

# THE ZILLIONAIRE PERSONAL SAVINGS MACHINE

AGES  
7 TO  
ADULT

Before beginning the set-up process, it is recommended that you take a few minutes to understand the types of users that are available and the various savings programs that can be customized. Once you are familiar with the features and options, you can proceed through the set-up process quickly by following the on-screen prompts.

## STEP 1: DECIDE ON THE USER(S)

There are five options from which to choose:

1. **Single child** – three different accounts for one child
2. **Multiple children** – one account for three different children
3. **Family** – one account for three different family members
4. **Single adult** – three different accounts for one adult
5. **Multiple adults** – one account for three different adults

## STEP 2: DETERMINE A SAVINGS PROGRAM

**1. Spend, Save, and Invest:** Each goal is assigned to a bank chamber. “Spend” allows for deposits and withdrawals without a goal date. “Save” can be used for short-term savings goals, while “Invest” can apply to longer-term financial objectives. An allowance or deposit reminder can also be programmed. **Available for single user only.**

**2. Customized Savings Goal:** Perfect for creating a specific financial goal complete with total spending objective, goal date, and an allowance or deposit reminder. **Available for single and multiple users.**

**3. No Savings Goal:** A good way to watch your money grow and keep track of your savings without being tied to a specific goal date. **Available for single user only.**

## STEP 3: KNOW YOUR GOALS

Before starting the set-up process, have some financial goals in mind, including the amount and goal date. For example, do you want to buy a bike before school starts? Are you saving up to buy a new TV for your family room?

## STEP 4: ALLOWANCE OR DEPOSIT REMINDER

The Zillionaire™ can be customized to add recurring allowance or deposit reminders on a specific day and time. For instance, if a child has set an allowance reminder every Friday at 5:00 p.m., the Zillionaire™ will chime, alerting that a deposit needs to be made. This feature helps keep savers on track toward their goals.

Page 1

10. Allowance reminder? If you want an allowance reminder, press yes. However, if you would rather set a deposit reminder, you must first decline the allowance reminder by pressing no. The next screen will ask “Deposit reminder?”. Select yes.

11. Enter the amount of the allowance or deposit by using the numbers on the screen. Press enter.

12. Set day and frequency. Use the < and > scroll keys to set the day and frequency (1 week, 2 weeks, monthly) of the allowance or deposit, then press enter.

13. Set the time you want the allowance or deposit reminder to chime. Use the < and > scroll keys to select the time. Press enter.

14. Press on or off to set the allowance or deposit reminder.

Congratulations! Your Zillionaire™ is now set up and ready to use! Please refer to Section E on page 8 to learn how to check your savings status, make deposits and more!

## SECTION B

### CUSTOMIZED SAVINGS GOAL: SINGLE CHILD

Follow the on-screen prompts to set up a single child with the Customized Savings Goal program. The numbered items below represent each on-screen prompt.

1. Set the time. Use the < and > scroll keys on the display screen to select the hours, then press enter. Use the scroll keys to select the minutes and a.m./p.m., then press enter.

2. Set the date. Press the numbers on the display to select the current month, date and year, then press enter.

3. Confirm the time and date. The time and date you entered will appear. Press yes to accept, or press no to make changes.

4. Who are you? The first user shown is Single Child. To select Single Child, press enter. (NOTE: If you want to assign a different user, press next and proceed to Section D on page 7.)

5. Enter child's name. Use the letters on the screen to type the child's name (maximum 10 characters). If you make an error, press B to clear one letter at a time, or press C to clear the entire name. Once the child's name has been entered, press enter.

6. Which type of savings plan do you wish? The first savings plan shown is Spend, Save, and Invest. Press next to go to Customized Savings, then press enter. (NOTE: to select No Savings Goal, please refer to Section C on page 6.)

7. BANK 1 is the first canister assigned. Press enter to begin customizing BANK 1.

Page 5

11. Bank 1. A confirmation screen will appear showing the item you are saving for, the amount you need to save, and the goal date. Review the information, then press enter.

12. Confirm/Change. If the information for Bank 1 is correct, press enter. If not, press change. The screen will guide you through the Bank 1 requirements again.

13. Set up allowance or deposit reminder? If you want to add an allowance or deposit reminder, press yes. If not, press no, and proceed to step #19.

14. Allowance reminder? If you want an allowance reminder, press yes. However, if you would rather set a deposit reminder, you must first decline the allowance reminder by pressing no. The next screen will ask “Deposit reminder?”. Select yes.

15. Allowance or Deposit reminder set amount. Enter the amount of the allowance or deposit by using the numbers on the screen, then press enter.

16. Set day and frequency. Use the < and > scroll keys to set the day and frequency (1 week, 2 weeks, monthly) of the allowance or deposit reminder, then press enter.

17. Set time. Set the time you want the allowance or deposit reminder to chime. Use the < and > scroll keys to select the time, then press enter.

18. Allowance or deposit reminder. Press on to turn the allowance or deposit reminder chime on, or off to turn it off.

19. Repeat steps #5 - #18 for setting up Bank 2 and Bank 3.

Congratulations! You will now see the Zillionaire™ logo and bank graphic, which means your Zillionaire™ is set up and ready to use. Please refer to Section E below to learn how to check your savings status, make deposits and more!

## SECTION E

### USING YOUR PERSONAL SAVINGS MACHINE

**INSERTING COINS** Be sure to “wake up” Zillionaire™ before depositing coins by pressing the display screen or one of the status buttons. Always insert coins one at a time. The coin denomination will appear on the display and will be added to the bank's balance.

**INSERTING A BILL** Be sure to “wake up” Zillionaire™ before depositing bills by pressing the display screen or one of the status buttons. Always insert bills one at a time. Fold the bill in half, then in half again, and drop it into the bill slot. The display screen will show “Please enter the bill amount \$1, \$2, \$5, \$10, \$20, \$50 \$100.” Select the correct amount by pressing the corresponding bill amount on the display. The

Page 9

## STEP 5: HAVE YOUR PASSWORDS READY

The Zillionaire™ allows you to customize your own secret password to keep your money safe and secure. Plus, it provides the option to choose an additional parental/second password, in case parents want to be able to monitor their child's withdrawals.

## STEP 6: CLEAR AND BACKSPACE KEYS

The letters “C” and “B” will commonly appear on the display screen throughout the set-up process. Use “B” to clear the last letter/number entry, or press “C” to clear the entire entry.

## STEP 7: SWITCH TO PLAY MODE TO GET STARTED

The Zillionaire™ Personal Savings Machine must be switched to Play Mode to begin the set-up process. On the back of the machine, flip the switch to Play Mode and then follow the on-screen prompts.

## SET-UP INSTRUCTIONS

### SECTION A

#### SPEND-SAVE-INVEST PROGRAM: SINGLE CHILD

Follow the on-screen prompts to set up a single child with the Spend, Save, and Invest program. The numbered items below represent each on-screen prompt.

**1. Set the time.** Use the < and > scroll keys on the display screen to select the hours, then press enter. Use the scroll keys to select the minutes and a.m. or p.m., then press enter.

**2. Set the date.** Press the numbers on the display to select the current month, day and year, then press enter.

**3. Confirm the time and date.** The time and date you entered will appear. Press yes to accept, or press no to make changes.

**4. Who are you?** The first user shown is Single Child. To select Single Child, press enter.

(NOTE: If you want to assign a different user, press next and proceed to Section D on page 7.)

#### 5. Enter child's name.

Use the letters on the screen to type the child's name (maximum 10 characters). If you make an error, press B to clear one letter at a time, or press C to clear the entire name. Once the child's name is complete, press enter.

#### 6. Which type of savings plan do you wish?

The first savings plan shown is Spend, Save, and Invest. To select this savings plan, press enter.

Page 2

8. BANK 1 what are you saving for? Enter the name of the item you are saving for by using the letters on the screen. Use the < and > scroll keys to scroll through the alphabet as necessary. When complete, press enter.

9. How much does it cost? Enter the dollar amount of the item you are saving for using the numbers on the screen. Press enter.

10. When do you want to buy it? Enter the goal date of when you wish to purchase the item using the numbers on the screen. When you are finished, press enter. NOTE: The date must be in the future.

11. Set child's password. Enter a 5-digit password (0-9) using the numbers on the screen, then press enter.

12. Do you want a parent's password? If you want a parent's password for BANK 1, press yes, enter a 5-digit password (0-9), then press enter. If you do not want a parent's password, press no.

13. BANK 1. The information you entered for BANK 1 will appear. Review the information, then press enter.

14. Confirm/Change. If the information for BANK 1 is correct, press enter. If not, press change. The screen will guide you through the BANK 1 requirements again.

15. Set up allowance or deposit reminder? If you want to add an allowance or a deposit reminder, press yes. If not, press no and proceed to step #20.

16. Allowance reminder? If you want an allowance reminder, press yes. However, if you would rather set a deposit reminder, you must first decline the allowance reminder by pressing no. The next screen will ask “Deposit reminder?”. Select yes.

17. Enter the amount of the allowance or deposit by using the numbers on the screen. Press enter.

18. Set day and frequency. Use the < and > scroll keys to set the day and frequency (1 week, 2 weeks, monthly) of the allowance or deposit reminder, then press enter.

19. Set time. Set the time you want the allowance or deposit reminder to chime. Use the < and > scroll keys to select the time, then press enter.

20. Allowance or deposit reminder. Press ON to turn the allowance or deposit reminder chime on, or press OFF to turn it off.

Page 6

screen will show “Confirm amount”, then select yes or no. If you select yes, the bill amount will be added to bank's balance. If you select no, you can re-enter the bill amount. (NOTE: Zillionaire™ can accept up to 10 bills during one cash deposit entry.)

**WITHDRAWING FUNDS** To withdraw funds from your bank, press the status button on the chamber you wish to withdraw funds from, then press “Withdrawal” on the display screen. Enter the user's password, and parent's/second password, if applicable. The chamber will automatically unlock so it can be removed. The display will show “Enter withdrawal amount and press enter”. Use the number keys on the display to enter the amount, then press enter. The display will show “Replace bank chamber to activate lock”. Replace the chamber, then press enter. The chamber is now locked. The display will show the new balance.

**CHECKING YOUR SAVINGS STATUS** To check the status of your savings, press the display screen. The Zillionaire™ logo will appear, followed by the bank graphic. Touch the individual bank chamber on the display screen to check the balance and goal (if applicable). Or, simply press the status button on each chamber.

**STAYING ON TARGET WITH YOUR SAVINGS GOAL** Based on the goal amount, goal date, and other information you have customized during set up, the bank chambers will light up green if you are meeting your target goal. The chambers will light up red if you are falling behind on your target goal.

**REVIEWING YOUR GOAL** You can monitor your progress towards your target savings goal. Simply press the display screen, then the corresponding bank chamber, or press the bank chamber status button. To check your goal, press Goal, enter your password (and parent's/second password, if applicable), then press enter. The overview of your savings goal is displayed. Press more to see the remaining balance of your goal and the length of time until your goal date. Press more again to see the percentage of your goal that you have achieved. To return to your goal overview, press close on the right side of the display screen.

**CHANGING THE ALARM FUNCTION** If you want to add or modify the allowance or deposit reminder, press the bank status button or the bank chamber on the display screen, then press alarm. The screen will show “Allowance reminder? Yes No” If you want to set an allowance reminder, press yes. (If you want to set a deposit reminder, press no. The next screen will show “Deposit reminder?”, press yes.) The screen will display

Page 10

(NOTE: To select Customized Saving Goal for Single Child, please refer to Section B on page 4. To select No Savings Goal for Single Child, please refer to Section C on page 6.)

## SPEND BANK

1. The SPEND BANK is the first canister assigned. Press enter to begin customizing your SPEND BANK.

2. Set your password. Enter a 5-digit number (0-9) for your password. Press Enter when the password is complete.

3. Do you want a parent's password? If you would like to assign a parent's password to the SPEND BANK, press yes, enter a 5-digit password (0-9), then press enter. If you do not want to assign a parent's password, press no.

## SAVE BANK

1. The SAVE BANK is the second canister assigned. Press enter to begin customizing your SAVE BANK.

2. What are you saving for? Enter the name of the item you are saving for by using the letters on the screen. Use the < and > scroll keys to scroll through the alphabet as necessary. When complete, press enter.

3. How much does it cost? Enter the dollar amount of the item you are saving for using the numbers on the screen. Press enter.

4. When do you want to buy it? Enter the goal date of when you wish to purchase your item using the numbers on the screen. When you are finished, press enter. NOTE: The date must be in the future.

5. Set child's password. Enter the child's 5-digit number (0-9) for the SAVE BANK, then press enter. This password can be the same as the Spend Bank password, or you can select a different password.

6. Do you want a parent's password? If you want a parent's password for the SAVE BANK, press yes, enter a 5-digit number (0-9), then press next. If you do not want to assign a parent's password, press no.

7. A confirmation screen will appear showing the item you are saving for, the amount you need to save, and the goal date. Review the information, then press enter.

8. Confirm/Change. If the information for your SAVE BANK is correct, press enter. If not, press change. The screen will guide you through the SAVE BANK requirements again.

9. Set up allowance or deposit reminder? If you want to add an allowance or deposit reminder, press yes. If not, press no, and proceed to INVEST BANK.

Page 3

21. BANK 1 has now been completed. Repeat steps #8 through #19 for BANK 2 and BANK 3.

Congratulations! You will now see the Zillionaire™ logo and bank graphic, which means your Zillionaire™ is set up and ready to use. Please refer to Section E on page 8 to learn how to check your savings status, make deposits and more!

## SECTION C

### NO SAVINGS GOAL: SINGLE CHILD

Follow the on-screen prompts to set up a single child with the NO SAVINGS GOAL program. The numbered items below represent each on-screen prompt.

1. Set the time. Use the < and > scroll buttons on the display screen to select the hours, then press enter. Use the scroll keys to select the minutes and a.m./p.m., then press enter.

2. Set the date. Press the numbers on the display to select the current month, date and year, then press enter.

3. Confirm the time and date. The time and date you entered will appear. Press yes to accept, or press no to make changes.

4. Who are you? The first user shown is Single Child. To select Single Child, press enter. (NOTE: If you want to assign a different user, press next and proceed to Section D on page 7.)

5. Enter child's name. Use the letters on the screen to type the child's name (maximum 10 characters). If you make an error, press B to clear one letter at a time, or press C to clear the entire name. Once the child's name has been entered, press enter.

6. Which type of savings plan do you wish? The first savings plan shown is Spend, Save, & Invest. Press next to go to Customized Savings. Press next again to go to NO SAVINGS, then press enter.

7. Set child's password. Enter a 5-digit password (0-9) using the numbers on the screen, then press enter.

8. Do you want to set a parent's password? If you want a parent's password for Bank 1, press yes, enter a 5-digit number (0-9), then press enter. If you do not want to set a parent's password, press no.

Congratulations! You will now see your BANK 1 balance (\$0.00), which means your Zillionaire™ is set up and ready to use. Please refer to Section E on page 8 to learn how to check your savings status, make deposits and more!

Page 7

the current allowance or deposit reminder status. Press set up to customize your reminder. Using the numbers on the display, enter the amount of the allowance or deposit, then press enter. Use the < and > scroll keys to select the day and frequency of the reminder, then press enter. Use the < and > scroll keys to enter the time of the reminder. Press on to turn the reminder on, or press off to turn the reminder off. If you want to turn a reminder off, press alarm, then press off.

**ACHIEVING YOUR TARGET GOAL** Once you have reached your target savings goal, Zillionaire™ will activate and show “Target Savings Goal Achieved.” It will then ask if you want to set up a new goal. Be sure to withdraw all of your money before setting a new goal. If you want to set up a new goal, select yes. Zillionaire™ will guide you through the process again.

**NOT ACHIEVING YOUR TARGET GOAL** If you have not met your target savings goal, Zillionaire™ will activate and show “Sorry you missed your goal”. It will then ask if you want to set up a new goal. If you want to set up a new goal, select yes. Zillionaire™ will guide you through the process again.

**RESETTING A BANK CHAMBER** If your goal changes, or you just want to adjust your goal, you can reset the bank chambers individually by pressing and holding the status button on the chamber for 10 seconds. It will ask, “Do you want to change your set up?” If you do, press yes. You will need to enter the user's password and parent's/second password (if applicable). Once the passwords have been entered correctly, you can proceed through the set-up process.

**RESETTING THE ZILLIONAIRE™** If you want to completely reset the Zillionaire™ to original factory settings, simply press the reset button on the back of the machine or remove the batteries and reinstall. After doing so, the display screen will ask “keep data reset data”. Press reset on the display if you want to reset the machine to the original factory settings. To “zero out” the amount, be sure to press withdrawal on the display of each bank and press “withdrawal” and enter the total amount to withdraw, then press enter. If you want to keep your previously entered data, press “keep data” on the display.

**RESETTING A PASSWORD** Always keep your password in a safe place! If you forget your password, you will have to reset the entire machine by pressing the reset button on the back or by removing the batteries.

Page 11

10. Allowance reminder? If you want an allowance reminder, press yes. However, if you would rather set a deposit reminder, you must first decline the allowance reminder by pressing no. The next screen will ask “Deposit reminder?”. Select yes.

11. Enter the amount of the allowance or deposit by using the numbers on the screen. Press enter.

12. Set day and frequency. Use the < and > scroll keys to set the day and frequency (1 week, 2 weeks, monthly) of the allowance or deposit, then press enter.

13. Set the time you want the allowance or deposit reminder to chime. Use the < and > scroll keys to select the time. Press enter.

14. Press on or off to set an allowance or a deposit reminder.

## INVEST BANK

1. The INVEST BANK is the third canister assigned. Press enter to begin customizing your INVEST BANK.

2. What are you investing for? Enter the name of the item you are investing for, then press enter.

3. How much does it cost? Enter the dollar amount of the item you are investing for using the numbers on the screen, then press enter.

4. When do you want to buy it? Enter the goal date of when you wish to purchase your item using the numbers on the screen. When you are finished, press enter. NOTE: The date must be in the future.

5. Set child's password. Enter a 5-digit password (0-9) for the INVEST BANK using the numbers on the screen, then press enter. This password can be the same as the Spend Bank/Save Bank password, or you can select a different password.

6. Do you want a parent's password? If you want a parent's password for the INVEST BANK, press yes, enter a 5-digit number (0-9), then press next. If you do not want to set a parent's password, press no.

7. INVEST BANK. A confirmation screen will appear showing the item you are investing for, the amount you need to invest, and the goal date. Review the information, then press enter.

8. Confirm/Change. If the information for your INVEST BANK is correct, press enter. If not, press change. The screen will guide you through the INVEST BANK requirements again.

9. Set up an allowance or a deposit reminder? If you want to add an allowance or deposit reminder, press yes. If not, press no and your set-up is complete.

Page 4

## SECTION D

### CUSTOMIZED SAVINGS GOAL: ALL USERS

Follow the on-screen prompts to set up a single child, multiple children, family, single adult, or multiple adults with the Customized Savings Goal program. The numbered items below represent each on-screen prompt.

1. Set the time. Use the < and > scroll keys on the display screen to select the hours, then press enter. Use the scroll keys to select the minutes and a.m./p.m., then press enter.

2. Set the date. Press the numbers on the display to select the current month, date and year, then press enter.

3. Confirm time and date. The time and date you entered will appear. Press yes to accept, or press no to make changes.

4. Who are you? The first user shown is Single Child (see Section B for Single Child Customized Savings Goal instructions). To select a different user, press next. The next user shown is Multiple Children. To select Multiple Children, press enter, and proceed to step #5 below, OR to go to the next user, press next. To choose Family, press enter, and proceed to step #5, OR to go to the next user, press next. To choose Single Adult, press enter, and proceed to step #5, OR to go to the next user, press next. To choose Multiple Adults, press enter, and proceed to step #8.

5. Bank 1 enter name. Use the letters on the screen to type the user's name (maximum 10 characters). If you make an error, press B to clear one letter at a time, or press C to clear the entire name. When user's name is been entered, press enter.

6. What are you saving for? Enter the name of the item you are saving for by using the letters on the screen. Use the < and > scroll keys to scroll through the alphabet as necessary. When complete, press enter.

7. How much does it cost? Enter the dollar amount of the item you are saving for using the numbers on the screen. Press enter.

8. When do you want to buy it? Enter the goal date of when you wish to purchase your item using the numbers on the screen. When you are finished, press enter. NOTE: The date must be in the future.

9. Set the password. Enter a 5-digit password (0-9) for Bank 1 using the numbers on the screen, then press enter.

10. Do you want a parent's/second password? If you want a parent's/second password for Bank 1, press yes, enter a 5-digit number (0-9), then press next. If you do not want to set a parent's/second password, press no.

Page 8

**CHANGING THE BATTERIES** Always change the batteries when the display screen backlight starts to dim or if the machine is not functioning properly. When you change the batteries, the Balance Guard™ ensures that all of your data remains stored. Simply press “keep data” on the display after replacing the batteries.

**INSTALLING THE BATTERIES** The battery compartment is located on the back of the Zillionaire™. The Zillionaire™ requires 3 x ‘AA’ batteries (INCLUDED). Using a phillips-head screwdriver, loosen the screws of the battery compartment located on the back of the door. Remove the battery cover from the Zillionaire™ carefully. Install 3 x ‘AA’ batteries into the compartment, being careful to match the polarity as indicated (+ and -). Replace the cover over the compartment and tighten the screws. If the Zillionaire™ does not work properly, the lights dim, or the sound is weak replace the batteries.

### ⚠ BATTERY CAUTION: READ AND SAVE THESE INSTRUCTIONS.

Only adults should replace batteries. Do not mix old and new batteries or different types of batteries. Do not mix alkaline, standard (carbon-zinc) or rechargeable (nickel-cadmium) batteries. Dispose of old batteries promptly and properly. Do not burn or bury batteries.

Replace the batteries when the Zillionaire™ stops operating properly or the lights become dim or the sound is weak. Batteries can leak chemicals and harm electronic parts, so remove them if you do not plan to use your Zillionaire™ for several weeks.

- Use only fresh batteries of required size and recommended type.
- Non-rechargeable batteries are not to be recharged.
- Be sure the batteries are inserted with the correct polarity.
- Exhausted batteries should be removed from the Zillionaire™.
- The supply terminals are not to be short-circuited.

⚠ **CAUTION: Changes or modifications not expressly approved by the party responsible for compliance could void the user's authority to operate the equipment.**

**SUMMIT**  
Toys with a twist

© 2010 Summit Products LLC.  
Birmingham, AL 35205  
www.summittoy.com Made and Printed in China

Page 12