

# Munny Journey™

Keepsake Journal for Baby's First Money

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## Book Synopsis

Munny Journey is a Keepsake Journal for Baby's First Money. Modeled after traditional baby journals it contains pages to record money "firsts", such as baby's first dollar, first savings account and first investment. It is also an educational tool, providing information on saving and investing and illustrating how the magic of compound interest can create wealth.

It is possible to create a millionaire by age 65 for just one dollar a day starting at birth. The assumption used is that the money grows at an average annual return of 9%. This is less than the historical average annual return of the S & P 500, the most widely used benchmark for United States stock investing.

The book has two primary themes. The first is the keepsake theme of the book with pages to record the financial dreams of parents, grandparents and others. Clear pockets are included to store baby's first dollar and state quarter. There are pages dedicated to others first's such as savings account, bond, stock investment and financial advisor.

The second theme is what makes it truly a book more than just a keepsake journal. Organized into chapters such as stocks, bonds, mutual funds and college savings the keepsake pages are accompanied by easy to understand text about the different investments and concepts. The goal is to present the value of starting early in a new and unique way rather than with complicated terms and ideas often found in financial books.

The book also shows different examples of compound interest over a lifetime and allows parents to track the balance of an account with a "Munny Mountain" chart and photo pages to be used as the child grows.

The journal has inspirational quotes separating the chapters and is beautifully illustrated with original artwork by Krista Brand. Shelby Ronnestad served as creative director overseeing design and layout. Rich Ronnestad contributed text, charts and calculations.

## Munny Journey Keepsake Journal for Baby's First Money

by **Brad Dugdale**

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<http://www.munnyjourney.com/>

