LESS GUESSING • MORE BUILDING • ZERO BULLSHIT

BREAK FREE
LESS SURVIVING. MORE LIVING.

THE STREAM BUILDER PLAYBOOK

26 PAGES

A WORKBOOK FOR BUILDING ONE INCOME STREAM —
ONE SMALL STEP AT A TIME.

1. AUDIT YOUR STREAMS
2. PICK ONE STREAM
3. BUILD IT WITH A FUNNEL
4. TRACK IT MONTHLY



THE COMPANION TO THE RETIREMENT GAP

Fill it in on your phone, laptop, or tablet —
or print it and use a pen.

Progress over perfection. Freedom over fear.

Education, not financial advice.

START HERE

START WHERE YOU ARE.

You do not need a pile of money, a business degree, or a free calendar to start this workbook. You need a pen, a little honesty, and the next small step. That is the whole job. If a page ever feels big, shrink it: do one line. One line still counts.

You can't break anything here. There are no wrong answers in an audit, no grade at the end, and nothing you write commits you to anything. This workbook is a draft of your first stream, not a contract.

WHAT THIS WORKBOOK IS

- A build plan for one income stream — the first one, not five at once.
- Worksheets that turn decades of work, skills, and hours into a pick you can defend.
- A plain-English shape for that stream: one offer, one page, one list, one next step.
- A 12-week plan of small actions, built for a real working schedule, plus a tracker to steer by.

WHAT THIS WORKBOOK IS NOT

Not financial advice. This workbook is education about building an income stream through a small business and a funnel. It contains no investing strategies, no pension strategies, and no Social Security strategies. For those decisions, talk to a qualified professional.

It also makes no promises about results. No earnings figures, no timelines, no "replace your income" talk. What it promises is a process: audit, pick, shape, plan, track — and a way to keep going when a week goes sideways.

HOW TO USE IT

- Go in order. The audit (Part 1) comes before the pick (Part 2) for a reason.
- Short sessions beat long ones. Twenty focused minutes beats a Sunday you never start.
- Write in it. A workbook you only read is a book. A workbook you write in is a plan.
- One stream. If a second idea shows up mid-workbook, park it on the last page of Part 2 and keep going.

1	>	2	>	3	>	4
AUDIT see what you have		**PICK** choose one		**BUILD** give it shape		**TRACK** steer monthly

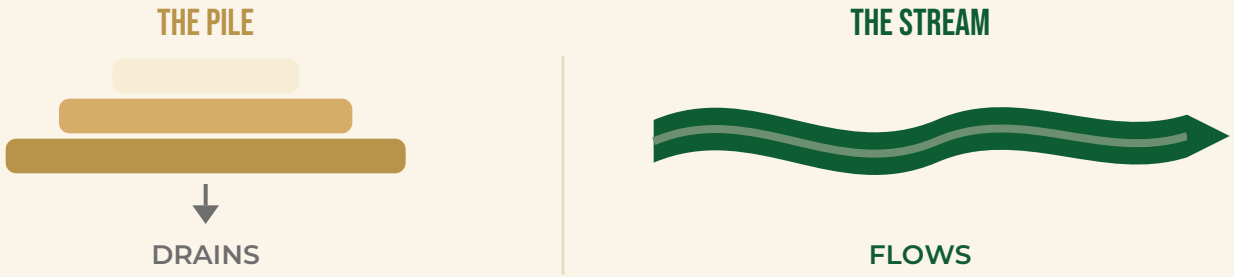
START HERE — THE REFRAME

YOU DON'T NEED A PILE.

YOU NEED A STREAM.

The Retirement Gap asked you to rethink the goal. Most retirement worry sounds like this: "Do I have enough saved?" That question points at a pile — one big number you build up, then spend down, hoping it lasts. A pile runs out. Every month takes from it, and the worry never really leaves.

A stream asks a different question: "What small flow can I build that keeps coming?" A stream starts small. It is built, not saved. It comes from something you do — a skill, a product, a group you help — shaped into an offer people can find and buy. That is what this workbook builds.



A pile runs out. A stream doesn't.

THE PILE	THE STREAM
One big number you save up, then spend down.	A flow you build, that keeps coming in.
Every month takes from it.	Every month adds proof it works.
The worry: "Will it last?"	The question: "What is my next small step?"
Built by waiting and hoping.	Built by doing, one worksheet at a time.

A pile runs out. A stream doesn't. That is the whole reframe — and the rest of this workbook is the doing part: audit what you have, pick one stream, give it a shape, work the plan, track it monthly.

PART 1 — THE STREAM AUDIT

SEE WHAT YOU ALREADY HAVE.

Most people pick a stream from a headline: whatever someone else is selling this month. Then they stall, because the pick never fit their life. This part does it the other way around. Before you pick anything, you audit what you already have: money coming in, skills earned over decades, and hours you honestly own.

Three inventories, then a filter. No wrong answers — this is raw material, not a test. Write fast. You can tidy it later.

THE THREE INVENTORIES

- Income inventory — what already comes in, and how steady it is.
- Skills inventory — what you know how to do, from decades of work and life.
- Hours inventory — the hours you actually have, not the hours you wish you had.

When all three are on paper, the filter at the end of this part does the picking work with you. A stream that fits your skills, your hours, and a real need is a stream you can actually build.

> TIP: If a row stumps you, skip it and come back. A half-finished audit beats a perfect one you never start.

PART 1 — WORKSHEET

$ INCOME INVENTORY.

Write down everything that already comes in — paycheck, payments you already receive, anything regular. This is your starting picture, not a judgment. Nobody sees this page but you.

Source	How often it comes in	How steady is it?	Notes

Circle the steadiest one. That is your floor. The stream you build in this workbook sits alongside it — it does not have to replace it, and it does not put it at risk. That is the whole point: options, not a leap.

PART 1 — WORKSHEET

SKILLS INVENTORY.

Think in decades, not job titles. Fixing, organizing, explaining, calming people down, building, cooking, driving, paperwork, teaching, handling customers, keeping things running — all of it counts. If people have ever asked you for help with it, write it down.

Skill / know-how	Where you learned it	Who would pay for help with it?

Star the three you would actually enjoy doing again. Enjoyment is not a luxury here — it is fuel. The stream you pick has to survive tired Tuesdays.

PART 1 — WORKSHEET

HOURS INVENTORY.

A real plan fits a real week. Be honest: count the hours you actually have, not the hours a perfect week would hold. If you only have three good hours a week, the plan uses three hours. That is enough.

Day	Work hours	Free-ish hours	Best 30–60 minutes?
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			
Sunday			
Total			

Add up your free-ish hours. That is your build time. Now guard one slot first — the same slot every week, even if it is only 30 minutes. A guarded slot beats a grand plan.

PART 1 — THE FILTER

THE ONE STREAM FILTER.

Take your best two or three stream ideas from the inventories and run each one through the filter. Answer honestly. The filter is not here to crush ideas — it is here to save you months on the wrong one.

Filter question	Idea 1	Idea 2
Can I do this with skills I already have?		
Is there a specific person it helps?		
Can I start it in small steps, not one big leap?		
Does it fit the hours I actually have?		
Would I still want to do it on a tired Tuesday?		

The rule: a stream passes with five honest yeses — or four yeses and a plan for the fifth. If it fails two or more, park it. That is not quitting. That is the filter doing its job.

MY FIRST STREAM (THE ONE THAT PASSED):

My first stream, in one sentence

PART 2 — PICK YOUR FIRST STREAM

THREE HONEST PATHS.

There is no single right path — there are trade-offs. Every path trades speed against setup against upkeep. The honest version: selling a skill as a service is the fastest way to start. Turning that skill into a product comes later, once you have proof. Teaching a group comes last, once you know the material cold.

Read all three. Notice which one you keep coming back to. Then let the decision worksheet at the end of this part make the pick official.

THE THREE PATHS, IN SHORT

- Path 1 — Sell a skill as a service. Do the work for someone. Fastest to start.
- Path 2 — Sell a simple product. Make it once, sell it again and again. Slower to start, lighter to keep.
- Path 3 — Teach it or help a group. One effort serves many people. Slowest to start well.

PART 2 — PATH 1

SELL A SKILL AS A SERVICE.

This is the fastest path, and the one this playbook leans toward first. You do the work for someone, and you are paid for the job. No product to build, no audience to grow first — just a skill, a person who needs it, and a way for them to find you.

WHAT IT CAN LOOK LIKE

Whatever your starred skill is: fixing, organizing, writing, driving, tutoring, admin help, cooking, paperwork, keeping things running. The service is the skill, aimed at one kind of person with one kind of problem.

THE TRADE-OFFS, HONESTLY

- Speed: fastest to start. You can offer it this week.
- Setup: low. You, the skill, and a way to be found.
- Upkeep: every sale costs your time again. Your hours cap it — and that is fine. Stream one does not have to be stream forever.

GOOD FIT IF

You want proof fast, and you like the work itself. If the idea of doing the thing sounds good — not just the idea of being paid for it — this path fits.

PART 2 — PATH 2

SELL A SIMPLE PRODUCT.

Make something once — a guide, a checklist, a template, a short how-to — and sell it again and again. You build before you sell, which makes this path slower to start. But once it exists, each sale costs you far less time than a service hour.

WHAT IT CAN LOOK LIKE

The thing you already explain over and over, written down once: the checklist you wish you had, the process you walk people through, the template that saves an afternoon.

THE TRADE-OFFS, HONESTLY

- Speed: slower. You build before you sell.
- Setup: medium. The product, plus a page where people can find it and pay.
- Upkeep: low per sale — but you still answer buyers and keep it current.

WATCH OUT FOR

"Build it and they will come" is a myth. A product still needs a page and a list — that is Part 3. If you pick this path, do not skip Part 3.

> TIP: Write the page headline before you build the product. If you can't, the product isn't clear yet.

PART 2 — PATH 3

TEACH IT OR HELP A GROUP.

People pay to learn what you know, together: a small workshop, a short course, a group you guide. One effort serves many people, which is why this path is tempting — and why it is the slowest to start well. Teaching exposes every gap in your own understanding, so it rewards the person who already knows the material cold.

WHAT IT CAN LOOK LIKE

One small session on one specific skill: an evening workshop, a short video series, a guided group that meets a few times. Start with one session, not a big course.

THE TRADE-OFFS, HONESTLY

- Speed: slowest to start well. Material takes time to shape.
- Setup: highest. The material, a structure, and a way to gather people.
- Upkeep: medium. Each round takes preparation — but one effort serves many.

GOOD FIT IF

People already ask you, "How did you do that?" — and you like explaining. If teaching lights you up, this path is worth the slower start.

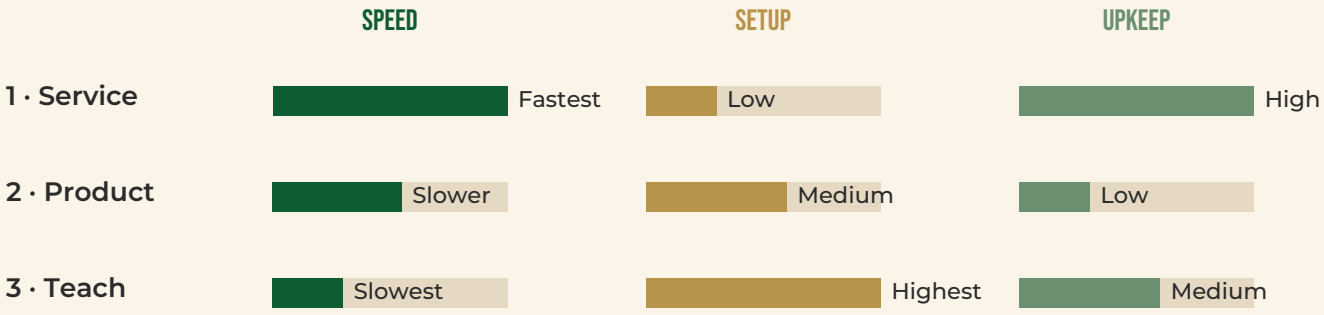
TIP: Teach one session before you plan a course. One room of real people teaches you more than a syllabus.

PART 2 — AT A GLANCE

THE TRADE-OFFS, SIDE BY SIDE.

No path wins everything. The right path is the one you will actually do, in the hours you actually have.

Path	Speed to start	Setup needed	Upkeep per sale
1. Service	Fastest	Low	High — your time, each sale
2. Product	Slower	Medium	Low
3. Teach / group	Slowest	Highest	Medium



Longer bar means more of that thing — not better, just the trade.

Fastest first is usually the service path. That is why this playbook leans that way: proof first, product later. But a path you will not walk is worse than a slower path you will.

PART 2 — WORKSHEET

THE DECISION WORKSHEET.

Score each path honestly — a short note in each box, not a number you overthink. Then pick. This worksheet decides; it does not judge. A parked path is not a failed path.

Path	Fits my skills	Fits my hours	I'd enjoy it	People need it
1. Service				
2. Product				
3. Teach / group				

My pick (path + stream, one sentence)

My first small proof step

What I'm parking for now (it can come back later)

PART 3 — BUILD IT WITH A FUNNEL

ONE OFFER. ONE PAGE.

ONE LIST. ONE NEXT STEP.

A funnel sounds technical. It is not. A funnel is just the shape a stream takes when strangers can find it, trust it, and buy it. Four pieces, nothing fancy — and every piece has a plain-English job.

OFFER	>	PAGE	>	LIST	>	NEXT STEP
The stream, named in one sentence.		Where it lives, and what it says.		People who raised a hand.		What you invite them to do after.

That is the whole machine. If you can say your offer in one sentence, put it on one page, keep a list of the people who raise a hand, and give them one clear next step — you have a funnel. Everything else is polish.

TIP: Say your offer out loud to a stranger. If they get it in one sentence, your funnel already has its headline.

PART 3 — THE FOUR PIECES

WHAT EACH PIECE DOES.

One offer. The stream itself, named so plainly a stranger gets it in one sentence. Not five offers. One.

One page. Where the offer lives: what it is, who it helps, what happens next. One page, one job. If the page tries to do everything, it does nothing.

One list. The people who raised a hand — an email list you own. Followers are rented; a list is yours. Even a list of ten is a list.

One next step. What you invite people to do after: buy the offer, book the service, join the list. One step, said clearly. No maze.

THE FULL BUILD LIVES IN THE FUNNEL FREEDOM KIT COMPLETE.

This playbook shows you what to build. The Kit shows you how — the page, the list, and the next step, click by click, in plain English, with the same "you can't break anything" reassurance. If you already own Complete, work through it alongside this section. If you do not yet, you will find it at bpbreakfree.com/complete/.

You do not need to build all four pieces this week. You need to know what they are, so the 90-day plan in Part 4 can build them one at a time.

TIP: Build the pieces in order — offer, page, list, next step. Skipping ahead is how funnels stall.

PART 3 — WORKSHEET

YOUR ONE-PAGE FUNNEL PLAN.

Fill this in with the pick from Part 2. Short answers beat long ones — if you cannot say it in one sentence, it is not clear enough yet.

My one offer (one sentence)

My one page (headline + what it offers)

My list (where people join)

My next step (what I invite them to do)

My first post about it (one plain-English line)

That page above is your funnel on paper. The Kit Complete turns it into a funnel on the internet.

PART 4 — THE 90-DAY PLAN

TWELVE WEEKS.

ONE SMALL ACTION EACH.

This plan is built for a real working schedule. One small action a week — small on purpose. The plan is the habit, not the hurry. Tick a week off when it is done, write a note when it is not, and never do two weeks at once.

The actions assume you are working through the Funnel Freedom Kit Complete for the technical steps. Where an action says "in the Kit," that means: open the Kit, follow that piece, come back here and tick it off.

HOW TO USE THESE PAGES

- One row a week. Do the action, tick Done, jot a note.
- A week that goes sideways is not a failure — see the "When you fall behind" page.
- At the end of 12 weeks, you have a stream with a shape — and a tracker habit from Part 5.

1	2	3	4	5	6	7	8	9	10	11	12
FOUNDATION — WEEKS 1–4				BUILD THE SHAPE — WEEKS 5–8				STEADY — WEEKS 9–12			

TIP: Miss a week? Shrink the next action, don't double it. There is a whole page on this later in this part.

WEEKS 1–4: FOUNDATION.

Week	Small action	Done	Notes
1	Finish your Stream Audit (Part 1). Three inventories, on paper.	☐	
2	Run your ideas through the One Stream Filter (Part 1) and pick your first stream (Part 2).	☐	
3	Write your one offer in one sentence. Say it out loud. If a stranger would not get it, shorten it.	☐	
4	Sketch your one page on paper: headline, what it offers, and the next step. Paper first — no tools yet.	☐	

Foundation weeks are thinking weeks. That is not stalling. A stream built on a rushed pick costs months later.



WEEKS 1–4 OF 12

PART 4 — WEEKS 5-8

WEEKS 5–8: BUILD THE SHAPE.

Week	Small action	Done	Notes
5	Open the Funnel Freedom Kit Complete and work through the page setup for your one page.	☐	
6	Set up your list in the Kit: one place people can join, in plain English.	☐	
7	Write your first short post about the offer — one plain line about who it helps. Post it where your people already are.	☐	
8	Invite three people you know — people who would genuinely benefit — to look at the page. No mass blasts, no pressure.	☐	

Build weeks are where the Kit earns its keep. Follow it click by click; you cannot break anything, and every step can be edited later.



WEEKS 5–8 OF 12

WEEKS 9–12: STEADY THE STREAM.

Week	Small action	Done	Notes
9	Send your first list note: one helpful thing, one next step. Short beats long.	☐	
10	Ask one reader or buyer what helped most. Write the answer down, word for word.	☐	
11	Tidy one thing on the page — the headline, the first line, or the next step. One thing only.	☐	
12	Review your tracker (Part 5): hours in, what worked, one improvement. Then choose your next small step and keep going.	☐	

Week 12 is not a finish line. It is the first checkpoint of a stream that keeps running — because you kept showing up for it, one small action at a time.

WEEKS 9–12 OF 12

PART 4 — THE SAFETY NET

FALLING BEHIND IS PART OF THE PLAN.

Life will interrupt this plan. Work runs long, family needs you, energy runs out. That is not failure — it is the plan meeting reality. Here is what to do, depending on how far you slipped:

- Missed one week? Do it next week, or skip it and move on. Never do two weeks at once — a doubled week is how plans die.
- Missed two weeks? Shrink the next action until it fits. Half the size, same direction. A small step forward beats a perfect step postponed.
- Missed a month? Do not restart from Week 1. Re-do one page of the audit, pick the smallest next action, and restart the week count from there.

> Progress over perfection. A paused plan is not a failed plan. The only way to fail this plan is to decide you are the kind of person who does not finish things. You are holding a workbook that says otherwise.

When you are back on track, tick the week you actually did — not the week the calendar says you should have done. The tracker in Part 5 works the same way: honest, not harsh.

> TIP: When you restart, re-do one audit page first. Fresh eyes beat a cold restart.

PART 5 — THE STREAM TRACKER

WHAT GETS TRACKED GETS STEADIER.

Once a month, ten minutes. That is the whole habit. Write down what came in, what it cost you in hours, what worked, and the one improvement you will make next. You are not grading yourself — you are steering.

HOW TO USE IT

- Income in: what the stream brought in that month, in your own numbers. This page is private.
- Hours spent: honest hours, including the fiddly ones. Hours are the real cost of a stream.
- What worked: one thing, even if it is small. Small wins are the evidence that keeps you going.
- One next improvement: exactly one. Two improvements is a to-do list; one is a decision.

Track the stream, not your worth. A slow month is information, not a verdict.

INCOME IN	>	HOURS SPENT	>	ONE NEXT IMPROVEMENT
what came in		what it cost in time		one decision, not a list

TIP: Give the tracker a monthly date — same day, ten minutes. Habits need a slot, not willpower.

PART 5 — TRACKER

MONTHS 1–3.

Month	Stream income in	Hours spent	What worked	One next improvement
Month 1				
Month 2				
Month 3				

Month 1 is allowed to be messy. The tracker is not a report card — it is the first map of your stream.

PART 5 — TRACKER

MONTHS 4–6.

Month	Stream income in	Hours spent	What worked	One next improvement
Month 4				
Month 5				
Month 6				

Print this page again for months 7–12. Six months of tracking is a real picture: you will see which months were strong, what you changed, and whether the stream is steadying. That picture — not a feeling — is what tells you what to do next.

PART 5 — SECOND STREAMS

ONE STREAM RUNNING FIRST.

A second stream is tempting the moment the first one works a little. Resist it until the first one runs — because two half-built streams are worth less than one steady one. Check every box before you start stream two:

- [ ] The first stream brings interest without a weekly rescue.
- [ ] You can describe it in one sentence, and it still makes sense.
- [ ] It has a steady trickle — not a flood, a trickle. That is enough.
- [ ] You still have hours left after running it.
- [ ] The new idea passes the One Stream Filter (Part 1) on its own.

When all five boxes check, build stream two the same way: audit, filter, pick, funnel, plan, track. Nothing new to learn — just run the playbook again.

AUDIT > FILTER > PICK > FUNNEL > PLAN > TRACK

TIP: Stream two gets the same filter as stream one. A second idea still has to earn its place.

CLOSE

WE DON'T DO STUCK OVER HERE.

You started with a reframe: you do not need a pile, you need a stream. Then you did the work — you audited what you have, picked one stream through a filter, gave it a shape, worked a 12-week plan, and learned to track it monthly. That is not a dream of a stream. That is a stream, started.

A stream starts small. That is not a flaw. That is how streams work: one small flow, kept going, gets steadier. Keep the habit. Keep the tracker. Keep the next small step in front of you.

KEEP BUILDING WITH THE FUNNEL FREEDOM KIT COMPLETE.

The full step-by-step funnel build — the page, the list, and the next step, click by click, in plain English. You will find it at bpbreakfree.com/complete/.

And come stand with the rest of us in The Break Free Collective — 9-to-5ers building options alongside the job, one protected day and one small step at a time. You do not have to build this alone.

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Progress over perfection. Freedom over fear.