



Developing Financially Responsible Adults...One Child At A Time.

STUDENT HANDBOOK

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**TODAY IS THE DAY I TAKE CONTROL
OF MY FINANCIAL DESTINY.**

**D E C L A R A T I O N O F
F I N A N C I A L E M P O W E R M E N T**

I _____, promise to learn how to be successful, powerful and to understand and respect money. I shall learn how to save and invest money, so when I am older money can work for me, instead of me working for money.

I promise to focus on obtaining those things that have long-term value. I will not be a victim to the current styles but what can add to my financial future. I will focus on ownership instead of buying goods that have no value.

I promise to read and study successful people so I can have a positive life like them.

I promise to have strong financial future so that I may lead my future children, and their children's children and inspire others to do the same. I promise to make my loved ones very proud of me.

I promise to use a portion of my money and time to support my community in the future.

Agreed and signed: _____ Date: _____



MONEY AFFIRMATIONS

I think like a millionaire.

I have a millionaire mind.

I am open to abundance.

My finances are secure.

I am saving more money every day.

I am prosperous, health and happy.

I spend only what I have.

I am building a financially stable future for myself and my family.

I value my time and energy.

I value my money.

I deserve to be prosperous.

I am worthy of receiving abundance.

I am the source of my abundance.

I focus on what I love and draw it to me.

My thoughts are loving and positive.

My dreams are coming true.

I trust that the universe will always meet my needs.

My energy is focused and directed to my goals.

I am willing to accept the best life has to offer.

I am open to opportunities.

I honor myself at all times.

I believe in unlimited possibilities.



BEHAVIORS

HAVES	HAVE NOTS
EARN, SAVES & INVESTS	EARN; BUT DOES NOT SAVE
SPENDS LESS THAN WHAT THEY EARN	SPENDS MORE THAN THEY EARN
ASKS "HOW CAN I EARN...?", HOW MAY I SUPPORT?, "HOW CAN I GIVE?"	ASKS "WOULD YOU GIVE ME..?" OR "CAN I HAVE...?"
GLADLY PAYS FOR GOODS AND SERVICES	DOES NOT LIKE TO PAY FOR GOODS AND SERVICES EXPECTS OR SEEKS EVERYTHING FOR FREE
EARN MONEY POSITIVELY	WILL POSSIBLY EARN MONEY NEGATIVELY; LIES ABOUT MONEY OR FULFILLING THEIR AGREEMENTS
KNOWS MONEY WILL HELP SELF AND OTHERS USES WORDS LIKE "PROSPERITY", "SUCCESSFUL"	USES WORDS SUCH AS "POOR", "FREE", "HARD ECONOMIC TIMES"
DOES NOT BORROW MONEY FINDS WAYS TO EARN MONEY WILL LEND MONEY WITH NO EXPECTATION OF RETURN	BORROWS MONEY MAY NOT RETURN MONEY MIGHT LEND MONEY EXPECTING ITS RETURN
BELIEVES THERE IS A UNLIMITED SUPPLY OF MONEY	BELIEVES THERE IS A LIMITED SUPPLY OF MONEY
RESPECTS MONEY BY SAVING, INVESTING	WASTES MORE THAN THEY SAVE MONEY
EXPRESSES APPRECIATION TO EVERYONE AND RESPECTS MONEY LOVES TO SAY THANK YOU	FEELS ENTITLED TO BE 'RESCUED', 'SAVED' OR 'GIVEN TO' RARELY SAYS THANK YOU!
DONATES MONEY/GOODS/TIME TO CHARITY	DOES NOT DONATE MONEY/GOODS/TIME TO CHARITY
LIKES FINANCIALLY SUCCESSFUL PEOPLE	JEALOUS OF/OR DOES NOT LIKE FINANCIALLY SUCCESSFUL PEOPLE



My deepest fear is not that I am inadequate.

My deepest fear is that I am powerful beyond measure.

It is my light not my darkness that most frightens me.

I ask myself, who am I to be brilliant, gorgeous, talented and fabulous?

Actually, who am I not to be?

I am a child of God.

My playing small does not serve the world.

There's nothing enlightened about shrinking or pretending that I am not smart

so that other people won't feel insecure around me.

I was born to make manifest the glory of God that is within me.

It's not just in some of us; it's in everyone.

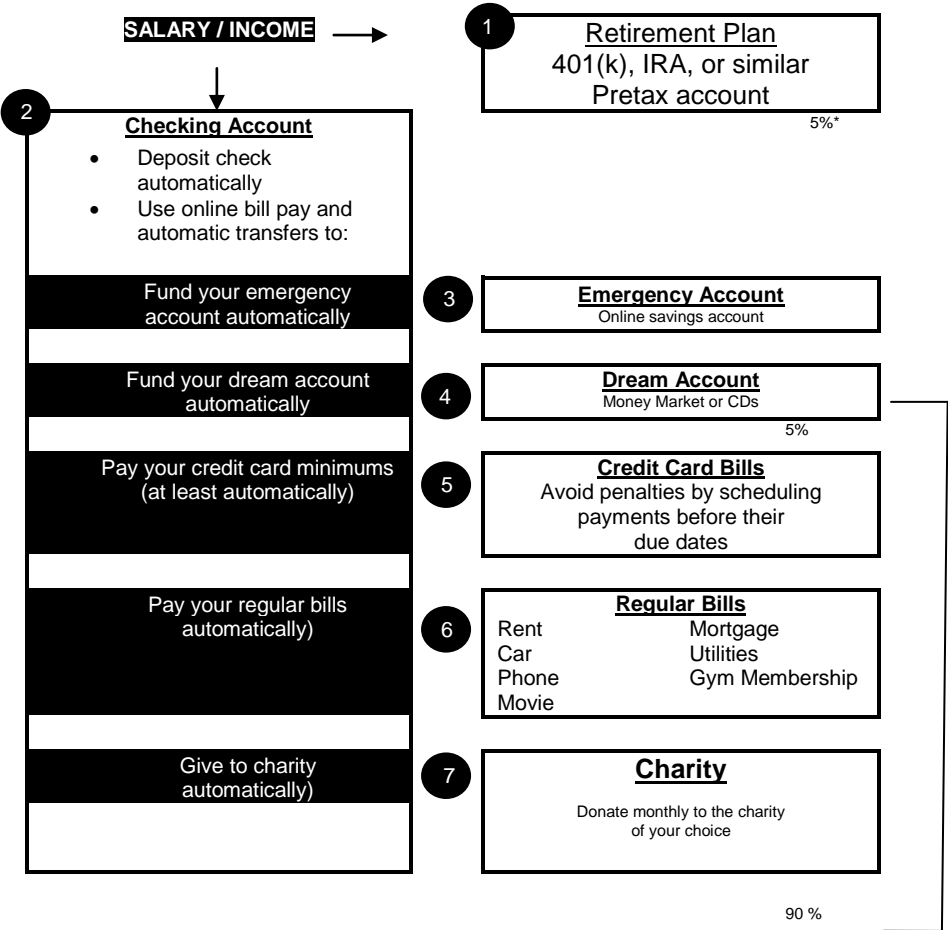
And as I let my own light shine, I unconsciously give other people
permission to do the same.

As I am liberated from my own fear, my presence automatically liberates others.

—Marianne Williamson



PLAN TO BE A MILLIONAIRE



*Your ultimate goal should be to save at least 12.5% for retirement, one hour of your daily income.



EXPECTATIONS TO ACHIEVE GRADUATION

1. Excellent code of behavior
2. Respect myself
3. Respect My WorldofMoney.org Classroom Coordinators
4. Respect WorldofMoney.org Financial Presenters. **Write at least three thank you notes to three Presenters.**
5. Respect school staff and fellow students
6. Excellent mental attitude
7. Adhering to dress code
8. Completion of **all** daily homework
9. On time attendance
10. Successful passing of Final Exam