BP BREAK FREE PRESENTS · A FIELD GUIDE FOR THE REST OF US

THE RETIREMENT GAP

What to do when the math doesn't math — a plain-English plan for people who refuse to panic.

Gen X is staring at a ~$400,000 retirement shortfall — the biggest of any generation. This short guide names the problem honestly, then hands you the calm way through it: not a lottery ticket, not a lecture. A plan.

INSIDE THIS GUIDE

READ IT IN 15 MINUTES · KEEP IT FOR THE 2 AM NIGHTS

1 · The honest numbers
2 · Pile vs. stream
3 · Your gap worksheet
4 · The stream, in plain English
5 · The 5-step start
6 · Your first 30 days

~$400K the Gen X retirement shortfall

61% didn't feel urgency until 50+

38% think they'll retire on time

— BIG PAUL

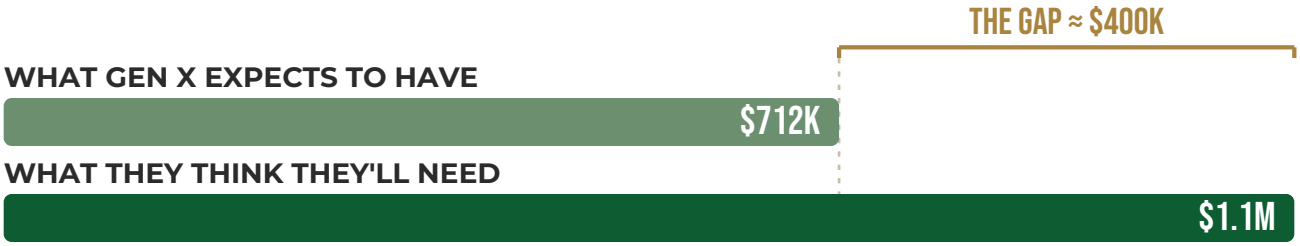
We Don't Do Stuck Over Here!

STEP 1 · NAME THE PROBLEM

FIRST, LET'S SAY THE QUIET PART OUT LOUD

The retirement conversation usually comes in two flavors: scary headlines or condescending lectures. This is neither. Here are three numbers worth sitting with — not to panic over, but to be honest about:

THE MATH, IN ONE PICTURE



Source: Schroders & Nationwide retirement research.

$1.1M / $712K
Gen X believes they'll need about $1.1M to retire, but expects to have roughly $712K saved. The gap: ~$400,000.

61%
of Gen Xers didn't treat retirement as urgent until age 50 or later. Not laziness — life was loud.

38%
think they'll actually retire on time. The other 62% are doing the same math you are.

> "I'm running out of runway, and my job alone can't close the gap."
>
> — the sentence living in a lot of heads at 2 AM

If that sentence has been living in your head, you're not dramatic. You're doing math. And here's the part nobody says out loud: these aren't scare numbers. They're just the numbers. Numbers can be worked with — panic can't.

Why did it happen? Not because you were careless. Life was loud — kids, parents, mortgages, layoffs, two recessions — and the money always had a job to do. Wages inched while the big costs sprinted, and nobody ever taught the second half: how to build an income stream you own.

MYTH
I'm the only one my age in this spot — everyone else has it figured out.

REALITY
You're in the majority: 62% of Gen X don't expect to retire on time. This is a generation's math problem, not your personal failure.

STEP 2 · CHANGE THE QUESTION

YOU DON'T NEED A PILE. YOU NEED A STREAM.

Here's what the panic gets wrong: it treats retirement like one giant pile of money you must stack by 65. But retirement is really an income question — how much comes in every month after the paychecks stop.

That changes everything. Because closing a $400,000 pile-gap feels impossible. But adding a second stream of income — even a modest one you control — moves the monthly math more than another decade of hoping your 401(k) behaves.

> A few hundred a month you control beats a pile you keep hoping appears.



A PILE
spends down, runs out



A STREAM
keeps coming while you build it

And one more thing, because it matters: your job isn't the enemy. One income is the risk. The fix isn't quitting — it's adding. Keep the paycheck. Build the stream next to it.

Here's what a stream actually changes. A pile has to be finished before it helps you. A stream helps while it's growing — it covers a bill, then two, then it's the reason “someday” stops being the whole plan. It turns retirement from a date you dread into a dial you control.

NUMBERS CAN BE WORKED WITH. PANIC CAN'T.

TWO LIES THE PANIC TELLS

MYTH
I have to replace my whole paycheck.

REALITY
No. You need a stream that covers the gap between what you've got and what life costs.

MYTH
At my age, it's too late to start anything.

REALITY
Starting small at 50 beats waiting for perfect at 60. Small and started beats big and someday.

RUN YOUR OWN GAP MATH

No app. No spreadsheet. No judgment. Just you, a pencil, and honest numbers — rough is fine. A rough number you can see beats a perfect one you're avoiding.

A FILLED-IN EXAMPLE

Made-up numbers, real math: Have: $150,000 · Need: $550,000 · Gap: $400,000 · Years: 12 · Per year: ~$33,000. Same gap — but now it's a yearly number, and yearly numbers can be worked.

YOUR TURN — PENCIL READY

WHAT I HAVE SAVED SO FAR $ _____

WHAT I HONESTLY THINK I'LL NEED $ _____

MY GAP (NEED - HAVE) $ _____

YEARS I HAVE TO WORK ON IT _____

MY GAP PER YEAR (GAP / YEARS) $ _____

ONE STREAM THAT COULD SHRINK IT _____

MY PROTECTED BLOCK (DAY + TIME) _____

Shade in how full your bucket is today. Circle where you need it to be. The unshaded part? That's the gap a stream works on.



A number you're looking at is a number you can work on. That's the whole difference between panic and a plan.

STEP 4 · THE WAY THROUGH

ONE SMALL THING THAT'S YOURS

You don't need a startup, investors, or a reinvention. You need one small digital income stream built from something you already know. The whole machine is four steps — a path, not tech:

1 POST

Teach one small thing online. Solve one tiny problem. This is how strangers find you.

2 FREEBIE

A free guide or checklist that solves one problem fast. The handshake — and the front door of your email list.

3 EMAIL

Follow up. Keep the conversation going. Trust compounds here, and trust is what makes step 4 work.

4 OFFER

The deeper thing — a $27 guide, a workshop, a toolkit. Priced fairly. Only after trust is built, never before.

That's a funnel. Post → freebie → email → offer. Every part can be built free, in stolen hours, by someone who's never done it before — because that's exactly who it's for.

POST	FREEBIE	EMAIL	OFFER
one useful thing	free help, no pitch	trust in their inbox	your paid next step

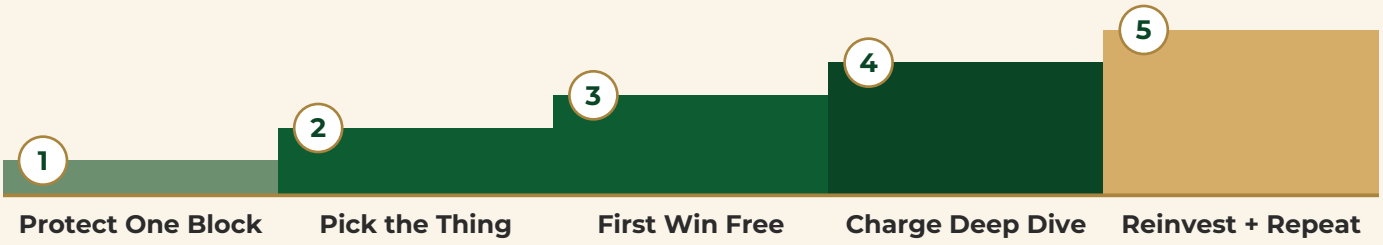
THE STREAM, IN PLAIN ENGLISH

Say your 20 years made you the scheduling person everyone asks:

POST	A 60-second video — the roster trick that ends weekend scheduling chaos.
FREEBIE	That trick as a free one-page checklist. People grab it, join your list.
EMAIL	One genuinely useful note a week. Helping, not selling. Trust compounds.
OFFER	Later, a deeper guide for folks who want more — people who trust you.

STEP 5 · YOUR FIRST MOVES

THE 5-STEP START



1 PROTECT ONE BLOCK

Two hours a week that nobody gets. Not found — protected. Put it on the calendar like a shift, because it is one: your shift.

2 PICK THE THING YOU ALREADY KNOW

Twenty years of anything is a curriculum. Write down the 10 questions people always ask you — that's your first product hiding in plain sight.

3 GIVE THE FIRST WIN AWAY FREE

A one-page checklist or short guide. Real value, zero cost to them, one email address to you. That's the trade that starts everything.

4 CHARGE FOR THE DEEP DIVE

A $27–$47 guide or workshop that goes further than the freebie. Small price, real help, no guru nonsense.

5 REINVEST AND REPEAT

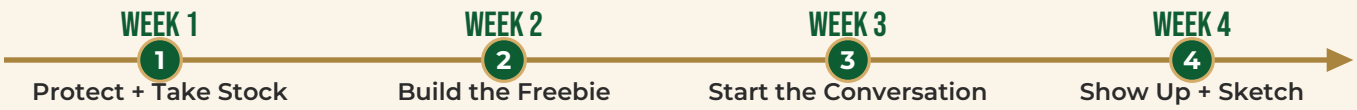
First dollars go back into the machine — better tools, a wider audience. Streams widen. That's the whole game.

None of this requires quitting your job, being 25, or knowing code. It requires one protected block and the decision to start.

START UGLY. START SMALL. JUST START.

YOUR FIRST 30 DAYS

Thirty days from now you won't have a finished business. You'll have something better: proof it moves. Here's the whole month — small steps, in order, built for a real schedule.



WEEK 1 PROTECT + TAKE STOCK

- [ ] Put your two-hour block on the calendar — same time, every week
- [ ] Write down the 10 questions people always ask you
- [ ] Circle the one you'd actually enjoy answering

WEEK 2 BUILD THE FREEBIE

- [ ] Turn that one answer into a one-page checklist or short guide
- [ ] Give it a plain name that says exactly what it does
- [ ] Set up a free way to send it and collect email addresses

WEEK 3 START THE CONVERSATION

- [ ] Post your first piece: teach the freebie's tip in 60 seconds
- [ ] Post twice more this week — imperfect still counts
- [ ] Every post points to the freebie. Every time.

WEEK 4 SHOW UP + SKETCH WHAT'S NEXT

- [ ] Send your first email to your (small, mighty) list
- [ ] Save every reply and question — that's free market research
- [ ] Outline the deep-dive version. That's the paid step, for later.

Miss a day? Shrink the step — don't skip the week. Progress over perfection. Freedom over fear.

THE LAST WORD

THE GAP IS REAL. SO ARE YOU.

You can't rewind to 30. But you can do the one thing 30-year-old you couldn't: start with twenty years of proof that you know how to show up. The runway isn't as short as the panic says — not once you start building on it.

> We Don't Do Stuck Over Here!
>
> — the whole point of BP Break Free

YOUR NEXT THREE MOVES

1

RUN YOUR NUMBERS

Fill in the worksheet on page 4. Pencil, no judgment — a rough number beats a perfect guess.

2

PROTECT ONE BLOCK

Two hours this week, on the calendar before anything else claims them.

3

POST ONE SMALL THING

Teach one tiny thing you know. Your stream starts with a single post, not a launch.

Want the starting point, free? Grab The 9-5 Exit Starter Plan — the 5-step version of this, ready to use tonight:

BPBREAKFREE.COM · or find the link in bio @bpbreakfree

— BIG PAUL