## Money Made Easy for Kids and Teens



A Money Play Book to Teach the Power of Money

Thomas Painter

## Build you money kit

## Get

(1) $8 \times 10$ Inch envelope

- Write the Childs name on the envelope
(4) $4 \times 9$ Inch envelopes
- On one envelope write Make Money
- On one envelope write Church and Charity
- On one envelope write Save and Invest

- On one envelope write Spend


## Or go to an office supply store

(1) $8 \times 10$ Inch plastic envelope

- Write the Childs Name on the envelope
(4) $4 \times 9$ Inch plastic envelopes
- On one envelope write Make Money
- On one envelope write Church and Charity
- On one envelope write Save and Invest
- On one envelope write Spend



## Print the Money Trackers

- Make Money
- Charity
- Save and Invest
- Spend



## Get $50 \$ 1$ Bills or Print the Play Money



## Get 50 \$1 Bills or Print the Play Money




## Print the Money Made Easy Certificate

Name: $\qquad$ AGE: $\qquad$I Will Make My Money Each Month.I WILL Sort My Money Each Month.I WILL GIVE 10\% to My ChURCH OR CHARITY.
I Will Water My Money Tree With \$ $\qquad$ EACH MONTH.

I Will Spend My Money After I Have Given to My Church or Charity and Invested For My Future.

## Let's Get Started

# Get out your Spend envelope and tracker 

> List all the things you would like to buy

## Get out your SPEND bank



## Put your tracker back in the envelope.

## Does Money Grow on Trees?





# What kind of a seed 

do you use to grow a money tree?


# If you didn't water your money tree, 

would it grow?


# What do you water your tree with? 



## Watch your money tree grow

## Watch your money tree grow

## Watch your money tree grow



## Watch your money tree grow

## Watch your money tree grow



## Watch your money tree grow




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



## You need to water your tree.

## How many



do you water your tree with?



## It all depends on your age.

## How old are you?



## Find your age

This is how many dollars you need to water your tree with each month
(assumes 10\% return)

| Age | Monthly |
| :---: | :---: |
| 1 | $\$ 14$ |
| 2 | $\$ 16$ |
| 3 | $\$ 17$ |
| 4 | $\$ 19$ |
| 5 | $\$ 21$ |
| 6 | $\$ 23$ |
| 7 | $\$ 26$ |
| 8 | $\$ 29$ |
| 9 | $\$ 32$ |
| 10 | $\$ 35$ |


| Age | Monthly |
| :---: | :---: |
| 11 | $\$ 39$ |
| 12 | $\$ 43$ |
| 13 | $\$ 47$ |
| 14 | $\$ 52$ |
| 15 | $\$ 58$ |
| 16 | $\$ 64$ |
| 17 | $\$ 71$ |
| 18 | $\$ 78$ |
| 19 | $\$ 86$ |

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



## Step 1

## Make Money

Lets play with the money

1. Make Money

## Step 2

## Separate Your Money

Lets play with the money

## 1. Make Money

2. Separate Your Money

## Step 3

# Give 10\% to your Church or Charity 



1. Make Money

2. Separate Your Money

## 3. Give to Charity

## Step 4

## Water your Money Tree



## Step 5

## Spend the Rest



## Step 1

## Make Money

# Get out your Make Money envelope and tracker 

 List all the way you can make money
## Make Money

Name

Goal \$ Month
Ways to Make Money
4 Ways you can make money

| Make Money |  |
| :--- | :--- |
| Name |  |
| Goal \$ |  |
| Ways to Make Money |  |
|  |  |
| 1 |  |
| 3 | 2 |

## Get the \$50 in cash

## or the 50 play money bills

In this example we are going to make money in January then sort and spend it in February.

# Our first job is to do babysitting 

## and we earned \$10

## Mark your tracker up to $\$ 10$ and

 put 10 bills in the make money envelope

# Our second job is to do yard work and we earned \$10 

Mark your tracker up to \$20 and put 10 bills in the make money envelope

## Lets keep track of the money, with the money tracker.



## Our third job is to do

# babysitting and we earned \$5 

Mark your tracker up to \$25 and put 5 bills in the make money envelope

## Lets keep track of the money, with the money tracker.



## Our fourth job is to do yard work and we earned \$10

Mark your tracker up to \$35 and put 10 bills in the make money envelope

## Lets keep track of the money, with the money tracker.



# Our finth job is to do yard work and we earned \$10 

Mark your tracker up to \$45 and put 10 bills in the make money envelope

## Lets keep track of the money, with the money tracker.



## Our sixth job is to do

# babysitting and we earned \$5 

Mark your tracker up to \$50 and put 5 bills in the make money envelope

## Lets keep track of the money, with the money tracker.



## Step 2

## Separate Your Money (Once a month)

## Put all the money on the table

Replace the Make Money tracker for the next month

## 9. Step 2. Separate Your Money



## Step 3

# Give 10\% to your Church or Charity 

## Would you be willing to

 give a part of your money to others that need it?Or to the church or YES

- J.J. Bright gave 100 bikes to the Salvation Army's Angel Tree Kids.



# Get out your Charity envelope 

How much is $10 \%$ of $\$ 50$

## Step 3. Give $10 \%$ to Charity

## \$50.00 Make Money



Make Money $\quad \$ 50$ Cross off a $0 \quad \$ 5$ \$ Charity \$5

# Take out 5 bills and put them in your Charity envelope 

## Mark 5 on your Charity tracker



## Step 4

Water our Money Tree

## Step 4. Lets water your money tree.

| Age | Monthly |
| :---: | :---: |
| 1 | $\$ 14$ |
| 2 | $\$ 16$ |
| 3 | $\$ 17$ |
| 4 | $\$ 19$ |
| 5 | $\$ 21$ |
| 6 | $\$ 23$ |
| 7 | $\$ 26$ |
| 8 | $\$ 29$ |
| 9 | $\$ 32$ |
| 10 | $\$ 35$ |


| Age | Monthly |
| :---: | :---: |
| 11 | $\$ 39$ |
| 12 | $\$ 43$ |
| 13 | $\$ 47$ |
| 14 | $\$ 52$ |
| 15 | $\$ 58$ |
| 16 | $\$ 64$ |
| 17 | $\$ 71$ |
| 18 | $\$ 78$ |
| 19 | $\$ 86$ |

How much do you need to water you money tree with each month?

If you were 15 ?

You would need \$58


# Do you feel like you can make enough money 

## to water

your money tree?

## Could you use help?

# Ask your parents, grandparents or money mentor 

## if they will pay half?

| Age | Your Monthly |  | Your Parents Match |  | Your Total |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | $\$ 7.00$ | + | $\$ 7.00$ | $=$ | $\$ 14.00$ |
| 2 | $\$ 8.00$ | + | $\$ 8.00$ | $=$ | $\$ 16.00$ |
| 3 | $\$ 8.50$ | + | $\$ 8.50$ | $=$ | $\$ 17.00$ |
| 4 | $\$ 9.50$ | + | $\$ 9.50$ | $=$ | $\$ 19.00$ |
| 5 | $\$ 10.50$ | + | $\$ 10.50$ | $=$ | $\$ 21.00$ |
| 6 | $\$ 11.50$ | + | $\$ 11.50$ | $=$ | $\$ 23.00$ |
| 7 | $\$ 13.00$ | + | $\$ 13.00$ | $=$ | $\$ 26.00$ |
| 8 | $\$ 14.50$ | + | $\$ 14.50$ | $=$ | $\$ 29.00$ |
| 9 | $\$ 16.00$ | + | $\$ 16.00$ | $=$ | $\$ 32.00$ |
| 10 | $\$ 17.50$ | + | $\$ 17.50$ | $=$ | $\$ 35.00$ |
| 11 | $\$ 19.50$ | + | $\$ 19.50$ | $=$ | $\$ 39.00$ |
| 12 | $\$ 21.50$ | + | $\$ 21.50$ | $=$ | $\$ 43.00$ |
| 13 | $\$ 23.50$ | + | $\$ 23.50$ | $=$ | $\$ 47.00$ |
| 14 | $\$ 26.00$ | + | $\$ 26.00$ | $=$ | $\$ 52.00$ |
| 15 | $\$ 29.00$ | + | $\$ 29.00$ | $=$ | $\$ 58.00$ |
| 16 | $\$ 32.00$ | + | $\$ 32.00$ | $=$ | $\$ 64.00$ |
| 17 | $\$ 35.50$ | + | $\$ 35.50$ | $=$ | $\$ 71.00$ |
| 18 | $\$ 39.00$ | + | $\$ 39.00$ | $=$ | $\$ 78.00$ |
| 19 | $\$ 43.00$ | + | $\$ 43.00$ | $=$ | $\$ 86.00$ |

# If you don't save and invest , 

## Your parents won't match it?

Lets keep track of the money，with the Investment tracker．

| －R． | OR． | PRo | PR0 | PR． | － |
| :---: | :---: | :---: | :---: | :---: | :---: |
| －${ }^{\text {a }}$ | ［－1． | PR． | ［－2． | Po．ay | Po |
| －R． | P－M． | \％R－ | ［－N\％ | ए－${ }^{\text {co }}$ | ［0］ |
| \％ल． | Fल． | ［－ल． | ［－ | एल． | \％\％－ |
| \％¢0］ | 『®0］ | 『－ | － 0 | 『－ |  |

Put the amount you need in the investment envelope

Record the transaction on the save and invest tracker


# You need to invest in yourself 



## Invest in yourself first

## Here's an example:

- Ryan is 17
- He invests $\$ 70$ per month (with help from his parents and grandparents)
- He receives a 10\% return


## Invest in yourself first

| Savings \& Investing |  |
| :---: | :---: |
| Name |  |
|  |  |
| My Monthly | $\$ \quad 35$ |
| Mentors Match | \$ 35 |
| Total Monthly | $\begin{aligned} & \$ \quad 70 \\ & \hline \end{aligned}$ |
| Month | Amount \$ |
| Jan | \$ 70 |
| Feb | \$ 70 |
| Mar | \$ 70 |
| Apr | \$ 70 |
| May | \$ 70 |
| Jun | \$ 70 |
| Jul | \$ 70 |
| Aug | \$ 70 |
| Sep | \$ 70 |
| Oct | \$ 70 |
| Nov | \$ 70 |
| Dec | \$ 70 |
| Total | $\$ 840$ |
| Savings and Investing Tracker |  |

## Ryan invests $\$ 70$ a month in the S\&P 500

|  | Name Age <br> Monthly Deposit Annual Rate |  | $\begin{array}{r} \text { Ryan } \\ 16 \\ \$ 70 \\ 10.00 \% \end{array}$ |  | Invest in urself first |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | 39 | \$840 | \$7,026.27 | \$74,588.44 |
|  | $\begin{array}{r} \text { Balar } \\ \text { Last } 12 \end{array}$ | e at age 65 Months | \$1,096,961.56 | 40 | \$840 $\$ 840$ | \$7,849.97 $\$ 8,759.93$ | $\begin{aligned} & \$ 83,278.41 \\ & \$ 92878.34 \end{aligned}$ |
| Birthday | Deposits | Interest | Balance | 42 | \$840 | \$9,765.17 | \$103,483.50 |
| 16 | \$0.00 | \$0.00 | \$0.00 | 43 | \$840 | \$10,875.66 | \$115,199.17 |
| 17 | \$840.00 | \$39.59 | \$879.59 | 44 | \$840 | \$12,102.45 | \$128,141.62 |
| 18 | \$840.00 | \$131.69 | \$1,851.28 | 45 | \$840 | \$13,457.69 | \$142,439.31 |
| 19 | \$840.00 | \$233.44 | \$2,924.73 | 46 | \$840 | \$14,954.85 | \$158,234.15 |
| 20 | \$840.00 | \$345.85 | \$4,110.57 | 47 | \$840 | \$16,608.77 | \$175,682.93 |
| 21 | \$840.00 | \$470.02 | \$5,420.60 | 48 | \$840 | \$18,435.89 | \$194,958.82 |
| 22 | \$840.00 | \$607.20 | \$6,867.79 | 49 | \$840 | \$20,454.33 | \$216,253.14 |
| 23 | \$840.00 | \$758.74 | \$8,466.53 | 50 | \$840 | \$22,684.12 | \$239,777.26 |
| 24 | \$840.00 | \$926.15 | \$10,232.68 | 51 | \$840 | \$25,147.40 | \$265,764.66 |
| 25 | \$840.00 | \$1,111.08 | \$12,183.76 | 52 | \$840 | \$27,868.62 | \$294,473.29 |
| 26 | \$840.00 | \$1,315.39 | \$14,339.15 | 53 | \$840 | \$30,874.79 | \$326,188.08 |
| 27 | \$840.00 | \$1,541.09 | \$16,720.23 | 54 | \$840 | \$34,195.74 | \$361,223.82 |
| 28 | \$840.00 | \$1,790.42 | \$19,350.65 | 55 | \$840 | \$37,864.44 | \$399,928.27 |
| 29 | \$840.00 | \$2,065.86 | \$22,256.51 | 56 | \$840 | \$41,917.31 | \$442,685.57 |
| 30 | \$840.00 | \$2,370.14 | \$25,466.64 | 57 | \$840 | \$46,394.55 | \$489,920.12 |
| 31 | \$840.00 | \$2,706.28 | \$29,012.92 | 58 | \$840 | \$51,340.63 | \$542,100.75 |
| 32 | \$840.00 | \$3,077.62 | \$32,930.55 | 59 | \$840 | \$56,804.62 | \$599,745.38 |
| 33 | \$840.00 | \$3,487.85 | \$37,258.39 | 60 | \$840 | \$62,840.77 | \$663,426.14 |
| 34 | \$840.00 | \$3,941.03 | \$42,039.43 | 61 | \$840 | \$69,508.98 | \$733,775.12 |
| 35 | \$840.00 | \$4,441.67 | \$47,321.09 | 62 | \$840 | \$76,875.43 | \$811,490.55 |
| 36 | \$840.00 | \$4,994.73 | \$53,155.82 | 63 | \$840 | \$85,013.25 | \$897,343.81 |
| 37 | \$840.00 | \$5,605.70 | \$59,601.52 |  |  |  |  |
| 38 | \$840.00 | \$6,280.65 | \$66,722.16 | 65 | \$840 | \$103,934.54 | \$1,096,961.56 |

## The advantage of starting early?

- Refer to the chart on the next page
- Find your age
- Find the age of your older brothers or sisters or parents
- Look how much more they need to invest than you

| Age | Monthy | Age | Monthly | Age | Monthly | Age | Monthly | Age | Monthly |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | \$14 | 16 | \$64 | 31 | \$292 | 46 | \$1,479 | 61 | \$17,02 |
| 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 | 986 | 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 | \$3,14 | Monthly <br> savings <br> required <br> to reach <br> $\$ 1$ Million <br> by <br> age 65 <br> (10\% rate) |  |
| 8 | \$29 | 23 | \$129 | 38 | \$608 | 53 | ${ }_{\text {\$3,6 }}$ |  |  |
| 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 |  |  |



## Auto Pilot Investing



## Auto Pilot Investing



Deposit the money your savings account or in your parents' account

Auto Pilot Investing

## Auto Pilot Investing



## Step 5

## Spend the rest

## How much <br> do you have left

| Age | SPEND |
| :---: | :---: |
| 1 | $\$ 38.00$ |
| 2 | $\$ 37.00$ |
| 3 | $\$ 36.50$ |
| 4 | $\$ 35.50$ |
| 5 | $\$ 34.50$ |
| 6 | $\$ 33.50$ |
| 7 | $\$ 32.00$ |
| 8 | $\$ 30.50$ |
| 9 | $\$ 29.00$ |
| 10 | $\$ 27.50$ |


| Age | SPEND |
| :---: | :---: |
| 11 | $\$ 25.50$ |
| 12 | $\$ 23.50$ |
| 13 | $\$ 21.50$ |
| 14 | $\$ 19.00$ |
| 15 | $\$ 16.00$ |
| 16 | $\$ 13.00$ |
| 17 | $\$ 9.50$ |
| 18 | $\$ 6.00$ |
| 19 | $\$ 2.00$ |

## Let’s Track the Expenses

## Everyone take out

$\$ 20$

# Mark your Spend tracker so you have \$20 



# We're going to spend \$5 on a movie 

mark you tracker down to \$15

## and take \$5 out of your envelope



# We're going to spend \$5 on 

 fast food
## mark you tracker down to \$10

## and take \$5 out of your envelope



## We're going to spend \$5 on

 soda's
## mark you tracker down to \$5

## and take \$5 out of your envelope



## We're going to spend \$5 on a dvd rental

## mark you tracker down to \$5

and take $\$ 5$ out of your envelope
You're out of money until next month


## Let's Review



## 1. Make Money



## Fill out your Money Made Easy Certificate

Name: $\qquad$ AgE: $\qquad$I Will Make My Money Each Month.I Will Sort My Money Each Month.I WILL GIVE 10\% to My ChURCH OR CHARITY.
I Will Water My Money Tree With \$ $\qquad$ EACH MONTH.

0
I Will Spend My Money After I Have Given To My Church or Charity and Invested For My Future.

## You are an

## Enlightened Millionaire

## in the Making.

