

# ***Money Made Easy***

## ***Playbook***



**MoneyMadeEasyFoundation.org**

Money Made Easy  
Foundation.org

Playbook

[tompainter@me.com](mailto:tompainter@me.com)  
801-318-8667

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Money Made Easy

14,000

Students Taught

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Each of You  
Will Make and Spend

\$1,000,000

In Your Lifetime

(even with a minimum wage job)

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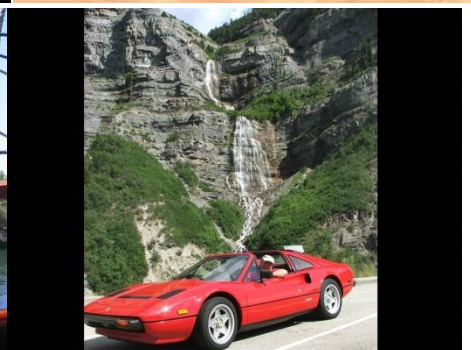
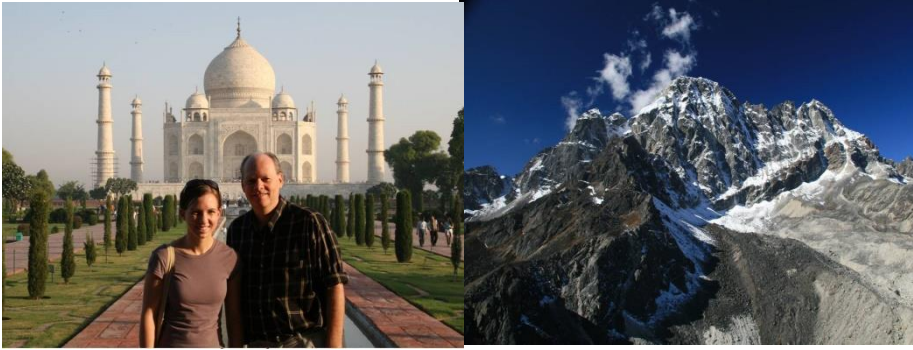
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# What's On Your Bucket List?





**Question**

**What is Money?**

[www.moneymadeeasy.com](http://www.moneymadeeasy.com)

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**Question**

**What Did We Use  
Before Money?**

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**Question**

**What is Income?**

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**Question**

**What is an Expense?**

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**Question**

**What is an Net  
Income or Profit?**

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**Question**

**What do you have  
that is valuable?**

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**Question**

**What is Net Worth?**

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**Answer**

**The total of  
everything you own  
that has value**

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**Does  
Money  
Grow on  
Trees?**



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YES!

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Have you ever  
seen an  
  
apple tree,  
orange tree,  
peach or  
pear tree?



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Would You  
Like to See  
  
A Money Tree?

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**What kind of a seed  
do you use to grow a  
money tree?**

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**If you didn't  
water your  
money tree,  
  
would it  
grow?**



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What do you water  
your tree with?

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Watch your money tree grow



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**Would you like to  
have a tree that  
grows a million  
dollars?**

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You need to water your tree.

How many



do you water your tree with?



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Age	Monthly
1	\$14
2	\$16
3	\$17
4	\$19
5	\$21
6	\$23
7	\$26
8	\$29
9	\$32
10	\$35
11	\$39
12	\$43
13	\$47
14	\$52
15	\$58

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Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly
1	\$14	16	\$64	31	\$292	46	\$1,479	61	\$17,029
2	\$16	17	\$71	32	\$324	47	\$1,665	62	\$23,934
3	\$17	18	\$78	33	\$359	48	\$1,879	63	\$37,812
4	\$19	19	\$86	34	\$398	49	\$2,126	64	\$79,583
5	\$21	20	\$95	35	\$442	50	\$2,413		
6	\$23	21	\$106	36	\$491	51	\$2,749		
7	\$26	22	\$117	37	\$546	52	\$3,145		
8	\$29	23	\$129	38	\$608	53	\$3,617		
9	\$32	24	\$143	39	\$676	54	\$4,187		
10	\$35	25	\$158	40	\$754	55	\$4,882		
11	\$39	26	\$175	41	\$841	56	\$5,745		
12	\$43	27	\$194	42	\$938	57	\$6,841		
13	\$47	28	\$215	43	\$1,049	58	\$8,268		
14	\$52	29	\$238	44	\$1,174	59	\$10,193		
15	\$58	30	\$263	45	\$1,317	60	\$12,914		

Monthly savings required to reach \$1 Million by age 65 (10% rate)

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Question

What happens if  
your tree doesn't  
grow very fast?

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Answer

You Have to Water it  
with More Money

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Monthly savings required to reach \$1 Million by with different rates of return.			
			10%
Age	Monthly	Monthly	Monthly
15			\$58

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Money Made Easy Playbook

Monthly savings required to reach \$1 Million by with different rates of return.

3%

10%

Age	Monthly	Monthly	Monthly
15		\$719	\$58

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Monthly savings required to reach \$1 Million by with different rates of return.

0%-1%

3%

10%

Age	Monthly	Monthly	Monthly
15	\$1,667	\$719	\$58

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Monthly savings required to reach \$1 Million by with different rates of return.

0%

3%

10%

Age	Monthly	Monthly	Monthly
15	\$1,667	\$719	\$58
20	\$1,852	\$876	\$95
25	\$2,083	\$1,079	\$158
30	\$2,381	\$1,348	\$263
35	\$2,778	\$1,716	\$442
40	\$3,333	\$2,242	\$754

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**Question**

**How do you get your tree to grow faster?**

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**Answer**

**Start a Small  
Business  
& Investing**

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**Steps to making money, so  
you can grow your own  
money tree**



By Thomas Painter

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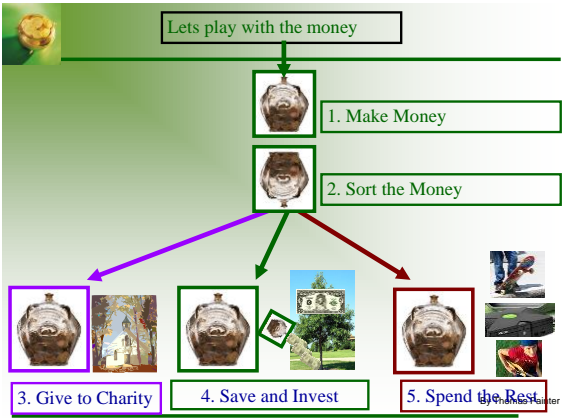
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**1. If you could only have one thing  
Money or Knowledge  
Which would you choose?**

- 1. Money
- 2. Knowledge

By Thomas Painter

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**Question**

**What is a Loan?**

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# Question

## What is Interest?

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### Three percent interest

\$100.00

$$\begin{array}{r} \times \quad 3\% \\ \$ \quad 3.00 \end{array}$$



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### Ten percent Interest

\$100.00

$$\begin{array}{r} \times \quad 10\% \\ \$ \quad 10.00 \end{array}$$



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**Question**

**What is a Credit Card?**

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**Question**

**How Does it Work?**

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**Question**

**What Happens if you don't pay the bank back the next month ?**

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**Answer**

**You Pay Interest**

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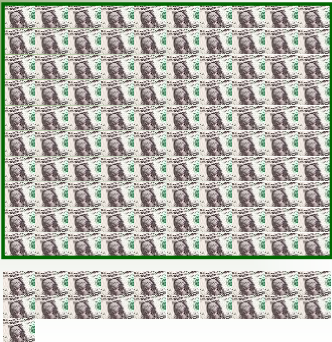
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**Twenty-one percent interest**

**\$100.00**

**x 21%**  
**\$ 21.00**



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**2. If you used a credit card to buy a computer for \$1,000 and made payments for 10 years at 21%.  
How much in total would you have paid?**

- 1. \$1,300
- 2. \$2,374

By Thomas Painter

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**3. If you used a credit card to buy a computer for \$1,000 and made payments of \$21 a month, (21%) After making payments for 4 years, how much do you still owe?**

1. \$325

2. \$771

By Thomas Painter

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**1 Bundle Equals \$500**



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**A Few Years From Now**

By Thomas Painter

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**With \$10,000 in Credit Card Debt**

By Thomas Painter

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**4. With \$10,000 in Credit Card Debt,**

**Paying the minimum payment of \$183, How much will you pay in interest?**

- 1. \$22,951
- 2. \$46,951

By Thomas Painter

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**5. With \$10,000 in Credit Card Debt, You'll pay \$32,951 to pay off the debt.**

**If you increase your monthly payment from \$183 to \$395, How much will you save?**

- 1. \$12,628
- 2. \$19,628

By Thomas Painter

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## Personal Debt

- ◆Are there expenses that you could or should go without?
- ◆How much is that costing you?
- ◆Take that money and invest it.

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### How much does a monthly bad habit cost?

Years	10	20	30	40
Expense				
\$25				\$146,056

(Assumes a 10% return)

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### How much does a monthly bad habit cost?

Years	10	20	30	40
Expense				
\$25				\$146,056
\$50				\$292,111
\$100				\$584,222
\$250				\$1,460,556

(Assumes a 10% return)

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# Money Made Easy Steps

◆#4 Save and Invest

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**6. How much would you have if you put a dollar a day in a piggy bank for 66 years?**

- 1. \$ 24,090
- 2. \$ 41,458

By Thomas Painter

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# Compounding

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# Watch how fast money grows



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**7. How much would you have if you put a dollar a day into a savings account at 3% for 66 years?**

- 1. \$38,686
- 2. \$75,736

By Thomas Painter

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**8. How much would you have if you invested \$1 a day for 66 years with a 10% return?**

- 1. \$2,607,064
- 2. \$6,533,598

By Thomas Painter

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One dollar a day with a 10% increase for 66 years

	Rate	How much in 66 years?
	0%	\$ 24,090
	3%	\$ 75,736
	10%	\$ 2,607,064



By Thomas Painter

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9. How much would you owe if you spent \$1 a day on a credit card at 21% for 66 years?

1. \$16,877,660

2. \$1,611,877,660

By Thomas Painter

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One dollar a day at 21% return for 66 years

	Rate	How much in 66 years?
	0%	\$ 24,090
	3%	\$ 75,736
	10%	\$ 2,607,064
	21%	\$1,611,877,660



By Thomas Painter

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### Save and Invest

- ◆ Saving Account
- ◆ Investment Account

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### Stock Market

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## Would you like to own?

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### What would you like to own?





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### What would you like to own?





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### What would you like to own?





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### Q: What is the Stock Market?



◆ A place where you can buy a small part of many different companies.

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### 10. What is the Dow?

1. 100 Companies from Different Industries
2. 30 Companies from Different Industries

By Thomas Painter

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### 11. What is the S&P Stock Index?

1. 500 of the largest Companies
2. 1,000 of the largest Companies

By Thomas Painter

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**12. True or False: The S&P 500 stock index makes more money than most mutual funds that are managed by professional money managers?**

1. True

2. False

By Thomas Painter

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**13. Berkshire Hathaway is a Stock that is managed by Warren Buffet**

**Does it Make More Money than the S&P 500?**

1. No

2. Yes

By Thomas Painter

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**Real Estate**

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# Save 20-30% on Real Estate



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## Save 10%-20% on Real Estate

Purchase \$200,000 house for 30 years



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## Save 10%-20% on Real Estate

Purchase \$200,000 house for 30 years

- \$328,310 Interest



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**Save 10%-20% on Real Estate**

Purchase \$200,000 house for 30 years

- \$328,310 Interest
- \$528,310 Total Payments



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**Save 10%-20% on Real Estate**

That's not going to work,

Lets find a house for \$180,000



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**14. If you bought a \$200,000 house for \$180,000 at 8% for 30 years, how much would you have saved in interest?**

- 1. \$52,830
- 2. \$95,221

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**15. If we reduce the interest from 8% to 6%**

**How much would you save?**

- 1. \$32,507
- 2. \$86,972

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**16. If we increase our payment from \$1,079 to \$1,518**

**how much would you save?**

- 1. \$64,099
- 2. \$115,099

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**Success Secrets**

- Purchase it for \$180,000
- Reduce the Interest Rate
- Pay off house in ½ the time



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**17. If you did all three  
Buy for Less, Lower your Interest &  
Increase your Payment  
How much will you save?**

- 1. \$245,901
- 2. \$455,901

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**If you did all three  
things, you would save**

**\$254,901**

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**How to save  
money on a car**



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Cut your Car Expenses by 20% to 50%

• Financial ignorance at the auto dealer ends up costing you



• Did you hear ... ?

- ✓ Low down
- ✓ Low monthly payment
- ✓ You've got to have it!



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Cut your Car Expenses by 20% to 50%

• Sticker Price — **\$20,000**

• Hidden Costs

- Paint protector
- Undercoating
- Dealer prep
- Extended warranties
- Credit life
- \$4,500 in finance charges



• A \$20,000 car becomes a **\$30,000** decision

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18. How do you save money when you buy a car?

1. Buy a used Car
2. Buy a new car with a rebate

By Thomas Painter

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**Strategy: Buy a Late Model Used Car**

- The day you buy a new car and drive it off the lot, it becomes a used car even before you get home
- A pre-owned is half the sticker price
- After finance charges, you save \$15,000



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**19. How do you save money on Car Insurance?**

1. Less than 5 Speeding Tickets
2. Less than 10 Speeding Tickets
3. Good Grades, No Accidents or Tickets

By Thomas Painter

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**20. Will You Share the Wealth and Teach and Tell others about Money Made Easy?**

1. Yes

By Thomas Painter

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