

## The Money Dream

Suddenly, it began to rain. Not the normal kind of rain, but papery rain, thin and flat, fluttering and flowing to the ground. Green rain that covered my chair, my floor, my bed and me. A papery puddle formed on the ground, confining me to my bed from which I gazed upon the scene. Well, a dream really. Every kid's dream. The dream of being rich. It doesn't matter, however, how vivid my dream is; I can't become rich just by thinking it, although this is how I once thought of it: joining the ranks of millionaires. When the newest movie playing is the Blank Check, everyone wants to find a ticket to monetary rewards.

My childhood had a great influence on my current views of money. I grew up without an allowance from my parents, but now that I am older this doesn't have as much of an impact on my spending habits. However, when I was younger, the limit to my spending was the income I generated from birthday parties and an affectionate grandma. With these sources of income, I rarely spent my long-awaited cash. When I did spend my money, it was after careful deliberation and internal dialogue. This process of careful spending has continued to the present. When I find a product that I wish to buy, I usually spend half an hour or more researching the merchandise online. Then, after finding satisfactory reviews, I proceed to select the least expensive place to buy the item. This easy step can take the shortest amount of time because of enhanced shopping websites such as froogle.com. Despite the fact that I proceed carefully when purchasing, my pocket's not bottomless. I still have to generate income to match these expenses. This is another area of pecuniary understanding helps one to become money smart.

As I approached the end of my thirteenth year, I became attracted to a new idea. A nagging question that was constantly forced upon me by whom ever felt inclined to ask: "What do you want to be when you grow up?" I would ponder this question and relate whatever was on my mind that day. My answer changed when I met a new group of friends. A group of people motivated to change their lives and take control of their destinies. One of these people, the mother of two of my new friends, explained to me one day the following story. "Say you're an accountant," she began, "and you are the best accountant in your town. You can charge as much as you want for your work and you might get it, but you can only work so much a week. You can't make more money than the time that you work." I thought about this deeply, but I did not immediately realize the scope of her anecdote. Her next recommendation had the greatest impact on my financial ideas and goals. "A really good book to read on this subject," she finished, "is Rich Dad, Poor Dad by Robert Kiyosaki."

In the next few weeks I became fascinated reading this book, and I reserved the next installment at our local library. Finally I completed the transition into a new phase of my life by purchasing the "money smart" game *Cashflow*. This series of books and the *Cashflow* game taught me many new ways of viewing my future. The books constantly repeated the proposal to not look for a high paying job in order to reach my goal of becoming rich, but to seek out unique opportunities in the stock market, business investment, entrepreneurship, and real estate. The board game taught me to maximize my income to help me escape from the "rat race" experienced by most people. I bought real estate, invested in stocks, and purchased a car dealership all within an hour while playing the game and from the comfort of my dining room table. This one book and one

significant conversation made a tremendous impact on my life; eclipsed only by my birth. Delving into the secrets of the rich changed my view of my future and forced me to set a goal for my dream to become a reality.

Today, my goal is to be a multimillionaire by the time thirty candles appear on my cake. Is this far fetched? There are far worse dreams that could be formulating in my head. Besides, that's the point of living in America, the chance to fulfill any dream that can be dreamt. In the mean time, while I am still learning the skills I need to be successful, I can plan businesses to create or inventions to patent. One plan that was born near the time I had my awakening is creating student identification cards for home-schooled students. These IDs would serve to prove a home-schooler's right to be "truant" on school days and provide discounts to the cardholder at movie theaters and stores. When I find like-minded people to help me strengthen my investment and share their entrepreneurial knowledge, I know that I will be able to succeed in reaching my goal, despite the difficulties new businesses entail. I plan to keep money smart by not digging myself a hole of debt where I could be buried for a long time. For example, I know that when I begin using a credit card I will only charge things that I can pay for with cash, keeping my balance at zero.

The only difference I can see between "money smart" youth and those who constantly borrow and spend money is the goal they have set for themselves and their plan to reach that ambition. I want to be financially free and independent of the bonds of "the job." This does not mean I won't work, simply that I be forced to work to pay off debt and expenses. In addition to this goal of financial freedom, I also would like to give back to the organizations and people that influence my life. I would follow a Gospel of

Wealth philosophy, initiated by Andrew Carnegie, to give back to the community by creating charitable foundations and supporting local organizations.

My goal is clear, and my plan is starting to take shape. There are many risks when dealing with money but also many rewards. I am ready to take these risks because staying content will not help me reach my goal. Besides, taking risks and discovering rewards is the only way humans grow and develop. In the words of Ms. Frizzle from the educational series the Magic School Bus, "Take chances, make mistakes, and get messy!"

