

# **MONEY BO\$\$**

## **EASY READERS BOOKLETS**

### **HOW TO GUIDE: USING EASY READERS TO TEACH ADULTS ABOUT MONEY & CREDIT**

- **Adults who might benefit most from *MONEY BO\$\$ EASY READERS***
- **How to use *MONEY BO\$\$ EASY READERS WITH ADULTS***
- **Why did I create *MONEY BO\$\$ EASY READERS*?**
- **Literacy biography of Richard F. Hicks**



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## **“The Reality Is, Half Of Americans Can’t Afford To Write A \$500 Check”**

*Tyler Duren zerohedge.com 3/16/17*

“ . . . According to Census Bureau data, there are approximately 46 million poor people who cannot meet their needs. They are forced to rely on assistance in one form or another from federal and state governments. . . .”

*Tom Corley CPA in his daily email on March 3, 2017*

*(See Rich Habits Institute)*



**These 46 million are the target audience and users of *MONEY BO\$\$ EASY READERS***

**MONEY BO\$\$** creator, Richard F Hicks, says

**MONEY BO\$\$ EASY READERS (MBER)** are for adults with low reading skills. All adults need to know the skills of money wisdom.

**Money Bo\$\$ Easy Readers** are written on the 3rd to 5th grade level.

The eBook PDFs are free. Anyone can download, print off and read through them aloud with the adult(s) you are coaching. All adults can learn how to win with money! ALL adults can be a **MONEY BO\$\$**.

**ADULTS WHO MIGHT BENEFIT MOST FROM MONEY BO\$\$ EASY READERS:**

**Any adult** who is not familiar with financial language.

**Any adult** who lacks confidence with money or with themselves.

**Any adult** who cannot read at a high school level. Or, adults who have not read in a long time.

**Any adult** who has a lower or low IQ.

**Any adult** who is in

- Rehab – any addiction.
- Shelters – domestic violence, refugee, homeless.
- Sheltered work places or assisted work locations.
- Jails or prisons.

- Re-entry from prison half-way programs.
- On probation or parole.
- Foster care kids just prior to adult status.
- Teens living on their own, legally or not.

### **Adults living with mental illness problems.**

I also suggest that you check out a program in the United Kingdom, The Money and Mental Health Policy Institute (22 Kingsway, London, WC2B 6LE). Their website is [moneyandmentalhealth.org](http://moneyandmentalhealth.org)

The MMHPI has policy action statements which can apply to any country.

It also has several free eBooks based on their research with adults living with mental health and those adults' financial situations.

### **As of this date the eBooks are:**

“The Missing Link: How tackling financial difficulty can boost recovery rates in IAPT”

“Strength In Numbers: Consumers, carers, financial services”

“The Other One In Four: How financial difficulty is neglected in mental health services”

### **MY MENTAL HEALTH STORY:**

At nineteen, while at university, I came far too close to trying to suicide myself twice. Class mates got me to student health services so I could get help.

In my forties, twice, I was under the care of a psychiatrist for what I call “walking depression.” WD isn’t so deep as to require hospitalization but too damn close to the edge of the black hole. One misstep and down into the deep hole of depression I would have gone.

Those living with mental health problems are prime candidates for the wisdom of **Money Bo\$\$ Easy Readers**. Along with a good, strong friend following MBER’s wisdom, MH can be made easier to handle.

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

The worst way to use MBERs is to merely hand an adult with low reading skills a copy.

A more effective way is for you to read aloud an MBER as an adult with low reading skills follows along.

**WARNING: Do not merely use one staple in the upper left corner!!! Use three staples to create a book.**

At the street level urban service ministry where I tested MBERs I found non-reading adults are not use to turning and folding the page when only one staple was used.

By graciously leading adults through a MBER they can read in a personal one-on-one community of learning – even if there are several adult learners present.

**READING ALOUD** with adults with low reading skills isn’t a race.

You will need to read aloud at a rate which is slower than normal but not insulting.

You might tell a small lie and say, "For me, I need to read this aloud slowly. I'm not used to reading in front of people." That puts the "problem" on you not the learning adults.

### **REMEMBER THESE ADULTS ARE NOT CHILDREN!!!**

Each MBER is written to be free standing. MBERs are not sequential. No one needs to read all the MBERs but everyone should.

At the street level urban mission, I found that we could draw adults with a small lunch, or coffee and cookies.

### **OTHER RESOURCES:**

MBERs are offered for free.

The U.S. Federal Trade Commission ([ftc.gov](http://ftc.gov)) has consumer education materials. These publications are well written and are available at no cost to you – even in bulk.

**BUT** these are written at a high school level, **EXCEPT** for the FTC's "comic book" *telenovela* booklets. Check these out. They come in Spanish and English. I've found them to be useful in communicating with adults with low reading skills.

**On YouTube** look for Adres Guiterrez (in Spanish), Dave Ramsey, Rachel Cruze, Chris Hogan, Christy Wright, or Chris Brown. You might be able to show your learners short video clips about wise money bossing.

## **WHY DID I CREATE MONEY BO\$\$ EASY READERS?**

I've always enjoyed the stand-up comic story that goes: "I like Denny's! They have a great menu. At Denny's anyone can order a meal. It doesn't matter how illiterate or drunk you are! Anyone can point at a picture to show the server what you want to eat."

**MONEY BO\$\$ Easy Readers** were created so that almost any adult can read them. And any adult can get the money wisdom with help of a **MONEY BO\$\$** coach reader - like you.

If you can read aloud third grade level text, you can show adults how to become **MONEY BO\$\$E\$**.

The economy – retailers - credit sharks and vampires - want all money from from all adults – low literacy adults included.

With the wisdom from **MONEY BO\$\$ Easy Readers**, all adults can say "I don't play that! I'm a MONEY BO\$\$! Fool, get outta here!"

### **I choose to believe:**

- That all adults want to be the boss of their money.
- That all adults can learn how to win with money regardless of their educational level or of their reading ability.
- I choose to know that all adults have hope, power, & control.
- I choose *NOT* to believe some adults cannot learn.
- I choose *NOT* to believe some adults want to be money losers.



- I choose *NOT* to believe some adults are not worth my time.
- I choose *NOT* to be a bigot.
- I choose *NOT* to be a lowered expectations bigot.
- I choose to believe that all adults can have high expectations.
- Failure is not an option!



***MONEY BO\$\$ Easy Readers*** are like the Electric Company theme song:

HEY YOU GUYS!!!!!!!!!!!!!!  
 We're gonna turn it on  
 We're gonna bring you the power  
 We're gonna light up the dark of night like the  
 brightest day in a whole new way

**HOPE POWER CONTROL . . .**

. . . are the most important habits any adult needs to be a *MONEY BO\$\$*.

All adults need to live and shout:

I have hope!

I have power!

I control my money!

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

I want my kids to be rich!

## LITERACY BIOGRAHY OF RICHARD F. HICKS

My momma and daddy were born in share cropper shacks in deep south Alabama in the 1920s. In each of their sibling groups of about one dozen kids several died in infancy. These babies were buried in unmarked graves in the soil of wherever the family was at the time of birth/death. Both families moved almost every year. Only one set of my grandparents ever owned the land on which they lived and then only later in life.

I have one uncle who died at 18 months – unnamed. In that time and place, you didn't waste a name on a kid who didn't look like he'd make it. On his grave marker it reads 'Little Son.'

In the 1930s, my daddy left school after the third grade. As the oldest son he was needed in the fields. My momma was the educated one. She got all the way through eighth grade.

My grands and parents lived what we see in the *Grapes of Wrath* movie. One grandmother looked just like Ma Jode when she is preparing to leave. Ma pauses in an unlit shack. She looks into a mirror seeing all the hard times in her face. She holds up ear rings to her lobes. She smiles. Puts the ear rings back in their box and walks out to face a long journey.

My father first saw regular meals, his own bed, hot and cold running water, and flush toilets at a U.S. Army boot camp during World War II.

In the post war years, my parents earned their fortune selling snack foods. By today's standards they were barely literate. They bought roasted peanuts for 2 cents a bag and sold it for 4 or 5 cents. Repeat that everyday for forty years and you'll can have a pile of cash.

I cannot remember seeing my parents read except for business. I can remember going with them to see "Lawyer Paul." He would be paid to read documents aloud and explain what the words meant.

I have no memory of momma or daddy reading to or with me.

When you can't read or don't read well you're not going to read to or with your kid. Who wants to struggle in front of their child?

Near the end of my sixth grade year my teacher Mrs. Barger spoke to Principal Temple. My parents and I were called into a meeting with the principal. Mrs. Temple said, "Ricky can't read." (This was not news to me.) She continued, "He's not going to make it in the seventh grade and he will fall further and further behind and probably not graduate high school."

But there was good news. The local state university had a pilot program for kids just like me. I would get to spend summer in a no air condition Alabama school room.

I "volunteered" to participate.

So for the summer between sixth and seventh grade, and one hour each day during the seventh grade I was with reading teacher Mrs. Zimmermann. She was very old school using new modalities of teaching reading. She was going to succeed. Each kid in the class was going to succeed. She would say "Richard, you need to work harder and longer. Read! Read! Read! Failure is not an option!!!"

I knew my life wasn't going to get any easier. Mrs. Z wasn't going to get any easier.

By the end of seventh grade I was reading above grade level. I kept reading.

I grew bored with high school. I was admitted to The New College at the University of Alabama without graduating from high school.

I am a high school drop out. I am a proud holder of a GED (General Education Diploma).

I took tests for college credit during the Christmas break before starting college.

This high school drop out, without ever having attended a college class started college as a second semester freshman. At the end of my first college semester, I began summer school as a college sophomore when I should have just then been graduating from high school . . .

. . . All because Mrs. Barger and Principal Temple spoke truth and I learned to read.

Frank Laubach developed the most widely used program of adult literacy in the world. He said,

“People who cannot read are powerless. But people who can read can be the most powerful.”

I say – **ALL ADULTS CAN LEARN TO BE A MONEY BO\$\$.**

You might say “Hicks you’re weird.” I say . . .

**BE WEIRD. WEIRD IS WONDERFUL. WEIRD IS FUNDERFUL. “. . . weird people, zealous of good works.”** Titus 2.14 (AV helped by RFH)

**Giving** is the most fun you can have clothed not involving fat, sugar, or chocolate.

## **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).

