

20s(yellow)DPMG.indd 1 2/20/06 6:46:57 AM



20s(yellow)DPMG.indd 2 2/20/06 6:47:06 AM



20s(yellow)DPMG.indd 3 2/20/06 6:47:15 AM



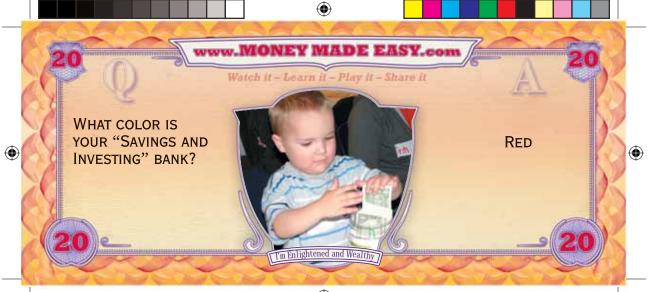
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20s(yellow)DPMG.indd 7 2/20/06 6:47:53 AM



20s(yellow)DPMG.indd 8 2/20/06 6:48:11 AM



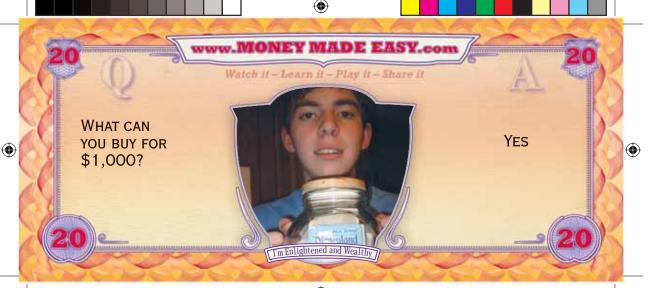
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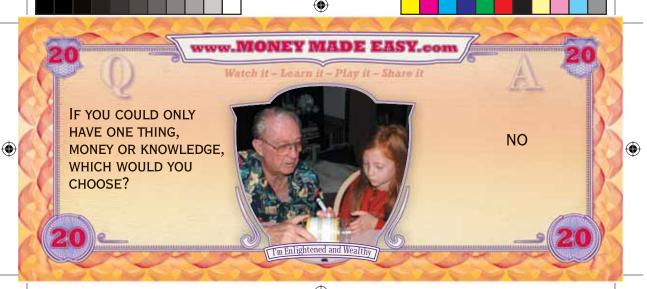
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20s(yellow)DPMG.indd 11 2/20/06 6:49:05 AM



20s(yellow)DPMG.indd 12 2/20/06 6:49:15 AM



20s(yellow)DPMG.indd 13 2/20/06 6:49:26 AM



20s(yellow)DPMG.indd 14 2/20/06 6:49:36 AM



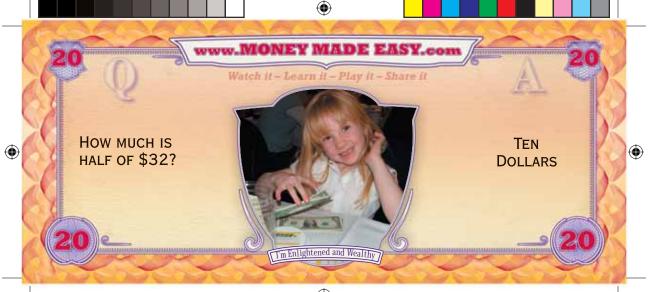
20s(yellow)DPMG.indd 15 2/20/06 6:49:46 AM



20s(yellow)DPMG.indd 16 2/20/06 6:50:03 AM



20s(yellow)DPMG.indd 17 2/20/06 6:50:19 AM



20s(yellow)DPMG.indd 18 2/20/06 6:50:30 AM



20s(yellow)DPMG.indd 19 2/20/06 6:50:41 AM



20s(yellow)DPMG.indd 20 2/20/06 6:50:48 AM

WHAT IS THE DIFFERENCE BETWEEN A NEED AND A WANT?



MAKE MONEY, SORT IT, GIVE TO CHARITY, SAVE AND INVEST, SPEND

NAME THREE OF THE FIVE MONEY MADE EASY **STEPS**



ACCEPT VARIOUS ANSWERS

TRUE OR FALSE:
THE DAY YOU DRIVE
YOUR NEW CAR OFF
THE DEALER'S LOT,
YOUR CAR HAS LOST
VALUE.



A GOOD USED CAR (NOT A NEW ONE)

50

I'M ENLIGHTENED AND WEALTHY

50



WHAT CAN YOU BUY FOR \$10,000?



TRUE — IT'S A
"USED CAR"
THE MOMENT IT'S
DRIVEN OFF THE LOT.

50

I'M ENLIGHTENED AND WEALTHY

50





WHAT IS 10% OF \$100?



YOUR INVESTMENT MONEY MULTIPLIES WITH TIME SO YOU'LL HAVE MORE MONEY WHEN YOU ARE OLDER.



WHY DO YOU WANT TO START SAVING AND **INVESTING WHEN YOU** ARE YOUNG?



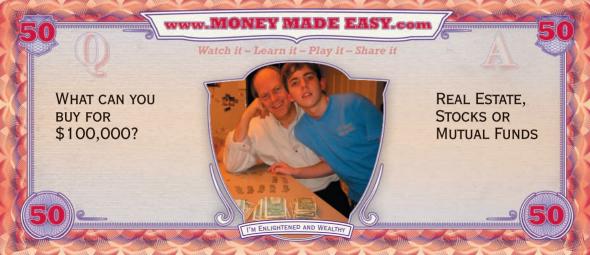
TEN DOLLARS













WHAT INVESTMENTS
GO DOWN IN VALUE?



RETIREMENT SAVINGS
PLAN FUNDED BY
EMPLOYEE
CONTRIBUTIONS AND
CONTRIBUTIONS FROM
THE EMPLOYER

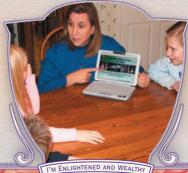
50

I'M ENLIGHTENED AND WEALTHY

50



HOW LONG DOES IT TAKE FOR YOUR CHECKING ACCOUNT AT 0% INTEREST TO DOUBLE IN VALUE?



ACCEPT VARIOUS **ANSWERS**

(EVERYONE HAS SOMETHING THEY CAN DO WITHOUT)

WHAT ARE YOU SPENDING MONEY ON THAT YOU COULD DO WITHOUT?



CHECKING ACCOUNTS WILL NEVER DOUBLE WITH O% INTEREST



WILL YOU MAKE OVER A MILLION DOLLARS IN YOUR LIFETIME?



SAVING RATES ARE DROPPING

ARE SAVINGS RATES GOING UP OR DOWN?



SURE! \$25,000 PER YR. x 40 YEARS = \$1,000,000

www.MONEY MADE EASY.com

Watch it - Learn it - Play it - Share it

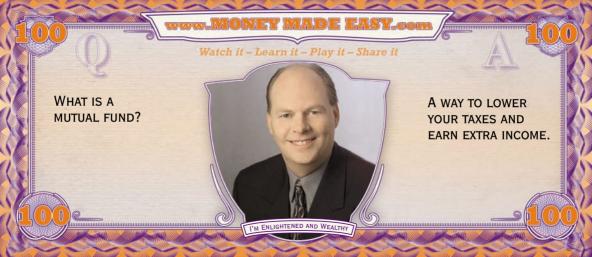
WHAT ARE TWO REASONS FOR STARTING A SMALL BUSINESS?



YOU CAN OWN A SMALL AMOUNT OF MANY DIFFERENT STOCKS BY INVESTING IN A MUTUAL FUND.

100







www.MONIBYMADEBASY.com Watch it - Learn it - Play it - Share it

WHAT IS AN "IRA?"



An "INDIVIDUAL RETIREMENT ACCOUNT." THAT IS TAX-FREE WHEN YOU WITHDRAW IT AT RETIREMENT.

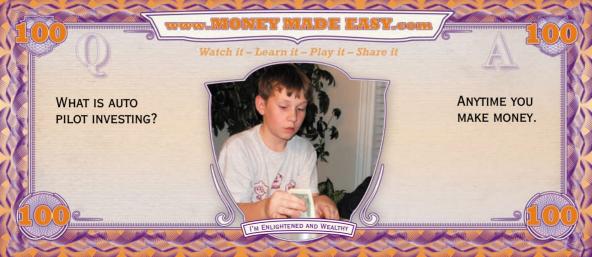
(BUT YOU PAY TAXES ON IT WHEN YOU DEPOSIT IT)

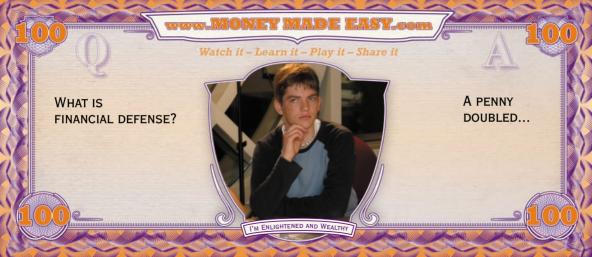
WHAT IS FINANCIAL OFFENSE?



WHERE MONEY IS AUTO-MATICALLY WITHDRAWN FROM YOUR SAVINGS OR CHECKING ACCOUNT AND AUTOMATICALLY INVESTED IN MUTUAL FUNDS.

100







SPEND MONEY.

100

40 DAYS?

EACH DAY FOR 40 DAYS, OR \$1,000 EACH DAY FOR



WHAT WOULD YOU RATHER HAVE; A PENNY DOUBLED EACH DAY FOR 40 DAYS, OR A MILLION DOLLARS EACH DAY FOR 40 DAYS?



A PENNY DOUBLED...



WHAT WOULD YOU RATHER HAVE; A PENNY DOUBLED EACH DAY FOR 40 DAYS, OR \$100,000 EACH DAY FOR 40 DAYS?



INCREASE YOUR
DEDUCTIBLE, ELIMINATE
OVERLAPPING
COVERAGE.





HOW LONG DOES IT TAKE FOR A CREDIT CARD AT 21% TO DOUBLE IN DEBT?



INCREASE YOUR DEDUCTIBLE, AND **ELIMINATE OVERLAPPING** COVERAGE.



YOU HAVE IF YOU BOUGHT McDonald's STOCK FOR 66 YEARS AND THE **COMPANY INCREASED BY** 10% EACH YEAR? A) \$101,360 B) \$275,736 C) \$1,564,090 D) \$2,607,064

HOW MUCH MONEY WOULD



24 YEARS (72 DIVIDED BY 3 = 24 YEARS

How much would you HAVE IF YOU DOUBLED A PENNY EACH DAY FOR 40 DAYS?

- A)\$1 MILLION
- B) \$10 MILLION
- C) \$5 BILLION



AN **APARTMENT** BUILDING





WHAT IS THE "S&P 500 STOCK INDEX?"



TRUE, ON AVERAGE THE S&P BEATS 2/3 OF THE MUTUAL FUNDS.

TRUE OR FALSE:
THE S&P 500 INDEX
FUND MAKES MORE
MONEY THAN MOST
MUTUAL FUNDS?



A LIST OF THE TOP 500 COMPANIES IN AMERICA. (WHEN YOU INVEST IN THE S&P 500 INDEX FUND, YOU PURCHASE A SMALL PART OF EACH OF THE

500 COMPANIES.)



500

www.MONEY MADE EASY.com

Watch it - Learn it - Play it - Share it

HOW MUCH WOULD YOU HAVE IF YOU PUT A DOLLAR A DAY IN A PIGGY BANK FOR 66 YEARS?

- A) \$12,686
- B) \$6,390
- C) \$24,090
- D) \$3,266

DBA STANDS FOR "DOING BUSINESS AS"— A SOLE PROPRIETOR BUSINESS; A TYPE OF SMALL BUSINESS ENTITY USED AS A SUBSTITUTE FOR A PERSONS NAME.





F YOU BOUGHT A COMPUTER
FOR \$1,000 ON A CREDIT
CARD, AND MADE PAYMENTS
OF \$21 A MONTH, HOW
MUCH WOULD YOU OWE
AFTER YEARS OF PAYMENTS?
A) \$0
B) \$223

C) \$771 D) \$589

B) \$2,374







A) \$1,000 B) \$2,374 C) \$1,715 D) \$5,235

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Watch it - Learn it - Play it - Share it

IF YOU CUT UP YOUR PERSONAL CREDIT CARDS, HOW MUCH WILL YOU LIKELY SAVE IN PURCHASES?



C) \$32,951





500

www.MONEY MADE EASY.com

Watch it - Learn it - Play it - Share it

IF YOU HAVE \$10,000 IN CREDIT CARD DEBT, WITH MONTHLY PAYMENTS OF \$183 FOR 15 YEARS, HOW MUCH WILL YOU HAVE PAID?

- A) \$29,898 B) \$45,009
- C) \$32,951 D) \$125,455



15-20%





www.MONEY MADE EASY.com

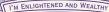
Watch it - Learn it - Play it - Share it

IF YOU INVESTED \$200 A MONTH AT 10% INTEREST, STARTING AT AGE 15 FOR JUST THREE YEARS, WOULD YOU HAVE OVER A MILLION DOLLARS AT AGE 65?



No, YOU WOULD ONLY HAVE SAVED \$789,695







www.MONEY MADE EASY.com

Watch it - Learn it - Play it - Share it

IF YOU INVESTED \$200 A MONTH AT 10% INTEREST, STARTING AT AGE 30 FOR 35 YEARS, WOULD YOU HAVE OVER MILLION DOLLARS AT AGE 65?



YES,
OVER A MILLION DOLLARS
\$1,080,518









IF YOU SAVED AN EXTRA \$12 A MONTH, AND INVESTED IT FOR 50 YEARS AT 10%, IT WOULD EQUAL:

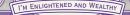
- A) \$10,520 B) \$167,458
- C) \$29,885 D) \$100,889

YES, \$1,030,518

IF YOU SAVED AN EXTRA \$30 A MONTH, AND INVESTED IT FOR 50 YEARS AT 10%, IT WOULD EQUAL:

- A) \$25,428 B) \$167,458
- C) \$418,647 D) \$236,845

STANDARD AND POORS







I'M ENLIGHTENED AND WEALTHY







1'M ENLIGHTENED AND WEALTHY





www.MoneyMadeEasy.com

B) \$45,033 C) \$19,628 D) \$15,898

FROM \$183 TO \$395, YOU'LL SAVE HOW MUCH IN INTEREST: A) \$5,909

I'M ENLIGHTENED AND WEALTHY



500

www.MONEY MADE EASY.com

Watch it - Learn it - Play it - Share it

HOW MUCH WOULD YOU HAVE IF YOU PUT A DOLLAR A DAY IN YOUR SAVINGS ACCOUNT THAT PAID 3% PER YEAR FOR 66 YEARS?

- A) \$12,686 B) \$75,736
- C) \$54,090 D) \$133,266

INVEST IN A 401K AT WORK.

I'M ENLIGHTENED AND WEALTHY

500e

500



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1000s(Blue)DPMG2.indd 2 2/20/06 2:48:04 PM



1000s(Blue)DPMG2.indd 3 2/20/06 2:48:06 PM



1000s(Blue)DPMG2.indd 4 2/20/06 2:48:08 PM



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1000

www.MONEY MADE EASY.com

Watch it - Learn it - Play it - Share it

IF YOU BOUGHT A \$200,000 HOUSE FOR \$180,000 AT 8% WITH A 30 YEAR FIXED LOAN, HOW MUCH WOULD YOU SAVE IN INTEREST?

A) \$52,830 B) \$26,898 C) \$125,458 D)\$22,987

10 (72 DIVIDED BY 7.2 = 10 YEARS)

TI'M ENLIGHTENED AND WEALTHY

1000

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2/20/06 2:48:12 PM



Watch it - Learn it - Play it - Share it

IF YOU BOUGHT A HOUSE FOR \$180,000 AT 6% VERSES 8%, HOW MUCH WOULD YOU SAVE IN INTEREST?

A) \$86,972 B) \$26,898 C) \$125,458 D) \$22,987

A) \$115,099

1000

I'M ENLIGHTENED AND WEALTHY

_1000

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Watch it - Learn it - Play it - Share it

IF YOU BOUGHT A HOUSE FOR \$180,000 FOR 30 YEARS AT 6%, AND YOU INCREASE YOUR PAYMENT FROM \$1,079 TO \$1,518, HOW MUCH WOULD YOU SAVE IN INTEREST?

A) \$115,099 B) \$75,736

C) \$54,090 D) \$133,266



A) \$86,972

I'M ENLIGHTENED AND WEALTHY

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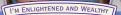


WWW.MONEYMADEEASY.COM

HOW MANY MONTHS DO YOU HAVE TO WORK TODAY TO COVER YOUR TAXES?

A) 1.3 B) 3.5

C) 5.25 D) 6.5



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C) \$1,732,439

B) \$575,489 C) \$1,732,439

D) \$144,777

A) \$866,219



I'M ENLIGHTENED AND WEALTHY

1000

1000s(Blue)DPMG2.indd 14 2/20/06 2:48:28 PM



1000s(Blue)DPMG2.indd 15 2/20/06 2:48:31 PM



1000s(Blue)DPMG2.indd 16 2/20/06 2:48:33 PM



1000s(Blue)DPMG2.indd 17 2/20/06 2:48:36 PM



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www.MONEY MADE EASY.com

Watch it - Learn it - Play it - Share it

IF YOU INVESTED \$250 A MONTH IN YOUR 401K, AND YOUR EMPLOYER MATCHED IT FOR 40 YEARS AT 10% GROWTH, AFTER YOU PAID TAXES WHAT WOULD YOU NET?

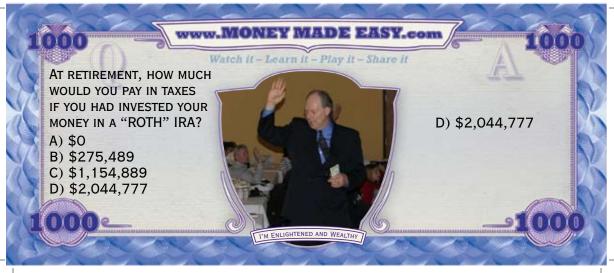
A) \$115.099 B)\$275.489

C) \$1,154,889 D) \$2,044,777

A) \$0 - YOU ALREADY PAID TAXES ON IT BEFORE YOU PUT THE MONEY IN THE ROTH IRA.

I'M ENLIGHTENED AND WEALTHY

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1000s(Blue)DPMG2.indd 20 2/20/06 2:48:43 PM