

*The Motley Fool® Money-Making Life-Changing Special*  
Length: 64 minutes, © 2001 WGBH Educational Foundation  
Audience: 9<sup>th</sup> grade to adult

*The Motley Fool® Money-Making Life-Changing Special* gives general suggestions for how to decrease debt and begin saving and investing.

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- I. Three Lessons about Money
  - A. Don't spend more money than you have
  - B. Use your savings to invest in the stock market
  - C. We're experienced consumers; use that knowledge
  
- II. How to Get Out of Debt
  - A. Resolve to pay down debt
  - B. Don't use credit cards
  - C. Change mentality-buy only what you need
  - D. Line up credit cards from highest interest to lowest interest rate
  - E. Recognize that interest rates on credit cards are negotiable
  
- III. Saving and Investing
  - A. Save 5% to 10% of your annual salary
  - B. Power of compounding
  - C. Stock market investments
  - D. Mutual funds
  - E. Index funds
  
- IV. Selecting Stocks
  - A. Foolish Do's for picking stocks
    - 1. Invest in companies you know and love
    - 2. Invest in industry leaders
    - 3. Look for profits growing 10% or more
    - 4. Look for more cash than debt
  - B. Foolish Don'ts for picking stocks
    - 1. Don't buy obscure companies that aren't leaders
    - 2. Don't invest in companies under \$5 a share
    - 3. Don't have a "buy low, sell high" mentality
  - C. When to sell stocks
    - 1. When criteria for buying no longer apply
    - 2. When you find a better place for the money