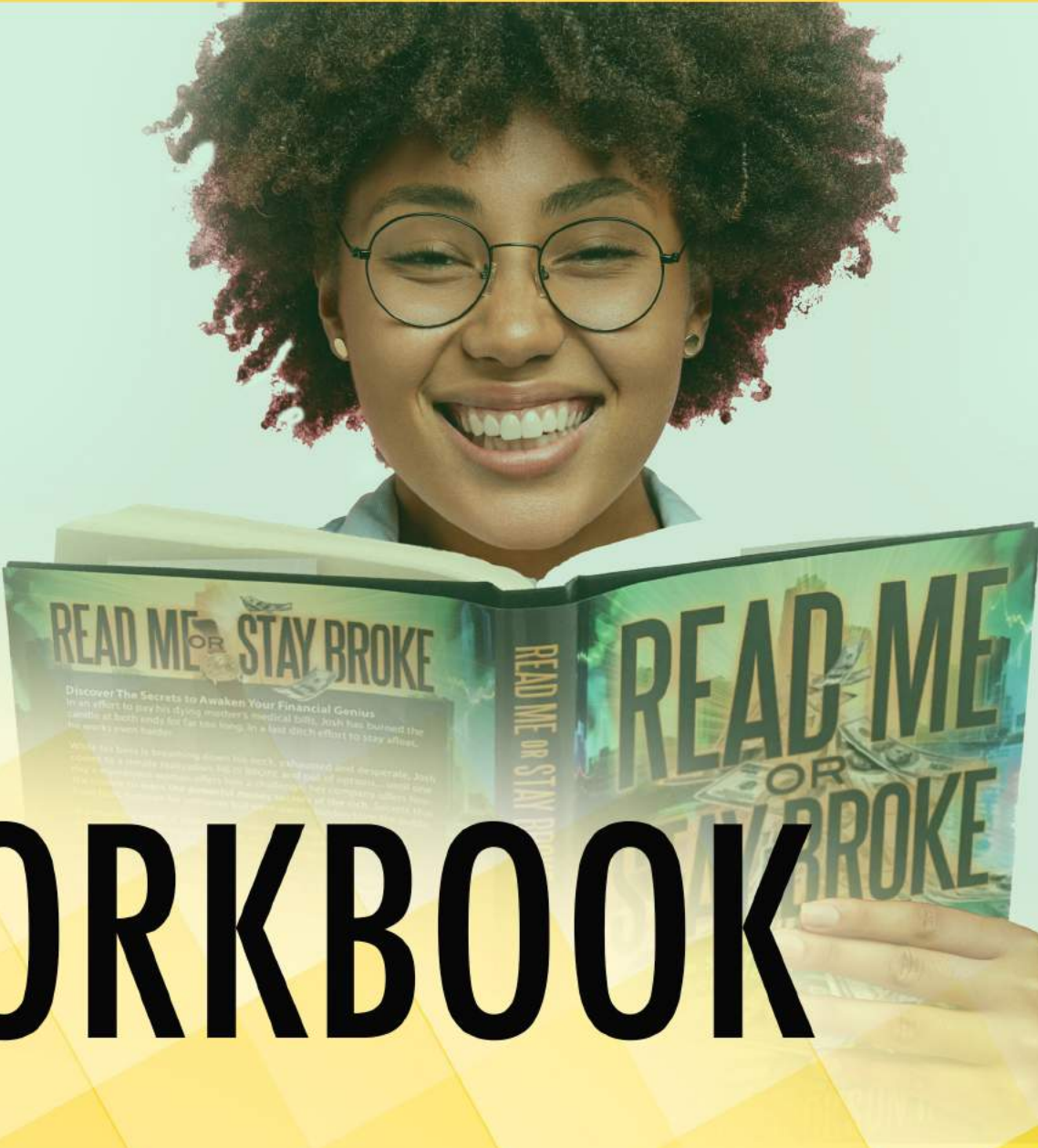


READ ME OR STAY BROKE



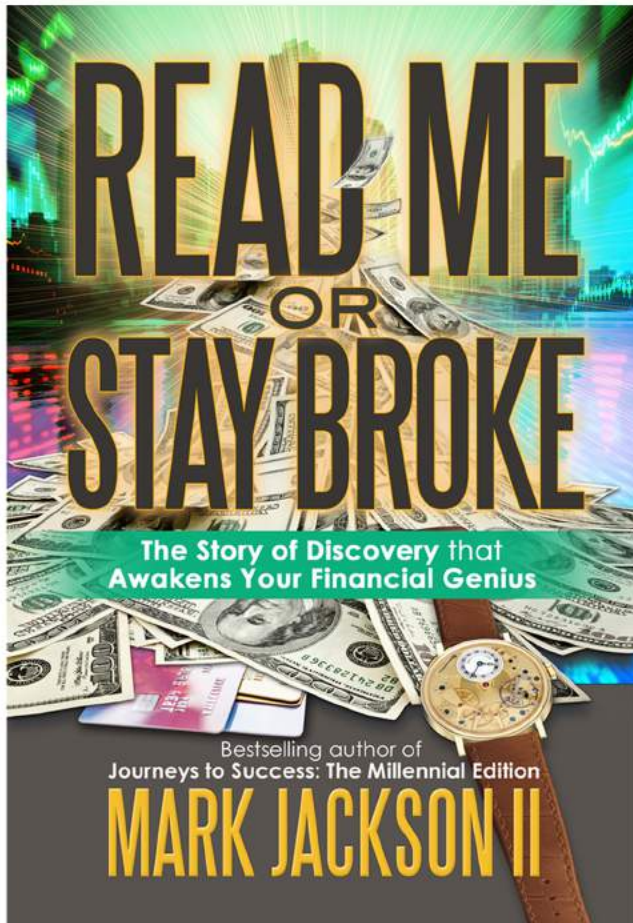
The image features a woman with dark, curly hair and round glasses, smiling warmly while holding an open book. The book's cover is green and yellow, with the title 'READ ME OR STAY BROKE' prominently displayed. The background is a light blue gradient, and the bottom of the image has a yellow geometric pattern.

THE WORKBOOK

A Step-by-Step Guide to Restoring Your Financial Health:
Guidance with Money Management, Credit Ratings &
Repair, Investing Basics, Financial Planning.

READ ME or STAY BROKE

The Workbook



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ISBN: 978-0-9977072-1-2
Printed in the United States of America
First Printing: December 2020
Published by Paradigm Impact Group

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In "Read Me or Stay Broke" the financial lessons you learn come from the 7 mentors—Savings, Debt, Credit, Taxes, Business, Stocks, and Real estate The 7 keys to wealth building. You must read, learn, and apply the secrets from each lesson and write them down in this workbook for safe keeping.

THE **READ ME OR STAY BROKE** CHECKLIST

"You must use the knowledge of the mentors we give you to complete research from their advice. Using that research, you must complete this checklist.

It is our hope that you will discover, through this process, The Secret of the Rich. We hope that you can enhance your understanding through your experience trying to create wealth by working to complete this checklist." - Madison Parker pg.19

- *Savings: Prove 6 months of monthly expenses in savings
- *Net Worth: Be debt free
- *Credit: Have a credit score of 700 or above
- *Taxes: Owe no taxes
- *Business: Own a business that makes money without you there
- *Securities: Own a portfolio of stocks
- *Real Estate: Own income property

As you read this checklist, realize this is what real financial freedom looks like.

Don't just read them, make them your real financial goals.

This is the formula for financial security. **READ ME** or **STAY BROKE** will guide you.

"Most people aren't really saving,
they are just waiting to spend."

Professor Yule

SAVINGS



Chapter 4

SAVE YOURSELF

Saving is not easy, but it is worth it.

Cut yourself some slack. Finding money to save is hard. However, you can do it.

Understand that rich people don't just have a lot of stuff.

They keep a lot of their earned Money.

So why dont you keep any of your money?

Do you have any of your money saved up?

Keep 10% at least for your family.

Goal: Remove financial stress!

"Small money comes fast;
big money grows slow and lasts."

Complete each Sentence. - Gain the Advice.



The first step is to save _____ ,
_____, \$____, \$____, or \$____, thats it.

Answer on Pg 31



Make it _____ and _____.
Take the process out of your hands.

Answer on Pg 33



By saving ____% at a time, every
person should work toward _____
of savings in the bank

Answer on Pg 26



Having stuff simply makes
people think you're rich
based upon _____.

Answer on Pg 27

Professor Yule

Savings : Activity

CREATE SAVINGS



The Savings Challenge



For the next four paychecks, save something.

How much will you save? WRITE IT DOWN ABOVE.

Starting the habit of saving is not easy. So using this small habit trigger, will help you.

Now, let's make you a Savings Plan.

Fill in each amount as you save. Pick an amount and stick to it like the example. Check your Box of Success as you save.

	Date	Amount	Example:	Date	Amount
☐	_____	_____		01/01/21	\$50
☐	_____	_____		01/15/21	\$50
☐	_____	_____		02/01/21	\$50
☐	_____	_____		02/15/21	\$50
☐	_____	_____		03/01/21	\$50
☐	_____	_____		03/15/21	\$50
	TOTAL=			TOTAL=	\$300.00

Choose your reward

Often savings makes us feel restricted. Pick something you want to buy or do.

What's something you really enjoy?

Now write it down and date it for when you complete the challenge.

YOUR REWARD

"Rich people don't let money make them work for others, they make money work."

President Barter

DEBT

Chapter 6

A DEBT TO PAY

Net Worth is What you OWN – What you OWE or,
 $\text{Net Worth} = \text{Assets} - \text{Liabilities}$.

Understand that you are not alone. Many people, companies, and governments are in debt.

So that should give you much comfort. An even more comforting thought is you're doing something about it. Congratulations.

What's your Net Worth?

Who taught you about Money? (RIGHT! NO ONE)

Goal: Reducing Bad debt

"You cannot get something for nothing. Not even corporate retirement. Everything comes at the price of time, money, or both."



Complete each Sentence. - Gain the Advice.

My _____ is my greatest asset.

Answer on Pg 53



_____ is a game. You keep score by knowing your _____.

Answer on Pg 56



_____ will get you out of debt very quickly.

Answer on Pg 56



There is no rush on your _____.
 The most important thing is _____.

Answer on Pg 59

PRESIDENT BARTER

Debt: Activity

CREATE A DEBT PAYOFF PLAN

CREATE YOUR DEBT PAYOFF PLAN: LIST YOUR DEBTS FROM SMALLEST BALANCE TO LARGEST BALANCE

PRIORITY	DEBT NAME	BALANCE	RATE	MINIMUM DUE	MY PAYMENT
Example	Credit Card	\$4,786.00	16%	\$35	\$100
Example	Car	\$24,786.00	12.49%	\$405	\$405
Example	Student Loans	\$54,213.00	5.30%	\$560	\$560
Total Debt				Monthly Payments Total	

When was the last time you listed all of your debt this way? For some people the answer is, never. You must know what you owe in order to work to pay it off. Other wise...What is your target? You don't have a number to aim for earning.

Now you have your number and you've faced the number and felt no loss of confidence. Remember, no one taught you about money. You wouldn't expect a person to just be good at something if they never had guidance.

So why think that way about yourself?

You're good, you're working on it. You know your target to complete debt payoff.

Use the tips on pages 57-59 to keep working your Debt Payoff Plan.

“Realize that even though you may be tempted to criticize yourself for bad credit, you didn’t ask for this.”

Rachael Lane

CREDIT



Chapter 7

GIVE YOURSELF CREDIT

Your credit history is all a bank has to go on to judge your financial character.

Do you know what a credit score is?

Have you ever read your credit report?

What’s your Credit Score?

What are the names of three major credit bureaus?

1. _____ 2. _____ 3. _____

Goal: Build GOOD Credit

“Good credit is a superpower that allows you access to Good Debt.”

Complete each Sentence. - Gain the Advice.



Financial _____ is legal.

Answer on Pg 71



There are ways to get your credit _____ and _____. Some are _____

Answer on Pg 72



At the bank we can see people’s _____.

Answer on Pg 63



Credit scores can be as low as _____ and as high as _____.

Answer on Pg 68

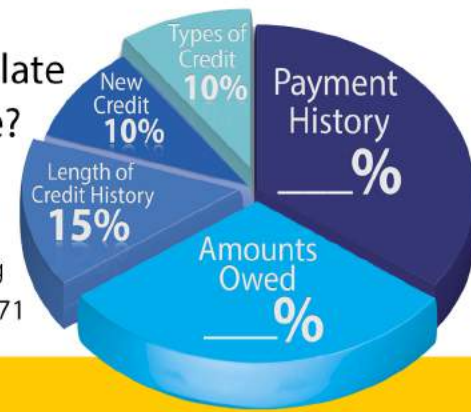
Rachael Lane

CREDIT ACTIVITY

DISCOVER YOUR CREDIT

How do they calculate your Credit Score?

Fill in the missing percentages. pg 71



DISCOVER YOUR CREDIT SCORE, REPORT, AND RATING.

Here is a sample Credit Report Summary, look it over. It displays your scores, total debt, and payment history for your life so far.

THIS IS WHAT CONTROLS YOUR ABILITY TO OVERCOME FINANCIAL DISCRIMINATION!

FINANCIAL DISCRIMINATION: Low Credit that prevents you from accessing loans and borrowing money to create financial opportunities for family and yourself. It is created by the lack of information about money and credit. That others are taught and allowed to use.

Let's discover your credit score. Use these websites to obtain your score and report. Let's see where you are.

www.CreditKarma.com

www.Annualcreditreport.com

www.MyFico.com

Credit Report

Your Credit Score:

TransUnion 717 Experian 706 Equifax 715

Personal Information

NAME: JOE CREDIT
DATE OF BIRTH: 01/01/1970
ADDRESS: 1234 CREDIT LANE, FINANCE CITY, AA 99999
EMPLOYER: ANY COMPANY

Summary

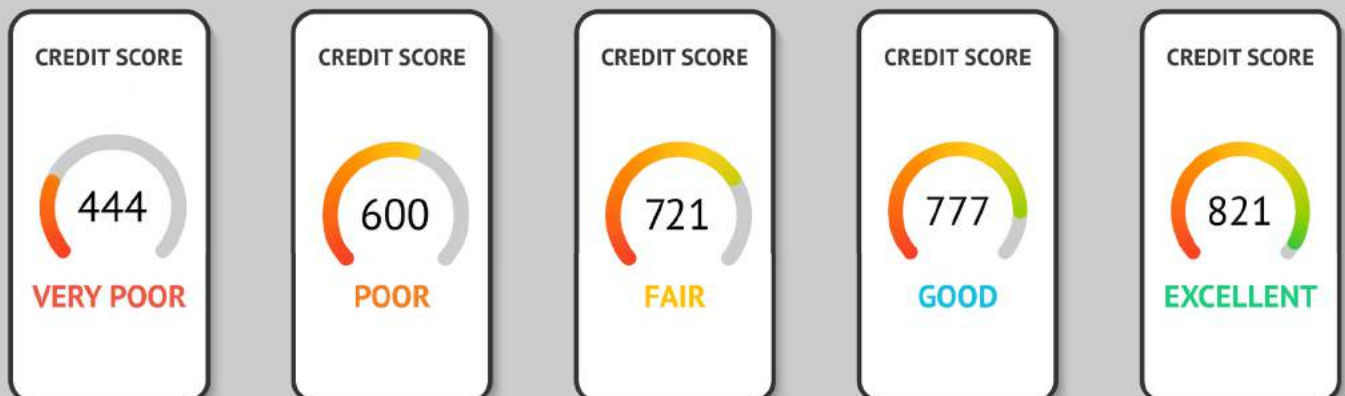
	TransUnion	Experian	Equifax
TOTAL ACCOUNTS:	20	21	22
OPEN ACCOUNTS:	7	8	7
CLOSED ACCOUNTS:	13	15	15
DELINQUENT:	0	0	0
DEROGATORY:	0	0	0
BALANCES:	\$1987.00	\$2145.00	\$2145.00
PAYMENTS:	\$321.00	\$433.00	\$433.00
PUBLIC RECORDS:	0	0	0
INQUIRIES (2 YEARS):	1	4	3

Account History

At-a-glance viewing of your payment history

Unknown Current 30 days Late 60 days Late 90 days Late 120 days Late 150+ days Late Payment Plan Repossession Foreclosure Collection Chargeoff

DID YOU FIND IT??? SO WHAT IS YOUR SCORE _____ (Fill in your Credit Score.)



"The key is to educate yourself and
reduce the amount you pay in
taxes."

Thomas Paige, CPA

TAXES

Chapter 8

PAY TO PLAY

There is a tax system used by the informed and a system used by the uninformed. Some people are exposed to this information, but most aren't.

However, if they were to learn what to do, they would become tremendously successful at keeping most of what they earn. Which is what we all want. To keep more of our money.

The informed use proven **tax reducing strategies**.

Goal: Better Understand Taxes

"Learn how to make your tax
return shrink!"

Complete each Sentence. - **Gain the Advice.**



Start thinking of your life as
a _____.

Answer on Pg 97



When you pay taxes varies
based on who is being taxed:

- _____
- _____

Answer on Pg 96



Use tax advice and services to
build _____.

Answer on Pg 98



The more _____ your business
can legitimately take, the lower its
taxable profit will be.

Answer on Pg 91

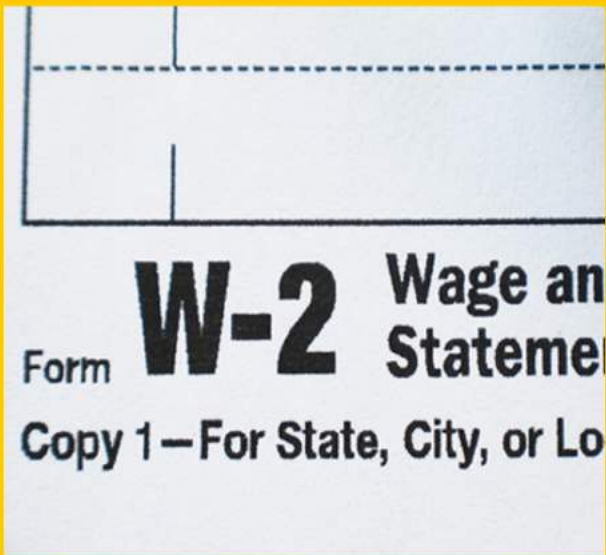
Thomas Paige

TAXES ACTIVITY

DISCOVER THE WAY YOU PAY TAXES

Do you get excited for you tax refund check?

Do you know what happens with your taxes or do you just file them and wait for a refund?



Your Action Step for this section.

Connect with a CPA.

Be prepared to ask good questions and take good notes. Use the questions on page 97, Step 5. Use the internet and social media to find a local Certified Public Accountant.

ACTION STEP = Connect with a CPA.

What kind of Income do wealthy people create?

T _____ A _____ P _____

Answer is on pgs 86,90,93 Find the words together starting with these letters.



Uninformed

Without financial education, Person A has no knowledge of how to invest and create **Tax Advantaged Passive Income**.

He's forced to live in debt.
Living everyday buying overly expensive necessities, low money, high taxes.

How do you want to live?

-\$225,000	-House-	Bought a small starter home
-\$37,000	-Car-	Bought used car and paid it off.
\$65,000 Salary	-Job-	Works at own business
Just Job 401K	-Stocks-	Saved and has invested some
No	-Real Estate-	Learned to rehab and rent houses
-\$23,000	-Credit Card Debt-	Has cards, uses them strategically
-\$55,000	-Student Loans-	Done, made double payments
None	-Tax Advantaged Passive Income-	\$70,000

Real Net Worth = **-\$275,000** + **\$109,000** = Real Net Worth



Informed

For person B, Stocks, Real Estate, and Businesses make money, the taxes are low, deductible, or deferable, in all ways it's better than employee income tax. **With low debt, high credit, and some savings, you qualify to build this model of wealth.**

"Evolve the business into a company that does not require your presence. It will make you money, without you. This is a truly passive income."

Roy "Terminator" Taylor

BUSINESS

Chapter 10

GETTING DOWN TO BUSINESS

The rich use corporations to protect them legally, to pay fewer taxes, and to create passive income.

Take a look at your skills. **What skills do you have that are marketable?**

Create your business plan. This includes the following:

What you will sell. Who you will sell it to.
How you will sell it. When you will start.

Goal: Drive YOUR Business

"A business is just a piece of paper, which gives you the legal right to pay taxes after expenses."

Complete each Sentence. - Gain the Advice.



The _____ Company was originally established in 1602.

Answer on Pg 113



This was the first time people came together and used a _____.

Answer on Pg 115



Selecting the right type of company or corporation for your new business helps maximize your chances of ____ and ____ success.

Answer on Pg 116



It's because the knowledge is _____.

Answer on Pg 120

Use an accountant, lawyer, your own research, and seek proper guidance before starting a business.

Roy "Terminator" Taylor

BUSINESS ACTIVITY

DISCOVER YOUR BUSINESS



What skills do you have that can solve the problems people deal with?
How can you earn money helping others?

**Choose your
business type.**

pgs 115-117

Read and decide
the best type of
business entity
for your idea.



**Choose your
financing.**

1. _____
2. _____
3. _____
4. _____

Fill in the ways to fund a
business and choose the best
one for you. pg 119 & 125



**Brainstorm your
business type.**

Plan using pg. 121 for the
7 parts of every business.

1. People
2. Creating Value
3. Marketing
4. Making Sales
5. Delivering Value
6. Finances
7. Paperwork



**Sell Something
to Someone**

**Sales and
customers,
without these
two, you have no
business.**

**Who will buy your
products?**



What is the Secret to a successful business?

pg123

"Stocks, Bonds, Government Securities, and Mutual Funds. Do you know about any of these?"

Robert Gold, CEO

INVESTMENTS

Chapter 12

IT'S ALL ABOUT THE PAPER

Risk and Return on Investment are two important parts of investing in paper assets. When it comes to investing, you have to weigh your risk versus your return.

If you have not already begun saving money for your investments, set money aside so that you can start investing.

Continuously educate yourself on paper assets so you can understand the different types.

What are the types of **Paper Assets**?

Goal: Get started with securities.
"The only complicated part about investing in paper assets is this: you BELIEVE it's too complicated."

Complete each Sentence. - Gain the Advice.



A _____ is a regulated professional.

Answer on Pg 147



A stock's ____ is a reflection of the investment community's opinion of the stock.

Answer on Pg 146



_____ is the practice of spreading money among different investments to reduce risk.

Answer on Pg 151



_____ is easy when you know what you're doing, keep _____.

Answer on Pg 153

Robert Gold, CEO

STOCK ACTIVITY

DISCOVER NEW INVESTMENTS

How do you buy Paper Assests or Stocks?

Do you understand what Stocks are and where they come from, how they make you money?

The easiest way to buy stocks is through an online stockbroker.

Your activity for this section is to open a brokerage account.

After opening and funding your account, you can buy stocks through the broker's website in a matter of minutes.

Opening an online brokerage account is as easy as setting up a bank account.

You complete an account application, provide proof of identification and choose whether you want to fund the account by mailing a check or transferring funds electronically.

Use the Action Steps pg 156

Research the stocks you want to buy.

What are 4 types of Paper Assest?

1. _____
2. _____
3. _____
4. _____



"Real estate is a great source for chunks of cash and for creating tax advantaged passive income streams."

Bradley Knight

REAL ESTATE

Chapter 14

KEEPING IT REAL

Buy more than one house or apartment complex and allow another person or people to live there who will pay rent for the shelter. When the money comes in, the owners first pay the mortgage, then keep the cash flow or in other words the extra. This is just one way to make money with real estate.

Oh! you dont have enough money to invest?!

This is the goal of building your qualifications. (savings, good credit, and low debt.)

You want to be able to access and qualify for money to use for investing.

Goal: Start investing in real estate

"Reinvest your real estate profits into more real estate to decrease or eliminate taxes."

Complete each Sentence. - Gain the Advice.



A _____ is an individual who is licensed to negotiate and arrange real estate sales.

Answer on Pg 175



Find a _____. This is someone who has accomplished what you are looking to do.

Answer on Pg 190



Real estate agents and brokers must be licensed by the _____.

Answer on Pg 176



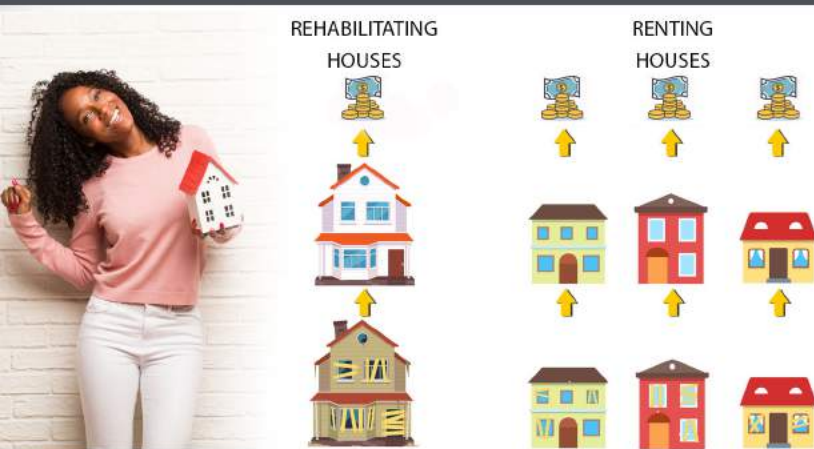
My _____ was being trained to see opportunities to make money."

Answer on Pg 182

Robert Knight

REAL ESTATE ACTIVITY CONTACT A REAL ESTATE AGENT

NO EXCUSES - GOOGLE THEN CALL A REAL ESTATE AGENT
 SAY HELLO, INTRODUCE YOURSELF AS AN INVESTOR IN THE AREA.
 ASK: "DO YOU WORK WITH INVESTORS?" THEY WILL SAY "YES"
 SAY: "EXCELLENT, IF I FIND ANYTHING I WANT TO MAKE AN
 OFFER ON I WILL CALL YOU BACK."
 THANK THEM FOR THEIR TIME AND HANG UP!
 CONGRATULATIONS YOU HAVE JUST DONE THE HARDEST PART!

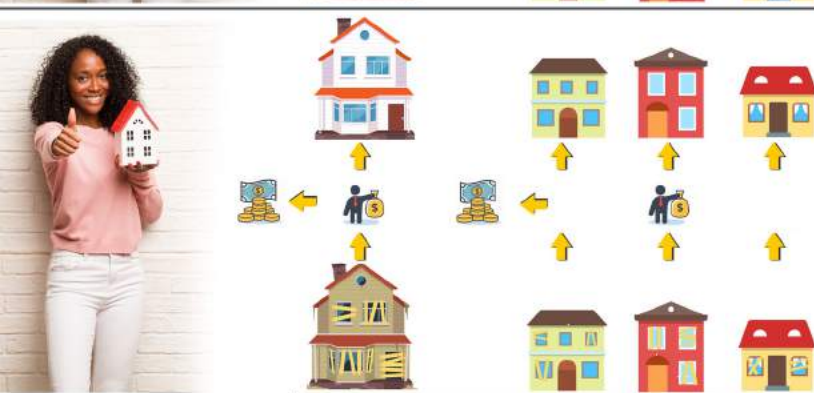


FULLY QUALIFIED REAL ESTATE INVESTOR

After Wholesaling a few houses you will have made some extra money, raised your credit high, lowered your debt, and saved profits from wholesale houses. Now you can profit fully. You can get Tax Advantaged Passive Income. You can build wealth in many ways now. But the best two are Rehabing or Flipping houses and Renting houses.

Rehabing or Flipping: Buy - Fix - Sell = \$\$\$

Renting Houses: Buy - Fix - Get Tenant - Tenant Pays = \$\$\$



WHOLESALE REAL ESTATE AT FIRST

_____ pg 185 is the way to make money in real estate when you do not qualify for bank loans and mortgages. On pages 185-192 this is explained in great detail. But for now let me tell you once you learn what to do but don't qualify, you can still get the house under contract and sell it to another investor before you pay for the house.



LEARNING REAL ESTATE INVESTOR

The only ways to overcome FINANCIAL DISCRIMINATION are what you are doing now, LEARNING ABOUT MONEY and ACTING ON WHAT YOU HAVE LEARNED. To begin to invest in real estate you must raise your credit, lower your debt, and save money. There is only one way to invest before you qualify.



FINANCIAL DISCRIMINATION

As we discussed earlier FINANCIAL DISCRIMINATION prevents people from making financial choices because they don't qualify for extra money to invest with. To buy real estate most people use a _____ pg169 and they buy the house by contacting a _____ pg 175 . With low savings, poor credit and high debt. You will be discriminated against, legally!

**START LEARNING
HERE**



Real Estate Investing begins, **Where you are** and you go **Up** from there. So read this page from bottom to top and learn how to rise.



"The truth always has a funny way of making sure it gets noticed."

Mystery Mentor

LAW

Chapter 16

THE KING

Every person who tries to take the easy way and break the law to get success thinks they will get away with it.

Use attorneys to protect yourself, and hire an expert to help you build wealth inside of the laws.

Learn and pay attention to the laws involving your passive income-building assets.

You must learn and create wealth inside the law.

Goal: Stay within the law

"Some laws are in place to make sure you don't violate rules, but other laws protect you as you build your wealth and keep it safe."

Complete each Sentence. - Gain the Advice.



They start a business and then make an ____ decision that ruins their whole company.

Answer on Pg 206



Get the power of an ____ who is able to act on another's behalf in legal and financial matters.

Answer on Pg 208



_____ Law is important. This law protects business interests, ideas, designs, formulas, and systems from theft.

Answer on Pg 211



When you break the law, you can lose something even more _____

Answer on Pg 212

Mystery Mentor

LAW ACTIVITY

CALL AN ATTORNEY

Not all lawyers stand in court rooms and deal with criminals. Many help people legally build wealth and protect it.

So NO EXCUSES, Google an attorney in your local area. Look at their specialty, it could be Real Estate Attorney, Corporate Attorney, Tax Attorney, etc. For this action step just choose one. We are helping you past the point of seeing yourself as the kind of person that doesn't have a personal attorney.

Call the Attorney and ask if they do a free consultation.

They will usually say "Yes" and you can ask questions.

Just ask: "How do you help people build or protect their wealth?"

Listen to the answer.

Now just say "That was extremely helpful. Thank you for your time.

I will definitely think of you when I need legal assistance." Hang Up.

In this chapter you learned about the final component to successful financial improvement, The LAW. Many people have lost their fortunes because of a poor choice that led them to break the law and now their wealth and possible freedom are gone.



Use the guide on pages 209-212, the list on page 222, and the Action steps on page 223.

To easily discover all the laws that help you build financial freedom.

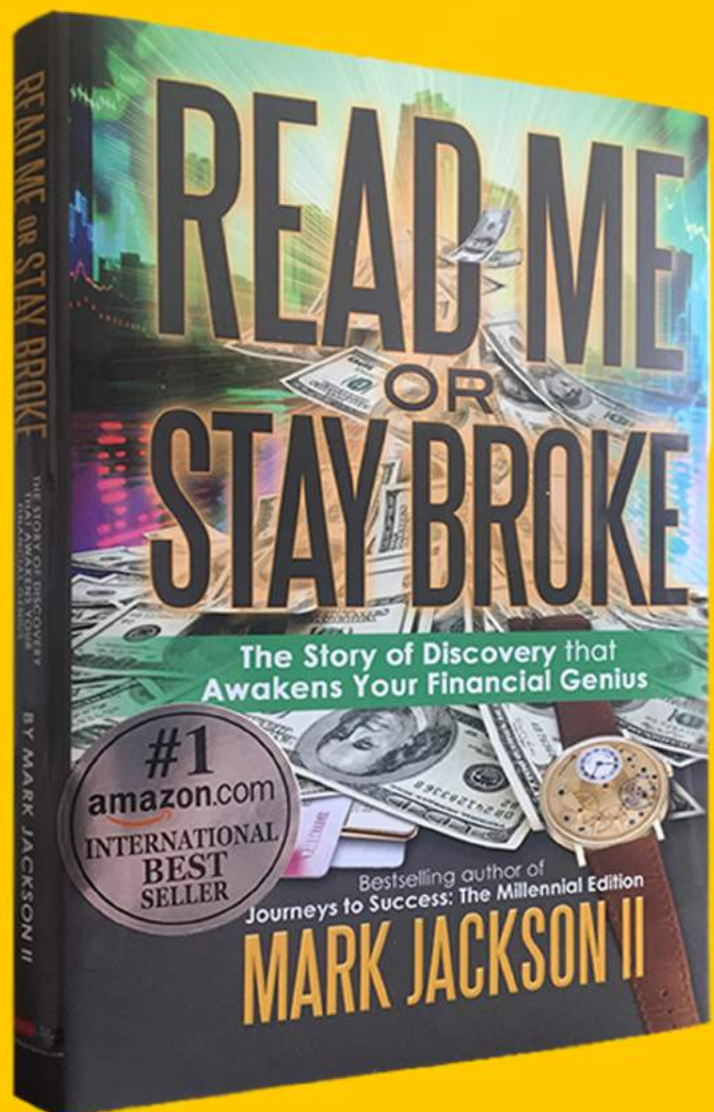
YOU MUST AVOID THIS OR YOU WILL LOSE MORE THAN JUST MONEY.

_____ law focuses on behaviors that harm people or their property, which are defined as illegal. pg 208

The Story of Discovery that Awakens Your Financial Genius.



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