

# **FROM McDONALD'S TO FINANCIAL FREEDOM**

*How I Went from Dead-End Jobs to a Life Built on My Own  
Terms*

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# Contents

## A Note on the Title

The title of this book says McDonald's. I never actually worked there.

I worked at K-Mart, Walmart, a car wash, shipping and receiving docks, and FedEx. The kind of jobs that pay just enough to keep you from quitting but not enough to ever actually get ahead. The kind of jobs most people use as motivation to do something better, but never quite figure out how.

McDonald's is a symbol. It stands for wherever you started. It stands for the job that wasn't supposed to be your life but somehow started to feel like it. It stands for the gap between where you are and where you know you're capable of going.

Here's what most people don't realize about McDonald's though: it actually teaches you incredible skills. Inventory management, shift leadership, customer service under pressure, food cost controls, systems thinking. McDonald's is one of the most sophisticated franchise operations in the world. The problem isn't the job, it's the ego that tells you the job is beneath you.

The person who walks into McDonald's, swallows their pride, learns everything the job can teach, gets promoted to shift manager, and uses those leadership skills to land their next role? That person is miles ahead of the one who refused to start because of what their friends might think.

This book is about closing the gap. Not with luck. Not with a shortcut. With a system. The same system I used, built from twenty-plus years of mistakes, breakthroughs, and hard-earned lessons, and the same system I'm going to hand you right here.

## ***A Note on Legal and Financial Advice***

I am not a financial advisor, a certified planner, an attorney, or a licensed investment professional. Everything in this book is based on my personal experience, research, and the systems I have built over twenty-plus years. Nothing here should be taken as personalized financial, legal, or tax advice.

Before making any significant investment, business, or legal decision, consult qualified professionals who understand your specific situation. The platforms, tools, and strategies I describe worked for me. Your results will depend on your own circumstances, discipline, and execution.

What I can promise you is that everything in this book is real. These are the actual systems, the actual numbers, and the actual decisions that changed my life. Take what applies. Build your own version.

## **Prologue: The Night Everything Changed**

I was twenty years old and I almost killed someone.

It was north Billings, Montana. Late. I was in a house with people I probably shouldn't have been with, involved in something I definitely shouldn't have been involved in. A drug deal went wrong in the way drug deals do, fast and without warning.

A shot went off. I heard the bullet before I understood what it was, a sharp crack and then the sound of it ricocheting off the living room floor a few feet from where I was standing.

Time does something strange in moments like that. It doesn't slow down the way people describe in movies. It compresses. Everything becomes very clear and very simple. Fight or run or freeze.

I reached for my gun.

I had it in my hand. The situation called for it, or at least, twenty-year-old me in that room thought it did. And then something shifted. Some part of my brain that wasn't running on adrenaline looked at the whole scene and made a calculation that I still can't fully explain.

I put the gun down.

I walked out of that house. I called my buddy. Within a few weeks we were at the National Guard recruiter's office signing papers.

That decision, to put the gun down, to walk away, is the reason everything else in this book happened. One moment. One choice. The whole trajectory of my life turned on it.

I tell you this not because it's dramatic, but because I want you to understand something about where systems and freedom and money actually come from. They don't come from privilege or connections or a perfect starting point. They come from moments where you choose differently than everything around you is pushing you to choose.

I was a high school dropout from Billings, Montana who almost went down a very different road. Instead I became a US Army veteran, a network engineer, a serial entrepreneur, a crypto miner, and someone who wakes up genuinely excited on Monday mornings.

This is how that happened. And more importantly, this is how you can make it happen for yourself.

# Chapter 1: The Car Wash Kid

## *Where I Started*

I dropped out of high school at sixteen. Not because I was dumb, I was bored. The traditional classroom structure felt like a cage. Sit still, memorize this, repeat it back. I couldn't do it. My brain doesn't work that way and I suspect a lot of yours doesn't either.

I finished eventually, night school and summer school, one year late, but by the time I had my diploma I was already working. K-Mart first. Then Walmart, which I got fired from for not stocking bleach. I am not making that up. Then a car wash. Then shipping and receiving docks. Then FedEx.

None of these jobs were glamorous. None of them paid well. But here is what I learned from every single one of them: systems. Every job has a system. The car wash has an order of operations. The shipping dock has a routing logic. FedEx runs on precision timing that would make a military commander jealous.

I was studying these systems even when I didn't know I was studying them. I was watching how things worked. Who did the extra work and who coasted. Who got promoted and why. What made a customer come back or never return. I was building a mental library of how the world actually operates, not how school told me it operated.

## *The Humility of Starting at the Bottom*

Here is the thing about working at McDonald's, or a car wash, or a shipping dock, or any of the jobs people look down on. Your ego is going to fight you every single day.

Your mind will generate a thousand reasons why you shouldn't be there. I'm better than this. My friends will see me. This isn't what I'm supposed to be doing. What will people think?

That voice is not protecting you. It is keeping you poor.

Humility is not weakness. Humility is the willingness to start where you are, learn what you can learn, and move forward without needing anyone to

validate your starting point. The people who are too proud to start at the bottom stay at the bottom. The people who are willing to show up, work hard, and extract every lesson from wherever they are, those are the people who end up somewhere completely different.

You are not going to work at McDonald's for the rest of your life. But can you work there for six months, get promoted to shift manager, and use that leadership experience to land a better job? Yes. You absolutely can. And that six months of humility compounds into the rest of your career.

### ***Iraq and What the Military Taught Me***

The National Guard changed me in ways that are hard to fully articulate. I went in as a petroleum specialist and reclassified into communications, which turned out to be the first step toward a twenty-year career in network engineering, though I had no idea at the time.

In 2006 I deployed to Iraq. Balad, working with an aviation battalion. The kind of environment where things break constantly and everything depends on whether you can fix them.

One night the internet went down for the entire unit. Not a small inconvenience, a real operational problem. I traced the issue to a tent pole that had crushed a critical cable. I didn't have a replacement. I didn't have authorization to improvise. I had a tent pole, a damaged cable, and people who needed connectivity.

I fixed it anyway. Field-expedient solution. Got the network back up.

That story matters not because it's impressive but because it's a mindset. When you're responsible for something and it breaks, you don't wait for permission to fix it. You figure out what you have, what you need, and what bridge you can build between those two things. That mindset, the fix-it-with-what-you-have mindset, followed me out of the military and into every business and job I've had since.

The military also taught me that rank is not the same thing as competence. I had a master sergeant at Fort Bliss who was technically outranking me in every measurable way and completely wrong about something that mattered. I said so. Professionally but clearly. He had me sent home early.

Worth it. I would do it again. Because one of the most important things you can learn is that titles don't equal competence, and the ability to stand your ground with calm confidence is a skill that will serve you for the rest of your life.

### ***The Foundation: Why This All Matters Before the Money***

Before we get into the money, the investing, the systems, the 30/30/30/10 method (my investment split: 30% Index Funds, 30% Stocks, 30% Crypto, and 10% Metals — I break it down fully in Chapter 7), the assets, I need to make sure you understand the foundation.

Financial freedom is not having millions of dollars and fast cars and mansions. That is what financial freedom looks like on Instagram. This is what it actually is: if you stop working tomorrow, your basic needs are covered. Cell phone. Car. Roof over your head. Food. Gas. Paid for. Without you having to go to a job.

That's it. Everything else is optional upgrade.

Once you have that baseline covered by assets working for you, not by a paycheck that stops the moment you stop showing up, you're free. You choose to work because you want to, because you love what you do, because it challenges you. Not because you have to or you lose everything.

That's the machine we're building in this book. Step by step, starting from wherever you are right now.

## **Chapter 2: What Is Money and Why the System Is Not on Your Side**

### ***The Question Nobody Asks***

Before you can build wealth, you need to understand what money actually is. Not what they told you in school. What it actually is.

Most people never ask this question. They earn money, spend money, and worry about money their entire lives without ever understanding the mechanics behind it. That ignorance is not accidental. The system depends on it.

So let me give you the education you were never given.

### ***What Is Money?***

Money is any item or record that is generally accepted as payment for goods and services. It serves three functions: a medium of exchange, a unit of account, and a store of value. That last function is the one that matters most and the one that has been most thoroughly corrupted.

For most of American history, money was backed by gold. A dollar represented a specific amount of physical gold held in reserve. You could theoretically walk into a bank and exchange your paper dollars for gold. This kept the government honest because they could only print as many dollars as they had gold to back them.

That changed in 1971.

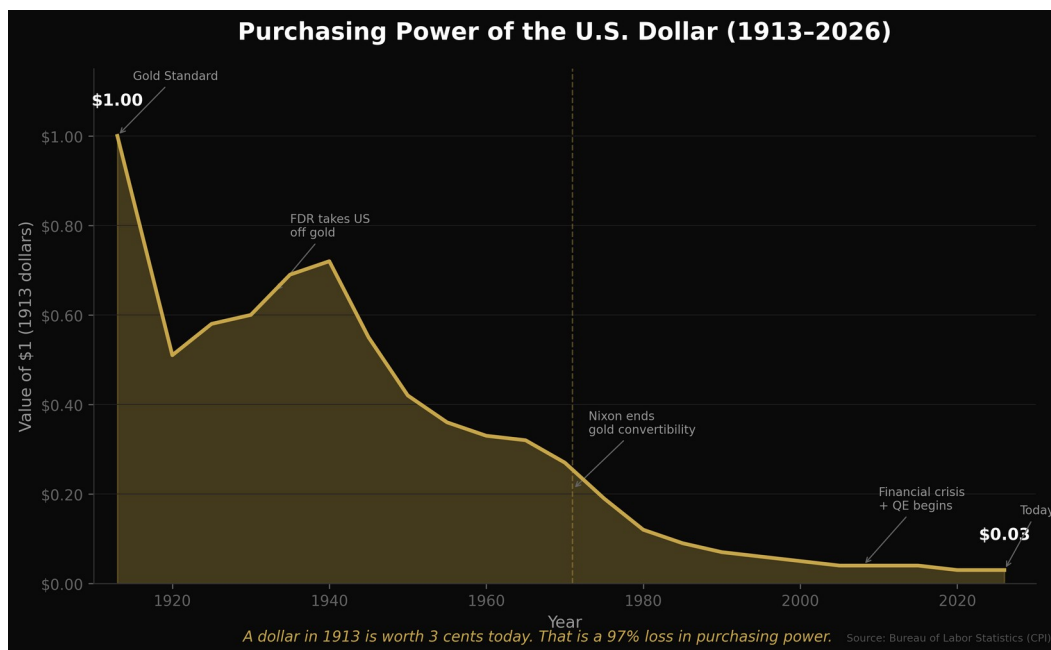
### ***The Nixon Shock***

In August 1971, President Nixon signed Executive Order 11615, ending the direct convertibility of US dollars to gold. He called it protecting the dollar as a pillar of monetary stability. What it actually did was untether the dollar from any physical constraint on how many could be printed.

From that moment forward, the US dollar became what is called a fiat currency. Fiat is Latin for let it be done. A fiat currency derives its value not

from any physical backing but from government declaration. It is worth something because the government says it is worth something and because everyone agrees to act as if that is true.

The numbers tell the story better than words can. In 1950, the money supply was roughly one trillion dollars. By 2006, it had grown to over fourteen trillion. As the money supply went up, the buying power of each individual dollar went down. A dollar in 1971 bought what roughly eight cents buys today.



This is inflation. Not the kind they explain on the news as prices just going up. The kind caused by more dollars chasing the same amount of goods. Every new dollar printed makes every existing dollar worth slightly less. It is the most insidious form of taxation because it requires no vote, no announcement, and most people never understand it is happening to them.

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*Inflation is a hidden tax. Every dollar you save in a bank account earning two percent interest while inflation runs at seven percent means you are losing five percent of your wealth every year without spending a dime.*

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## ***Fractional Reserve Banking***

Here is the second thing they did not teach you in school.

When you deposit one hundred dollars in a bank, the bank is legally required to keep only ten dollars in reserve. The other ninety dollars can be loaned out. When that ninety dollars is deposited somewhere else, that bank keeps nine dollars and loans out eighty-one. This process continues until the original one hundred dollar deposit has been multiplied into nearly one thousand dollars of circulating money.

This is called fractional reserve banking. Money is created out of debt. Marriner Eccles, Governor of the Federal Reserve in 1941, said it plainly: if there were no debts in our money system, there would not be any money.

Read that again. If all debt were paid off, there would be no money left in circulation. Every dollar in existence represents a debt owed to someone. The entire monetary system is built on obligation.

The Federal Reserve published a document called Modern Money Mechanics that explains this process in plain language. It is freely available. Most people have never read it and most people have no idea how the money in their wallet came to exist.

## ***Why Bitcoin Is the Answer***

Now you understand why I went all in on Bitcoin in 2014 before almost anyone around me was paying attention.

Bitcoin was designed specifically as a response to fiat currency. The total supply is capped at twenty-one million coins. Forever. No government, no central bank, no executive order can change that number. There is no Federal Reserve of Bitcoin. There is no equivalent of Nixon Shock in a decentralized network.

While the Federal Reserve has printed trillions of new dollars since 2008, diluting the purchasing power of every dollar in existence, Bitcoin has become progressively more scarce. Every four years the rate of new Bitcoin production is cut in half in an event called the halving. The supply curve runs in the exact opposite direction from the dollar.

I am not telling you to put all your money in Bitcoin. I am telling you that understanding what money is, how it is created, and what is happening to its value is the foundation for every investment decision you will make for the rest of your life.

The people who understood this in 2014 built generational wealth. The people who dismissed it as too complicated or too risky are still trading their time for dollars that buy a little less every year.

You now understand what they never taught you. Use it.

## **Chapter 3: Building the First Thing**

### *From Technician to Owner*

After the military I ended up in Billings working in networking. The skills I'd picked up in communications translated directly into civilian IT work and I moved fast. I understood how networks worked. More importantly, I understood that most people who called for network help were terrified of the technology and would pay a premium for someone who could make it feel simple.

So I started Prime Wireless Networking. S-Corp, properly structured from day one. I was twenty-something years old and I had my first real business.

The S-Corp structure matters more than most people realize when they're starting out. A sole proprietorship means you and your business are the same legal entity, if someone sues your business, they're suing you personally. An S-Corp creates a separation. It also creates significant tax advantages: you pay yourself a reasonable salary, and profits above that flow through as distributions, which are not subject to self-employment tax. That difference can save you thousands of dollars every year.

I'll say this clearly: structure your business properly from the beginning. The cost of setting up an S-Corp is a few hundred dollars. The cost of not having one can be everything you've built.

## ***Landing the Big Ones***

Prime Wireless landed contracts with Walmart and Costco. Not small accounts, enterprise clients with real infrastructure needs and real budgets. I was a kid from Billings who had learned to speak the language of network engineering, package it in professional business structure, and show up looking like he knew what he was doing. Because I did know what I was doing.

This is one of the most important lessons in the book: your technical skills get you in the room. Your business structure keeps you there. And your ability to communicate the value of what you do in language the client cares about is what gets you paid.

From Walmart and Costco I moved to Bresnan Communications, then Comcast. I quit Comcast on my first day, something about the culture told me immediately it wasn't the right fit and I have learned to trust that instinct. Within days I had landed at Reliance GlobalCom at eighty thousand dollars plus a twelve percent bonus. That offer didn't fall into my lap. I negotiated it.

## ***Denver: Searching for More***

In 2011 I took a job with Comcast that would have meant a promotion. I moved to Denver for it. I lasted six hours before I called Jason Yonkers at Reliance GlobalCom and renegotiated my way back to working with him. I never actually started at Comcast. That sounds impulsive. It was actually instinct. Something about the culture told me immediately it was wrong, and I have learned over the years that those first reads are almost always right.

But Denver was where I was supposed to be, and not because of any job.

Billings, Montana is a good place. I have real love for it. But Billings did not have what I was looking for in my late twenties. We did not have rave culture, electronic music, clubs that went until sunrise. I had been around that world enough to know it was my world, and Denver had all of it. I was searching for more, bigger, faster, and Denver felt like the first city that matched the speed of how I wanted to live.

I arrived in a decent spot financially. I had a house in Bozeman with renters covering the mortgage. That house eventually went to short sale, which is a

chapter I will get to, but when I landed in Denver I felt like I was building something real and I was ready to go bigger.

### ***Prime Studios: The Venture That Didn't Make Money and Was Worth Every Dollar***

Val and I had a simple idea. We wanted to become DJs and showcase our music. That idea evolved into Prime Studios, a media company built around promoting artists and covering the rave and electronic music scene in Denver. What started as us wanting to get on stage ended up becoming a podcast and media operation.

Prime Studios never made a dime. I want to be honest about that because too many people tell their story like every venture was a win. This one was not. It was chaotic, it was creative, it was some of the most fun I have ever had, and it was an expensive education. Working with people deep in the party scene taught me something I have carried into every business I have built since: hustle and accountability are not the same thing. You can find a hundred people with energy and zero you can actually rely on. That lesson alone was worth the tuition.

But here is what Prime Studios actually bought me. With a Prime Studios media badge I had access to every show, every festival, every backstage area. I interviewed BT. I interviewed Terrance. I got on stage with Darude. I helped organize goodie bags for Reconciliation events and got deep inside the infrastructure of how these massive productions actually worked. I was standing next to people at the top of an industry I loved, not because I had money or a name, but because I had built a credential and showed up with professionalism.

The lesson is not that you should start a podcast to get into parties. The lesson is that building something, even something that does not generate revenue, creates identity and access you cannot buy. The question to ask about any passion project is not is this making money. It is what is this building. Skills, connections, reputation, confidence, a network of people who know what you can do. Those are assets. They are just harder to put on a balance sheet.

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*Build something, even if it doesn't pay. The credential opens doors that money alone never could.*

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### ***Scot Pardi: The Friend Worth Keeping***

I had a girlfriend in Denver. Her ex was a guy named Jake. I had met Jake once at a rave and did not think much of it. Then one day, maybe a week or two into things with her, Jake showed up. I am still not entirely sure what his real intentions were. Maybe he wanted her back. Maybe he was trying to size me up or scare me off. Whatever the play was, it did not go the way anyone expected, because we ended up becoming friends instead.

Jake's best friend was Scot Pardi. And that is how Scot came into my life.

Scot was just always around. He had a vibe I responded to immediately. Genuinely positive. Genuinely kind. Not performing kindness the way a lot of people do, actually living it. We started spending more time together and just kept getting closer.

On paper Scot does not have a lot of material success to point to. He would tell you that himself. But his spirit and his personality are pure gold, and I mean that without any irony. He is one of those rare people who is truly happy for others when good things happen to them. In a world full of people who smile to your face and feel something else underneath, Scot is the real thing.

What has kept us close across years and distance is simple. We talk raw. No filter, no performance, no pretending things are fine when they are not. And whenever something goes wrong for either of us, we both default to the same mode: stay positive, find the angle, keep moving. That culture of good vibes under pressure is something I learned in part from being around Scot. Some people teach you about money. Some people teach you about business. Scot taught me what real friendship looks like and why it is worth protecting.

### ***Three Teachers at the Same Time***

Denver also gave me three of the most formative relationships of my adult life, each one teaching me something completely different at the same time. I was absorbing all of it at once without fully realizing how much I was changing.

Zachariah was introduced to me by Jake over breakfast one morning. He was a spiritual teacher who believed deeply in the process of spiritual awakening and a healing practice called The Reconnection. I was going through a rough breakup around that time, and Zachariah did something simple that turned out to be profound. He listened. And then he handed me books. *The Peaceful Warrior*. *The Power of Now*. He sent me down a rabbit hole of reading and thinking about how the universe works, about higher purpose, about why things happen the way they do. I came out the other side of that period with a completely different way of thinking. Not because Zachariah told me what to believe. Because he created the conditions for me to figure it out myself.

Bert I met at Reliance GlobalCom. He was the IT systems guy there, and he happened to be a Master Freemason who had taken over his own lodge. Freemasonry is built on allegory, using symbol and story to communicate ideas that go deeper than plain language can reach. Bert never taught me directly. He challenged my thinking through analogy and made me work for the insight. The core thing he gave me was this: do not take things at face value. Look for the structure underneath. Ask what something means, not just what it is. Years later, in boardrooms and negotiations, I still hear his voice. He used to watch me and say “You’re changing, man. You’re changing.” That might be the best review I have ever gotten from anyone.

Jesse was also at Reliance GlobalCom. He and I used to take walks around the building on breaks and just talk. We were both working on ourselves, comparing notes on what we were learning, pushing each other to be better. Jesse was a go-getter wired like me. We challenged each other on careers, on how we showed up with people, on becoming better conversationalists and more confident men. We would go out, put ourselves in uncomfortable situations deliberately, and debrief afterward on what worked and what did not. It was self-development without a program or a coach. Just two guys who refused to stay the same. Jesse eventually became VP of Consulting at Stark Technologies. The growth was real.

What I want you to understand about Denver is that I was being shaped from four directions simultaneously. Zachariah was working on who I was inside. Bert was changing how I saw the world. Jesse was pushing me to grow in the arena of real life. And Scot was showing me what it looked like to be a person of genuine character regardless of circumstances.

No classroom teaches that curriculum. You have to land in the right place at the right time, say yes to the right people, and be humble enough to receive what they are offering. I did not know while it was happening how much Denver was building me. I only understood it years later when I could look back and see what had changed.

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*The mentors who change your life are not always the ones with the most money or the biggest titles. Sometimes the most important education comes from a walk around a parking lot with someone who refuses to stay the same.*

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### ***The Art of Negotiation***

Most people accept the first offer. I have never accepted the first offer in my life.

The company has already decided they want you by the time they make an offer. The offer is not their final number, it's their opening position. Your job is to counter. Not aggressively, not emotionally, but with confidence and specific numbers.

The single best move you can make when you receive a job offer: silence. Thank them, tell them you're very interested, and ask if there is any flexibility on the compensation. Then stop talking. The first person who speaks after that question loses.

I have made ten thousand dollars in a single phone call using this principle. I had been offered a role and I asked for ten thousand more than they offered. The hiring manager paused. I waited. He said let me see what I can do. An hour later I had the ten thousand. One question. One pause. Ten thousand dollars.

The skill of negotiation compounds across an entire career more powerfully than almost anything else. A ten-thousand-dollar difference in your starting salary doesn't just affect year one, it sets the baseline for every raise, every

future offer, every benchmark that follows. Learn to negotiate. Practice it. Get comfortable with the discomfort of asking.

## Chapter 4: The Plan

### *Start From Zero*

I want you to do something before you read this chapter. I want you to forget what you have right now.

Forget the car. Forget the apartment. Forget the phone plan you are locked into and the subscriptions you forgot you were paying for. Forget the job that pays just enough to keep you treading water. I want you to strip it all away mentally and ask yourself one question: if I had nothing, what would I build first?

That question is not hypothetical for a lot of people reading this. Some of you are literally starting from nothing. No savings, no car, maybe no stable place to sleep. If that is you, this chapter was written directly for you. I am not going to pretend that is not your reality. I am going to tell you exactly what to do with it.

For everyone else, the zero baseline exercise matters because it forces you to see your current life clearly. Every bill you are paying right now is a chain. Your phone bill, your car insurance, your rent, your subscriptions. Each one requires you to go to work every month to cover it. Each one is a reason you cannot quit a job you hate, take a risk, or walk away from something that is not working. Until your assets pay for those things, you are not free. You are just employed.

That is the whole game. Not budgeting better. Not getting a raise. Building assets that kill your liabilities one by one until you work because you want to, not because you have to.

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*You are not free until your assets pay your bills. Until then, your employer owns you.*

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## ***The Liability You Are Paying For Right Now***

Look at your monthly expenses. Every single one of them represents time you have to sell to someone else to cover it. That is the transaction most people never see clearly.

Your phone bill is not thirty-five dollars a month. It is three hours of your labor every month, every year, forever, until something changes. Your car insurance is not ninety dollars a month. It is most of a day of work, every month, forever. Your rent is not twelve hundred dollars a month. It is whatever percentage of your working hours it takes to produce that number after taxes.

Now here is the reframe. What if instead of paying each of those bills with your labor, you built an asset that paid each bill for you?

One ATM machine in a high-traffic location nets three hundred to eight hundred dollars a month. That kills your phone bill, your streaming services, and your gym membership with money left over. A small vending route of five machines netting two hundred dollars each per month generates a thousand dollars a month in passive income. That covers car insurance, gas, and puts money into your investment accounts. A laundromat nets two thousand to six thousand dollars a month after expenses. That covers rent and then some.

This is the table I want you to keep in front of you. Every asset you build crosses off a liability. Every liability crossed off is a chain removed. When the last chain is gone, you are free.

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### ***Your Freedom Table***

<b>Asset</b>	<b>Monthly Net</b>	<b>Liability It Kills</b>
ATM Machine (1 unit)	\$300 - \$800	Cell phone + streaming
Vending Route (5 machines)	\$800 - \$1,500	Car insurance + gas
Dividend Portfolio (\$25k)	\$100 - \$200	Utilities
S&P Index Fund (growing)	Building	Future security

Laundromat (small)	\$2,000 - \$4,000	Rent / apartment
Rental Property (1 unit)	\$300 - \$600	Car payment
Rental Property (3+ units)	\$1,000 - \$2,000	Full living expenses
Business Equity	Unlimited	Everything

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You do not build all of this at once. You build it in order, one asset at a time, each one funded by the cash flow from the last one. That is the machine. That is the whole system.

Now let me show you how to build it starting from zero.

### ***The Zero Baseline: How to Start With Nothing***

If you are starting with nothing, the first thing you need is shelter that does not eat your entire paycheck. That means you are not getting your own apartment yet. I do not care how bad you want your own space. An apartment before you have capital is a trap. You will spend every dollar you earn covering it and have nothing left to build with.

Your options are: family, a friend with a couch, a room in a shared house, or couchsurfing.com if you are completely on your own. The goal is to get your housing cost as close to zero as possible while you build your first capital stack.

But here is the rule. And this is non-negotiable.

You are not a freeloader. Ever.

### ***The House Rules: How to Live With Someone Without Destroying the Relationship***

If someone is letting you stay with them while you get your life together, you are in a business arrangement whether it feels that way or not. They are providing shelter. You are providing value. The moment you stop providing

value, the arrangement falls apart and you are back to zero with a damaged relationship on top of it.

Here is how you show up:

**Rule 1: You work on the house.**

Dishes, laundry, yard work, cooking, fixing things, cleaning. You are not a guest. You are a contributing member of that household. If you are sitting on the couch while someone else does the dishes, you have already failed. Find the work before you are asked to do it.

**Rule 2: You contribute cash as soon as you have it.**

Your first paycheck, you hand twenty dollars to the person whose couch you are sleeping on. Not because twenty dollars matters to them. Because it tells them what kind of person you are. As your income grows, that number grows. Fifty dollars. One hundred. You are not paying rent yet. You are paying respect. Big difference.

**Rule 3: You stay out of the way.**

You do not bring drama into someone else's home. You do not have people over without asking. You do not eat their food without replacing it. You do not use their things without permission. You shrink your footprint and expand your contribution.

**Rule 4: You communicate your timeline.**

Tell the person giving you shelter exactly what your plan is and when you expect to be out. Not vaguely. Specifically. I will be here for ninety days while I save three months of expenses. Then I am moving into a room in a shared house. They need to know this is temporary and that you have a plan. Nobody wants to house someone with no exit strategy.

**Rule 5: You level up as you earn.**

Couch becomes air mattress in a corner. Air mattress becomes a room in a shared house once you have one month of expenses saved. Shared house becomes your own place once an asset is covering your rent. You are always moving forward. The moment you get comfortable staying still, you have lost the plot.

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*The couch surfer who provides value gets to stay and gets to build. The one who freeloads gets kicked out and starts over. Provide value everywhere you go. It is not just good manners. It is survival.*

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### **The Plan: Day 1 Through Year 2+**

This is the roadmap. Not theory. Not inspiration. The actual sequence of moves, in order, that takes you from nothing to your first real asset base. If you already have a job and some savings, skip to wherever you actually are. But read from zero first so you understand why each step builds on the last.

### **Days 1 to 7: Build the Foundation**

Before you move a single dollar, you need to get your mind right. This is not a budgeting exercise. This is a decision.

You need to stop being a talker and become a doer. Stop being a taker and start building something for yourself. That shift does not happen gradually. It happens when you decide.

Here is an exercise that changed everything for me. Picture yourself on your deathbed. Not tomorrow, not next year. The very end. Now look backwards through your entire life. Every risk you took, every one you did not. Every business you started, every one you talked yourself out of. Every dollar you invested, every one you spent on things that did not matter.

That person looking back — what do they wish you had done? That is your answer. That is why you are reading this book and why you are about to take these steps. You are not doing this because someone told you to. You are doing this because the future version of you is counting on it.

Take twenty-four hours. Write down what you saw. That is your blueprint.

### **Day 1: Secure Your Base**

If you have nothing right now, your first move is shelter. I personally asked a friend if I could crash on his couch until I got on my feet. Once he knew it was not forever and it was a short-term situation, he was happy to help. Most

people will. Sometimes you have to move back in with parents or family. Do what you have to do right now to create a stable base to build from.

But here is the rule: do not be a freeloader. Be useful around the house. Cook, clean, fix things. They are helping you. Show them you are worth helping.

### **Day 2: Assess Your Situation**

Sit down and answer these questions honestly: How much money do I have right now? Do I have food for this week? What are my skills? What can I do that someone would pay for? What businesses are within walking distance of where I am staying?

### **Day 3: Get Work**

Do not wait for the perfect job. Walk into local businesses — gas stations, restaurants, warehouses, car washes, landscaping companies — and ask straight up if they have work and if you can start today. Motivation and willingness go a long way. Most business owners have been short-staffed at some point. The person who shows up ready to work stands out.

Get a paycheck coming in. Any paycheck. This is not your career. This is your seed capital.

### **Day 4-5: Set Up Your Infrastructure**

Open a free checking account if you do not have one. This is your operating base. Open a Coinbase account. Open a Vanguard account. You are not putting money in yet. You are getting the pipes ready so the moment that first paycheck hits, you can execute.

### **Day 6-7: Start Your Education**

Start learning every single day. Find YouTube videos on investing, money, and business. Visit [erikandersonbook.com](http://erikandersonbook.com) and use the free financial tools. Join The Freedom Blueprint Discord community. Surround yourself with people who are building, not spending.

But keep job searching. Lay low. Do not spend money. Do not go out. You need this time to build momentum and save. The discipline you build this week compounds into everything that comes next.

## **Days 8 to 30: Stabilize and Save**

Your only job this month is to stop the bleeding and build the foundation. Nothing else. Keep your housing cost under three hundred dollars if you can. Every dollar you save on housing this month is a dollar that goes into your capital stack.

This is the real lesson of paying yourself first. That thirty percent you are about to start saving? Those other people and bills will come later. You need to take that money and start putting it to work so it makes you more money. What better time to start than now. This is the first major lesson: assets make you money, liabilities cost you money. Learn the difference and never forget it.

## **Days 30 to 60: First Paycheck Protocol**

The moment your first paycheck hits, execute this sequence in order. No exceptions.

Take thirty percent off the top immediately. Transfer it to a savings account before you pay a single bill or buy a single thing. This is not negotiable. This is the whole system in one move. If you cannot live on seventy percent of your income, your expenses are too high. Cut them. Do not negotiate with the thirty percent.

Pay your contribution to your housing situation. Twenty to fifty dollars cash to whoever is giving you shelter. Do this every single paycheck. Non-negotiable.

Cover your actual necessities. Food, transportation to work, any bills you legitimately cannot eliminate. Nothing else.

Track every dollar you spend this month. Not to feel guilty. To see clearly where the money goes. Most people are shocked the first time they actually look. Subscriptions they forgot about. Food spending twice what they thought. Impulse buys that added up to a car payment.

## **Days 60 to 90: First Investments**

You now have sixty days of the thirty percent saved. If you are making fifteen dollars an hour working forty hours a week, that is roughly \$1,400 saved. That is real money. That is the beginning of your capital base.

Open your Coinbase account and set up a recurring daily buy of five to ten dollars in Bitcoin. Every day. Automatically. You are not timing the market. You are building a position over time through dollar-cost averaging. Set it and forget it.

Open your Vanguard account and set up a weekly automatic investment of twenty-five dollars into VOO, the S&P 500 index fund. Every Monday morning, automatically. You will not feel this money leaving because it goes before you can spend it.

Start working on your credit score. If you do not have a credit card, get a secured card with a two hundred dollar deposit. Use it only for gas. Pay it off in full every single month. You are building the credit history you will need to finance your first real asset in year two.

### **Days 90 to 180: Research Your First Asset**

You have three months of the system running. The habits are forming. Now you start working on your first physical asset.

Spend this period doing location research for ATM machines or vending machines. Drive around your city. Look for high-traffic locations with cash-paying customers. Bars, laundromats, small convenience stores, tattoo shops. Talk to owners. Find out who supplies their current machines and whether there is an opening. I break down the full numbers on ATMs, vending machines, and rental properties in Chapter 7.

Start your LLC. Go to your state's Secretary of State website and file for a Limited Liability Company. The filing fee is fifty to two hundred dollars. Get your EIN from IRS.gov for free. Open a business bank account. You are building the legal structure that will hold your assets and protect you personally.

Target: by the end of month six, you have your LLC formed, your business bank account open, and a location identified for your first ATM or vending machine.

### **Month 6 to Month 12: First Asset Live**

Buy your first machine. Used ATM for eight hundred to fifteen hundred dollars from a vending equipment supplier or Craigslist. Place it in your

identified location. Negotiate your split with the location owner. Stock it with cash. Turn it on.

Now you have passive income. Not a lot. Maybe two hundred to four hundred dollars a month after the location split. But that number does not care if you go to work or not. That money comes in whether you are sleeping, working your day job, or watching a movie. That is the first proof of concept. That is the moment the mental shift happens.

Take every dollar that machine generates and split it: half goes back into your investment accounts, half goes into your next asset fund. You are building momentum now.

## **Year 2: Stack and Scale**

By year two you have twelve months of investment history, a running LLC, an asset generating passive income, and a credit score above 700 if you worked the secured card correctly. Now the real doors start opening.

Add your second and third vending machines or ATM using the cash flow from the first one. Each machine funds the next. The route builds itself if you stay disciplined about reinvesting.

Start looking at your first rental property. With a 700+ credit score and documented income, you qualify for conventional financing. A single family home at one hundred fifty thousand dollars requires thirty thousand down. That sounds like a lot. But if you have been saving thirty percent of your income for two years and your machines are generating passive income, you are closer than you think.

The rental generates three hundred to six hundred dollars a month in cash flow after the mortgage, taxes, insurance, and maintenance. That crosses off your car payment on the freedom table. Stack the next asset. Then the next. Every year the table gets shorter.

## ***The Bespoke Investment Group***

I want to tell you about something I built that most financial books never talk about: an investment group.

Three years ago, my friend Nick and I had an idea. What if instead of investing alone, we built a small private group where trusted people pooled their research, shared due diligence, and made investment decisions together? Not a hedge fund. Not some formal institution. A small, tight circle of people who held each other accountable and gave each individual member access to collective intelligence and pooled capital for deals none of them could do alone.

We called it Bespoke Investments Group. We hard-capped membership at twenty people. Friends and family only. No strangers, no public recruitment, no exceptions.

Everyone contributes a fixed amount monthly. We vote on investments together. We share research before any major move. We hold each other accountable to the system. Currently we are focused on crypto and stocks, but we are actively looking to acquire a business together as a group.

Why twenty members? We wanted to keep it small enough that everyone knew everyone. Small enough that trust was real, not just assumed. A group of twenty people who genuinely know each other makes decisions differently than a group of two hundred strangers. The cap is what keeps the culture intact.

Here is the leadership lesson inside this story. I came up with the idea. I have always been the President of anything I start. But this time I gave Nick the President role and took VP myself.

Nick has a lot of family in the group. Watching him lead means something to his family in a way it would not mean the same way coming from me. I wanted to give him that. I wanted his family to see him in that role. That matters more than a title.

And honestly? I have enough sway in the group that I can pull levers from VP when I need to. The most powerful person in the room is not always the one with the title. Real influence does not require a nameplate. Sometimes the smartest move is to hand someone else the spotlight and lead from behind it.

Build your own version of this. Find five to ten people you trust completely, who are serious about building wealth, and who will hold you accountable. Pool your research. Share your wins and your mistakes. The collective

intelligence of a group of committed people will always outperform any individual investor working alone.

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*Find your people. Keep the group small enough that trust is real. The right five people in your corner are worth more than any single investment.*

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### ***The 30-Day Reset***

Before you execute any of this, give yourself thirty days of pure education. Not passive entertainment. Active learning.

Read Rich Dad Poor Dad by Robert Kiyosaki. Read it slowly. Do the exercises. Watch three to four hours of Tony Robbins, Dave Ramsey, and Kiyosaki on YouTube. They give away ninety percent of their best material for free. Read entrepreneur.com and the SBA website to understand the business landscape. Start tracking every dollar you spend. Every single one.

Most people skip this phase because it feels slow. It is not slow. Someone who spends thirty days building the mental foundation is years ahead of someone who starts swinging without understanding the game.

### ***Where Are You Right Now? Take the Assessment***

Before we go any further, I want you to know where you are standing. Not where you wish you were. Not where you plan to be. Where you actually are today.

This assessment does two things: it gives you a Financial Health Score that tells you which part of the system to focus on first, and it identifies your Investor Personality so you know which of the 30/30/30/10 buckets to lean into harder.

Grab a pen. Answer honestly. No one is grading you except the version of yourself two years from now.

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**Part 1: Financial Health (10 Questions)**

**Score each question: 0 = No / Not yet    1 = Partially    2 = Yes / Fully**

**1. Do you have any money saved right now?**

0 — Nothing saved. 1 — Less than one month of expenses. 2 — Three or more months of expenses saved.

**2. Do you know exactly how much debt you have right now?**

0 — I avoid looking at it. 1 — I have a rough idea. 2 — I know the exact total, interest rates, and minimum payments on every account.

**3. Do you have a budget or track where your money goes?**

0 — I spend and figure out the rest. 1 — I have a loose idea but no system. 2 — I track every dollar consistently.

**4. Is your monthly income more than your monthly expenses?**

0 — Running at a deficit. 1 — Small surplus most months. 2 — Consistent meaningful cash left over.

**5. Do you own any assets that generate income without you working?**

0 — None. 1 — Small investments generating minimal income. 2 — At least one asset generating regular passive income.

**6. Are you investing any portion of your income regularly?**

0 — Not investing anything. 1 — Occasionally but not consistently. 2 — Automatic fixed percentage every pay period.

**7. Do you have any income outside of your job?**

0 — Job is my only income. 1 — Side hustle generating some income. 2 — At least one income stream separate from my primary job.

**8. Is your credit score above 700?**

0 — Below 650 or I don't know. 1 — Between 650 and 700. 2 — Above 700.

**9. Do you have a clear financial goal with a timeline?**

0 — I want to be rich but have no specific plan. 1 — I have a goal but no concrete steps. 2 — Specific goal, timeline, and active plan.

**10. Could you cover six months of expenses if you lost your job tomorrow?**

0 — I would be in crisis within a month. 1 — Two or three months covered. 2 — Six months or more.

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***Your Financial Health Score***

**0 - 7: Starting Line**

You are at the beginning. That is not a criticism, the beginning is exactly where this book starts. Your focus for the next ninety days: eliminate high-interest debt, build a one-month emergency fund, and set up your first automatic investment. Do not skip steps. Foundation matters more than speed.

**8 - 13: Building Phase**

You have some structure but the machine is not fully running yet. Your focus is systematizing, automate the thirty percent, get your investment accounts open and funded, build your first passive income stream. Chapter 5 is your chapter.

**14 - 20: Scaling Phase**

You have real foundation. Now diversify and accelerate. You are ready for real estate, business equity, and aggressive growth. The goal is stacking income streams and compounding what you have built.

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***Part 2: Your Investor Personality***

**Circle the answer that feels most true for each question:**

**1. If your investment dropped 40% tomorrow, you would:**

A — Sell immediately. I cannot stomach that loss. B — Hold and wait for recovery. C — Buy more. A drop is a sale.

**2. Your investment time horizon:**

A — I need access within 1-2 years. B — Three to seven years. C — Ten years or more. I am building something I will not touch.

**3. How do you feel about cryptocurrency?**

A — Too risky. I don't understand it. B — Interesting but I want a small allocation. C — I believe in the technology and will hold through volatility.

**4. Your relationship with risk:**

A — I would rather earn less and sleep well. B — Balanced growth with manageable risk. C — Willing to accept short-term volatility for long-term returns.

**5. When you hear about someone making big money on a new investment:**

A — Assume it's too good to be true. B — Research carefully before considering a small position. C — Research aggressively because I don't want to miss the window.

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***Your Investor Personality Results***

**Mostly A: The Guardian**

You are capital-preservation focused. The 30/30/30/10 method still applies, but weight your crypto allocation lower (fifteen to twenty percent) and index funds and stocks higher. Your gold and metals bucket is especially important. You will build more slowly but you will also stay in the game long enough to win.

**Mostly B: The Builder**

You are balanced. Follow the 30/30/30/10 method exactly as written. You have the right combination of risk tolerance and patience to execute this system as designed and see real results within three to five years.

### **Mostly C: The Accelerator**

High conviction, high risk tolerance. You can weight crypto heavier, up to forty percent, but only if you genuinely understand what you are buying and why. High conviction without deep understanding is gambling. Do the work. Know the technology. Then act decisively and hold through the volatility.

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*Knowing where you are is the first step to knowing where you are going. Take this assessment seriously. Come back to it every six months and watch your scores change.*

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## Chapter 5: Atlanta, Six Figures, and Waking Up

### *The Move South*

Atlanta pulled me in. I landed at Juniper Networks in Alpharetta, serious enterprise networking, the kind of work I had been building toward. I was good at the job. Juniper fired me anyway. These things happen and they happen for reasons that are not always your fault and are not always unfair. The right response is the same either way: move fast.

Five days after Juniper let me go I was at Dycor Industries at a hundred and forty thousand dollars. Five days. That is not luck. That is what happens when you have a real skill set, a current resume, and the ability to communicate your value clearly and without desperation.

People treat job loss like a catastrophe. It's a transition. The people who treat it like a catastrophe take six months to land somewhere new. The people who treat it like a transition are employed within a week. Your mindset is the only thing that changes.

### *The Motorcycle Brotherhood, and What It Actually Taught Me*

In Atlanta I got deep into motorcycles. Not just riding, the culture, the community, the brotherhood. I joined a club and eventually became chapter president.

Let me tell you what thirty thousand miles on a GSXR 750 across America taught me.

I visited over a hundred clubhouses around the United States. I met people from every walk of life, every background, every part of the country. I rode through thunderstorms and desert heat and mountain passes at altitude. There is a version of freedom that only exists when you are on a motorcycle on an open road and you have no choice but to be completely present.

The club world was also genuinely dangerous. I had guns pulled on me by rival organizations over the colors I wore. I was threatened in parking lots, followed on highways, confronted at events. I am not romanticizing it, it was real and it was sometimes terrifying. But it also taught me something that you

cannot learn any other way: how to stay calm when someone is trying to intimidate you.

That skill, staying calm under pressure, keeping your voice even when someone is in your face, reading a situation and choosing your response rather than reacting, has been worth more to me in boardrooms and negotiations than almost anything else I have ever learned.

Being chapter president taught me something harder. It is lonely to lead. Most of the people I was leading didn't want to be led, they wanted the identity without the discipline. I learned to lead by doing, not by demanding. Show up first. Work hardest. Leave last. People will eventually follow someone who operates that way, but you can't make them. You can only be the example and let them choose.

The club eventually ran its course. But because of motorcycles I still have my closest friends here in Georgia. And I met my wife at a bike night. Those connections, the ones that outlast the context they were built in, those are what the adventure was actually for.

### ***Stark Technologies and the First Real System***

In Atlanta I built Stark Technologies LLC alongside Steven Evans and Prime Assets Inc., my S-Corp. I brought in Jason Bennet as VP of Recruiting and Jesse De Lacerta as VP of Consulting. We were building a real operation, not a freelance gig, not a side hustle, a structured business with defined roles and revenue streams.

At thirty years old I had something else too: thirty thousand dollars in credit card debt and nothing real to show for it. Random purchases, lifestyle spending, no assets. Just liabilities in my wallet and a number on a credit report that kept me up at night.

Then my friend Colby handed me Rich Dad Poor Dad.

I have read a lot of books. That one hit different because it gave me a framework I could apply immediately to the situation I was already in. Kiyosaki's central premise is simple and devastating: most people spend their entire lives buying things they think are assets but are actually liabilities. A car you drive is a liability. A house you live in is a liability. Things that take

money out of your pocket every month are liabilities. Things that put money into your pocket every month are assets.

I looked at everything I owned and did the math. Pure liabilities. Not one thing in my possession was generating cash flow.

That was the moment. Not dramatic, not cinematic, just a quiet, clear realization sitting in an Atlanta apartment: my money needed to work for me. I needed to build a machine. The machine didn't exist yet. I was going to build it.

I used the revenue from Stark Technologies to pay off the thirty thousand dollars in debt systematically. Cleared it. Then instead of filling that space with new liabilities, I started filling it with assets.

### ***The Crypto Mining Operation***

In 2014 my friend Triple X introduced me to Bitcoin and Ethereum. This was years before anyone mainstream was paying attention. I looked at the technology, really studied it, and I believed in it the way I believed in the internet in its early days. Not the price. The technology. The decentralization. The fact that it couldn't be printed or manipulated by a central bank.

I started raising capital. Two weeks. A hundred thousand dollars. That is not a typo, I raised one hundred thousand dollars in fourteen days from investors who trusted me because I had done the work to understand what I was talking about.

We built a serious operation. Over a thousand GPUs mining Ethereum. Twenty ASIC miners for Bitcoin and Litecoin. Racks of machines generating heat and noise around the clock, converting electricity into digital assets.

I tripled every investor's money. Every single one.

I tell this story not to brag but because I want you to understand something about timing, conviction, and the willingness to act before consensus. In 2014 if you told most people you were putting money into cryptocurrency they looked at you like you were describing a scam. The people who acted anyway, who did the work, understood the technology, and had the conviction to move,

made life-changing returns. The people who waited for consensus bought Bitcoin at sixty thousand dollars.

Get comfortable being early. Get comfortable being looked at like you're crazy. The gap between early and consensus is where the real money is made.

### ***The Years Between: Building the Empire***

I need to fill in a gap. The crypto mining story was 2014. Bitcoin hitting sixty-nine thousand dollars was 2021. That is seven years that do not get skipped over just because the story sounds cleaner that way.

Stark Technologies ran through 2016. In 2015 I formalized the crypto side and launched Crypto Tech Division LLC, which ran through 2019. Prime Assets Inc. was the holding structure that tied everything together from 2014 all the way through 2021. Multiple entities, multiple revenue streams, all running in parallel.

I had bought Bitcoin at two hundred fifty dollars a coin and was running ASICs getting point one Bitcoin a day. I bought Ethereum at eighty-eight cents. Litecoin sub-dollar. We used to joke about XRP, saying if it ever hit ten cents we would all be rich.

Those years were the accumulation years. Watching Bitcoin go from four hundred to a thousand, crash back to two hundred, slowly climb to ten thousand, then twenty thousand in 2017, then crash to three thousand in 2018, then grind back up. Most people washed out during that bear market. They had bought near the top when it was on every news channel and then panicked when it crashed eighty percent. I had been mining since 2014 at a cost basis of almost nothing. A crash from twenty thousand to three thousand on a position acquired at effectively zero meant nothing to me. I held. I kept buying.

During the pandemic a genuinely interesting thing happened. Clubhouse launched and I found a room called Crypto N Coffee. I became a regular. It was a community of serious crypto people talking openly about what they were building and what they believed. That community gave me some of the most important relationships of that period, including reconnecting with Robbie Richman, who would later sign my marriage certificate.

Meanwhile the motorcycle club years were happening. Atlanta was home. Katrina entered my life. The foundation of everything you see today was being quietly built during years that looked from the outside like just normal life. A job, a relationship, some investments, building slowly. That is what the machine looks like while it is running. Not dramatic. Just consistent.

## Chapter 6: The Person You Build With Matters

### *Bike Night*

I want to tell you about the most important decision I ever made. Not a business decision. Not an investment. A person.

It was a bike night in Atlanta. One of those warm Southern evenings where half the city shows up on two wheels and parks in the same lot and just exists together for a few hours. I saw Katrina across that lot and something happened that I cannot explain rationally. It was just a feeling. Immediate and certain. I knew.

We did not talk that night. I do not know exactly why, maybe the timing was off, maybe I was in my head about it. But we did not connect and the night ended and I figured that was that.

Two weeks later a mutual friend wanted to do bike night again and told me I should be there. I went. She was there. That second chance was all I needed. We hit it off immediately and we have been together ever since. Ten years. Married since May 22nd, 2022.

I tell you this because I want to make a point about the people you choose to build your life with. The right partner is not just a relationship. They are a co-investor in everything you are building. They either multiply your capacity or they drain it. Katrina has multiplied mine every single year we have been together.

### *EDC Las Vegas*

We got married at EDC Las Vegas. If you know me, that makes perfect sense. If you do not know me, EDC is the Electric Daisy Carnival, one of the largest electronic music festivals in the world. We held our ceremony on the festival grounds with the people who actually mattered present: Robbie Richman who signed our marriage certificate, our friend Harry King who serves as bodyguard and security for some of the most famous DJs on the planet, my mom, and my old neighbor Colin from Billings, Montana.

It was the pandemic era. We kept it small intentionally. No big venue, no formal reception, no hundred-person guest list of people we barely knew. Just the people who were genuinely part of our story, in a place that represented something real about who we are.

That wedding was perfectly us. I would not change a single thing about it.

### ***What We Have Built Together***

I took Katrina to Tomorrowland in Belgium in 2018. If you have never been, Tomorrowland is arguably the greatest music festival on earth. We stood together in a field in Belgium surrounded by a hundred thousand people from every country in the world, and I looked at her and thought: this is what financial freedom actually looks like on a Tuesday. Not a Tuesday specifically, but you understand what I mean. The ability to just go. To decide the world is worth seeing and then go see it.

We went to Bonaire in the Caribbean. Katrina became a certified Rescue Diver. I became a PADI Scuba Instructor and a Master Scuba Diver. We were not tourists floating on the surface. We were underwater together, learning a skill, earning certifications, experiencing something most people only ever see in photographs.

We got engaged in Jamaica. We went with our neighbors who are Jamaican, their family next door, and a group of their extended family. It was not a resort-only trip. We got to meet people, see the real interior of the island, experience Jamaica through the eyes of people who actually called it home. We met our neighbor's father. It was one of the most genuine travel experiences I have ever had.

We have both done the Tail of the Dragon. For those who do not know, the Tail of the Dragon is 318 curves in eleven miles along the Tennessee and North Carolina border, one of the most legendary motorcycle roads in America. Katrina ran it on her own. Not as a passenger. On her own bike. She handled every curve and came out the other side grinning. That is the woman I married.

### ***How I Helped Her Build Her Career***

When I met Katrina she was working as a retail associate at a makeup store. Smart, driven, capable of far more than the role she was in. I could see that immediately.

At the time I was at Dycom Industries. I knew people. I got her a conversation with a VP at one of Dycom's subsidiaries. Not a favor. A foot in the door. She walked through that door on her own ability and landed her first project management role in telecommunications, overseeing cell tower construction projects.

From there she went to Burns and McDonnell, a major engineering and construction firm. Then on to Home Depot, where she is climbing the ladder and building something real inside a company with real scale.

I did not build her career. She built her career. What I did was use what I had access to, a relationship, a conversation, a door, to create an opportunity she would never have been offered from behind a makeup counter. That is what partners do for each other. You use your network, your access, your relationships to open doors. Then you step back and let them prove why they deserved to walk through.

She has proven it every step of the way.

### ***In Her Own Words***

I asked Katrina what she wanted people to know about this journey and here is what she said.

On the year off: she was glad I took it. She felt I had reached a point in my life where I had earned the right to do what she calls a reverse retirement. Take the break when you can actually enjoy it, not at the end when you are too tired to move.

On the mining operation: she helped me reset rigs at the operation. I paid her in Ethereum. She laughs about it now. She told me she did not know what she was getting herself into when she first showed up to help. But once she understood what crypto actually was, she says she knew immediately it was

something she wanted to learn alongside me. She did not just support it from the sideline. She got in the room and got her hands on the machines.

On the M3: she still cannot quite believe it. She says she was genuinely happy to have something that matched what I had. The his and hers. Two BMWs in the driveway. She said it felt like the life we had been building together finally had a symbol she could park next to mine.

That is a partner. Not someone who watches from a distance while you build. Someone who resets rigs, learns the technology, and parks her car next to yours.

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*The right partner sees what you are capable of before you fully see it yourself. And they use everything they have to help you get there.*

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### ***The Principle Behind the Story***

I am telling you about Katrina not because this is a relationship book. I am telling you because the person you choose to build your life with is the most consequential financial decision you will ever make.

Two people building in the same direction, with shared values around money, risk, and ambition, compound each other. Two people pulling in different directions drain each other. I have watched smart, driven people have their potential completely neutralized by a partner who resented their ambition, feared their risk-taking, or simply spent everything they saved.

Before you build the financial machine this book is about, think carefully about who is sitting across the table from you. Do they understand what you are trying to build? Do they share the values? Will they be your partner in the discipline of paying yourself first and building assets, or will they undermine it?

The BMW M3 sitting in my driveway with Katrina's name on it, the one I won for her in a raffle by buying ten tickets because I believed in the odds, is a symbol of something. Not wealth. Partnership. Eleven years of showing up for

each other, building together, and creating a life that neither of us would have built alone.

Find your person. Build with someone who makes you more, not less. That decision will do more for your financial future than any investment strategy in this book.

# Chapter 7: The System, Building Your Money Machine

## *What Financial Literacy Actually Means*

Let me give you the education the school system never did.

The school system was not designed to make you wealthy. It was designed to produce reliable employees. There is nothing conspiratorial about this, it is simply what it was built to do. As Kiyosaki says, school gives you the answer then gives you the exam. That is not life. In life the exam comes first.

The result is that most people graduate having spent twelve to sixteen years in school without ever learning what money is, how it works, how to keep it, or how to make it grow. They enter the workforce as financial illiterates with a degree in something that may or may not generate income.

Here are the terms you actually need to know:

### **Income:**

Money received in exchange for labor, services, or investments. There are two types that matter: earned income (you work, you get paid) and passive income (your assets work, you get paid). The goal is to build enough passive income that earned income becomes optional.

### **Liability:**

Something that takes money out of your pocket every month. Your car payment is a liability. Your Netflix subscription is a liability. Your mortgage on the house you live in is a liability. Every dollar you spend on liabilities is a dollar not working for you.

### **Asset:**

Something that puts money into your pocket every month. A rental property is an asset. Dividend stocks are an asset. A business you own that generates revenue without requiring all of your time is an asset. Crypto holdings that appreciate are assets.

The formula is devastatingly simple: rich people accumulate assets. Everyone else accumulates liabilities they mistake for assets.

### ***Your Seven Core Liabilities***

The average American household spends their income in roughly this pattern: thirty-four percent on housing, eighteen percent on transportation, twelve percent on food, eleven percent on insurance, and six percent on medical. That's eighty percent before entertainment, clothing, education, or any discretionary spending.

The seven liabilities almost everyone carries:

- Cell phone, \$100 a month, \$1,200 a year
- Car payment, \$300 to \$700 a month, up to \$8,400 a year
- Rent or mortgage, \$1,200 to \$2,500 a month (\$14,400 to \$30,000 a year)
- Insurance (car, medical, dental, renters), up to \$6,000 a year
- Utilities (electric, gas, phone, internet)
- Food
- Family obligations

Now here is the key insight I want you to sit with: what if instead of just accepting these liabilities as fixed costs, you built assets specifically designed to cover each one? What if you had a rental property cash flowing enough to cover your car payment? What if your dividend portfolio covered your cell phone bill? This is how wealthy people think. They don't just budget liabilities. They create assets to neutralize them.

### ***How to Eliminate Debt: The Attack Order***

Before you can invest aggressively, you need to deal with the debt that is bleeding you every month. Here is the framework I used to clear thirty thousand dollars in credit card debt and the one I recommend to everyone starting with debt.

First, understand the difference between debt that is attacking you and debt that is manageable. High-interest consumer debt, credit cards at twenty to twenty-eight percent APR, personal loans at fifteen percent or more, these are emergencies. They are destroying your ability to build wealth faster than any investment can create it. If you have a credit card charging twenty-two percent interest, every dollar you invest instead of paying that card down is generating a guaranteed negative return.

**Step 1: List every debt with its balance, interest rate, and minimum payment.**

Write it all down. Every credit card. Every personal loan. Every car payment. Student loans. Everything. Most people avoid this because the number feels terrifying. Do it anyway. You cannot fix what you will not look at.

**Step 2: Pay minimums on everything except your highest-rate debt.**

Every dollar above the minimums goes to the highest interest rate debt first. This is the mathematically correct approach. Paying off the highest-rate debt first saves the most money over time. When that debt is gone, take everything you were paying on it and add it to the next highest rate. This is the debt avalanche and it works.

**Step 3: Do not close the paid-off accounts.**

When you pay off a credit card, do not close it. Closing accounts reduces your available credit and can hurt your credit score. Put the card in a drawer. Use it once a year for a small purchase and pay it immediately to keep it active.

**Step 4: Run the thirty percent rule alongside your debt payoff.**

This is what most debt advice gets wrong. They tell you to stop all investing until your debt is gone. I disagree. Your investment habit is more valuable than the account balance. Keep investing your thirty percent, even if it is a small amount, even while you are paying off debt. The habit matters more than the number. When the debt is gone, the full thirty percent flows into your investment accounts and the machine accelerates.

**Step 5: When the debt is gone, do not refill it.**

This sounds obvious. It is not. Most people pay off their credit cards and within eighteen months they have refilled them. Because the behavior that created the debt did not change, only the balance did. You have to change the behavior. The thirty percent rule is the behavior change. When you move the money before you can spend it, you stop spending it.

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*Debt is not a character flaw. It is a math problem.  
Solve the math problem with the same discipline you  
apply to every other system in this book.*

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### **The 30% Rule**

My first and most important rule: save thirty percent of everything you earn. Not after you pay your bills. Thirty percent comes out first, every paycheck, automatically.

This is the concept of paying yourself first, and I want to be honest, when I first heard it, I thought it was a meaningless platitude. I got a paycheck. I felt paid. What did that mean?

It means this: the human brain will spend whatever is available if that money is easy to access. Move the thirty percent out of your checking account the same day it arrives. Put it somewhere you can't casually touch. Auto-draft to a savings account, a brokerage account, a Coinbase account, somewhere that requires effort to access. Out of sight, out of reach, out of mind.

If you are making twelve dollars an hour working forty hours a week, your paycheck is roughly \$1,920 a month. Thirty percent is \$576. That feels like a lot when you're living tight. But six months from now you have \$3,456 to invest. A year from now you have \$6,912. That is a real capital base. That is something to work with.

The Proverb says it best: "In the house of the wise are stores of choice food and oil." Wise people save money. That principle has been true for six thousand years.

## ***The 30/30/30/10 Investment Method***

Once you have your thirty percent saved, here is how I invested it. I call this the 30/30/30/10 method, and I followed it myself during the years when I was building real wealth.

Take your investment capital and divide it into four buckets:

### **30% Crypto, via Coinbase (Bitcoin, Ethereum, Solana)**

Inside this bucket: sixty percent Bitcoin, thirty percent Ethereum, ten percent Solana. Bitcoin is the hardest asset in history, capped at twenty-one million coins forever. Ethereum is the infrastructure layer of decentralized finance. These two are not speculations. They are the foundational assets of the new financial system. I was mining them before most people knew what they were and I am still holding them.

### **30% Stocks, via Fidelity or Robinhood (Tech, Industrial, Banking)**

Inside this bucket: split across three sectors — technology, industrial, and banking. Mix dividend-paying stocks with growth stocks. The goal is to build a diversified portfolio across the sectors that drive the economy. Dividend aristocrats give you quarterly income. Growth stocks give you upside. Together they balance each other.

### **30% Index Funds, via Vanguard (S&P 500, Small Cap, Nasdaq)**

Split this bucket across three index funds: VOO or VFIAX for the S&P 500 (your core), IWM for small cap exposure (historically outperforms over long periods), and QQQM for Nasdaq and tech exposure. Set them all to auto-invest weekly and do not look at them for ten years. The S&P 500 has returned an average of roughly ten percent annually over the last century. You are not going to beat it by stock-picking. Put your money in the indexes, let compound interest do the work, and go build other things.

### **10% Metals, via JM Bullion (Gold, Silver)**

Seventy-five percent gold, twenty-five percent silver. Physical precious metals are insurance. When everything else is volatile, metals hold value. When currencies inflate, metals appreciate. This bucket is not about getting rich, it's about protecting what you've built.

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*The goal is not to pick the right investment. The goal is to own everything, consistently, forever.*

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### ***The Four-Year Crypto Cycle***

Understanding market cycles is one of the most powerful edges you can have as an investor. Most people are reactive, they buy when everyone is excited and sell when everyone is panicking. That is exactly backwards.

Bitcoin operates on a roughly four-year cycle tied to its halving events, when the rate of new Bitcoin production is cut in half. Historically, this creates a predictable pattern: accumulation phase, breakout, bull run, correction, bear market, accumulation again.

The people who made generational wealth in crypto understood this cycle and positioned accordingly. They bought aggressively during the bear market when everyone else was declaring crypto dead. They held through the bull run when everyone else was buying. They took profits at cycle peaks when everyone else was convinced it would go higher forever.

I retired in 2021 when Bitcoin hit sixty-nine thousand dollars. I knew that number represented a cycle peak. I had been buying since before most people knew what a wallet was. The exit was the payoff for the conviction I had shown years earlier.

You do not have to be a genius to invest in crypto. You have to be patient, disciplined, and willing to act when everyone around you is scared.

### ***Dollar-Cost Averaging: The Most Powerful Simple Strategy in Investing***

Dollar-cost averaging, or DCA, is the practice of buying a fixed dollar amount of an asset on a fixed schedule regardless of the price. Ten dollars a day in Bitcoin. One hundred dollars per week in the S&P 500. Every single week, automatically, no exceptions.

This strategy sounds almost too simple to be powerful. It is not. It is the single most effective strategy available to an individual investor who does not have millions of dollars to deploy all at once.

## **How DCA Works in Practice**

Imagine Bitcoin costs \$40,000 this week. Your \$10 daily buy gets you 0.00025 Bitcoin. Next week Bitcoin drops to \$30,000. Your \$10 daily buy gets you 0.000333 Bitcoin. You bought more Bitcoin with the same money because the price was lower. The following week Bitcoin recovers to \$50,000. Your \$10 buy gets you 0.0002 Bitcoin.

Over those three weeks you spent \$210 total across 21 daily buys. Your average cost per Bitcoin works out to approximately \$38,300, lower than the starting price of \$40,000, and dramatically lower than someone who put all their money in at the \$50,000 week. You automatically bought more when prices were low and less when prices were high, without having to think about it or time the market.

This is why automatic buying is the key to paying yourself first. Not because automation is convenient. Because it removes the most dangerous variable in investing: your own emotions.

## **Setting Up Your Automatic Bitcoin DCA**

Step 1: Open a Coinbase account and verify your identity.

Step 2: Go to Assets, select Bitcoin, and click Buy.

Step 3: Select Recurring Buy, then choose Daily and set the amount to \$10. If \$10 is too much right now, start with \$5. The amount is less important than the habit.

Step 4: Connect your bank account for the automatic debit. Coinbase will pull the money and execute the buy every single day at the scheduled time.

Step 5: Do not look at it for 90 days. Seriously. The volatility will make you want to pause it. Do not pause it. The whole point is that you buy through the dips and accumulate more at lower prices.

## **Setting Up Your Automatic S&P 500 DCA**

Step 1: Open a Vanguard account at [vanguard.com](https://www.vanguard.com).

Step 2: Select VOO or VFIAX, the S&P 500 index fund.

Step 3: Set up automatic investment every Monday morning. Pick an amount you will not miss. Even \$25 per week to start.

Step 4: Set dividends to reinvest automatically. Every quarterly dividend buys more shares.

Step 5: Raise the amount by \$25 every time you get a pay increase. Over time this compounds into something significant.

### ***Compound Interest: The Eighth Wonder of the World***

Einstein reportedly called compound interest the eighth wonder of the world. Whether he actually said it or not, the math backs the claim.

Here is what compound interest actually does to money over time. These numbers assume a 10 percent average annual return, which is roughly what the S&P 500 has returned historically.

#### **\$100 per month invested:**

- After 10 years: \$20,484
- After 20 years: \$75,937
- After 30 years: \$226,049
- After 40 years: \$632,408

You contributed \$48,000 over 40 years. Compound interest turned it into \$632,408. The interest earned on the interest earned on the interest did more work than you did.

#### **\$500 per month invested (roughly 30% of a \$20k salary):**

- After 10 years: \$102,422
- After 20 years: \$379,684
- After 30 years: \$1,130,244
- After 40 years: \$3,162,040

The math is not magic. It is time. The most expensive financial mistake most people make is not starting. Every year you wait to begin reduces the compounding runway and the numbers above shrink dramatically.

A 25-year-old who invests \$500 per month until 65 ends up with \$3.16 million at 10 percent return. A 35-year-old doing the exact same thing ends up with \$1.13 million. That ten-year delay cost \$2 million in future wealth.

The second most expensive mistake is stopping. Pulling your money out of the market during a crash locks in the loss and destroys the compounding chain. The dip is not a reason to stop. The dip is a reason to celebrate that you are buying more shares at a lower price.

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*The best time to start investing was 10 years ago. The second best time is today. Start with whatever you have. Make it automatic. Never stop.*

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### ***Deep Dive: The 30/30/30/10 Method, How to Actually Do It***

I have given you the buckets. Now let me give you the exact how-to for each one so you can start this week.

#### **Bucket 1: Crypto (30%) — Bitcoin, Ethereum, Solana**

Step 1: Download the Coinbase app and create a verified account. Have your ID and Social Security number ready for verification. This takes about fifteen minutes.

Step 2: Connect your bank account or debit card. Do not use credit cards to buy crypto, ever.

Step 3: Set up a recurring buy. Go to Assets, select Bitcoin, click Buy, then set a schedule. I recommend daily or weekly DCA (dollar-cost averaging). Smaller, more frequent buys smooth out your entry price across market cycles.

Step 4: Your allocation inside crypto should be: sixty percent Bitcoin, thirty percent Ethereum, ten percent Solana. These are the three I believe in for the long term. Bitcoin is the store of value. Ethereum is the infrastructure layer. Solana is the high-performance chain with real adoption.

Step 5: Move your Bitcoin and Ethereum to a hardware wallet once your holdings exceed five hundred dollars. Coinbase is fine for buying. It is not

where you want to store significant wealth long-term. A Ledger or Trezor hardware wallet puts you in full control of your assets.

The single most important rule in crypto: do not sell during fear. The people who lost money in crypto almost all have one thing in common, they sold during a crash and locked in the loss. The people who made life-changing money held through the fear and sold into the euphoria. The four-year cycle is your guide. Accumulate in the bear market. Take profits at the cycle peak.

### ***What I Lost and What It Taught Me***

I want to be honest about something I have not fully said yet. The crypto section of this book reads pretty clean. Buy early, hold through the cycles, sell at the peak. That was the arc. But every crypto investor has a loss story and mine involves a name a lot of people in this space will recognize: Celsius.

Celsius was a crypto lending platform that promised yield on your holdings. You deposited Bitcoin or Ethereum and they paid you interest. It felt like a savings account for crypto. Alex Mashinsky, the founder, used to come into the Crypto N Coffee rooms on Clubhouse. He was charismatic and accessible. He talked to us like we were peers. There was a feeling of trust there that I now understand was completely manufactured.

Celsius collapsed in 2022. They froze withdrawals, filed for bankruptcy, and billions in customer assets were locked. I lost a meaningful portion of my stack to that. Not everything. But enough to hurt.

That is why I am so direct in this book about moving your Bitcoin and Ethereum to a hardware wallet once you have five hundred dollars or more. Not because I am trying to scare you away from the technology. Because I learned what it costs to ignore that rule and I do not want you to learn it the same way I did. Custodial risk is real. When you leave your crypto on any platform, you are trusting that platform with your assets. Not your keys, not your coins. I had said those words a hundred times and still got caught.

Every investor has a Celsius. A coin that went to zero. A platform that collapsed. A trade that looked obvious in hindsight. Mine is on the record now. Take the hardware wallet seriously.

## *The NFT Years: The Miss, the Win, and the Lesson*

In 2021, NFTs went viral. If you remember that period, it felt like everyone was talking about JPEGs selling for millions and either you were in or you were watching from the sidelines wondering if you had missed it.

I was offered a Bored Ape Yacht Club NFT for a thousand dollars. Bored Ape Yacht Club was the most recognized NFT collection in the world, celebrity-owned, culturally significant, the kind of thing that was showing up on talk shows and magazine covers. A thousand dollars for one.

Katrina did not believe in it. We talked about it and she made her case and I did not buy it.

That Bored Ape went on to be worth three hundred thousand dollars.

I am not telling this story to throw Katrina under the bus. She was applying the same logic she always applies: is this real, does it have substance, can we understand what we are actually buying. Those are good questions. I have used that same filter to avoid plenty of bad investments over the years. This one happened to be wrong.

We still laugh about it. The Bored Ape is our running inside joke. And the lesson is not that you should ignore your partner. The lesson is that even good filters miss some things, and you cannot let the misses haunt you. You move on to the next opportunity.

Which is exactly what we did.

Through Crypto N Coffee on Clubhouse I met a friend named Vincent. Vincent was deep in the Solana NFT ecosystem and he understood it at a level I did not yet. He brought me in. Katrina and I both got involved and we went hard.

We turned hundreds into thousands. Flipping Solana NFTs during that window was genuinely one of the most exciting trading experiences I have had since the early crypto mining days. The speed of it. The opportunity everywhere you looked if you knew where to look.

The best trade of that run: I spent half a SOL on an abstract art NFT that caught my eye. It turned out to be a super rare in the collection. I sold it for five hundred SOL. That is a one-thousand-times return on a single piece.

Here is what those NFT years taught me about markets in general. Every new asset class has a window where early movers make extraordinary returns and late movers buy the top. Crypto in 2014. NFTs in 2021. AI infrastructure today. The pattern repeats. The skill is not predicting which new thing will explode. The skill is being close enough to emerging technology communities that you see the opportunity before it hits the mainstream news cycle.

Crypto N Coffee put me in the room with people who were building and trading at the edge of what was happening. That is worth more than any investment strategy. Get in the room. Pay attention. Move when you see it.

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*Every new asset class has a window. The skill is being in the right room early enough to see it open.*

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## **Bucket 2: Stocks (30%) — Tech, Industrial, Banking**

Step 1: Open a brokerage account. Fidelity is my recommendation for long-term investors, no fees, excellent tools, and a serious platform. Robinhood works for beginners who want a simple interface.

Step 2: Start with the dividend aristocrats, companies that have increased their dividend every year for twenty-five or more consecutive years. Examples include Johnson and Johnson, Coca-Cola, Procter and Gamble, and Realty Income. These are not glamorous picks. They are reliable, battle-tested cash flow machines.

Step 3: Set up automatic dividend reinvestment (DRIP). Every dividend you receive gets automatically used to buy more shares. This is compound interest in its purest form. Over twenty years, DRIP turns a modest position into something significant.

Step 4: Your target is to build a dividend portfolio that eventually covers one of your core expenses. Start with a goal of covering your cell phone bill. Then your car payment. Then your rent. Each milestone means one more bill that gets paid whether you go to work or not.

Step 5: Add twenty percent growth stocks once your dividend foundation is established. Look for companies with strong earnings growth, durable

competitive advantages, and industries you understand. Technology, healthcare, and energy are worth studying.

### **Bucket 3: Index Funds (30%) – S&P 500, Small Cap, Nasdaq**

Step 1: Open a Vanguard account at [vanguard.com](http://vanguard.com). Vanguard was literally invented to serve the individual investor, it is structured as a non-profit owned by its funds, meaning lower fees than almost every competitor. This bucket holds three funds: VOO for S&P 500, IWM for small caps, and QQQM for Nasdaq tech exposure.

Step 2: Buy VOO (Vanguard S&P 500 ETF) or VFIAX (Vanguard 500 Index Fund). These two track the same index, the five hundred largest US companies, with expense ratios below point zero five percent. You are not paying a fund manager to pick stocks. You are buying a slice of the entire economy.

Step 3: Set up automatic weekly investment. Even fifty dollars a week into an S&P 500 index fund becomes extraordinary money over time. At ten percent average annual return, fifty dollars a week for thirty years grows to over four hundred thousand dollars. You do nothing except not stop.

Step 4: Do not look at it during market downturns. This is the hardest part and the most important part. Every major market crash in history has recovered and gone on to new highs. Every single one. The investors who got hurt were the ones who sold at the bottom. The ones who got rich were the ones who kept buying at the bottom.

Step 5: Max your Roth IRA every year before investing in a taxable account. The contribution limit is currently seven thousand dollars annually. Every dollar that grows inside a Roth IRA grows completely tax-free. Over thirty years the tax savings alone can be worth hundreds of thousands of dollars.

### **Bucket 4: Metals (10%) – Gold, Silver**

Step 1: Go to [jmbullion.com](http://jmbullion.com). This is where I buy. They have competitive prices, legitimate product, and ship in discreet packaging. APMEX and SD Bullion are also reputable.

Step 2: Start with gold. Buy one-ounce American Gold Eagles or one-ounce gold bars. The coin premium is slightly higher but coins are more liquid when you want to sell.

Step 3: Add silver for the remaining twenty-five percent of this bucket. Silver has more industrial demand than gold and historically outperforms gold in bull markets. One-ounce silver rounds are the most cost-effective way to accumulate.

Step 4: Store physically. Get a good home safe, bolted to the floor. Do not store your metals in a bank safety deposit box, you cannot access it on weekends and it is technically not insured. Your home safe, your control.

Step 5: This bucket is insurance, not speculation. Do not obsess over the price. Buy consistently, store securely, and let it do its job of protecting the purchasing power of a portion of your wealth.

### ***Passive Income Deep Dive: The Physical Asset Playbook***

*Every business involves risk. Nothing in this section is a guarantee of income or success. Markets change, machines break, deals fall through. But the risk of doing nothing is the only guaranteed loss. One must take risks to have rewards. Do your research, start small, and learn as you go.*

I want to give you something you will not find in most investing books: the actual numbers. Not theory. What things cost, how you finance them, what they return, and what the realistic path to ownership looks like.

#### **1. ATM Machines**

Startup cost: \$2,000 to \$4,000 for a new machine, \$800 to \$2,000 for a quality used machine. No SBA loan needed at this level. Save it from your 30 percent allocation over three to six months.

Revenue model: You collect a surcharge of \$2.50 to \$3.50 per transaction. You split that with the location owner, typically 50/50 or 60/40 in your favor. A machine doing 30 transactions per day at a \$3.00 surcharge with a 60 percent split earns roughly \$1,600 per month gross. After cash replenishment costs and the location split, your net is \$300 to \$800 per month per machine depending on volume and location quality.

Financing: At this price point, pay cash from savings. Do not finance a \$2,000 machine. Once you have two or three machines generating income, use that cash flow to buy the next one.

What to look for: High foot traffic locations where people pay cash. Bars, nightclubs, laundromats, small convenience stores, tattoo shops, and strip clubs are consistently the highest-performing ATM locations in the country.

## **2. Vending Machines and ATM Routes: How I Actually Did It**

I want to tell you how I built my first passive income machine, because it did not start with a grand plan. It started with a gas station I drove past every day on my way to work.

I bought a used ATM off Craigslist for eight hundred dollars. That is it. Not eight thousand. Not eighty thousand. Eight hundred dollars from a guy who was getting out of the business. You do not need to buy new. You need to buy smart.

I was able to put about two hundred dollars of cash in it to start. That was all I had. And I just kept trying to put more in every week. Here is how I thought about it: that ATM was my savings account. Except instead of earning half a percent interest sitting in a bank, my money was out there working, earning me two dollars and fifty cents every single time someone made a withdrawal.

I negotiated with the owner of a gas station on my daily commute. I walked in and said something like this: Hey, how much are those credit card fees eating at your business? How would you like more of your customers paying cash? Let me put an ATM right over there and it will help you out. We haggled for about a week. He wanted ten percent of my profits. I said okay. That deal put my first machine in a high-traffic location with zero rent.

At first it was hit or miss. Maybe five dollars a day. Some days nothing. But I kept the machine stocked, kept it clean, and the traffic built. Toward the end I was making about a hundred dollars a day from that single machine. Eighteen months after I bought it for eight hundred dollars, I sold the whole operation for ten thousand. That is the math on a real passive income asset. Eight hundred in, daily cash flow for a year and a half, ten thousand out.

I moved on to bigger business opportunities, but I could have easily scaled this. My friend in Billings, Montana took the same ATM model and scaled it to over one million dollars a year in ATM fees alone. Same concept, more machines, more locations. He just kept stacking.

For vending machines, the startup cost is \$500 to \$3,000 for a used machine from Craigslist or a local supplier. A well-placed machine in an office building or gym grosses \$400 to \$900 per month. Your cost of goods runs 40 to 50 percent. Location fees run 10 to 20 percent. Net per machine: \$150 to \$350 per month. Scale to 10 machines and that is \$2,000 per month in passive income requiring about 8 to 10 hours per week of restocking.

The hardest part is walking through the door. This is your leveling up moment. You need to learn the art of the deal. You will not get better at this sitting at home thinking about it. You need to try, fail, learn from it, and try again. There is no such thing as failure. There are only lessons that prepare you for the next attempt.

### **3. Coin-Op Laundry**

Startup cost: Buying into an existing laundromat runs \$50,000 to \$300,000 depending on size and location. Starting from scratch with equipment only runs \$200,000 to \$500,000. This is a Year 3 or Year 4 play, not a starting point.

Revenue model: A small laundromat with 20 washers and 20 dryers in a working-class neighborhood grosses \$5,000 to \$15,000 per month. Expenses including rent, utilities, and maintenance run 50 to 60 percent. Net profit: \$2,000 to \$6,000 per month with minimal daily involvement once operating.

SBA financing: This is an ideal SBA 7(a) loan candidate. On a \$150,000 acquisition, SBA loans up to 90 percent, meaning your down payment is \$15,000 to \$30,000. Loan terms go up to 10 years for equipment financing. A \$135,000 loan at 10 percent over 10 years costs \$1,785 per month. If the business nets \$4,000 per month, your cash flow after debt service is \$2,215 per month.

How to find deals: Search BizBuySell.com and LoopNet.com for laundromats for sale. Look for absentee-owner operations in solid working-class

neighborhoods. Avoid downtown or high-rent locations where your rent exposure is too high.

#### **4. Rental Properties**

Startup cost: Conventional investment property loans require 20 to 25 percent down plus closing costs. On a \$150,000 property that is \$30,000 to \$37,500 out of pocket.

Revenue model: Rent the property for 1 to 1.2 percent of purchase price per month. A \$150,000 property should rent for \$1,500 to \$1,800. Your mortgage on a \$120,000 loan at 7 percent over 30 years is \$800 per month. Add taxes (\$150), insurance (\$100), and a maintenance reserve (\$150). Total expenses: \$1,200. Cash flow: \$300 to \$600 per month.

The real wealth is not the monthly cash flow. It is the equity building, the appreciation, and the tax benefits. Depreciation deductions alone can offset significant taxable income. A \$150,000 residential property depreciates over 27.5 years, giving you a \$5,454 annual tax deduction even as the property appreciates in value.

SBA financing for commercial real estate: The SBA 504 loan program is specifically designed for commercial real estate. It covers up to 90 percent of the purchase price with the borrower putting in just 10 percent. Terms up to 25 years with fixed interest rates. If you are buying a small multi-family or commercial property to operate as a business, this is your financing vehicle.

Year 2 target: One single-family rental generating \$300 per month in cash flow, building equity, and creating your first real asset outside of paper investments.

#### ***The S-Corp Setup: A Step-by-Step Walkthrough***

*Important: The business strategies and structures described here are based on my personal experience. I am not an attorney or licensed business consultant. Business laws vary by state. Always consult a certified professional — an attorney for legal matters, a CPA for tax matters — before forming a business entity.*

This is the business structure I used for Prime Wireless and Prime Assets. If you are generating any self-employment income, freelancing, consulting, a

side business, this structure will save you thousands of dollars per year in taxes. Here is exactly how to set one up.

### **Step 1: Form a Corporation in Your State**

Go to your state's Secretary of State website and file Articles of Incorporation. The filing fee is typically fifty to two hundred dollars depending on your state. You will need a registered agent, this can be yourself or a service like Northwest Registered Agent which charges about a hundred dollars per year.

### **Step 2: Get Your EIN**

Go to IRS.gov and apply for an Employer Identification Number. It is free and takes about five minutes online. This is your business's Social Security number, you will need it for everything: bank accounts, tax filings, payroll.

### **Step 3: File Form 2553 with the IRS**

This is the S-Corp election. You are telling the IRS that your corporation will be taxed as an S-Corp rather than a C-Corp. File within seventy-five days of incorporation. Download Form 2553 from IRS.gov. You can submit by certified mail, fax, or through a tax professional using e-file. Keep your confirmation copy regardless of which method you use.

### **Step 4: Open a Business Bank Account**

Take your Articles of Incorporation and EIN to your bank and open a dedicated business checking account. This is non-negotiable. Mixing personal and business finances is called piercing the corporate veil and it eliminates the liability protection you just paid to create.

### **Step 5: Set Up Payroll**

An S-Corp requires you to pay yourself a reasonable salary for the work you do. What is reasonable? Research what someone in your role would be paid in your market. If you are a freelance web developer charging \$80,000 per year, a reasonable salary might be \$45,000 to \$55,000. You pay yourself that amount through payroll and pay employment taxes on it.

### **Step 6: Take Distributions**

Any profit above your salary flows through as distributions to you as a shareholder. Distributions are not subject to self-employment tax, which is fifteen point three percent on the first \$160,200 of income. On \$30,000 in distributions, you save roughly \$4,600 in taxes. Every year. That money goes into your investment accounts.

### **Step 7: File Your Taxes Correctly**

Your S-Corp files Form 1120-S annually. It generates a Schedule K-1 that flows to your personal tax return. Hire a CPA who specializes in small business for your first year, the cost is typically three hundred to seven hundred dollars and they will find savings that pay for themselves many times over.

# Chapter 8: Managing Fear and Building the Mindset

## *The Primary Difference*

Robert Kiyosaki identified something that I believe is the most important insight in personal finance: the primary difference between the rich and the poor is how they manage fear.

Not education. Not connections. Not luck. Fear.

Fear of losing what you have keeps people from investing. Fear of looking foolish keeps people from starting businesses. Fear of what their friends will think keeps people at jobs that are slowly killing them. Fear of the unknown keeps people in the known, even when the known is mediocre.

Here is what I know from personal experience: the fear shrinks as the money grows. When you have an extra car payment saved, the fear of losing your car diminishes. When you have three months of expenses saved, the fear of losing your job diminishes. When you have assets generating cash flow, the fear of the market being volatile diminishes because you know it always comes back.

Fear is not the enemy. Acting on fear is the enemy. The path through fear is not courage, it is capital. Build enough reserves that the things you are afraid of losing become less catastrophic if they happen, and the fear starts to lose its grip on your decisions.

## *The Ego Problem*

Your ego will fight this process at every step. It will tell you that investing is for people who already have money. That starting a business is too risky. That you're not smart enough, well-connected enough, young enough, or lucky enough.

None of that is true. Your ego is trying to protect itself from the possibility of failure by convincing you not to try. This is the same mechanism that told me I was too smart for the car wash, too experienced to start over, too proud to ask for help.

Drop the ego. Not permanently, you need it later when you're negotiating a salary or pitching an investor. But in the building phase, ego is dead weight.

Humility, curiosity, and willingness to be a beginner are the assets. Ego is the liability.

### ***Mindset, Meditation, and the Present Moment***

I want to talk about something that most financial books skip: the spiritual and psychological foundation of building wealth.

Eckhart Tolle writes: “All negativity is caused by an accumulation of psychological time and denial of the present. Unease, anxiety, tension, stress, worry, all forms of fear, are caused by too much future, and not enough presence.”

This is not woo. This is practical.

When you are consumed by anxiety about what might happen to your money, your job, your business, you are operating from a psychological time machine that keeps pulling you into a future that may never happen. The decisions you make from that state are almost always wrong. They are reactive, emotional, and driven by avoidance rather than strategy.

The practice of meditation, even ten minutes a day of simply sitting still and watching your thoughts rather than being controlled by them, creates a separation between stimulus and response that is worth more than almost any financial skill. You start to notice when fear is driving a decision. You start to see the ego’s games in real time. You make better choices because you are choosing rather than reacting.

Dan Millman wrote: “A warrior does not give up what he loves, he finds the love in what he does.” That sentence reorganized something in my brain when I first read it. I stopped looking at work as a means to an end and started looking for the craft, the challenge, the growth available in whatever I was doing. Even mopping floors at a hobby shop has something to teach you if you’re paying attention.

### ***Your Circle***

Dave Ramsey quotes First Corinthians: “Do not be deceived: evil company corrupts good habits.”

You will become who you hang out with. This is not motivational poster wisdom, it is neurological fact. The behaviors, beliefs, and standards of the people closest to you become your default settings over time. If your closest friends spend every dollar they make and view investing as something rich people do, you will drift toward that worldview no matter how many books you read.

This does not mean abandoning people you love. It means being intentional about who gets most of your time and energy. Seek out people who are doing what you want to do. Find mentors, in person, online, through their books and podcasts, who have built the life you are building. Let their standards become your standards.

And when you get there, when you've built something real, find at least one person to take under your wing and help the way you wished someone had helped you. Teaching is the best way to solidify your own understanding. And the network of people who will do anything for you because you helped them when they needed it is worth more than any investment portfolio.

## Chapter 9: The Starbucks Moment

### *Retirement at Forty*

Bitcoin hit sixty-nine thousand dollars in late 2021 and I made a decision: I was done. I took 2022 off.

Katrina had told me I deserved this. That I had reached a point where I had earned the right to do the reverse retirement, take the break while I was still young enough to enjoy it. She was right. So I did.

For the first few months it was genuinely everything I thought it would be. I slept in. I went to the gym every day. I went for long walks. I flew my RC helicopters in the cul-de-sac for hours. I played video games and watched movies and did exactly nothing that I did not want to do. I was fully free.

Then something crept in. Not dramatically. Quietly. My brain just wanted more. It was not that I missed the stress or the deadlines. It was that I am wired to build things and when there is nothing to build, something goes quiet in me that is supposed to be loud.

I realized during those months that financial freedom is not the destination. It is the platform you build so you can do the work that actually matters to you without desperation attached to it. I had the platform. I just needed to find the right work again.

I ended up at a local hobby shop, I had gotten deep into RC helicopters during the time off. They needed help. I took the job. Ten dollars an hour. Mopping floors. Vacuuming. The guy who had run a crypto mining operation, built an S-Corp, and negotiated six-figure salaries was pushing a mop around a hobby shop for ten bucks an hour.

I am not too good for any job. I have worked every kind of job there is. That was never the issue.

The issue was a Tuesday morning when I wanted to get a coffee from Starbucks.

“No,” my manager said. “You’re at work.”

I stood there for a second. Looked around. Thought about the mop. Thought about ten dollars an hour. Thought about every decision I had ever made to arrive at this specific moment.

It wasn't the coffee. It was clarity. This is not what my time is worth. This is not what I am here to do.

I finished my shift. Went home. By morning I had updated my resume.

### ***Intelsat and the Joshes***

Intelsat came up. Satellite network engineering, exactly the world I wanted to be in. I applied thinking it was a long shot. Went through the interview process. Then the offer letter arrived and I gave the hobby shop my two weeks without hesitation.

Day one at Intelsat was humbling in the best way. I walked in and met the Joshes, multiple engineers named Josh, all frighteningly capable. People who knew things I hadn't learned yet. I remember thinking: how do I get to their level?

Then they started leaving. One Josh. Then another. Two weeks apart like clockwork until it was essentially me, my boss, and a skeleton crew. I had a choice: worry about the brain drain or step into the vacuum.

I gave my boss a thirty-day notice. Not a resignation, an ultimatum. Promote me to Principal or I walk. I knew what I was worth and what the team needed. They promoted me.

Then I looked at every benefit Intelsat offered and extracted every dollar I could. They had a tuition assistance program. I enrolled at Western Governors University for Software Engineering. Self-paced. On my own terms.

In November 2025, at forty-three years old, I graduated. The same brain that couldn't sit still in a traditional classroom finished a college degree while working as a Principal Network Automation Engineer. Same kid. Better system.

## ***What I Am Building Now***

Today I am building what I call an Autonomous NOC — a self-managing satellite network operations center that uses Prometheus, Ansible, and AI to run infrastructure with minimal human intervention. It is the most technically challenging thing I have ever worked on and I wake up every morning excited to work on it.

On the side I am building HumanRail, an AI task routing platform. ErdTree Forge. A Human Design-based dating application. I am helping my best friend Nick build a real estate lead generation system. I am staying close to Robert Richman, who I connected with through Crypto N Coffee on Clubhouse during the pandemic.

This is what the machine looks like when it's running. Multiple income streams. Multiple projects. Multiple bets on the future. Not because I'm grinding, because I'm genuinely interested in all of it and I have built enough foundation that I can pursue what interests me without financial desperation driving every decision.

## Chapter 10: What Financial Freedom Actually Looks Like on a Tuesday

### *A Monday in My Life*

People ask me what financial freedom looks like. Here is what my Monday looks like.

My alarm goes off at 6am. Before I'm fully awake, my 2025 BMW M4 CS, Rivera Blue, KW lowering springs, cold air intake, dark tinted windows, auto-starts in the garage. I can hear it rumble from the bedroom. That sound never gets old.

I shower. Pull a shot from my DeLonghi espresso machine because that is non-negotiable. Pack a lunch. Take my supplements: D3, CDP choline, Lion's Mane, Omega-3, tart cherry extract. Then I rumble out of the garage with an audiobook going before I hit the end of the street.

I get to work before my boss most days. I spend the day building automation systems that make satellite networks smarter and more self-sufficient. I leave at 2:30 because I can, and because I've learned that beating traffic is its own form of wealth.

I get home and work on side projects until dinner. Monday nights I play co-op games online with my buddy Chris back in Montana. In bed by 9:30, ready to repeat.

Thursday nights are BMW bike night or a car event. The M4 is a business card now. I've met more interesting people standing next to that car in a parking lot than in most boardrooms.

### *The BMW Story*

Not long after I got the M4, I joined BMW CCA. They were raffling off an M3 Ruby Star Neo. I bought ten tickets and told my wife I was going to win it for her.

I won it.

His and hers BMWs. His and hers BMW motorcycles. I tell that story not to show off, but because it captures something about how I move through the world now. I said I was going to win it. I believed it. I bought ten tickets instead of one. And I won.

That's the same energy that got me out of Billings. The same energy that made me raise \$100,000 in two weeks for a crypto mining operation. The same energy that made me give my boss a thirty-day ultimatum. You don't get lucky. You position yourself, you commit, and you let the work do the rest.

### ***What Freedom Actually Is***

This is what financial freedom actually looks like. Not a beach doing nothing. That version bored me after six months and I ended up mopping floors.

Freedom, for me, is having enough, enough money, enough skills, enough systems running in the background, that everything I do, I choose. I work because I love the work. I build projects because they matter to me. I help people because I can.

I wake up at 6am on a Monday and I'm genuinely excited about the day. My phone has no notifications I dread. My calendar has nothing on it I didn't choose to put there. My finances generate income whether I show up or not.

That's the whole thing. That's the target.

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*The car wash kid made it. And so can you.*

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# Chapter 11: Business Structures and Passing It On

## *How to Structure Your Business*

When you start making real money, from a business, from freelancing, from any source outside a W-2 — you need to understand how to structure it. This is not optional. The wrong structure costs you money, exposes you legally, and can unwind everything you have built.

Here are the four structures you need to understand:

### **Sole Proprietorship:**

You and your business are legally the same. Simple to set up, no separation between your personal and business liability. Fine for very small operations but exposes you personally to any business debts or lawsuits. Not recommended once you have real assets to protect.

### **LLC (Limited Liability Company):**

Creates a legal separation between you and your business. If someone sues your LLC, your personal assets are protected. Flexible taxation, you can elect to be taxed as a sole proprietor, partnership, or corporation. This is often the right first structure for a small business or side hustle.

### **S-Corporation:**

This is what I used for Prime Wireless and Prime Assets, and it is what I recommend for anyone generating meaningful self-employment income. An S-Corp lets you split your income into a reasonable salary and profit distributions. Only the salary is subject to self-employment tax (currently fifteen point three percent). The distributions are not. On a hundred thousand dollars in business income, this structure can save you ten to fifteen thousand dollars in taxes every year. That money goes into your investment accounts instead of the IRS.

### **C-Corporation:**

A separate taxable entity. Used for larger businesses, venture-backed startups, or situations where you need to issue multiple classes of stock. The downside is double taxation, the company pays corporate tax on profits, and

then shareholders pay income tax on dividends. Not typically the right structure for a solo entrepreneur.

Talk to a CPA before you decide. The cost of a good accountant who understands small business taxation pays for itself many times over in the first year.

### ***The Health Insurance Question Nobody Answers***

Every time someone tells me they want to go self-employed or leave their W-2, the same question comes up: what about health insurance?

Here is the honest answer based on my own experience. When I was self-employed between jobs or taking time off, I did not carry traditional health insurance. I paid out of pocket when I needed care.

Here is the hack most people do not know: if you walk into a doctor's office or urgent care and tell them you have insurance, they bill your insurance company at the inflated negotiated rate. If you tell them you are uninsured and ask for the cash-pay price, you often pay significantly less. The uninsured cash price at many facilities is lower than what an insured patient pays after copays and deductibles. It sounds backwards because it is backwards. That is how the system works.

That said, here are your actual options if you are self-employed or between jobs:

#### **Healthcare.gov marketplace plans**

If your income is low enough, you may qualify for substantial subsidies. Run the numbers before assuming you cannot afford it.

#### **Health sharing ministries**

Organizations like Liberty HealthShare or Sedera operate as cost-sharing communities rather than traditional insurance. Lower monthly costs, different coverage model. Worth researching if you are healthy and young.

#### **COBRA**

If you just left a job, you can continue your employer coverage for up to 18 months. It is expensive because you pay the full premium your employer was covering. But it bridges the gap without a coverage lapse.

### **S-Corp strategy**

If you have an S-Corp, health insurance premiums for yourself as an owner-employee are deductible. Your business pays the premium, deducts it as a business expense, and you report it as income. The net effect is you are paying for health insurance with pre-tax dollars, which reduces the effective cost significantly.

I am not telling you to go without coverage. I am telling you to understand that the system has more flexibility in it than most people realize, and that the price you are quoted is rarely the only price available.

### ***The Teaching Obligation***

The Roman philosopher Seneca wrote: “While we teach, we learn.” He was right in ways he probably didn’t fully understand. The act of explaining what you know forces you to understand it at a deeper level. Gaps in your knowledge that you could paper over when you were just doing the thing become obvious the moment you try to teach it.

My ambition has always been the same model: book, then speaking, then coaching. Tony Robbins, Robert Kiyosaki, Dave Ramsey, they all built empires on this template. They gave away most of their best content in the book and used the platform it built to fill rooms of thousands of people who wanted to go deeper.

That is why you are reading this book. Not because I needed the money. Because the system works, because my story is real, and because the frameworks in these pages changed my trajectory in ways I want to help you replicate.

Once you have built something, once you have your machine running, your liabilities covered by assets, your thirty percent being invested consistently, find one person to help. Take them through this process. Share what worked. Share what didn’t. Help them build their version.

Giving is not charity when it comes to knowledge. Giving knowledge is compound interest. Every person you help who goes on to help someone else multiplies your impact in ways you will never fully see.

### ***Your Next 30 Days***

I want to close with a specific assignment. Not a vague instruction to “invest in yourself” or “believe in your dreams.” A concrete to-do list:

- Calculate your current net worth. Assets minus liabilities. Write the number down. Most people have never done this.
- Identify your top three liabilities by monthly cost. Make a plan to eliminate or reduce at least one.
- Set up an automatic transfer of at least ten percent of your income to a separate investment account. Ten percent is the floor, thirty is the goal. Start where you can.
- Open an account on Coinbase, a brokerage account on Fidelity or Robinhood, and a Vanguard account for index funds.
- Read Rich Dad Poor Dad if you haven't. Read it again if you have.
- Identify one skill you have that could become a service business and write down three potential clients who might pay for it.
- Have one conversation this month about money with someone who is further along than you. Buy them coffee. Ask them questions. Listen.

The gap between where you are and financial freedom is not talent. It is not luck. It is not connections or privilege or perfect timing. It is decisions, consistently made, over time.

You have the system now. The rest is just showing up.

## Afterword: The Pattern

Looking back across everything in this book, I can see a pattern I couldn't see while I was living it.

Every major leap in my life was preceded by a disruption I didn't ask for.

Fired from Walmart, found my way into networking. Shot at in my own living room, joined the military and changed everything. Fired from Juniper, started businesses and found crypto. Thirty thousand dollars in debt with no system, read one book and rebuilt from the foundation up. Told I couldn't get a coffee at a hobby shop, landed at Intelsat and forced a promotion.

None of those disruptions felt like gifts at the time. They felt like setbacks, embarrassments, and failures. But every single one shook me loose from a ceiling I didn't know I was pressed against.

The disruptions weren't the problem. My resistance to them was the problem. The moment I started treating every setback as a signal, as the universe telling me it was time to become someone different, everything started moving faster.

You're going to hit disruptions. You're probably in one right now, or you wouldn't be reading this book. The question isn't whether the disruption will happen. The question is what you decide in the moment after it does.

I sat in my living room at twenty years old with a bullet bouncing off the floor and I decided not to pick up the gun.

Best decision I ever made.

The rest is just what happened next.

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# Resources

## ***Books***

Rich Dad Poor Dad by Robert T. Kiyosaki — The single most important book on financial literacy available. Read it before anything else.

The Power of Now by Eckhart Tolle — The mindset foundation for making clear decisions without fear or ego distorting your judgment.

Way of the Peaceful Warrior by Dan Millman — On finding purpose and discipline in whatever work you are doing right now.

The Total Money Makeover by Dave Ramsey — Practical debt elimination framework and the foundation of financial discipline.

The Millionaire Next Door by Thomas J. Stanley — Data-driven portrait of how real wealth is actually built, usually quietly and without flash.

## ***Investment Platforms***

Coinbase (coinbase.com) — Best platform for buying and setting up recurring Bitcoin and Ethereum purchases. Start here for crypto.

Vanguard (vanguard.com) — Where to set up your S&P 500 index fund (VOO or VFIAX) and Roth IRA. Lowest fees in the industry.

Fidelity (fidelity.com) — Best full-service brokerage for dividend stocks and growth investing. No trading fees.

Robinhood (robinhood.com) — Simple interface for beginners. Good for getting started. Graduate to Fidelity as your portfolio grows.

JM Bullion (jmbullion.com) — Where I buy physical gold and silver. Also check APMEEX (apmex.com) and SD Bullion (sdbullion.com).

## ***Crypto Hardware Wallets***

Ledger (ledger.com) — The industry standard hardware wallet. Move your Bitcoin and Ethereum here once you exceed \$500 in holdings.

Trezor (trezor.io) — The open-source alternative. Both Ledger and Trezor are reputable. Pick one and use it.

### ***Business and Legal***

IRS.gov — Apply for your EIN for free. Download Form 2553 for your S-Corp election. Everything you need is here at no cost.

Northwest Registered Agent (northwestregisteredagent.com) — Affordable registered agent service for your corporation, approximately \$100 per year.

BizBuySell (bizbuysell.com) — Search for businesses for sale, including laundromats, vending routes, and other cash-flow businesses.

SBA.gov — Full information on SBA 7(a) and 504 loan programs. Free resources for small business formation and financing.

### ***Financial Education***

entrepreneur.com — Business news, startup advice, and entrepreneurship resources.

Modern Money Mechanics — Published by the Federal Reserve Bank of Chicago. Free PDF available online. Read it to understand how money is actually created.

Tony Robbins on YouTube — Decades of financial and mindset content available for free. Start with his material on money mastery.

### ***Investing Groups***

Bespoke Investments Group — The private investment group I co-founded with Nick. A model for what a small, trust-based investment community can look like. Build your own version.

## Work With Erik

If this book resonated with you, if you recognized yourself in any part of this story, I work with a small number of people one-on-one to help them build the financial and career systems that actually change trajectories.

This isn't generic coaching. It's the exact frameworks from this book applied to your specific situation: your income, your debt, your skills, your goals. We build your system together.

To get started, download the free Financial Freedom Starter Kit, the asset audit, portfolio template, S-Corp checklist, and 30-day action plan from this book, completely free:

**[erikandersonbook.com](http://erikandersonbook.com)**

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*From McDonald's to Financial Freedom*

Erik Anderson, March 2026