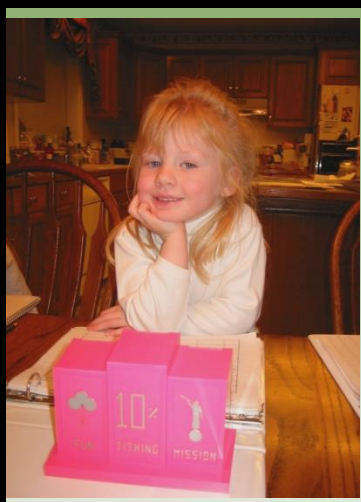




Money Made Easy for *Teens*



A Money Play Book to Teach the Power of Money

Thomas Painter



After you have completed the Teen webinar

Try to advance to Money Made Easy for Adults

and

Use the Adult Money Tracker

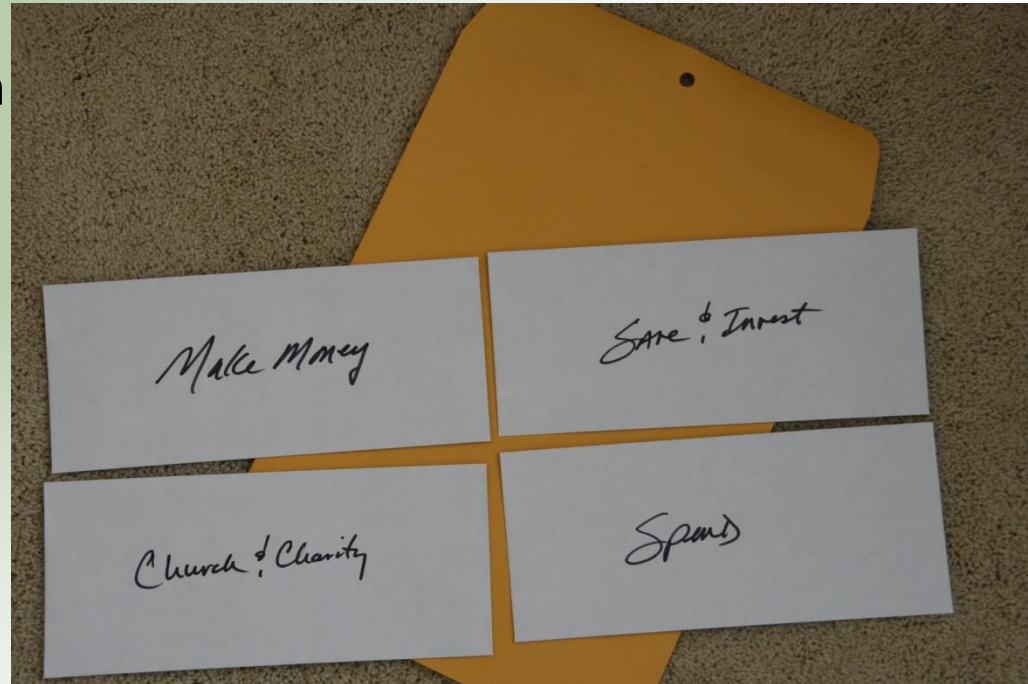
This is ideal if you have a checking account,
debit or credit card



Build you money kit

Get

- ◆ (1) 8 x 10 Inch envelope
 - ◆ Write your child's 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

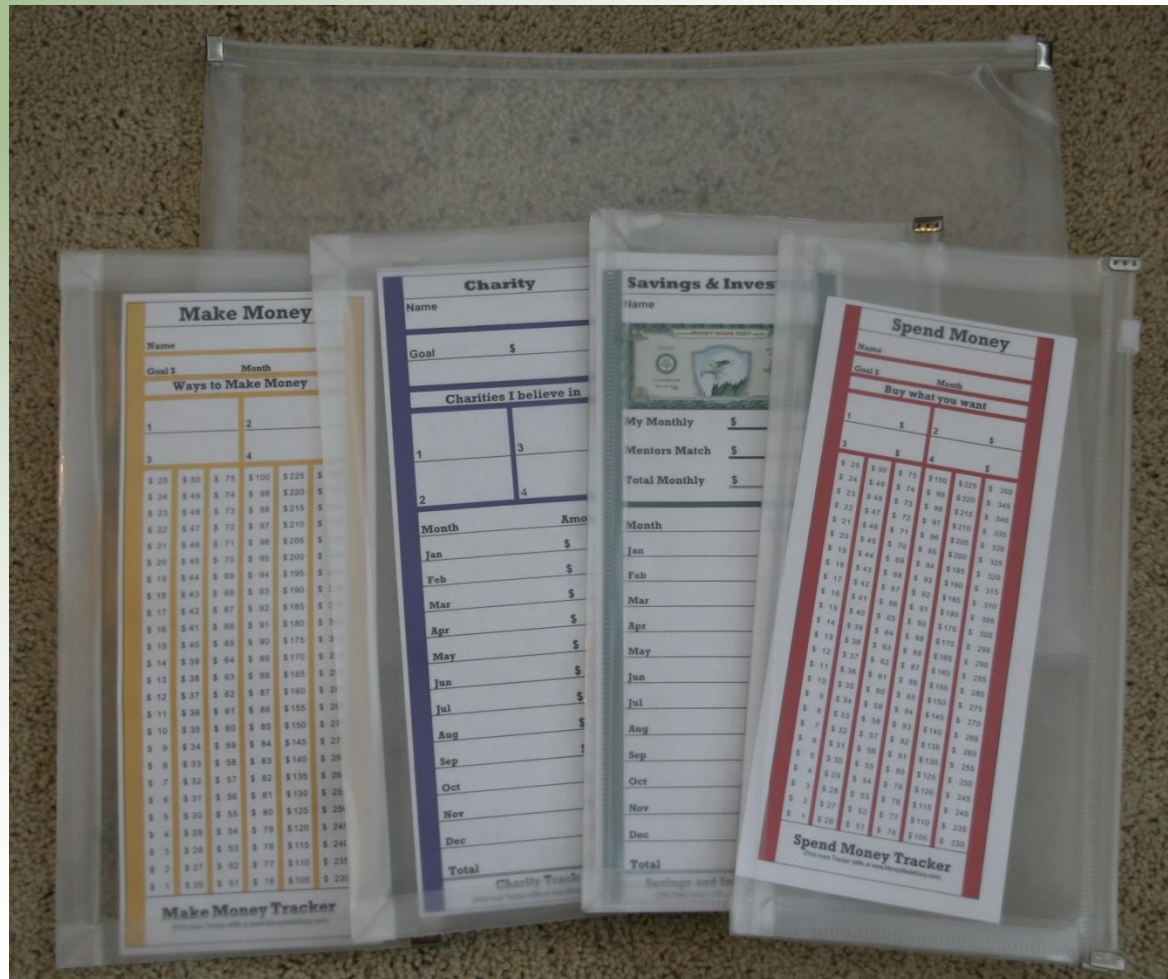
- ◆ (1) 8 x 10 Inch plastic envelope
 - ◆ Write the Childs Name on the envelope
- ◆ (4) 4 x 9 Inch plastic envelopes
 - ◆ On one envelope write Make Money
 - ◆ On one envelope write Church and Charity
 - ◆ On one envelope write Save and Invest
 - ◆ On one envelope write Spend





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

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

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

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

HOW MUCH WOULD YOU HAVE IF YOU PUT A DOLLAR A DAY IN A PIGGY BANK FOR 66 YEARS?

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I'M ENLIGHTENED AND WEALTHY

1000  www.MONEY MADE EASY.com  1000

Watch it - Learn it - Play it - Share it

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

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 **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



**If you could have 4
wishes to buy anything
you want this year,**

**What would you wish
for?**



**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



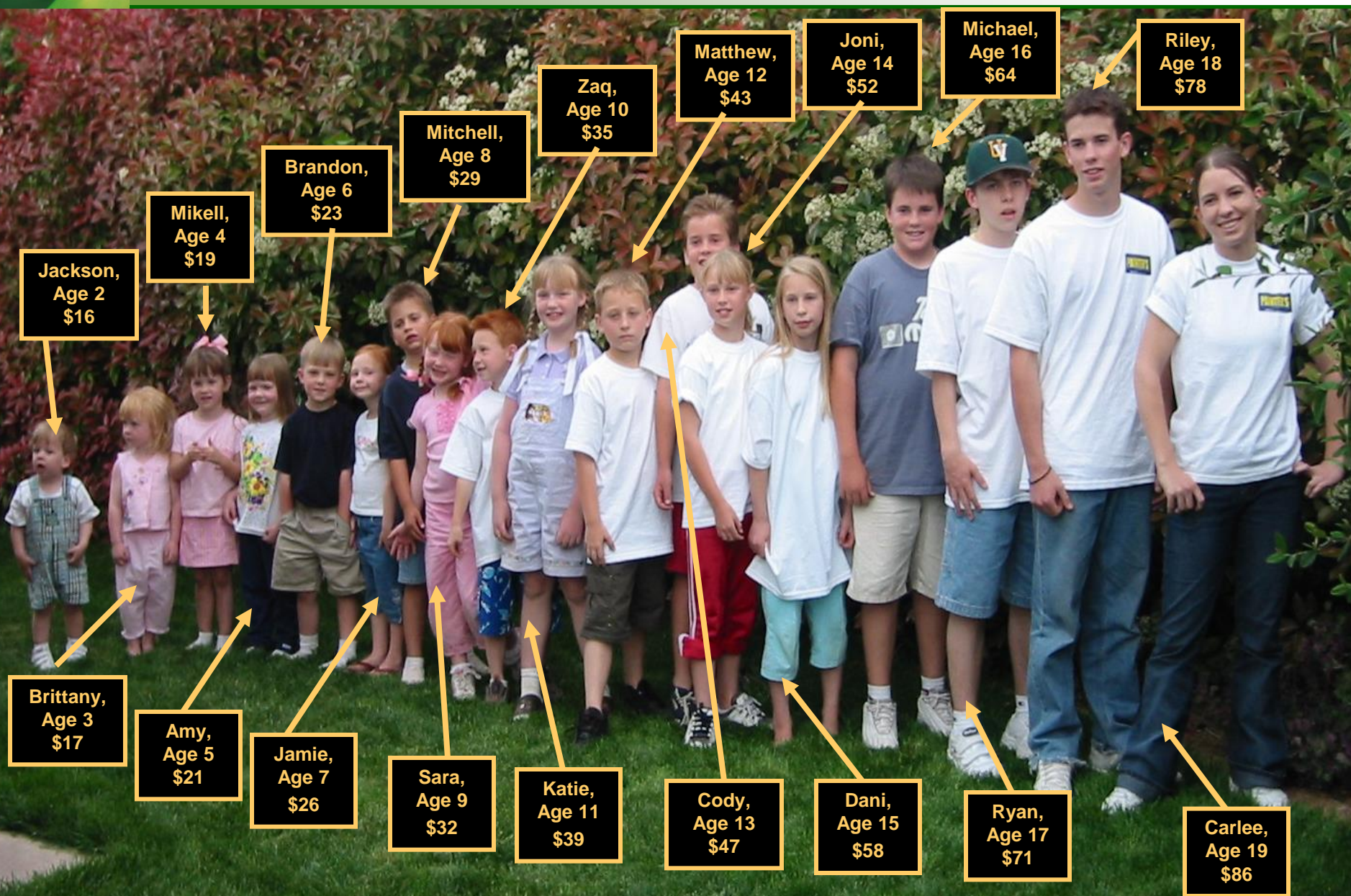
do you water your tree with?





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)



Ask your parents if they wished they would have started at your age?

The following chart shows how much they would need.

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		



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

Sort the Money



Lets play with the money



1. Make Money



2. Separate Your Money



Step 3

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



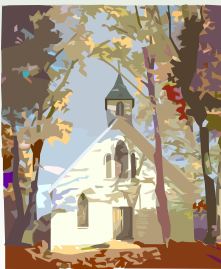
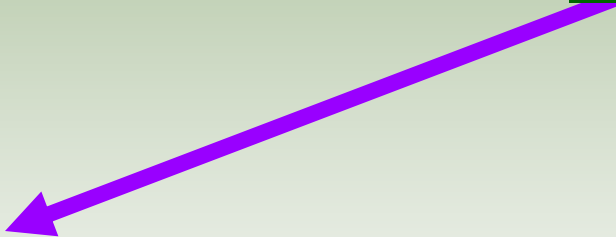
Lets play with the money



1. Make Money



2. Separate Your Money



3. Give to Charity



Step 4

**Water your Money
Tree**



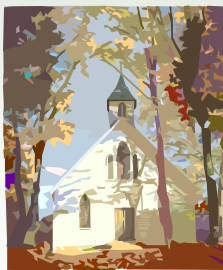
Lets play with the money



1. Make Money



2. Separate Your Money



3. Give to Charity



4. Water your Money Tree



Step 5

Spend the Rest



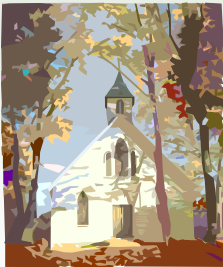
Lets play with the money



1. Make Money



2. Separate Your Money



3. Give to Charity



4. Water your Money Tree



5. Spend the Rest





Step 1

Make Money

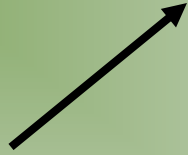


**Get out your Make Money
envelope and tracker**

**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



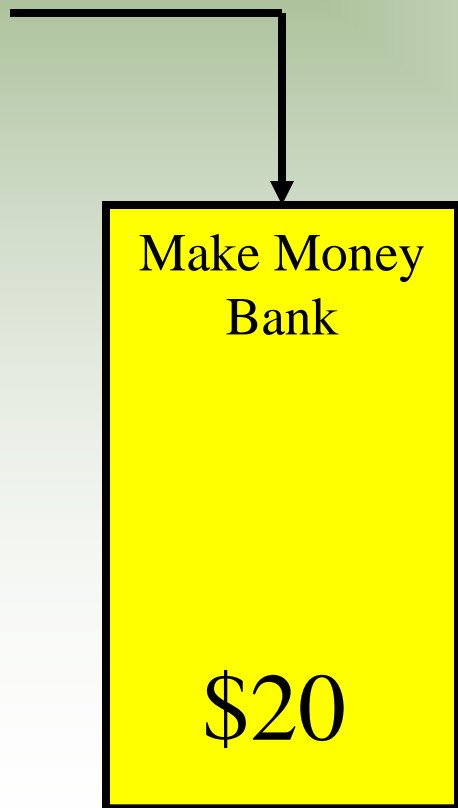
**Our second job is to do yard
work and we earned \$10**

**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

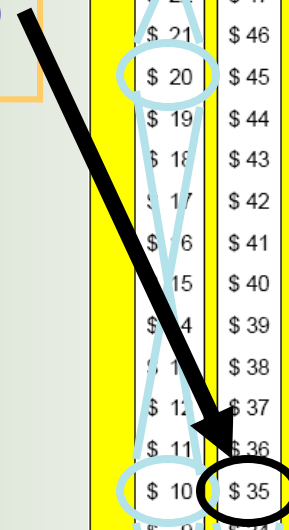


Make Money
Bank

\$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
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\$ 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
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\$ 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
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\$ 17	\$ 42	\$ 67	\$ 92	\$185	\$ 310
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\$ 15	\$ 40	\$ 65	\$ 90	\$175	\$ 300
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\$ 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

**Sort the Money
(Once a month)**

Put all the money on the table

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



Step 2. Sort 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 \$

Feb \$

Mar \$

5



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				\$1,096,961.56
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	

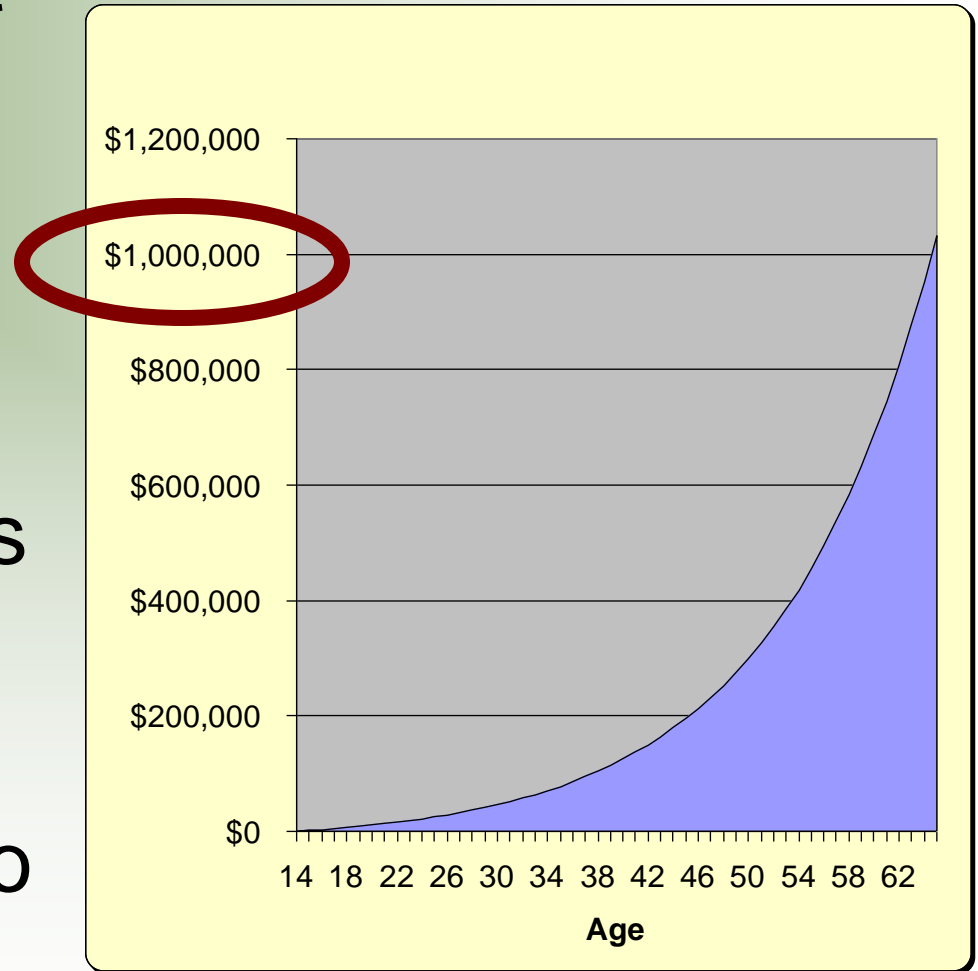
Invest in yourself first

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

Make Money

Separate Your Money

Charity

**Savings and
Investing**

Spend



Auto Pilot Investing

Make Money

Separate Your Money

Charity

**Savings and
Investing**

Spend



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



Auto Pilot Investing



Auto Pilot Investing

Make Money

Separate 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



Watch how fast money grows



Which would you rather have?

1 penny
doubled every
day for 40 days



\$1,000 each
day for 40 days



Q: What can you buy for a \$1,000?





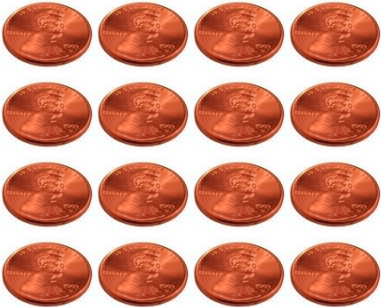
A: A computer or a stereo.






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

1 penny
doubled every
day for 23 days



WINNER
\$41,943

**After 23
Days**

# 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	

\$1,000 each
day for 23 days



LOSER
\$23,000

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.

1 penny
doubled every
day for 26 days



WINNER
\$335,544

**After 26
Days**

# 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	

\$10,000 each
day for 26 days



LOSER
\$260,000

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.

1 penny
doubled every
day for 30 days



WINNER
\$5,368,709

**After 30
Days**

# 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		

\$100,000 each
day for 30 days



LOSER
\$3,000,000

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.

1 penny
doubled every
day for 40 days



WINNER
\$5,497,558,139

That's more
than
\$5 Billion!

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	

\$1,000,000
each day for 40 days



LOSER
\$40,000,000

1 penny
doubled every
day for 40 days



\$137,438,953
each day for 40 days



**You would need \$137,438,953 each
day for 40 days
to equal the compounding effect of a
penny doubled for 40 days.**



**How much would
you have if you put \$1.00
a day in your**

PIGGY BANK

for 66 years?

- | | |
|---------------------|---------------------|
| (a) \$12,686 | (c) \$24,090 |
| (b) \$6,390 | (d) \$3,266 |





One dollar a day for 66 years

	Rate	How much in 66 years?
(c)	0%	\$ 24,090





**How much would you
have if you put \$1.00
a day in your**

Savings Account

**and the bank paid
you 3% a year for 66
years?**





Three percent interest

\$100.00

x 3%

\$ 3.00





**How much would you have
if you put \$1.00 a day in
your**

Savings Account

**at 3% a year
for 66 years?**



- | | |
|---------------------|----------------------|
| (a) \$12,686 | (c) \$ 54,090 |
| (b) \$75,736 | (d) \$133,266 |



One dollar a day with a 3% return for 66 years

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





**How much would you
have if you put \$1.00 a
day in the**

STOCK MARKET

MUTUAL FUND



**and you got a 10%
return
for 66 years?**



Here is an example of the stock market.

McDonalds is owned by thousands of people.

You can buy a small portion of McDonalds by buying its stock



**How much would you have you if
you went to McDonalds**

**and instead of buying a drink, you
bought a small part of the company.**

**When they make a profit, you would
get a small portion of that profit.**



Ten percent increase in value

\$100.00

x 10%

\$ 10.00





**How much would you have
if you put \$1.00 a day in the
stock market
at a 10% annual return for
66 years?**

Com	30	Feb	34	
32 1/4	30	Mar	31 1/2	
32 1/4	32 1/2	Feb	60 1/2	
32 1/4	32 1/2	Mar	107	2 1/2
32 1/4	31	Feb	1971	
32 1/4	35	Mar	826	
32 1/4	35	Apr	477	2 1/2
32 1/4	35	Jul	129	3 1/2
32 1/4	37 1/2	Feb	490	
32 1/4	40	Feb	808	
32 1/4	40	Mar	291	
32 1/4	40	Apr	382	
Tidewt	45	Feb	281	1 1/2
TimeW	55	Mar	314	9 1/2
63 3/4	65	Feb	228	1 1/2
63 3/4	65	Mar	246	1 1/2
63 3/4	70	Jun	239	1 1/2
TWA	10	Mar	350	1 1/2
Transcon	35	Mar	5	10
43 1/4	45	Feb	409	1 1/2
43 1/4	50	Aug	1302	4 1/2

S — LONG TERM				
— Call —				
Option/Strike	Exp.	Vol.	Last	
HmeDep 35	Jan 00	315	31 1/2	
Intel 60	Jan 00	296	36 1/2	
86 1/2 70	Jan 99	194	23	
86 1/2 80	Jan 00	193	24 1/2	
86 1/2 80	Jan 99	249	17 1/2	
86 1/2 85	Jan 99	192	14 1/2	
86 1/2 90	Jan 00	1121	12 1/2	

- (a) \$101,360 (c) \$1,564,090
(b) \$275,736 (d) \$2,607,064



One dollar a day with a 10% increase for 66 years

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





**How much would
you owe if you
charged \$1.00
a day on your
credit card**

**at 21% interest for
66 years?**





**How much would you have if you went
to McDonalds**

**and instead of buying part of the
company, you spent a dollar on a soft
drink**

**and you paid for it with
your credit card.**



**If you don't pay it back immediately
the credit card company will charge
you interest.**

**If you borrow \$100 and pay it back
over time they will charge you an
extra \$21 per year.**



Twenty-one percent interest

\$100.00

x 21%

\$ 21.00





**How much would you owe if
you charged \$1.00 a day on
your**

credit card

at 21% interest for 66 years?

- (a) \$ 6,866,420 (c) \$ 156,877,660**
(b) \$ 24,286,802 (d) \$ 1,611,877,660





One dollar a day on a credit card at 21% interest for 66 years

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

THAT' S 1.6 BILLION DOLLARS!





Beware of Consumer Debt





Would you like a new computer?



Preliminary Ship Date

► [Details](#)

Dimension 8400

From ~~\$1,099~~

Now from

\$999

[Discount Details](#)

As low as **\$27/month¹**



[Apply Now](#) | [Learn More](#)

[Why should I apply?](#)



[Update Price & Ship Date](#)



Purchase price = \$1,000

Two ways to pay:

Cash

or

Credit card

(\$21 a month)



\$1,000

21%

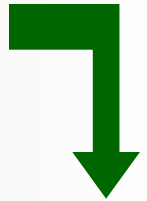




At the end of the 4th year ...

Your credit card shows a balance of \$771.28

The computer is outdated and in the garbage





10 Years of payments

Year	Payment	Interest	Principal	Balance
2006				\$1,000.00
2007	\$252.00	\$210.00	\$42.00	\$958.00
2008	\$252.00	\$201.18	\$50.82	\$907.18
2009	\$252.00	\$190.51	\$61.49	\$845.69
2010	\$252.00	\$177.59	\$74.41	\$771.28
2011	\$252.00	\$161.97	\$90.03	\$681.25
2012	\$252.00	\$143.06	\$108.94	\$572.31
2013	\$252.00	\$120.19	\$131.81	\$440.50
2014	\$252.00	\$92.51	\$159.49	\$281.01
2015	\$252.00	\$59.01	\$192.99	\$88.02
2016	\$106.50	\$18.48	\$88.02	\$0.00
10-year Totals	\$2,374.50	\$1,374.50	\$1,000.00	

Price
\$1,000.00

Rate
\$21%

Payment
\$21.00

Total PAID
\$2,374.50

Total Paid





**If you water your tree
with more money,**

**Would it grow
faster?**



**What do you spend
money on that you really
don't need?**

**How much do you spend
on these items?**



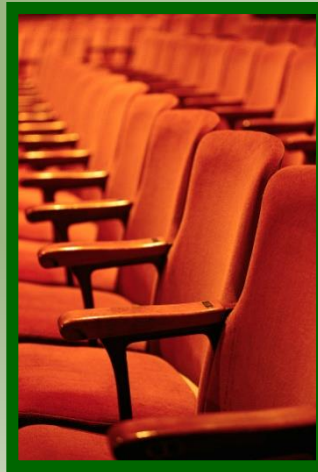
**What if you were to take that
money**

and

**instead of spending it, you
save and invest it.**



What do things really cost?



Additional Monthly	Additional Yearly	Same amount invested for 50 years @10%
\$10	\$120	\$173,243
\$25	\$300	\$433,109
\$50	\$600	\$866,219
\$100	\$1,200	\$1,732,439



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

\$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
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 s (=)	Balance \$
Feb 15	Soda's	OUT	\$5.00	=	\$5.00

\$ 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

Spend Money Tracker

SPEND MONEY

\$5



Soda's



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 s (=)	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



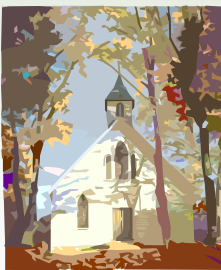
Let's Review



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 **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.**
