Wealth-Building Jumpstart

7 moves to start building real wealth — starting today

A good income and financial freedom are not the same thing. Here is how to bridge the gap.

1 Know Where Your Money Goes

Track every dollar for 30 days. You cannot build wealth from money you cannot see.

Action: List your top 5 monthly expenses right now.

2 Build a 1-Month Emergency Fund

Before investing — save one full month of expenses in a dedicated high-yield account.

Action: Open a high-yield savings account (Marcus or Ally) this week.

3 Eliminate High-Interest Debt

Debt over 8% interest costs more than most investments earn. Attack highest rate first.

Action: List all debts with balances and interest rates today.

4 Start Investing — Even Small

Compound interest rewards those who start early. Even $25/month invested grows significantly.

Action: Open a Roth IRA at Fidelity or Vanguard this month.

5 Create a Second Income Stream

One income is one point of failure. Digital products, UGC, consulting — build something that pays you twice.

Action: Write 3 skills people would pay you for right now.

6 Protect With Insurance & a Will

Life insurance, disability coverage, and a basic will are not optional for wealth builders.

Action: Get term life quotes at policygenius.com this week.

7 Think in Assets, Not Just Income

Wealthy people buy things that grow or generate income: real estate, stocks, intellectual property.

Action: Name one asset you could begin building in 90 days.

Go deeper: Path to Prosperity Ebook — available now at digitalinfiniteinsights.com