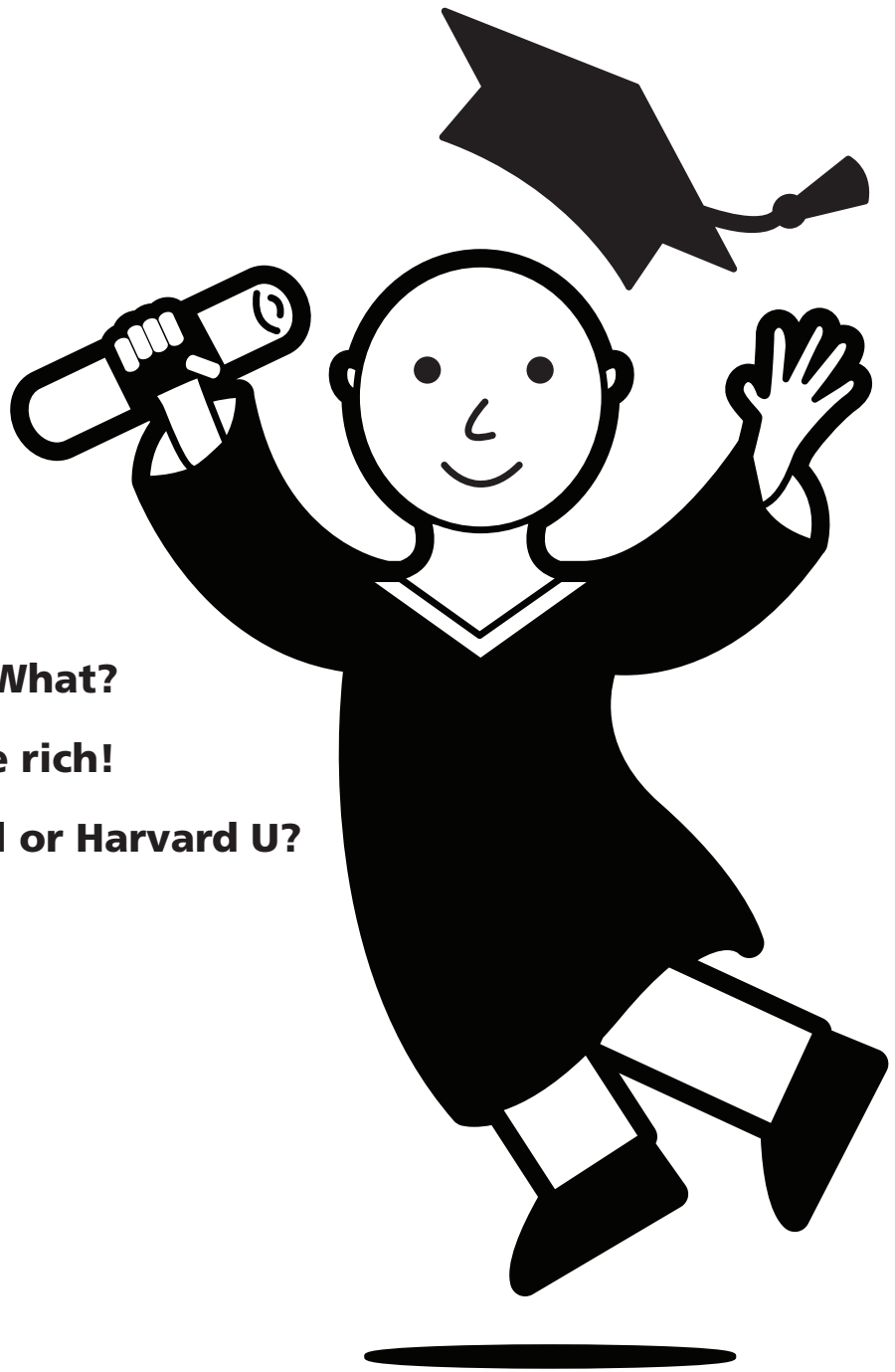


MONEY BO\$\$

AFTER HIGH SCHOOL – WHAT?



- **After High School - What?**
- **I want my kids to be rich!**
- **Truck Driving School or Harvard U?**
- **Be Careful!**
- **Stay Debt Free!**

Presenter's name goes here:

Presenter's title goes here:

Your Organization's name:

Your Address:

City, State Zip:

Phone number:

Website, email:



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No high school diploma = I can only earn
\$20,000 per year.

High school diploma = I can earn \$30,000 per year.

$30 - 20 = 10$

No high school diploma means I will earn
\$10,000 less each year.

19 years old to 70 years old = 51 years.

51 years x the \$10,000 I miss = \$510,000.

THAT IS OVER A HALF MILLION DOLLARS!

A high school diploma is only the start.

I have the power to earn much more than \$30,000.

I must be a life long learner.

The more I learn the more I earn.

After High School - What?

I want my kids to be rich!

Truck Driving School or Harvard U?

Be careful. Be debt free!!!



Here is a short list of some of the jobs that do not need four years of college:

911 Dispatchers \$26,959
Auto mechanics \$30,646
Legal secretaries \$44,399
Truck drivers \$47,399
Plumbers \$49,574
Electrician \$44,891
Licensed practical nurse \$38,776

(cbsnews.com 4/1/16)

Service sales rep \$51,971
Aircraft assembler \$49,762
Computer support \$48,437
Mechanical Insulator \$47,807
Surgical tech \$45,750

(kiplinger.com)

Medical assistant \$29,960
Insurance sales \$47,860
Dental assistant \$35,390
Dental hygienist \$71,520
Web developer \$63,490

(usnews.com 4/6/16)

Letter carrier \$56,490
Boilermaker \$56,560
Construction supervisor \$59,960
Electric power line tech \$63,250
Farmers, Ranchers \$69,300
Elevator tech \$76,650

(businessinsider.com 11/7/16)



Q: AFTER HIGH SCHOOL – WHAT?

A: MORE LEARNING

**HOW I CAN GET MORE LEARNING FOR FREE,
OR ALMOST FREE:**

United States Military

Some large companies like:

- StarBucks Coffee
- AT&T
- Bank of America
- Best Buy
- Disney
- Ford
- Home Depot
- Intel
- UPS
- Verizon Wireless
- Wells Fargo



Labor union training programs.
Contact local union offices.

Your local on-line community college.
Your local on-line university.

Western Governors University at wgu.edu
WGU is on-line only. WGU was created by 19 U.S.
state governors.

IF PARENTS ARE PAYING, PARENTS MAKE THE RULES.

- Avoid for profit schools.
- Avoid private, even church, schools.
- Avoid those with aggressive advertising.
- Beware of summer programs.

These are samples which can hook you in.



Schooling is the SECOND MOST EXPENSIVE thing I buy in my life

- I am looking for good deals.
- I am looking only for great deals.
- I keep saying "That is not good enough!"
- I keep looking.
- I do not fall in love. It is only a school.
- I use walk away power.
- If they will not give me a great deal, I walk away!



Do the math! Before you enroll.

All Heroin is Dumb! All Debt is Dumb!

If I cannot pay in cash, I cannot afford it!

I must coach my kid for what is after high school.

I begin when my kid is 14.

"Kid, where are you going and how are you going to get there?"

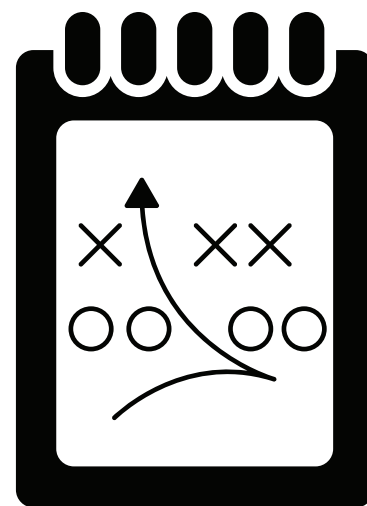
This talk continues for four years.

In-state is better than out-of-state.

Public is better than private.

A local public community college, or voc/tech school offers schooling for many jobs.

The schooling must lead to a job that pays lots of money.



Four-year college is not right for everyone.

(College: Do Not Graduate from I.O.U. Smart Money
Smart Kids, Ramsey & Cruze, 2014)

Less than 25% graduate from four-year colleges in four years. (USDOEd)

Some colleges graduate less than 50% of entering freshmen. (USDOEd)



Ideas for getting money to pay for college:

The BIG TESTS – The SAT & the ACT. Study.
Take it the first time in the fall of 10th grade.

Study more. Take test taking classes.

Keep taking the tests.
You should get higher & higher scores.
Higher scores = *BIG* college money.

In the 10th grade, search out the 1,000s of grants
& scholarships that are out there.

In the 11th grade, begin applying for the 1,000s of
grants & scholarships.

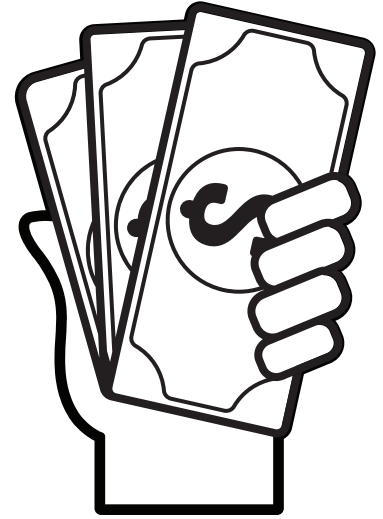
In the 12th grade, the grant & scholarship \$\$\$\$\$
can roll in!!!



Schooling is the **SECOND MOST EXPENSIVE** thing I buy in my life

- I am looking for good deals.
- I am looking only for great deals.
- I keep saying "That is not good enough!"

- I keep looking.
- I do not fall in love. It is only a school.
- I use walk away power.
- If they will not give me a great deal,
I walk away!



Do the math!

All Meth is Dumb! All Debt is Dumb!

If I can not pay in cash, I can not afford it!

**The big Qs are: How much can I afford?
Where will I get the money?**

Look for tax credits.

Pay for college monthly.

Graduate in three years.

Rent textbooks.

Live at home where the rent is free.

Avoid school junk fees Ask, "Do I have to pay this?
If so, why?"

Go to your local two-year state community
college first.

This community college needs to be a partner of
a close state four-year college.

That way your community college credits will fully
transfer to the four-year college.



What do College Students do all week?

- Studying: 8.4 hours
- Exercising: 5 hours
- Social media/games: 4.1 hours
- Working for pay: 2.5 hours

(Outside the Classroom Student Affairs Administrators in Higher Education naspa.org.)



THE SECRET TO SUCCESS IN COLLEGE: *WORK!*

Students who work 11 – 20 hours each week earn better grades.

Students who work 41+ hours each week earn grades the same as those who do not work at all.
(“College Student Employment” Journal of Student Financial Aid, 1993.)

Zac Bissonnette, pages 55 – 56, adapted:

Year One at a Local State Community College:

Average costs: \$2,860

Live at home & transport: \$4,000

Year One total cost: \$6,860

How to pay for it:

Parents spend \$15 per week less = \$780.

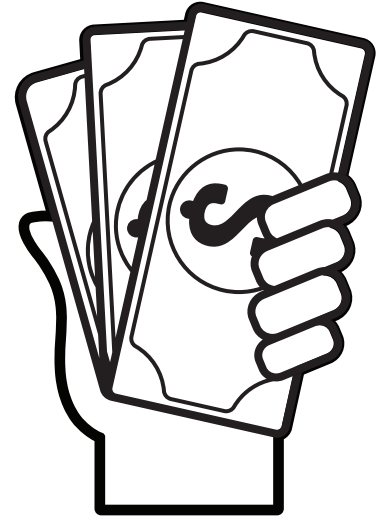


Student works 30 hours per week on average.
(Less during school, more during holidays &
summer.) Student saves 20 hours in pay each week.
\$9 after taxes = \$9,360 for the year.

Year One income: \$10,140 (780 + 9360)

Year One costs: \$6,860

Year One profit: \$3,280



Year Two at a Local State Community College

Average costs: \$2,860

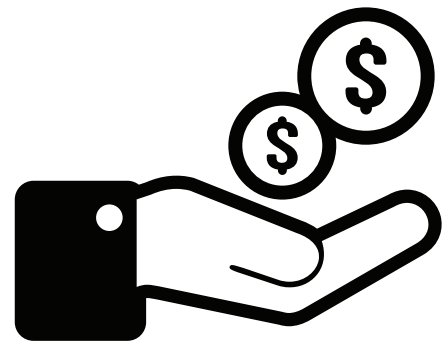
Live at home & transport: \$4,000

Year One total cost: \$6,860

How to pay for it:

Parents spend \$15 per week less = \$780.

Student works 30 hours per week on average.
(Less during school, more during holidays &
summer.) Student saves 20 hours in pay each week.
\$9 after taxes = \$9,360 for the year.



Year Two income: \$10,140 (780 + 9360)

Year Two costs: \$6,860

Year Two profit: \$3,280

Year One + Year Two profit: \$6,560

Year Three at an In-State College

Average costs: \$7,600

Dorm room & transport: \$8,000

Year One total cost: \$15,600

How to pay for it:

Parents spend \$15 per week less = \$780.

Student works 30 hours per week on average.
(Less during school, more during holidays & summer.) Student saves 20 hours in pay each week.
\$9 after taxes = \$9,360 for the year.

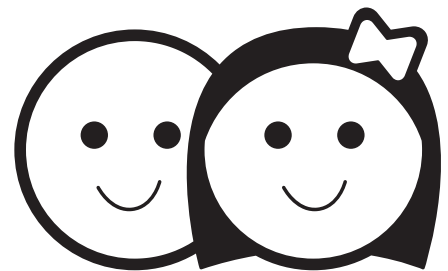
Year Three income: \$10,140 (780 + 9360)

Year Three costs: \$15,600

Year Three difference: \$5,460

Year One & Two profit \$6,560 pays for the difference.

Year One + Year Two + Year Three profit: 1,100



Year Four at an In-State College

Average costs: \$7,600

Dorm room & transport: \$8,000

Year One total cost: \$15,600

How to pay for it:

Parents spend \$15 per week less = \$780.

Student works 30 hours per week on average.
(Less during school, more during holidays & summer.) Student saves 20 hours in pay each week.
\$9/hr and saves all earnings = \$14,040.

Year Four income: \$14,820 (780 + 14,040)

Year Four costs: \$15,600

Year Four difference: \$780

Year One, Two, & Three profit: 1.100

\$320 to buy resume copies & a job getting suit.

(Debt-Free U: How I paid for an outstanding college education without loans, scholarships, or mooching off my parents, Bissonnette, 2010)



MONEY BO\$\$ EASY READERS: CREDIT SHARKS AND VAMPIRES

I BO\$\$ MY MONEY!

Turn \$1/day into \$175,000

Turn \$5/day into \$875,000

I BO\$\$ MY MONEY!

I Lower My Monthly Bills

I MEET MY NEEDS BY SPENDING LESS

GORRILLA SALES IS NOT MONKEY BUSINESS

Get a job. Keep a job. Get a better job.

Get a biz. Keep biz. Get more biz.

AFTER HIGH SCHOOL - WHAT?

I want my kids to be rich! Truck driving school
or Harvard U: Be careful! Be Debt Free!

FREE, NO COST, LOW COST FUN FOR ME AND MY KIDS

HOW TO USE MONEY BO\$\$ EASY READERS WITH ADULTS

MONEY BO\$\$ Easy Reader (MBER) was written by Richard F Hicks, Oklahoma City, Oklahoma USA. Hicks is a certified classroom educator (PreK & Kindergarten, Elementary Classroom 1-6, Generic Special Education, ESL) with classroom experience in a men's prison. In that classroom, when a man could read at the third grade level, he "graduated" to the next classroom. Hicks has led *Financial Peace University* classes in and out of prison many times. MBER was written after he tried and failed with the regular FPU class materials at a street level food pantry helping agency. The guests at this agency just could not read the regular FPU materials.



Richard F Hicks is also a Ramsey Solutions Master Financial Coach. He offers his financial coaching services free to pastors, their families, and also to other church employees and retirees.

Everything in MBER was inspired and taken from Dave Ramsey's Financial Peace University. For the real deal written at a higher reading level go see Dave at daveramsey.com.

