

**Junior's**  
adventures

# BATTLE OF THE CHORES

Junior Discovers Debt



by **Dave Ramsey**



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Battle of the Chores: Junior Discovers Debt  
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## DEDICATION

*To award-winning illustrator Marshall Ramsey—my cousin and good friend. Thank you for working with us for more than a decade to bring Junior to life as the original illustrator. You are kind of Junior's "drawing father," and so you've helped us teach a whole generation of children about working, saving, spending, giving, debt, and integrity, and tens of thousands of families thank you.*

*And to Aunt Virginia and Uncle Dave—who I was named after. You've always exemplified the classic Ramsey way to live: work hard, spend wisely, and stay out of debt. It's an honor to be "the other Dave Ramsey" in our family.*

—Dave





"Tomorrow's Saturday!" Junior popped a crouton into his mouth.  
"A new *Dollar Bill's Adventures* DVD is coming out!"

"And we're going to the toy store. Right, Mom?" Rachel asked.  
"I have enough saved for a new Sally Sweetheart doll!"

"Oh right, the toy store!" Junior looked over at the chore chart.  
"Uhh, is that really all I did this week?"



The next morning after breakfast, Dad and Rachel counted up her chores for the week. She had earned her usual five dollars.



Dad looked at Junior's chores and raised an eyebrow. "So, Junior, what's that? A dollar fifty?"

"Um, yes."

"So, maybe you should step up the chores a bit next week?"

"Yes, sir."





Junior ran up to his room and grabbed his envelopes. He put two quarters into the Give envelope and opened the Save.

"Wow," he said, not impressed. "Five fifty." He put the five fifty he had saved into his Spend envelope and added the dollar bill he earned this week.



"You ready, Junior?" Rachel asked, sticking her head into his room. "Mom's waiting."

"I'm coming." Junior put his Spend envelope in his back pocket and followed Rachel down the stairs.



"This is it!" Junior flipped over the new *Dollar Bill's Adventures* DVD to look at the price. "Ten dollars! I'm going to have to wait another whole week!"

He looked up to see Rachel coming around the corner with a new doll. "Look, Junior! Isn't she so cute?" Rachel gushed. "And I'll even have seven dollars left over!"

Just then, Junior had a **great** idea. . . .

