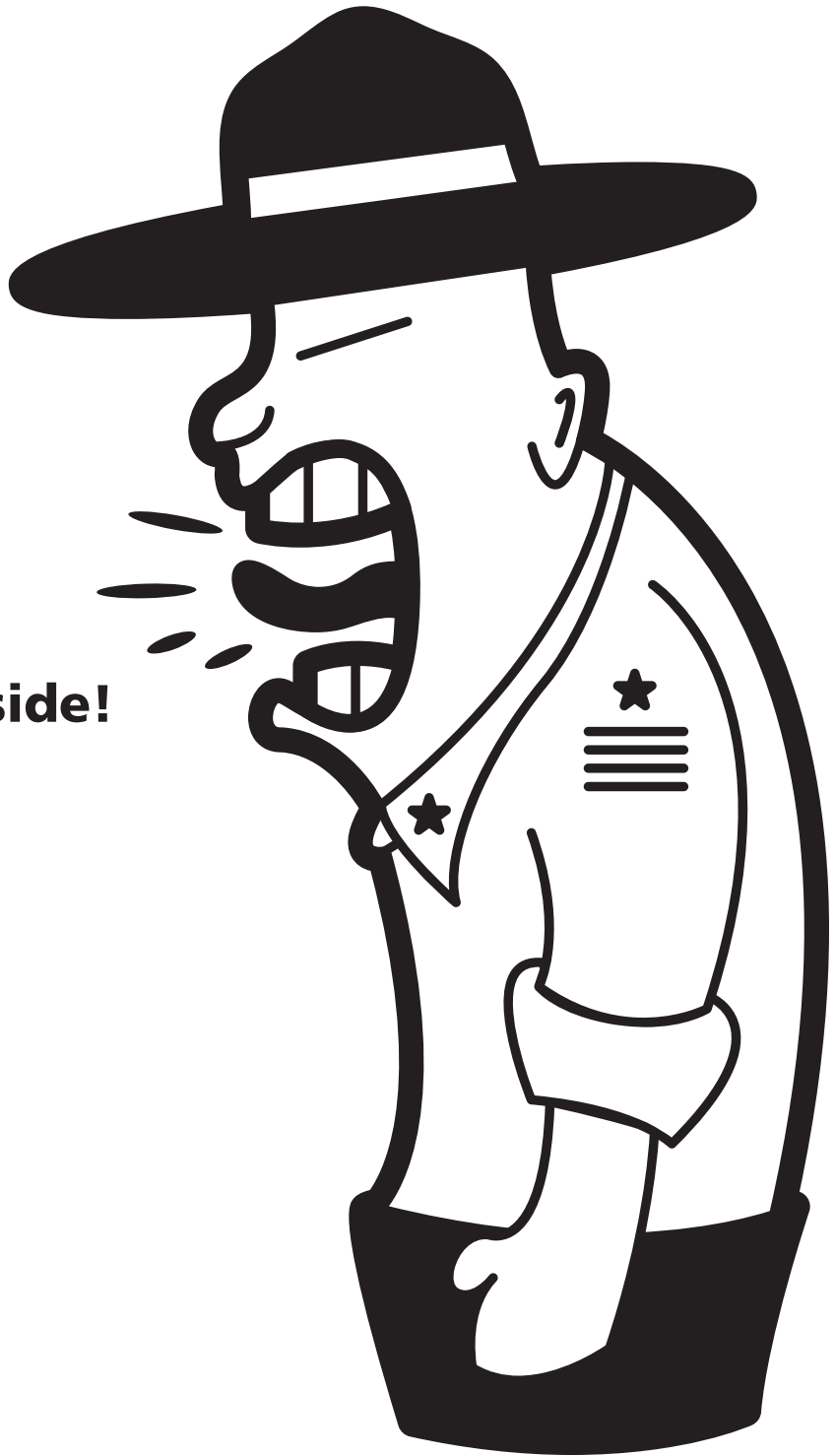


# **MONEY BO\$\$\$**

## **CREDIT SHARKS and VAMPIRES**

**I boss my money!**  
**I have power!**  
**The law is on my side!**



Presenter's name goes here:

Presenter's title goes here:

Your Organization's name:

Your Address:

City, State Zip:

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**FREE** youtube.com – Search for “Dave Ramsey.”

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**FREE** on I Heart Radio app The Dave Ramsey Show.

**FREE** EveryDollar monthly budgeting app.

### **IN SPANISH, EN ESPANOL:**

andresgutierrez.com y youtube.com por GRATIS.  
Dave Ramsey’s Paz Financiera con Andres Guiterrez;  
andresgutierrez.com



**CREDIT OFFERS:** *Tricky! Watch out!*  
*The law is on my side!*  
*I have rights.*

**BUYER BEWARE!**

Each time I go into a store or on a car lot I hear  
“DANGER! DANGER!”

ALL sellers are in business to get my money.

As a MONEY BO\$\$ my job is to keep my money.

Most stores make more money giving me credit than  
selling me stuff.

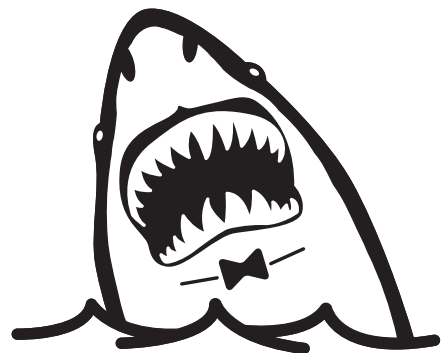
**CAR SELLERS** make more money from lending  
money than from selling cars.

**I AM SMART** – I save and buy my cars for cash.

**STORES** make more money from getting me to use  
their credit cards than from selling me stuff.

**I WORK SMART** – If I do not have the cash, I say  
“I do not need that. I am the MONEY BO\$\$ of  
my money!”

**SUPER BIG STORES** cash my checks so I can buy  
their stuff. When they cash my check they are not  
my friend.



**I LIVE SMART** – I have a plan for my money. I shop around. I find a better deal.

**SUPER BIG STORES** have tax prep places. They know that I will spend my instant tax refund with them.

**AN INSTANT TAX REFUND IS A LOAN!**

**I LIVE SMART** – Getting a big refund is dumb. It is like giving the government a no interest loan. I need my money.

**I BOSS MY W4 FORM! NO REFUND!**



**“90 DAYS THE SAME AS CASH” = STUPID.**

Most people trip up. Most people mess up. Most people pay the full interest to the money lender. They have to pay the full amount back to day one.

**I LIVE SMART** - “If I do not have the cash. I do not need that stuff.” I save up. I find a really good deal. I pay cash.

**CREDIT OFFERS IN THE MAIL?** I trash them.

**CALLS ABOUT CREDIT OFFERS?** I hang up.

**I KNOW MY ENEMY.  
MY ENEMY WILL NOT HELP ME.**



A Pay Day Loan place is my enemy.  
A Title Loan place is my enemy.

A Buy Here Pay Here place is my enemy.

Easy Credit is my enemy.

Rent to Own is my enemy.

The FICO score is my enemy.

Money Lenders are my enemy.



**DEBT = ENEMY. LENDERS = ENEMY. WHY?  
COMPOUND INTEREST.**

**BORROW MONEY = I AM A SLAVE TO THE LENDER!**

If I have a credit card, this can happen:

Today (3/17/16) credit cards have an annual percentage rate of **29.9%** I put \$1,000 on my credit card. I make no payments. Here is what happens:

I put \$1,000 on the card    \$1,000

First year x 129.9%

**I now owe \$1,299**

Second year x 129.9%

**I now owe \$1,687**

Third year x 129.9%

**I now owe \$2,191**

I put \$1,000 on the credit card. Three years later  
**I owe \$2,191 on a \$1,000 credit card bill.**



**Credit = Debt**

**Credit + Debt = Dumb x Stupid**

**BUT WAIT! THERE IS MORE BAD NEWS**

Today (3/17/16) **pay day loans** have an annual percentage rate of **407%**

(Pay day loan place at Belle Isle shopping center, Oklahoma City, OK.)



I get a \$1,000 pay day loan.  
I make no payments. Here is what happens:

My loan is \$1,000

First year x 407%

**I now owe \$4,070**

Second year x 407%

**I now owe \$16,564**

Third year x 407%

**Now I owe \$67,419**

I do not repay the loan.  
The bill just keeps growing like this each year.

I get a \$1,000 pay day loan.  
**Three years later I owe \$67,419.**



**Det is dum. Det and dum are so stoopid they cannot buy a Bb.**

**Credit is like meth.**

**Is there good meth?!**

**Debt is dumb. Cash is king.**

**Borrow money = I am slave to the lender!**

**Do not give up! There is hope!**  
**There is power!**

**Credit agencies – Tricky! Watch out!**  
**The law is on my side.**  
**I have rights.**



**LIE:** I need credit to build up my credit score.

**TRUTH:** The FICO score says  
"I love to butt kiss money lenders."

**TRUTH:** Earn, Spend Wisely, Save, Pay Cash, Save

Credit agencies, or bureaus (bu-rows),  
keep a record of all my credit.

The bureaus know a lot about me  
– and everyone else.

They know who gave me a loan.  
They know how well I pay all my bills.



Almost all credit reports have mistakes.  
I must look at my reports and tell  
the bureaus about THEIR mistakes.

**BY LAW** each year I can get one **FREE**  
copy of my records.



**AnnualCreditReport.com is the *ONLY* place for my *FREE* once a year credit report.**

Go to [annualcreditreport.com](http://annualcreditreport.com) or write

Annual Credit Report Request Service,  
P. O. Box 105261, Atlanta, GA 30348-5281.

If I need help getting my reports, I get help.  
If I need help reading my reports, I get help.  
If I need help making the reports right, I get help.

I ask for help at : A local library.  
A helping agency.  
A church.  
A friend who can read well.

United States law says I have rights and power.

**The 1977 Federal Fair Credit Reporting Act says credit bureaus *MUST* give me a free credit report each year.**

The law says that credit bureaus *MUST* take mistakes off my record. They have 30 days to do this.

If a credit bureau does not do what the law says, call and say "You are violating the 1977 Federal Fair Credit Reporting Act!"

The credit bureaus are:  
Experian (888) 387-3742 [experian.com](http://experian.com)



Equifax (800) 685-1111 equifax.com

Transunion (800) 888-4213 transunion.com

I can also cut down on my junk mail and phone calls:

Pre-Screening Opt Out (888) 888-8688  
optoutprescreen.com

National Do Not Call Registry (888) 382-1222  
donotcall.com



**Bill collectors – Tricky! Watch out!**  
**The law is on my side.**  
**I have rights.**

Most bill collectors do not break the law.  
Most bills collectors are courteous and professional.

If I owe money, I pay it back.

Some bill collectors break the law every day.

These bill collectors are the Bad Guys.

The Bad Guys will lie, lie, lie, yell, scream,  
and call me dirty names.

**The 1977 Federal Fair Credit Practices  
Act says what collectors can and cannot do.**

**If a bill collector breaks the law,  
I say, “You are breaking the law.  
The 1977 Federal Fair Credit Practices Act  
says that you are breaking the law.”**



**I also say, "This call may be recorded and/or traced. I will rat you out to the law. I will contact the Federal Trade Commission and my state's attorney general. Do not mess with me."**

If I want to give the collector another chance I say, "Okay. If you do not break the law, you can talk." Or, just hang up.

When you speak with a collector stand up. Use your deep, dark, power, BO\$\$ voice.

They will get the message that they cannot mess with me.

### **A collector is breaking federal law if:**

They call before **8 am MY TIME** or after **9 pm MY TIME**.

If they call me at work, after I have ordered them not to.

They say that I am going to jail tomorrow. No one goes to jail for not paying a bill.

I can go to jail if I ignore a court order. Do not make a judge angry!

If they threaten court, know this: They have to sue you in court.



That costs them lots of money.  
They are probably lying.

They cannot contact your family,  
neighbors, or boss.

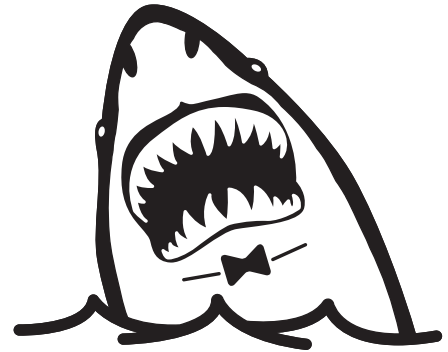
Collectors are paid to get money.  
They do not care who sends  
them the money.

If Smith owes money, bad collectors will  
call all the Smiths. They do not care  
who pays the bill.

If I am contacted, I say, "Please send me proof  
on paper that I owe this money. I need to see my  
signature on a contract." Then, I hang-up.

**Bad Guy Collectors are breaking federal law  
if they:**

- Harass, oppress, or abuse.
- Use threats of violence or harm.
- Put my name on a public list of dead beats.
- Use cuss, curse, or dirty words.
- If they call me all day. I say, "You may call me  
once each week. Goodbye." Hang up.



**Bad Guy Collectors are breaking federal law if they:**

**LIE** saying that they are lawyers when they are not. Then, I demand to speak to a real lawyer. Demand to know his/her bar (license) number. Demand to know their street address.

**LIE** saying that they are from the police, court, or welfare office.

**LIE** saying that they work for a credit bureau.

**LIE** about the amount I owe.

**LIE** saying that papers I signed were legal papers when they were not.

**Bad Guy Collectors are breaking federal law if they:**

**LIE** saying that papers they send me are not legal when they are.

**LIE** saying that I will be arrested for not paying a debt.

**LIE** saying that they will take, attach, or sell my property without court.

**LIE** saying that they will garnish my wages tomorrow. Garnishment means they have to spend money on lawyers. They have to go to court. Garnishment is not quick or easy to do.



**Bad Guy Collectors are breaking federal law if they:**

**LIE** by giving false credit information to anyone.

**LIE** by sending me a letter that looks like a court paper but is not.

**Collectors cannot touch:**

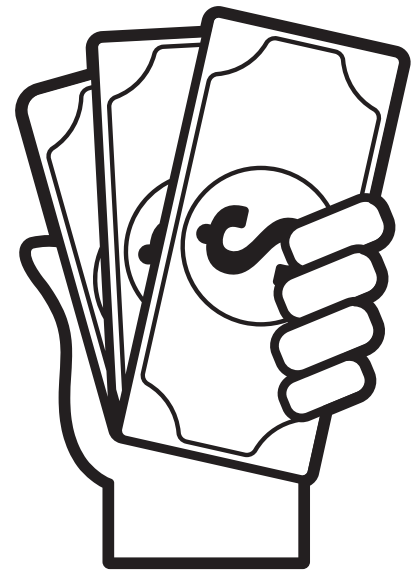
- Social Security Retirement Income
- Supplemental Security Income (SSI) Benefits
- Veterans' Benefits
- Military Annuities and Survivors' Benefits
- FEMA Federal Disaster Assistance



**Federal benefits can be garnished to pay:**

- Back Taxes
- Alimony, child support
- Most student loans
- Court ordered items

If a Bad Guy Collector will not stop breaking the law, I contact: My state's attorney general, and, the Federal Trade Commission [ftc.gov](http://ftc.gov), and, [creditbully.com](http://creditbully.com)



**I have power!  
I am powerful!  
I am the BO\$\$ of my money!**

**I am a MONEY BO\$\$.**

**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

**GORILLA 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 mens' 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](http://daveramsey.com).

