



“Stop Leaving Money On The Table”

1) $\underline{\$500 / \text{Mth}} = \underline{\hspace{2cm}} \underline{\hspace{2cm}} \times \underline{10/\text{Yrs}} = \underline{\hspace{2cm}}$

(Mr. Robert Refund does not adjust his W4 and chooses to buy things with his refund)

2) $\underline{\$500 / \text{Mth}} \times \underline{10/\text{Yrs}} \underline{@8\%} = \underline{\hspace{2cm}}$

(Miss Angela Adjustment changes her W4 and earns compound interest throughout the year)

3) $\underline{\$500 / \text{Mth}} = \underline{\hspace{2cm}} \underline{\hspace{2cm}} \times \underline{15/\text{Yrs}} = \underline{\hspace{2cm}}$

4) $\underline{\$500 / \text{Mth}} \times \underline{15/\text{Yrs}} \underline{@8\%} = \underline{\hspace{2cm}}$

5) $\underline{\$500 / \text{Mth}} = \underline{\hspace{2cm}} \underline{\hspace{2cm}} \times \underline{30/\text{Yrs}} = \underline{\hspace{2cm}}$

6) $\underline{\$500 / \text{Mth}} \times \underline{30/\text{Yrs}} \underline{@8\%} = \underline{\hspace{2cm}}$

Leave the simple world and join the _____ world!

The Middle Class gets taxed and The Wealthy _____ taxes!

A refund pays you back but you deserve your money _____!

“The **Bloody** Mess”

“Interest is the _____ you pay for the right to own something in _____ that you cannot _____.” - BNB

1. You Owe \$5000

2. You Pay \$100/Mth

3. Your % Rate 21%

4. Your Monthly % Rate .____ / 12 = .____

5. Your Interest Payment .____ x \$5000 = \$____.____

6. Your Principle Payment \$

7. Your Reality 120 Payments

8. Your “Sentencing” ____ / 12 = __ Yrs

9. Your Bank Earns \$

The _____ Secret

Use “the Rule of 72”

72 Divided By a _____ Rate = The Time It Takes to _____ Your Money!

Felicia Fargo

_____%
Your \$ Doubles
Every ____ years

Age/Investment

29 = \$ _____

47 = \$ _____

65 = \$ _____

Linda Liberty

_____%
Your \$ Doubles
Every ____ years

Age/Investment

29 = \$ _____

41 = \$ _____

53 = \$ _____

65 = \$ _____

The Bank

_____%
Your \$ Doubles
Every ____ years

Age/Investment

29 = \$ _____

35 = \$ _____

41 = \$ _____

47 = \$ _____

53 = \$ _____

59 = \$ _____

65 = \$ _____

3 Advantages

1. Youth
2. \$10,000
3. High rate of Return

In Summary: leaving your money “in the bank,” is a \$ _____ mistake.
By loaning your money 10x; Banks earn \$ _____ more than you. Become the bank!

Your #1 Asset

The Power of a Home Based Business

www.ExtraDigitMovement.com

Month

Year

1) Mortgage:	\$1,000	@	20%	_____	_____
2) Utilities:	\$500	@	20%	_____	_____
3) Cell Phone:	\$100	@	100%	_____	_____
4) Business Mileage:	10,000 mi	@	\$0.56	N/A	_____
5) Meals & Ent:	\$200	@	50%	_____	_____
6) Internet:	\$50	@	100%	_____	_____
7) Tax Savings:	\$_____	← State(6%) & Federal Taxes(24%): 30%			\$12,000 (Total Deductions)
8) Total Business Income:	_____	→	_____	\$2,400 Yr/\$200Mth (3 People)	_____
9) Total Earned Income: (L7 + L8)	_____		→	_____	_____
10) Other Options:	@	1%	_____	_____	_____
	@	3%	_____	_____	_____
	@	6%	_____	_____	_____
(Initial Investment)	\$_____	_____		_____	_____

(PRA Annual Contribution)

At 8%, your \$6000/Yr becomes \$ 91,473.02 after _____ years and \$ _____ after 20 years!

THE POWER OF

RETURNS

INVESTOR	INITIAL INVESTMENT	TOTAL ROI	RATE OF RETURN	ANNUAL ROI
1 Sam Walton	<u>\$25,000</u>	<u>\$205 Billion</u>	<u> </u>	<u>(56 yrs)</u>
2 Bob Johnson	<u>\$15,000</u>	<u>\$2 Billion</u>	<u> </u>	<u>(40 yrs)</u>
3 Warren Buffet	<u>\$100,000</u>	<u>\$85 Billion</u>	<u> </u>	<u>(50 yrs)</u>
4 Reed Hastings	<u>\$2,500,000</u>	<u>\$19 Billion</u>	<u> </u>	<u>(21 yrs)</u>
5 Oprah Winfrey	<u>*\$2,000</u> <small>(For example purposes)</small>	<u>\$3 Billion</u>	<u> </u>	<u>(40 yrs)</u>
6 Most Americans	<u>*\$0</u> <small>(In Savings)</small>	<u>\$500</u> <small>(CashFlow in Checking)</small>	<u>1%</u> <small>(If your lucky!)</small>	<u>.01%</u> <small>(10-20 yrs)</small>

The Formulas

$$1 \quad \frac{\text{Total Return On Invstment}}{\text{Initial Investment}} = \text{ROI}$$

EX: $\frac{\$2,000,000,000}{\$15,000} = 133,333\%$

$$2 \quad \frac{\text{Total Rate Of Return}}{\text{Number of Years}} = \text{Annual ROI}$$

EX: $\frac{133,333\%}{40 \text{ Years}} = 3,333\%$

A	You	<u>\$149</u>	<u>\$149</u>	<u> </u> %
B	You	<u>\$149</u>	<u>\$1490</u>	<u> </u> %
C	You	<u>\$149</u>	<u>\$14,900</u>	<u> </u> %
D	You	<u>\$149</u>	<u>\$149,000</u>	<u> </u> %
E	You	<u>\$149</u>	<u>\$1,480,000</u>	<u> </u> %

"Would rather leave \$149 in the bank or invest in your own _____? People act as if investing is superior to _____ building, but _____ building is an INVESTMENT! A 500:1000 ROI is ok! A 100:1000 ROI is ok, but a 1:1000 ROI is for the owner. The problem is people think they can get 1:1000 ROI building someone else's _____!" - BNB