

WEALTHSNACKS

# Soft Life Wealth Blueprint

Your Step by step Guide to  
**Soft life.** **Smart money.** **Real freedom.**

# Intro..

This guide is for the woman who desires more from her life, her finances, and her future.

The one who is ready to move beyond stress, confusion, and survival mode... and step into a life that feels secure, intentional, and beautifully aligned.

**If you've ever felt overwhelmed by money, unsure where to start, or tired of working hard without seeing real progress this guide was created for you.**

Inside, you'll find a simple, structured approach to managing your money, building wealth, and creating financial peace without burnout. No complicated strategies. No pressure to hustle endlessly. Just clear steps, supportive systems, and a softer way to grow your finances.



### **This is where you learn to:**

- Organize your money with clarity.
- Build consistent saving and investing habits.
- Increase your income with intention.
- Create a lifestyle that feels as good as it looks.

This isn't just about money, it's about becoming the woman who is in control of her finances, confident in her decisions, and fully supported by the life she's building. Welcome to your soft life wealth era.

# The Soft Life Philosophy

**The soft life isn't about avoiding work, it's about:**

- **Choosing** ease over chaos
- **Making** money work for you
- **Prioritizing** peace, stability, and freedom

“I build wealth in  
ways that protect  
my energy.”



## Step 1: Clean Up Your Money (Foundation First)

Before building wealth, create financial peace:

Do this:

- **Track** your spending for 30 days.
- **Cut 2–3** unnecessary expenses.

(keep your joy, remove the waste).

**Automate bills to avoid stress!!**



*Soft Life Rule:  
Simplicity = Peace*

## Step 2: Pay Yourself First (Non-Negotiable)



Every time money comes in:

- 50–70% → Needs
- 20–30% → Future You (saving + investing)
- 10–20% → Lifestyle (soft life spending )

### **Automate:**

- Savings transfer
- Investment contributions

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Wealth grows when you remove decision fatigue.



## Step 3: Build Your Safety Net

Soft life = Security first

**Goal:**

- \$1,000 starter emergency fund.
- Then 3–6 months of expenses.

Keep it in:

**High-yield savings account  
(HYSA).**



*This is what buys you  
peace, not just money.*

## What's a High-Yield Saving Account?

If a regular savings account is flying in economy, a high-yield savings account (or HYSA) is like upgrading your money to first class. An HYSA pays you way more interest (we're talking 10–12x more!) than the average savings account. Why? HYSAs are only offered by online banks, which don't have fancy buildings to maintain. So they pass those savings right back to you. Cha-ching!



Consistently offers some of the highest interest rates around I love the "Vaults" feature which allows you to have up to 20 "sub accounts" so you can track money for specific goals. Access to 55,000+ fee-free ATMs to access your cash.



Consistently competitive APY, though not always the highest on the market. I like that it's backed by a reputable financial institution Ranked #1 in Customer Satisfaction by J.D. Awards. No ATM access.



Again, consistently competitive APY, though not always the highest on the market. Allows you to create sub-accounts for each of your goals and name them whatever you want. Unlike the other options on this list, you get access to brick and mortar locations where you can withdraw or deposit money. No ATM withdrawals allowed, only online or in-person bank teller withdrawals.

**All the above** are FDIC-insured, have user-friendly web & mobile apps, have no minimum balance, and don't charge monthly maintenance fees. Personally, I've been with CapitalOne360 forever, but if I were to do it all over again, I'd go with SoFi because it consistently offers the highest APY.

However, it's not worth the hassle of switching just to make 0.50% more, which amounts to like \$20 a month. I have my sights set on BIGGER goals, like financial freedom, so I don't waste time on \$20 questions. I focus on \$1 million dollar questions.

You don't need to be rich to invest.

**Start with:**

- Index funds (simple + low stress).
- Retirement accounts (401k, IRA).

**Beginner Rule:**

Consistency > Perfection  
Even \$50-\$100/month builds long-term wealth.



## Step 4: Start Investing (Even If It's Small)

A 60/40 portfolio is a classic investment strategy allocating 60% of assets to stocks for growth and 40% to bonds for income and stability.

Historically, this mix has provided competitive long-term returns, with around 9-10% annualized performance over long periods.





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## Step 5: Increase Your Income Softly

Instead of burnout, choose aligned income:

**Options:**

- Skill-based side income (digital, freelance, remote)
- Negotiating your salary.
- Monetizing knowledge (guides, content, etc.)

Soft Life Rule:  
More income = more options  
= more freedom



# Step 6: Upgrade Your Money Mindset

**Wealth starts in your identity.**

**Replace:**

- “Money is stressful” → “Money supports my peace”
- “I can’t afford it” → “How can I afford it smartly?”

**Daily habit:**

- Consume financial content.
- Normalize wealth in your environment.



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Normalize wealth in your environment.

# Step 7: Romanticize Financial Discipline



**Discipline becomes easy  
when it feels aligned.**

Make wealth-building feel good:

- Aesthetic budgeting routines.
- Solo **“money dates”** with yourself.
- Celebrate small financial wins.



## Soft Life Wealth Rules (Summary)



- **Automate** everything you can.
- **Avoid** debt that doesn't build you.
- **Invest** consistently.
- **Protect** your energy AND your peace.
- **Choose** ease, not struggle.

### Final Reminder

You don't need to hustle harder to become wealthy.  
You need systems, clarity, and self-trust... THAT'S IT!



Soft life isn't luck...it's strategy.



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