

THE MONEY RIDE

A Passenger's Guide to Money & Wealth



WILLIAM K. BUSCH

6TH EDITION

“The Money Ride is the ride of a lifetime and we’re all on it!”

The Money Ride is an easy-to-follow guide for teenagers to learn the fundamentals of personal finance. The content features an innovative approach to exploring the “know-what” and “know-how” of managing money and creating wealth.

What you will learn:

- » The time-tested rules of money present in every financial decision
- » How to make smart money decisions
- » The key elements of an effective budget
- » Investing basics for creating wealth and financial security
- » A criteria to distinguish “Good Debt” from “Bad Debt”

“Loved *The Money Ride* - in a more enlightened society, it would be compulsory reading in every classroom in the country. This guide simplifies a rather complex subject so that the underlying message is very easy to follow and remember. This is a good read for ‘kids’ of all ages.”

– John Cotter, *The 20% Solution*

“*The Money Ride* book and presentation were the most relevant and applicable lesson I have ever had in school. I learned more about managing my own finances in three days than I had my entire life.”

– Dion S., 12th Grade

“...Everything you said really stuck and was so easily understood.... And as for the book, it’s great! It’s short and to the point which is perfect for a student and someone who gets easily confused, especially about money.... I’m honestly keeping this thing forever! As soon as I’m finished reading it, I’m going to give it to my parents.”

– Charlotte R., 12th Grade

“What a great resource for teaching financial literacy! This is a book that will have a lasting impact on students and teachers long after class has ended.”

– Rita Escher, Director, Academic & Opportunity Support Programs,
University of Nevada, Reno

William K. Busch is a Personal Finance teacher, author, speaker and former CFP/ advisor. The money ride is the product of 40+ years combined experience teaching high school business courses and as a CFP/financial advisor helping people make smart money decisions to address a variety of financial issues and concerns.



The Money Ride



A Passenger's Guide to Money & Wealth

Sixth Edition

William K. Busch

illustrations by Dennis L. Busch

2025

KALA PUBLISHING
LA JOLLA, CALIFORNIA

eBOOK Copyright Notice

©Copyright William K. Busch/Kala
Publishing 2025. All rights reserved.

No part of this book may be
reproduced or modified in
any form, including
photocopying, recording, or
by any information storage
and retrieval system,
without permission in writing
from the publisher.

Contents

Introduction / 9

1. The Ride / 13

Welcome!

Making the Most of Your Turn

2. The Rules / 19

The Grabbing Rules

Your Work I.Q.

Your Money I.Q.

3. Money Dynamics / 27

Money Behavior

The Rules of Money

PAW and MAW

Money Growth

Money Decay

4. Stashing Your Cash / 41

The Opportunity Vest

Vest Dynamics

5. The Spend Pocket / 47

PAW at Work

Your Friend Bud

Budget = D^2

Building Your Budget

Your Budget System in Action

Managing Your Bank Account

6. The Save Pocket / 61

Here Comes MAW

Save = Safe

How Much?

How Soon/How Long?

Where?

7.The Invest Pocket / 73

MAW Goes to Work

Wealth

Invest = Risk

The Three Levels of Risk

Risk = Emotion

Invest = Reward

Invest = Growth

Invest = Income

Investing Process

How Much?

How Soon/How Long?

Where?

8.The Protect Pocket / 101

Expect the Unexpected

Health, Income, Property & Life

Full Replacement Value

9.The Borrow Pocket / 109

Borrowing: From D^2 to $-S^2$

OPM Mechanics

Good Debt & Bad Debt

Your Borrowing Score

10.Time to Buckle Up! / 121

Glossary of Money Ride Terms / 123

Introduction

Have you ever been to an amusement park? If you have, did you find the Money Ride? If you didn't, you missed the most amazing ride of them all! But don't feel bad if you missed it, because you're not the only one.

The Money Ride is hard to find, by design. It isn't noisy and flashy like the other rides. It's just a giant, plain, box-looking building with an entrance marked “\$TART” at one side and an exit marked “FINI\$H” at the other side.

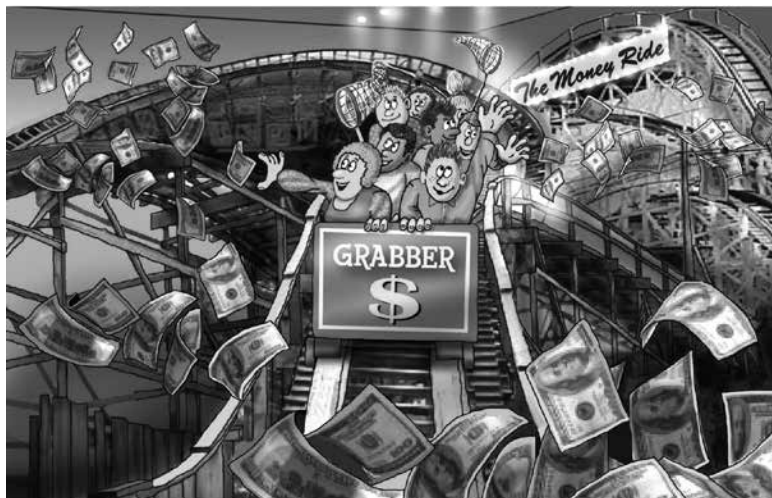
It's what's inside the Money Ride that makes it the most fun, exciting, challenging, rewarding and longest ride in the park!

Inside, there's a giant wind tunnel containing a roller coaster with trillions of dollar bills swirling all around you. The fantastic thing about the Money Ride is that from the time you enter until you exit *you get to use and enjoy all the money you grab!*

As you read these pages, you will learn how to use smart money decisions and sound money habits to create the lifestyle you want to live. The valuable, easy-to-remember money tips and tools will help you take advantage of financial opportunities and overcome financial challenges.

So, read on and get ready to enjoy the Money Ride—it's the ride of a lifetime and we are all on it!

I. The Ride



Welcome!

Welcome to the Money Ride! This book is your passenger guide for making your turn on the ride an unforgettable adventure.

As you wait in line, eager for your turn to begin, you can only imagine what it's going to be like. How wild and radical can the roller coaster ride be? And what about all that money swirling about—all for the taking? You're getting more and more excited as you visualize all the money you're going to grab and all the stuff you're going to be able to buy.

The line shuffles forward and you can hear the shouting, laughter and screams as the people ahead of you disappear behind the big door labeled “\$TART.”

While you wait, you're frantically thumbing the pages of your passenger guide. The more you read the more you begin to realize that this concept of “use and enjoy all the money you grab” probably won't be as free and easy as it sounds—and you're right.

Like most rides at the amusement park, the Money Ride has rules that you must follow. But unlike the other rides, the rules are not about how old you are, how big you are or even about keeping your arms inside the car.

On the Money Ride the rules influence how much money you will be able to grab and how you can use the money to live a happier life. We will cover these rules shortly, but first we're going to talk about how you can make the most of your turn on the Money Ride.

Making the Most of Your Turn

The Money Ride is called “The Ride of a Lifetime” because your pursuit of financial success is a lifelong adventure.

This passenger guide provides you with information on the fundamentals of money and wealth. Because the basic fundamentals of money and wealth do not change, they serve as a reliable foundation for making smart money decisions and building sound money habits to achieve financial success.

Each passenger on the Money Ride, including you, has his or her own personal definition of what it means to be financially successful. Their definitions are unique, but they all describe a particular quality of lifestyle.

Imagine your lifestyle ten years from now in terms of health, family, home, work, leisure and any other aspects you feel are important to you. Keep your imaginary lifestyle in mind as you read and know that it’s not just imaginary, it’s doable.

Regardless of how you define financial success, your success will be determined by a lifetime of financial decisions which involve what you know about money and how you behave with money—the know-what and know-how of financial success. There are tips and tools throughout this guide that cover what you need to know and do to make the most of your turn on the Money Ride.

The interplay between knowing and doing helps you set goals, make decisions, and build habits and routines to help you follow through with goals and decisions. Sound money habits are routines you use to deploy your money in ways that help you live a happier, more successful life—like “routine money.”

You’ll find an example of how to create sound money habits amongst the tips and tools in this guide. Though the example applies to the money behavior of spending, it can be used to create sound money habits related to other money behaviors such as saving, borrowing and investing.

