



10 WEALTH MOVES THAT MATTER MORE THAN BUDGETING

(Especially in Your 40s)

Because it's not too late
to grow wealth (even if
it feels like it is)

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YOU'RE NOT TOO LATE, BUT YOU DO NEED TO MOVE

If you're in your 40s (or beyond) and feel like you should be further ahead with money by now — this is for you. You've done everything "right." Worked hard. Raised kids. Juggled bills, careers, and chaos. But deep down, you're wondering...

WHY THE HELL DO I STILL FEEL BEHIND?

Here's the truth no one told us: You can be smart, capable, and hardworking — and still feel financially stuck. It's not your fault. You were never taught how to build real wealth. But that changes today.



This guide gives you 10 powerful wealth-building shifts, even if you're starting late. No jargon. No shame. Just bold, simple moves that make your money work harder for you.

You're not starting from scratch.
You're starting from experience.

Ready?

HI, I'M KAIA

(AND NO, I DIDN'T ALWAYS HAVE MY SHIT TOGETHER WITH MONEY)

At 40, I was newly divorced, living back at home with my parents, and earning \$40K a year.

I felt like I'd hit rock bottom.

Starting over in every way: emotionally, financially, and mentally.

And yep... I hustled.

There were early mornings, late nights, and a whole lot of "WTF am I doing?"

But I slowly rebuilt.

- I built a home for my daughter, myself and our fur babies
- I created a property portfolio, after selling everything in the divorce
- I launched and sold a business.
- And eventually, I designed a life with way more freedom, flexibility, and financial power than I'd ever had before.

All as a single mum.

Now I help other women in their 40s and 50s do the same. Because I know how hard it is to start over.

And I also know what's possible when you stop playing small with money.

You don't need to have it all figured out.

You just need to be done waiting.

Kaia x





WEALTH MOVE #1

Know Your Numbers (Without the Shame Spiral)

You can't change what you won't look at. This is your first power move: radical clarity. Most women avoid looking at their finances because it feels overwhelming, confusing... or just plain confronting. But guess what? You can't build wealth in the dark. We're not doing spreadsheets for the sake of it. We're doing it to take our power back.

Quick Win:

Grab a notebook or open your Notes app and write down:

- Your monthly income
- Your regular bills and living expenses
- Any debts or loans
- What's currently in your savings (if anything)

Next Step:

Add up your expenses and subtract them from your income. What's left? This number gives you your starting point, whether you're in the red, just breaking even, or working with a gap you can grow. No shame. No panic. Just data. You deserve to feel clear, in control, and ready to build something better.

WEALTH MOVE #2

DITCH THE BUDGET - USE A MONEY MAP INSTEAD

Let's be honest - traditional budgets are like crash diets. Restrictive, boring, and they never stick. You don't need more rules. You need a system that actually works for real life.

A Money Map gives every dollar a job - without making you feel like a bad person for getting your nails done or ordering sushi on a Tuesday.

It's not about restriction. It's about direction.



ACTION STEPS:

Take your income and break it into simple buckets:

- Essentials (mortgage, food, petrol)
- Lifestyle (gym, dinners, stuff for the kids)
- Fun Fund (the joy stuff- travel, brunch, spontaneous “yes” moments)
- Wealth Building (saving, investing, debt payoff)

This doesn't have to be perfect, just scribble it down. You'll start to see where your money's going... and where it should be going instead.

Next Step:

Look at your buckets and circle the one that's getting more than its fair share. That's your first place to tweak, not to punish yourself, but to take back control. No spreadsheets. No shame. Just a smarter way to make your money move.

A vertical photograph on the left side of the page shows a desk with a gold pen, a clear container with paper clips, and various patterned fabrics including a blue cloth, a black and white checkered fabric, and a black and white striped fabric.

WEALTH MOVE #3

DON'T JUST SAVE - STACK ASSETS THAT WORK WHILE YOU SLEEP

Repeat after me: Saving isn't enough. It's smart to have a buffer, but if your money's just sitting in a savings account earning next to nothing... it's quietly losing value thanks to inflation. You didn't come this far just to park your money. You came to grow it.

Wealthy women don't just save, they invest.

- They build income streams.
- They put their money to work while they're living their damn lives.

Quick Win:

Pick one wealth-growing move to explore this month:

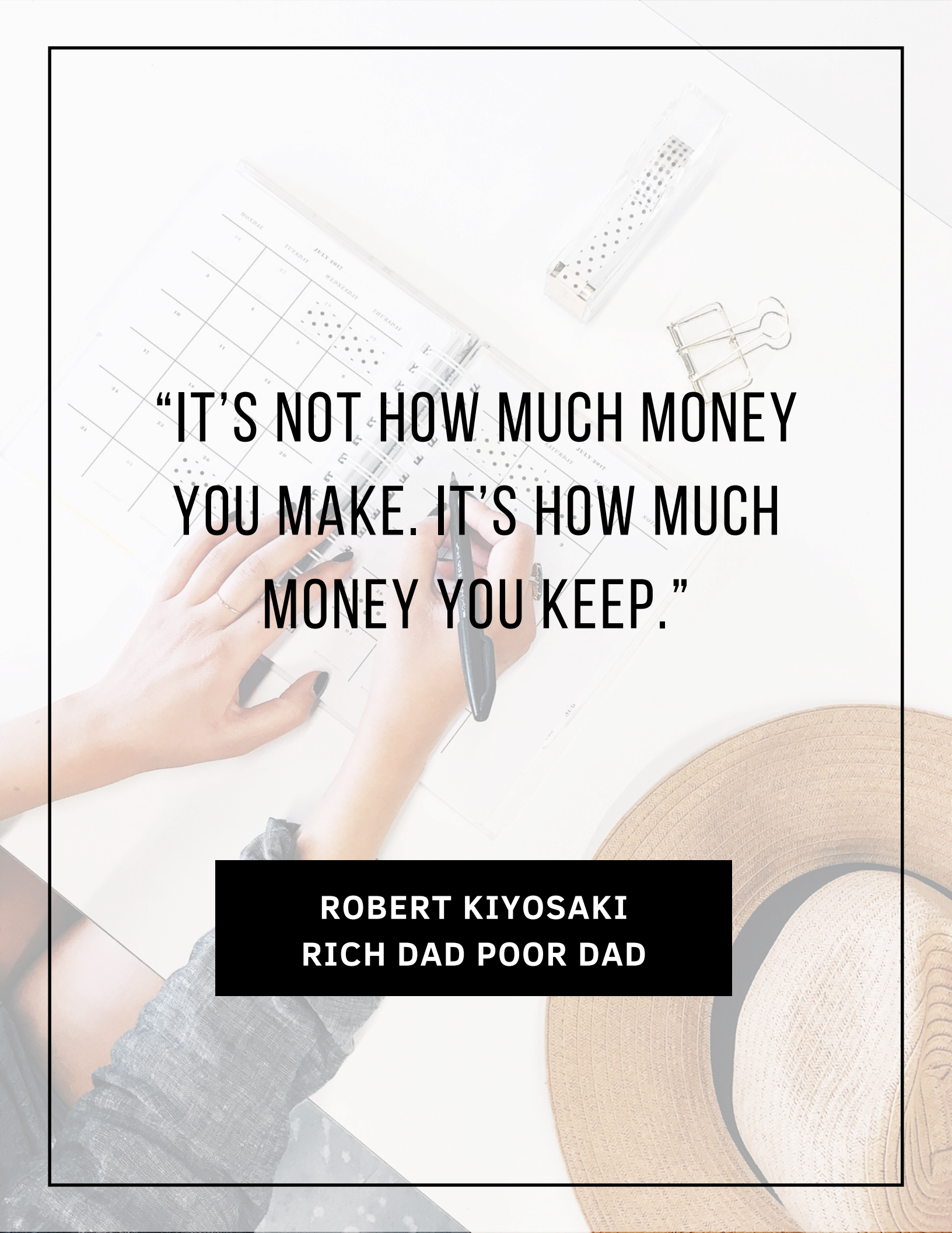
- Try a micro-investing app
- Add \$20/week to your super
- Research a side income stream
- Set up an auto-transfer into a shares account

Next Step:

Decide what you want your money to do for you, not just where you want to put it.

More time?
More freedom?
A mid-year Euro escape?

When your money has a job, it's easier to stay committed. You don't need to be a finance bro. You just need to stop letting your money sleep.



**“IT’S NOT HOW MUCH MONEY
YOU MAKE. IT’S HOW MUCH
MONEY YOU KEEP.”**

**ROBERT KIYOSAKI
RICH DAD POOR DAD**

Do you ever look at your bank account and think... where the hell did it all go?

Welcome to the land of money leaks.

It's not the big stuff, it's the sneaky little habits that drain your cash without you even noticing. \$14 here. \$27 there. Subscriptions you forgot about. Impulse buy at Kmart. That "just one drink" that turned into three and a late-night Uber.

Quick Win:

- Scroll through your last 2–3 weeks of transactions.
- Highlight anything you didn't really need, use, or even remember spending money on.

Next Step:

Pick one leak and plug it this week.

- Cancel a subscription.
- Pause a delivery.
- Say no to the thing you're just doing out of habit.

Even one small change can free up hundreds a month, without feeling like you're cutting back.

You're not broke. You're just leaking.

WEALTH MOVE #4

FIND YOUR HIDDEN MONEY LEAKS



WEALTH MOVE

#5

SWITCH TO A HIGH-INTEREST SAVINGS ACCOUNT



If you've got money sitting in a sad little savings account earning 0.05%, I hate to break it to you... But your money's asleep at the wheel.

This is the easiest money move ever, and yet most women don't do it because they think it's too hard, too boring, or they'll get to it "later." Let's not do later anymore.

Quick Win:

- Google "high interest savings account [your country]" and compare rates.
- Look for one with no monthly fees, no hoops to jump through, and at least 4% interest.

Next Step:

- Open it. Transfer even \$50.
- Set it up as your emergency stash or fun fund.
- Then leave it the hell alone and let it grow.

Bonus move?

Rename the account something fun like:

- "My F-Off Fund"
- "Solo Trip to Italy"
- "Break Glass in Case of Burnout"

Your future self will thank you, with interest.



WEALTH MOVE #6

REFRAME WHAT “WEALTHY” LOOKS LIKE FOR YOU

Let's be real, most of us were sold a very specific version of wealth:

- Designer handbags.
- Investment properties.
- A Range Rover in the driveway.

But what if your version of wealthy looks totally different?

What if it's:

- Never checking your bank account before tapping
- Booking a last-minute trip without guilt
- Paying off your home early
- Saying no to things (and people) that drain you

Wealth doesn't have to look flashy. It just has to feel free.

Quick Win:

Take five minutes and write down what “wealthy” looks like for you. Be specific. No filters. No pretending. What's your version of rich?

Next Step:

Pick one feeling or goal from that list and ask: What's one small money move I could make this week to move closer to it? That's how you build a life that feels rich, not just one that looks good on paper.

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**“WEALTH IS WHAT YOU DON’T SEE.
WEALTH IS THE NICE CARS NOT
PURCHASED, THE DIAMONDS NOT
BOUGHT.”**

**MORGAN HOUSEL
(THE PSYCHOLOGY OF MONEY)**

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WEALTH MOVE #7

CREATE A FUN FUND (GUILT-FREE SPENDING)

Here's the truth: if your money plan feels like a punishment, you're not going to stick to it.

Deprivation leads to rebellion, and not the fun kind.

That's why you need a Fun Fund.

A set amount of money that's just for you. For joy. For pleasure. For no other reason than you want to.

Because building wealth isn't about restriction.

It's about freedom.

Quick Win:

- Decide on a monthly amount you can spend just for fun, even if it's \$50.
- Pull it out in cash or open a separate account.
- Label it something that makes you smile.



Next Step:

Spend it with zero guilt. On something that lights you up:

- A long lunch.
- A new book.
- Fresh flowers.
- A solo cinema night.

Wealthy women spend on joy on purpose.

And they never apologise for it.

WEALTH MOVE #8

BUILD AN EXTRA INCOME STREAM

(THAT WORKS AROUND
YOUR LIFE)

You don't need another job.

You need a smarter stream.

- One that works with your life, not against it.
- One that fits around gym sessions, late sleep-ins, and cheeky midweek getaways.
- One that gives you options, not more pressure.

Because let's be honest:

- You're not behind because you don't work hard enough.
- You're behind because you've been told there's only one way to earn.

Quick Win:

Write down 3 ways you could bring in extra income that don't require a second job:

- A skill you could offer online
- A digital product you could create once and sell on repeat
- A business model you could plug into with systems + support

Next Step:

Pick one and explore it, just for 20 minutes.

Not to commit. Just to open the door to "what if..."

You don't have to hustle harder.

You just have to stop putting all your money eggs in one tired basket.

WEALTH MOVE #9

AUTOMATE THE BORING STUFF

Let's be real, life admin is relentless.

But you know what makes money feel way less stressful?

Automation.

When your bills, savings, and investments are handled without you thinking about it, everything feels easier.

Less decision fatigue. Less "oops I forgot." More peace.

Quick Win:

Set up automatic transfers for:

- Your savings account
- Your investing app (even if it's just \$20/week)
- Any recurring bills that still rely on you remembering

Next Step:

- Do a 15-minute money system check:
- Is there anything you're still manually doing that you could just set and forget?

Let your money run like clockwork, so you can focus on literally anything else.

The more boring and automatic it is, the more powerful it becomes.





WEALTH MOVE #10

SURROUND YOURSELF WITH WOMEN BUILDING WEALTH

Here's something no one talks about enough:

If your circle only talks about bills and bargains, it's going to be damn hard to grow.

You need to be around women who are building. Who talk about money goals, investments, business ideas, and what it actually takes to create a life on their terms.

You don't need more tips, you need better conversations.

Quick Win:

- Unfollow the noise.
- Mute the money shame.
- And start following women who are growing their wealth without apology.

Next Step:

- Engage. Comment. DM. Join communities.
- Get in rooms where talking about money isn't taboo, it's normal. You don't rise alone.

You rise with the women you walk with.

**“YOU ARE THE
AVERAGE OF THE FIVE
PEOPLE YOU SPEND
THE MOST TIME WITH.”**

JIM ROHN



YOU'RE NOT TOO LATE - YOU'RE JUST GETTING STARTED

Building wealth in your 40s isn't about
"catching up."
It's about finally doing things your way

Smarter. Bolder. More intentionally. And with way less hustle than your 20s required. These 10 moves aren't about perfection. They're about progress.

Start small. Pick one shift to make this week, even if it's just setting up a new account or cancelling a subscription. Because the truth is, you're not behind. You've just been busy building everyone else's life. Now it's your turn. And the version of you who feels calm, confident, and completely in control of her money?

She's closer than you think.

Kaia xo