

# Success and Money Foundation

Tom & LaDawn Painter, Founders

Make A Difference  
Make It Happen  
Every Life is Precious

Book Six



# **Make A Difference Worldwide Programs**

**In many countries around the world,  
we have the  
'Make A Difference Program'**

Not only do our students learn about investing...  
they Open Investment Accounts  
and Start Investing with Real Money

In Addition,  
The Top Scoring Students Can Also Participate in the...

## **Pay It Forward & Make a Difference Programs**

This is where they receive a small amount of money  
from Our Success and Money Foundation  
and it is their job to give it to others in need.

The money is used for  
Medicine, Doctor Bills, Food and  
where they feel there is a need.

## Hareez Micolly Bhasa

Thu, Jan 20, 2022

I just wanted to thank sir tom for giving us A chance to help other people and make A different story,

A past days we receive our pay it forward together with my Girlfriend **Abegail Villanueva** , we decided to forward it to some children here at upland & gave them A chance to enjoy games with cash prizes, after that we decided to cook sopas for them. We surely know that they're happy that time they really appreciated & really enjoy the games and happy for their cash prizes.

Thank you so much sir Tom & to your family also to the team. thank you so much!



**Villanueva Abegail** <abegailvillanueva0912@gmail.com>

Thu, Jan 20, 2022

I just wanted to thank sir tom for giving us A chance to help other people and make A different story,

A past days we receive our pay it forward together with my Boyfriend Hareez Micolly C. Bhaaa, we decided to forward it to some children here at upland & gave them A chance to enjoy games with cash prizes, after that we decided to cook sopas for them. We surely know that they're happy that time they really appreciated & really enjoy the games and happy for their cash prizes.

Thank you so much sir Tom & to your family also to the team thank you so much po.



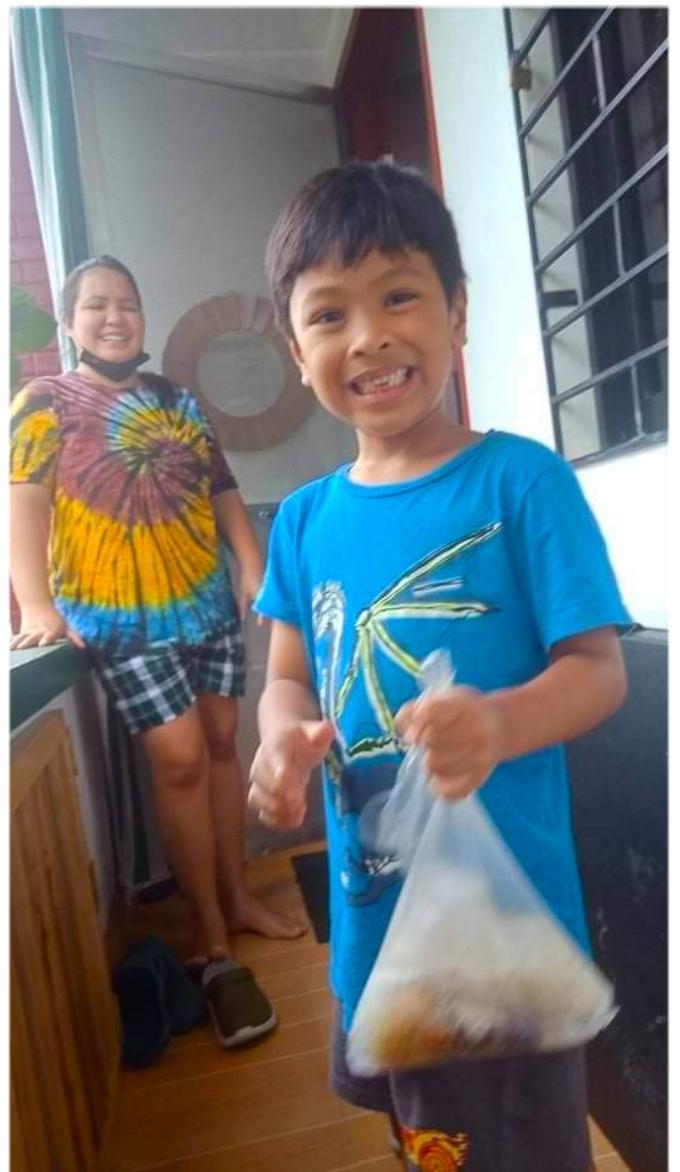


## Meliza Bhasa

Thu, Jan 20, 2022

I cooked "BILO-BILO" for my MAKE A DIFFERENCE program and shared it with others as well as a family member. When you plan to help others in a small way, it makes you happy on the inside. I can't wait to see their expressions when they receive my bilo-bilo when I start cooking.

Mr. Tom Painter, thank you for your unending kindness. We have an impact on each other's lives.





## Juvelyn Gitgano

Thu, Jan 20, 2022

Have a great day Sir Tom... As I received money in my gcash... At this time my 5th pay it forward ,I choose to share it to my family... I buy some of our daily basic needs everyday ....

Thank you very much sir Tom it is such a big help for us.... Thank you as well as your family... The secret of living is giving.... Make a difference... Coz Every life is precious...



**Leony Martinez** <martinezleony64@gmail.com>

Thu, Jan 20, 2022

to SuccessAndMoneyFoundation

Hello Sir Tom...

Thank God for you Mr. Tom, nothing is impossible, thank you so much, because pay it forward helps us a lot,

I used the money to buy vegetable seeds and urea, to plant in our small farm, so that I can multiply and share it with our other neighbors who always ask for vegetables, and I can also sell them to make money, because we love to plant, I can make the most of my pay it forward.

thank you so much and more blessings to come to you. more power!

**Romaner Martinez** <romanermartinez@gmail.com>

Thu, Jan 20, 2022 7:48 PM (3 days ago)

to SuccessAndMoneyFoundation

Good day Mr. Tom! I recieved my second pay it forward, thank you so much, i used it to buy goods (groceries) for my grandmother, she is 87 years old, she is disable, (mute) i can see to her face that shes so happy to recieve it..

God bless you more. Mr. Tom.

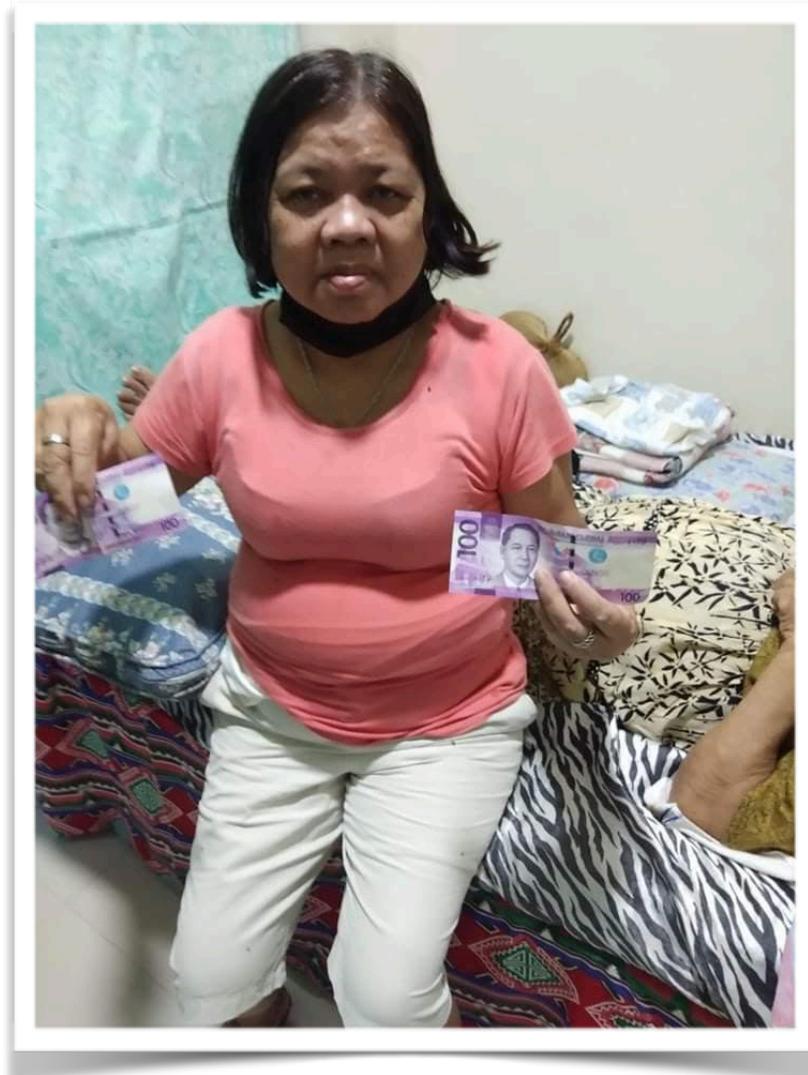
# Pay it Forward

**Portia Irish Zoleta**

Thu, Jan 20, 2022

Hi, I pay it forward to Margarita Mangaba Leonorio. She is 56 years old. I gave her money because she is single. An unmarried woman and an epileptic patient. I gave her these things because we know this is what she needs because she doesn't have a job and she and her mother are alone together.

We appreciate your help, Thank you tom painter and to your family. God Bless you and many more blessings. :)



# Pay it Forward

**lotazoleta@yahoo.com** <lotazoleta@yahoo.com>

Thu, Jan 20, 2022

Hi, in this picture, this is my mother. Silvera Mangaba Leonorio. She is 83 years old. I gave her money for her financial support so that she can buy her medicine for her maintenance. because she is a senior citizen, stroke patient, and at the same time, she is a widow. We are trying to support her medical expenses because we love her very much and we want her to be strong so that we will make many happy memories together.

We appreciate your help, Thank you tom painter and to your family. God Bless you and many more blessings. :)

The secret of living is giving, because every life is precious. Making a difference is the best thing to do. I'm so happy and enjoying it if I can share the blessings that I received. Thank you Tom Painter and Family.. God Bless! :)



# Second pay it

**Crisjames Balansag**

Fri, Jan 21, 2022

Good day sir/ ma'am

Thank you so much sir and family for the blessings that you shared to us. Hopefully God will bless your kindness and generosity.

A heartfelt thank you for all that you have done. My highest gratitude and appreciation.

I am so grateful that I'm part of this foundation and this is already my second pay it forward. I know saying thank you is not enough, but I really mean it alot.

GOD BLESS!



# Make a Difference!

**Lorena Cantollas**

Sat, Jan 22, 2022

Sir Tom:

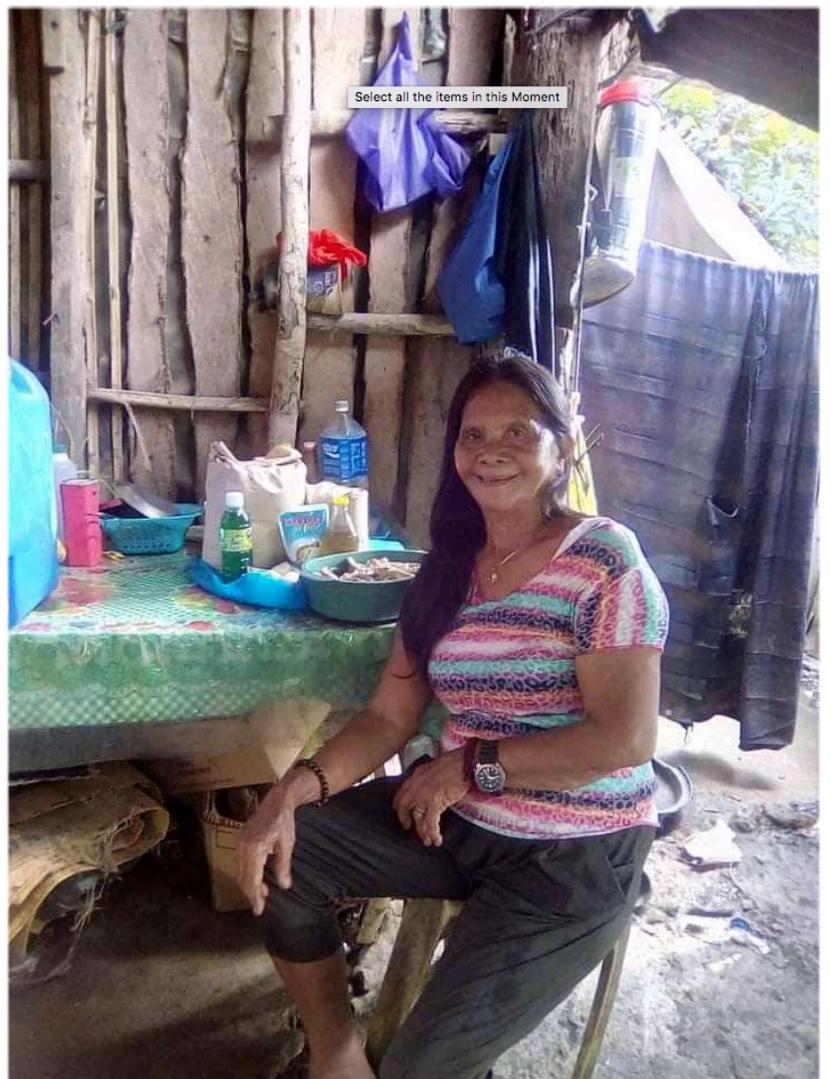
Thank you so much Sir Tom and family for having a "Make a Difference/Pay it Forward Fund". This is a great opportunity like me to do social work, when I was little I dream to be a social worker. But its more than social work it is really amazing to be a part of the foundation with a purpose to seek for the poor and needy. Attached are images of my recipient to our pay it forward fund. She is our friend, a widow and senior citizen. She really needs help from above so the Success and Money Foundation thru Sir Tom and the team are instrument of God who helped her. God bless you more Sir Tom and the team and the SMF. She is so happy and blessed of your program. Hope that many more are to be blessed by this program!!! Thanks more!!!!

Have a great day!!!

Thank you so very much!!!!

Very truly yours,

LORENA N. CANTOLLAS



**Rhiadel Magsipoc** <adelmagsipoc16@gmail.com>

Sat, Jan 22, 2022

Good Day sir Tom,

this is the 3rd time that I received a "pay out forward money".

And the recipients of the money is my Family, I gave it to them to buy some medicine for colds and cough maybe because of the weather and vitamins also, just to protect they're immune system.

Thank you and god bless

**Lorna Betayo**

<lornz1316@gmail.com>

Sat, Jan 22, 2022

Good day sir Tom and wife,  
this is my second pay it forward. I use it for my self, I buy medicine as I diagnosed lately that I have a GERD and also a KIDNEY PROBLEM. Thank you so much sir for your kindness



good bless you moer



## Yoki Jay Miane Centino

Sat, Jan 22, 2022

Good Day Sir Tom,

This is my 2nd times that I received a "pay it forward money". The recipient of the money is my grandmother, I decided to gave it to her so that she can buy her medicine for maintenance and vitamins to protect her immune system especially in this season.

Thank you and god bless.



**Rhiadel L. Magsipoc**

Saturday, Jan 22, 2022

Good Day sir Tom, this is the 3rd time that I received a "pay out forward money". And the recipients of the money is my Family, I gave it to them to buy some medicine for colds and cough maybe because of the weather and vitamins also, just to protect they're immune system.

Thank you and god bless



## Francisco Cajumban

· Yesterday at 5:43 AM Jan 22, 2022

Mr. Tom Painter, thank you for providing me with another opportunity to assist others.

My wife prepares "Ginataang Sagobe," a Filipino delicacy made of banana, jackfruit, coconut milk, sweet potato, and tapioca. We distributed it to my children and to our neighborhood. I felt fulfilled by this act of kindness.

Mr. Tom Painter and family, as well the SMF team, thank you once again.



## Maxima Cajumban

Jan. 22, 2022

Thank you to Mr. Tom Painter and his family, as well as the SMF team.

I was received the Pay It Forward monies and decided to support my husband, who is diabetic and has several undiagnosed illnesses, which we will know about in the coming week.

I purchase diabetic medication for her. And this would be the medicinal supply for the next five days. I owe a debt of gratitude to the SMF. In addition to learning, I can also assist others.



**Ailene Ubas**

January 20 at 11:18 PM

My 2nd pay it forward

Thank you sir Tom ,family and staff



## Balbuena C Irene

January 20 at 11:50 PM

Pay it Forward Program



I bought essential needs of tatay, the trisikad driver. I choose him because I was amazed that he's Senior Citizen but still working and earning money using his trisikad.

Thank you Sir Tom and family for sharing your blessings not just only me but also the other people that they need it the most.



"The secret of living is giving."



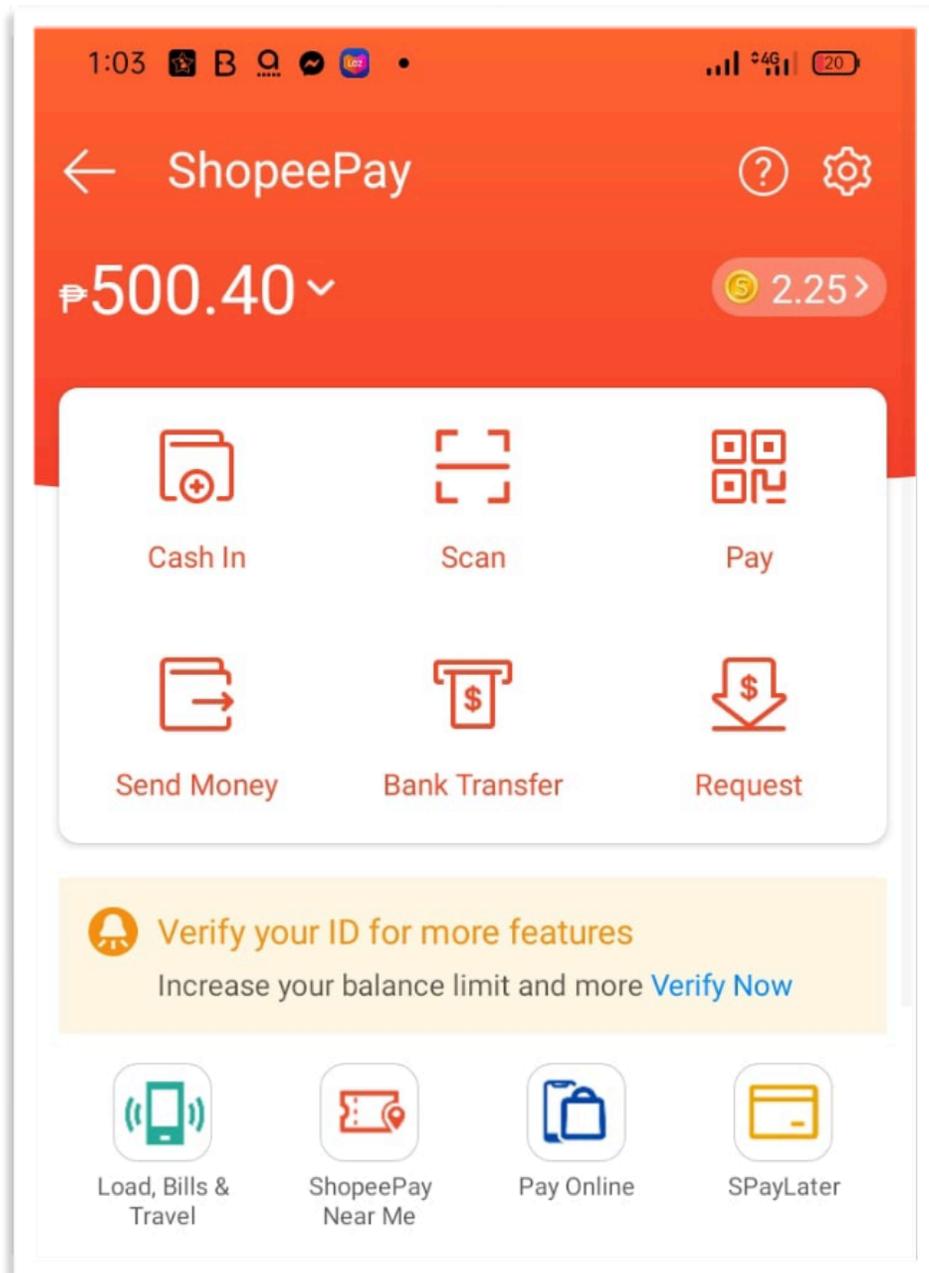
## Greyz Magz

January 20, 2022

I received my 2nd pay it forward from Sir Tom and the groups.I invest the money in my loading business here in our house.

Thank you very much again Sir Tom.I know soon the money that I invest in my business will increase and if that happened I can able to help more with my family and other people.

God bless you all.I invest it in shopee pay coz I can able to have bigger income there compare to my retailer sim.



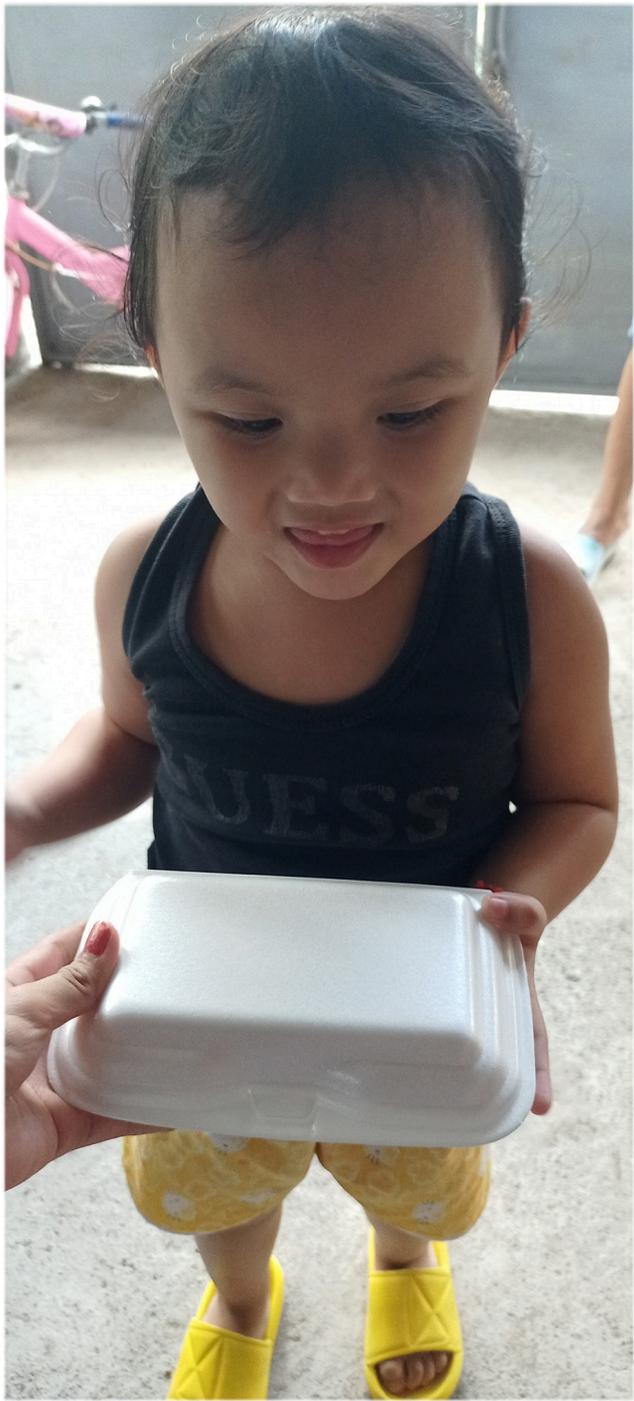
## Angeles Valero

January 19, 2022

Yesterday, we received our pay it forward together with my siblings [Allysa Mae](#) and [Almin Paul](#) and we decided to forward it to others by cooking special spaghetti with cookies and share it with children. We are beyond bless seeing their smiles.

Thank you Mr. Tom and admins for giving us funds, God bless you more.

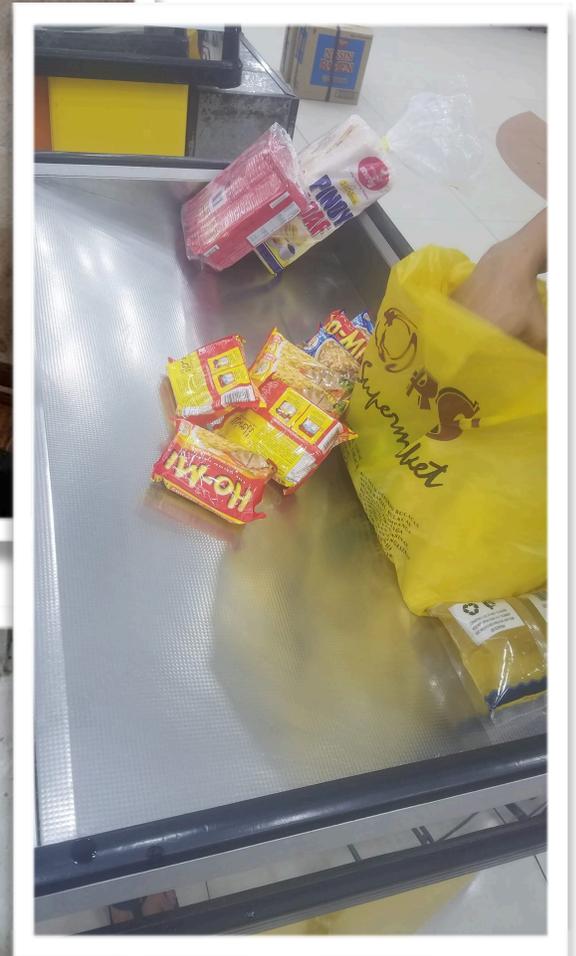




**Dha-dha Mesina**  
January 19, 2022

With the help of the relief society and the missionaries, the amount I received from the program pay it forward was forwarded to the family from our ward thru grocery items. As a bishop, it is my desire to help alleviate the hardship of this pandemic even in a simple way.

Thru this program, things are happening. This is a heaven sent help. Thank you so much, brother Tom.



**Mary Jane Iducan**

January 19, 2022

Good afternoon Sir Tom. I receive my pay it forward



I invest it to my small "sari-sari store " I started last year because of COVID 19 PANDEMIC ..i built a store because of hardships of life to somehow have a small income



thank you very much sir Tom



**Yael Evangelista**

Jan 18, 2022

Many are still in need of help due to the ravages of typhoon Odette and many are still unable to recover from it, so to help the victims, I will provide a little help for the immediate recovery of the people of Visayas and Mindanao and hopefully the beginning of a new year is also the beginning of their rise towards a better future.

Many thanks to the Success and Money Foundation Worldwide for fulfilling this helping.



## Jayson Butial

Jan 18, 2022

For my pay it forward, I used it for my additional medicine for the fast healing of my toenail surgery, I am a grade 10 student I don't have a work yet nor sideline I live w/ my sister together w/ his family and she is the one who help me to my daily needs. And to my surgery bill and to the first sets of medicine. For this fund I received i was able to help my sister to sustain my own second sets of medicine she was never stress of thinking of it for now

Thanks a lot Mr. Tom Painter and the Rest

Republic of the Philippines  
Province of Laguna  
LPH-Gen. J. Callias Memorial District Hospital  
Paoli, Laguna • Tel Nos. (049) 557-0214 / 0215

PRESCRIPTION PAD

Physician: REX NUNES, MD  
Address: GICMDH Paoli, Laguna PRC # 62244 TIN:  
Patient's Name: JAYSON BUTIAL  
Age: \_\_\_\_\_ Sex: \_\_\_\_\_ Date: 12/28/21  
Address: Paoli, Laguna

Co-Amoxiclav 625/125 (AMOXICILAV) #21  
1 tablet 3X a day

Mepizolic 500 (MEPIZOLIC) #15  
1 Cap 3X a day

REX NUNES, MD  
GENERAL SURGERY  
LIC. 8-002544  
Signature: \_\_\_\_\_

Date of Partial Billing: \_\_\_\_\_  
City, Service: \_\_\_\_\_ No. of Referrals: \_\_\_\_\_  
Name & Address of Dispensary: \_\_\_\_\_

AI CAMERA  
Shot on realme C11 2021



AI CAMERA  
Shot on realme C11 2021

AI CAMERA  
Shot on realme C11 2021

## Melody Collado Ledesma

January 13, 2022

Our MDF staff, [Nathalie Cardenas Balota](#) took on the challenge of "Make a Difference" in Cebu. Here is her report.



Hi Tom,

Thank you so much for your kindness and generosity. Your donations have helped many Cebuanos in need of clean drinking water! The recent typhoon Odette brought devastation to the different cities and provinces of the Visayas, and Cebu was not spared from the damages.

The unexpected strong winds tore down major electrical, communication, and internet lines. Water distribution was stopped due to no power. There was an immediate shortage in oil and gas as people panicked and others started hoarding. For weeks, people patiently endured long lines in gas stations, deep water pumps, drinking stations, ATMs, malls or areas that offer charging stations for a fee. A lot of us realized the one thing we can't really live without -- drinking water! From our experiences, it is difficult to have no electricity, internet nor gas, but we cannot live without clean drinking water.

The money you have given has helped 3 areas in Cebu -- Talamban, Cordova and Talisay. Your help provided around 230 bottles/containers of clean drinking equivalent to 230 families helped! Below are some of the pictures I was able to collect from the coordinators. "You can make a difference. Everyone should try"  
- MCL

# Odette's Infinity Lines





## Almegen Nabz Acama

January 13, 2022

Thank sir Tom Painter, for making this program [Success and Money Foundation Worldwide Group](#) to be one of the recipient of pay it forward worth 500 pesos of anlene milk for adult and 2 packs sky flakes for brother David Codezar 95 years old who was recently suffered a stroke though His lips stammerd because of its effect he expressed thanks for making a difference by being passionate to the needs of others thank you.



## Zeunk Flowers

January 30, 2022

This is the fifth time you've given me money to go towards your pay it forward program.

Your cash assistance would be distributed to two families in our neighborhood. In our province, coughs, colds, and fevers are all too prevalent, so I spent the money I received on medicines to keep them from getting sick. Because of Omicron, a new virant of the covid19 virus, coughing and colds are particularly fatal in our country.

Sir Tom, thank you so much for your generosity; it's a huge assistance to us, especially for these two families. Thank you for your assistance, I hope you don't get tired of it.



## Soledad Monsalud

January 27 at 8:53 AM

This is my cousin Camilo Ian Domagsang a recipient of my 1st pay it forward. he is undergoing a tumor removal and total hip replacement on feb.11 at orthopedic hospital.

thank you sir Tom and Ezra Ben Saint Mercadera .



## Magsy DM

January 26 at 3:04 PM

For our Pay It Forward, my brother ([Jervin Alba Magsalansan](#)) and I (Rose Magsalansan) decided to give simple joys to those hardworking people around us. Joys like (snacks and new clothes) which they could not spend on because the pandemic has restricted them into just spending for necessities. We bought a simple pizza snack for my staff and gave out clothes to local lottery collectors. The clothes came from our investment this year, Kabogera's Collection, which is an online clothes and accessories shop.

We were deeply amazed by how goodness flourished in the activity. our chosen local lottery collectors did not choose clothes for themselves but instead got one for their child, husband or wife. My staff members shared some of the pizza to hungry kids visiting the resort. We are happy that our pay it forward activity is spreading love and good vibes to all.

Thanks [Tom Painter](#) and the Success and Money Foundation!





## **Nilda Villaver**

January 25 at 8:20 PM

For my pay it forward program, I buy food for my neighbor. I choose her because she's the only one working for her children. Thank you Sir Tom Painter and MDF staff for the money that I receive and I am able to share with other people.

[#payitforward](#) [#successandmoneyfoundation](#) [#makeadifference](#)



**Roxanne Palatino**

**January 24 at 9:37 PM**

Making a Difference ~

We had our Ministering Day, January 23rd, 2022 Sunday.

I was able to contribute for blessing the Valdez Family with essential goods-support. Continuously applying these great steps for financial freedom - making more money by working, the triple 'S' - separating, sorting, and systematising, the good deed - giving to church and charity and automatically save and invest for the future!

Thank You Sir Tom & Mabuhay!

[#LightTheWorldWithLove](#)

Everyday feels like Christmas as we exercise Christlike love! Photo Attached ( I was with my uncle, Franco Cajumban and other leaders of our humble branch. )



# MAKE A DIFFERENCE

**Ferdinand Cajumban**

Fri, Jan 28, 10:41 AM (9 days ago)

I bought vegetables for my parents for today's MAKE A DIFFERENCE program.

It is preferable to consume these vegetables over other foods. Apart from that, I bought BIGNAY JUICE (no sugar) and oyster mushroom. I want them to eat nutritious foods that are high in various types of vitamins. Nowadays, we need to be stronger and stronger to fight the virus; our bodies serve as a barrier against any bacteria in our environment. So, despite the fact that I did not receive the MAKE A DIFFERENCE funds, I decided to purchase it as soon as possible.

Thank you very much Mr. Tom Painter.

pay it forward



# pay it forward

**Jessamay Anoya** <mobilejessa@gmail.com>

Mon, Jan 31, 2022

Good Day Sir Tom,

I already recieved my 1st pay it forward. I Choose this boy by giving him some groceries so i can help him.

Thank you for sharing your blessings to us.  
We will continue to help in our little own way.

Again, thank you sir tom and all. God bless



Best Regards,  
Jessamay Anoya



**Glenmark De Tomas** <detomasglenmark@gmail.com>

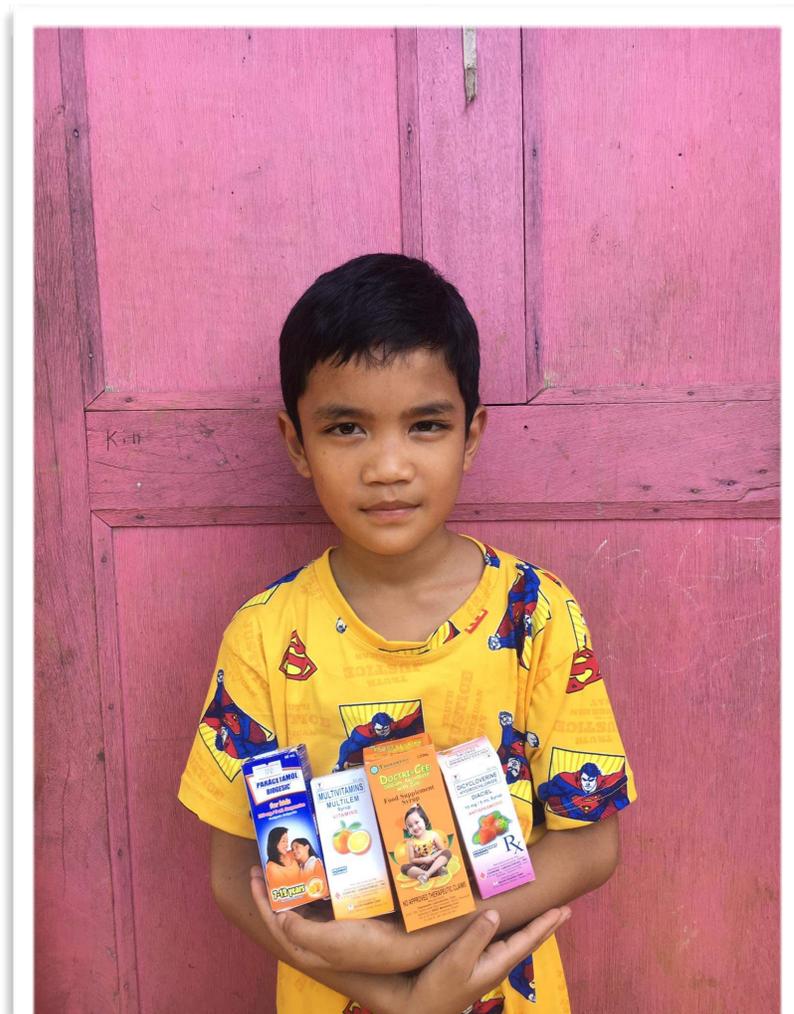
Wed, Feb 2, 2022

Hello, Sir Tom!

This is the second time you've given me money to be use towards your pay it forward program.

Children aged 1 to 8 years are particularly vulnerable during this pandemic, especially now that a new virus strain, the omicron, has emerged. This boy in the photo below is my younger brother and he would be the recipients of my pay it forward. I purchased vitamins in order to provide him virus protection. Sir Tom, I appreciate your financial aid.

We can't express how grateful we are to have you, but you are truly an angel for us. I pray that God will grant you your heart's desire. We're always thinking of you and praying for you. Thank you once more, Sir Tom.



# Pay it Forward

**Zandra Basco** <zandrabasco0910@gmail.com>

Sat, Feb 5, 2022

Good day, Sir Tom. I chose to give 2 kilos of fruits to my grandmother. She's taking medication for her heart. Since i cannot buy her medicine, i bought her 2 kilos of fruits instead.

Thank you, Sir Tom.



# Pay It Forward

## **Mary clase deVera**

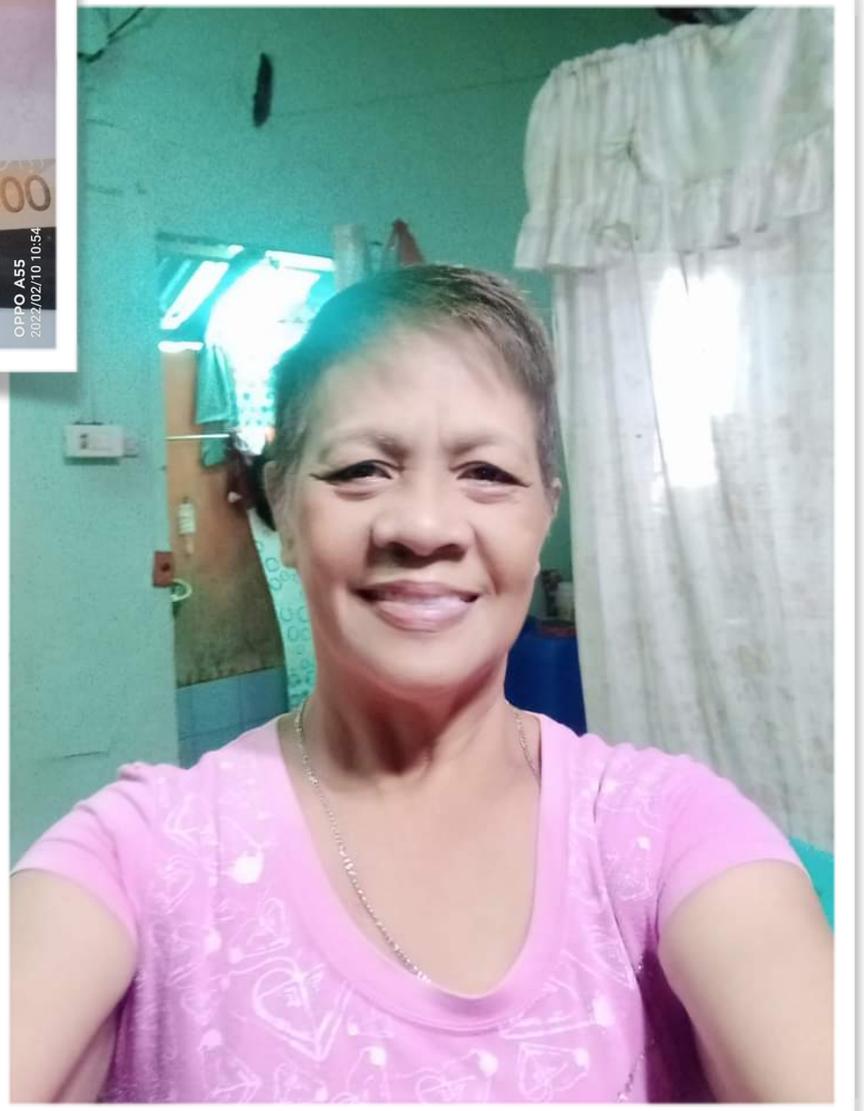
Thank you for the opportunity to give some small yet helpful financial assistance for me and my mom. The money you sent us were for my mom's maintenance and half of it are for the money i am saving for future emergency needs.

Thank you genuinely and God bless.

## soonnorafizah

Hello sir tom

this is my 5th times pay it forward and I'm also part of top 15th place last year and i already received the reward that u given to us i decided to gave half sack of rice and 500peso to my mother in law for her medication thanks so much sir for the blessings and your knowledge to share how to help others and to save more money.



# VEST FOR BUSINESS

**Ferdinand Cajumban**

Fri, Feb 11, 2022

I buy some bales of clothes for my business. I used the money for buying this stuffs

Thank you very much Mr Tom Painter

I didn't expected to be top scorer and top referral due to my very busy schedule on my business. I will continue to the 5 STEPS IN FINANCIAL FREEDOM and continue to educate people and to share them to join our meeting every Thursday.



# investment account/make a difference

**Mary ann Ubas**

Sat, Feb 12, 2022

to Tom

Good day sir tom and family.  
this is what i did to the money I  
received. thank you so much.  
god bless you more and more.

Really grateful for being part of this foundation. I learn how to invest in stock market and I'm able to help someone in need.

This is what I did to the money I received.

I added some amount to my investment account and put some capital to my small business.

I make lumpia veggies, sweetened cassava and more. I do resell also.

I also give some amount to my in laws for they are still fixing their house after typhoon damage their house.

Very thankful of this foundation to you sir and tom and family for this opportunity.. Thank you for sharing your knowledge and wealth to us.



Make more money  
separate, sort your money  
give to charity/church  
automatically save and invest



# Make a Difference

## **Ferdinand Cajumban**

Sun, Feb 13,2022

Good Day Mr.Tom Painter

This is may MAKE A DIFFERENCE story for this.

Some of the money goes to my mother for buying some medicine for her and for my father's maintenance. Because there medicine every week costs 3000.

I hope this little thing will lessen the financial problem about buying those stuffs.

I never skip to MAKE A DIFFERENCE to someone s life.

Thank you very much Mr Tom Painter and to your family and the rest of the SMF.

# Make a difference

**Carolina Patalinghug**

Sun, Feb 13, 2022

Hello Sir Tom,

I choose all this kids playing on the side of the road.

This is my 'make a difference'. I know all of them is hungry, thats why i cook food to eat of them.

Thank you Sir Tom and staff for the money that i received from you, and we will continue to help others.

Again thank you Sir Tom sharing your blessing to us.



# Carolina Patalinghug

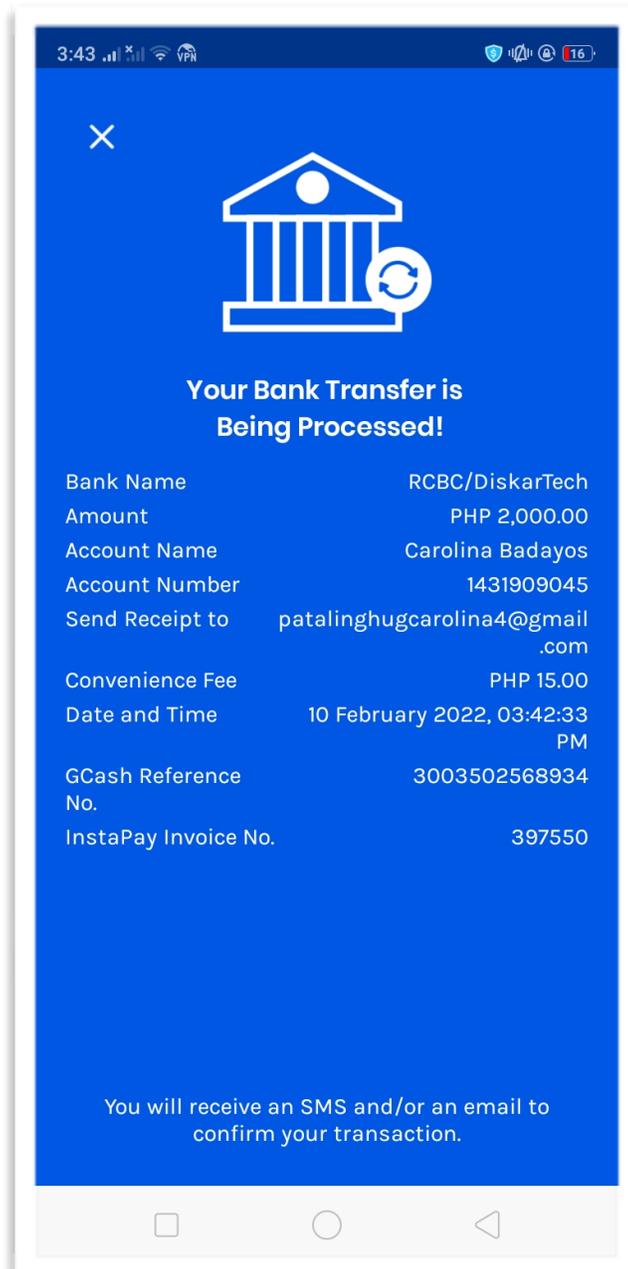
Sun, Feb 13, 2022

Hello Sir Tom,

This is also my make a difference

I invest also to my account the money that i received,

Thank you so much Sir Tom and staff for sharing your blessing to us.  
Pay it Forward-Make a Difference



## Geralyn Sarang

Sun, Feb 13, 2022

to SuccessAndMoneyFoundation, successandmabuhay

Hi Everyone,

Just want to share with you the last money I received, I used it for my pay it forward, Make a Difference and add more money on my investment account.

For my Pay it Forward, I do feeding program for neighborhood's kiddos. I made spaghetti and I buy sandwiches and juices. As you can see in the picture, how they expresses their happiness and thankfulness. I also used the money to start online selling business. And for the rest money that I received from you Sir Tom Painter, I added it to my go trade account and I will added more soon if my small business will be successful.

To you Sir Tom and Wife, you're such a blessings to us for having this kind of Foundation. A Non-Profit Education Foundation. We learn a lot, and we will learn more as we continue attending your online classes. We also share to others what we learned from you, especially for the 5 steps financial freedom and for the Wealth Formula. And do encourage others to join the free registration for Success and Money Foundation .org.

I would like also to extend my appreciations to Mabuhay Deseret Foundation for supporting Sir Tom's Foundation. May God bless you always and continue serving other people who in need the most. Thank you!



**ARMING ERING**

Mon, Feb 14, 2022

From: ARMING ERING <[mehentorregosa@gmail.com](mailto:mehentorregosa@gmail.com)>

Date: Sat, 4 Dec 2021, 8:40 am

Subject: PAY IT FORWARD

Hi sir Tom and Wife,

Here's my 2nd pay it forward, he is jaclie torregosa i choose him because he need money now for needs and for rent, the company where he work is temporarily closed. He also said to you sir tom "THANK YOU" this money is a really big help for him.

Thank you so much sir tom for inspiring us.

Good bless always and keep safe.

Hi sir Tom and Wife,

Please let me resend my last pay it forward, MAKE A DIFFERENCE, sorry for for last last month for not participating in zoom/Class due to no connection because of typhoon..

Thanks to god last Thursday i finally attend the class. Thank you sir tom for all. And for inspiring us to make a difference.

God bless

# Pay It Forward

## Ferfer Cajumban

Tue, Feb 15, 2022

-This is my 9th Pay It Forward Story-

The Pay It Forward Funds for Top Scorer, Top 4, and Top Referring Person were awarded to me.

And I'm overjoyed that I'll be able to assist my father once more, who is in desperate need.

I chose him to assist because he requires medical assistance.

And I'd like to express my gratitude to Mr. Tom Painter's family and the SMF team.

You're all doing fantastic!!



