Strategy Today. Freedom Tomorrow.

FOR THE NEW CAREER & THE NEW ENTREPRENEUR

THE
FOUNDATION BUILDER

Start Strong. Build the Habit That Builds Everything Else.

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Welcome to Day One

New job. First real paycheck. Maybe your own business instead of someone else's. Wherever you're starting from, you're standing at the most valuable moment in your entire financial life — the moment before compound growth has had a chance to work.

This guide is for the person just starting out: the recent graduate, the new hire, the solopreneur building something of their own. It's not about having it all figured out. It's about putting a few simple things in place now, while time is still your biggest asset.

Nobody builds a strong financial foundation by accident. It's built one decision at a time, starting today.

Victorious Smart Journey exists for exactly this moment — the moment you realize there was a whole strategy available to you that no one ever showed you. You don't have to know everything today. You just have to know enough to take the next step, and let an expert help fill in the rest.

Pay Yourself First

Most people spend first and save whatever is left over — which is usually nothing. Build the habit in reverse: pay yourself first, then handle bills and everything else.

Where to start:

- $25/week or $100/month is a real, respectable starting point — don't let anyone tell you it's too small to matter
- If you can comfortably do more, great — just don't overextend past your bills and responsibilities to do it
- Automate it. A transfer you never see is a habit you'll never break
- Increase it gradually as your income grows — every raise is a chance to raise your own contribution too

> *You will never ‘find’ money to save. You have to decide it's yours first, before anyone else gets it.*

Why Starting Now Changes Everything

This is the Rule of 72 — a simple way to see how fast money can double at a given growth rate. Divide 72 by the rate of return, and that's roughly how many years it takes to double.

Growth rate	Years to double your money
6%	12 years
8%	9 years
10%	7.2 years
12%	6 years

Now here's what that means in real dollars. This is a hypothetical example of putting $250 a month to work at a steady 7% average annual return — growth isn't guaranteed, but the pattern below is what consistency and time can do:

Age you start	Years until 65	Hypothetical value at 65 (7%)
25	40 years	$656,203
35	30 years	$304,993
45	20 years	$130,232

Starting ten years earlier didn't just add ten years of contributions — it more than doubled the outcome. That's the cost of waiting, and it's the single biggest advantage you have right now that you'll never have again.

> *The amount matters less than most people think. The starting date matters more than almost anything.*

Protect the Income Before You Grow It

Before anything else grows, it has to be protected. If your income stopped tomorrow — an accident, an illness, an unexpected diagnosis — would your household still be okay?

"I already have life insurance through work" — here's the problem

Most employer group life plans sound like a benefit, and technically they are — but they were never built to actually replace your income. A few things most people don't realize until it's too late:

- It's usually only 1–2x your annual salary — a fraction of what your household would actually need for even a few years, let alone long term
- It's tied to your job, not to you. Leave the company, get laid off, or the employer switches carriers, and that coverage can disappear overnight or become expensive to convert
- You don't own it — your employer owns the master policy. You have no control over the terms, and no say if the plan changes
- It rarely includes living benefits, meaning it typically only pays out after death — nothing if you're diagnosed with a serious illness while you're still alive

Why a separate, personally-owned policy matters

A policy you own individually goes with you no matter who signs your paycheck. It's sized around your actual life — your income, your family, your debts — not a flat formula HR picked for the whole company. And it can be structured with living benefits, so it protects you while you're alive, not just your family after you're gone.

> *Coverage that depends on your employer is a benefit. Coverage that depends on nothing but you is protection.*

Income replacement strategy: Term with Living Benefits

A term life policy with living benefits does two jobs at once: it protects your family financially if you pass away, and it can provide access to funds while you're still living if you're diagnosed with a qualifying critical, chronic, or terminal illness. It's not just a death benefit sitting in a drawer — it's a resource you can actually use if life happens.

This is the piece most people in their 20s and 30s skip, thinking they're too young to need it, or that work coverage already has them handled. But protection is always cheaper when you're young and healthy — and it only gets more expensive, or harder to qualify for, the longer you wait.

If you're building your own business

Solopreneurs and entrepreneurs carry extra exposure: no employer safety net at all, no employer-sponsored disability coverage, and often, all the household income running through one person. If that's you, two things matter even more:

- Multiple streams of income — don't let your entire household depend on one client, one platform, or one project
- Your own income replacement plan — you are the business, so protecting you is protecting the business

Jordan's Story

Jordan started their first real job at 24 making $42,000 a year. Between student loan payments and getting an apartment set up, saving felt impossible — so Jordan started small: $100 a month, automated, no exceptions.

At 27, Jordan left the 9-to-5 to freelance full time as a graphic designer. The move meant walking away from more than a desk — it meant losing the $60,000 group life policy that had quietly come with the job, without Jordan ever really thinking about it. That's when Jordan got a personally-owned term policy with living benefits — not because something had happened, but specifically so that if it ever did, the business and the bills wouldn't collapse with it, and so the coverage would never again depend on who signed the paycheck.

By 30, Jordan had picked up a second stream of income through a small course business, was still contributing consistently, and had never missed a month — even during the slow ones. Nothing dramatic happened. That was the point.

> *The goal was never to do everything at once. It was to never stop doing the first thing.*

Where You Are vs. Where You're Going

Take an honest look at where you actually stand financially today — not where you assume you are, and not where you hope you are.

- If nothing changed from today, where would you be financially in 10 years?
- Do you know your FIN — the number where your investments alone could cover your lifestyle?
- What does financial freedom actually look like for you — a number, a date, a feeling?
- What would you build if you weren't just trying to keep up?

Most people only plan for what they're afraid of running out of. Take a moment to plan for what you actually want — the life, the freedom, the options. Think big. Then dream bigger.

> *VSJ is about encouraging people forward — especially in the moments they don't know what they don't know. Think big. Then dream bigger.*

Your Next Step

You've just read the guide. The next step is simple: a conversation.

As a Licensed Financial Professional, I help people at every stage build real protection and a real plan — tailored to where you are right now, not a one-size-fits-all script.

Book a free 30-minute strategy session:

calendly.com/my-wealth-building-strategy/30

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