

# Teen Money Manifesto

## 1. Live on Less Than You Make

Spend only what you have.  
Do not go into negative!

## 2) Secret Sauce: Time & Discipline

Save now. Save often. This  
is the only true way to  
successful investing.  
Compounding is  
your friend.

## 3. Say 'No' to Debt

With the possible  
exception of real estate,  
do not get into debt.  
"The borrower is a slave to  
the lender."  
-Proverbs 22:7

## 4. Generosity Wins

It might sound counter-intuitive,  
but the more you give,  
the more freedom you have  
from the money trap: Greed.

## 5. There are No Shortcuts

Building wealth is simple, but  
difficult to follow through.  
Some people get lucky,  
but most don't.  
Stick with the plan:  
Earn, Grow, Give.





## **Earn** as much as you can

**Hustle** hard, stay **hungry**, be **humble**, and earn **ethically** and with **integrity**. Balance this while making cherished memories with those you love - your family and friends.

...so that you can...



## **Grow** as much as you can

Don't just hold onto what you've got. **Multiply** it by investing and re-investing!

...so that you can...



## **Give** as much as you can

Give while you're earning and growing. Open your heart and open your hand. Generosity unlocks **fulfillment** and **joy** no money can buy.

