MAKE MONEY → BUILD WEALTH

5 MONEY MOVES TO TURN WHAT I EARN INTO SOMETHING BIGGER

A simple playbook for people who make good money and want to be more intentional about what they do with it.

01

CREATE THE GAP

You can make a lot of money and still build very little wealth if your lifestyle grows every time your income does.

The goal isn't necessarily to spend less.

It's to create a meaningful gap between what comes in and what goes out, then intentionally put that gap to work.

That's the money that eventually buys assets, creates options and gives you more freedom.

TRY THIS
Look at the last 90 days.

How much came in?
How much went out?
And most importantly:

How much actually went toward building your future?

02

PROTECT WHAT YOU'RE BUILDING

Building wealth isn't only about getting the highest return.

It's also about making sure one bad year, unexpected expense or major life event doesn't undo years of progress.

That means having enough liquidity, appropriate insurance, an estate plan and a financial structure that can absorb real life.

You don't need every dollar working as hard as possible. Some money's job is simply to protect you.

TRY THIS

Ask yourself:

If my income stopped tomorrow, how long could my current life continue without selling investments or taking on debt?

That number matters.

03

TURN INCOME INTO OWNERSHIP

This was one of the biggest shifts in how I started thinking about money.
Income requires you to keep producing.

Ownership gives your money the opportunity to produce too.

Stocks.
Real estate.
Businesses.
Equity.

The goal isn't just to earn more every year.

It's to gradually own more things that have the potential to grow, produce income or increase in value without requiring another hour of your time.

TRY THIS

Look at your net worth today.
How much of it is in assets with the potential to grow or produce income?

Then ask:
What am I intentionally trying to own more of over the next five years?

04

USE DEBT DIFFERENTLY

I don’t believe all debt is bad.
I care a lot more about what the debt is buying.

Borrowing money for something that continually costs you money is very different from using leverage to acquire an asset with the potential to appreciate, produce income or create additional value.

That doesn’t make leverage risk-free.

It makes the question better:
Is this debt helping me build wealth or just helping me look wealthier?

TRY THIS
Look at your major debts and ask:

What did this debt actually buy me?
An asset?
An opportunity?
Convenience?
Or lifestyle?

No judgment. Just know the difference.

05

HAVE A PLAN FOR YOUR MONEY

One of the easiest ways to stay financially busy without actually building wealth is to make a bunch of disconnected money decisions.

A little money here.
A random investment there.
Another property because someone said it was a good deal.

Your investments should eventually start looking like a strategy, not a collection.

Know what you're trying to accomplish.
Know what you own.
Know why you own it.
And know what role each asset plays in the bigger picture.

TRY THIS

For every major investment you own, answer:

Why do I own this?

Growth?
Income?
Tax advantages?
Appreciation?
Diversification?
Lifestyle?

If you don't know the answer, that's worth looking at.

START HERE

You don't need to overhaul your financial life this weekend.
Start by getting clear.

- [ ] **Day 1** — Calculate your approximate net worth.
- [ ] **Day 2** — Look at 90 days of spending and calculate your average monthly lifestyle cost.
- [ ] **Day 3** — Calculate how many months your cash reserves could support that lifestyle.
- [ ] **Day 4** — List the major assets you own.
- [ ] **Day 5** — Calculate what percentage of your net worth is actually invested in assets with growth or income potential.
- [ ] **Day 6** — Write down what every major investment is supposed to do for you.
- [ ] **Day 7** — Choose one thing you want your money to accomplish over the next five years.

SAVE THIS PLAYBOOK — AND SEND IT TO SOMEONE WHO NEEDS IT.

Want to keep learning alongside me?
Follow me **@thelisamailhot** for real estate, money, investing + the things I'm learning along the way.

For educational purposes only. This isn't financial, tax, investment or legal advice. Talk with the appropriate licensed professional about your individual situation.