

Based on *More Money Than Bills—Part Two*© Preliminary Step #3
The Fifty-cent Strategy

When I was about 18 years old and still attending high school, my father came to me with a newspaper in his hand; and, he told me that he wanted me to read an article that he had found in either *Ann Landers* or *Dear Abby*.

In the article, a grown man is talking about a time that his own father approached him when he was 4 or 5 years old.

Father: “I am going to give you an allowance of 50 cents a week. Out of that 50 cents, you have to save ½. But, you can spend the other ½ anyway that you like. If you can show me that you saved \$10.00, then, I will increase your allowance by 50 cents a week. Out of that new amount, you have to save ½. But, you can spend the other ½ anyway that you like. If you can show me...”

At the age of **nine** years old, the youngster and his father went to the bank. And, at he age of **nine** years old, the son had saved \$9,000 in the bank.

Based on From *More Money Than Bills—Part Two*© Primary Step #5
The Key To Your **Perpetual Money Machine**

Priority Note: In the book *The Richest Man In Babylon* by George S. Clason, the gold lender is talking to a tablet maker. The gold lender says: “I found the road to wealth when I decided that a part of all I earned was mine to keep; and, so will you. It should be not less than a tenth no matter how little that you earn. It can be as much more as you can afford.

PAY YOURSELF FIRST.”

Let’s suppose that you save \$2,000 in 2021, \$2,000 in 2022, and \$2,000 in 2023.

A year has passed. And now it’s your **birthday**. And now, it’s time to apply *The Birthday Strategy*.

So, if you want to keep money that you have saved in your savings and still have some Spending Money left over, then you will benefit from making use of *The Birthday Strategy*.

\$2,000 Saved in 2021

\$1,000 **Seed Money** to be added to in the coming year

\$1,000 Spending Money

\$2,000 Saved in 2022

\$1,000 **Seed Money** to be added to in the coming year

\$2,000 Saved in 2022

\$3,000 Total savings in your savings account

On your **birthday**, apply *The Birthday Strategy*. This is what you get:

\$1,500 **Seed Money**

\$1,500 Spending Money

\$2,000 Saved in 2023

\$1,500 **Seed Money** to be added to in the coming year

\$2,000 Saved in 2023

\$3,500 Total savings in your savings account

On your birthday, apply *The Birthday Strategy*. This is what you get:

\$1,750 **Seed Money**

\$1,750 Spending Money

Priority Note: Your **Perpetual Money Machine** will not stop...unless you stop it!!!

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