



1. GOING BROKE HABIT OF MONEY MANAGEMENT

YOU MAKE, GET AN ALLOWANCE, OR GIFT OF	\$100
YOU SPEND ON BILLS OR PURCHASES	-\$100
YOU HAVE LEFT UNTIL YOU GET MORE	\$0

2. GOING INTO DEBT HABIT OF MONEY MANAGEMENT

YOU MAKE, GET AN ALLOWANCE, OR GIFT OF	\$100
YOU SPENT ON BILLS OR PURCHASES	-\$100
YOU BORROWED	-\$10
THE NEXT \$100 YOU GET YOU ALREADY OWE	-\$10

3. GETTING AND STAYING AHEAD HABIT OF MONEY MANAGEMENT

YOU MAKE, GET AN ALLOWANCE, OR GIFT OF	\$100
YOU SPENT ON BILLS OR PURCHASES	-\$80
YOU SAVED (YOU PAID YOURSELF FIRST)	\$10
YOU GAVE (YOU HELPED SOMEBODY)	\$10
YOU HAVE LEFT UNTIL YOU GET MORE	+\$10

I WILL REMEMBER, WHEN I MAKE A DOLLAR, TO GIVE A DIME AND SAVE A DIME, BECAUSE WHEN IT COMES TO MONEY, IT IS NOT ONLY HOW MUCH I MAKE, BUT HOW MUCH I KEEP AND HOW MUCH OF WHAT I KEEP, KEEPS WORKING FOR ME INSTEAD OF ME WORKING FOR IT.

NAME: _____ DATE: _____

We guarantee you will feel good about what you are doing with your money and what your money is doing for you and others.