

# **MONEY BO\$\$**

## **I BO\$\$ MY MONEY!**

- **I BO\$\$ MY MONEY!**
- **Turn \$1/day into \$175,000**
- **Turn \$5/day into \$876,000**
- **I BO\$\$ My Savings  
& Investing**

Presenter's name goes here:

Presenter's title goes here:

Your Organization's name:

Your Address:

City, State Zip:

Phone number:

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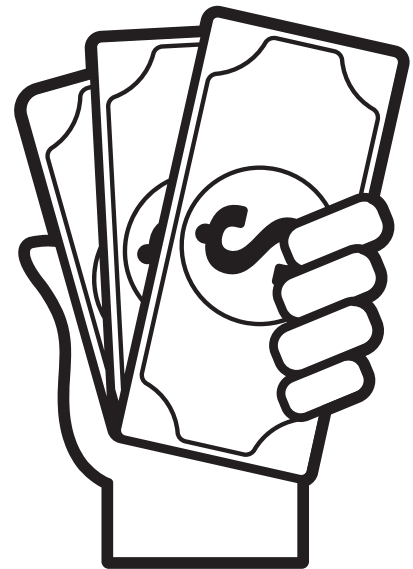
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### **IN SPANISH, EN ESPANOL:**

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



## Compound Interest - The Evil Side:

I put \$1,000 on a credit card.

The card charges 29.99% each year.

I do not pay what I owe.

Here is what happens:

Begin - \$1,000

- 1st year x 129.99%  
**Now I owe - \$1,299.90**

- 2nd year x 129.99%  
**Now I owe - \$1,689.74**

- 3rd year x 129.99%  
**Now I owe - \$2,196.49**

- 4th year x 129.99%  
**Now I owe - \$2,855.22**

- 5th year x 129.99%  
**Now I owe - \$3,711.50**  
**PLUS late charges & fees.**



I borrow \$1,000 from a pay day loan joint.

It charges the LEGAL rate of 407%\* per year.

Here's what happens:

Begin - \$1,000

- 1st year x 407%

**Now I owe - \$4,070**

- 2nd year x 407%

**Now I owe - \$16,565**

- 3rd year x 407%

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

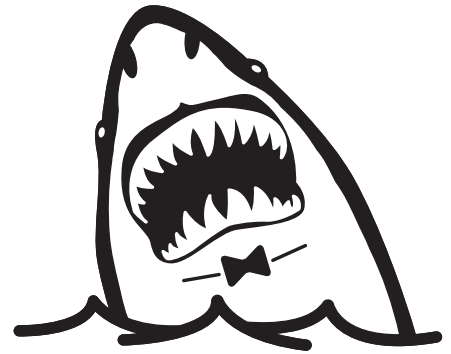
- 4th year x 407%

**Now I owe - \$274,396**

- 5th year x 407%

**Now I owe - \$1,116,791**

\*The legal rate in Oklahoma 9/2/2016.



**BUT WAIT! THERE IS HOPE!!!**

## Compound Interest - The Good Side:

I make the magic of compound interest work for me!

I save means that I put money away for up to five (5) years.

I invest means that I put money away for six (6) or more years.

I save \$1,000. I put it in a mutual fund earning 10% each year averaged.



Here is what happens:

Begin \$1,000

- 1st year x 110%  
**Equals = \$1,110**

- 2nd year x 110%  
**Equals = \$1,210**

- 3rd year x 110%  
**Equals = \$1,331**

- 4th year x 110%  
**Equals = \$1,464**

- 5th year x 110%  
**Equals = \$1,610**

**I Earned \$610 without working!**



**I *BO\$\$ED* my money.**

**My money worked for me!**

**Ways I Money Bo\$\$ every day:**

**I do NOT buy bottled water \$2 every day**

Month \$60 saved

Year \$730 saved

Adult life\* **\$7,825,768 (Saved & Earned!)**



**I do NOT buy coffee or a lottery ticket \$5 every day**

Month \$150 saved

Year \$1,825 saved

Adult life\* **\$19,564,358 (Saved & Earned!)**

**I do NOT buy lunch \$8 every day**

Month \$240

Year \$2,920

Adult life\* **\$20,868,640 (Saved & Earned!)**

(From page 14 Dave Ramsey's Financial Peace.)

**I do NOT buy tobacco or beer \$6 every day**

Month \$180

Year \$2,190

Adult life\* **\$18,075,391 (Saved & Earned!)**



**I do NOT buy sodas or lottery tickets \$1 every day**

Month \$30

Year \$365

Adult life\* **\$3,012,563 (Saved & Earned!)**

**I do NOT buy cable TV each month**

Month \$35

Year \$420

Adult life\* **\$2,514,663 (Saved & Earned!)**

\*If invested at 12%/yr in mutual funds from age 16 to 76.

## How I *Money Bo\$\$* my car:

**Say I have a car payment of \$492/month for 63 months.**

But what if I put that \$492 into a cookie jar each month?

In 10 months, I can pay cash for a \$4,920 car!

(From page 14 *Dave Ramsey's Financial Peace University.*)

In 20 months, I could buy a \$9,840 car for cash!

In 30 months, I could buy a \$14,760 car for cash!

In 40 months, I could buy a \$19,680 car for cash!

In 50 months, I could buy a \$24,600 car for cash!

In 63 months, I could buy a \$30,996 car for cash; and,

**I paid *NO INTEREST* to the *CREDIT SHARKS* or *VAMPIRES*!**

**I paid me for being my own *Money Bo\$\$*.**

**I am now the winner!**

**I did *NOT* help the *CREDIT SHARKS* and *VAMPIRES* win!**

**Me = WINNER!!!**





## Each Day I Say *NO* to

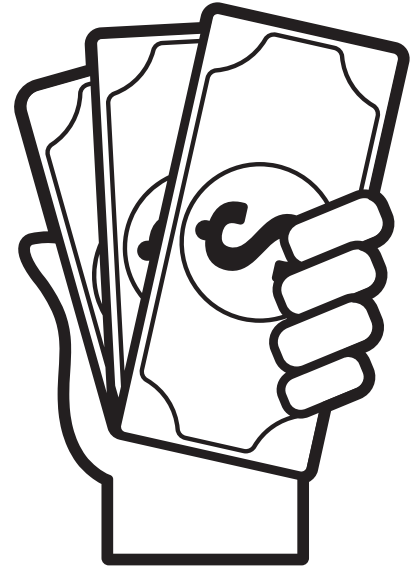
- Bottled water - \$2
- Coffee - \$5
- Lottery ticket - \$5
- Lunch - \$8
- Cigs, dip, joints - \$6
- Beer - \$6
- Soda - \$1
- Lottery scratch-off ticket - \$1
- Cable - \$1

**Saved Each Day - \$35**

**Saved Each Month - \$1,050**

**Adult Life\* - \$105,439,789**

\*If invested at 12%/yr in mutual funds from age 16 to 76.



# That's \$105 *MILLION*

## **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](http://daveramsey.com).

