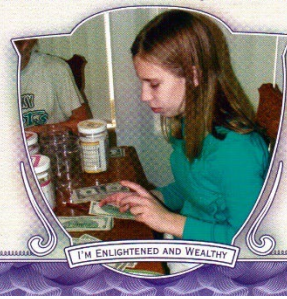

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500
Q
A
WHAT IS THE VANGUARD 500 STOCK INDEX.
THE VANGUARD 500 IS SIMILAR TO THE S&P 500 ONLY MANAGED BY VANGUARD INVESTMENTS. (WHEN YOU BUY ONE SHARE OF THE "VANGUARD 500," YOU OWN A SMALL PORTION OF 500 DIFFERENT COMPANIES.)
I'M ENLIGHTENED AND WEALTHY

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500 Q

WHAT IS A DBA?



500 A

DBA STANDS FOR "DOING BUSINESS AS"— A SOLE PROPRIETOR BUSINESS; A TYPE OF SMALL BUSINESS ENTITY USED AS A SUBSTITUTE FOR A PERSONS NAME.

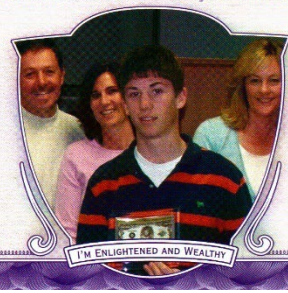
500 500

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500 Q

WHAT IS THE DOW 30?



500 A

DOW INDUSTRIAL AVERAGES; (WHEN YOU BUY ONE SHARE OF THE "DOW 30," YOU OWN A SMALL PORTION OF 30 DIFFERENT STOCKS.)

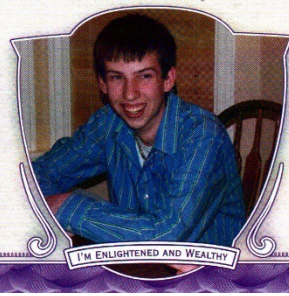
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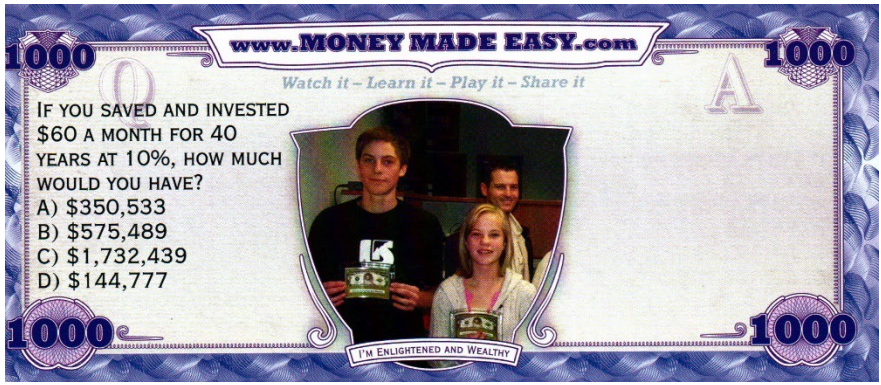
500 Q

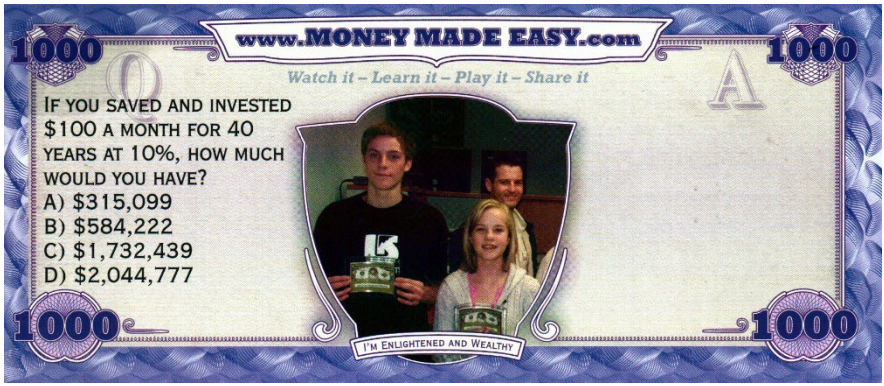
WHAT DOES THE "S AND P" STAND FOR IN THE S&P 500?

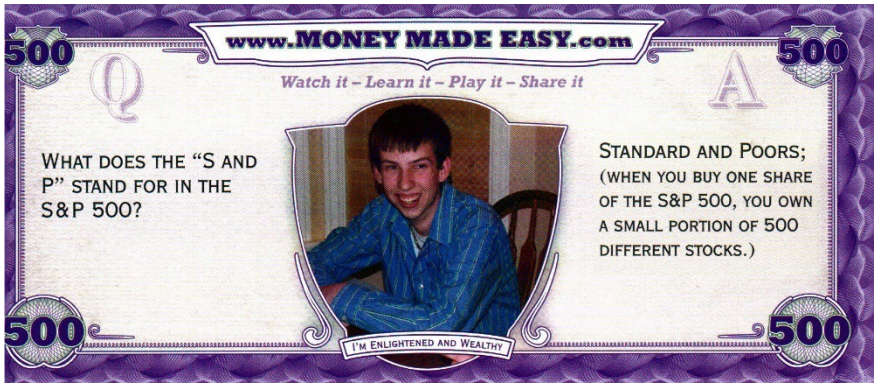


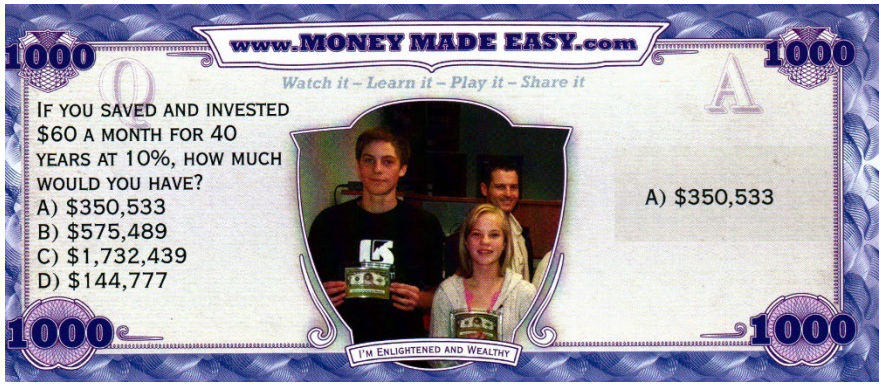
500 A

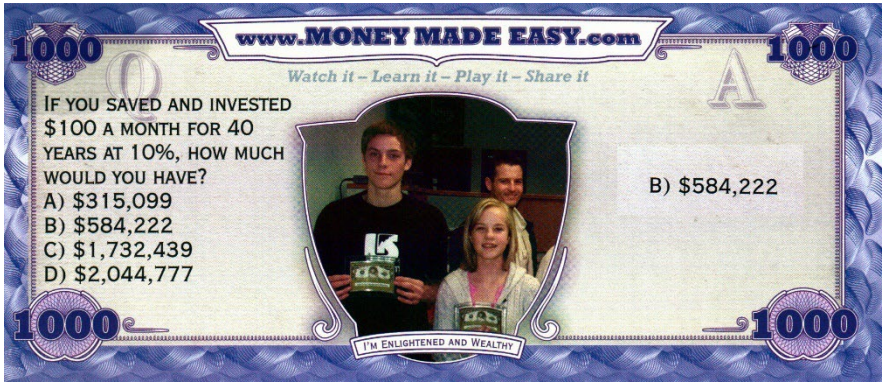
500 500

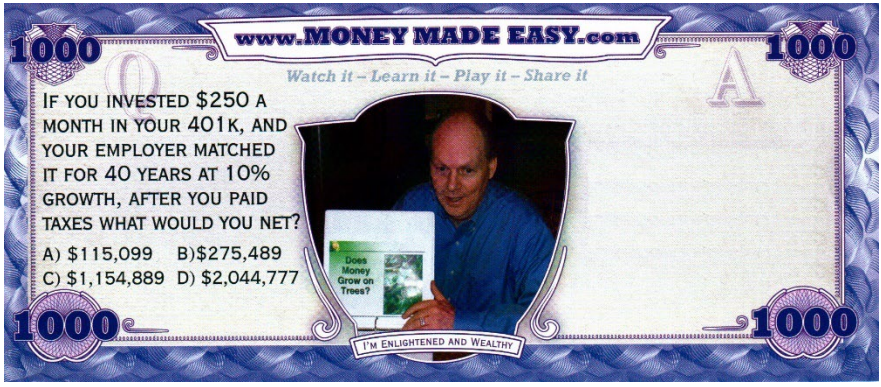

1000
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1000
Q
A
If you saved and invested $60 a month for 40 years at 10%, how much would you have?
A) $350,533
B) $575,489
C) $1,732,439
D) $144,777
I'm Enlightened and Wealthy
1000
1000


1000
www.MONEY MADE EASY.com
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1000
Q
A
If you saved and invested $100 a month for 40 years at 10%, how much would you have?
A) $315,099
B) $584,222
C) $1,732,439
D) $2,044,777
I'm Enlightened and Wealthy
1000
1000

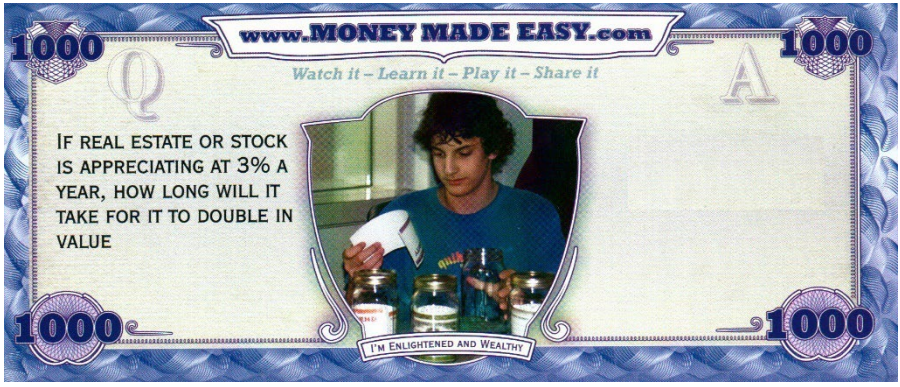

500
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
500
Q
A
What does the "S and P" stand for in the S&P 500?
I'm Enlightened and Wealthy
Standard and Poors; (when you buy one share of the S&P 500, you own a small portion of 500 different stocks.)
500
500

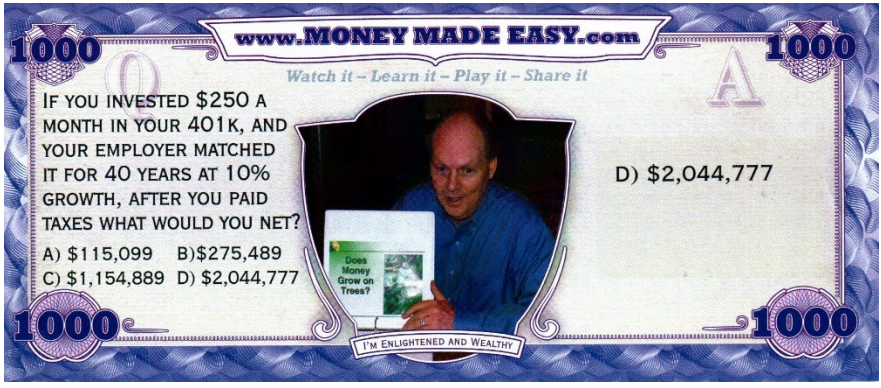

1000
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Watch it – Learn it – Play it – Share it
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IF YOU SAVED AND INVESTED $60 A MONTH FOR 40 YEARS AT 10%, HOW MUCH WOULD YOU HAVE?
A) $350,533
B) $575,489
C) $1,732,439
D) $144,777
A) $350,533
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000


1000
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IF YOU SAVED AND INVESTED $100 A MONTH FOR 40 YEARS AT 10%, HOW MUCH WOULD YOU HAVE?
A) $315,099
B) $584,222
C) $1,732,439
D) $2,044,777
B) $584,222
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000

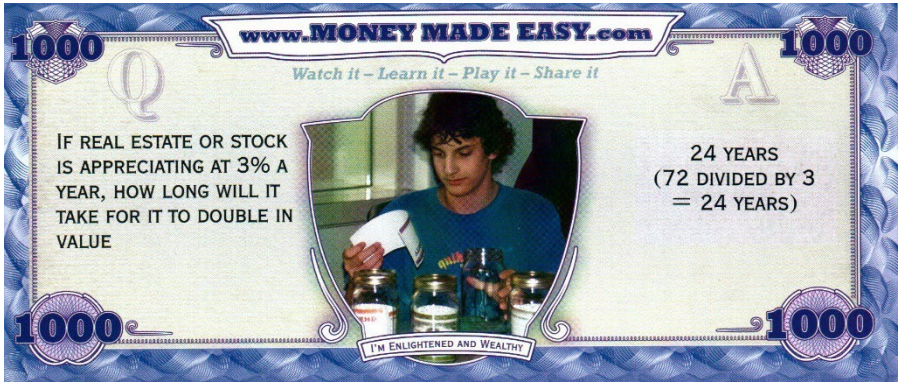

1000
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
IF YOU INVESTED $250 A MONTH IN YOUR 401K, AND YOUR EMPLOYER MATCHED IT FOR 40 YEARS AT 10% GROWTH, AFTER YOU PAID TAXES WHAT WOULD YOU NET?
A) $115,099 B)$275,489
C) $1,154,889 D) $2,044,777
Does Money Grow on Trees?
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000

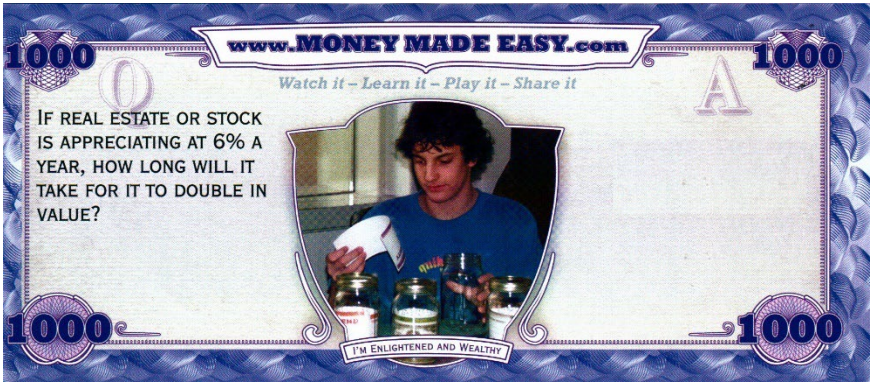

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Watch it – Learn it – Play it – Share it
Q
A
In 1928, a worker had to work about 1.3 months to pay their anual taxes. How many months do you have to work today to cover your taxes?
A) 1.3 B) 3.5
C) 5.25 D) 6.5
I'm Enlightened and Wealthy

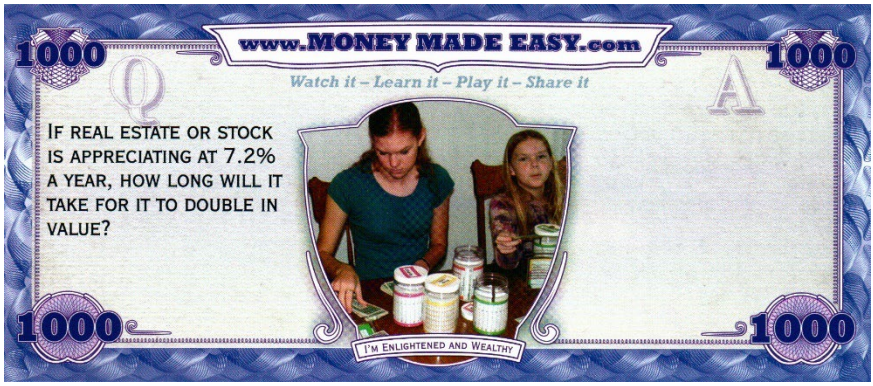

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Q
A
If real estate or stock is appreciating at 3% a year, how long will it take for it to double in value
I'm Enlightened and Wealthy


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Q
A
If you invested $250 a month in your 401k, and your employer matched it for 40 years at 10% growth, after you paid taxes what would you net?
A) $115,099 B)$275,489
C) $1,154,889 D) $2,044,777
D) $2,044,777
Does Money Grow on Trees?
I'm Enlightened and Wealthy

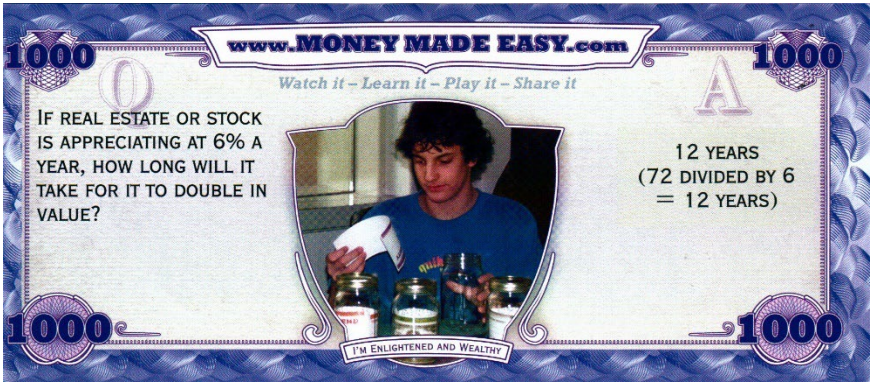

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A
In 1928, a worker had to work about 1.3 months to pay their anual taxes. How many months do you have to work today to cover your taxes?
A) 1.3 B) 3.5
C) 5.25 D) 6.5
C) 5.25 Months
I'm Enlightened and Wealthy

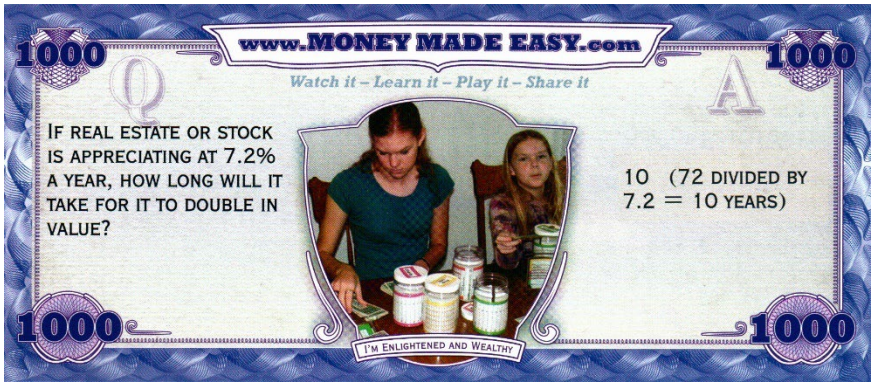

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Watch it – Learn it – Play it – Share it
Q
A
If real estate or stock is appreciating at 3% a year, how long will it take for it to double in value
24 years
(72 divided by 3 = 24 years)
I'm Enlightened and Wealthy


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Q
A
If real estate or stock is appreciating at 6% a year, how long will it take for it to double in value?
I'm Enlightened and Wealthy

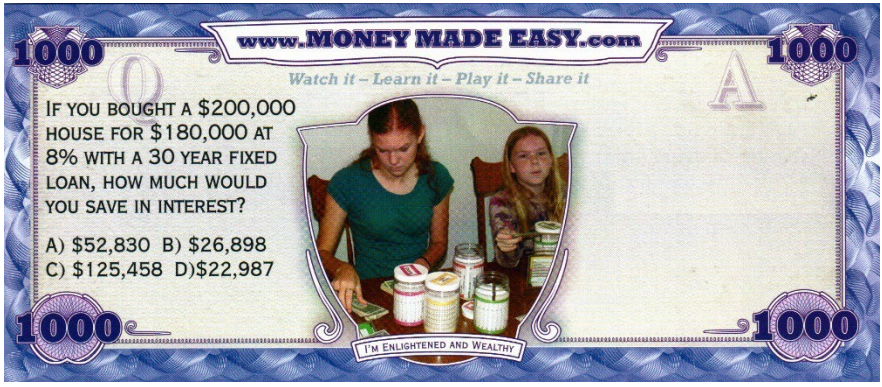

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Q
A
IF REAL ESTATE OR STOCK IS APPRECIATING AT 7.2% A YEAR, HOW LONG WILL IT TAKE FOR IT TO DOUBLE IN VALUE?
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000
1000


1000
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Q
A
HOW MANY BIKES DID J.J. BRIGHT DONATE TO CHARITY?
A) 5 B) 10
C) 100 D) 200
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000
1000


1000
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Q
A
IF REAL ESTATE OR STOCK IS APPRECIATING AT 6% A YEAR, HOW LONG WILL IT TAKE FOR IT TO DOUBLE IN VALUE?
I'M ENLIGHTENED AND WEALTHY
12 YEARS
(72 DIVIDED BY 6 = 12 YEARS)
1000
1000
1000
1000


1000
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Watch it – Learn it – Play it – Share it
Q
A
IF REAL ESTATE OR STOCK IS APPRECIATING AT 7.2% A YEAR, HOW LONG WILL IT TAKE FOR IT TO DOUBLE IN VALUE?
10 (72 DIVIDED BY 7.2 = 10 YEARS)
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000
1000


1000
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Q
A
HOW MANY BIKES DID J.J. BRIGHT DONATE TO CHARITY?
A) 5 B) 10
C) 100 D) 200
100 BIKES WERE DONATED TO CHARITY
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000
1000


1000
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Q
A
IF YOU BOUGHT A $200,000 HOUSE FOR $180,000 AT 8% WITH A 30 YEAR FIXED LOAN, HOW MUCH WOULD YOU SAVE IN INTEREST?
A) $52,830 B) $26,898
C) $125,458 D)$22,987
I'M ENLIGHTENED AND WEALTHY
1000
1000
1000
1000

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Watch it – Learn it – Play it – Share it

IF YOU BOUGHT A HOUSE FOR $180,000 FOR 30 YEARS AT 6%, AND YOU INCREASE YOUR PAYMENT FROM $1,079 TO $1,518, HOW MUCH WOULD YOU SAVE IN INTEREST?

A) $115,099 B) $75,736
C) $54,090 D) $133,266



I'M ENLIGHTENED AND WEALTHY

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IF YOU BOUGHT A HOUSE FOR $180,000 AT 6% VERSES 8%, HOW MUCH WOULD YOU SAVE IN INTEREST?

A) $86,972 B) $26,898
C) $125,458 D) $22,987



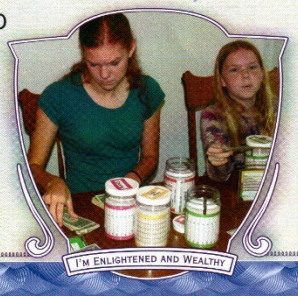
I'M ENLIGHTENED AND WEALTHY

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C) $125,458 D)$22,987

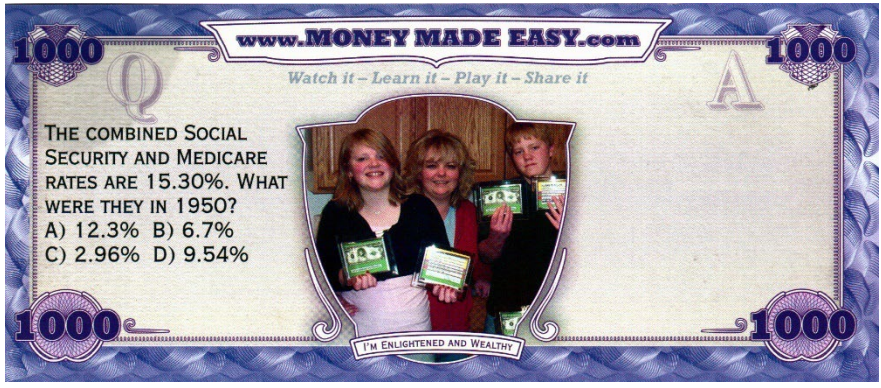


A) $52,830

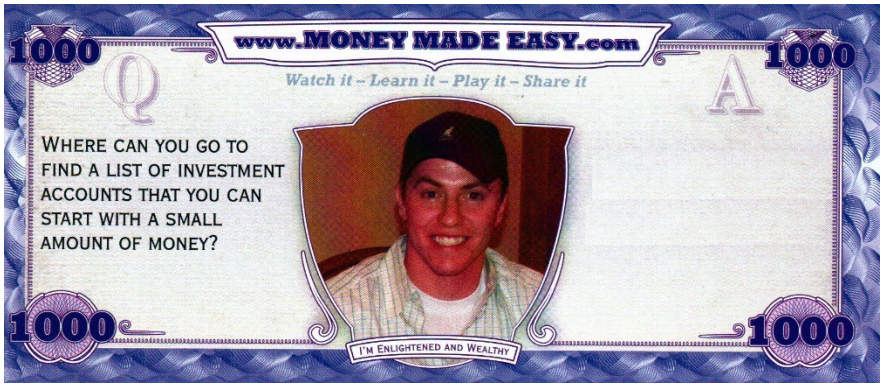
I'M ENLIGHTENED AND WEALTHY

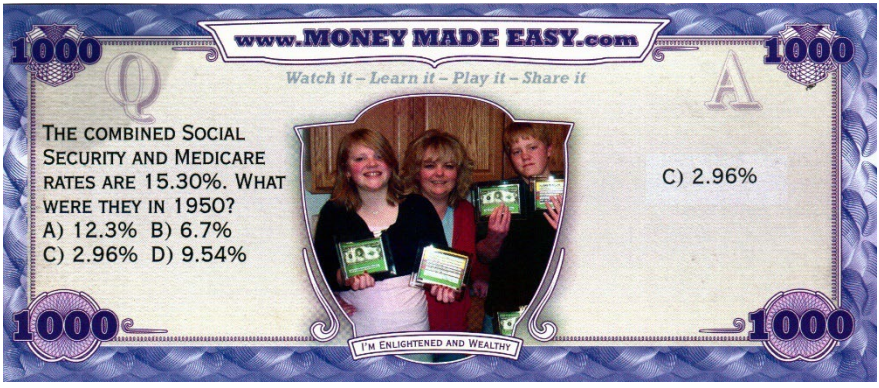

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Watch it – Learn it – Play it – Share it
1000
Q
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IF YOU BOUGHT A HOUSE FOR $180,000 FOR 30 YEARS AT 6%, AND YOU INCREASE YOUR PAYMENT FROM $1,079 TO $1,518, HOW MUCH WOULD YOU SAVE IN INTEREST?
A) $115,099 B) $75,736
C) $54,090 D) $133,266
A) $115,099
I'M ENLIGHTENED AND WEALTHY


www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
1000
Q
A
IF YOU BOUGHT A HOUSE FOR $180,000 AT 6% VERSES 8%, HOW MUCH WOULD YOU SAVE IN INTEREST?
A) $86,972 B) $26,898
C) $125,458 D) $22,987
A) $86,972
I'M ENLIGHTENED AND WEALTHY

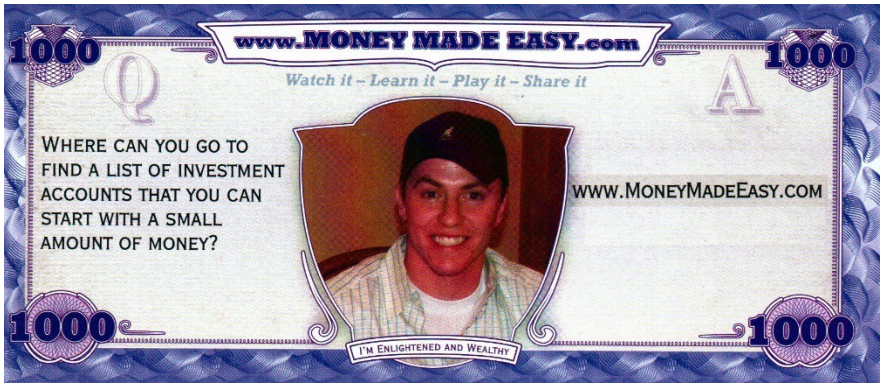

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1000
Q
A
THE COMBINED SOCIAL SECURITY AND MEDICARE RATES ARE 15.30%. WHAT WERE THEY IN 1950?
A) 12.3% B) 6.7%
C) 2.96% D) 9.54%
I'M ENLIGHTENED AND WEALTHY

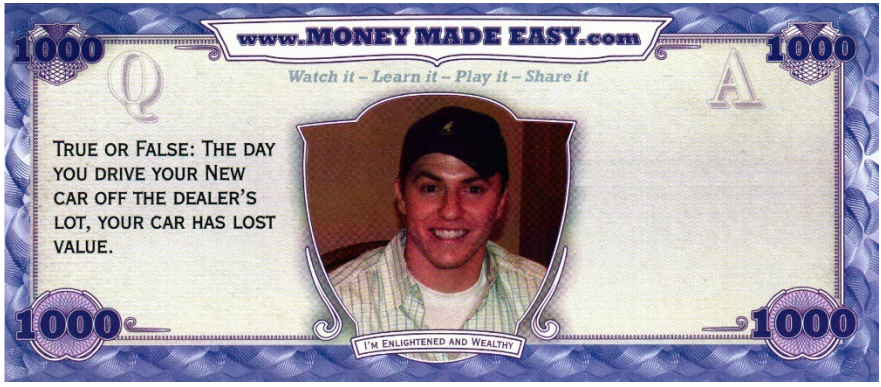

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Watch it – Learn it – Play it – Share it
Q
A
1000
EVERY DOLLAR OF INCOME IS EITHER SAVED AND INVESTED OR ?
I'M ENLIGHTENED AND WEALTHY
1000
1000


1000
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
1000
WHERE CAN YOU GO TO FIND A LIST OF INVESTMENT ACCOUNTS THAT YOU CAN START WITH A SMALL AMOUNT OF MONEY?
I'M ENLIGHTENED AND WEALTHY
1000
1000

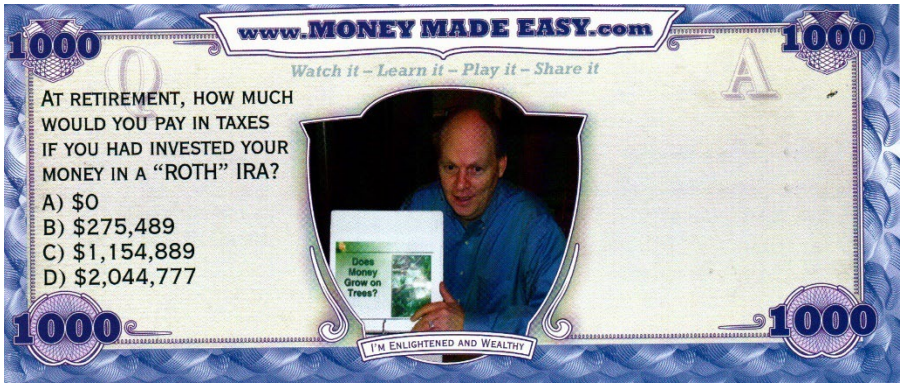

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www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
1000
THE COMBINED SOCIAL SECURITY AND MEDICARE RATES ARE 15.30%. WHAT WERE THEY IN 1950?
A) 12.3% B) 6.7%
C) 2.96% D) 9.54%
C) 2.96%
I'M ENLIGHTENED AND WEALTHY
1000
1000


1000
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
EVERY DOLLAR OF INCOME IS EITHER SAVED AND INVESTED OR ?
SPENT AND CONSUMED
I'M ENLIGHTENED AND WEALTHY


1000
www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
WHERE CAN YOU GO TO FIND A LIST OF INVESTMENT ACCOUNTS THAT YOU CAN START WITH A SMALL AMOUNT OF MONEY?
WWW.MONEYMADEEASY.COM
I'M ENLIGHTENED AND WEALTHY

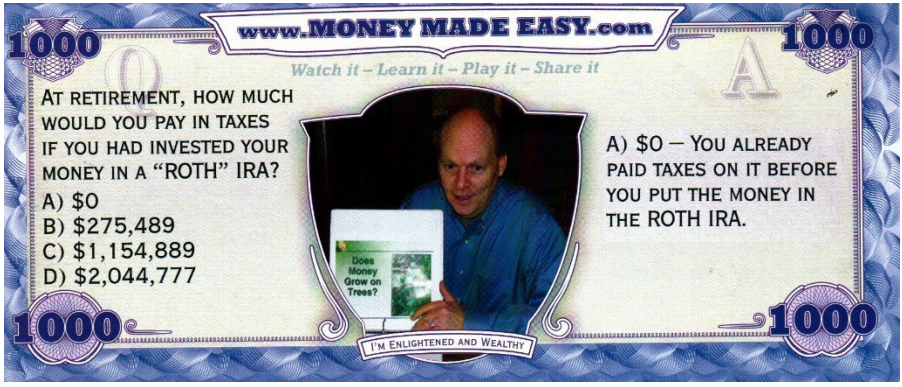

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Watch it – Learn it – Play it – Share it
Q
A
TRUE OR FALSE: THE DAY YOU DRIVE YOUR NEW CAR OFF THE DEALER'S LOT, YOUR CAR HAS LOST VALUE.
I'M ENLIGHTENED AND WEALTHY

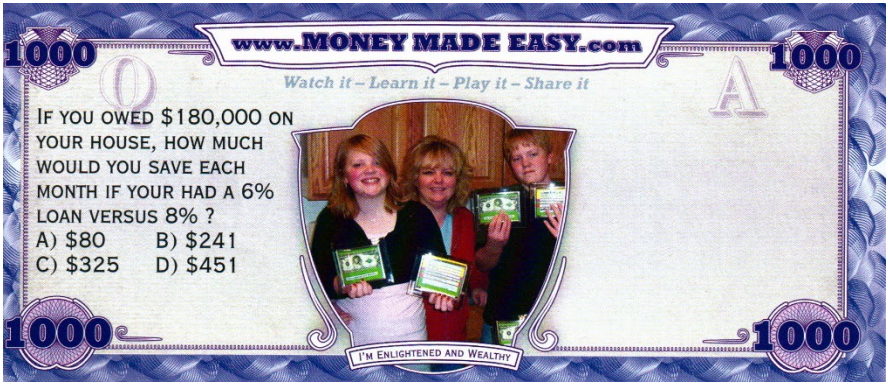

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www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
1000
WHERE CAN YOU GO TO PRINT YOUR OWN PERSONAL FINANCIAL GAME PLAN?
I'M ENLIGHTENED AND WEALTHY
1000
1000

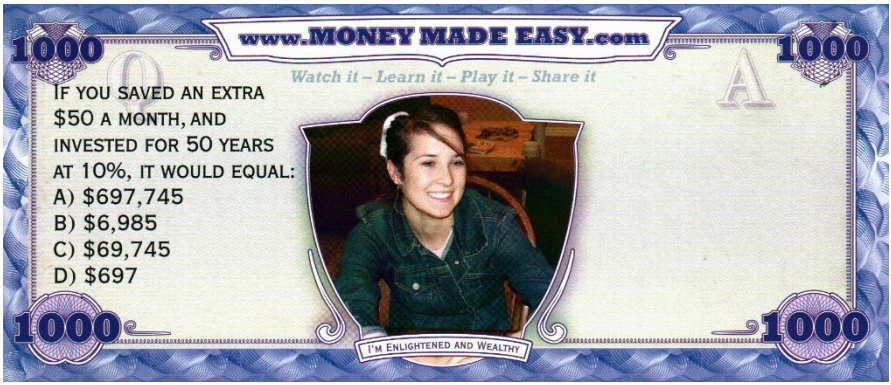

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www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
1000
AT RETIREMENT, HOW MUCH WOULD YOU PAY IN TAXES IF YOU HAD INVESTED YOUR MONEY IN A "ROTH" IRA?
A) $0
B) $275,489
C) $1,154,889
D) $2,044,777
Does Money Grow on Trees?
I'M ENLIGHTENED AND WEALTHY
1000
1000

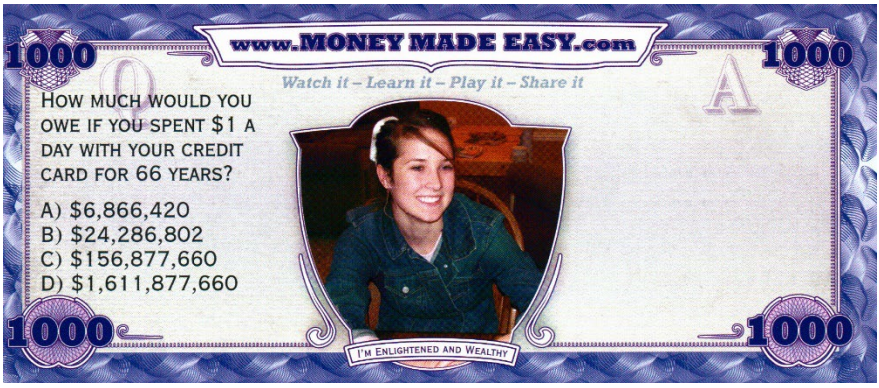

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www.MONEY MADE EASY.com
Watch it – Learn it – Play it – Share it
Q
A
1000
WHERE CAN YOU GO TO FIND A LIST OF INVESTMENT ACCOUNTS THAT YOU CAN START WITH A SMALL AMOUNT OF MONEY?
WWW.MONEYMADEEASY.COM
I'M ENLIGHTENED AND WEALTHY
1000
1000

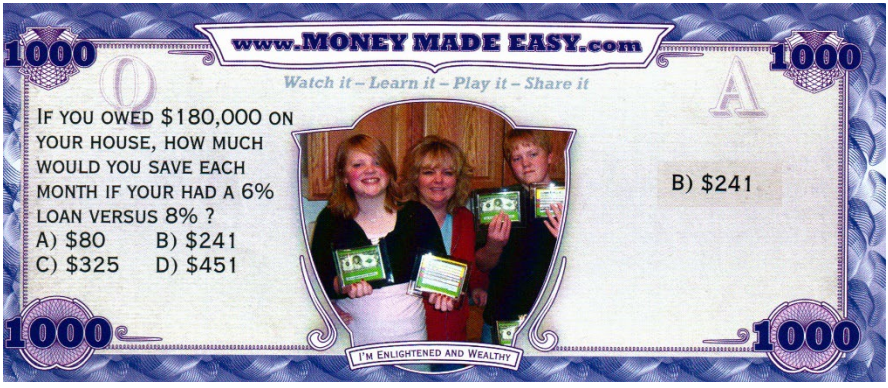

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Q
A
1000
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WWW.MONEYMADEEASY.COM
1000
1000
I'M ENLIGHTENED AND WEALTHY

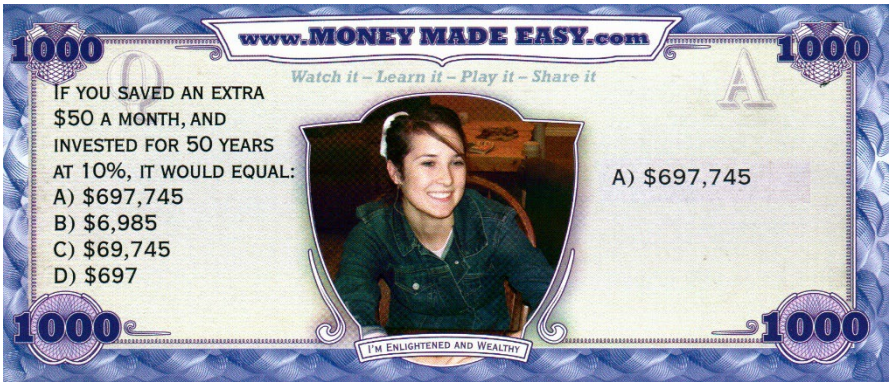

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Watch it – Learn it – Play it – Share it
Q
A
1000
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A) $0
B) $275,489
C) $1,154,889
D) $2,044,777
Does Money Grow on Trees?
A) $0 – YOU ALREADY PAID TAXES ON IT BEFORE YOU PUT THE MONEY IN THE ROTH IRA.
1000
1000
I'M ENLIGHTENED AND WEALTHY


1000
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Q
A
1000
IF YOU OWED $180,000 ON YOUR HOUSE, HOW MUCH WOULD YOU SAVE EACH MONTH IF YOUR HAD A 6% LOAN VERSUS 8% ?
A) $80 B) $241
C) $325 D) $451
1000
1000
I'M ENLIGHTENED AND WEALTHY

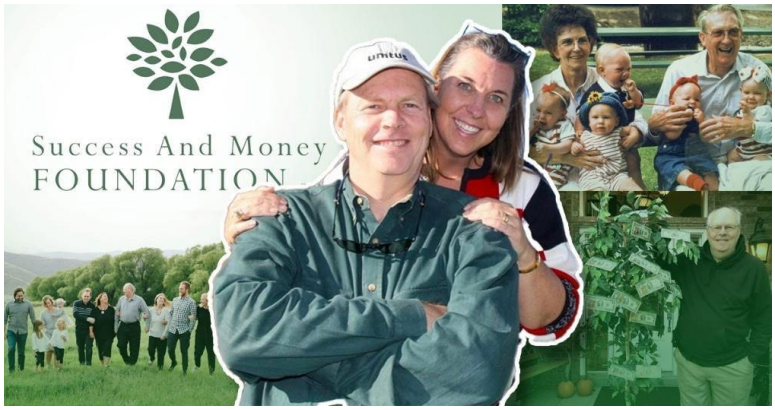

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Watch it – Learn it – Play it – Share it
IF YOU SAVED AN EXTRA $50 A MONTH, AND INVESTED FOR 50 YEARS AT 10%, IT WOULD EQUAL:
A) $697,745
B) $6,985
C) $69,745
D) $697
I'M ENLIGHTENED AND WEALTHY
1000


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Watch it – Learn it – Play it – Share it
HOW MUCH WOULD YOU OWE IF YOU SPENT $1 A DAY WITH YOUR CREDIT CARD FOR 66 YEARS?
A) $6,866,420
B) $24,286,802
C) $156,877,660
D) $1,611,877,660
I'M ENLIGHTENED AND WEALTHY
1000


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Watch it – Learn it – Play it – Share it
IF YOU OWED $180,000 ON YOUR HOUSE, HOW MUCH WOULD YOU SAVE EACH MONTH IF YOUR HAD A 6% LOAN VERSUS 8% ?
A) $80 B) $241
C) $325 D) $451
B) $241
I'M ENLIGHTENED AND WEALTHY
1000


1000
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1000
Watch it – Learn it – Play it – Share it
IF YOU SAVED AN EXTRA $50 A MONTH, AND INVESTED FOR 50 YEARS AT 10%, IT WOULD EQUAL:
A) $697,745
B) $6,985
C) $69,745
D) $697
A) $697,745
I'M ENLIGHTENED AND WEALTHY
1000
1000


1000
www.MONEY MADE EASY.com
1000
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B) $24,286,802
C) $156,877,660
D) $1,611,877,660
D) $1,611,877,660
I'M ENLIGHTENED AND WEALTHY
1000
1000



"Make A Difference

Make It Happen

Every Live Is Precious"

-Thomas Painter