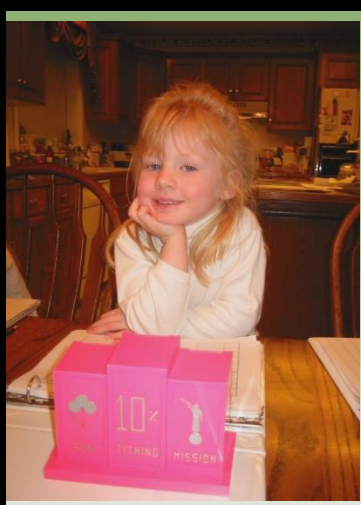




# Money Made Easy for *Kids and Teens*



## A Money Play Book to Teach the Power of Money

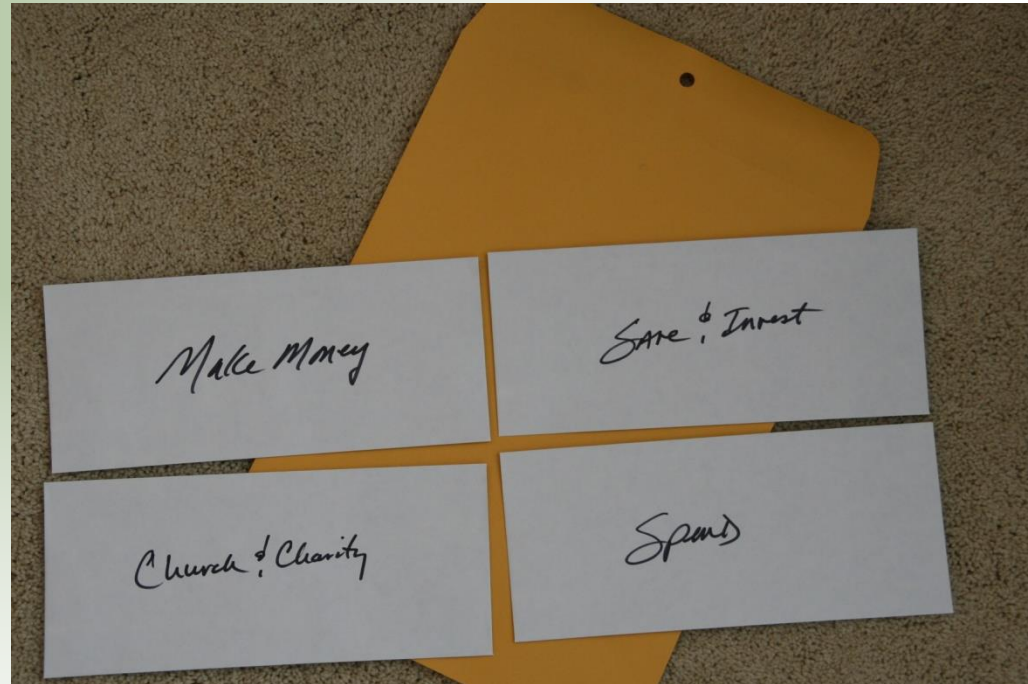
Thomas Painter



# Build you money kit

## Get

- ◆ (1) 8 x 10 Inch envelope
  - ◆ Write the Childs name on the envelope
- ◆ (4) 4 x 9 Inch envelopes
  - ◆ On one envelope write Make Money
  - ◆ On one envelope write Church and Charity
  - ◆ On one envelope write Save and Invest
  - ◆ On one envelope write Spend





# Or go to an office supply store

- ◆ (1) 8 x 10 Inch plastic envelope
  - ◆ Write the Childs Name on the envelope
- ◆ (4) 4 x 9 Inch plastic envelopes
  - ◆ On one envelope write Make Money
  - ◆ On one envelope write Church and Charity
  - ◆ On one envelope write Save and Invest
  - ◆ On one envelope write Spend

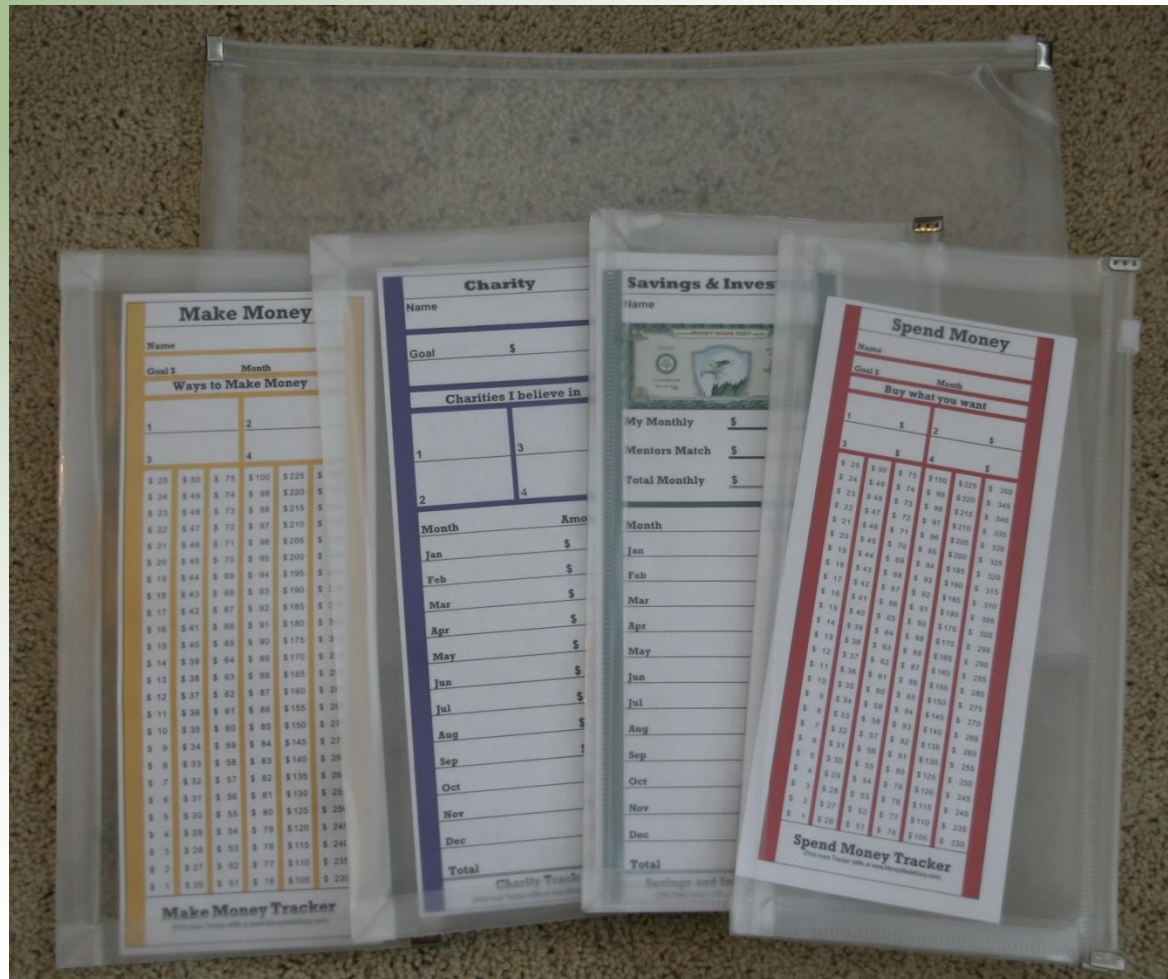






# Print the Money Trackers

- ◆ Make Money
- ◆ Charity
- ◆ Save and Invest
- ◆ Spend







# Get 50 \$1 Bills or Print the Play Money







# Get 50 \$1 Bills or Print the Play Money

20 www.MONEY MADE EASY.com 20

Watch it - Learn it - Play it - Share it

Q A

DOES MONEY GROW ON TREES?

COMPUTER OR STEREO, ETC.



I'M ENLIGHTENED AND WEALTHY

500 www.MONEY MADE EASY.com 500

Watch it - Learn it - Play it - Share it

Q A

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



DBA STANDS FOR "DOING BUSINESS AS"—A SOLE PROPRIETOR BUSINESS; A TYPE OF SMALL BUSINESS ENTITY USED AS A SUBSTITUTE FOR A PERSONS NAME.

I'M ENLIGHTENED AND WEALTHY

100 www.MONEY MADE EASY.com 100

Watch it - Learn it - Play it - Share it

Q A

WHAT IS THE "S&P 500 STOCK INDEX?"

TRUE, ON AVERAGE THE S&P BEATS 2/3 OF THE MUTUAL FUNDS.



I'M ENLIGHTENED AND WEALTHY

500 www.MONEY MADE EASY.com 500

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



INVEST IN A 401K AT WORK.

I'M ENLIGHTENED AND WEALTHY


1000 www.MONEY MADE EASY.com 1000

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

12 YEARS  
(72 DIVIDED BY 6 = 12 YEARS)



I'M ENLIGHTENED AND WEALTHY

1000 www.MONEY MADE EASY.com 1000

Watch it - Learn it - Play it - Share it

Q A

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



A) \$697,745

I'M ENLIGHTENED AND WEALTHY





# Print the Money Made Easy Certificate

**1 million** [www.MONEY MADE EASY.com](http://www.MONEY MADE EASY.com) **1 million**

NAME: \_\_\_\_\_ AGE: \_\_\_\_\_

- ☐ I WILL MAKE MY MONEY EACH MONTH.
- ☐ I WILL SORT MY MONEY EACH MONTH.
- ☐ I WILL GIVE 10% TO MY CHURCH OR CHARITY.
- ☐ I WILL WATER MY MONEY TREE WITH \$ \_\_\_\_\_ EACH MONTH.
- ☐ I WILL SPEND MY MONEY AFTER I HAVE GIVEN TO MY CHURCH OR CHARITY AND INVESTED FOR MY FUTURE.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
PARENT/MENTOR SIGNATURE

**1 million** **I'm an Enlightened Millionaire in the Making** **1 million**





---

# Let's Get Started

---



---

**Get out your Spend  
envelope and tracker**

**List all the things you  
would like to buy**

---



# Get out your SPEND bank

**Spend**

Name \_\_\_\_\_

Write your name

4 things you would like to buy

Spend					
Name					
Goal \$			Month		
Buy what you want					
1	\$		2	\$	
3	\$		4	\$	
\$ 25	\$ 50	\$ 75	\$ 100	\$ 225	\$ 350





**Put your tracker back in  
the envelope.**

---



# Does Money Grow on Trees?





---

# YES!

---





**Would you  
like to**

**GROW**

**your own  
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

---





# Watch your money tree grow

---





# Watch your money tree grow







# Watch your money tree grow

---





# Watch your money tree grow





# 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?



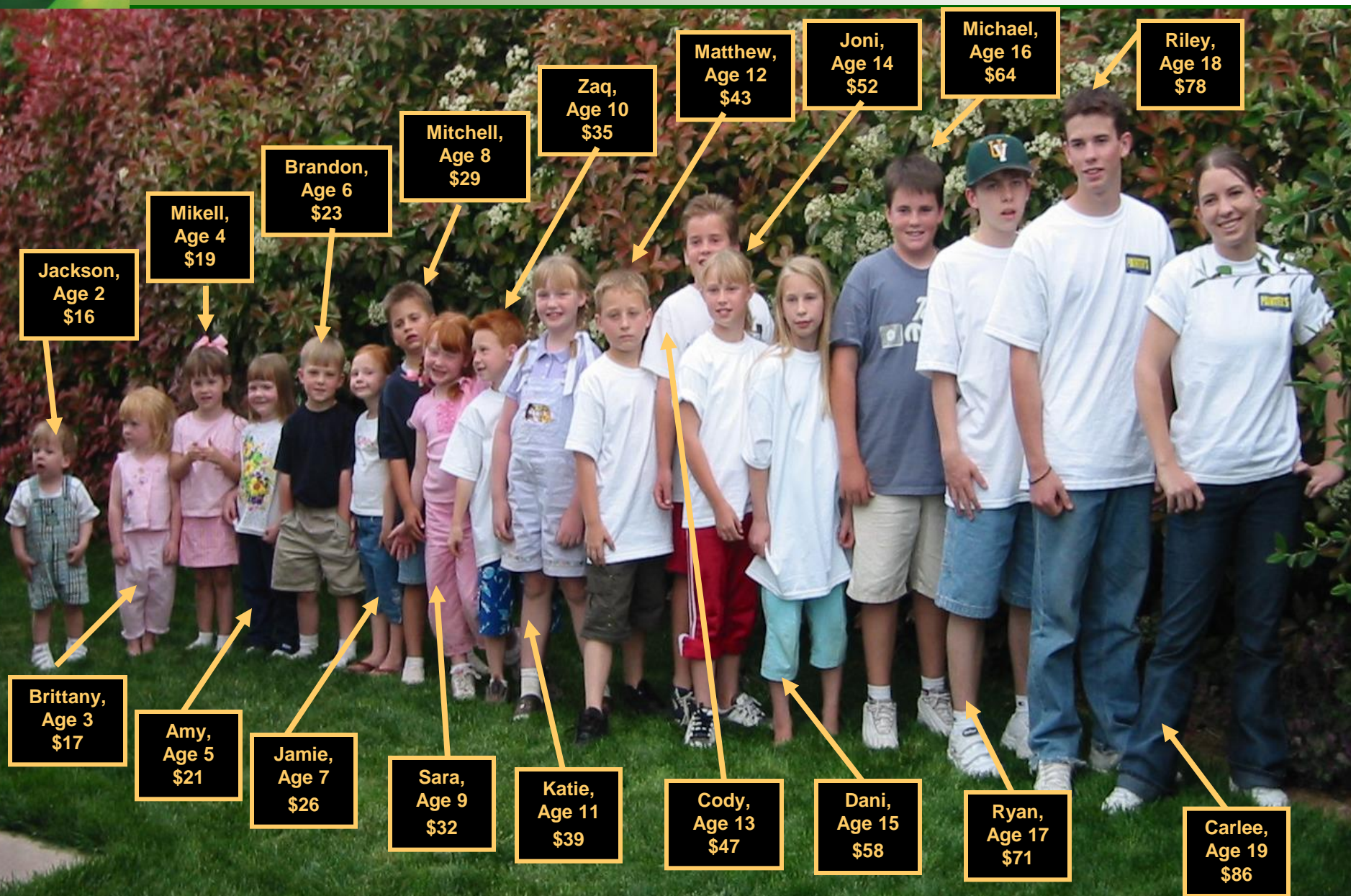


---

**It all depends on *your age*.**

***How old are you?***

---







- ◆ Find your age
- ◆ This is how many dollars you need to water your tree with each month



Age	Monthly
1	\$14
2	\$16
3	\$17
4	\$19
5	\$21
6	\$23
7	\$26
8	\$29
9	\$32
10	\$35

Age	Monthly
11	\$39
12	\$43
13	\$47
14	\$52
15	\$58
16	\$64
17	\$71
18	\$78
19	\$86

(assumes 10% return)





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





# Step 1

# Make Money



Lets play with the money



1. Make Money



## **Step 2**

# **Separate Your Money**





Lets play with the money



1. Make Money



2. Separate Your Money



# Step 3

**Give 10% to your  
Church or Charity**



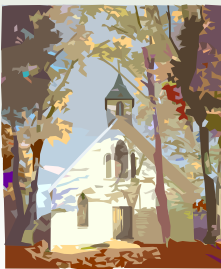
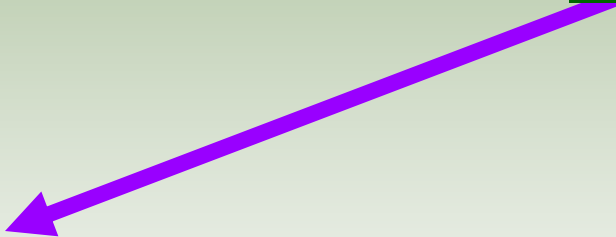
Lets play with the money



1. Make Money



2. Separate Your Money



3. Give to Charity



# Step 4

**Water your Money  
Tree**

---





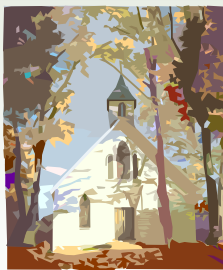
Lets play with the money



1. Make Money



2. Separate Your Money



3. Give to Charity



4. Water your Money Tree



# Step 5

# Spend the Rest



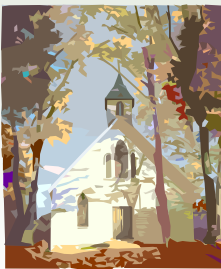
Lets play with the money



1. Make Money



2. Separate Your Money



3. Give to Charity



4. Water your Money Tree



5. Spend the Rest





# Step 1

# Make Money





---

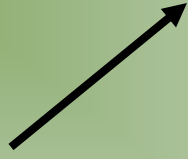
**Get out your Make Money  
envelope and tracker**

**List all the way you can  
make money**

---



Write your name



4 Ways you can  
make money



Make Money	
Name	
Goal \$	Month
Ways to Make Money	
1	2
3	4



**Get the \$50 in cash**

**or the 50 play money bills**

---



**In this example we are  
going to make money in  
January then sort and  
spend it in February.**

---



---

**Our first job is to do babysitting  
and we earned \$10**

**Mark your tracker up to \$10 and  
put 10 bills in the make money  
envelope**

---





# Lets keep track of the money, with the money tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal s (=)	Balance \$
Jan 5	Babysitting	In	\$10.00	=	\$10.00



Make Money  
Bank

\$10

\$ 25	\$ 50	\$ 75	\$100	\$225	\$ 350
\$ 24	\$ 49	\$ 74	\$ 99	\$220	\$ 345
\$ 23	\$ 48	\$ 73	\$ 98	\$215	\$ 340
\$ 22	\$ 47	\$ 72	\$ 97	\$210	\$ 335
\$ 21	\$ 46	\$ 71	\$ 96	\$205	\$ 330
\$ 20	\$ 45	\$ 70	\$ 95	\$200	\$ 325
\$ 19	\$ 44	\$ 69	\$ 94	\$195	\$ 320
\$ 18	\$ 43	\$ 68	\$ 93	\$190	\$ 315
\$ 17	\$ 42	\$ 67	\$ 92	\$185	\$ 310
\$ 16	\$ 41	\$ 66	\$ 91	\$180	\$ 305
\$ 15	\$ 40	\$ 65	\$ 90	\$175	\$ 300
\$ 14	\$ 39	\$ 64	\$ 89	\$170	\$ 295
\$ 13	\$ 38	\$ 63	\$ 88	\$165	\$ 290
\$ 12	\$ 37	\$ 62	\$ 87	\$160	\$ 285
\$ 11	\$ 36	\$ 61	\$ 86	\$155	\$ 280
\$ 10	\$ 35	\$ 60	\$ 85	\$150	\$ 275
\$ 9	\$ 34	\$ 59	\$ 84	\$145	\$ 270
\$ 8	\$ 33	\$ 58	\$ 83	\$140	\$ 265
\$ 7	\$ 32	\$ 57	\$ 82	\$135	\$ 260
\$ 6	\$ 31	\$ 56	\$ 81	\$130	\$ 255
\$ 5	\$ 30	\$ 55	\$ 80	\$125	\$ 250
\$ 4	\$ 29	\$ 54	\$ 79	\$120	\$ 245
\$ 3	\$ 28	\$ 53	\$ 78	\$115	\$ 240
\$ 2	\$ 27	\$ 52	\$ 77	\$110	\$ 235
\$ 1	\$ 26	\$ 51	\$ 76	\$105	\$ 230
\$ -	\$ 25	\$ 50	\$ 75	\$100	\$ 225

Make Money Tracker



---

**Our second job is to do yard  
work and we earned \$10**

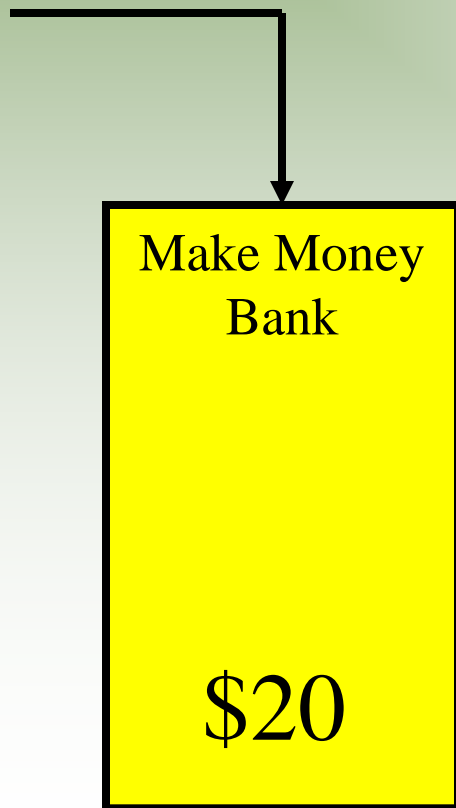
**Mark your tracker up to \$20  
and put 10 bills in the make  
money envelope**

---



# Lets keep track of the money, with the money tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal s (=)	Balance \$
Jan 10	Yard Work	In	\$10.00	=	\$20.00



\$ 25	\$ 50	\$ 75	\$100	\$225	\$ 350
\$ 24	\$ 49	\$ 74	\$ 99	\$220	\$ 345
\$ 23	\$ 48	\$ 73	\$ 98	\$215	\$ 340
\$ 22	\$ 47	\$ 72	\$ 97	\$210	\$ 335
\$ 21	\$ 46	\$ 71	\$ 96	\$205	\$ 330
\$ 20	\$ 45	\$ 70	\$ 95	\$200	\$ 325
\$ 19	\$ 44	\$ 69	\$ 94	\$195	\$ 320
\$ 18	\$ 43	\$ 68	\$ 93	\$190	\$ 315
\$ 17	\$ 42	\$ 67	\$ 92	\$185	\$ 310
\$ 16	\$ 41	\$ 66	\$ 91	\$180	\$ 305
\$ 15	\$ 40	\$ 65	\$ 90	\$175	\$ 300
\$ 14	\$ 39	\$ 64	\$ 89	\$170	\$ 295
\$ 13	\$ 38	\$ 63	\$ 88	\$165	\$ 290
\$ 12	\$ 37	\$ 62	\$ 87	\$160	\$ 285
\$ 11	\$ 36	\$ 61	\$ 86	\$155	\$ 280
\$ 10	\$ 35	\$ 60	\$ 85	\$150	\$ 275
\$ 9	\$ 34	\$ 59	\$ 84	\$145	\$ 270
\$ 8	\$ 33	\$ 58	\$ 83	\$140	\$ 265
\$ 7	\$ 32	\$ 57	\$ 82	\$135	\$ 260
\$ 6	\$ 31	\$ 56	\$ 81	\$130	\$ 255
\$ 5	\$ 30	\$ 55	\$ 80	\$125	\$ 250
\$ 4	\$ 29	\$ 54	\$ 79	\$120	\$ 245
\$ 3	\$ 28	\$ 53	\$ 78	\$115	\$ 240
\$ 2	\$ 27	\$ 52	\$ 77	\$110	\$ 235
\$ 1	\$ 26	\$ 51	\$ 76	\$105	\$ 230
\$ -	\$ 25	\$ 50	\$ 75	\$100	\$ 225

Make Money Tracker



**Our third job is to do  
babysitting and we earned \$5**

**Mark your tracker up to \$25  
and put 5 bills in the make  
money envelope**

---



# Lets keep track of the money, with the money tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal s (=)	Balance \$
Jan 12	Babysitting	In	\$5.00	=	\$25.00



Make Money  
Bank

\$25

\$ 25	\$ 50	\$ 75	\$ 100	\$ 225	\$ 350
\$ 24	\$ 49	\$ 74	\$ 99	\$ 220	\$ 345
\$ 23	\$ 48	\$ 73	\$ 98	\$ 215	\$ 340
\$ 22	\$ 47	\$ 72	\$ 97	\$ 210	\$ 335
\$ 21	\$ 46	\$ 71	\$ 96	\$ 205	\$ 330
\$ 20	\$ 45	\$ 70	\$ 95	\$ 200	\$ 325
\$ 19	\$ 44	\$ 69	\$ 94	\$ 195	\$ 320
\$ 18	\$ 43	\$ 68	\$ 93	\$ 190	\$ 315
\$ 17	\$ 42	\$ 67	\$ 92	\$ 185	\$ 310
\$ 16	\$ 41	\$ 66	\$ 91	\$ 180	\$ 305
\$ 15	\$ 40	\$ 65	\$ 90	\$ 175	\$ 300
\$ 14	\$ 39	\$ 64	\$ 89	\$ 170	\$ 295
\$ 13	\$ 38	\$ 63	\$ 88	\$ 165	\$ 290
\$ 12	\$ 37	\$ 62	\$ 87	\$ 160	\$ 285
\$ 11	\$ 36	\$ 61	\$ 86	\$ 155	\$ 280
\$ 10	\$ 35	\$ 60	\$ 85	\$ 150	\$ 275
\$ 9	\$ 34	\$ 59	\$ 84	\$ 145	\$ 270
\$ 8	\$ 33	\$ 58	\$ 83	\$ 140	\$ 265
\$ 7	\$ 32	\$ 57	\$ 82	\$ 135	\$ 260
\$ 6	\$ 31	\$ 56	\$ 81	\$ 130	\$ 255
\$ 5	\$ 30	\$ 55	\$ 80	\$ 125	\$ 250
\$ 4	\$ 29	\$ 54	\$ 79	\$ 120	\$ 245
\$ 3	\$ 28	\$ 53	\$ 78	\$ 115	\$ 240
\$ 2	\$ 27	\$ 52	\$ 77	\$ 110	\$ 235
\$ 1	\$ 26	\$ 51	\$ 76	\$ 105	\$ 230
\$ -	\$ 25	\$ 50	\$ 75	\$ 100	\$ 225

Make Money Tracker





**Our fourth job is to do yard  
work and we earned \$10**

**Mark your tracker up to \$35  
and put 10 bills in the make  
money envelope**

---



# Lets keep track of the money, with the money tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal s (=)	Balance \$
Jan 19	Yard Work	In	\$10.00	=	\$35.00

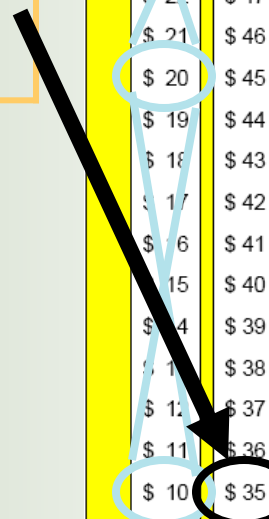


Make Money  
Bank

\$35

\$ 25	\$ 50	\$ 75	\$100	\$225	\$ 350
\$ 24	\$ 49	\$ 74	\$ 99	\$220	\$ 345
\$ 23	\$ 48	\$ 73	\$ 98	\$215	\$ 340
\$ 22	\$ 47	\$ 72	\$ 97	\$210	\$ 335
\$ 21	\$ 46	\$ 71	\$ 96	\$205	\$ 330
\$ 20	\$ 45	\$ 70	\$ 95	\$200	\$ 325
\$ 19	\$ 44	\$ 69	\$ 94	\$195	\$ 320
\$ 18	\$ 43	\$ 68	\$ 93	\$190	\$ 315
\$ 17	\$ 42	\$ 67	\$ 92	\$185	\$ 310
\$ 16	\$ 41	\$ 66	\$ 91	\$180	\$ 305
\$ 15	\$ 40	\$ 65	\$ 90	\$175	\$ 300
\$ 14	\$ 39	\$ 64	\$ 89	\$170	\$ 295
\$ 13	\$ 38	\$ 63	\$ 88	\$165	\$ 290
\$ 12	\$ 37	\$ 62	\$ 87	\$160	\$ 285
\$ 11	\$ 36	\$ 61	\$ 86	\$155	\$ 280
\$ 10	\$ 35	\$ 60	\$ 85	\$150	\$ 275
\$ 9	\$ 34	\$ 59	\$ 84	\$145	\$ 270
\$ 8	\$ 33	\$ 58	\$ 83	\$140	\$ 265
\$ 7	\$ 32	\$ 57	\$ 82	\$135	\$ 260
\$ 6	\$ 31	\$ 56	\$ 81	\$130	\$ 255
\$ 5	\$ 30	\$ 55	\$ 80	\$125	\$ 250
\$ 4	\$ 29	\$ 54	\$ 79	\$120	\$ 245
\$ 3	\$ 28	\$ 53	\$ 78	\$115	\$ 240
\$ 2	\$ 27	\$ 52	\$ 77	\$110	\$ 235
\$ 1	\$ 26	\$ 51	\$ 76	\$105	\$ 230
\$ -	\$ 25	\$ 50	\$ 75	\$100	\$ 225

Make Money Tracker





**Our fifth job is to do yard  
work and we earned \$10**

**Mark your tracker up to \$45  
and put 10 bills in the make  
money envelope**

---



# Lets keep track of the money, with the money tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal s (=)	Balance \$
Jan 21	Yard Work	In	\$10.00	=	\$45.00



Make Money  
Bank

\$45

\$ 25	\$ 50	\$ 75	\$100	\$225	\$ 350
\$ 24	\$ 49	\$ 74	\$ 99	\$220	\$ 345
\$ 23	\$ 48	\$ 73	\$ 98	\$215	\$ 340
\$ 22	\$ 47	\$ 72	\$ 97	\$210	\$ 335
\$ 21	\$ 46	\$ 71	\$ 96	\$205	\$ 330
\$ 20	\$ 45	\$ 70	\$ 95	\$200	\$ 325
\$ 19	\$ 44	\$ 69	\$ 94	\$195	\$ 320
\$ 18	\$ 43	\$ 68	\$ 93	\$190	\$ 315
\$ 17	\$ 42	\$ 67	\$ 92	\$185	\$ 310
\$ 16	\$ 41	\$ 66	\$ 91	\$180	\$ 305
\$ 15	\$ 40	\$ 65	\$ 90	\$175	\$ 300
\$ 14	\$ 39	\$ 64	\$ 89	\$170	\$ 295
\$ 13	\$ 38	\$ 63	\$ 88	\$165	\$ 290
\$ 12	\$ 37	\$ 62	\$ 87	\$160	\$ 285
\$ 11	\$ 36	\$ 61	\$ 86	\$155	\$ 280
\$ 10	\$ 35	\$ 60	\$ 85	\$150	\$ 275
\$ 9	\$ 34	\$ 59	\$ 84	\$145	\$ 270
\$ 8	\$ 33	\$ 58	\$ 83	\$140	\$ 265
\$ 7	\$ 32	\$ 57	\$ 82	\$135	\$ 260
\$ 6	\$ 31	\$ 56	\$ 81	\$130	\$ 255
\$ 5	\$ 30	\$ 55	\$ 80	\$125	\$ 250
\$ 4	\$ 29	\$ 54	\$ 79	\$120	\$ 245
\$ 3	\$ 28	\$ 53	\$ 78	\$115	\$ 240
\$ 2	\$ 27	\$ 52	\$ 77	\$110	\$ 235
\$ 1	\$ 26	\$ 51	\$ 76	\$105	\$ 230
\$ -	\$ 25	\$ 50	\$ 75	\$100	\$ 225

Make Money Tracker



**Our sixth job is to do  
babysitting and we earned \$5**

**Mark your tracker up to \$50  
and put 5 bills in the make  
money envelope**

---





# Lets keep track of the money, with the money tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal s (=)	Balance \$
Jan 23	Babysitting	In	\$5.00	=	\$50.00



Make Money  
Bank

\$50

\$ 25	\$ 50	\$ 75	\$ 100	\$ 225	\$ 350
\$ 49	\$ 74	\$ 99	\$ 220	\$ 345	
\$ 73	\$ 98	\$ 215	\$ 340		
\$ 97	\$ 210	\$ 335			
\$ 121	\$ 205	\$ 330			
\$ 145	\$ 200	\$ 325			
\$ 169	\$ 195	\$ 320			
\$ 193	\$ 190	\$ 315			
\$ 217	\$ 185	\$ 310			
\$ 241	\$ 180	\$ 305			
\$ 265	\$ 175	\$ 300			
\$ 289	\$ 170	\$ 295			
\$ 313	\$ 165	\$ 290			
\$ 337	\$ 160	\$ 285			
\$ 361	\$ 155	\$ 280			
\$ 385	\$ 150	\$ 275			
\$ 409	\$ 145	\$ 270			
\$ 433	\$ 140	\$ 265			
\$ 457	\$ 135	\$ 260			
\$ 481	\$ 130	\$ 255			
\$ 505	\$ 125	\$ 250			
\$ 529	\$ 120	\$ 245			
\$ 553	\$ 115	\$ 240			
\$ 577	\$ 110	\$ 235			
\$ 601	\$ 105	\$ 230			
\$ 625	\$ 100	\$ 225			

Make Money Tracker



## **Step 2**

**Separate Your Money  
(Once a month)**

**Put all the money on the table**

**Replace the Make Money tracker for  
the next month**

---



# Step 2. Separate Your Money





# Step 3

**Give 10% to your  
Church or Charity**



**Would you be willing to  
give a part of your money  
to others that need it?**

**YES**

**Or to the church or  
charity or your choice?**

**NO**





- ◆ J.J. Bright gave 100 bikes to the Salvation Army's Angel Tree Kids.





Step 3. Give 10% to your favorite Church of Charity.

**Get out your Charity  
envelope**

**How much is  
10% of \$50**



# Step 3. Give 10% to Charity

## \$50.00 Make Money



## \$5.00 Charity



Make Money      \$50

Cross off a 0      ~~\$50~~

Charity      \$5



---

**Take out 5 bills and put them  
in your Charity envelope**

**Mark 5 on your Charity  
tracker**

---





# Charity

Name

Goal \$

## Charities I believe in

- |   |   |
|---|---|
| 1 | 3 |
| 2 | 4 |

Month	Amount \$
Jan	\$ 5
Feb	\$
Mar	\$



CHARITY

\$5



# Step 4

**Water our Money  
Tree**



# Step 4. Lets water your money tree.

Age	Monthly
1	\$14
2	\$16
3	\$17
4	\$19
5	\$21
6	\$23
7	\$26
8	\$29
9	\$32
10	\$35

Age	Monthly
11	\$39
12	\$43
13	\$47
14	\$52
15	\$58
16	\$64
17	\$71
18	\$78
19	\$86

How much do you need  
to water you money tree  
with each month?

If you were 15?

You would need \$58



Money Tree





---

**Do you feel like you can  
make enough money**

**to water**

**your money tree?**

---



---

# Could you use help?

---





---

**Ask your parents,  
grandparents or money  
mentor**

**if they will pay half?**

---



Age	Your Monthly		Your Parents Match		Your Total
1	\$7.00	+	\$7.00	=	\$14.00
2	\$8.00	+	\$8.00	=	\$16.00
3	\$8.50	+	\$8.50	=	\$17.00
4	\$9.50	+	\$9.50	=	\$19.00
5	\$10.50	+	\$10.50	=	\$21.00
6	\$11.50	+	\$11.50	=	\$23.00
7	\$13.00	+	\$13.00	=	\$26.00
8	\$14.50	+	\$14.50	=	\$29.00
9	\$16.00	+	\$16.00	=	\$32.00
10	\$17.50	+	\$17.50	=	\$35.00
11	\$19.50	+	\$19.50	=	\$39.00
12	\$21.50	+	\$21.50	=	\$43.00
13	\$23.50	+	\$23.50	=	\$47.00
14	\$26.00	+	\$26.00	=	\$52.00
15	\$29.00	+	\$29.00	=	\$58.00
16	\$32.00	+	\$32.00	=	\$64.00
17	\$35.50	+	\$35.50	=	\$71.00
18	\$39.00	+	\$39.00	=	\$78.00
19	\$43.00	+	\$43.00	=	\$86.00



---

**If you don't save and  
invest ,**

**Your parents won't  
match it?**

---



Lets keep track of the money, with the Investment tracker.



Put the amount you need in  
the investment envelope

Record the transaction on the  
save and invest tracker

Money Tree

\$ 29.



## Savings & Investing

Name



My Monthly \$ 29.00

Mentors Match \$ 29.00

Total Monthly \$ 58.00

Month	Amount \$
-------	-----------

Jan	\$ 58.00
-----	----------

Feb

\$

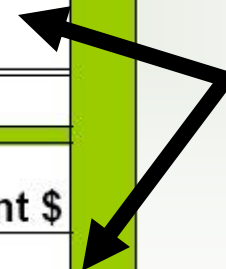
Your Investment



Your Parents



Total Monthly







**You need to  
invest in  
yourself**





# Invest in yourself first

Here's an example:

- ◆ Ryan is 17
- ◆ He invests \$70 per month (with help from his parents and grandparents)
- ◆ He receives a 10% return





# Invest in yourself first

## Savings & Investing

Name



My Monthly	\$	35
Mentors Match	\$	35
Total Monthly	\$	70

Month	Amount \$
Jan	\$ 70
Feb	\$ 70
Mar	\$ 70
Apr	\$ 70
May	\$ 70
Jun	\$ 70
Jul	\$ 70
Aug	\$ 70
Sep	\$ 70
Oct	\$ 70
Nov	\$ 70
Dec	\$ 70
Total	\$ 840

Savings and Investing Tracker

**Ryan invests  
\$70 a month in  
the S&P 500**

Name				Ryan
Age				16
Monthly Deposit				\$70
Annual Rate				10.00%
Balance at age 65				<b>\$1,096,961.56</b>
Last 12 Months				
Birthday	Deposits	Interest	Balance	
16	\$0.00	\$0.00	\$0.00	
17	\$840.00	\$39.59	\$879.59	
18	\$840.00	\$131.69	\$1,851.28	
19	\$840.00	\$233.44	\$2,924.73	
20	\$840.00	\$345.85	\$4,110.57	
21	\$840.00	\$470.02	\$5,420.60	
22	\$840.00	\$607.20	\$6,867.79	
23	\$840.00	\$758.74	\$8,466.53	
24	\$840.00	\$926.15	\$10,232.68	
25	\$840.00	\$1,111.08	\$12,183.76	
26	\$840.00	\$1,315.39	\$14,339.15	
27	\$840.00	\$1,541.09	\$16,720.23	
28	\$840.00	\$1,790.42	\$19,350.65	
29	\$840.00	\$2,065.86	\$22,256.51	
30	\$840.00	\$2,370.14	\$25,466.64	
31	\$840.00	\$2,706.28	\$29,012.92	
32	\$840.00	\$3,077.62	\$32,930.55	
33	\$840.00	\$3,487.85	\$37,258.39	
34	\$840.00	\$3,941.03	\$42,039.43	
35	\$840.00	\$4,441.67	\$47,321.09	
36	\$840.00	\$4,994.73	\$53,155.82	
37	\$840.00	\$5,605.70	\$59,601.52	
38	\$840.00	\$6,280.65	\$66,722.16	

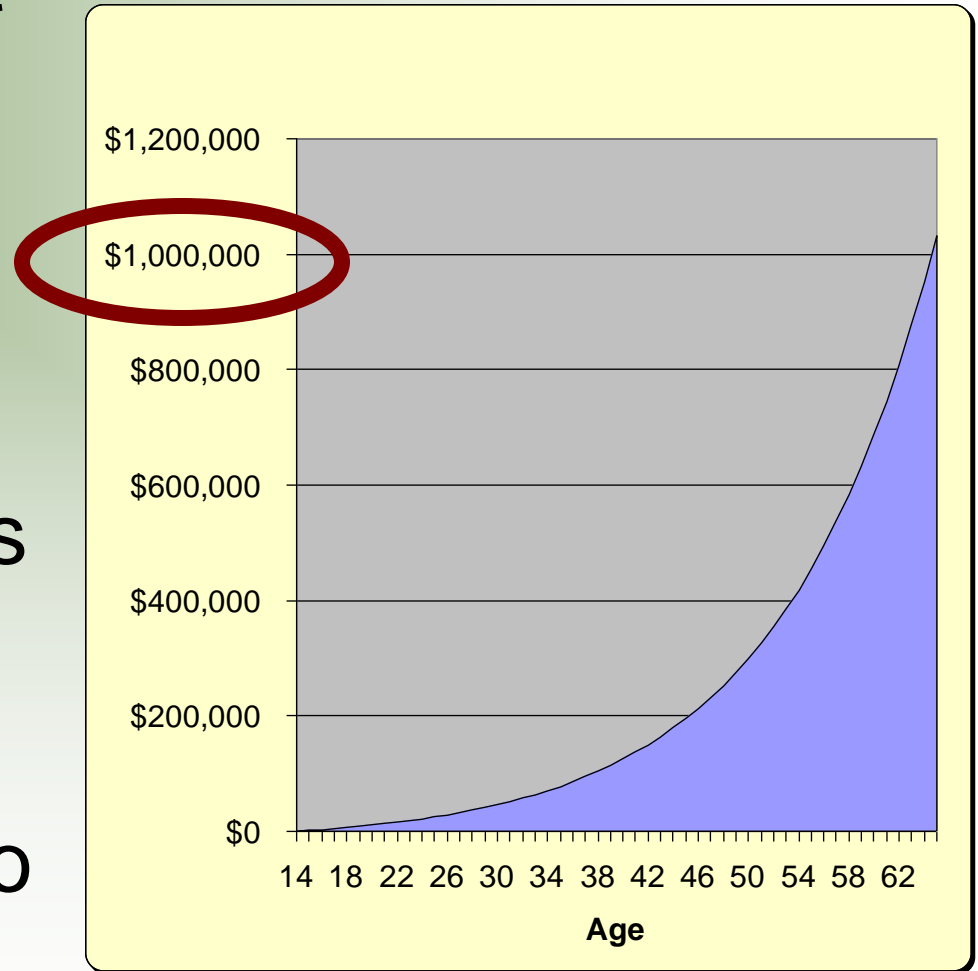
# Invest in yourself first

39	\$840	\$7,026.27	\$74,588.44
40	\$840	\$7,849.97	\$83,278.41
41	\$840	\$8,759.93	\$92,878.34
42	\$840	\$9,765.17	\$103,483.50
43	\$840	\$10,875.66	\$115,199.17
44	\$840	\$12,102.45	\$128,141.62
45	\$840	\$13,457.69	\$142,439.31
46	\$840	\$14,954.85	\$158,234.15
47	\$840	\$16,608.77	\$175,682.93
48	\$840	\$18,435.89	\$194,958.82
49	\$840	\$20,454.33	\$216,253.14
50	\$840	\$22,684.12	\$239,777.26
51	\$840	\$25,147.40	\$265,764.66
52	\$840	\$27,868.62	\$294,473.29
53	\$840	\$30,874.79	\$326,188.08
54	\$840	\$34,195.74	\$361,223.82
55	\$840	\$37,864.44	\$399,928.27
56	\$840	\$41,917.31	\$442,685.57
57	\$840	\$46,394.55	\$489,920.12
58	\$840	\$51,340.63	\$542,100.75
59	\$840	\$56,804.62	\$599,745.38
60	\$840	\$62,840.77	\$663,426.14
61	\$840	\$69,508.98	\$733,775.12
62	\$840	\$76,875.43	\$811,490.55
63	\$840	\$85,013.25	\$897,343.81
64	\$840	\$94,002.24	\$992,487.99
65	\$840	\$103,934.54	\$1,096,961.56



# The advantage of starting early?

- ◆ Refer to the chart on the next page
- ◆ Find your age
- ◆ Find the age of your older brothers or sisters or parents
- ◆ Look how much more they need to invest than you





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





# Setting Up Your Investment Plan



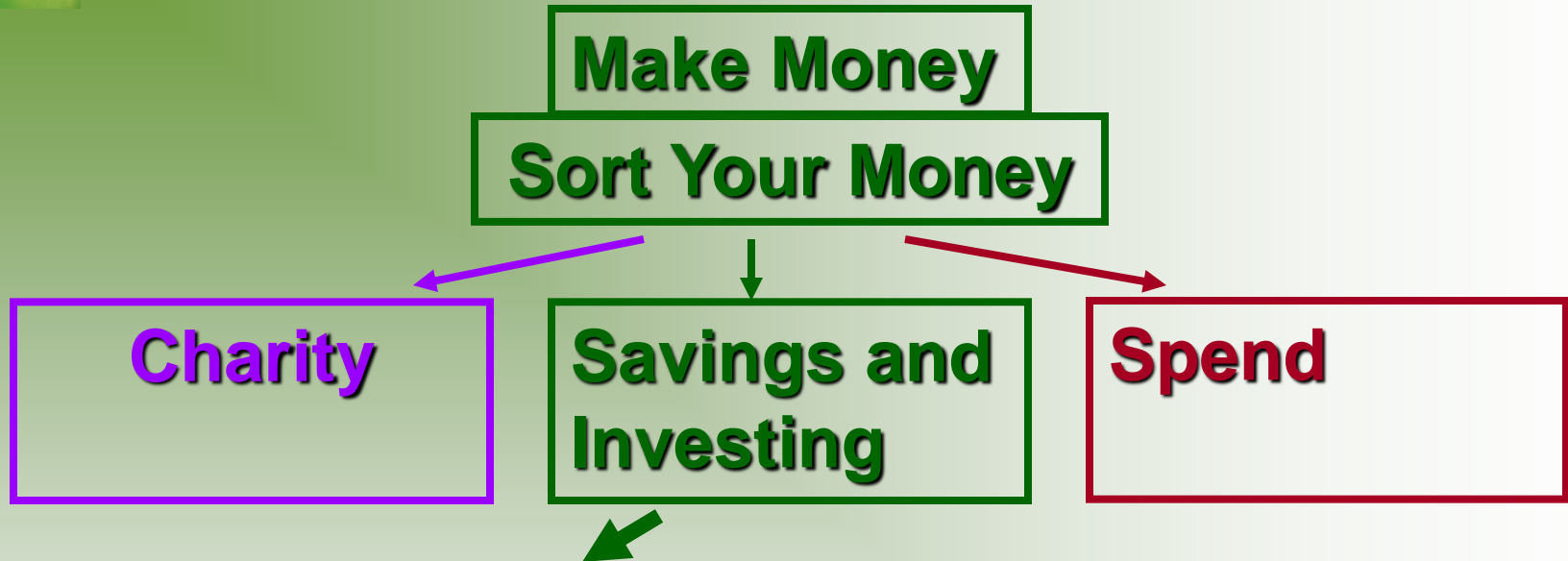
# Auto Pilot Investing

---





# Auto Pilot Investing



Deposit the money your savings account  
or in your parents' account



# **Auto Pilot Investing**

---



# Auto Pilot Investing

**Make Money**

**Sort Your Money**

**Charity**

**Savings and  
Investing**

**Spend**



Deposit the money into either your savings  
or checking account  
or in your parents' account

**MUTUAL FUND**



Have your investment account  
automatically transfer money from  
your savings account.

Invest in a mutual fund or in the  
S&P 500



# Step 5

**Spend the rest**

---





◆ How much do you have left



Age	SPEND
1	\$38.00
2	\$37.00
3	\$36.50
4	\$35.50
5	\$34.50
6	\$33.50
7	\$32.00
8	\$30.50
9	\$29.00
10	\$27.50

Age	SPEND
11	\$25.50
12	\$23.50
13	\$21.50
14	\$19.00
15	\$16.00
16	\$13.00
17	\$9.50
18	\$6.00
19	\$2.00



---

# **Let's Track the Expenses**

## **Everyone take out**

### **\$20**

---



---

**Mark your Spend tracker so  
you have \$20**

---



Lets keep track of the money, with the Spend tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal \$ (=)	Balance \$
Feb 2	START	IN	\$20.00	=	\$20.00

SPEND MONEY



\$20

\$25	\$50	\$75	\$100	\$225	\$350
\$24	\$49	\$74	\$99	\$220	\$345
\$23	\$48	\$73	\$98	\$215	\$340
\$22	\$47	\$72	\$97	\$210	\$335
\$21	\$46	\$71	\$96	\$205	\$330
\$20	\$45	\$70	\$95	\$200	\$325
\$19	\$44	\$69	\$94	\$195	\$320
\$18	\$43	\$68	\$93	\$190	\$315
\$17	\$42	\$67	\$92	\$185	\$310
\$16	\$41	\$66	\$91	\$180	\$305
\$15	\$40	\$65	\$90	\$175	\$300
\$14	\$39	\$64	\$89	\$170	\$295
\$13	\$38	\$63	\$88	\$165	\$290
\$12	\$37	\$62	\$87	\$160	\$285
\$11	\$36	\$61	\$86	\$155	\$280
\$10	\$35	\$60	\$85	\$150	\$275
\$9	\$34	\$59	\$84	\$145	\$270
\$8	\$33	\$58	\$83	\$140	\$265
\$7	\$32	\$57	\$82	\$135	\$260
\$6	\$31	\$56	\$81	\$130	\$255
\$5	\$30	\$55	\$80	\$125	\$250
\$4	\$29	\$54	\$79	\$120	\$245
\$3	\$28	\$53	\$78	\$115	\$240
\$2	\$27	\$52	\$77	\$110	\$235
\$1	\$26	\$51	\$76	\$105	\$230
\$-	\$25	\$50	\$75	\$100	\$225

Spend Money Tracker



---

**We're going to spend \$5 on a  
movie**

**mark you tracker down to \$15**

**and take \$5 out of your  
envelope**

---



Lets keep track of the money, with the Spend tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal \$ (=)	Balance \$
Feb 5	Movie	OUT	\$5.00	=	\$15.00

SPEND MONEY



\$15



Rent a Movie

<del>\$ 25</del>	<del>\$ 50</del>	<del>\$ 75</del>	<del>\$ 100</del>	<del>\$ 225</del>	<del>\$ 350</del>
<del>\$ 24</del>	<del>\$ 49</del>	<del>\$ 74</del>	<del>\$ 99</del>	<del>\$ 220</del>	<del>\$ 345</del>
<del>\$ 23</del>	<del>\$ 48</del>	<del>\$ 73</del>	<del>\$ 98</del>	<del>\$ 215</del>	<del>\$ 340</del>
<del>\$ 22</del>	<del>\$ 47</del>	<del>\$ 72</del>	<del>\$ 97</del>	<del>\$ 210</del>	<del>\$ 335</del>
<del>\$ 21</del>	<del>\$ 46</del>	<del>\$ 71</del>	<del>\$ 96</del>	<del>\$ 205</del>	<del>\$ 330</del>
<del>\$ 20</del>	<del>\$ 45</del>	<del>\$ 70</del>	<del>\$ 95</del>	<del>\$ 200</del>	<del>\$ 325</del>
<del>\$ 19</del>	<del>\$ 44</del>	<del>\$ 69</del>	<del>\$ 94</del>	<del>\$ 195</del>	<del>\$ 320</del>
<del>\$ 18</del>	<del>\$ 43</del>	<del>\$ 68</del>	<del>\$ 93</del>	<del>\$ 190</del>	<del>\$ 315</del>
<del>\$ 17</del>	<del>\$ 42</del>	<del>\$ 67</del>	<del>\$ 92</del>	<del>\$ 185</del>	<del>\$ 310</del>
<del>\$ 16</del>	<del>\$ 41</del>	<del>\$ 66</del>	<del>\$ 91</del>	<del>\$ 180</del>	<del>\$ 305</del>
<del>\$ 15</del>	<del>\$ 40</del>	<del>\$ 65</del>	<del>\$ 90</del>	<del>\$ 175</del>	<del>\$ 300</del>
<del>\$ 14</del>	<del>\$ 39</del>	<del>\$ 64</del>	<del>\$ 89</del>	<del>\$ 170</del>	<del>\$ 295</del>
<del>\$ 13</del>	<del>\$ 38</del>	<del>\$ 63</del>	<del>\$ 88</del>	<del>\$ 165</del>	<del>\$ 290</del>
<del>\$ 12</del>	<del>\$ 37</del>	<del>\$ 62</del>	<del>\$ 87</del>	<del>\$ 160</del>	<del>\$ 285</del>
<del>\$ 11</del>	<del>\$ 36</del>	<del>\$ 61</del>	<del>\$ 86</del>	<del>\$ 155</del>	<del>\$ 280</del>
<del>\$ 10</del>	<del>\$ 35</del>	<del>\$ 60</del>	<del>\$ 85</del>	<del>\$ 150</del>	<del>\$ 275</del>
<del>\$ 9</del>	<del>\$ 34</del>	<del>\$ 59</del>	<del>\$ 84</del>	<del>\$ 145</del>	<del>\$ 270</del>
<del>\$ 8</del>	<del>\$ 33</del>	<del>\$ 58</del>	<del>\$ 83</del>	<del>\$ 140</del>	<del>\$ 265</del>
<del>\$ 7</del>	<del>\$ 32</del>	<del>\$ 57</del>	<del>\$ 82</del>	<del>\$ 135</del>	<del>\$ 260</del>
<del>\$ 6</del>	<del>\$ 31</del>	<del>\$ 56</del>	<del>\$ 81</del>	<del>\$ 130</del>	<del>\$ 255</del>
<del>\$ 5</del>	<del>\$ 30</del>	<del>\$ 55</del>	<del>\$ 80</del>	<del>\$ 125</del>	<del>\$ 250</del>
<del>\$ 4</del>	<del>\$ 29</del>	<del>\$ 54</del>	<del>\$ 79</del>	<del>\$ 120</del>	<del>\$ 245</del>
<del>\$ 3</del>	<del>\$ 28</del>	<del>\$ 53</del>	<del>\$ 78</del>	<del>\$ 115</del>	<del>\$ 240</del>
<del>\$ 2</del>	<del>\$ 27</del>	<del>\$ 52</del>	<del>\$ 77</del>	<del>\$ 110</del>	<del>\$ 235</del>
<del>\$ 1</del>	<del>\$ 26</del>	<del>\$ 51</del>	<del>\$ 76</del>	<del>\$ 105</del>	<del>\$ 230</del>
<del>\$ -</del>	<del>\$ 25</del>	<del>\$ 50</del>	<del>\$ 75</del>	<del>\$ 100</del>	<del>\$ 225</del>

Spend Money Tracker





---

**We're going to spend \$5 on  
fast food**

**mark you tracker down to \$10**

**and take \$5 out of your  
envelope**

---



Lets keep track of the money, with the Spend tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal \$ (=)	Balance \$
Feb 10	Fast Food	OUT	\$5.00	=	\$10.00

SPEND MONEY



\$10



Fast Food

\$ 25	\$ 50	\$ 75	\$ 100	\$ 225	\$ 350
\$ 24	\$ 49	\$ 74	\$ 99	\$ 220	\$ 345
\$ 23	\$ 48	\$ 73	\$ 98	\$ 215	\$ 340
\$ 22	\$ 47	\$ 72	\$ 97	\$ 210	\$ 335
\$ 21	\$ 46	\$ 71	\$ 96	\$ 205	\$ 330
\$ 20	\$ 45	\$ 70	\$ 95	\$ 200	\$ 325
\$ 19	\$ 44	\$ 69	\$ 94	\$ 195	\$ 320
\$ 18	\$ 43	\$ 68	\$ 93	\$ 190	\$ 315
\$ 17	\$ 42	\$ 67	\$ 92	\$ 185	\$ 310
\$ 16	\$ 41	\$ 66	\$ 91	\$ 180	\$ 305
\$ 15	\$ 40	\$ 65	\$ 90	\$ 175	\$ 300
\$ 14	\$ 39	\$ 64	\$ 89	\$ 170	\$ 295
\$ 13	\$ 38	\$ 63	\$ 88	\$ 165	\$ 290
\$ 12	\$ 37	\$ 62	\$ 87	\$ 160	\$ 285
\$ 11	\$ 36	\$ 61	\$ 86	\$ 155	\$ 280
\$ 10	\$ 35	\$ 60	\$ 85	\$ 150	\$ 275
\$ 9	\$ 34	\$ 59	\$ 84	\$ 145	\$ 270
\$ 8	\$ 33	\$ 58	\$ 83	\$ 140	\$ 265
\$ 7	\$ 32	\$ 57	\$ 82	\$ 135	\$ 260
\$ 6	\$ 31	\$ 56	\$ 81	\$ 130	\$ 255
\$ 5	\$ 30	\$ 55	\$ 80	\$ 125	\$ 250
\$ 4	\$ 29	\$ 54	\$ 79	\$ 120	\$ 245
\$ 3	\$ 28	\$ 53	\$ 78	\$ 115	\$ 240
\$ 2	\$ 27	\$ 52	\$ 77	\$ 110	\$ 235
\$ 1	\$ 26	\$ 51	\$ 76	\$ 105	\$ 230
\$ -	\$ 25	\$ 50	\$ 75	\$ 100	\$ 225

Spend Money Tracker



---

**We're going to spend \$5 on  
soda's**

**mark you tracker down to \$5**

**and take \$5 out of your  
envelope**

---



# Lets keep track of the money, with the Spend tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal \$ (=)	Balance \$
Feb 15	Soda's	OUT	\$5.00	=	\$5.00



SPEND MONEY

\$5



Soda's

\$25	\$50	\$75	\$100	\$225	\$350
\$24	\$49	\$74	\$99	\$220	\$345
\$23	\$48	\$73	\$98	\$215	\$340
\$22	\$47	\$72	\$97	\$210	\$335
\$21	\$46	\$71	\$96	\$205	\$330
\$20	\$45	\$70	\$95	\$200	\$325
\$19	\$44	\$69	\$94	\$195	\$320
\$18	\$43	\$68	\$93	\$190	\$315
\$17	\$42	\$67	\$92	\$185	\$310
\$16	\$41	\$66	\$91	\$180	\$305
\$15	\$40	\$65	\$90	\$175	\$300
\$14	\$39	\$64	\$89	\$170	\$295
\$13	\$38	\$63	\$88	\$165	\$290
\$12	\$37	\$62	\$87	\$160	\$285
\$11	\$36	\$61	\$86	\$155	\$280
\$10	\$35	\$60	\$85	\$150	\$275
\$9	\$34	\$59	\$84	\$145	\$270
\$8	\$33	\$58	\$83	\$140	\$265
\$7	\$32	\$57	\$82	\$135	\$260
\$6	\$31	\$56	\$81	\$130	\$255
\$5	\$30	\$55	\$80	\$125	\$250
\$4	\$29	\$54	\$79	\$120	\$245
\$3	\$28	\$53	\$78	\$115	\$240
\$2	\$27	\$52	\$77	\$110	\$235
\$1	\$26	\$51	\$76	\$105	\$230
\$-	\$25	\$50	\$75	\$100	\$225

Spend Money Tracker



**We're going to spend \$5 on a dvd rental**

**mark you tracker down to \$5**

**and take \$5 out of your envelope**

**You're out of money until next month**

---



# Lets keep track of the money, with the Spend tracker.

Date	What	In or Out (+) or (-)	Amount \$	Equal \$ (=)	Balance \$
Feb 15	Rent DVD	OUT	\$5.00	=	\$5.00

SPEND MONEY

\$0



Rent DVD's

\$ 25	\$ 50	\$ 75	\$ 100	\$ 225	\$ 350
\$ 24	\$ 49	\$ 74	\$ 99	\$ 220	\$ 345
\$ 23	\$ 48	\$ 73	\$ 98	\$ 215	\$ 340
\$ 22	\$ 47	\$ 72	\$ 97	\$ 210	\$ 335
\$ 21	\$ 46	\$ 71	\$ 96	\$ 205	\$ 330
\$ 20	\$ 45	\$ 70	\$ 95	\$ 200	\$ 325
\$ 19	\$ 44	\$ 69	\$ 94	\$ 195	\$ 320
\$ 18	\$ 43	\$ 68	\$ 93	\$ 190	\$ 315
\$ 17	\$ 42	\$ 67	\$ 92	\$ 185	\$ 310
\$ 16	\$ 41	\$ 66	\$ 91	\$ 180	\$ 305
\$ 15	\$ 40	\$ 65	\$ 90	\$ 175	\$ 300
\$ 14	\$ 39	\$ 64	\$ 89	\$ 170	\$ 295
\$ 13	\$ 38	\$ 63	\$ 88	\$ 165	\$ 290
\$ 12	\$ 37	\$ 62	\$ 87	\$ 160	\$ 285
\$ 11	\$ 36	\$ 61	\$ 86	\$ 155	\$ 280
\$ 10	\$ 35	\$ 60	\$ 85	\$ 150	\$ 275
\$ 9	\$ 34	\$ 59	\$ 84	\$ 145	\$ 270
\$ 8	\$ 33	\$ 58	\$ 83	\$ 140	\$ 265
\$ 7	\$ 32	\$ 57	\$ 82	\$ 135	\$ 260
\$ 6	\$ 31	\$ 56	\$ 81	\$ 130	\$ 255
\$ 5	\$ 30	\$ 55	\$ 80	\$ 125	\$ 250
\$ 4	\$ 29	\$ 54	\$ 79	\$ 120	\$ 245
\$ 3	\$ 28	\$ 53	\$ 78	\$ 115	\$ 240
\$ 2	\$ 27	\$ 52	\$ 77	\$ 110	\$ 235
\$ 1	\$ 26	\$ 51	\$ 76	\$ 105	\$ 230
\$ -	\$ 25	\$ 50	\$ 75	\$ 100	\$ 225

Spend Money Tracker





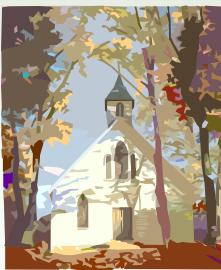
# Let's Review



1. Make Money



2. Separate Your Money



3. Give to Charity



4. Water your Money Tree



5. Spend the Rest





# Fill out your Money Made Easy Certificate

**1 million** [www.MONEY MADE EASY.com](http://www.MONEY MADE EASY.com) **1 million**

NAME: \_\_\_\_\_ AGE: \_\_\_\_\_

☐ I WILL MAKE MY MONEY EACH MONTH.

☐ I WILL SORT MY MONEY EACH MONTH.

☐ I WILL GIVE 10% TO MY CHURCH OR CHARITY.

☐ I WILL WATER MY MONEY TREE WITH \$ \_\_\_\_\_ EACH MONTH.

☐ I WILL SPEND MY MONEY AFTER I HAVE GIVEN TO MY CHURCH OR CHARITY AND INVESTED FOR MY FUTURE.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
PARENT/MENTOR SIGNATURE

**1 million** **I'm an Enlightened Millionaire in the Making** **1 million**



---

**You are an  
Enlightened Millionaire  
in the Making.**

---