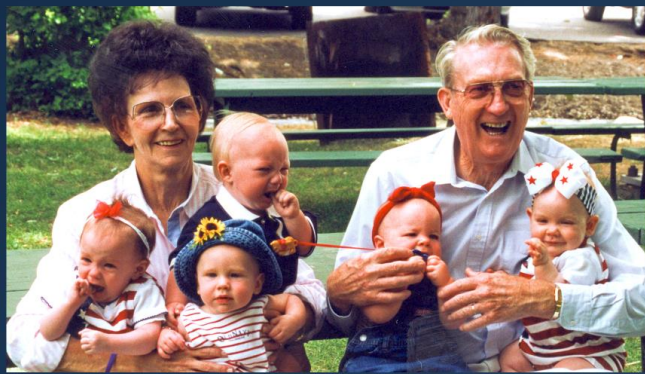




Success *And* Money *For Kids And Teens*



By
Thomas R. Painter, Founder
SuccessAndMoneyFoundation.org

*All Author Royalties Are Donated To Charity

Each of You
Will Make and Spend

\$1,000,000

In Your Lifetime

(even with a minimum wage job)



Does Money Grow on Trees?





YES!



**Have you ever
seen an**

**apple tree,
orange tree,
peach or
pear tree?**





Would You Like to See A Money Tree?



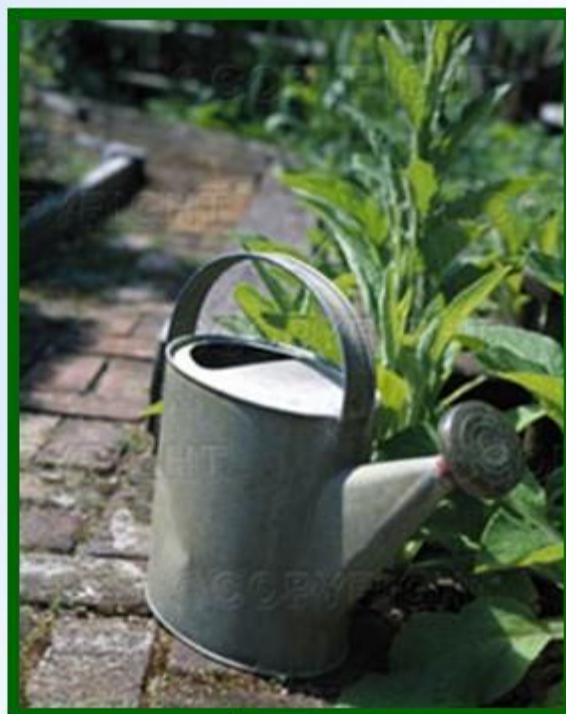
**What kind of a seed
do you use to grow a
money tree?**





**If you didn't
water your
money tree,**

**would it
grow?**





What do you water your tree with?





Watch your money tree grow















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





You need to water your tree.

How many



do you water your tree with?



Age	Monthly
1	\$14
2	\$16
3	\$17
4	\$19
5	\$21
6	\$23
7	\$26
8	\$29
9	\$32
10	\$35
11	\$39
12	\$43
13	\$47
14	\$52
15	\$58

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



Question

**What happens if
your tree doesn't
grow very fast?**



Answer

**You Have to Water it
with More Money**

Monthly savings required to reach \$1 Million by with different rates of return.

0%

3%

10%

Age	Monthly	Monthly	Monthly
15	\$1,667	\$719	\$58
20	\$1,852	\$876	\$95
25	\$2,083	\$1,079	\$158
30	\$2,381	\$1,348	\$263
35	\$2,778	\$1,716	\$442
40	\$3,333	\$2,242	\$754



Question

**How do you get your
tree to grow faster?**



Answer

Start a Small Business & Investing



Steps to making money, so you can grow your own money tree



By Thomas Painter



Lets play with the money



1. Make Money



2. Sort the Money



3. Give to Charity



4. Save and Invest



5. Spend the Rest

By Thomas Painter



Question

What is a Loan?



Question

What is Interest?



Three percent interest

\$100.00

x 3%

\$ 3.00





Ten percent Interest

\$100.00

x 10%

\$ 10.00





Question

What is a Credit Card?



Question

How Does it Work?



Question

**What Happens if you
don't pay the bank back
the next month ?**



Answer

You Pay Interest



Twenty-one percent interest

\$100.00

x 21%

\$ 21.00





1 Bundle Equals \$500





With \$10,000 in Credit Card Debt



Personal Debt

- ◆ Are there expenses that you could or should go without?
- ◆ How much is that costing you?
- ◆ Take that money and invest it.



How much does a monthly bad habit cost?

Years		10	20	30	40
Expense					
\$25					\$146,056
\$50					\$292,111
\$100					\$584,222
\$250					\$1,460,556

(Assumes a 10% return)



Money Made Easy Steps

◆ #4 Save and Invest



Compounding



Watch how fast money grows





One dollar a day at 21% return for 66 years

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



By Thomas Painter



Save and Invest

- ◆ Saving Account
- ◆ Investment Account



Stock Market



Would you like to own?

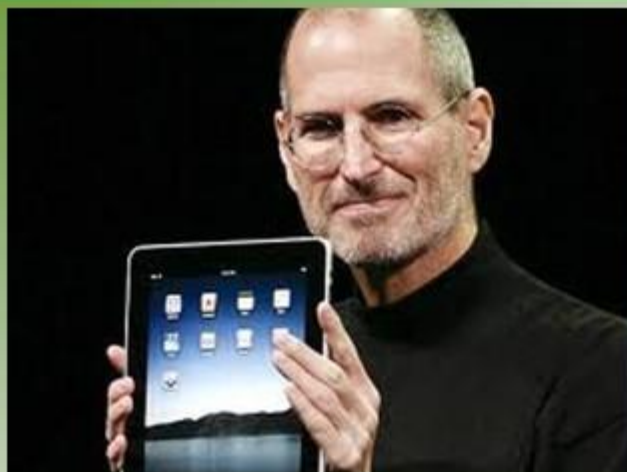


What would you like to own?





What would you like to own?





What would you like to own?





Q: What is the Stock Market?



- ◆ A place where you can buy a small part of many different companies.





Real Estate



Save 20-30% on Real Estate





Save 10%-20% on Real Estate

Purchase \$200,000 house for 30 years

- \$328,310 Interest





Save 10%-20% on Real Estate

Purchase \$200,000 house for 30 years

- \$328,310 Interest
- \$528,310 Total Payments





Save 10%-20% on Real Estate

That's not going to work,

Lets find a house for \$180,000





Success Secrets

- Purchase it for \$180,000
- Reduce the Interest Rate
- Pay off house in $\frac{1}{2}$ the time





If you did all three
things, you would save

\$254,901