



**Brad Dugdale: Author of Munny Journey**

# **Recession-proof your family for only \$1 a day**

## **How to insure your child avoids the financial distress many families face today**

Parents would like to have the security of knowing their kids will have a good life even after they're gone. Today's headlines often make them wonder if that's possible. Most parents don't know they can "recession-proof" a child and put her on the path to financial security for as little as one dollar a day.

One dollar a day, saved and invested over a period of 65 years, at a rate of return that is less than the current historical average of the S & P 500, can grow to over one million dollars. A one-time deposit of \$4,000 can grow to over one million during the same time period.

If every child grew up with the knowledge that their parents or grandparents had started them on the path to be a millionaire and all they needed to do was continue to add \$1 a day we would not be seeing headlines about foreclosures, bankruptcies, massive credit card debt and liquidation of retirement accounts.

The reason is because a child will develop financial intelligence and an understanding of how money works. She will make compound interest work for her, rather than against her. She will be able to evaluate increasingly complex financial services and products. And she will have a solid foundation for retirement that doesn't require taking extra risks or sacrificing dreams in order to "catch-up" financially.

### **Recession-proofing a child is as easy as 1-2-3**

- 1) Don't over think it – just start saving a dollar a day. Put it in a piggybank, a coffee can, wherever
- 2) Open an investment account – most likely a stock mutual fund. Get one with low minimums and low requirements for additional deposits
- 3) Make it automatic. This way you won't miss making deposits and soon you won't even miss the money!

Brad Dugdale is the author of "**Munny Journey: a Keepsake Journal for Baby's First Money.**" This unique adaptation of a traditional baby journal captures memories such as baby's first dollar, first savings account and first investment - and teaches families about the miracle of compound interest. It is the roadmap for any parent or grandparent wanting to start a child on a journey to financial security.



**Booking & interviews: Darin Hayes 208-660-3324 [darin@munnyjourney.com](mailto:darin@munnyjourney.com)**  
**Online media kit: [www.munnyjourney.com/media.html](http://www.munnyjourney.com/media.html)**