

MONEY BO\$\$

I LOWER MY MONTHLY BILLS



I BO\$\$ my money!

Presenter's name goes here:

Presenter's title goes here:

Your Organization's name:

Your Address:

City, State Zip:

Phone number:

Website, email:



**Richard Frank Hicks dba
MONEY BO\$\$ EASY READERS
P. O. Box 1104, Bethany, Oklahoma 73008 USA
boss@MoneyBossEasyReader.com
MoneyBossEasyReader.com**

Copyright 2017 by Richard Frank Hicks.

This document is protected by copyright law. ALL RIGHTS RESERVED. You are permitted to view, copy, print, and distribute an infinite number of copies, subject to your agreement that: NOT FOR RESALE. Your use of the information is for informational, personal and noncommercial purposes only. You will not modify the documents or graphics. You will not copy or distribute graphics separate from their accompanying text and you will not quote materials out of context. You agree that this document is no substitute for the works of Dave Ramsey, Ramsey Solutions, or the Lampro Group, Ramsey personalities, and Andres Guterrez. You agree that the copyright holder may revoke this permission at any time and you shall immediately stop your activities related to this permission upon notice from the copyright holder.

No part may be altered or added to in any way. All rights reserved.

This publication is designed to provide accurate and authoritative information with regard to the subject matter covered. It is offered with the understanding that the writer and publisher is not engaged in rendering legal, accounting, or other professional advice or counsel. If legal advice or other expert professional assistance is required the services of a competent professional should be sought. - From a Declaration of Principles jointly adopted by a Committee of the American Bar Association and a Committee of Publishers and Associations.

DAVE RAMSEY

FREE daily radio show. Monday – Friday.

Here insert your area's stations and the times they air the daily Dave Ramsey Radio Show



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

FREE at daveramsey.com:

- Listen to the daily radio show for **FREE**.
- Watch the radio show's video for **FREE**.

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



I am the **BO\$\$** of my monthly bills.

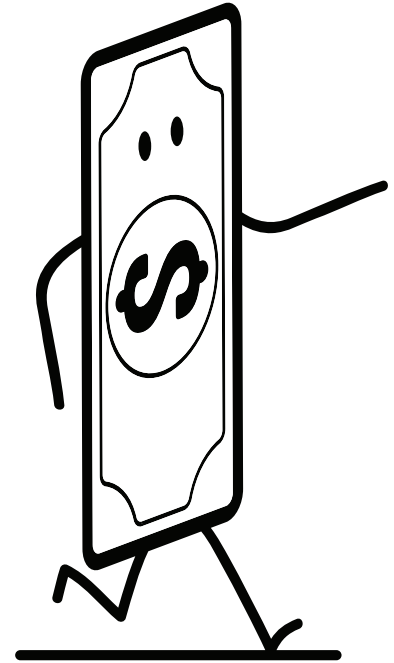
I am the **BO\$\$** of my money.

I must tell my money what to do!

Money is Stupid!

Money will wander off & leave me broke!

Before a month begins I yell & tell my money what to do. I give orders to my money!



My 7 needs are:

- Water
- Food
- House
- Clothes
- Transport
- Court
- Fun

Each month I must have:

- Water
- Food
- House
- Clothes
- Transport
- Court
- Fun



Number One: Tap water

I can live longer without food than water.

Number Two: Food

Basic food that does not cost much.

Number Three: *House*

I have to have a place to sleep & keep my stuff.

Number Four: *Clothes*

I can be naked inside my house.
House before clothes.

Number Five: *Transport*

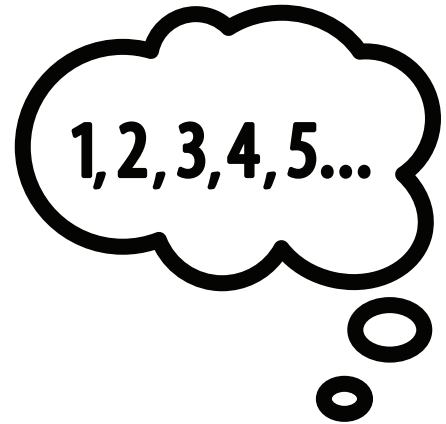
Walk, bus, hitch, or car.

Number Six: *Court*

Pay court ordered fees or I will have no fun.

Number Seven: *Fun*

I have to have some fun.
A little fun gets me thru the month.



I *MUST* cover these in this order each month

- 1) Water
- 2) Food
- 3) House
- 4) Clothes
- 5) Transport
- 6) Court
- 7) Fun

I do *NOT* let bill collector *Sharks & Vampires* tell me to pay them first!

The *Sharks & Vampires* can wait until I get my *Seven Needs* meet!

They will just have to wait!



WATER from the tap.
Not beer, sodas, or bottled water.

FOOD from the bottom shelf in the grocery store.

- Food bank food. Rice & beans. Beans & rice.
 - Dark green leafy vegetables:
Turnip greens, mustard greens, kale,
red cabbage, bok choy, spinach, etc.
 - Cheap cuts of meat.
 - Cook everything long & slow on low heat.
-
-



Lower my housing costs:

- Cut grass & clean to pay rent.
 - Get room mates.
 - Move to a cheaper side of town.
-
-

Clothes can last a long time.
Check out thrift stores, clothes closets, etc.

Transport can be walking, catching rides & paying
for gas, the city bus, or a cheap car.

Court ordered payments must be paid.
No pay – go to jail. Tell the court you are broke
(a “pauper”) and cut a deal.

Fun. There is lots of *FREE* fun.

**Before each pay day
Before the month starts**

I make a plan for my money.

I write down my money plan.

#1 need: **WATER**

#2 need: **FOOD**

#3 need: **HOUSE**

#4 need: **CLOTHES**

#5 need: **TRANSPORT**

#6 need: **COURT**

#7 need: **FUN**



**These *MUST* be done in this order
each week or month.**

#2 comes after #1.

#4 comes after #1, 2, and 3.

#7 comes last.

Adults make a money plan and follow it.

Children do not use a money plan.

Adults do the hard work first.

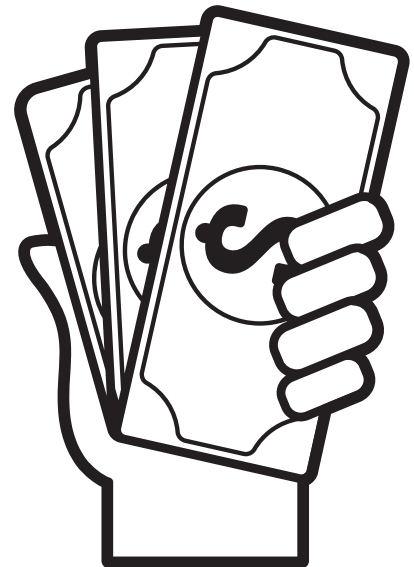
Children have fun first.

Children lose with money.

Children are money losers.

Adults win with money.

Adults are money winners.



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!!! Now, go win!



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

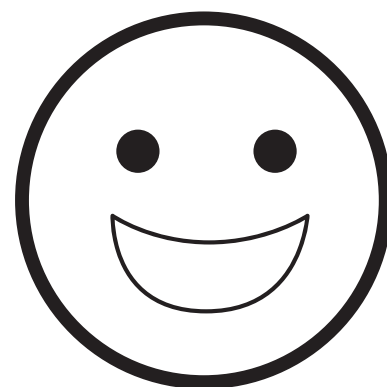
Saved Each Month - \$1,050

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.

