

Free Guide

The 5 Rules That Keep Most People Broke

And how to fix them starting today

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INTRO

Most people stay broke for the same reason.

Not because they don't earn enough.

Because they never fix the way they behave with money.

They earn more...

They spend more...

They stay stuck.

Again and again.

Until years go by... and nothing changes.

If you don't change this pattern, nothing changes.

This guide is simple.

No hype. No theory.

Just 5 rules that, if applied consistently, will start shifting your financial life within days.

HOW TO USE THIS GUIDE

Read it once.

Then pick **one rule** and apply it for 7 days. That's enough to create momentum.

RULE 1 — Spend Less Than You Make (No Exceptions)

This sounds obvious.

Yet most people ignore it.

Wealth is not built on income.

It's built on **margin**.

If nothing is left at the end of the month, nothing can grow.

Apply this now:

- Calculate your real monthly baseline
- Set a simple structure:
 - → 50% needs / 30% wants / 20% margin
- Automate the margin immediately

Reality:

If you can't control \$2,000/month, you won't control \$10,000.

RULE 2 — Pay Yourself First

Most people save what's left.

That means they save nothing.

You must treat saving like a bill.

Because it is.

Your future self must be paid before your current lifestyle.

Apply this now:

- Choose a fixed amount (even small)
- Automate it on payday
- Focus on consistency, not size

Reality:

It's not about saving a lot once.

It's about saving a little forever.

RULE 3 — Eliminate High-Interest Debt Fast

Debt is not just financial.

It's psychological.

It limits your options, your clarity, your freedom.

And it compounds against you daily.

Apply this now:

- List all debts (amount + interest rate)
- Pick a strategy: avalanche or snowball
- Redirect one expense into debt repayment

Reality:

You cannot build wealth while financing your past decisions.

RULE 4 — Build an Emergency Buffer

Most people don't have a money problem.

They have a **shock problem**.

One unexpected expense... and everything collapses.

That creates stress.

Bad decisions.

More debt.

Apply this now:

- Start with \$500–\$1,000
- Then aim for 3 months of expenses
- Keep it liquid

Reality:

The buffer doesn't make you rich.

It makes you stable.

And stability is where wealth begins.

RULE 5 — Invest in Skills and Assets

Most people spend to look successful.

Wealthy people invest to become it.

Your fastest return is often your ability to earn more.

Through skills.

Not status.

Apply this now:

- Pick one income-generating skill
- Practice 30 min/day
- Produce something every week

Reality:

If you spend to impress, you'll work to maintain an illusion.

MAKE IT REAL

The 7-Day Money Reset

Don't try to change everything.

Do this for 7 days:

- Track every expense
- Create a daily margin (even \$5)
- Make one extra debt payment
- Zero status spending

At the end of 7 days:

You won't be "rich".

But you'll be in control.

And that changes everything.

FINAL SHIFT

You've just seen the rules.

Now the real question is:

Will you apply them...

Or go back to the same patterns?

Most people stop here.

A few go further.

And that's where everything changes.

NEXT STEP

If you want the full system — simple, structured, and actionable:

👉 Access the full system now:

<https://jordanwalker8.gumroad.com/l/brivgl>

Don't overthink it.

Start.

FINAL NOTE

Money rewards consistency.

Not intensity.

Not motivation.

Not luck.

Do the basics.

Every day.

That person **always** wins.

If this helped you, read it again in 7 days.

You'll see it differently.

— Jordan Walker
