

## SMART

*My dad gave me one dollar bill  
'Cause I'm his smartest son,  
And I swapped it for two shiny quarters  
'Cause two is more than one!*

*And then I took the quarters  
And traded them to Lou  
For three dimes – I guess he don't know  
That three is more than two!*

*Just then, along came old blind Bates  
And just 'cause he can't see  
He gave me four nickels for my three dimes,  
And four is more than three!*

*And I took the nickels to Hiram Coombs  
Down out the seed-feed store  
And the fool gave me five pennies for them,  
And five is more than four!*

*And then I went and showed my dad,  
And he got red in the cheeks  
And closed his eyes and shook his head—  
Too proud of me to speak!*

By Shel Silverstein from *Where the Sidewalk Ends*

This class is all about money.

Hopefully we will be able to present to you a better view point on what money is and how it works in our society today.

The Goals of this six weeks course is to empower you to be money smart and give you the tools and viewpoints to be successful with money and your future....

## The Simple Estonian Boy

There was a young Estonian boy who visited daily an Old Trappers Lodge

The trappers loved to share the story of "HOW SIMPLE" that Estonian boy was.

They would tell all who entered, "Just offer him a Nickel or a Dime and he will take the Nickel every time."

We've tried to show him, tell him and even once bribed him to take the Dime but he still takes that Nickel every time.

A Reporter even thought to investigate this story for the validity of the facts and sure enough that Estonian even took the Nickel from the word scholar who wore a hat.

For Months this story circulated around the nearby villages and towns. People came from all over to see the "Simple Estonian Boy" take the Nickel all the time.

A novice hunter stopped one day and ask the Estonian for understanding.

The Estonian replied, "If I take the dime the rouse will stop and I will have to leave, but if I take the Nickel every time they end up always paying me, you see"

Everybody has a System for the way they manage \$  
*It is important that couples operate in the same system to be successful*



Systems: Cash, Check, Debit, Credit, differed payments, Avoidance...

From the Young Man and the ATM flowers, families need to operate in the same system(s).

*Understanding who you are and agreeing to work and be accountable to each other is important*

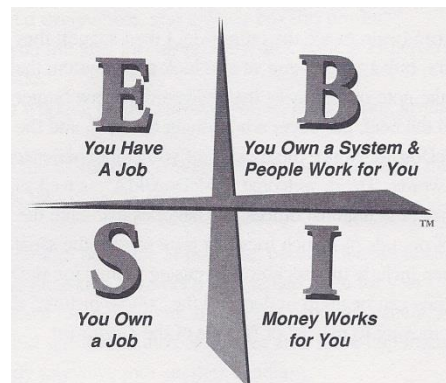
Detailed Person  
(Know where every penny is (or should be))

R U the  
or

Why does it have to be so complicated  
(Just make it as simple as possible.)

*Being honest with yourself about what you are doing now and what you want to become*

#### The Cash Flow Quadrant



Employee

Self-Employed

Business/System Owner(OPT-Other people's time)

Investor (OPM-Others People Money)

#### Auction of the \$20 bill

- #1 – Emotional Desire to win drives the bids up
- #2 – Fear of being the Loser drives the bids even HIGHER

