

FOR IMMEDIATE RELEASE

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The 5 worst things you can teach your kids about money They learn from what we do, not what we say

1. Money is for spending; I don't earn enough to save.
2. Why pay today when I can pay tomorrow?
3. All I have to do to solve my money problems is to make more money.
4. Retirement is a long way off. I'll save for it when I can afford it.
5. What I don't know about my money can't hurt me.

Why do some people spend and grow poor, while others spend and grow rich?

"Because the first group of people spend about 110% of what they earn," says Gary Barnes, author, international speaker and financial expert. "They work to pay their bills rather than work towards what they want in life. Any unexpected expense or emergency can truly devastate their finances. They're always playing catch up instead of getting ahead.

"The second group – those people who spend and grow rich – are the True Rich. They pay themselves first, spend only present dollars, and plan and track their finances. I teach people how to become True Rich by helping them develop a spending plan. I call this plan **Financial Magic**.

"**The Financial Magic Two-Tier Spending Plan** gives you the tools to realize your dreams. It is not a budget. (People hate budgets!) This flexible spending plan is designed around your family's needs and goals. It doesn't matter if you make \$20,000 a year or \$200,000 or more. You will have less anxiety about your money and increased purchasing power *with the same income you have now*. You will move from surviving to thriving financially."

Barnes developed **Financial Magic** for his own personal use over 25 years ago. Since then, he has taught hundreds of families how to create a solid foundation for their financial futures. The next **Financial Magic -- The Workshop** is October 21, 2006, at 6200 W. Hampden Ave., Denver, CO. Call 303-989-0066 for more information or e-mail Gary@GaryBarnesInternational.com.

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