

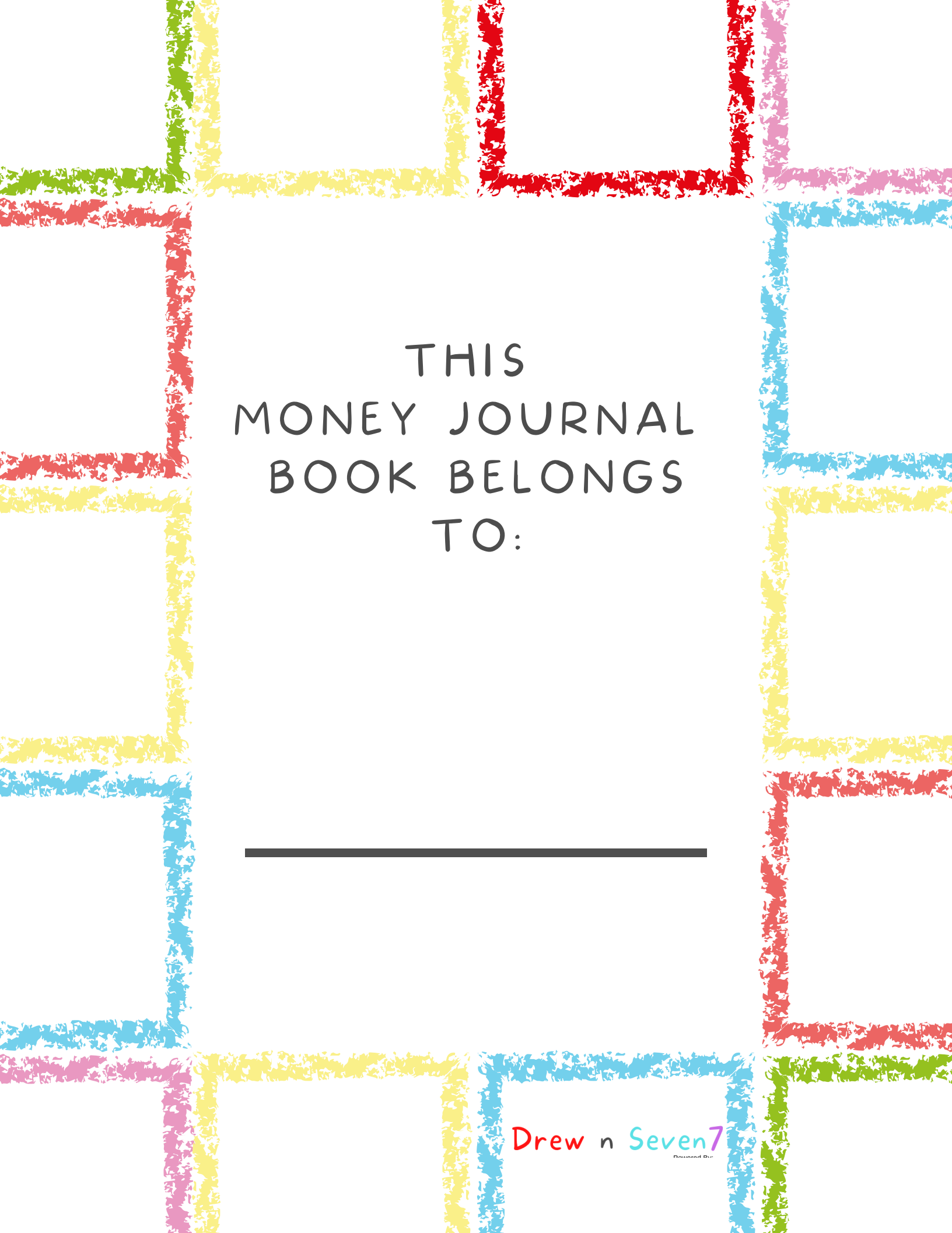
My Hard Earned Money



Drew n Seven7



Drew n Seven7



THIS
MONEY JOURNAL
BOOK BELONGS
TO:

This book was created to help kids actively learn about responsibility, earning, saving and spending money. It involves the family and creating opportunities for rewards and lessons through daily activities.

This book includes:

- Chore chart and place to record how much kids can earn for each chore
- Money Talk: Basic definitions on money management
- 26 Weekly chore charts and money journal pages
- 6 Months of Balance Sheet Trackers
- 10 Savings Challenges
- Coloring Pages
- QR Code to explainer videos and real life learning



SCAN QR CODE TO WATCH VIDEOS ON HOW TO DISCUSS MONEY WITH YOUR CHILD AND HOW TO USE THIS JOURNAL. YOU CAN ALSO FOLLOW DREW N SEVEN7'S REAL LIFE MONEY JOURNEY.

Money Talk: Let's Learn Some Definitions



\$ Money	A tool you use to pay for things you buy. You keep money in your wallet or piggy bank
\$ Earn	Money or payment you get in exchange for doing or making something. For example, you earn \$5 for mowing the lawn
\$ Income	Money that you earn. For example, you receive \$2 for cleaning your room. That is your income
\$ Expense	Money you spend on things. For example, you spend \$10 on a new toy. That is an expense
\$ Saving	Money you put aside for later or for a big item you want. Saving helps you achieve big money goals
\$ Budget	A plan to help you know how to use money. It helps you track how much you earn, how much you spend and how much you save
\$ Goal	Something you aim for or a result you really want to happen
\$Gratitude	Being thankful and showing kindness
\$ Invest	To use or put (money/time) resources into something for the purpose of making more (money/time) resources
\$ Borrow/Loan	When you ask permission to use someone else's money to pay for what you want, with the agreement that you will pay them back
\$ Interest	When you borrow money and have to repay it back PLUS a little extra. The extra is called interest. Example, I borrow \$10 but I have to repay my mom \$12. I had to pay \$2 in interest.

MY GOALS LIST

BIG Goal: What is the one thing you want to accomplish/do this year?

What are some of your other goals for the year?
List your goals below and also place a date by when you want to complete them (this is called your due date or deadline).

Goals:	Due Date:	✓



GOAL

Now write one of your goals below.

Next, write down the reason you want to accomplish this goal under motivation. Then you will create a list of things you need to do to reach your goal. We will also set a deadline for when you want to complete this goal. We want to see you succeed!

Action Steps

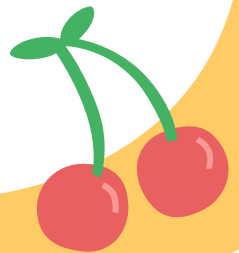
What things I can do to help
me reach my goal

Start Date:

DUE Date:

Motivation

Why do I want to reach this
goal?



Notes

Use this space to write anything interesting you
learned or experienced along the way.



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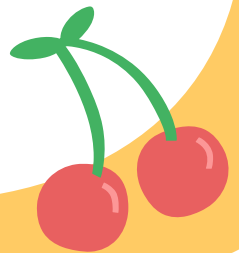
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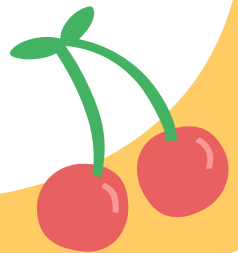
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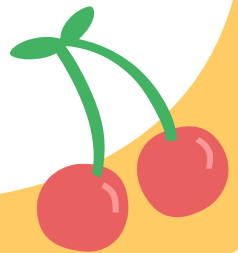
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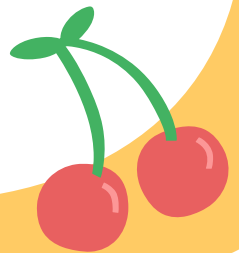
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ARE YOU READY TO MAKE SOME MONEY\$\$\$?

The following pages are used to help you find ways to earn money and track how you spend and save each week.

Yes it is great when we have money to spend, but if we always spend and never save, there may come a day when we don't have enough money for the things we really need or want.

This journal will help you learn to manage your money and **TRACK** where it is going. Do you spend it all on video games? Snacks? Do you share with others?

We hope you will complete this journal with your parents and ask questions so you make and grow your money.

Parent Examples of Chores Kids Can Do

Parents: Help your child select an amount you can afford to pay each time the chore is completed. Consider paying one set rate if chore is completed for entire week. For example, Seven7 earns \$1 at the end of the week for bringing in the mail everyday. It's a simple chore and she understands she must do a good job daily, to be paid at the end of the week. Notice, I did not say \$1 each time she brings the mail.

Examples of how much you could pay per chore but you decide an amount that works for YOUR budget	CHORE
\$ 4	Fold and put away laundry
\$ 2	Load and empty the dishwasher
\$ 3	Walk the dog
\$ 2	Empty indoor trash and take trash out on trash day
\$ 5	Wash Family Car
\$ 5	Clean the bathroom
\$ 3	Clean room
\$ 10	Shovel Snow
\$ 5	Yard work

Chores I Can Do By Myself

Watch our video on how to use this!

This is how much money I can earn when I do a chore	CHORE
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Chores I Can Do By Myself

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Budget Balance Sheet

Now we get to do some fun math. I hope you like addition and subtraction?... We are about to get a lot of practice.

Every week, track your balance on the worksheet that looks like this. Use this balance sheet to track money going out of and money coming into your account/piggy bank. You want to make sure your money isn't funny. 😄

Watch our video on how to use this!

Beginning Balance: _____

[illegible]

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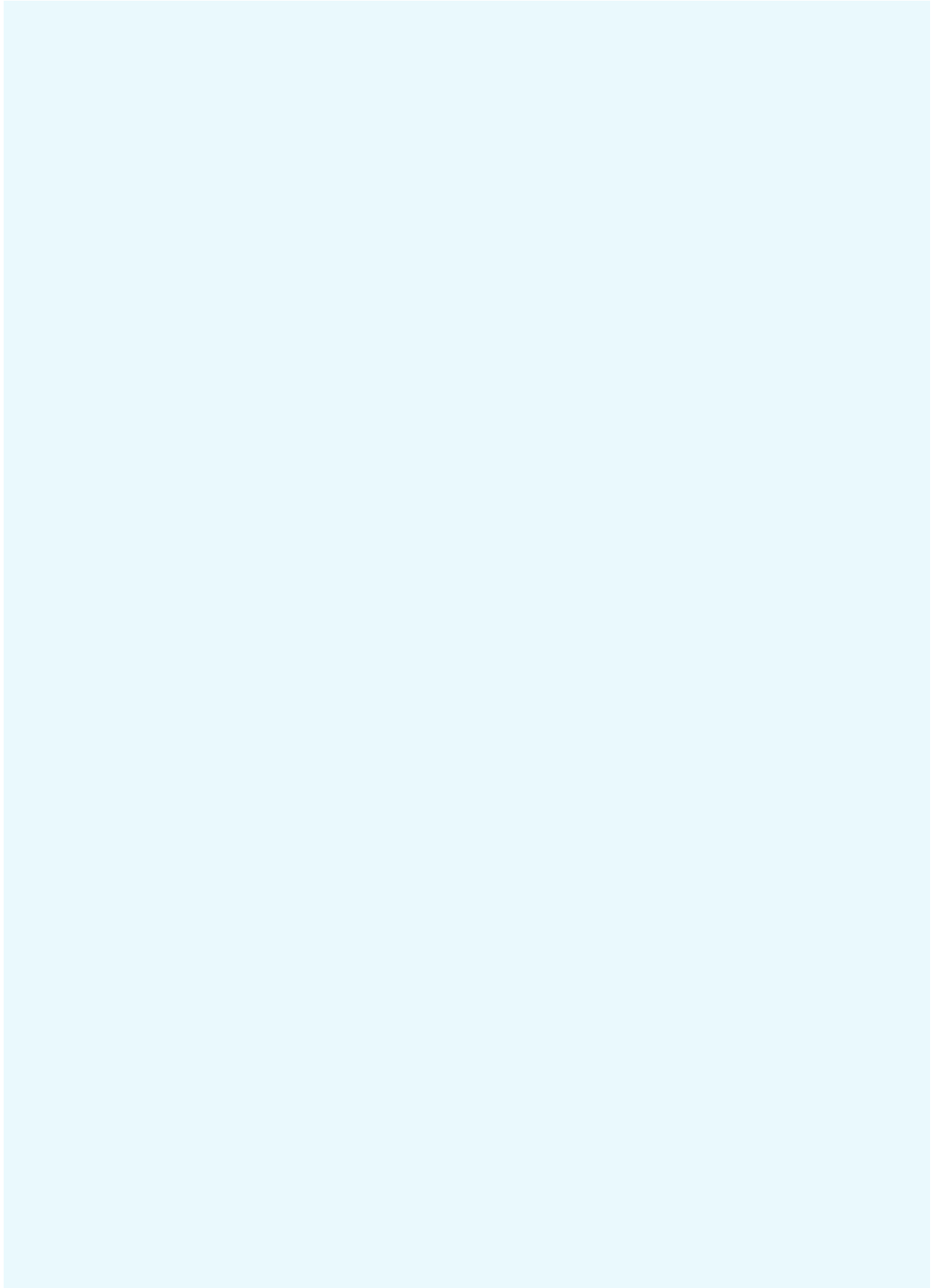
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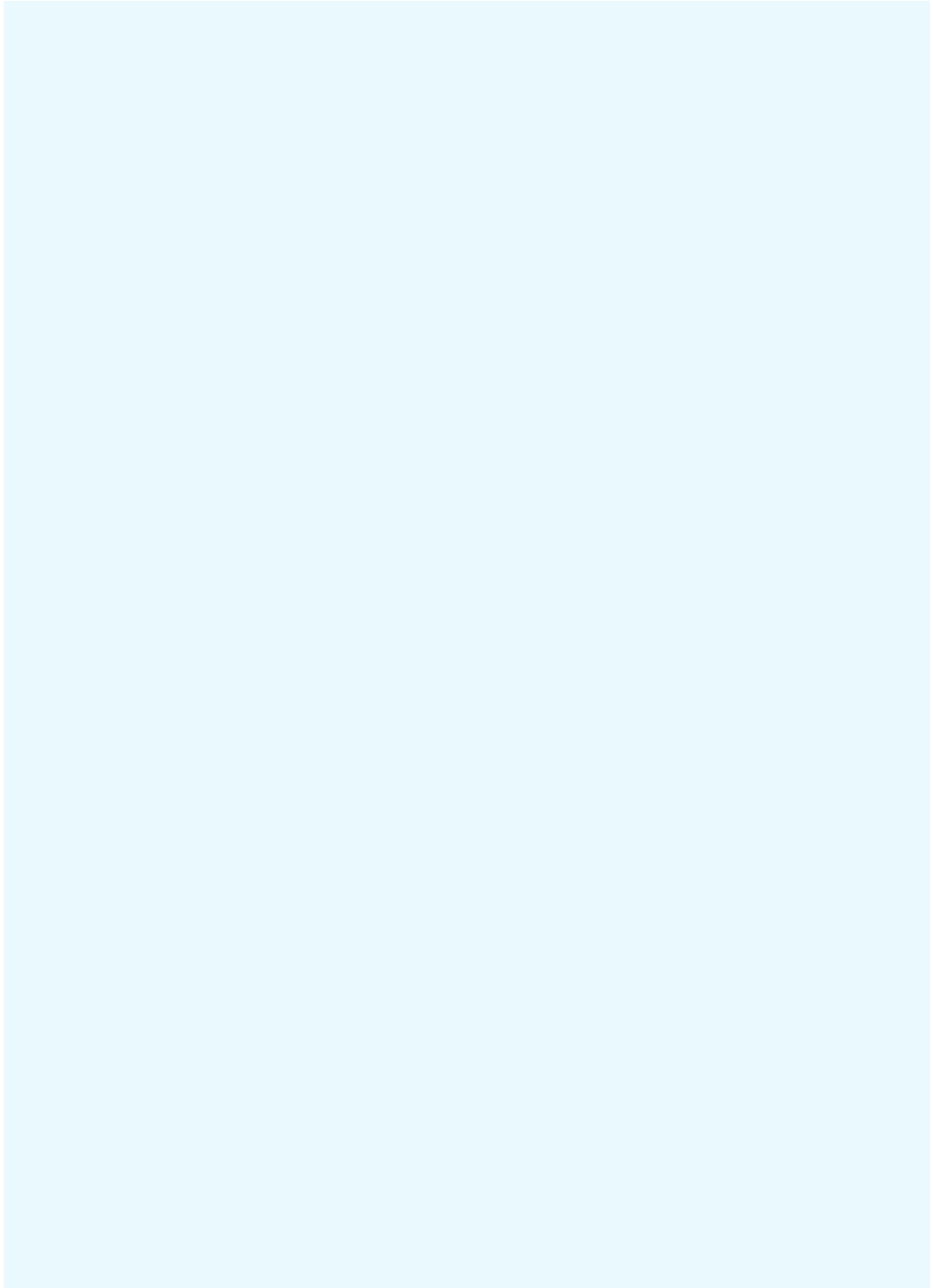
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TOTAL EARNED: _____								

MONEY JOURNAL

I'm saving \$ _____ I'm saving because: _____	I have \$ _____ to spend on: _____
I'm going to invest \$ _____ I'm going to donate/give \$ _____	What was easy or hard about managing my money this week? _____
I borrowed \$ _____ from _____ I have to repay them \$ _____ by this date _____	How much I repaid: \$ _____ How much I still owe: \$ _____ Notes: _____

WEEK OF _____

Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

TOTAL EARNED: _____

MONEY JOURNAL

<p>I'm saving \$ _____</p> <p>I'm saving because:</p>	<p>I have \$ _____ to spend on:</p>
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WEEK OF _____

Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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MONEY JOURNAL

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Chores/Tasks	S	M	T	W	T	F	S	Money Earned
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MONEY JOURNAL

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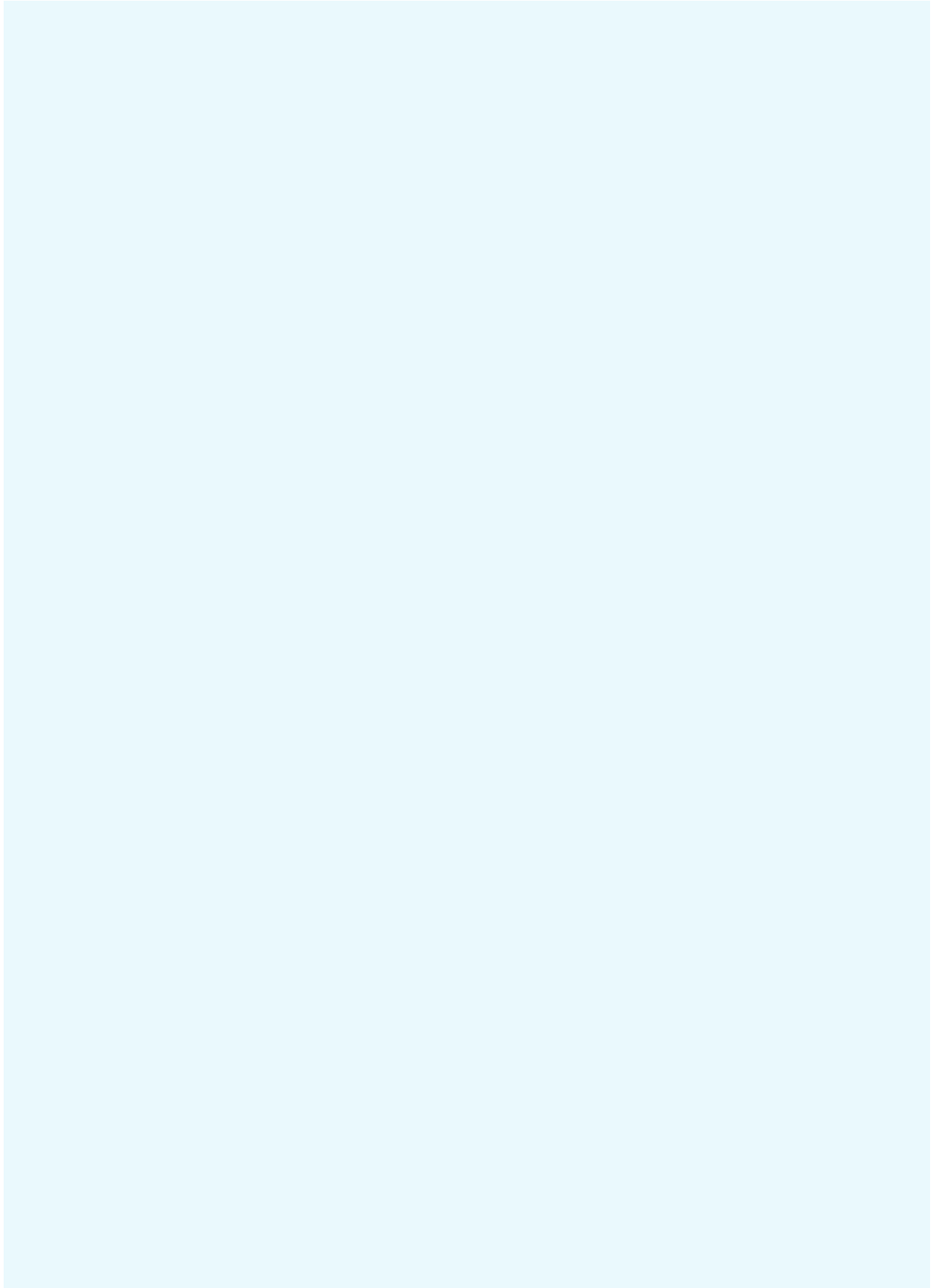
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Beginning Balance: _____

[illegible]

MY NOTES / MATH PAGE



WEEK OF _____

Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

TOTAL EARNED: _____

MONEY JOURNAL

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Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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TOTAL EARNED: _____								

MONEY JOURNAL

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Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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TOTAL EARNED: _____

MONEY JOURNAL

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Chores/Tasks	S	M	T	W	T	F	S	Money Earned
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_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

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MONEY JOURNAL

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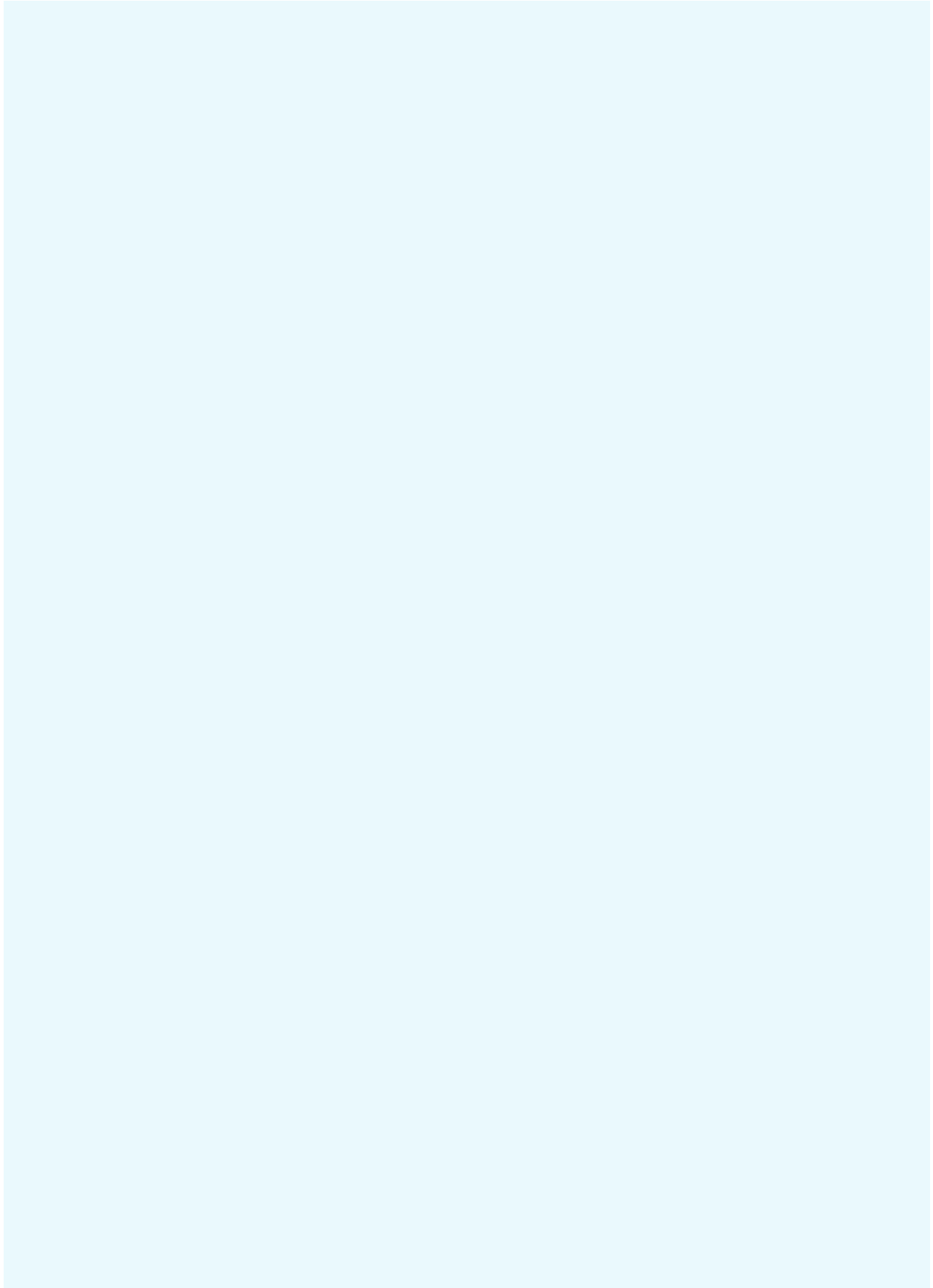
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Beginning Balance: _____

[illegible]

MY NOTES / MATH PAGE



WEEK OF _____

Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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MONEY JOURNAL

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MONEY JOURNAL

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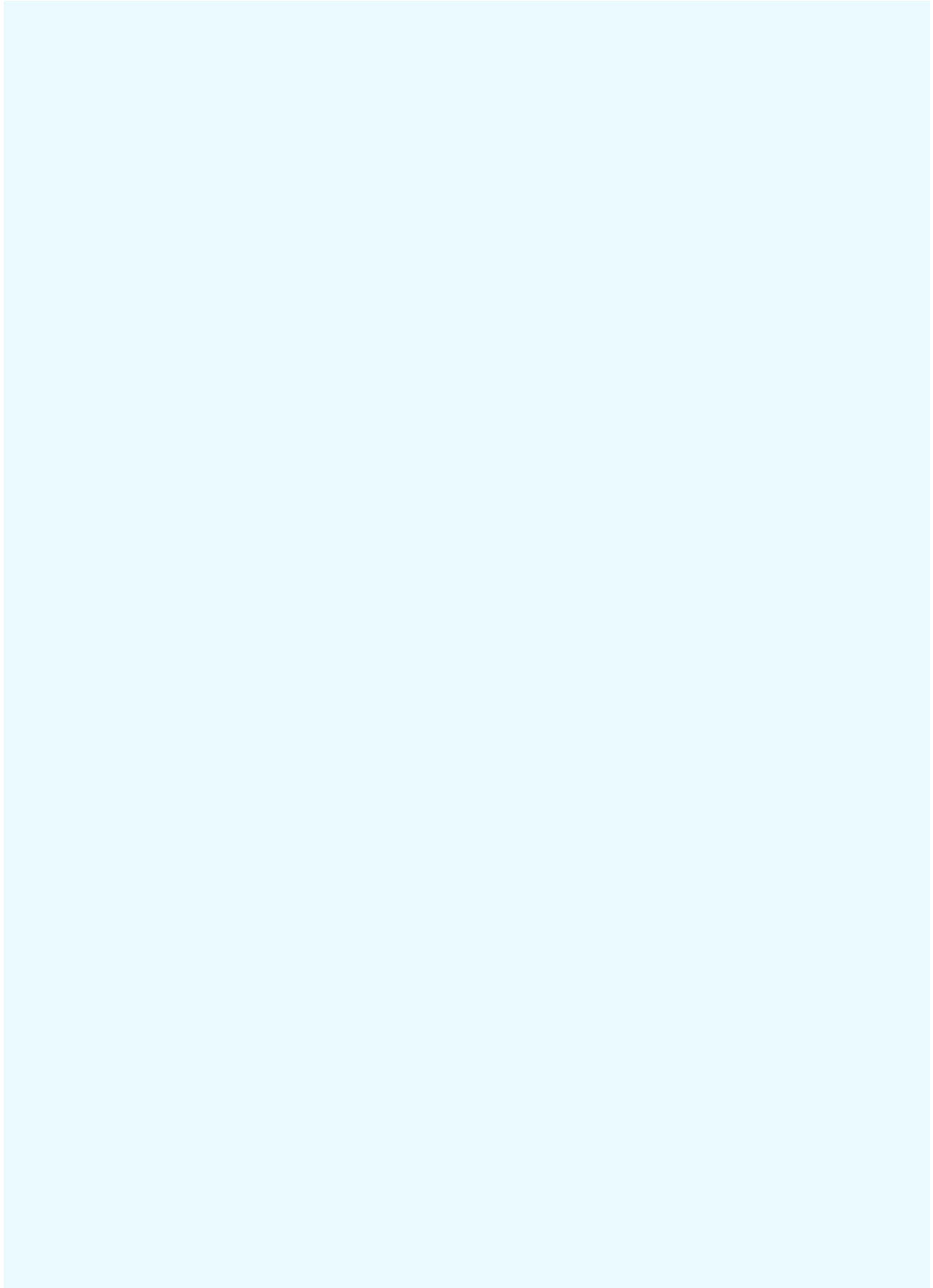
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Beginning Balance: _____

[illegible]

MY NOTES / MATH PAGE



WEEK OF _____

Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

TOTAL EARNED: _____

MONEY JOURNAL

<p>I'm saving \$ _____</p> <p>I'm saving because:</p>	<p>I have \$ _____ to spend on:</p>
<p>I'm going to invest \$ _____</p> <p>I'm going to donate/give \$ _____</p>	<p>What was easy or hard about managing my money this week?</p>
<p>I borrowed \$ _____ from _____.</p> <p>I have to repay them \$ _____ by this date _____</p>	<p>How much I repaid: \$ _____</p> <p>How much I still owe: \$ _____</p> <p>Notes:</p>

WEEK OF _____

Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

TOTAL EARNED: _____

MONEY JOURNAL

<p>I'm saving \$ _____</p> <p>I'm saving because:</p>	<p>I have \$ _____ to spend on:</p>
<p>I'm going to invest \$ _____</p> <p>I'm going to donate/give \$ _____</p>	<p>What was easy or hard about managing my money this week?</p>
<p>I borrowed \$ _____ from _____.</p> <p>I have to repay them \$ _____ by this date _____</p>	<p>How much I repaid: \$ _____</p> <p>How much I still owe: \$ _____</p> <p>Notes:</p>

WEEK OF _____

Chores/Tasks	S	M	T	W	T	F	S	Money Earned
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

TOTAL EARNED: _____

MONEY JOURNAL

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<p>I borrowed \$ _____ from _____.</p> <p>I have to repay them \$ _____ by this date _____</p>	<p>How much I repaid: \$ _____</p> <p>How much I still owe: \$ _____</p> <p>Notes:</p>

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_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

TOTAL EARNED: _____

MONEY JOURNAL

<p>I'm saving \$ _____</p> <p>I'm saving because:</p>	<p>I have \$ _____ to spend on:</p>
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<p>I borrowed \$ _____ from _____.</p> <p>I have to repay them \$ _____ by this date _____</p>	<p>How much I repaid: \$ _____</p> <p>How much I still owe: \$ _____</p> <p>Notes:</p>

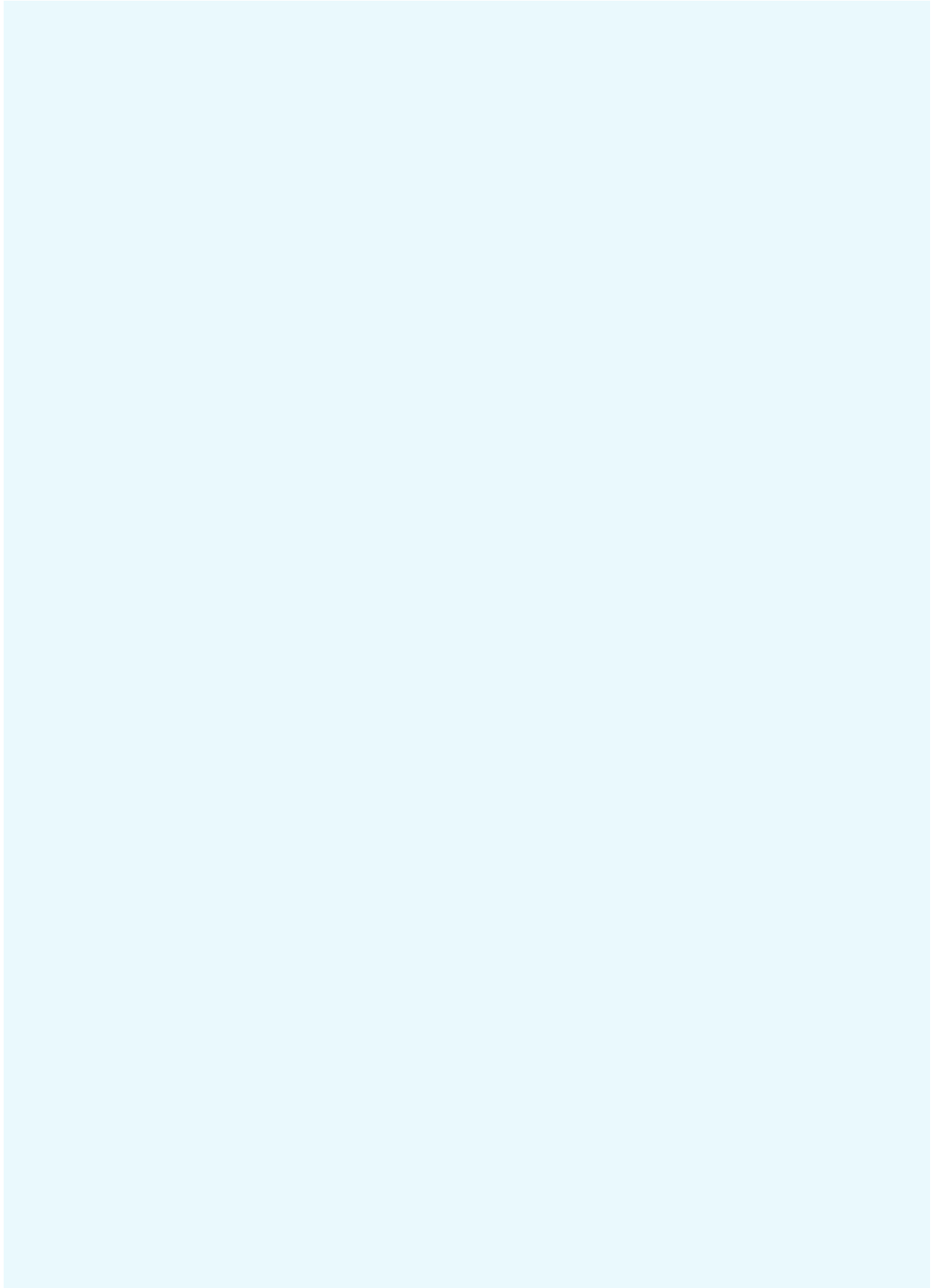
Budget Balance Sheet

Use this sheet to write down every time you earn money and every time you spend money. This activity is called balancing your books or making sure you track how much should be in your account.

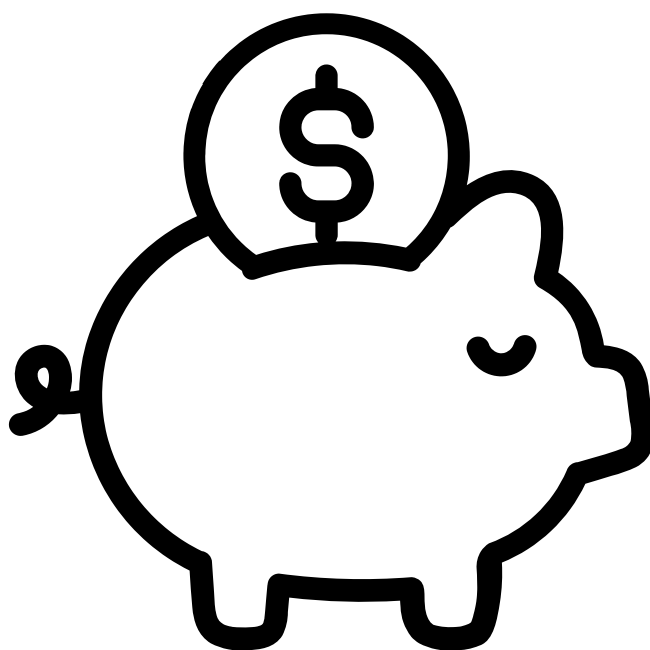
Beginning Balance: _____

[illegible]

MY NOTES / MATH PAGE



SAVINGS CHALLENGES



The following pages are savings challenges or charts to help you track your savings.

Are you saving to buy something big or important?
Use these challenge sheets to help you see your progress. Do this challenge with your parents or siblings to make it more exciting.

7 DAYS TROUBLE FREE

Mark each day you don't fight with your brother/sister. Agree with your parents on an amount you can earn for being kind every day for 7 days.

1

2

3

4

#BeKind

5

6

7

YOU DID IT!
DO YOU THINK YOU CAN KEEP IT
UP AND NOT FIGHT FOR 7 MORE
DAYS FOR FREE? WHAT WAS HARD
ABOUT THIS CHALLENGE? WHAT
WAS EASY?

NOTES

30 DAYS OF KINDNESS

Mark each day you are kind to your friends/brother/sister.

Agree with your parents on an amount you can earn for being kind every day for 30 days. We will give you 1 day free. If I am kind for ____ days, I will get _____

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	YOU DID IT!			

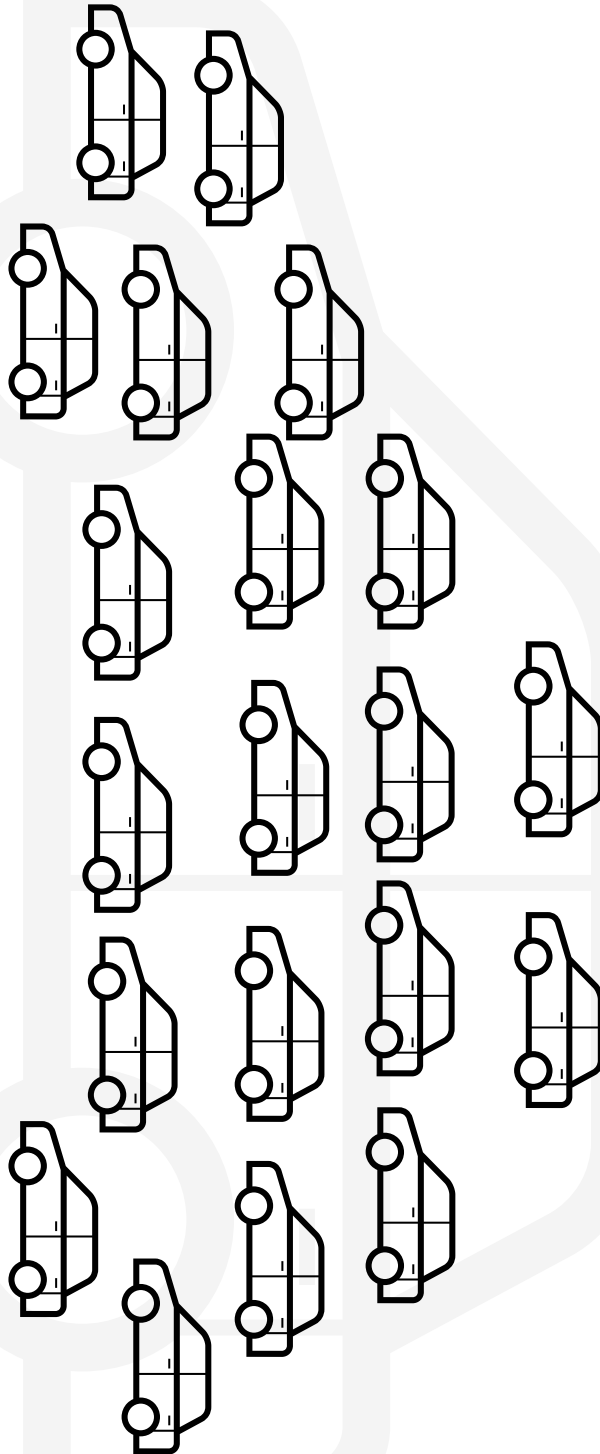
NOTES

TOY FUND

Save \$1 for each car and color the car to track your success. You will have \$20 saved at the end of this challenge.

NOTES

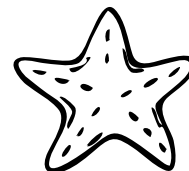
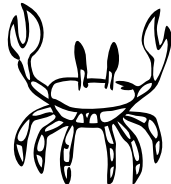
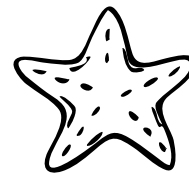
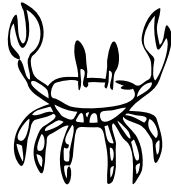
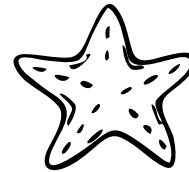
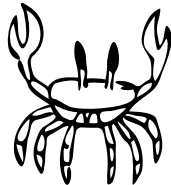
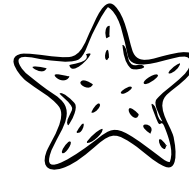
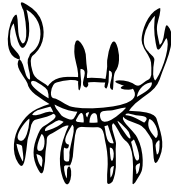
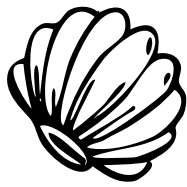
SAVINGS GOAL: \$20



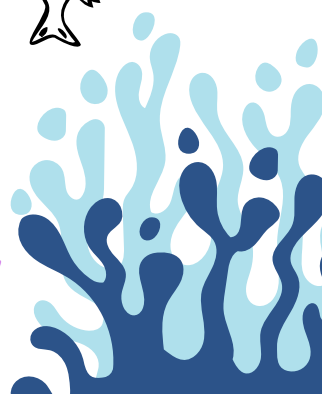
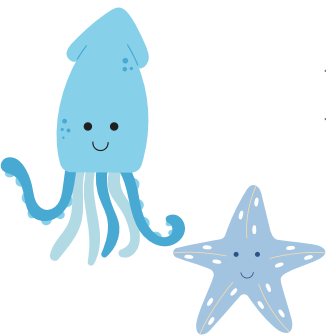
Under the Sea Challenge



Color a sea creature each time you save \$1. At the end of this challenge, you will have \$20.



NOTES

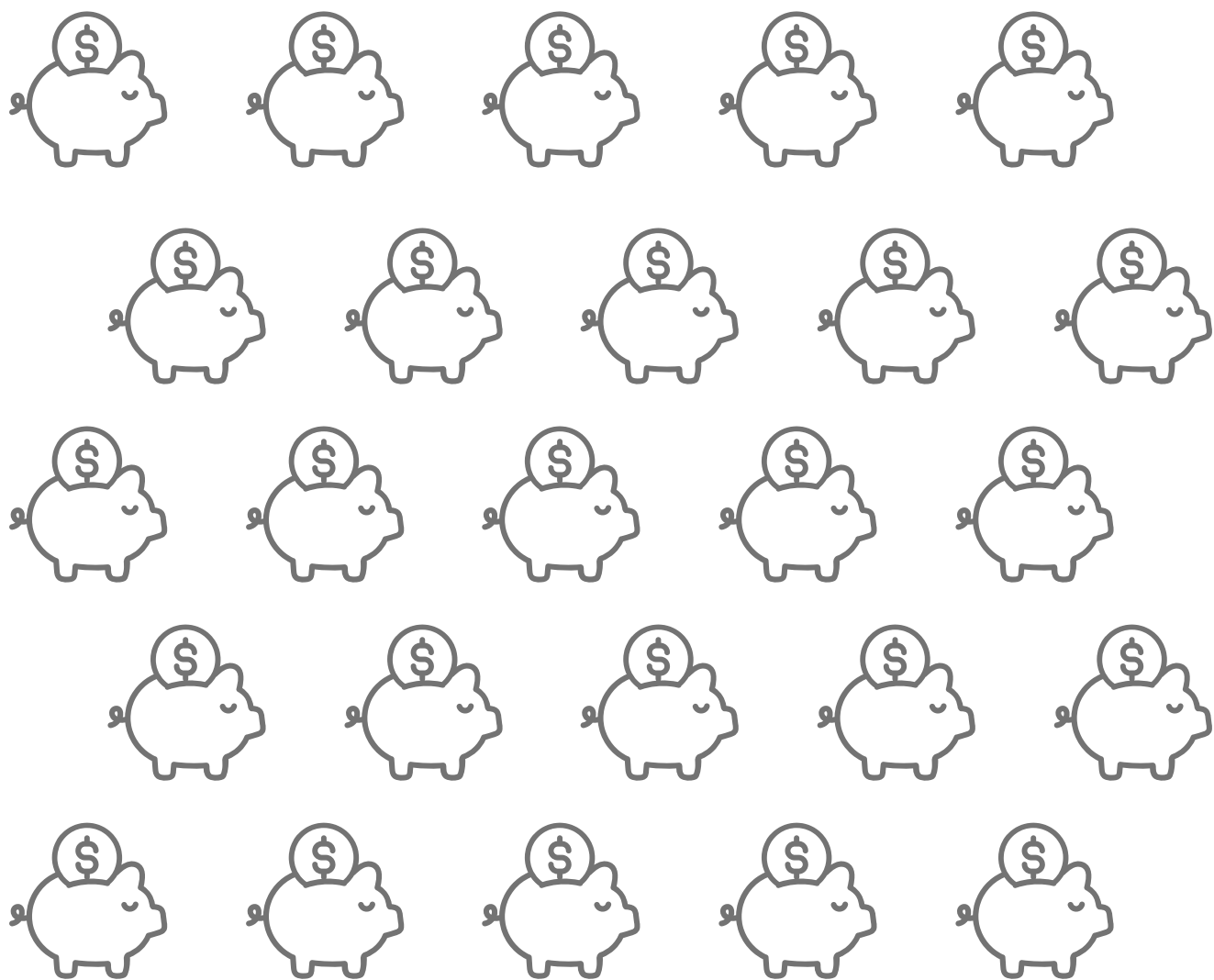


\$ 25 SAVINGS TRACKER

START DATE _____

END DATE _____

Color a piggy bank each time you save \$1. When all the piggy banks are colored in... that means you have \$25 saved!
HOORAY!



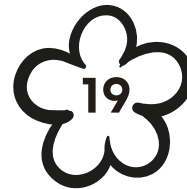
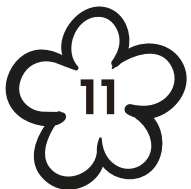
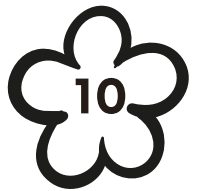
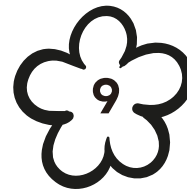
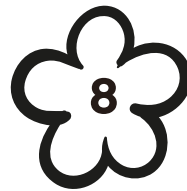
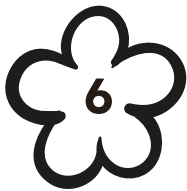
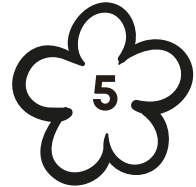
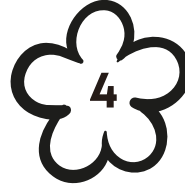
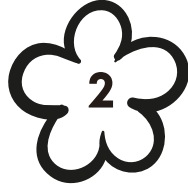
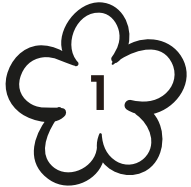
NOTES

SPRING SAVING CHALLENGE

START DATE _____

END DATE _____

Instructions: Color a flower each time you save \$1.
Once complete, you will have \$25.



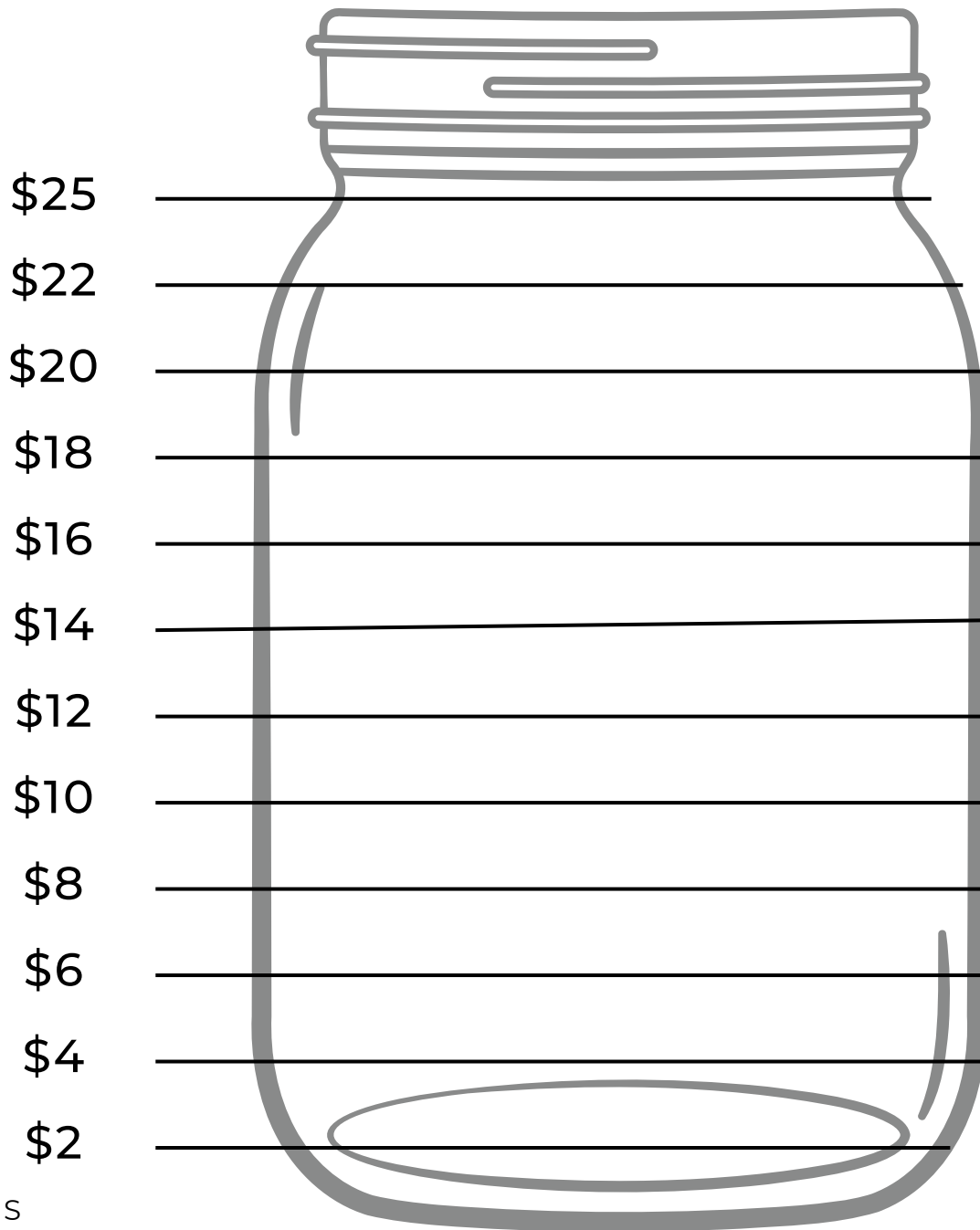
NOTES

\$ 2 5 SAVINGS TRACKER

START DATE _____

END DATE _____

Each week you earn money, set some aside to save for your goal. At the end of this challenge you will have \$25 saved.



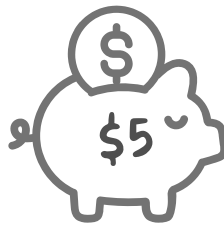
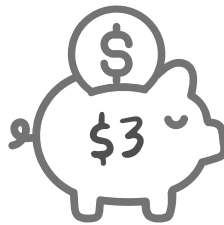
NOTES

MY \$50 PIGGY BANK SAVINGS TRACKER

START DATE _____

END DATE _____

Color a piggy bank each time you save the amount on the piggy. When all the piggy banks are colored in... that means you have \$50 saved! HOORAY!



NOTES

Video Game

Saving challenge

START

Total saved= \$50



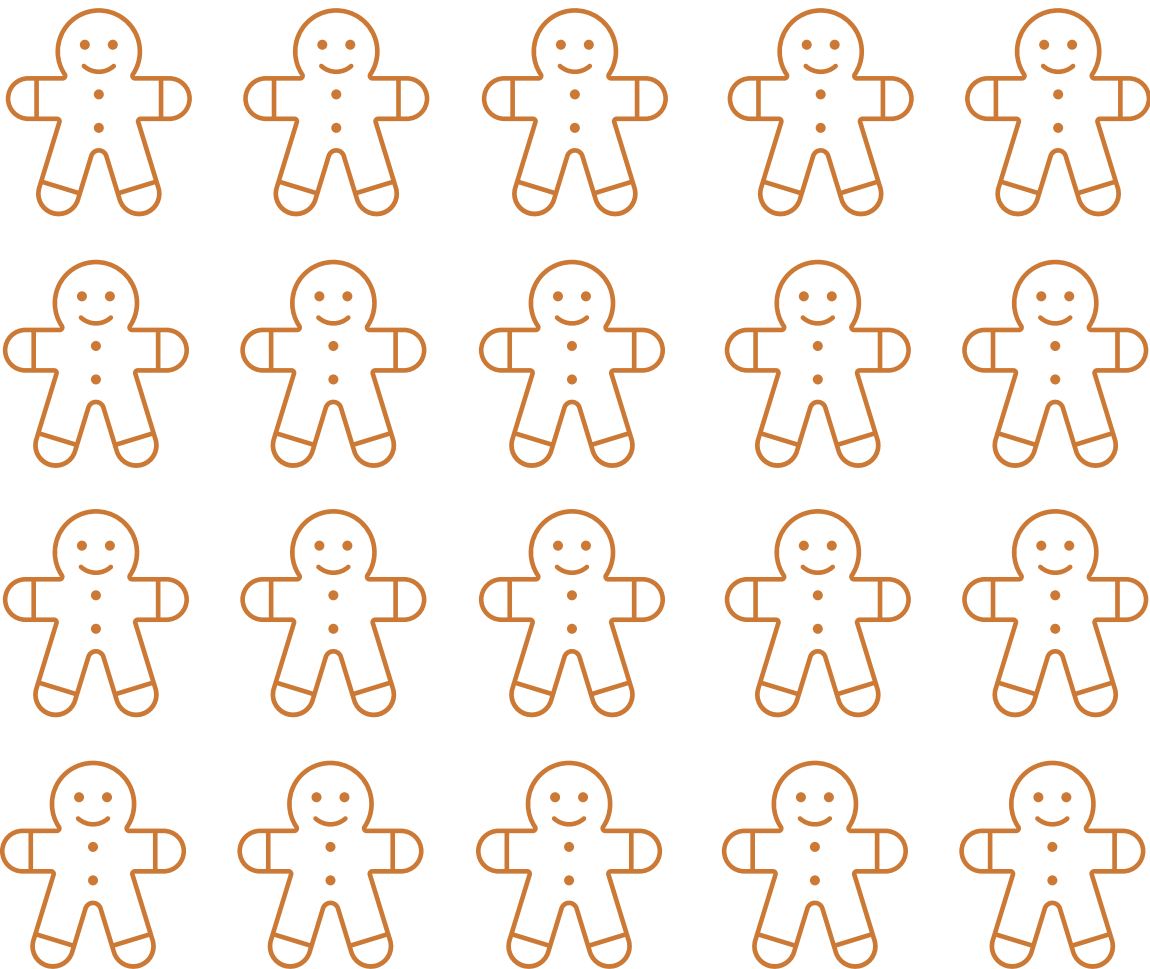
Holiday Savings Challenge



= \$5

Total saved= \$100

Each time you earn money, set **\$5** aside to save for your goal. At the end of this challenge you will have **\$100** saved.



NOTES

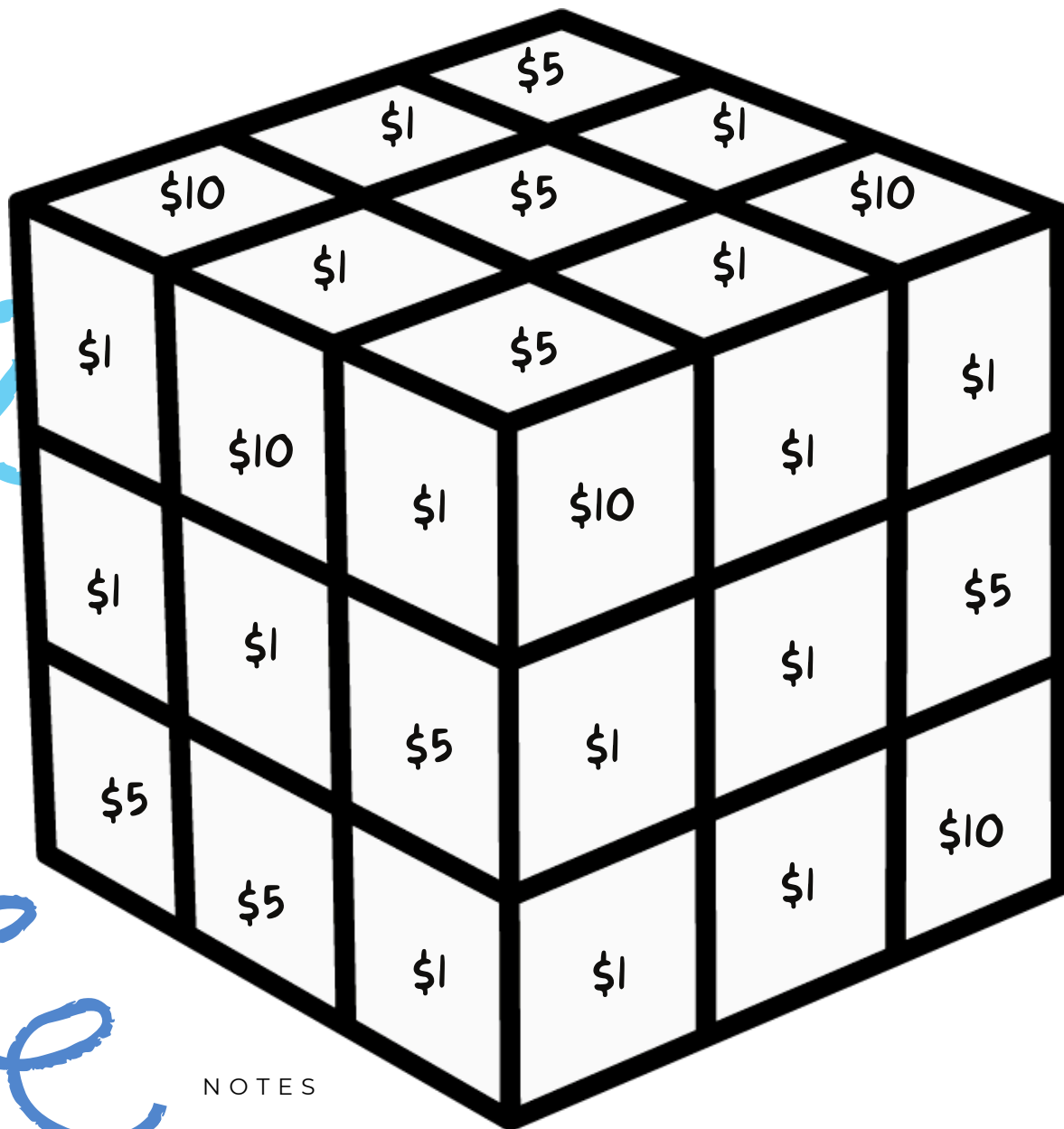
Created By: Drew n Seven7



Big Goal Savings Challenge

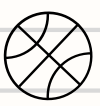
Total saved= \$100

Save the amount in each box and color the box to make your rubiks cube. At the end of this challenge, you will have saved \$100.



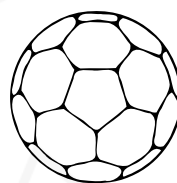
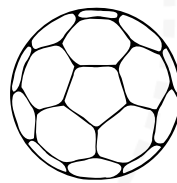
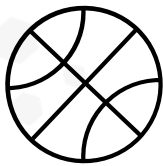
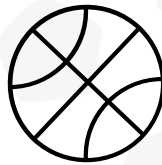
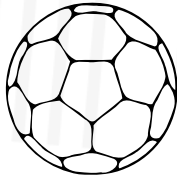
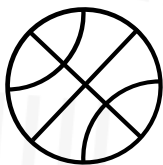
NOTES

Kids savings challenge

 = \$ _____  = \$ _____  = \$ _____  = \$ _____

Total saved = \$ _____

Determine the amount for each ball. Save that amount and add up to see your total!



Next are a few
coloring pages to
help you relax.
Sometimes we just
need to give our
brains a rest and
do something
relaxing



KINDNESS

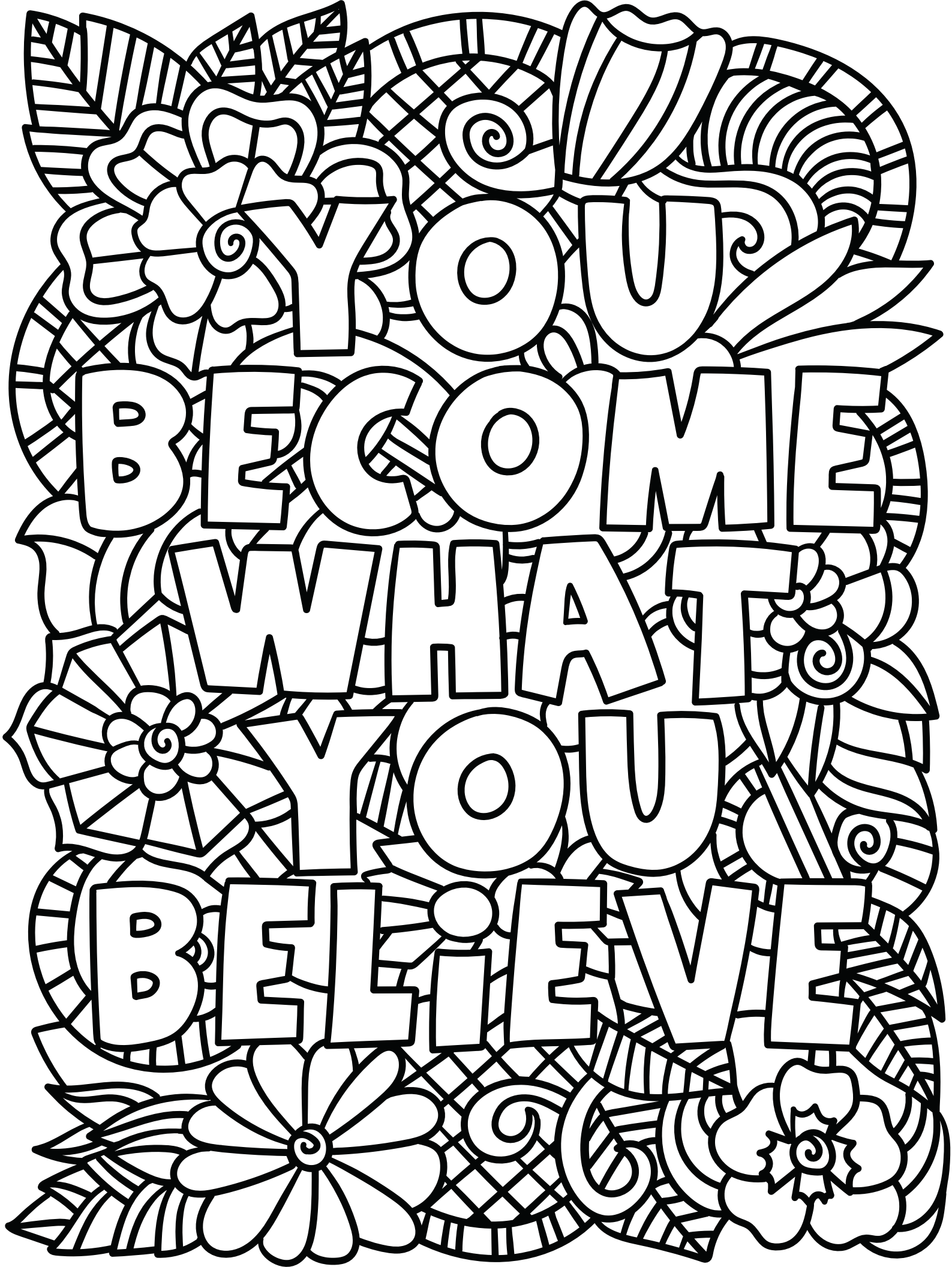
IS

FREE

Spread that stuff

everywhere









**If you
Want it
work
For it!**

**Dedicated to all kids with big dreams.
Managing your money is important
so you can get the things you want in
the future..**

**Pay It Forward,
Drew n Seven7**

Drew n Seven7

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Our Village Initiative

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