

MONEY BO\$\$\$

I MEET MY NEEDS BY SPENDING LESS

- I never pay retail.
- Deals!
- Bargains!
- That is not good enough!



Presenter's name goes here:

Presenter's title goes here:

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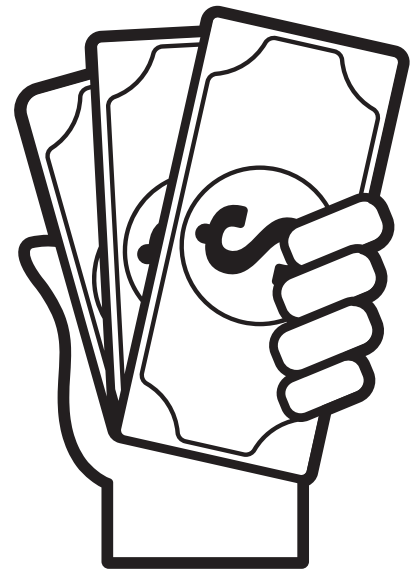
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Dave Ramsey's Paz Financiera con Andres Guterrez;
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I MEET MY NEEDS BY SPENDING LESS.

In this order, my needs are:

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

Things I can do to meet my needs by spending less:

- I am always be ready to deal.
- I deal on everything.
- I deal all the time.
- I am not afraid to ask for a deal.
- I always tell the truth.



Use the **POWER** of cash.

"I Walk around the store. I am silent while counting five 20-dollar bills. I say "I am looking for a deal."

I do not care about the price tag.
"I am looking for a deal."

"I will pay cash – right now! But I need a great deal."

CASH = POWER!!!

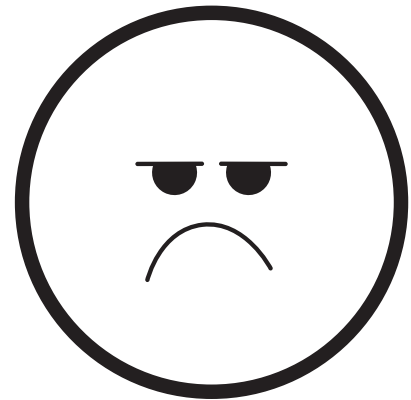
I saved. I have cash. I have **POWER**.

I ask "What is in the back room?"

"Where are the damaged ones?"

"I might buy a floor model for a great deal."

"Where are the returns? I am looking for a great deal."



Silence! Shut Up!
Silence IS VERY POWERFUL!

After a minute of silence say,

"That is not good enough."

I am silent for another minute.

I Wait. I have patience.

Time + Waiting + Silence + Cash = SUPER DEALS
CASH = POWER!!!

I saved. I have cash.

I have **POWER**.

I use WALK AWAY POWER:

- I do not fall in love with that one thing.
There are lots of those things.
The store next door has one.
- I say "Since you cannot give me a great deal,
me and my money are going. Thank you."
- Then walk out.



I Find Deals at:

- Consignment sales
- Thrift shops
- Public auctions
- Coupons: local newspaper & internet sites.
- Other people
- I trade services with others
- Repo lot
- Refunding
- Foreclosures
- Pawn shops
- Online auctions
- Classified ads
- And just before closing on the last day at:
 - Estate sales
 - Convention center trade shows
 - Shows at the fair grounds
 - Flea markets



Adapted from Financial Peace Workbook (c) 2012 by Dave Ramsey

More Great Ways to Save:

I tell insurance agents "That is not good enough.
I need a better deal."

Use a secret email to sign up for deals.
Check this email once each week.

When driving calm down.
Calm drivers use one-third less gas.

Buy lost goods from the PD or post office.

Check state government lost property websites.

Over 60?/65? Ask for a discount.
A Veteran or disabled? Ask for a discount.

Cut cable TV.

“Interest free” credit is a lie.

Value beats price.

Use your tax breaks. Tell the taxman,
“That is not good enough. I need a great deal.”

Do not hoard or throwaway – *SELL*.
It is always garage sale time.

Dollar stores may not have the
best prices. Shop around.

Set a monthly bills calendar.
Put it where you will see it.
Never miss a payment.

Cell phone? Maybe a pay as
you go phone is best for you.

Call the cable and phone company:

*Say “That is not good enough.
I need a better deal or I am
going to change.”*



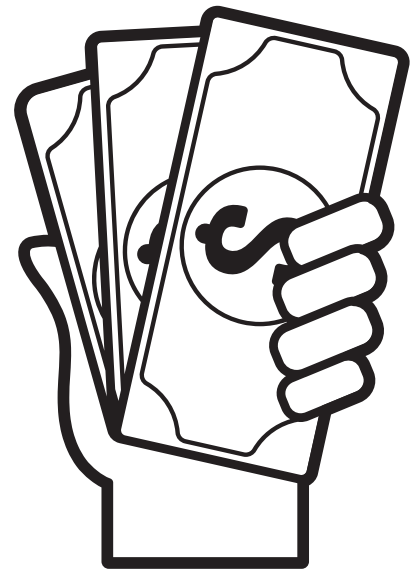
Pick a cheap night out:
Monday, Tuesday, Wednesday
are better deals at the movies.

Call the gas and electric company.
Say "That is not good enough.
I need a better deal.

Extended warranties suck.
They are a waste of my money.

Amazon is not always cheapest .

(Adapted from 50 Brilliant tips to save you a fortune! Ukdailymail.co.uk
9/28/16)



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.

