

HOW MONEY WORKS



Tom
MATHEWS

Steve
SIEBOLD

Andy
HORNER

The System

For HowMoneyWorks Financial Educators

Great Words + Great Tools x Great Contacting = Business Success

Simple formula. Very predictable. Already proven.

You can fine-tune any of these words to perfectly fit you or their situation. Don't change the vibration. Consumerist. Angry with the big financial industry. Taking them on. Providing the financial education consumers never received.

Education + Action = Client Success

After education comes action. If they don't do anything, the learning was a waste of time. Help everyone see that.

“

This is and always will be a tool-driven business of words. Having the right tools and right words make all the difference. Become a student of this business system.

– Tom Mathews

The Thought Process

You don't have to say all of this to each contact. You also don't have to say it all at once. You need to be ready with the right words at the right moment with great credibility and our crusade to help you make things happen. Of the approximately 254 million adults who live in the U.S., the lack of financial literacy cost Americans a total of more than **\$436 billion** in 2022 or **\$1,819** per person.

<https://www.financialeducatorsCouncil.org/financial-illiteracy-costs/>

Memorize. Internalize. Naturalize.

Learning what we do with great tools is best accomplished through a series of flows. We use the word flow because you need to become smooth and flow with these words. Practice and personalize these words until they become your words.

Conversation Flow

“I teach people how money works.” or “I work with a company that teaches people how money works.”

“It's a life-skill not taught in schools. You don't learn it from your friends, family or co-workers. The odds are they don't know either.”

What should be written in the HowMoneyWorks books?

Contact First Name.

Compliment sentence.

This is the book we teach financial literacy from. Everyone needs to be smarter with money.

Let's stay in touch.

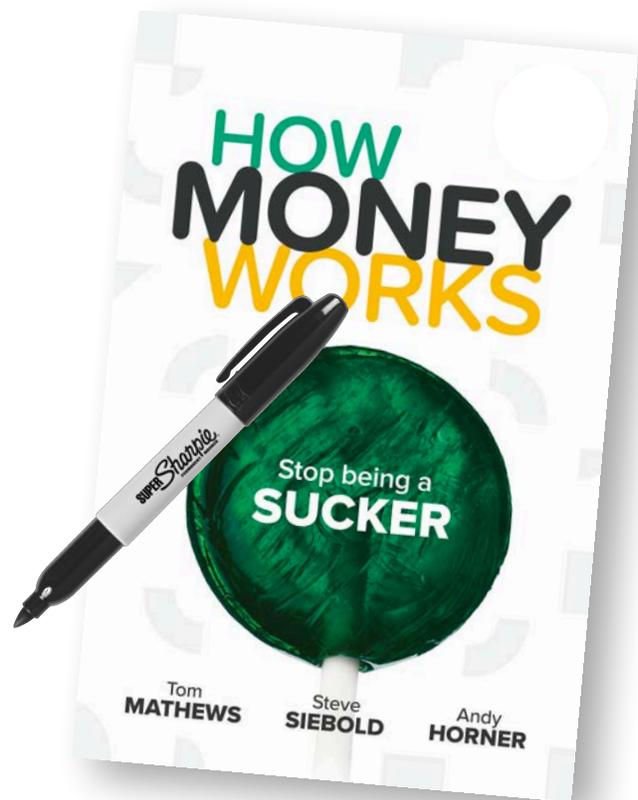
Your First Name

Mobile Number

Follow Us:

howmoneyworks.com/yourname

@howmoneyworksofficial



Include:

- **HowMoneyWorks Book** (words written inside or printed on a card)
- **CNBC Review Article**
([https://www.cnbc.com/2020/01/28/what-the-rule-of-72-is-and-how-it-works.html?&qsearchterm=rule of 72](https://www.cnbc.com/2020/01/28/what-the-rule-of-72-is-and-how-it-works.html?&qsearchterm=rule%20of%2072))
- **Business Card** (if you use them)

The compliment sentence is always different. As personal as possible. The rest is almost identical each time.



Use the 'QR Me - Contact' app (Apple Store)

Generate a code you can text or print on clear stickers.

Take a picture of this one to see what information is included.

(<https://apps.apple.com/us/app/qr-me-contact/id1412627381>)

Call/Text before Mailing

"I'm working with a company teaching people how money really works. I have a copy of the book we teach from for you. I want you to know what I'm up to. This is the education we all missed in school and the financial industry doesn't want you to know."

The more warm you are, the better this works. As non-stiff as possible. Don't get right to the point too fast or aggressively. Think how you talk with a close friend. Warm. Sincere. Confirm best address.

All of that can work like magic. Every time. It means if they say yes, they like you and feel like you're friends. If they don't say yes, then they don't... YET. Work on your relationship. Then circle back.

Heartland Institute of Financial Education

Get the Certified Financial Educator® (CFEd®) designation. So powerful. Need 3 years experience minimum.

"I don't know if I told you or not, I not only have my financial license(s) but I added the most important teaching designation. I'm now a Certified Financial Educator®."

<https://hife-usa.org/certifications/certified-financial-educator-cfed/>



Crusade Flow

Our crusade is the vibration of every conversation. Over and over and over again. Make these words... your words. Natural. Smooth. Conversational. Warm. Caring. Your conviction will come through. Build trust.

"The financial industry is NOT happy we're doing this. Do you know how much money they make from people being illiterate with money? That's where we come in. Our goal is to stop that from happening."

These words and our tools can make you very successful. The question is, how many hundreds and eventually thousands of contacts can you make? How fast? Get everyone on the contacting clock. Some respond right away and some take more time.



Definition of a CLIENT: one that is under the protection of another. That says it all.

Book Flow

*“We teach from our best-selling personal finance book. It’s called **HowMoneyWorks, Stop Being a Sucker**. It’s available in both English and Spanish.”*

“If reading the book by itself is enough for you, great. Since this is so important, most people would like help. We teach classes from the book, on Zoom and live.”

“This is the first financial book that is thin and fun. It’s not boring. It’s for anyone from ages 8 to 80. You can read it in about an hour.”

Campaign Flow

“For Financial Literacy Month each April, we highlight a campaign called Teach It Forward. We offer thousands of complimentary books and classes to schools, churches, businesses and even individuals as part of it.”

“It’s been so successful, we’ve extended it indefinitely. There are hundreds of classes being taught every day, both online and in-person at our HowMoneyWorks Learning Centers.”

“You can get the book at Amazon.com, if you like. Or, our students get one included by attending our classes. Since we teach from it, I might have an extra copy in my car.”

Credibility Flow

“HowMoneyWorks has been featured on Network TV and Social Media all over North America. ABC, CBS, FOX & NBC. They estimate over 125 million people have seen the cover of HowMoneyWorks during these interviews.”



make it

SUCCESS MONEY WORK LIFE VIDEO

This simple formula tells you how long it will take for your money to double—while you sit back and relax

Published Wed, Jan 29 2020 9:01 AM EST • Updated Tue, Feb 4 2020 10:44 AM EST

Kathleen Elkins
@KATHLEEN_ELK

Share f t in



“CNBC also did a fact check and book review, which I can text to you. What number is best?”

[https://www.cnbc.com/2020/01/28/what-the-rule-of-72-is-and-how-it-works.html?&qsearchterm=rule of 72](https://www.cnbc.com/2020/01/28/what-the-rule-of-72-is-and-how-it-works.html?&qsearchterm=rule%20of%2072)

“We also have a website with short videos for more information if you’d like to check it out. It’s HowMoneyWorks.com. I can text it.”

Make sure to include your /name in the link you text for your personal version of the website. That way, they see your picture, contact info and have access to the button for getting onto your calendar. Also, include @howmoneyworksofficial for Instagram. Follow us now”

Then, ask them to go to: <https://linktr.ee/howmoneyworks>

Rule of 72 Flow

“For instance, the book will teach you the Rule of 72. Have you heard of it? It’s a mental math shortcut that help you learn how long it takes for money to double. It works for you when you save and for someone else when you borrow.”

“The average passbook savings account rate has been 0.09%. The average new credit card rate is now over 20%. Everyone knows that’s a big difference. But do you know how much difference it really is? The Rule of 72 makes that easy...”

THE
Rule72
OF

0.09% divided into 72

= 800 years to double.

20% divided into 72

= 3.6 years to double.”



“They do try to warn you. Have you waited in line to get to the bank window? We all have. They usually have a candy bowl there. What’s in it? Lollipops. What brand? Yes, usually Dum-Dums. We can’t make that up. As a side note, the same company that makes Dum-Dums makes Smarties. You do have a choice.”

Follow-Up Flow

“Here’s how this works... there are seven steps to becoming successful with your finances. They’re all so important, we call them Money Milestones.”

“The first milestone is Get a Financial Education. That one begins with reading the book, whether you attend a class or not. People that attend our classes can learn this material faster. That’s up to you.”

“After that is where we can come in. We recommend you have a financial professional you trust take you through the rest of the 7 Money Milestones. Each one is critical to your future success with money. You can do this by yourself, if you want. We don’t recommend that. You don’t ever want to be your own doctor, dentist, lawyer or financial professional.”



Business Flow

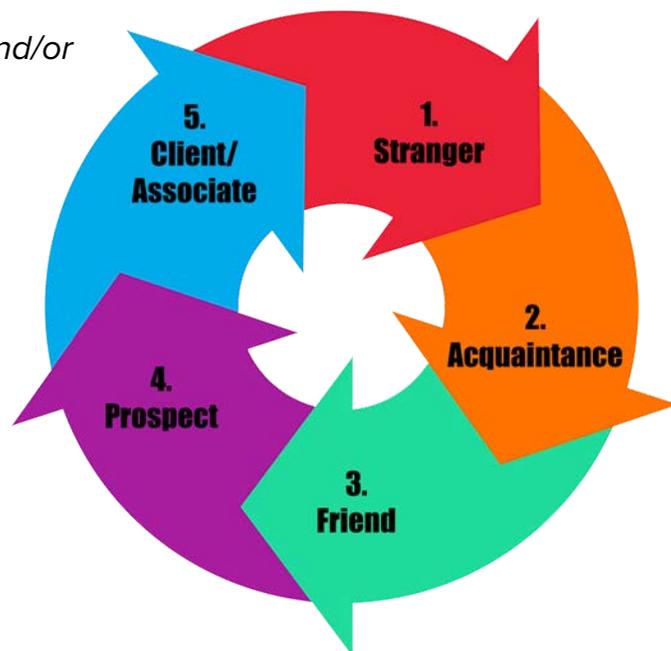
“We’re also looking for people to help us teach. The demand for this is incredible. If you know someone who you think would like to teach or might be entrepreneurial, let me know. This is a great business. I used to be a _____. Now I do this. We love helping people.”

Process Flow

“Two out of three people in America can’t answer a few simple questions about money. Things you should know by now. If you don’t know how it works, you risk being taken advantage of by someone who does. We hate to see that happen.”

"It's a simple process. First, you read the book and/or attend a class. From there, we take you through each step. Then, we have a short Discovery Appointment together. I can only help you get where you want to go by knowing where you are now. After that, we set up a Solutions Appointment to help you get things started and take action."

*"I look forward to hearing what you liked best about the book. **Let's stay in touch.**"*



5 Stages of Relationships

1. Stranger

2. Acquaintance

3. Friend

4. Prospect

5. Client/Associate (or both)

You cannot effectively skip from stranger to prospect. They have to be a friend on some level to consider trusting you with their money. That's where sharing, teaching, credibility and legitimacy can be a big help.

Focus on your your relationships and friendships in the beginning more than anything. Connect on that level strongly.

Remember, nobody wants to be sold anything or recruited into anything. But, most people don't mind something they see value in and most people would love to make more income. That's human nature.

license. Then, go for 3/3/30 for the next month. That will make sure you begin your career well. Watch How We Built This video.

<https://wealthwave.wistia.com/medias/047yyf118n?wtime=0>

Contacting

You can build your **contacting list** by using an app on your Smartphone. You likely have thousands of people in there. **MyContactsBackup** (Apple) works well.

<https://apps.apple.com/us/app/my-contacts-backup/id446784593>



2023 Enterprise Masterclass

Make sure you go into your HowMoneyWorks website and check out the newest Masterclass for teaching companies and their employees our financial education. Read the recommended words for each slide and make them your own. This is a great way to become a proficient at having the HowMoneyWorks conversation.

Matt Luckey's Flow

*“Our book – and our classes – have two parts. **The first part** teaches basic financial literacy concepts that should be taught in schools but are not. But we know that knowledge without action is meaningless. **The second part** teaches the 7 Money Milestones so that families can put these lessons into action right away. That’s where we can come in...”*

*“You need a good financial professional who speaks the language of the new products available today. **If you’re already working with someone who you know, like and trust – and that person is doing a good job for you – that’s great!** That type of relationship is all too rare and we want you to continue and even cherish that relationship. But if you don’t... if you don’t really like or trust the person you’re working with; if you think they might not be doing the best possible job for you and your family; or if you simply want a second opinion to make sure you’re taking full advantage of all of the new products available in the industry, we’d love to explore how we could fill that role for you.”*

Choices

The most important decision you make is WHO you join and choose to listen to and follow. Listen to your mentors and follow your leaders. Learn the words. Give this time for your efforts to compound. Just like compound interest, compound effort looks like it doesn't really work at the half-way point, maybe longer. When it kicks in, it cannot be stopped. You picked the right time, the right industry, the right company, the right leaders and the right system to become an entrepreneur with and build a successful business as part of. Give this your best efforts and put in the time it takes for the ultimate success you dream of. And most of all... **NEVER give up.**

It can happen to you.

tom@howmoneyworks.com

Tom Mathews