

Introducing...



Financial *Fun* for the Whole Family

Our mission:
*To empower individuals to
create financial freedom in their lives.*

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We're in the News!

For access to this article and other news clippings, visit www.creativewealthintl.org/media.php.

Why Credit card debt among Americans ages 18 to 24 has risen 104% in the last decade.

teach Consumer debt is more than \$1.5 trillion, not including home mortgages

Less than 10% of high school students are taught about money before they graduate.

kids & teens

More students are dropping out of college for financial reasons than academic ones

For every dollar that Americans earn, they spend, on average, \$1.10

about

The number one reason for divorce is issues over money

money?

An increase in the number of college suicides. The reason? Overwhelming financial problems.

Note: We found this disturbing post on a website in 2007 written by a college student deeply in debt:

“I’m a college student who’s being ‘pursued’ by credit card debt. I have no income, no assets and am living in my mothers basement -- though I will be moving to the house of a friend in a month. As of now I only have my college loan money to pay my bills, and not nearly enough to take care of the credit card bills . . . my mother is being harassed by phone calls whenever I’m not home.

I’ve been dealing with it well the past month since I attempted suicide in June (on my 21st birthday, of all days) after a breakdown over money, but I’m starting to get to that point again. I can’t afford a lawyer, my parents are going through a divorce so they are unable to help, I have no other family members with income, and I’m taking care of my partner who’s been unable to find work for 2 years. I had a job for a while, until I was being told to work a day though my classes or I would be fired -- like an idiot, I quit. I can’t quit school without then adding my college loan payments into the equation.

How do I get through this without another suicide attempt?”

There’s something very wrong with this picture!

***Because most of
them aren’t learning
it anywhere else.***



Our History

How to single-handedly start a revolutionary financial literacy movement out of your home...

Ingredients:

- | | |
|---|--|
| 1 copy of <i>Rich Dad Poor Dad</i> | 5 days |
| 1 letter to the editor asking why we aren't teaching our kids about money | 1 bag of throat lozenges |
| 1 article in the Santa Barbara Newspress | 1 bottle of aspirin |
| 39 kids | 2 determined, motivated, slightly crazy coaches with a passion to change kids' lives |
| 1 room at the Boys and Girls Club | |

Directions:

Throw all ingredients into a huge pot and stir clockwise from 2002 until now. Continuously add kids, games, activities, coaches, teacher trainings, products, and teleseminars to taste.

In 2004, add money belief systems and accelerated teaching techniques, remove desks and stir counterclockwise until thick and creamy.

Serve to as many kids, teens and adults as you can and watch lives change before your eyes.

Our Mission

“Empowering individuals to creative financial freedom in their lives.”

The word EMPOWER means “to supply or equip with the ability.” Kids and teens don’t realize they’re not getting the information they need because they don’t know they need it until they become adults.

As a non-profit organization, we supply kids with the information that leads to the ability to be financially free. One of our goals is to touch as many lives as possible with our information and that means both promoting financial literacy and providing tools to teach it. Our curriculums were designed to help us reach these goals!

In our Creative Wealth for Adults program, we provide a safe place for adults to learn ‘how money works’ and create an environment where they can begin to explore their beliefs and attitudes about money, wealth, poverty and being broke. Only when we understand how our beliefs and attitudes affect our behaviors and choices in an area of our lives can we begin to create change in that area. We want you to not only learn basic personal money management skills but be able to go home and immediately put the Creative Wealth principles into daily practice.

We find adults are often embarrassed and ashamed at their lack of financial knowledge. During our programs they find out that they are not alone. With 75% of Americans living month-to-month, paycheck-to-paycheck, this tells us that not only are kids not getting this critically important life skill but most adults struggle each day with their personal finances as well.

In addition, we see that actions truly speak louder than words. Human beings learn best by example and what poorer an example could we have than our city, state and federal governments that continually spend more than they bring in, acquiring more and more debt. We need to change our financial culture individually before we see a change globally but with each person that learns to be financially independent instead of dependent on credit, parents, government programs, etc. You can make a difference too by calling your local, state and federal representatives and letting them know that financial literacy in this county has got to be a priority!

Our Philosophies



Financial Freedom is your CHOICE

Financial Freedom is a choice, not a dream. Anyone can be financially free.

You choose how your life is going to be and you are responsible for making it happen. No one is going to do it for you.

You are the CEO of your own life, financial freedom is not only your choice, it is your responsibility.

Pay Yourself FIRST

This is one of the most amazing habits all wealthy people have in common.

Most people pay everyone else first; their landlords, their credit card companies, their car payments, then "if they have any money left over," they'll save it. (Usually they don't have any money left over.)

Millionaires ALWAYS pay themselves FIRST.

Money makes you MORE of what you already are

If you are already a greedy person, money will give you the opportunity to be greedier.

If you are already a generous person, money will only give you the opportunity to be more generous.

Money does not define you as a person, it only highlights who you already are as a person.

It's all about HABITS

There are two kinds of habits -- habits that you do and habits that you don't do.

You are either in the habit of brushing your teeth every morning or you are in the habit of NOT brushing your teeth every morning.

You are either in the habit of saving and investing or you are in the habit of NOT saving and investing.

Your THOUGHTS, BELIEFS, and ATTITUDES determine your wealth potential

Your thoughts are powerful things and how you think and feel about money plays a major role in your ability to make it and keep it.

Even if your conscious mind is saying we want to be rich, if your subconscious is telling you money is evil, and you don't want to be evil, you will do everything in your power to keep money out of your hands.

The more money you have, the more GOOD you can do

Wealthy people give away more money and aid to those in need than any government ever has. Everyone likes to help people, whether you're eight or eighty.

When you have more than enough money than you need to live your chosen lifestyle, you can choose to give the extra to those who need it.

Our Programs

In our Creative Wealth programs, you learn risk versus return from a monkey, you learn about businesses by starting your own, you find out whether you're a cruise ship investor or a jet ski investor, and you about learn supply and demand, by, well... we can't give everything away.



These are not your typical financial literacy programs.

No power point presentations. No desks. No handout packets that you'll shove in the backseat of your car.

Instead, we use games, activities, processes, and accelerated teaching techniques in all of our programs to make sure you're not only having a good time and consistently engaged, but retaining 80% more information than you would have had we lectured you to sleep.

When you make learning about money (or anything, for that matter) just plain fun, all the stress and seriousness associated with it is replaced by a feeling of joy and empowerment. You're just a player in the Money Game and you're learning the rules so you can win.



It's never too early to start taking steps towards financial freedom.

At Camp Millionaire, kids will learn about:

Checks • Credit Cards • Businesses • Compound Interest • Managing Risk • Mutual Funds • Return on Investment • Supply and Demand • Loans • Mortgages • Real Estate • Passive Income • Taxes • Inflation • Paychecks • Debt • Financial Advisors • Diversification • Debit Cards • Small-Cap Stocks • Large-Cap Stocks • Leverage • Budgets • Assets • Liabilities (and they'll have a lot of fun doing it too, shhhh, don't tell them) ...

So what makes Camp Millionaire unique? Our definition of financial freedom—to create more passive income than the expenses of your chosen lifestyle. You work only if you want to, not because you have to.

Kids also begin to develop healthy and supportive belief systems about money. You can teach a kid about writing checks and balancing budgets, but if they still walk away from a program believing that all rich people are greedy, they're going to grow up believing money is bad and all the tools they learned will be irrelevant. It's about building the foundation before the house and then showing them how to build whatever house they want.

At Camp Millionaire, we show kids the options. And we don't just mean the kind you find in your stock portfolio.



I learned it is good to look inside yourself to find out you want to become financially free. — Ari

The most valuable thing I learned was that I can invest at any age. — Jennifer



Camp Millionaire™ *for Girls* *Financial Wisdom for Life*

Camp Millionaire Girls know a man is NOT a financial plan.

After noticing that most of our kid's camps were two-thirds boys, we took the girls aside and asked them if they would like to have a camp all to themselves. An enthusiastic "YES" was all it took for us to schedule our first all girls camp in the summer of 2005.

The first thing we noticed at the all girls programs was the way the girls blossom when we took the boys out of the picture. Their inhibitions fell and they felt free to participate and be themselves. Girls and women have an incredible ability to adapt, sometimes to a fault. When there were boys in the camp, they often demanded more attention from the instructors and the girls would slink away. When we gave them their own camp, they truly shined.

In the girls only program we emphasize that a man is not a financial plan. So many girls, even this current generation of 20-somethings, are still counting on marrying a man who will take care of them financially. With more women ending up divorced with the kids, living longer, and losing up to 14 years of earning potential taking care of kids on one end and aging parents on the other end, girls need to be taught that becoming financially savvy is not just really cool, but incredibly empowering as well.



The most valuable thing I learned was to start saving early and to let the money do the work for you. It was SO much better than I expected and it was the most fun I've ever had while learning.
— Tiffany



Moving Out!™

By the end of the week, teens know how to move out and stay out.

Imagine being 15 years old and having your parents tell you they signed you up for this program called Moving Out! You walk in at 9 am, slightly resentful, probably cranky, definitely sleepy. You hesitantly take your seat next to someone who you think you may have seen around school and cross your arms.

The instructor takes the front of the room and tells you that they have just been informed by your parents that you're getting kicked out of your house on Friday. Oh no! What do you need to know to move out by the end of the week?

In 2008, we are rolling out our new teen program, Moving Out! They will learn how to hunt, and apply, for an apartment, buy a car, apply for a credit card, pay utilities, go grocery shopping, how to find a job, open a bank account, read a paycheck, and budget their income for saving, spending, and most importantly, investing.

We have found that once you actually get teens in the door, they have a million questions ranging from what a corporation is to the dangers of credit cards to how to apply for a job permit. This program gives them the space to ask these questions and get real answers. The all-new Moving Out! program will give them real world experience in a safe environment so they can start their adult lives ahead of the pack, not behind.



The most valuable thing I learned was that I can start right now to make money.
--Pamela

It was really fun. I am going to start managing and planning what to do with my money.
--Aaron



Creative Wealth Seminars

It's never too early or too late to make steps toward financial freedom.

After the first few programs for kids, the parents came back with the question, "What about us?" and while the focus had been kids and teens, we couldn't get the adults to stop emailing and calling about attending a program of their own.

We spend two and a half days with our adults delving into their subconscious and helping them unlearn nonsupportive money beliefs. We then begin to help them implement healthy money habits and give them valuable information on budgeting, credit and debt, and basic beginner's investment tips. If they didn't learn it when they were kids, they most likely never learned it as an adult either.

Creative Wealth Coaches are encouraged to invite speakers to come in throughout the weekend, including knowledgeable financial advisors and successful real estate agents, to help answer more specific questions in detail. Sometimes, the attendees won't let them leave!

Whether they're 17 or 67, the word we are told most by Creative Wealth graduates is that they leave with a feeling of hope. It's never too early or too late to start becoming financially responsible and working towards financial freedom. Let Creative Wealth for Adults be your first step.



I am thrilled I invested the money and time into [this program]. I have a personal plan for financial success in my near and far future. For the first time, I feel excited about the possibilities for investing.

--Adult program attendee



Creative Wealth For Women

Not your mother's financial education program.

Something happens when you take the men out of the room. It's pretty much the same thing that happened when we took boys out of the room for the girls camp, except for the tears, heartbreaking stories and fears from women who feel completely helpless because of their lack of financial education.

This last generation of women grew up caught between the traditional ideals of being a homemaker while their husbands took care of the finances and the major women's liberation movement in the 70's where women demanded equality in the workplace, and though they began to make more money, no one taught them how to properly manage it. Women in this generation were fed mixed messages from two opposite ends of the spectrum and grew up more confused than ever.

Creative Wealth for Women, while still offering the same basic and vital information presented in the adult camps, addresses this added dimension. Being a woman in the financial world today can be overwhelming. It has been proven though, that when women are given financial tools, they are better entrepreneurs and investors than men. Financial freedom is an equal opportunity employer.



This weekend changed my life in so many ways. I will be forever grateful for the opportunity to attend this program at a time in my life when I had lost all faith in myself. I had a great time learning how money works and what is necessary to become financially free. I can't wait to share what I've learned with everyone and to encourage everyone I know to attend this necessary program. – Paula



Creative Wealth for Families

Make financial freedom a family affair.

Think you can't put parents and kids in the same room and teach them about money? Oh, yes we can.

Creative Wealth for Families is a three to four hour event for parents and kids that give families a taste of our longer Creative Wealth programs. One of the major benefits of having the kids and parents in the same room is that this shared experience gives them an ice breaker to really start a conversation about money on their way home. Parents report that they'd rather talk to their kids about sex or drugs than about money. Simply attending the program helps dispel this taboo and gives the parents and kids tools to begin incorporating the entire family into the family finances.

It's amazing to see what happens when you let your child into your financial life. They begin to understand WHY you can't buy them that video game or this pair of jeans instead of just hearing you say NO, and more often than not, they're willing to pitch in.

Note: So far, every parent and child that has come through Creative Wealth for Families has survived with few sustained injuries, physical or otherwise. Possible side effects of the event may include candid and uncensored conversation and a development of positive attitudes toward money. Extreme caution is advised.



Great to be here! What an awesome springboard for success. So much wealth work that will benefit me personally and my family. –
Program Attendee

Thank you for your inspiration, education and mind liberation! –
Alicia

Train the Trainer

Give us one week and we'll show you how to start a financial literacy revolution in your community

You've been searching and searching for weeks, months, years even, to see if anyone out there is teaching our nation's kids and teens the value of a dollar because it sure doesn't feel like it. With more people dropping out of college for financial reasons than academic ones and the country averaging a negative savings rate, something has to be done. And you've decided you're going to help do something about it. But how?

You type "financial literacy for kids" into Google and this thing called Creative Wealth International pops up. Could this be the answer? You tool around the website for a bit and find out they train people to bring these programs to their community. But these don't look like your normal financial literacy courses; they actually look FUN. The more you explore their website, the more you find that this could be exactly what you have been waiting for.

When you walk out of CWI's Train-the-Trainer program, you will be equipped with the knowledge, skills, resources, and most importantly, the mind-set to teach financial literacy programs in your community.



You found your passion

Nervous about being a presenter?

Our Train-the-Trainer program is as much about *how* to teach as it is *what* to teach, so even if you've never taught a day in your life, you will walk out of the program prepared to teach in style.

While being fully exposed to the curriculums, you will learn some of the most powerful teaching techniques in the industry. We use Accelerated Teaching Techniques in all of our programs—techniques designed to help the participants stay engaged, learn faster, and remember more. In the middle of one training, one coach exclaimed, “even if I use just one of the techniques I learned here, I’ll be better than 90 percent of the presenters out there!” Once you experience these powerful techniques, other presentations will pale in comparison!

Nervous about people showing up?

We spend a full day discussing ways to market your programs, including writing press releases, putting together presentations, applying for grants, and creative ways to get the word out. Think you're not good at marketing? Have you ever seen a good movie and told your friends about it? Have you ever gone to a great sale at your favorite store and told your friends about it? This isn't about selling, it's about offering people a service that you believe will change their lives.

Trainers tell us one of the worst things they can imagine happening during a program, besides death or injury, is that no one shows up. We'll show you how to get people in those seats.

Nervous about having to do it all yourself?

During this program, you will develop relationships with other trainers who share your passion. You will leave with new friends and a support team of amazing Creative Wealth Coaches.

As a certified CWI Coach, you also have access to a smorgasbord of curriculums tailored for certain groups and for various lengths of time. You can literally put on a program for anyone.

You will have access to an exclusive coaches' website where, along with these curriculums, you will find marketing brochures, sample press releases, downloadable videos, and specific camp materials. You will also have access to a monthly for-coaches-only teleseminar and receive discounts on all Creative Wealth products.

Let us help you realize it.

Program Options:

Financial literacy is needed by just about every demographic you can think of. We've already had success doing Creative Wealth programs for kids, teens, girls, boys, adults, women and families.

Our program are very flexible. It's easy to customize a program for any group. Here are just a few great ideas:

For Girl Scouts
For Boy Scouts
For Employees
For Teachers
For Newlyweds

For College Grads
For Actors
For College Students
For Artists
For Seniors

In addition to our one-week summer program, we can design curriculums in the follow formats:

1-hour programs
3-hour programs
6-10 week programs

2-hour programs
1 to 5 day programs
Afterschool programs

In addition to programs for the general public, we can design and teach a private program just for you:

For family reunions
For private schools
For local/state/federal employees

For private company retreats
For other summer camps

Don't see what you need on this page? Give us a call with your ideas. We'd love to help you create just the right program for your market.

How You Can Help:

You love what we do. You take the next step. Ask yourself, How can I help contribute to the financial literacy movement? Here's a few opportunities that may help you answer that question.

VOLUNTEER

Do you want to get a glimpse of what a Creative Wealth program is like? Come volunteer for one. An extra hand and an extra set of eyes is always welcome. There is only rule: there are no observers at CWI. If you're in the room, you're in the program.

Do you have any other skills that you believe a growing organization like CWI would find handy? Give us a call and tell what you have in mind. Changing the world is not an easy task, but every extra hand and every new idea takes us one step closer.

DONATE

The biggest Catch-22 about teaching financial literacy is that it costs money to learn about making and managing money. As a not-for-profit organization, CWI gives away thousands of dollars in scholarships for our kids, teens, and adult programs. If you have a donation jar, consider using some of it to help the financial literacy movement. Help us reach the people who need it the most.

WRITE TO YOUR LOCAL CONGRESSMAN

Drugs, burglary, petty theft, murder. The real crime? Only ten of out 50 states require financial literacy to be taught in schools. Many local crimes that are committed all have a single thing in common: someone was desperate enough to compromise their morals in the acquisition of money. These crimes are the symptoms of a society that does not understand their basic system of exchange.

Do you really want to jumpstart the financial literacy movement in your community? Write to your local and state officials and demand that your state add this requirement to their list next year. Financial literacy needs to become a priority.

Be the
Thank you
change you
for your
want to
continued
see in the
support.
world.



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