

# Introduction

## Cashflow 101: A Teachers Prospective

Education. The word is derived from the Latin for educe or draw out. As teachers, we know our best lessons use strategies that lead students to “discover” what we want them to learn. But how do we educe learning on dry topics like finance, income statements, and balance sheets.

Cashflow 101. Robert Kiyosaki has given us a truly unique financial “discovery” lesson. Students love playing Cashflow and yet, as they play, they discover important concepts in accounting, finance, entrepreneurship, and economics. Include the video and the curriculum package and Robert Kiyosaki also becomes your expert guest teacher.

Wisdom. Work hard, make good grades, and get a good job. In our great economy, more people than ever are working and making a good living. And yet, personal bankruptcies are at record levels and stress over money is the leading cause of divorce. Record numbers of people are also losing their jobs due to changes in the company and/or industry. Our problem is not earning money, it is keeping it. Unfortunately, the financial wisdom of spend and borrow is being passed on to our young people. And they usually apply this wisdom very well. By the time our young adults start a career, they already have car loans, student loans, and credit cards and find themselves in debt. Where is the wisdom in this form of financial intelligence?

Choice. One of the most powerful lessons from Cashflow 101 is the lesson of personal choice. Through playing the game, students see dramatically how the choices they make with each dollar impacts their income and expenses. They quickly apply this new knowledge and begin choosing assets over liabilities. They choose to let money work for them, not against them. They choose to be rich, not poor. They learn to choose the wisdom of investing over the foolishness of doodads. Students discover how each choice they make with their money affects their financial future. And isn't that the financial wisdom we would want to educe from and for all of our children?

Dave Stephens, Teacher  
Indianapolis, IN