

Who has \$300?



Who would like to learn a way to make your money work for you?

Because right now, you are working for your money!

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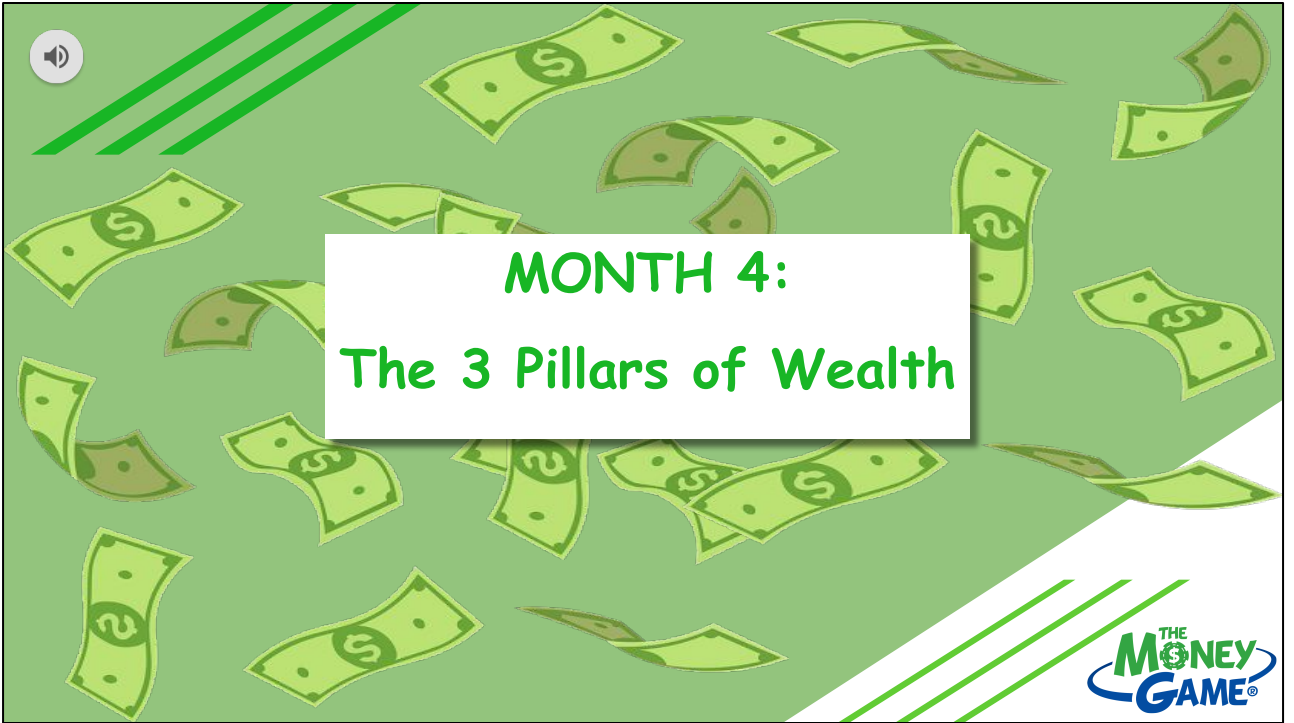
Who would like to learn a way to make your money work for you?

Because right now, you are working for your money!



Make money
GROW by
putting it to
WORK for you.

Make your Money GROW by putting it to WORK for YOU!



Month 4



Teachers:

Be sure the Asset Station is set up:

- Stock Market, Real Estate and Business Bags
- Passive Income (Yellow Money)



Who has \$300 going into this Round?

If you do, you now have the opportunity to invest in Assets!

BUSINESS



**REAL
ESTATE**



**STOCK
MARKET**

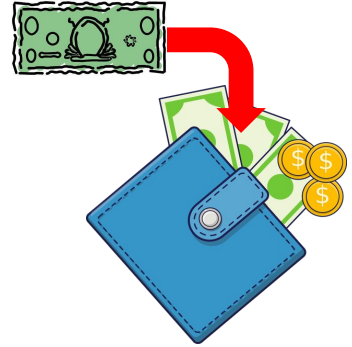


Who has \$300 going into this Round?

If you do, you now have the opportunity to buy Assets!

What is an ASSET?

Assets are things you buy or invest in,
that put money **IN** your pocket.



We call that money **passive income** or **cash flow**.

What is an ASSET?

Assets are things you buy or invest in, that put money **IN** your pocket.

For instance, if you invest in real estate and rent the house out for more than the expenses of the house, that house is an asset to you.

We call that money **passive income** or **cash flow**.



What is a Liability?

Liabilities are things you buy
that take money **OUT** of your pocket.



What is Liability?

Liabilities are things you buy That take money **OUT** of your pocket.

For instance,
if you invested the same property mentioned before

and rent the house out for **less than the expenses** of the house,
it is taking money out of your pocket,

Now **that house is an Liability** to you.



Is the house you live in an Asset or a Liability?

The old school of thought is that your personal home is an asset.

Your personal home is an investment
and, for most people, it is their biggest investment.
But, your personal home is actually the bank's asset
because it is putting money into the bank's pocket.
It is actually a liability to you.

Even if your house is completely paid off,
there are still other expenses like utilities and property taxes
that will be taking money out of your pocket.



Use this question as the Ultimate Asset Test:

If you lost your job tomorrow,
would your investment feed you or eat you?

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If you lost your job tomorrow,
would your investment feed you or eat you?



Assets **FEED** you,
liabilities **EAT** you.

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Empowering Others to be Responsible for Themselves and The World

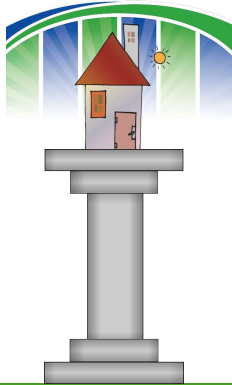
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Assets FEED you , Liabilities EAT you

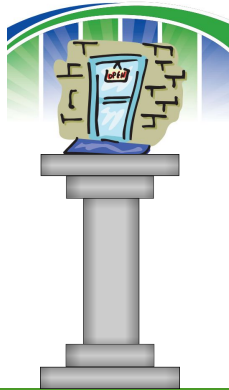


The **THREE PILLARS OF WEALTH:**

**REAL
ESTATE**



BUSINESS



**STOCK
MARKET**



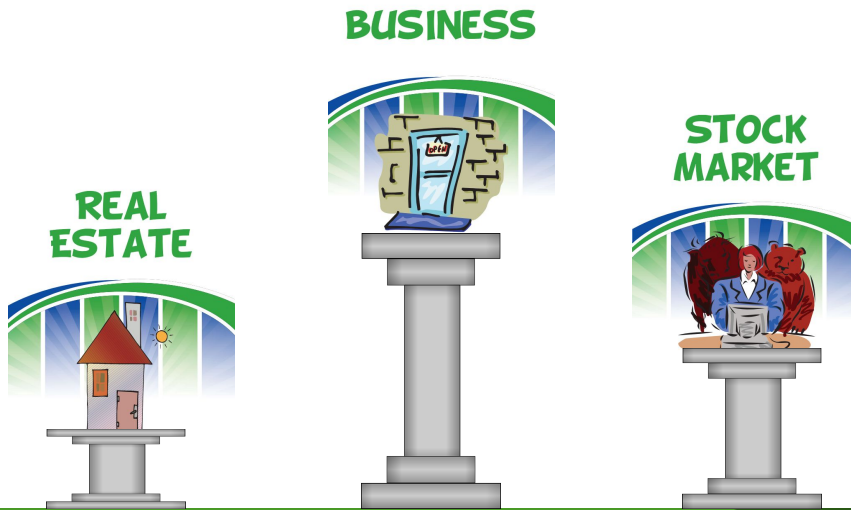
There are three investment categories most wealthy (**financially free**) people use to get their wealth : **Real Estate, Owning Businesses, and the Stock Market.**

We call these the 3 Pillars of Wealth.

This is how most millionaires and billionaires make their fortunes, even, and especially, in times of economic distress.



*Most millionaires will invest in all three,
but they will focus and become very good at investing in one.*



*Most millionaires will learn about and invest in all three,
but they will focus and become very good at investing in one.*

Who knows who Bill Gates is?

*He is the #1 Richest Person in America. He is worth over \$81 Billion! How did he gain his wealth? He started a business you may have heard of: **Microsoft**.*

Does anyone know who Warren Buffett is?

He is the 3rd richest person in the US and worth \$65 Billion!

Most of his investments are in the stock market.

His stock brokerage firm, Berkshire Hathaway, is a publicly traded multinational company.

If you bought 1 share of Berkshire Hathaway stock for \$7.50 in 1965, when Warren Buffet took it over,

that one share would be worth \$385,000 today!

Not a bad investment!

Just think if you had invested \$750 to buy 100 shares...

You would have \$38.5 Million today!

Have you ever heard of the Hilton Family?

You've seen ads for Hilton Hotels?

Or do you know who Paris Hilton is?

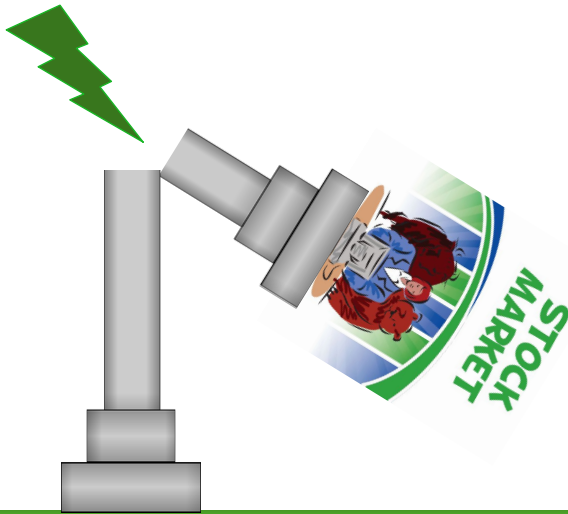
The Hilton family started investing in Real Estate in 1919

buying 1 hotel that cost \$5000,

and they are now worth over \$3.5 Billion !



But You never want to have all your money
in just one type of asset.



Imagine what would happen
if that Pillar crashed
and you lost all your money
in the one you focused on!

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Imagine what would happen if that Pillar crashed
and you lost all your money in the one you focused on!

*So your job is to become very good at investing
in at least one type of asset,
but also to learn about and invest a little money in all three.*



One way to reduce your risk is called **Asset Allocation**

This means investing in **different types** of Assets
to reduce your overall risk.



One way to reduce your risk is called ***Asset Allocation***.

This means Investing in different types of Asset classifications
to reduce your overall risk...
splitting your money between different types of assets.

Some types of asset classes may perform better than others at any
given time.



Another way to reduce your risk is **Diversification**

This means Investing
in a wide **variety** of investments
within one **Asset Class**.



For example, investing in several different types of stocks (companies).



Walmart *

Disney



Another way to reduce your risk is **Diversification**:

This means Investing in a wide **variety** investments
within one asset class.

Take the Stock market For example...

diversification OR diversifying your portfolio

means investing in several different types of stocks (companies),
not just tech stocks or not just medical stocks for instance.



Don't put all your
FINANCIAL
EGGS
into
one basket.



In other words, Don't put all your Financial eggs in one basket!



REAL
ESTATE



BUSINESS



STOCK
MARKET



This month, you can begin
INVESTING in **ASSETS** in the
3 Pillars of Wealth!

Each asset Costs \$300 now and
Pays \$100 every month!

This month, you can begin
INVESTING in **ASSETS** in the 3 Pillars of Wealth:
Real Estate, Businesses and the Stock Market!

These are the three investment categories
most wealthy (**financially free**) people
use to get their wealth.

If you choose to invest in an asset,
you simply drop \$300 in the appropriate asset bag
and pick up the corresponding asset chip from the Banker.

**Remember: You aren't 'spending' money on assets,
you are 'investing' in assets.**

Each asset Costs \$300 now and Pays you \$100 every month!



If you have saved up \$300 in your game registers (bank account), you can choose to invest in an asset.

You simply drop \$300 in the appropriate asset bag and pick up the corresponding asset chip from the Banker.

Then, every month after that

- you will be paid your \$100 in Passive Income
- for every asset (chip) you own,
- just by showing the Banker your chips!
- And you start getting paid in the Month after you invest.

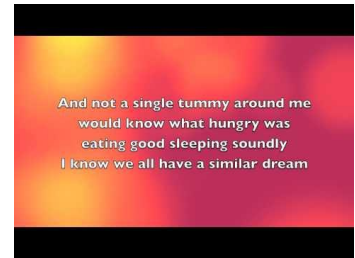
Remember: You aren't 'spending' money on assets, you are 'investing' in assets.



Order of Events:

1. Payday
2. Pay Yourself First
3. Pay Expenses
4. Invest in Assets (if you have \$300)
5. Tally Registers
6. RECONCILE!

(Make a check mark by your balance after reconciled.)



1. "What time is it?" (Again, be excited!) "Payday!"
2. "First you're going to get your Pay _____." "Check"
3. "Then you're going to Pay Yourself _____" "First."
4. "Then you're going to pay your Ex _____" "Expenses"
5. "Then if you have \$300 you can invest in an _____" ... "Asset"
6. When you have finished, sit down and fill out your Register and reconcile
7. When you hear the music, come get your paycheck."
8. "Don't forget to Pay Yourself First!"

BANKER: Help the Boss pass our paychecks or collect payment for Assets and give out Asset chips

- **Start the music.**

MONEY GAME REGISTER

Name: _____

Month	Activity	Payment	Deposit	Balance

ACTIVITY CODES:

PD Payday
EX Expenses
BP Bought Piddijunk
IA Invested in Asset
PI Passive Income
EV Event

Number of assets you own

Real Estate	Stocks	Business

You **WIN** the game when...

Your _____ income is
greater than the _____
of your chosen _____

AND REMEMBER...

Pay yourself _____


Make money _____ by
putting it to _____ for you.

Assets _____ you.
liabilities _____ you.

Financial Freedom is your _____

Place a mark in the box of the Assets you own

On your register, If you bought an asset, place a mark in the box of the Assets you own.



Month	Activity	Payment	Deposit	Balance
3	PD		1000	1200
3	EX	900		300
4	PD		1000	1300
4	EX	900		400
4	IA	300		100

Write your paycheck \$1000 under DEPOSIT in Month 4

- “So what’s your balance?” “\$1300.”
- Write \$1300 under BALANCE .
- “Then what happened?” “We paid our expenses?”
- Write EX in the next Row of Month 4
- “How much were they?” “\$900.”
- “Was it a Payment or a Deposit?” “Payment.”
- Write \$900 under PAYMENT in the right column
- “So what’s your balance now?” “\$400.”
- “After you paid your expenses, what new thing do you do” “Bought an asset.”
- “Did you BUY it or Invest in it?” “Invested in it.”
- “Perfect. What’s the code for this?” “IA”.
- “And what was the amount?” “\$300.”
- “Was it a Payment or Deposit?” “Payment
- “What is your balance?” “\$100 or zero.” (Note: Depends on whether they bought piddlyjunk the very first round
-



Don't forget to Reconcile!

Make sure the amount written **ON** your envelope matches the amount **IN** the envelope!



MONEY GAME REGISTER

Name: _____

Month	Activity	Deposit	Deposit	Balance

ACTIVITY CODES:
PD Payroll
EX Expense
BP Bought Piddigash
IA Invested in Asset
PI Passive Income
EI Error

Number of assets you own:

Real Estate	Stocks	Business
_____	_____	_____

You WIN the game when:
 Your _____ income is greater than the _____ of your dream _____

AND REMEMBER...
 Pay yourself _____
 Make money _____ by putting it to _____ for you.
 Assets _____ yns.
 Liabilities _____ yns.
 Financial Freedom is your _____

Don't forget to Reconcile!