

READING GROUP GUIDE

# The Money Tree

A STORY ABOUT FINDING THE FORTUNE  
IN YOUR OWN BACKYARD



**Chris Guillebeau**

Author of the NEW YORK TIMES bestseller

THE \$100 STARTUP





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- 1 What was a time you felt most uncertain about your financial insecurity? Why?
- 2 In what ways are you similar to Jake? In what ways are you different?
- 3 Jake's biggest financial concerns are student loans and affordable housing. What are your biggest financial concerns (i.e., credit card debt, transportation, childcare, health insurance, or medical costs)? Which of these concerns feel temporary and which feel lasting? What feels the most stressful? Why?
- 4 Jake feels embarrassed when his debit card is declined at the restaurant where he is on a date with Maya. Have you had a similar embarrassing financial moment? Discuss how it made you feel. Did it motivate you to make a change?
- 5 To help manage his stress, Jake makes a mental list of his problems and a list of his assets. Make your own problems and assets lists. Which list feels more powerful? Why?
- 6 Have you ever had a side hustle or "night job"? What was it? How did it go? What did it teach you?
- 7 What is your ideal side hustle / night job / money tree? What are your top three strongest fears about that idea? What are your strongest motivations?
- 8 Preena introduces Jake to the Third Way group. This group is crucial to members' success because it provides feedback and encouragement. Who in your life could you recruit to be in your "Third Way" group? Similarly, Clarence becomes an invaluable mentor to Jake. Is there someone in your life that could fill that role? Could you fill that role for someone else?
- 9 Each person in Jake's Third Way group is there to make more money without quitting their day jobs or without getting a new job. But every person's reason for making more money—their *why*—is different. What is your *why*?
- 10 Marta, a Third Way member, says that even though the money she makes on her side hustle as a test-prep coach is much less than the money she makes at her day job, the money feels different, because she made it on her own. What money have you made, no matter what amount or how you made it, that felt different or more special? Why?



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- 11** Reflect on the Third Way motto: “You can do more than you think.” What is an example of when you did more than you thought you could?
- 12** One Third Way guideline is “Everyone’s an expert at something.” What are you an expert at? Like Jake, take stock of your skills and your expertise here. Discuss how those skills could manifest into a service that creates passive income.
- 13** Third Way members are encouraged to put their business ideas through “The Grandparent Test,” which consists of two questions. 1. When you think of your business, can you easily describe it to your grandparents? 2. If it seems understandable enough, would you be comfortable telling them about it? Put your business idea through the grandparent test. Does it pass? Why or why not?
- 14** Reflect on Jake’s attitude about his day job versus his attitude about his side hustle. How are they different? Why? Have you felt similar emotional differences between your day job and a side hustle, past or present? Discuss why.
- 15** Jake’s financial messiness and chaos jeopardizes his relationship with Maya. Has financial instability or chaos jeopardized something in your personal life?
- 16** At Clarence’s funeral, Jake says that earning the money from his business was great, but “it also made a big difference for my state of mind. I realized that I wasn’t powerless.” What does this mean to you? Can you relate? How?
- 17** Jake’s trip to Ethiopia with Clarence positively impacted him, by giving him confidence, a new perspective, and reminding him of previous goals and dreams he had. Discuss a trip you’ve taken or unusual experience you’ve had that has similarly shifted your mindset.
- 18** The Third Way group creates a repository—a collection of ideas that anyone in the group can use or modify in their own way. Write one or two ideas for your own group’s repository. Compile the answers and share. Is there an idea from the group that could work for you?
- 19** How does taking control of your finances help you feel more in control of your life?
- 20** Jake promises Clarence that he will “live for something.” What does that mean to you? What is your “something?”



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