

The Money Game

We all have to play “The Money Game” whether we like it or not. In other areas of life, for example sports, we can choose both the sport we want to play and the team we want to play for. In “The Money Game” we can only choose the position we play:

EMPLOYEE Works for the system Focused on job-security due to fear of not having enough	BUSINESS-OWNER Own or has control of the system Work in teams. Delegation: <i>“Why do it yourself when you can hire someone else to do it – often better than yourself”</i> Sales is systemized in “marketing”
SELF-EMPLOYED Act as their own system Responds to fear of not having enough by taking the bull by the horns S = do-it-yourself people and often very smart people Sale/Revenue in S is not scalable	INVESTOR Invest in the system Makes money with money The richest investors are very generous in the way that they take part in many partnerships, thereby increasing their activities
TAXES	
Highest effective tax rates	Pays the most in taxes BUT a lower percentage due to the use of corporate structures and tax advisors
“TIME” WHEN SUCCESSFUL	
The more successful, the busier an employee or self-employed will be	The more successful, the more business-owners and investors will be able to relax if desired
VIEW ON INVESTING	
<i>“Investing is risky”</i>	<i>“Being financially uneducated is risky”</i>
RISK-LEVEL	
<i>Low but becoming higher as income and spending increase</i>	<i>High but becoming lower as the net worth builds over time</i>
VIEW ON EDUCATION AND FAILURE	
Fear of losing. Avoids mistakes. Traditional academic education is the way	Willing to lose to learn Continuous learning is essential Education from real-life/from the streets is often better than traditional academics. Books, self-help, public speeches, digital courses and mentors are highly used Failure is part of the process of success. People who avoid failure also avoid success.

POOR

INCOME STATEMENT

Income	
Job	Salary
Expenses	
Taxes	
Rent	
Food	
Transportation	
Clothes	

BALANCE SHEET

Assets	Liabilities

MIDDLE CLASS

INCOME STATEMENT

Income	
Job	Salary
Expenses	
Taxes	
Mortgage Payment	
Car Payment	
Credit Card Payment	
School Loan Payment	

BALANCE SHEET

Assets	Liabilities
	Mortgage
	Car Loans
	Credit Card Debt
	School Loans

RICH

INCOME STATEMENT

Income	
Rental Income	
Dividend	
Interest	
Royalties	
Expenses	
Taxes	
Mortgage Payment	

BALANCE SHEET

Assets	Liabilities
Real Estate	Mortgage
Stocks	Consumer Loans
Bonds	Credit Cards
Notes	
Intellectual Property	