



Let's be real, building wealth feels like a lot, right? And when you add "generational" to it, most people don't even bother trying.

But you're not "most people."

That's why I'm here to help you with **three steps you can start taking** to set yourself up for financial and generational freedom.

Before we jump in, though, I need you to make one promise- to yourself: **you're gonna commit.**

You're not just gonna read this and move on.

At the very least, do ONE of these steps, even if it's the smallest one.

If that sounds like too much, this isn't for you, and that's okay.

Still here? Awesome. Let's get started.



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## Step 1: Do the Work

Before we talk about investing, saving, or any of that, we've gotta tackle the big one:

**Working your ass off...**

And not just *any* work. I'm talking about **starting and scaling a business.**

Listen, no one's building a billion-dollar empire by clocking into a 9-to-5. That's just facts.

If that's a statement that doesn't sit well with you, stop reading now and unsub, because I'm not here to sugarcoat anything.

Here's the thing:

- **You don't need luck.**
- **You don't need millionaire friends.**

Those are just excuses holding you back.

Business is the best (and honestly, the only) way to real wealth, and it works if you're willing to put in the time and effort.

Let's break it down.

You've got two big options:

### **1. Physical Businesses.**

Think restaurants, cafes, dealerships, retail stores, etc.

They're harder to start- yeah, you'll need more money upfront-but they can be insanely profitable once you've got a system in place.

**Here's the focus:**

- **Branding:** Make your business unforgettable.
- **Marketing:** Get people through the door and coming back.

It's gonna test you, your time, energy, and patience, but once you're past the hard stuff, scaling becomes easier.

Multiple locations...Franchising...The opportunities are endless.

## **2. Digital Businesses**

This is where it gets exciting.

Online businesses are way easier to start, often need little to no money upfront, and are based on **your skills and knowledge**.

Examples:

- Selling digital products. (Ebooks, Guides, Courses)
- Starting a personal brand. (Clothing, Supplements, etc.)
- Offering services. ( Coaching, Personal training..)

**Why it's great:**

- Minimal expenses.
- No limits to what you can do.
- Growing demand.

Personal branding is where the magic happens here.

But heads up, it takes time and a thick skin.

People will criticize, hate, and doubt you.

Push through, and it'll be worth it (Speaking from experience).

## **Step 2: Save Smarter, Not Harder**

Saving money is important, but just stashing it away isn't going to make you rich.

You've gotta be smart about it.

Here's how to save in a way that actually helps you build wealth (Accounts):

### **1. High-Yield Savings Accounts (HYSA):**

These are way better than regular savings accounts- you're looking at 3-5% more interest.

Great for short-term goals or building an emergency fund.

### **2. Certificates of Deposit (CDs) and Fixed Deposits (FDs):**

If you can lock your money away for a bit say a minimum of two years, these accounts pay you higher interest.

They're low-risk and perfect for longer-term savings.

### **3. Investment Accounts:**

Investment accounts are the best for you to grow your money by investing in stocks, bonds, real estate, and more in a preset and hassle-free way.

Here's a breakdown of the most common types:

- Brokerage Accounts:

Depending on your banks and location these accounts let you buy and sell stocks, ETFs, bonds, and other assets.

You have full control over your investments, making this ideal for active traders.

- Retirement Accounts (IRA, 401k, etc.):

Designed for long-term retirement savings, these accounts often offer very good tax benefits some even being completely tax-free.

They're great for building wealth over time with a focus on future financial security.

- Real Estate Investment Accounts (REITs):

If you're into the real estate world, then this is the one for you.

These allow you to invest in real estate without actually buying properties.

You buy shares in a real estate portfolio and earn dividends from rental income or property sales.

Each of these accounts gives you access to different types of investments and can be used globally, depending on your location and goals.

Now, it's not an easy task to start any of these especially if you have been on a trend of blowing your finances and have no structure whatsoever,

So, here are some ways to keep your discipline through the process as it is the number one way most lose track and give in:

1. **Automate Your Savings:**

Set up automatic transfers to your savings as soon as you get paid.

You won't even think about it, and it'll be way easier to stick to your savings goals.

3. **Track with Budgeting Apps:**

Use apps like YNAB or Good Budget to keep an eye on your spending and savings.

It'll help you stay on top of your finances and avoid splurging too much.

#### **4. Pay Yourself First:**

Before paying bills or spending on anything else, make sure you're saving a percentage of your income first. Even 10-20% will set you up for success.

The world of wealth goes like this:

Start a business to try and make money. Save a bit of that money to make a lot more money.

And to make a lot more money:

**INVEST, INVEST, INVEST.**

Carefully and strategically investing your “bit of money” into smart assets is the only way you're going from rich to wealthy and building that generational financial stronghold.

Assets, when invested correctly, are what make your money more valuable, and yeah, that's a real thing.

See, when Bitcoin first came out, people didn't give a damn about it, and now it's about to cross \$100,000—and that's no luck or chance.

If you go back and look at many of today's crypto millionaires, they predicted this pump way before the word “crypto” was even spoken in business. Why?

It's because they analyze the game and make smart moves.



And that's the basis of a great investment: you need to speak less and observe more. There's a reason we have two eyes and one mouth, you know?

Investments are purely based on studying what's working, what's going to work, and how much time it will take before it starts to work. That's it.

Coming to where you should invest:

Real estate is number one and has been and will be for a long, long time.

Land will always appreciate over time—always—and if you're smart and build, or even buy properties in certain areas, you can easily build worth in the millions faster than you can imagine.

Examples include multi-family rentals, Airbnbs, refinancing, and leverage, etc.

Even if you don't have the initial money to start, let's say, to buy a multi-family property, you can still take advantage of services like crowdfunding and outside investors.

The next best ones, without a doubt, at least in my opinion, are ETFs and Index Funds.

Simply put:

**ETF (Exchange-Traded Fund):**

An ETF is like a basket of different stocks or assets that you can buy all at once.

Instead of buying individual stocks, you buy a share of that specific ETF, and that gives you exposure to a bunch of different investments. It's like investing in a variety of things with one purchase.

You can buy or sell ETFs just like stocks, and they're usually less expensive because they don't require active management.

**Index Fund:**

An index fund is a type of mutual fund that tracks a specific market index (like the S&P 500).

Think of it as a set of stocks that represent a certain part of the market (kind of like a business niche).

Once you invest in an index fund, you're automatically investing in all the stocks included in that index.

It's a great way to diversify without having to pick individual stocks yourself.

Both ETFs and index funds work best for long-term investing because they allow you to spread your money across many companies, reducing risk and increasing profits.

Whew, I know that was a lot to take in, but topics like these usually can't be explained, at least properly, in a few paragraphs.

So, I hope you grabbed at least some valuables from the above, and remember that promise to yourself: take action, start something, improve something, or at least try to learn more about these for yourself.



The best investment you can ever make in your life is the work you put into bettering yourself.

Always remember that.