



Becoming Elite Human Capital.

Wealth, résumé, and family.

PEER-REVIEWED BY A LICENSED FINANCIAL ADVISOR

THE THREE PILLARS

01

WEALTH

02

RÉSUMÉ

03

FAMILY

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observed data, restrained interpretation.

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About the Author

The author is a licensed financial advisor in active practice and the owner of an operating service business. He built his personal balance sheet into the seven figures before turning thirty through a combination of equity ownership, disciplined personal finance, and a deliberate career strategy. This paper distills the playbook he wishes someone had handed him at sixteen.

Peer reviewed. The financial recommendations in this paper have been independently reviewed by a second licensed financial advisor in active practice. Both reviewers agree to the substance of the recommendations as written.

Nothing in this paper is personalized investment advice. It is general financial and career guidance. For investment advice specific to your circumstances, work with a licensed advisor, and read Part I, Section 1.11, before you do.

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Introduction — The Three Pillars

The big picture is simple: **build your wealth, build your résumé, build your family. Don't compromise yourself.**

That is the entire thesis of this paper. The rest is execution.

You are reading this because you have begun to suspect that the standard advice given to young men in 2026 (finance your lifestyle, postpone marriage indefinitely, get a corporate job, accept whatever your HR department tells you to believe, retire at sixty-five) is producing a generation of broke, single, mid-tier wage-slaves with no future. That suspicion is correct. The standard playbook is designed to produce compliant employees who buy too much, save too little, breed too late, and die broke in a nursing home with a balance due.

This paper is a different playbook. It is built around three pillars that stand together or fall together, and they get built in this order: **wealth first, then résumé, then family.**

Wealth. Not consumption. Net worth. Income that compounds while you sleep. A balance sheet strong enough that no employer, no court, no algorithm can dictate the terms of your life. Wealth comes first because it is the substrate on which the other two are built. A man with no money has no leverage in his career and no foundation under his marriage.

Résumé. Not the LinkedIn kind. The civic kind. A track record of community involvement, local government participation, and the kind of public credibility that lets you actually shape your town, your county, and eventually your state. Résumé comes second because civic standing requires the financial stability that wealth provides; show up to your county Republican Party broke and over-leveraged and the room knows.

Family. A wife you chose for the right reasons, married while you and she were both still young enough to enjoy decades together, and children (many of them) raised in a household where the father is present, solvent, and unembarrassed about being the head of it. Family comes third in the sequence not because it is least important, but because the man who marries before he has any wealth or any standing makes his wife and children carry the consequences of his unfinished work. Marry once the foundation is real.

The integrity ethos, *don't compromise yourself*, runs through all three. It is the rule that keeps the pillars from being hollow.

These pillars are not optional. A man with wealth but no family is half a man. A man with all three but a willingness to compromise on any of them is a liability to everyone who depends on him.

Elite human capital is what we call the person who has built all three and refuses to compromise any of them. We do not have enough of those. The country does not have enough of those. Your future children will not inherit a worth-inheriting nation unless this generation produces a much larger supply.

This paper is the plan.

One important caveat — what this paper assumes

I believe in American exceptionalism. I believe we will solve our problems, that we will win, that the American Millennium has just started.

Every recommendation in this paper assumes the United States continues to function as an organized society with a working banking system, a functioning legal system, and currency that retains meaningful purchasing power. Build under that assumption. **But you should also be aware that the assumption is not guaranteed.**

Plan for the world we live in. Hedge, modestly, for the one we don't want.

If America experiences a true systemic collapse (currency failure, banking system seizure, breakdown of basic civil order), **no financial instrument retains value in that scenario.** Not Bitcoin. Not gold. Not cash under your mattress. Not your brokerage account. Not the deed to your house. The only assets that hold value in a true collapse are canned goods, ammunition, defensible shelter, water, fuel, and trustworthy people willing to fight alongside you.

Hold a modest reserve of those things. Don't build your whole life around the expectation that they'll be the ones that matter. **Build for the country we have. Keep enough beans, bullets, and friends that if it falls apart, you survive long enough to help rebuild.**

How to read this paper

1. Read **Part I (Foundation: General Financial Advice)** regardless of your age. The foundation applies to everyone.
2. Find your age band and read it: **Part II (under 18), Part III (in college), Part IV (under 30 and working), or Part V (30+)**. These chapters serve the WEALTH and RÉSUMÉ pillars.
3. Read **Part VI (Building a Civic Résumé)**. This is the second pillar and the most underdeveloped one in our circles.
4. Read **Part VII (Family Formation and Fatherhood)** regardless of your age. If you are not yet married, this is the next decision. If you are already married, this Part reframes what marriage is for.
5. Read **Part VIII (Geographic Strategy)** and the short **General Disciplines** list. These cross all age bands.
6. Use **Part IX (The 90-Day Starting Plan)** as the literal checklist for what to do this week, next week, and through your first three months of taking this seriously.

The younger you start, the more time compounds in your favor. If you are 18, you have an absurd advantage. If you are 35 and behind, you have less time and more urgency. Either way, the moves are the same. Start today.

One last thing before Part I

This paper is the foundation. Every section in it could be a standalone guide three times this long: investing, getting off sports betting, breaking into investment banking, the trades, civic résumé building, choosing a wife, the politics of capital allocation. I wrote the framework. If readers want more, I'll write more.

The signal I'm watching is engagement. Reply to the post you found this on with the area you want fleshed out next. Share it. Repost it. Tell me in the comments what you want a full standalone guide on. I'll write what readers ask for, in the order they ask. Don't be quiet about it.

Before You Begin — A Note on AI

Read this section before anything else.

Artificial intelligence is the largest force multiplier of this generation, and the gap between people who become proficient with it and people who don't is going to be wider than the gap between people who used the internet and people who didn't in 1998. You need to be on the right side of that gap.

Disclosure: this paper was built with AI

To make the point concretely: I dictated the substance of this paper into a phone, then used a Claude AI agent to organize, structure, expand, and typeset the result. The arguments are mine, the voice is mine, the experience and judgment behind every recommendation is mine. The mechanical work of turning a stream of voice memos into a structured 13,000-word document with footnotes, a cover page, and proper formatting was done in a fraction of the time it would have taken me unassisted. That is the productivity gain we are talking about. It is real, it is here, and it is available to you.

The rule for students

If you are in school: do not use AI on graded work. Not on essays, not on problem sets, not on take-home exams, not on anything that is being evaluated by your teacher or professor. Detection tools exist, professors are increasingly skilled at spotting AI-generated prose, and the penalty for getting caught (academic dishonesty proceedings, possible expulsion, a permanent mark on your transcript) is a catastrophic, irreversible setback that wipes out years of work. **It is not worth it.** Your job in school is to actually learn the material. AI shortcuts in coursework defeat that purpose and risk your credential.

In every other domain of your life, however, you should be using AI aggressively.

What “AI proficient” means

The bare minimum baseline for anyone serious about wealth and career in 2026:

- **At least a \$20/month Claude subscription** (claude.ai) or its competitive equivalent. The free chatbots are training wheels. The paid tier is where the real productivity lives.
- **Active daily use.** Drafting emails, summarizing documents, working through financial calculations, researching topics, writing first drafts of anything you have to produce. Treat AI the way a previous generation treated the spreadsheet: a tool you use every day for the rest of your career.
- **Learn what AI is good at and what it is not.** It is excellent at first drafts, summarization, brainstorming, code generation, and tedious structuring tasks. It is not yet a replacement for human judgment on consequential decisions, and you must verify any factual claim it makes that you intend to rely on.

Above the baseline, the real leverage is in **agentic AI**: tools that don't just answer questions but actually do work on your behalf, autonomously, across multiple steps. Examples available today:

- **Dispatch and Cowork** (in the Claude product family) let you assign multi-step tasks to AI agents that run in the background, work on real files in your filesystem, and report back when done.
- **Claude Code** and similar coding-focused agentic tools can execute real software development work (writing, testing, deploying, debugging) without you typing every line.
- **Specialized agents** are emerging in every domain: financial analysis, legal research, business operations, creative production.

If you can learn to direct AI agents the way a manager directs a team (set the objective, define the constraints, review the output), you can do the work of a small department by yourself. That is not an exaggeration. Engineers I work with are shipping in a weekend what used to take a month. Analysts I know are putting together reports overnight that used to require a research team.

Personal proof: I started a software company this year

I am not a software engineer. I started a software company this year using Claude Code, and I have shipped and sold custom code to paying customers. The window is open right now, and it is especially open for the broke reader of this paper.

The play. Pick one specific problem a local business owner in your area is complaining about. Talk to a friend who owns a landscaping company, a dentist, a contractor, a chiropractor, any small-business owner with a paper-and-Excel workflow that frustrates him. Build a small custom tool over a single weekend using Claude Code that solves that one problem. License it to three local businesses at \$200/month each. That is an immediate **\$600 a month, sticky, with no inventory, no employees, no overhead.** Stack a few of those and you are at real money inside six months.

The bottleneck was never the code. **The bottleneck was that writing code required a four-year degree and a salary, and that wall just fell.** Whoever moves first in their local market wins. Don't be the guy who reads this section and doesn't do anything with it.

Homework — your first agentic build

Reading about AI doesn't teach you AI. Building with it does. So before you finish this paper, here is your assignment.

Pick one small annoyance in your daily life, something tedious, repetitive, and personal, and use agentic AI to write a tiny piece of software that solves it. Keep it small. Examples:

- A script that renames every file in your Downloads folder into a tidy format.
- A scheduled task that emails you the weather and your calendar each morning.
- A program that scans your bank statement CSV and categorizes your spending.
- A tiny website that displays your favorite RSS feeds in one place.
- A timer that pings you to drink water every two hours.

It does not matter what it does. It matters that you build it, save it to your computer, and run it. The point of the assignment is to demonstrate to yourself, in your own kitchen, that the gap between “I have an idea” and “the computer is doing the thing” is much shorter than it was even two years ago. That insight changes what you think is possible.

Use Claude (Dispatch, Cowork, or Claude Code), describe the task in plain English, accept the code the agent gives you, run it, fix what doesn't work, ship it. You should be able to go from idea to working tool in under an hour the first time. Once you've done it once, you'll see uses everywhere.

Why this matters for the rest of this paper

Every section that follows (financial planning, business operations, civic involvement, even drafting your wedding vows) has an AI-assisted version that is faster, cheaper, and often higher-quality than doing it manually. The man who runs his small business with AI assistance for invoicing, scheduling, customer communications, marketing, and bookkeeping is operating with the leverage of a much larger company. The man who refuses, on principle or out of inertia, is being out-competed by people who started a year ago and have a year of compounding lead.

Start the \$20/month subscription this week. Begin using it daily. Then add agentic tools as you find use cases. This is not optional career advice in 2026; it is foundational.

Part I — Foundation: General Financial Advice

Serves the WEALTH pillar.

Wealth begins with two operations: **stop bleeding money**, then **start growing it**. Most men fail at the first and never reach the second. This part is the foundation.

1.1 Get Your Budget Together

When broke people came into my office saying they needed financial advice, but had no money and mountains of debt, my friend and I had a literal Staples “Easy Button” with “Idiot Button” printed on top of it. We would hit the button after they left, mail them a \$12 copy of *The Total Money Makeover*, and tell them to call us back in five years.

If you are already wealthy, fuck Dave Ramsey. But a lot of you reading this are talking shit with a negative net worth. **If your total assets don't exceed your total liabilities, you need to humble yourself.**

Dave Ramsey is an out-of-touch boomer. He is also nearing billionaire status, and his book on budgeting has sold over ten million copies. The man built an empire. If you are broke today (no net worth, negative net worth, drowning in consumer debt), Dave Ramsey is the number-one author you need to read, and *The Total Money Makeover* is the number-one book.¹ Buy it. Read it cover to cover. Follow the steps in order without skipping any.

The big-picture argument is short:

1. **No debt.** Eliminate it. All of it except a mortgage, and even the mortgage gets paid off eventually.
2. **Spend less than you make.** Every month. Forever.
3. **Budget every dollar before the month begins.** If you are not budgeting, you are wrong.

I am, in all statistical likelihood, considerably wealthier than the person reading this paragraph. I am also a licensed financial advisor. And I sit down with my wife every single month and we walk through every dollar that came in and every dollar that went out, before the month begins. That discipline is the reason I am wealthy, not the consequence of being wealthy.

Pick a budgeting tool and use it. Any of these work. Pick one and start this week:

- **EveryDollar** (the Dave Ramsey app, what I personally use)
- **Caleb Hammer's Financial Audit budgeting app**
- **Quicken or YNAB**
- **A plain Google Sheets or Excel spreadsheet**
- **An AI-built one.** If you're reading this you can ask Claude or ChatGPT to spit out a personal budget template in fifteen seconds

The tool doesn't matter. The discipline does.

The Dave Ramsey Baby Steps (compressed):²

¹ Ramsey, Dave. *The Total Money Makeover: A Proven Plan for Financial Fitness*. Thomas Nelson, 2013 (revised ed.).

² Ramsey Solutions, “The 7 Baby Steps.” See: ramseysolutions.com/dave-ramsey-7-baby-steps

1. **\$1,000 starter emergency fund.** That's it. One thousand dollars. Before you do anything else.
2. **Pay off all non-mortgage debt** using the debt snowball: smallest balance first, regardless of interest rate, for the psychological momentum.
3. **3-6 months of expenses in a full emergency fund.** This is your foundation.
4. **Invest 15% of household income for retirement.** (We'll go deeper in Section 1.8.)
5. **Save for kids' college** if applicable.
6. **Pay off the house early.**
7. **Build wealth and give generously.**

If you are at step zero or step one, stop reading this paper for fifteen minutes, open the EveryDollar app, and build your first budget. Then come back.

One critical reframe before we move on. Budgeting is how you *stabilize*. It is necessary. It is not sufficient. You cannot save your way to wealth on a mediocre income. After you stabilize, after the debt is paid and the emergency fund is funded, the real game is **growing your income**. That is what the career chapters of this paper are about.

1.2 The Big Don'ts

Before we talk about how to grow wealth, we have to talk about how most men destroy it. The Big Don'ts are non-negotiable. Every one of them will undo years of financial discipline if you let them.

Financial Don'ts:

1. **No gambling, in any form. Full stop.** Casino, racetrack, online poker, real-money fantasy leagues, and especially the sports betting apps and prediction markets: DraftKings, FanDuel, BetMGM, Kalshi, Polymarket, PredictIt, all of them. Delete the apps today. See Section 1.3. This gets its own dedicated treatment.
2. **No addictions.** Drugs (and yes, **weed is a drug**: the cultural normalization in the last decade does not change the pharmacology, and chronic marijuana use is producing the most checked-out generation of young men in American history). Add to that: alcohol beyond moderate social use, pornography (including OnlyFans subscriptions), and the parade of compulsive-spending behaviors that compound into bankruptcy and divorce. If you have one of these problems, your money problem is downstream of it.
3. **No crypto as your portfolio thesis.** Most readers should be at 0%. Cap at 10% only if you cannot resist having exposure. See Section 1.5.
4. **No NFTs, no Pokémon cards as "investments," no collectible-speculation schemes.** Collect what you love because you love it. Don't pretend it's an asset class.
5. **No whole life or universal life insurance sold as "investments."** See Section 1.11. If your "advisor" leads with these, he is a salesman, not an advisor. Walk out.
6. **No single-stock picking, no day trading, no options strategies.** See Section 1.4. This gets its own treatment.
7. **No "passive income course" gurus, no trading courses, no prop firm "funded accounts."** Same grift in three skins. See Section 1.4.

8. **No new cars and no expensive cars** until you're already wealthy. See Section 1.7. This is one of the top three places young men torch their wealth before they've built any.
9. **No revolving credit card balances.** If you can't pay it off in full every month, you can't afford to be using a credit card. See Section 1.6.

Each of those has destroyed men I know personally. There is no polite way to say "you are about to ruin your life on FanDuel" that gets through. The bluntness is the medicine.

1.3 Sports Betting & Prediction Markets — Delete the App Today

If you have a sports betting app OR a prediction market app on your phone, delete both before you read another sentence in this paper.

I mean it. Close this PDF, open your phone, hold down the DraftKings, FanDuel, BetMGM, Kalshi, Polymarket, or PredictIt icon, and tap delete. Then come back.

The insider-trading problem. Enforcement of anti-insider-trading rules on prediction markets is **abysmal**. Stories keep coming out about staffers leaking, campaign workers betting on outcomes they personally control, and traders with non-public information moving markets ahead of the news. You need to assume that whatever event you are betting on, **someone on the inside is actively manipulating the data so they can beat you**. You are the mark. You are getting hosed by some staffer in DC. The "wisdom of crowds" framing is a lie. The crowd you are trading against includes the people who can move the outcome.

Why prediction markets count. Kalshi, Polymarket, PredictIt and the rest of the "event contract" platforms have spent the last few years trying to convince regulators and you that they are not gambling, that they are a "hedging instrument" or a "wisdom-of-crowds price discovery mechanism" or some other dressed-up euphemism. They are gambling. You are betting money on an outcome you do not control, with a house edge baked in, on an app optimized by the same behavioral psychologists who built the sportsbooks. The election-night Polymarket dopamine hit is identical to the parlay-card adrenaline hit. The technology is dressed in finance language; the addiction profile is identical. Delete them all.

Sports betting + prediction markets are the single most insidious financial threat facing young men in 2026. They are more dangerous than crypto, more dangerous than day trading, more dangerous than student debt, and the data is unambiguous about why.

The post-PASPA wave. When the Supreme Court struck down the federal sports-betting ban in 2018 in *Murphy v. NCAA*, online sportsbooks rolled out across the country. By 2024, online sports betting was legal in roughly two-thirds of US states. Prediction markets followed the same regulatory liberalization a few years later. Kalshi and Polymarket were operating in legal limbo for years before CFTC and court rulings progressively opened the field. The behavioral data that has accumulated since is grim.³

³ *Murphy v. National Collegiate Athletic Association*, 584 U.S. ___ (2018). Supreme Court decision striking down the Professional and Amateur Sports Protection Act (PASPA), enabling state-by-state

Bankruptcies are up. A working paper by Brett Hollenbeck of UCLA Anderson and co-authors (updated 2024-25) found that the legalization of online sports betting in a state is associated with a measurable, statistically significant increase in personal bankruptcy filings on the order of **28%** in legalized states compared to non-legalized peers, along with a roughly 8% rise in debts sent to collections and meaningful declines in average credit scores.⁴ The same line of research finds household savings rates fell and credit card debt rose disproportionately in legalized-betting states.

Addiction rates are climbing. Calls to the National Council on Problem Gambling helpline have increased dramatically post-2018. Among young men aged 18-30, problem-gambling rates are estimated at two to three times the rate among the general adult population.⁵

The suicide signal. This is the part nobody wants to talk about. Gambling addiction has the highest suicide rate of any addictive disorder: higher than alcohol, higher than opioids. Estimates from the National Council on Problem Gambling and academic researchers put the lifetime suicide-attempt rate among severe problem gamblers at roughly one in five.⁶ The demographic with the fastest-growing problem-gambling rate is young men. You are reading this paper because you intend to be the kind of man who builds wealth and family. The casino in your pocket will make that impossible.

My personal observation. I will tell you that several men in my own circle, successful men by every external measure, six-figure incomes, families, mortgages, are on their phones placing bets all day long, losing thousands of dollars per month. These are not poor men. These are not stupid men. The apps are designed by behavioral psychologists to defeat exactly your kind of resistance. You will not out-smart them. The only winning move is to never play.

If you already have a problem:

- **Gamblers Anonymous** holds free meetings in every major American city. Find one this week.⁷
- **Self-exclude** from every sportsbook AND prediction market account you have. Most state regulators run a self-exclusion registry for licensed sportsbooks that bars you for one year, five

legalization of sports betting.

⁴ Hollenbeck, B. and co-authors, “The Financial Consequences of Legalized Sports Gambling.” UCLA Anderson working paper, 2024 (updated 2025). Found approximately a 28% increase in personal bankruptcy filings, an ~8% rise in debts sent to collections, and a statistically significant decline in average credit scores in states that legalized online sports betting, with disproportionate effects on lower-income households. See anderson.ucla.edu.

⁵ National Council on Problem Gambling, annual report on US problem-gambling rates and helpline volume. See ncpgambling.org.

⁶ Petry, N.M., et al., “Suicide attempts in pathological gamblers.” Multiple studies in *Journal of Clinical Psychiatry* and related journals consistently find lifetime suicide-attempt rates of approximately 15-20% among severe problem gamblers — the highest among addictive disorders. See also Wong et al., “Gambling and suicide in a national household survey,” *Journal of Affective Disorders*.

⁷ Gamblers Anonymous, gamblersanonymous.org — free worldwide meetings, no dues, no fees.

years, or life.⁸ For prediction markets, request account closure directly with the platform; most will permanently disable on request.

- **Cognitive behavioral therapy** has the strongest evidence base for treating gambling addiction. Find a licensed therapist who specializes in behavioral addictions.
- **Tell your wife or, if unmarried, the most trustworthy man in your life.** The secrecy is what kills you. Putting another person inside the situation breaks the spell.

Delete the app today.

1.4 Single Stocks, Options, and Day Trading — Just Buy the Index

The bet no professional could win. In 2007 Warren Buffett put a million dollars on the table: pick any group of hedge funds you want, and if their basket beats a low-cost S&P 500 index fund over the next ten years, you win. Ted Seides of Protégé Partners took the bet. He hand-picked five funds-of-funds, each a portfolio of multiple hedge funds run by people with PhDs, Bloomberg terminals, billion-dollar books, and every information advantage money can buy. Buffett picked the Vanguard 500 Index Fund. Over the decade ending in 2017, **Buffett's index returned 7.1% annualized. Seides's hedge fund basket returned 2.2%.** The index won by a landslide. Buffett collected the \$1M and sent the proceeds to charity.⁹

If the people doing this professionally, full-time, with every resource on Earth, cannot beat the index, you, on Robinhood, after work, with TikTok stock picks and a Discord server, are not going to either. The rest of this section is just the math on why.

If you have Robinhood, Webull, or any single-stock or options trading app on your phone, this is the section I most need you to read.

I almost left this as bullet six of the Big Don'ts and moved on. It belongs on its own, at the same volume as the Sports Betting warning, because the casualty count is the same and almost no one in our circles talks about it like the threat it is.

You will not make money picking single stocks. You will get hosed.

The single person who has consistently beaten the market over a long career is Warren Buffett. He is a multi-multi-billionaire because of it. He has a research apparatus, an information network, and

⁸ State gaming commissions in legal sports-betting states maintain self-exclusion registries. National Council on Problem Gambling lists state-by-state resources at ncpgambling.org/help-treatment/self-exclusion/

⁹ Warren Buffett described the wager and its results in detail in his 2017 Berkshire Hathaway annual shareholder letter (berkshirehathaway.com/letters/2017ltr.pdf). The Vanguard S&P 500 index fund Buffett selected returned approximately 7.1% annualized over the ten-year window 2008-2017; the basket of five hedge-fund-of-funds selected by Ted Seides of Protégé Partners returned ~2.2% annualized net of fees. Buffett's proceeds went to Girls Inc. of Omaha. See also coverage by *The Wall Street Journal*, Bloomberg, and AEI's Carpe Diem analysis (aei.org).

a multi-decade compounding advantage you do not have. **You are not Warren Buffett. Stop pretending you are.**

Here is the bet I will make with anyone in this audience. I will put a single VOO position up against any single-trader portfolio in this room over a three-year window, and I will win. In a single year, a broad S&P 500 ETF outperforms roughly three out of four retail active portfolios I see in practice. Over three years it beats nearly all of them. Over ten years it beats the ones still standing, because most of them aren't.

Who is on the other side of your trades. When you click “buy” in Robinhood, the counterparty is not another guy in his bedroom. It is Citadel Securities, or a peer high-frequency trading shop, with thousands of PhDs in quantitative finance, on the order of a billion dollars a year spent on market research and infrastructure, and a co-located server farm executing trades in microseconds.¹⁰ The people taking the other side of your trade are the smartest people on the planet and they have decided you are a sucker. They are right. They are taking you for a ride.

You have no information advantage. You have no execution advantage. You have no edge. You are a tourist at a poker table where every other seat is occupied by a pro and the rake comes out of your stack every hand.

And do not, under any circumstance, trade options.

I want this to be its own rule in its own block because it is the fastest way a young man with a small account turns it into a zero. Options are mathematically negative-EV for retail after costs and the bid-ask spread.¹¹ The ODTE (zero-day-to-expiry) culture on Reddit and X is a slot machine dressed in finance language. The screenshots of the guy who made \$40,000 on a Tesla call last Tuesday are survivor bias, and you do not see the two hundred guys in the same Discord who lost everything they had buying the same contract.

Sound familiar? It should. The structure is identical to sports betting: a dopamine slot machine on your phone, a negative expected return, a counterparty that is a professional, and a behavioral-

¹⁰ Citadel Securities and similar high-frequency market-making firms (Virtu, Jane Street, Susquehanna) spend on the order of \$1 billion annually on technology, market data, and quantitative research, employ thousands of PhDs across quantitative finance, mathematics, and computer science, and execute the bulk of US retail equity order flow through payment-for-order-flow arrangements with brokers including Robinhood, Webull, ETRADE, and Schwab. See *SEC filings and reporting* in Bloomberg, Financial Times, and Wall Street Journal* on PFOF and HFT market structure.

¹¹ Multiple academic studies of retail options trading consistently find net negative returns to retail options buyers after fees, bid-ask spreads, and commissions. See, e.g., Bryzgalova, Pavlova, and Sikorskaya, “Retail Trading in Options and the Rise of the Big Three Wholesalers,” *Journal of Finance* (2023), and related work documenting that retail call-option buyers lose meaningful percentages of premium on average, with losses concentrated in short-dated and zero-day-to-expiry contracts.

science department aimed at keeping you in the seat. Robinhood's UX team and DraftKings' UX team copy each other's homework. The confetti when you make a trade is not a coincidence.

The rule. Until you have at least **\$100,000 in broad-market index ETFs**, you do not pick single stocks, you do not trade options, and you do not day trade. Period. After \$100K, if you want to allocate up to 5% of your portfolio to single-stock picks for entertainment, fine. The core stays indexed. Options stay off the table forever.

If you have been doing this:

- **Delete the Robinhood, Webull, or whatever app it is, today.** Same advice as DraftKings. The app is the addiction.
- **Close the brokerage account** if the temptation is too strong to leave dormant. Move the assets to a Vanguard, Fidelity, or Schwab account that you set up with **no options trading permission enabled**. It is a checkbox on the application. Leave it unchecked. The friction of having to re-apply for options approval is the seatbelt.
- **Move the money into VOO and stop looking.** Auto-contribute monthly. Check the account once a quarter, at most.
- **Tell your wife, or your most trustworthy friend,** what you have actually been doing and what the running P&L actually is. The secrecy is what kills you, same as with sports betting.

I am not asking you to give up on owning equities. I am asking you to own them the way the math says you should: broadly, indexed, for decades. The retail trader playing single stocks in 2026 is the retail trader losing money to Citadel in 2026. Don't be him.

[A note on financial education courses](#)

Adjacent to retail trading, and structurally identical to it, is the **“financial education” industry**: the YouTube, TikTok, and Instagram personalities selling \$300-\$2,000 trading courses, signal services, Discord rooms, and mentorship programs. The product is the course, not the trading. **If their edge actually worked, they wouldn't need your \$300 and an affiliate program.**

The prop firm variant of the same grift. FTMO, Topstep, Apex, MyForexFunds, and the rest of the “funded account” industry are not handing you real money to trade. You pay a \$100-\$600 “evaluation fee.” Roughly **93% of participants wash out before ever cashing a payout**, and only about **7% ever do**. The average aspiring funded trader spends around **\$4,270 on attempts before any payout, and most never receive one.**¹² The “trades” you place during the evaluation are

¹² Independent academic and journalistic analyses of “prop firm” / funded-account evaluation businesses (FTMO, Topstep, Apex, MyForexFunds, and similar) consistently find that the substantial majority of participants — typically reported at 80-93% — never pass the qualifying challenge, and only single-digit percentages ever receive a profit payout. Aggregated participant-spend surveys put the average aspiring funded trader at roughly \$4,000-\$5,000 in evaluation fees before any payout, and most never receive one. In 2023 the US Commodity Futures Trading Commission filed a \$300M+ fraud action against MyForexFunds (later dismissed on regulator-misconduct grounds in

largely against simulated demo accounts, not live markets. The firm's actual business is the cycle of failed evaluation fees: a casino dressed up as a brokerage. The "I got funded" videos on TikTok are paid ads, with the influencer cutting an affiliate fee on every challenge fee you buy.

In 2023 the CFTC filed a **\$300M+ fraud action against MyForexFunds** alleging exactly this structure. The case was later dismissed on regulator-misconduct grounds, but the economic model the CFTC described is the textbook model the entire category runs on.

The foreign-domiciled tell. Here is the easiest shortcut to spot the grift: look at where the firm is incorporated. The financial capital of the world is America, period. Legit foreign financial firms open branches here, because that is the cost of access to the deepest, most liquid markets on earth. If a "prop firm" or "funded account" shop or "day-trading academy" is registered in Dubai, the Czech Republic, the Caymans, or anywhere offshore, that is not because they have some exotic trading edge unavailable to Americans. **If offshore was actually a trading advantage, Citadel, Jane Street, and Two Sigma would all be in Dubai. They are in New York, Chicago, and San Francisco.**

What being offshore gives them is regulatory immunity. They get to make up their payout records, their pass rates, and their performance statistics with no SEC, no FINRA, and no CFTC looking over their shoulder. If they tried to run the same disclosures-and-marketing operation inside the US, FBI agents in windbreakers would roll up to their office and arrest the whole shop. That is not hyperbole. It is exactly what almost happened to MyForexFunds before the CFTC case fell apart on the regulator's own misconduct, and even that took years to play out and never recovered customer losses.

The unifying punchline. If someone is selling you a course on how to get rich, their actual business is the course. If they had a real edge they would deploy it with their own capital, not monetize yours plus an affiliate program. The people on the other side of these "education" trades make their money from your tuition, not from any edge they are teaching. The course industry is the consumer-facing layer that monetizes the people who haven't yet figured out the broader thesis of this section: that retail trading is a negative-EV activity against Citadel's \$1B/year quant infrastructure, and the only winning move is to buy the index and stop looking. If you want to trade real capital with a real edge, the path is investment banking to buy-side, not paying a Discord in Dubai for a demo account.

1.5 Bitcoin and Crypto — Cap at 10%

This is going to be the most controversial passage in this paper. It shouldn't be. It is only controversial in the podcast space. Among people with actual wealth, it is not controversial at all.

If you have been talking about crypto for years and you are not wealthy, you are a clown. You are embarrassing yourself. Shut the fuck up and go invest some real money. The people in this paper's audience who are actually rich have boring portfolios.

2024), with the agency alleging that customer "trades" were largely against simulated/demo accounts rather than live markets — a structure common across the category. The economics of the business are evaluation-fee churn, not asset management.

What you actually own when you buy a stock vs. when you buy crypto. When you buy a stock, you are buying a share of an organization with thousands of people actively trying to make you money: sales teams, engineers, executives, a board, the entire enterprise working to grow the business you now own a piece of. When you buy crypto, you are buying a “currency” that nobody except rogue governments and criminals actually uses as a currency. You are betting that enough other people will decide to use it that you can eventually dump your position on them. That is the entire investment thesis. There is no underlying business, no cash flow, no team working on your behalf. Just the next buyer.

The wealthy do not, by and large, hold meaningful crypto positions. I work with clients across a wide range of net worth, and the percentage with any material crypto exposure is small. Among truly wealthy clients (multi-million-dollar portfolios), it is vanishingly small.

This is not a moral judgment about cryptocurrency. It is an empirical observation about where serious capital actually goes.

The honest case for Bitcoin specifically: it has produced extraordinary returns over the last 15 years, it is a legitimately scarce digital asset, and a small allocation in a diversified portfolio is defensible. **Bitcoin sits today at roughly half its October 2025 all-time high. Will it rebound? Maybe. Will it go to zero from here? Also maybe.** That kind of drawdown is itself a useful lesson about what kind of asset you are buying.

Outside of Bitcoin, the rest of the crypto market is essentially a graveyard. The “altcoin” universe (Solana, the various Layer-1 also-rans, the meme coins that pumped in 2021, the entire DeFi ecosystem outside a handful of survivors) is mostly down 80-95% from peak with no realistic path back. Whole categories went to zero. The “Web3” coins, the “play-to-earn” coins, the celebrity-endorsed coins: almost all of them are worth pennies on the dollar of their peak. **The parallel to NFTs is exact.** In 2021 it was Bored Apes selling for hundreds of thousands of dollars; in 2026 those JPEGs trade for the price of a sandwich, the celebrities who shilled them have moved on, and the people who bought in late are quietly never speaking of it. The same dynamic is playing out in altcoins right now. If you are tempted to chase any token besides Bitcoin, you are recreating the NFT bag-holder experience with extra steps.

The honest case against crypto as a portfolio strategy: the volatility is gambling-grade, the regulatory environment is unstable, the historical performance of the broader crypto market outside Bitcoin is appalling, and the opportunity cost of capital that could have been compounding in VOO is real.¹³

My rule: for most readers of this paper, the right crypto allocation is **zero**. If you cannot resist having exposure, **the absolute maximum is 10% of your total investable portfolio. Period.** The other 90% goes in indexed equities. The 10% is a ceiling for people who can’t help themselves, not a

¹³ Cumulative drawdown of major altcoins (beyond Bitcoin and Ethereum) from 2017 and 2021 highs has frequently exceeded 90%. Source: CoinMarketCap historical data.

recommendation. If 10% feels too restrictive, you are not investing. You are gambling, and you should re-read Section 1.3.

The one exception — when Bitcoin actually makes sense as a core holding

The standard advice above assumes you can use the regular banking and brokerage system without restriction. For the vast majority of readers, that assumption holds, Bitcoin should be $\leq 10\%$ of the portfolio at most, and zero is the right answer for most of you.

There are two real exceptions where Bitcoin moves from “speculative satellite” to “legitimate primary holding”:

1. **You have been debanked, or you are at meaningful risk of being debanked.** If your political activities, business activities, or public profile have already gotten you kicked out of one or more bank or payment-processor relationships, or if a fair reading of your situation suggests that’s a real possibility going forward, then **a custody asset you can hold and transact in without permission from any institution becomes genuinely valuable.** Bitcoin (specifically Bitcoin, not the rest of crypto) is the only at-scale asset that meets this criterion. In that situation, holding a meaningful Bitcoin position with self-custody (hardware wallet, properly secured seed phrase) is not speculation. It is insurance.
2. **You are a public figure on a platform that exposes you to debanking risk.** Streamers, podcasters, political commentators, dissident journalists, attorneys who take politically uncomfortable cases, business owners in industries the regulators dislike, anyone whose career rests on First Amendment protections that the financial system is increasingly willing to override. If you are any of these, you are one bad news cycle away from PayPal closing your account, Stripe terminating your merchant processor, and your bank “exiting the relationship.” A Bitcoin position you control is the hedge against that scenario being financially terminal.

For readers in these categories, the 10% cap goes out the window. A 30%, 40%, sometimes 50%+ Bitcoin allocation can be reasonable. Self-custody is mandatory. Coinbase or any other custodial exchange is just another bank that can lock you out. Get a hardware wallet (Coldcard, Trezor, Ledger), generate a seed phrase, store it in multiple secure offline locations, and verify you can recover the wallet *before* you put serious value into it.

For everyone else, the 10% cap stands. Zero is fine too.

1.6 Credit Cards — The Quiet Killer

If you currently carry a credit card balance, any balance in any amount, read this section before you do anything else with your money this week.

The credit card industry has spent fifty years convincing the American middle class that the revolving credit card is a normal piece of household plumbing. It is not. For most readers of this paper, it is a financial accelerant that quietly burns down the wealth they are trying to build. The industry’s entire economic model depends on you not noticing.

The number you need to know. Roughly **half of American credit card holders carry a balance from month to month**, according to Bankrate's 2026 survey and NerdWallet's parallel work.¹⁴ That is not a fringe condition. That is the median user. The "I just put everything on the card for the points and pay it off every month" line is the most common piece of self-deception in personal finance, and most of the people who say it are wrong about themselves. The industry knows it, prices its rewards programs around it, and the math works out exactly the way you would expect.

The number that hoses you. As of mid-2026, the Federal Reserve's G.19 release puts the average credit card APR on accounts assessed interest at roughly **21-22%**, with subprime and store cards routinely in the high 20s and low 30s.¹⁵ Compare that to VOO returning ~10% nominal a year. Every dollar of revolving balance you carry compounds *against you* at roughly twice the long-run market return. There is no rewards program on Earth that out-runs that math.

The rewards trap. "I use my card for the 2% back and pay it off every month." Fine, *if you actually do*. Carry a balance for a single month in a year and the interest paid wipes out the entire year's rewards and then some. The 2% cashback on \$40,000 of annual spend is \$800. The interest on a \$5,000 balance carried for one quarter at 22% is roughly \$275, and that is a *light* version of what most carriers actually rack up. The rewards math works for the maybe one-in-three users who genuinely zero out every billing cycle, every month, no slip-ups, no exceptions. **Most people who think they are in that group are not.**

My rule, split in two:

- **If you are already wealthy** (meaningful liquid net worth, no consumer debt, an automated household budget that has run clean for years), fine. Use the card. Float on the float. Take the rewards. Pay the statement balance in full every month, no exceptions, and the credit card is a useful operational tool.
- **If you are not yet wealthy**, and most readers of this paper are not yet, credit cards are gigantic trash. Avoid them. Run cash, debit, and direct ACH for as much as you can. The discipline of watching the money leave your account when you spend it is one of the most underrated wealth-building habits in personal finance.

The carry-a-balance math, plainly. If you spend \$1,000 on a credit card and carry that balance forward over a year, you pay roughly **\$200-\$300 back to the issuer** in interest alone, before fees. You are returning a third of what you charged. That is not a "rewards program." That is being hosed.

If you are carrying a balance right now:

¹⁴ Bankrate, "Credit Card Debt Survey 2026"; NerdWallet, "2025 Household Credit Card Debt Study." Both surveys find roughly 47-49% of US credit cardholders carry a balance from month to month, with a majority of carriers in debt for more than a year. See [bankrate.com](https://www.bankrate.com) and nerdwallet.com.

¹⁵ Federal Reserve G.19 Consumer Credit release (Q1 2026): average credit card APR across all accounts was ~21.00%, with the average APR on accounts assessed interest at ~21.5%. Subprime and store cards routinely carry APRs in the high 20s and low 30s. See [federalreserve.gov/releases/g19](https://www.federalreserve.gov/releases/g19).

- **Run the avalanche or the snowball.** Avalanche pays the highest-APR card first (mathematically optimal). Snowball pays the smallest balance first (psychologically motivating). Pick one. Either beats nothing. Use the same engine as the Ramsey baby-step debt payoff.
- **Balance transfer to a 0% APR card is a legitimate exit move, once.** Some issuers offer 12-18 month 0% APR introductory balance transfers. Use one to buy yourself runway to pay the balance down, then close the new card. **Do not** treat the balance transfer as a way of life. The people who roll one balance transfer into the next for five years are the ones whose debt grew while they were “managing” it.
- **Cut up the card.** Literally. Scissors. If the card is in your wallet it is in your life. Take it out.
- **Switch to debit and a cash budget.** Pair this with the EveryDollar or YNAB budget from Section 1.1. The friction of watching the money actually leave your account changes your behavior in about three weeks.
- **Automate the payoff.** Set the payment to auto-debit at the maximum amount you can sustain. Don’t make the monthly decision; remove the decision.

If you take one thing from this section: **the rewards do not make it OK.** The casino on your phone, the slot machine on Robinhood, and the rewards points on your Sapphire Preferred all run on the same operating principle, which is that you will reliably underestimate your own behavior. Stop pretending.

1.7 Cars — The Slowest Way to Torch Wealth

If sports betting and prediction markets are the fastest way for a young man to torch his liquid wealth, the new-car payment is the slowest and most respectable way to do the same thing. It is the largest preventable financial drag on the American middle-class male, and almost no one talks about it as such because the entire automotive industry, and a meaningful slice of the lifestyle-influencer economy, is built on convincing you otherwise.

The data. As of mid-2026, the average new vehicle transaction price in the United States is **over \$48,000**, the average new car loan amount is about **\$40,000** (after typical down payment plus trade-in), financed over **68 months at 7-8% APR**, for an average monthly payment around **\$735**.¹⁶

Run the math honestly. **A \$48,000 new car financed at 7.5% over 68 months with zero down works out to roughly \$920 a month and about \$62,500 in total payments.** A \$48,000 sticker becomes ~\$62,500 out of your pocket once you’ve paid the loan off. Add roughly \$1,800/year in full-coverage insurance, \$2,500/year in gas, and \$1,000/year in maintenance, and the **all-in cost of owning that new vehicle approaches \$90,000 over the life of the loan.** All of it on an asset that loses 20-30% of its value the moment you drive it off the lot and continues to depreciate aggressively for the next decade.

¹⁶ Experian “State of the Automotive Finance Market” quarterly reports; Edmunds and Cox Automotive monthly data. Average new car loan in 2026: ~\$735/month, ~68-month term, 7-8% APR, average new vehicle transaction price >\$48,000.

A young man earning \$75,000 paying that average \$735 loan payment is spending **roughly 12% of his gross income on the loan payment alone**. Add insurance, gas, and maintenance and the all-in cost of car ownership for a new financed vehicle commonly approaches **20% of gross income**. That is the equivalent of permanently turning off your retirement-contribution and savings ability.

My rules:

1. **Until you are a millionaire, do not buy new.** A two- to five-year-old used vehicle from a reputable brand with a good reliability track record, bought at 30-50% off original sticker, is almost always the right answer. Let the first buyer eat the depreciation cliff.
2. **Try as hard as you can not to finance.** If you cannot pay cash for the car, you cannot afford the car. The market for used vehicles in the \$5,000-\$15,000 range is enormous and includes plenty of reliable options.
3. **If you absolutely must finance,** finance the cheapest reliable car that gets the job done. Not the nicest one your credit will approve. Not the one your friends would approve of. The cheapest one that runs reliably for the next five years.
4. **Cap any vehicle purchase at \$20,000 (total, out the door) until you have a net worth of at least seven figures.** Above \$20,000 is a luxury purchase, and luxury purchases come *after* the wealth, never *before*.
5. **Drive what you have until it can't be driven anymore.** A paid-off Honda with 180,000 miles is producing more wealth than a financed Tahoe with 30,000. The math is not subtle.

The men I know who got wealthy young did not drive impressive cars in their twenties. The men I know who are broke at 40 almost all financed expensive vehicles in their twenties. The two facts are related.

1.8 The Investing Roadmap

Once your budget is solid and your Big Don'ts list is internalized, you are ready to start building real wealth. The roadmap is shorter than the financial-industrial complex wants you to believe.

Step 1: Capture every dollar of your employer 401(k) match.

The most common 401(k) structure is what's called a **Safe Harbor match**: your employer matches 100% of the first 3% of your salary you contribute, then 50% of the next 2%, for a total employer contribution of 4% if you contribute 5%.¹⁷ If you are not contributing at least 5% of your income to your 401(k), **you are leaving free money on the table every paycheck**. That is the highest-return decision in this entire paper. Do it today.

Step 2: Pay yourself first. Automate it before you do anything else.

¹⁷ Vanguard, "How America Saves" annual report. The Safe Harbor 401(k) match structure — typically 100% on the first 3% and 50% on the next 2% — is the most common employer match design among Vanguard recordkeeping clients. See institutional.vanguard.com.

The savings target is at least 10% of gross household income across all accounts (401(k), IRA, taxable brokerage, HSA). Ideally 20-30% if you can swing it. The Dave Ramsey number is 15% for retirement specifically, after debt is paid and emergency fund is full.¹⁸ But the target doesn't matter if you save it last. By the time you've paid rent, groceries, gas, eating out, the kids' activities, and the credit card, there is nothing left. Everyone who saves "what's left over" saves zero.

The rule: **set up an automatic monthly draft from your checking account to your investment account, every month, the day after payday hits, before you build your budget around what remains.** \$500, \$1,000, \$2,000, \$5,000 a month, whatever you can afford, moves automatically into VOO or VTI. Before you pay rent. Before you pay the car loan. Before you pay yourself anything else. The first dollar that leaves your account every month is the one building your wealth. The budget gets built around what's left.

If 10% feels impossible, start at 5% and increase the contribution by 1% every quarter until you're at 20%. The point is that the decision is made once, at the auto-draft setup, and you never have to make it again. Manual saving fails. Automated saving compounds.

Step 3: Use broad-market index ETFs as your investment vehicle.

The American stock market, indexed broadly, has produced returns that beat virtually every alternative on a risk-adjusted basis over the last century.¹⁹ Your three go-to tickers, with approximate trailing 10-year annualized total returns as of mid-2026:²⁰

¹⁸ Ramsey Solutions, Baby Step 4 guidance.

¹⁹ Damodaran, A., NYU Stern, historical returns dataset. The S&P 500 has produced approximately 10% nominal annualized total return over the long run, outperforming bonds, gold, and most active strategies on a risk-adjusted basis. See pages.stern.nyu.edu/~adamodar/

²⁰ Trailing 10-year annualized total returns as of mid-2026, sourced from Vanguard's and Invesco's published fund fact sheets and Morningstar's etfs/performance pages. VOO (S&P 500) reported a 10-year NAV total return of ~15.3% as of late 2025, which we round to **~14-15%** for mid-2026. VTI (CRSP US Total Market) reported ~14.3% per Morningstar over the comparable window, **roughly a percentage point below VOO** because the broader market includes small/mid-cap exposure that has lagged large-cap during the recent decade; we round to 13-14%. QQQ (Nasdaq-100) reported ~19.0% as of Q1 2026 NAV per Morningstar; we round to **18-19%**, with the caveat that QQQ carries materially higher drawdown risk than VOO/VTI. Long-run nominal average for broad US equity is closer to ~10%; the trailing decade has been well above that. Plan around the long run.

- **VOO**²¹ — Vanguard S&P 500 ETF. Tracks the 500 largest US companies. Expense ratio 0.03%. **~14-15% annualized.**
- **VTI** — Vanguard Total Stock Market ETF. All publicly-traded US equities, large/mid/small cap. **~13-14% annualized** (runs roughly a percentage point below VOO over the trailing decade because of small/mid-cap drag).
- **QQQ** — Invesco Nasdaq-100 ETF. The 100 largest non-financial Nasdaq-listed companies, tech-heavy. **~18-19% annualized.**

The very long-run average for broad US equity is closer to ~10% nominal annualized. The trailing decade has been meaningfully above that, driven mostly by tech-sector concentration in the index. Plan around 10%, take the upside as bonus.

What returns like these actually do over time is the whole point. Here is the projected ending balance for a young man contributing \$1,000 per month, every month, into an indexed equity portfolio:

Years contributing	Ending balance at 10%	Ending balance at 12%
10 years	~\$205,000	~\$232,000
20 years	~\$759,000	~\$988,000
30 years	~\$2,260,000	~\$3,490,000
40 years	~\$6,320,000	~\$11,760,000

A young man who puts \$1,000/month into VOO from age 22 to 62 ends with **roughly \$6 to \$12 million** depending on which decade of returns he gets. **Buy the index. Hold for decades. Don't try to time it.** The industry hates that you can do this for yourself, which is exactly why you should.

A perfectly reasonable portfolio for a 25-year-old: 80% VTI, 20% QQQ, contribute every paycheck via auto-deduction, do not touch it, do not check it, retire wealthy at 55. That portfolio will outperform 90% of professionally managed mutual funds over your working lifetime.²²

Step 4: Maximize tax-advantaged accounts in this order.

1. **401(k) up to the employer match** (free money, step 1 above).
2. **HSA** if you have a high-deductible health plan. See Section 1.13. This is the best account in the entire US tax code.

²¹ These tickers (VOO, VTI, QQQ, SPY, IVV, FXAIX, ITOT, SCHB, SCHD, and similar) are named here as illustrative examples of broad-market index ETFs. They are not personalized investment recommendations. Equivalent funds at other major brokerages accomplish substantially the same exposure. Asset location, account type, and your individual tax situation may dictate the right fund for your circumstances. Consult a licensed advisor in your state before allocating real money.

²² S&P Dow Jones Indices, "SPIVA U.S. Scorecard." Annual report finding that the vast majority of actively managed US equity funds underperform their index benchmarks over 10-, 15-, and 20-year horizons. Most recent annual edition available at spglobal.com/spdji/en/research-insights/spiva/

3. **Roth IRA** if your income is low enough to qualify directly. See Section 1.13.
4. **Back to the 401(k) up to the IRS annual limit** (\$23,500 in 2026 for under-50).
5. **Taxable brokerage** for anything beyond that.

Step 5: Do not deviate from the plan.

The market will crash. It will crash 20%, 30%, 50% at least once in your investing lifetime. When it does, **keep buying**. The men who panic-sell at the bottom and buy back at the top are the men who underperform their own funds by 4-7 percentage points annually.²³ The men who automate their contributions and ignore the headlines are the men who become wealthy. It is that simple.

I have seen dozens of boomers who overextended in a bull market, panic-sold at the bottom, then sat in cash through the recovery, then re-bought at the next high, then repeated. They should have **\$5 million** at retirement. Instead they have **\$400,000**. Decades of compounding burned in a handful of bad decisions made under stress. Don't be them. Set the auto-contribution, turn off the financial news, and check the account once a quarter at most.

1.9 Understanding Risk

A note on free lunches. You do not get extra returns without taking on an equivalent amount of risk. That is the rule. **If anything ever seems too good to be true, it literally is.** The smartest, wealthiest people on the planet are constantly trying to maximize their returns and minimize their risk: hedge funds with PhDs in quantitative finance, family offices with armies of analysts, Citadel and its peers with their billion-dollar quant research budgets. They have not missed an obvious free lunch sitting around for some guy on TikTok to find. If you think you have found a way to get higher returns without higher risk, you didn't. You found a way to take on a hidden risk you do not yet understand. The market is a patient teacher. You will find out.

Your target should be roughly 10% per year, on average, over the long run. That is approximately what the US stock market has produced for a century, and it is the rate at which an indexed-equity portfolio reliably compounds capital. Once you go meaningfully beyond 10% as your target (chasing 15%, 20%, 30%+), **you are no longer investing, you are speculating**, and the risk profile flips from "occasionally bumpy but reliably upward" to "could realistically zero you out." Almost every story you read about someone "losing everything in the market" is a story about someone who was reaching for returns far above 10%.

Everything in Section 1.8 is what to do when you've decided to take risk for the sake of return. **The single biggest mistake the average investor makes after that is ignoring risk entirely:** chasing the highest possible nominal return without understanding that the asset offering it can wipe him out.

²³ Dalbar Inc., "Quantitative Analysis of Investor Behavior" (QAIB) annual report. Consistently finds that the average mutual fund investor underperforms the funds he invests in, often by 4-7 percentage points annually, due to behavioral mistakes (panic selling at lows, buying highs).

The right way to think about it: **you are not trying to maximize returns. You are trying to maximize expected returns at a level of risk you can survive.**

Every asset on the table sits somewhere on a spectrum from “extremely safe, low return” to “extremely risky, possibly enormous return.” Here is the spectrum, ordered from safest to riskiest.

One quick note on “real” vs “nominal” returns. A *nominal* return is the headline number. A fund that grew 10% this year had a 10% nominal return. A *real* return is that number minus inflation. If the market grew 10% nominal but inflation was 3%, your real return, your actual gain in purchasing power, was only 7%. Inflation is the silent tax on every dollar you hold and every investment that doesn’t keep up with it. **What actually matters for building wealth is real return**, because that’s what tells you whether your money is buying more, less, or the same amount of goods than it was a year ago. The table below mixes both because some assets are usefully described one way and some the other, but always read each row asking the question “does this beat inflation, by how much, and how reliably?”

Asset class	Typical return	Risk
T-Bills (3-month)	1-2% real	Near-zero
Money market mutual funds	3-4% nominal	Near-zero
High-yield savings (FDIC)	3-4% nominal	Zero
Treasury notes (2-10 yr)	2-3% real	Modest, rate-sensitive
Investment-grade corporate bonds	3-4% real	Modest credit + rate risk
Broad US equity (VOO, VTI)	7% real / 10% nominal	-50% drawdown possible
Concentrated equity (QQQ)	8-9% real	Higher drawdown than VOO
International developed equity	5-6% real	Similar vol + FX risk
Emerging markets equity	6-8% real, variable	High vol, geopolitical
Direct real estate	3-5% real after expenses	Illiquid, leveraged
Private equity / venture	10-15% top quartile, widely dispersed	Multi-year lockup, bottom-quartile loss
Individual stock picks	-100% to thousands of %	Extreme,

Bitcoin	Highly variable	concentrated Extreme, -50/-80% drawdowns
Altcoins / NFTs / collectibles	Many to zero	Extreme, permanent loss common
Sports betting / casino / prediction markets	Negative expected	Total loss expected over time

Where each one belongs in your life:

- **Cash horizon (under 2 years):** T-Bills, money market funds, high-yield savings
- **Conservative allocation / retirement glide path:** Treasuries, investment-grade bonds
- **Long-term wealth-building core:** Broad US equity (VOO, VTI). This is most of the portfolio for most of your life
- **Satellite allocations (small):** QQQ for growth tilt, international + emerging markets for diversification
- **Owner-operator only:** Direct real estate, private business equity
- **Accredited investors only:** Private equity / venture funds
- **Speculation only, after \$100K is indexed:** Individual stock picks ($\leq 5\%$ of portfolio)
- **Convicted-holder only, $\leq 10\%$ cap:** Bitcoin (see Section 1.5 for the debanking-exception)
- **Treat as gambling:** Altcoins, NFTs, collectibles, sports betting, prediction markets (Kalshi / Polymarket / PredictIt)

A few principles you should never violate:

1. **Match the risk to the time horizon.** Money you need in twelve months goes in money market or HYSA, not VOO. Money you need in twenty-five years goes in VOO, not money market. Mismatch is what creates panic sales.
2. **Bigger expected returns require bigger drawdowns to be survivable.** If you can't sit through a -50% drawdown without selling, you should not be in 100% equities. Period. Either dial back the equity weight or do the psychological work to actually be able to sit through one.
3. **Avoid the asset classes where the median outcome is loss of principal.** That's most of the bottom half of the table above. The point of investing is to compound capital, not to give it back.
4. **Diversify within the high-expected-return bucket, not across the table.** Holding 60% VOO, 20% bonds, 10% crypto, 10% individual stocks looks "diversified" and is actually a hot mess. Hold ~90% broad US equity index, 10% something else, for thirty years. Reassess as you age.

Men don't blow up by being too conservative. **They blow up reaching for return.** Don't.

1.10 Managing Your Non-Investment Savings

Distinct from your investment portfolio is your **cash**: the money you need on hand for the next two years of life. Emergency fund, accumulating down payment for a house, money for a major upcoming purchase (wedding, car replacement, business investment), and the cash buffer that lets you stay in your job by choice rather than by necessity.

That money has different rules than your investment portfolio. **Cash is for liquidity and preservation, not growth.** Trying to squeeze investment-grade returns out of your cash is how people end up with their emergency fund in a crypto wallet that has been hacked, or in a “high yield” account paying 8% that’s actually a Ponzi scheme.

My personal practice: anything above roughly **\$10,000 in a checking account** is wasted. Checking accounts pay essentially zero interest, and inflation is grinding the purchasing power down monthly. Above \$10K in checking, the marginal dollar belongs in a money market mutual fund or a high-yield savings account.

The two places cash should live:

1. **Money Market Mutual Funds (MMMF)** at a major brokerage: Fidelity (SPAXX, FZDXX), Vanguard (VMFXX), Schwab (SWVXX). These hold short-term Treasuries and high-grade commercial paper, target a stable \$1.00 net asset value, and pay yields tracking the federal funds rate. Liquid in 1-2 business days. The default sweep option at most brokerages.
2. **High-Yield Savings Accounts (HYSA)** at an online bank: Ally, Marcus by Goldman Sachs, Wealthfront, SoFi, Discover. FDIC-insured. Same-day or next-day transfers to your checking.

Target interest rate, as of June 2026: 3% to 4%. That’s the band where the safe-cash market is currently paying.

- **Below 3%:** you are being robbed. Most checking accounts, most legacy brick-and-mortar savings accounts, and most “Premium” branded accounts at big-name banks fall here. Move the money this week.
- **3% to 4%:** the right range. Money market funds at major brokerages and high-yield savings at competitive online banks all land here in 2026.
- **Above 4-5%:** you are starting to take on risk that doesn’t belong in your cash bucket. Anything advertising 6%, 7%, 8% on “cash” is doing something: buying junkier corporate paper, using leverage, dabbling in stablecoin yield, or it’s not actually cash at all. Read the fine print before you move money.

Vet the fund or account before you fund it:

- For **money market funds**, look at the NAV history: it should be a flat \$1.00 line forever. The famous breaks (the Reserve Primary Fund in 2008, a few others in 2020) are warnings about the rare cases where it doesn’t hold. Stick to government-only MMMFs at major brokerages and you essentially eliminate the risk.

- For **high-yield savings**, confirm FDIC insurance (\$250,000 per depositor per bank). If the account isn't FDIC insured, it is not a savings account regardless of what the marketing calls it.

What cash is for, again: anything you anticipate spending in the next 24 months. Your emergency fund (3-6 months of expenses). Your down payment as it accumulates. Money for an upcoming wedding, car replacement, business investment, or major medical bill. The buffer that lets you survive a job loss without panic-selling your investments.

Long-horizon money stays in VOO. Two-year-horizon money stays in cash. Don't confuse the two.

1.11 When to Hire a Professional

Below roughly \$100,000 of investable assets, you do not need a financial advisor. You need to buy VOO every paycheck and keep your expenses low. Most advisors will not take you on at that level anyway, and the ones who will are typically charging fees that eat your returns.

Between **\$100,000 and \$250,000**, you can start *interviewing* advisors, but you can probably still DIY successfully. The questions are getting more interesting (tax-loss harvesting, asset location, Roth conversion ladders) but they are still googleable.

At \$250,000 of investable assets outside your 401(k), you have probably crossed the threshold where professional advice begins to earn its fee. This is when I would recommend seeking out a licensed advisor.

The insurance-salesman trap. When you do start interviewing advisors, you need to know how to spot a fake. The single biggest red flag:

If a “financial advisor” leads the conversation by pitching annuities, whole life insurance, or universal life insurance as an investment vehicle, he is not a financial advisor. He is an insurance salesman who has a securities license he uses as cover.

Whole life and universal life policies are some of the most expensive, lowest-return “investment” products ever invented.²⁴ The commissions to the agent who sells them are enormous, often equal to the entire first year of premium. There are extremely narrow estate-planning use cases where permanent life insurance makes sense for wealthy clients with specific tax problems. For 99.9% of the men reading this paper, the right life insurance product is a **term policy**: ten or twenty or thirty years of coverage, ten times your income, at a fraction of the cost. Buy term, invest the difference in VOO. That is the canonical advice.

If any advisor you meet with leads with permanent life insurance, end the meeting politely, walk out, and do not return calls.

²⁴ Consumer Federation of America, James H. Hunt, analysis of cash-value life insurance returns. Hunt's actuarial reviews consistently find that whole life policies underperform low-cost term-plus-investment strategies for the overwhelming majority of buyers. See consumerfed.org.

What a real advisor offers: comprehensive financial planning, tax strategy, estate planning coordination with an attorney, investment management with a written investment policy statement, and a fiduciary obligation to act in your interest. Look for the credentials: **CFP®** (Certified Financial Planner), **CFA** (Chartered Financial Analyst), or a **fee-only** designation. Avoid anyone who is paid primarily by commissions on the products he sells you.

Where to find more. General financial commentary is published on X at **@rightwingmoney**. The account does not provide personalized investment advice through public posts or DMs. If you need advice on your specific situation, work with a licensed advisor in your state, and use the framework in Section 1.11 to identify a real one.

1.12 Real Estate — A Contrarian Take

Home ownership is not the financial milestone it has been sold as. The cultural script (graduate, get married, immediately buy a house) has produced an enormous number of young couples house-poor in starter homes they bought too quickly, in cities they would have left if they had waited, with mortgages that consume 40% of their take-home pay.

Rent until it makes sense. It is OK to rent through your twenties. It is OK to rent for the first several years of marriage. The financial-advisor honest answer to “should I buy a house?” is “what is the rent-to-price ratio in your market, how long do you plan to stay, what is your alternative use of capital, and how much friction would a forced sale create?” Most young men should run that math and conclude that renting longer than they planned is the right call.

Have a roommate. In your early twenties, single, living alone is a luxury, and luxuries that don't compound are exactly the spending traps that keep young men broke. Rent with one or two roommates in a decent neighborhood and bank the savings. A roommate splits your largest line item by half or by thirds, and the social downside is mostly imaginary if you screen well. Living alone before you've built net worth is an indulgence that costs you years of compounding.

When you do buy:

- **Your first home can be financed with an FHA loan at 3.5% down.** Lower barrier to entry than the conventional 20%-down loan.²⁵
- **The cost of a low down payment is PMI,** Private Mortgage Insurance. If you put less than 20% down on a conventional loan (or take an FHA loan at any down payment), you will pay PMI every month until you cross 20% equity. PMI typically costs 0.5%-1.5% of the loan annually, paid monthly. It is real money. Factor it in.²⁶

²⁵ Federal Housing Administration, FHA loan program. Minimum down payment 3.5% for credit scores ≥ 580 . See [hud.gov/program_offices/housing/sfh/fha](https://www.hud.gov/program_offices/housing/sfh/fha).

²⁶ Private Mortgage Insurance (PMI) is required on conventional mortgages with down payments less than 20%, and on all FHA loans (where it is called MIP — Mortgage Insurance Premium). Typically 0.5%-1.5% of loan principal annually. See Consumer Financial Protection Bureau, [consumerfinance.gov](https://www.consumerfinance.gov).

- **House hacking is a legitimate play.** Buy a duplex or a single-family with extra bedrooms, live in one unit or one bedroom, rent the others to cover the mortgage. I did this myself in college, and it works. The downside is the inconvenience of having tenants in your home; the upside is essentially free housing during the years when housing is your biggest line item.
- **Do not buy down your interest rate.** Lenders and builders love to sell “discount points” or “rate buydowns” at closing: pay \$10,000 today to lower your rate from 7% to 6.5% for the life of the loan. The math sounds good on a 30-year horizon, but the **median American mortgage actually lives 7-8 years before being refinanced, sold, or paid off.**²⁷ You will almost certainly not hold the loan long enough to recover the points. **The buydown is a transfer from you to the lender** in 80%+ of cases. If you must do something to lower your payment, make a bigger down payment instead. The principal reduction is real and permanent, the rate-buydown savings often aren't.
- **Don't buy at the top of your approval limit.** The bank's pre-approval is the maximum the bank thinks you can pay. It is not the amount you should spend. Aim for a mortgage payment (PITI: Principal, Interest, Taxes, Insurance) below 25% of your take-home pay.
- **Budget for the unexpected maintenance bill.** This is the single biggest place new homeowners get blindsided. The HVAC system dies in July: \$8,000 on a credit card. The water heater fails on a Sunday: \$2,500 emergency replacement. The roof leaks during a storm: \$15,000-\$30,000 for a full replacement. The sewer line collapses: \$10,000+ before you've even decided what color to paint the spare bedroom. The standard rule of thumb is **1% of the home's value per year in maintenance and repairs, averaged over time.** For a \$400,000 house, that's \$4,000 a year you should be quietly stockpiling, whether or not anything has broken yet. **It will break.** The question is whether you have the cash on hand when it does. If you've maxed out the bank's lending limit, brought only the FHA-minimum 3.5% to close, and have no liquid reserve, when the AC unit goes out in your second summer you go straight onto a high-interest credit card. From there it compounds. **It typically takes four years of normal market appreciation to offset the loss you would have avoided by simply renting another two years.** That is the math people don't run before they sign.

The big-picture point. A house is a place to live. It is not a get-rich-quick scheme, it is not always a better financial decision than renting plus indexed investments, and it is not a substitute for net worth. Build the net worth first, buy the house when it makes sense.

1.13 Tax Accounts — HSA and the Roth Question

Two tax-advantaged account types deserve special attention.

The HSA is the best account in the US tax code. Period.

²⁷ Mortgage Bankers Association and Freddie Mac historical data; the median US mortgage is refinanced, sold, or paid off within 7-8 years of origination, well short of the 30-year term that rate-buydown break-even calculations typically assume. The buydown math favors the lender in most cases.

If your employer offers a High-Deductible Health Plan (HDHP) with an HSA, **contribute the maximum every year, do not spend it on medical expenses if you can avoid it, and invest it in VOO inside the HSA.** Here is why:

- **Triple tax advantage.** Contributions are tax-deductible (or pre-tax via payroll). Growth is tax-free. Withdrawals for qualified medical expenses are tax-free.²⁸
- **After 65, withdrawals for any purpose are taxed as ordinary income,** making the HSA function like a traditional IRA with the bonus that medical withdrawals stay tax-free forever.
- **Save your medical receipts forever.** A receipt from age 30 can be used to withdraw the equivalent amount from your HSA tax-free at age 65, even if you let the money grow untouched for 35 years. This is the killer feature.

If your HSA isn't being maxed, fix that this month.

Roth IRA vs Traditional IRA: my rule of thumb.

The standard debate is endless. Here is the practical rule I use with clients and with myself:

Use a Roth when your income is lower. Switch to Traditional as your income climbs.

The math: Roth contributions are taxed now and grow tax-free. Traditional contributions are tax-deductible now and taxed in retirement. The right choice depends on whether your tax bracket today is higher or lower than your tax bracket in retirement.

- **Early in your career,** when your income is in the 12% or 22% federal bracket, Roth is almost always the better choice. You're paying tax at a low rate now to avoid an unknown but probably higher rate later.
- **Mid-career,** when you've crossed into the 24% or 32% bracket, Traditional starts to win. The immediate deduction is worth more, and you can convert later in lower-income years if you want.
- **Mathematically, absent tax-law changes, Roth and Traditional are equivalent** at the same marginal rate. The whole debate is really a bet on future tax rates and your future income.

Don't spend six months deciding. **Any IRA contribution at any time beats no contribution.** Pick one, start, adjust later.

Part II — If You Are Under 18

Serves the WEALTH and RÉSUMÉ pillars primarily; sets up all the others.

²⁸ IRS Publication 969, "Health Savings Accounts and Other Tax-Favored Health Plans." The HSA's triple tax advantage — deductible contributions, tax-free growth, tax-free qualified medical withdrawals — has no equivalent in any other US tax-advantaged account.

You have the largest advantage in this paper. Time is on your side. Every year you start earlier compounds for sixty years. Use it.

Academics

- **Get the best grades you possibly can.** Not for the trophy. For the optionality. A 3.95 unweighted GPA opens doors that a 3.2 closes forever.
- **Take AP classes.** Score 4s and 5s. Each one is college credit you do not have to pay for and a signal to admissions committees that you can handle real coursework.
- **Study seriously for the SAT and the ACT.** Pick the one you score better on and grind. Top-decile scores on these tests are still the single highest-leverage credential a high school student can earn. Use a real prep service or self-study from official prep books — not random YouTube tutors.

Be involved in school

- **Sports** — any varsity sport. The discipline of practice, the experience of competition, and the relationships with coaches and teammates are formative in ways that classroom work alone is not.
- **Student government, Model UN, debate, mock trial** — public-speaking experience and leadership credentials.
- **Band, theater, orchestra** — disciplined ensemble work has its own value. If music is your thing, do it seriously.
- **Specifically: join your school's chapter of TPUSA if it has one, or start one if it doesn't.** Young Republicans in high school is also a legitimate involvement. These chapters are where the Right-Wing political pipeline begins. The point is not the chapter's exact ideological line — TPUSA's stated positions can be more establishment than where you'll end up — it is the network and the practice of doing political work in public.

The specific activity matters less than the involvement. Universities, employers, and the people you will meet in your twenties all care that you can show a pattern of sustained commitment to something outside your own bedroom.

Choosing a college

The two-track answer. It depends entirely on whether you can get into a genuinely elite school.

If you can get into an Ivy League, Stanford, MIT, Chicago, Duke, or a peer institution — go. Take the debt if you have to. The credential is real, the network is real, and the doors it opens — investment banking, top law schools, top medical schools, top consulting, top tech, the political pipeline — are doors that close to almost everyone else. A T14 law school admissions office and a Goldman Sachs analyst recruiter look at the name on the top of the résumé first. A \$250,000 debt load to attend Harvard pays itself back inside five years if you actually use the credential to enter a six-figure career path. **Do not talk yourself out of an Ivy because of the sticker price.** Apply, see what aid you're offered, and if you get in, find a way to make it work.

This applies to roughly 2% of high school seniors — the genuinely top-tier students with the test scores, the extracurriculars, and the academic record to be competitive. If you are that 2%, this whole section is for you.

If you are not Ivy material — which is the other 98% — go to a big public state university in your home state. The ROI is unmatched at this tier. In-state tuition at a flagship state university is a fraction of what private schools or out-of-state public schools charge, and the educational quality at the top tier of state universities (UT Austin, University of Michigan, UNC Chapel Hill, University of Florida, Penn State, UVA, Virginia Tech, Ohio State, Indiana, Texas A&M, Wisconsin-Madison, and dozens of others) is genuinely comparable to mid-tier private peers without the debt load. From a top state school you can still get into a strong regional law school, a Big Four accounting firm, a regional bank's leadership program, or a small business worth owning. The investment-banking and top-tier consulting doors are mostly closed at this tier — accept that and pick a different path from the five career options below.

What you should NOT do: take on \$200,000-\$300,000 in debt to attend a mediocre private university or an out-of-state public university that won't give you in-state tuition — an out-of-state SEC school you're paying full sticker for, the second tier of liberal-arts colleges that nobody outside academia has heard of, mid-tier private universities whose name your future employers won't recognize. These give you neither the elite credential nor the state-school price. They are the worst financial trade in American higher education. If you can't get into a true Ivy/peer, don't try to fake it by overpaying for a school that isn't one.

Student debt: if your **family** can pay, accept gratefully and read the warning in the box below. "Family" here means parents first — but **grandparents are a real and often-overlooked second source.** It is extremely common in this country for grandparents to fund education for grandchildren, frequently through 529 plans set up years in advance. If your parents have said they can't (or won't) pay, **ask your grandparents directly and respectfully.** Don't assume the answer is no. Many grandparents *want* to contribute, have the means, and are simply waiting to be asked. The conversation is awkward exactly once; the avoided debt compounds for decades.

If no one in your family can pay, it is OK to take on debt to go to college — but minimize aggressively:

- Use loans for tuition only. Pay rent and books out of pocket from a part-time job.
- Live cheaply. Roommates, ramen, the cheapest apartment near campus. Save the lifestyle inflation for after you have income.
- Maximize scholarship applications. Every dollar you win in scholarships is a dollar you don't have to borrow — and a dollar that won't be compounding at 6-8% against you for the next decade. Apply to every scholarship you're remotely eligible for; the hour spent on a \$500 application beats the marginal hour of a part-time job at \$15/hr.
- Do not party on borrowed money. The bar tabs that get charged to student loans compound at 6-8% for decades.

Callout: The Boomer Family Trap on College Financing

If any member of your family — parents or grandparents — says they are paying for your college, **get the financing structure in writing**. Specifically: are they paying out of pocket, contributing from a 529 plan, taking a Parent PLUS loan in their own name, or having you sign for private student loans?

The technical reality of each structure matters:

- **Out-of-pocket payments or 529 distributions** from parents or grandparents leave you with no debt. This is the clean version. Grandparent-owned 529 plans are particularly attractive — they don't count against your FAFSA need calculation under current rules.
- **Federal Parent PLUS loans** are taken out by and remain the legal responsibility of the parent. The parent cannot transfer the loan to you. But the parent CAN stop paying, default, and then guilt or pressure you into picking up payments anyway — which you have no legal obligation to do but plenty of family-relationship reason to do. The debt does not appear on your credit; the parental coercion is harder to escape.
- **Private student loans with a parent co-signer** are different and much worse for you. If the parent stops paying, **you are jointly liable**. Your credit takes the hit. The lender can sue you for the balance.
- **Private student loans in your name only**, with parents (or grandparents) promising to make the payments, leave you 100% liable. If they stop paying, the loan is yours.

I have personally watched cases where family members told their children they were “handling college,” then years later — through job loss, retirement shortfall, death without will, or simple choice — stopped paying. The student inherits the financial mess either legally (private co-signed loans) or emotionally (Parent PLUS loans the parent walks away from).

The fix: ask explicitly which structure each family member is using. Ask to see the loan paperwork. If anyone is co-signing or having you sign for anything, you need to understand exactly what you are agreeing to before you sign. Use Claude or another AI to draft a one-page family financing agreement that documents who is paying what, signed by everyone. If a family member refuses to either document the arrangement or show you the loan paperwork, that tells you everything you need to know — they are protecting an option to push the debt onto you later, and you should treat the situation accordingly.

Choosing a major — and what you're really choosing

College major matters less than what you're aiming at *after* college. Here are the five paths I'd put a young, capable man on, in order:

Path 1: Law school. Law school faculty skew roughly 85-90% left of center; the student body is less monolithic but leans meaningfully left. Attorneys become judges, legislators, executives, regulators. The path is direct from law school to wealth (BigLaw first-year associates start at \$225,000 in base, plus bonus) and direct from law school to political office (the Senate is roughly half lawyers). If you are smart, willing to read and study, and can stomach three more years of school after college,

becoming a lawyer is the single highest-leverage career on this list. Major in whatever supports your law school application — political science, history, philosophy, English, economics, business — and grind for a high LSAT score. Aim for a T14 law school if you can; aim for the best in-state law school if you cannot. Once you have a law degree you are functionally unfireable and indefinitely employable.

Path 2: Political staffer. Adjacent to the law school path, and a serious career in its own right. Most elected officials at the state and federal level are surrounded by a small team of staffers — legislative directors, communications directors, district directors, policy staff, chiefs of staff — who do the actual work of governing. These roles are an under-appreciated pipeline.

The progression looks like this:

- **Start in college as a campaign volunteer.** Door-knock for a state legislative or congressional race. Show up, work hard, get noticed.
- **First paid role: campaign staff or junior Capitol Hill / state-capitol staffer.** Starting salaries are modest — \$35K-\$55K on the Hill, similar in state capitols — but the network you build in two years here is unmatched.
- **Mid-career: legislative aide, policy director, communications director, district director.** \$60K-\$100K range. Real influence over which bills move, what gets said publicly, who gets meetings with your principal.
- **Senior: chief of staff, lobbying firm partner, political consultant, agency appointment.** This is where it pays. Chiefs of staff to senators or governors clear \$150K-\$250K on the public side. The exit to lobbying or consulting commonly pushes total comp into the high six figures.
- **The political career launch.** Staffers regularly run for the seats they used to staff. Many state legislators and a meaningful percentage of members of Congress started as someone else's staffer.

Major in political science, public policy, communications, or economics. Intern every summer with an elected official aligned with your views. Skip the corporate-recruitment cycle and aim for an entry-level Hill or capitol job after graduation.

Path 3: Entrepreneurship. If law school and political staffing are not for you, go to college for a business, finance, or accounting degree and aim at owning a business. The college credential is the floor; the real plan starts after graduation (see Parts V and VI). The reason to go to college during ages 18-22 is straightforward: most 18-22-year-olds are not yet capable of making meaningful, life-changing decisions about their adult careers, and the structured four years of college are a forcing function for credentials and basic skill-building while your judgment finishes maturing. Use the time. Bank the degree. Decide what to do with it at 22.

Path 4: Investment banking and high finance — *the real kind.* Wall Street investment banking, private equity, and hedge funds are extraordinary wealth-building careers for the people who can break in. Goldman Sachs, Morgan Stanley, JPMorgan, the boutique IB shops, the major PE firms (KKR, Blackstone, Carlyle), and the top hedge funds: first-year analyst comp at bulge-bracket banks in NYC is roughly \$170K-\$190K all-in (base around \$110K-\$125K, bonus 50-100% of base), and

elite boutiques like Evercore, Centerview, and Moelis routinely push first-year all-in to \$200K-\$250K+ for top performers. Second-year analysts clear \$220K-\$280K. Buy-side exits (PE associate, hedge fund analyst) push that to \$300K-\$500K by age 27, and the senior roles compound into seven-figure annual comp.

The catch — and the warning. This path requires a top university (typically a target or semi-target school for the major banks: Ivies, Stanford, MIT, Chicago, Duke, Michigan, Berkeley, Notre Dame, Georgetown, UVA, and a short list of others), a high GPA in a relevant major (finance, economics, math, accounting), and a brutal recruiting cycle that begins sophomore year. The hours are punishing — 80-100 weeks are standard for the first two years — and the culture is unforgiving. But on the other side is the highest-paid, fastest-compounding career available to a young man.

The fake version of this path is what I want to warn you about. “Financial advisor” jobs at firms like **Northwestern Mutual, Edward Jones, Primerica, World Financial Group, MassMutual career-agency channels, and similar pyramid-style organizations** are NOT investment banking, NOT real wealth management, and in many cases NOT real financial advice. They are insurance-sales operations that recruit eager college grads, give them a Series 6 or Series 7 license, and turn them loose to sell whole life policies and annuities to their family and friends on commission. Eighty percent of new hires wash out within three years, broke, with damaged friendships. The few who survive often end up exactly the “salesman with a license” type I warned about in Section 1.11.

If you’re going into finance, go into real finance. Target the bulge-bracket investment banks, the legitimate boutique advisory firms, the buy-side directly via investment-management analyst programs at Fidelity / Capital Group / T. Rowe Price, or the major PE/HF shops. If the firm recruiting you spends the interview talking about “how much you can earn” rather than what you’ll actually do, it is the wrong firm. If the firm wants you to start by selling life insurance to your relatives, run.

The longer arc of this path is what makes it strategically important. Two-year IB analyst → buy-side associate (PE, hedge fund, or growth equity) → portfolio manager → principal or founding partner. By your mid-forties, the high-trajectory version puts you in a chair where you personally decide where hundreds of millions to billions of dollars get allocated. You decide which public companies face an activist board fight. You decide which startups get funded. You decide which private companies get bought. You decide which industries we back and which ones we let die. **Almost none of the people in those chairs right now are our people.** That is a fixable problem and it’s fixable by exactly the type of reader this paper is for. If you have the academic credentials and the discipline, this is one of the highest-leverage seats in the country. Build it, and help our people when you’re in the chair.

Path 5: Trades. If you are mechanically inclined, do not want to sit at a desk, and find the trades genuinely interesting — plumbing, electrical, HVAC, welding, diesel mechanics — go straight from high school into a trade apprenticeship.

The discipline: be at the front of every cohort. Most apprentices coast. They take the standard 4-5 years to journeyman, drift through several more years before sitting for the master exam, and end up at master license at 28-30, never owning their own business. **You should be the opposite.** A realistic aggressive timeline, depending on your state's specific rules:²⁹

- **Apprentice at 18.** Start the day you turn 18, ideally through an IBEW / UA / SMART union apprenticeship or a top-tier state-registered program. Combine with an accelerated technical-school program where allowed; some states grant year-for-year apprenticeship credit for relevant coursework.
- **Journeyman by 22 (sometimes 21).** Most states require ~4 years (8,000 hours) of supervised apprenticeship before sitting for the journeyman exam. Be the first in your cohort to log the hours and the first to test.
- **Master by 26 (sometimes 25).** Master license typically requires 2-4 years of post-journeyman experience plus passing the master exam. The day you cross the experience threshold, sit for the exam.
- **Ownership by 28.** Within two years of getting your master license, either buy out a retiring boomer's trade business (see the BizBuySell playbook in Part IV) or hang your own shingle. Master-level licensure plus business ownership is where the trade career stops paying you \$80K and starts paying you \$250K-\$500K.

The discipline is the same as everywhere else in this paper: be the one who didn't fuck around.

What to do this year

Pick the path. Tell people. Build your high school résumé deliberately toward it. Apply to college (or apprenticeships) early in your senior year. Get the highest possible test scores. Avoid debt. Get involved in TPUSA or YR. Begin reading the books in Appendix A.

Part III — If You Are In College

Serves the WEALTH and RÉSUMÉ pillars.

College is the cheapest network you will ever build and the most expensive distraction you can fall into. Both at the same time.

²⁹ State-by-state licensing requirements vary; representative timelines drawn from National Electrical Contractors Association (NECA), United Association (UA) plumbing/pipefitting, SMART HVAC, and individual state license boards. Most states require 4,000-8,000 supervised apprenticeship hours before journeyman testing, and 2-4 years of journeyman experience before master licensure. The aggressive timeline above (apprentice 18 → journeyman 22 → master 25 → ownership 28) is achievable in many states for disciplined apprentices.

Minimize debt

Everything in Part II about loans applies here even more urgently. **Cover your rent and books and food from a part-time job.** Use student loans only for tuition. Live cheap.

Pick a major aligned with your destination

If you are pre-law: major in something rigorous that builds your reading and writing — political science, philosophy, history, economics. Start prepping for the LSAT no later than the spring of your junior year.

If you are pre-entrepreneurship: business, finance, accounting, or economics. Get an internship at a small business in the summers, not a corporate rotation program — the corporate program teaches you to be a corporate employee; the small-business internship teaches you to be an owner.

If you are headed for sales (see Part IV): major in whatever you can pass, but spend your summers in sales jobs — door-to-door home services, car sales, alarm sales. The credential of “I closed deals in the field” is more valuable to your future employer than any major.

Join TPUSA, the Young Republicans, or both

These college chapters are recruiting grounds for the next generation of the Right-Wing political pipeline. The state legislators of 2040 are the TPUSA chapter presidents of 2026. Get involved. Run for chapter office. Network. Treat your participation as résumé-building.

You do not have to agree with every TPUSA talking point to benefit from the network. You are there for the practice of organizing, the connections, and the visibility. Use the platform; don't be owned by it.

Summer sales — the universal training ground

If you have any inclination toward business or sales, spend at least one college summer in a door-to-door or direct-sales job. Pest control, solar, home security — the specific product matters less than the rep count. You will get rejected hundreds of times. You will close a few. You will return to college with the single most valuable skill in business: the ability to ask for the sale and absorb the answer.

Most college students will never do this and will be permanently behind salespeople who did.

Don't drift

College is structured to let you coast. Resist that. Pick the destination — law school, business ownership, sales career, trade — and steer toward it every semester. The students who graduate without a plan are the ones who land in random entry-level jobs that pay \$45,000 and spend their twenties wondering where the time went. Don't be that.

Part IV — If You Are a Young Professional (Under 30)

Serves the *WEALTH* pillar.

You graduated. You have a job. You are not making enough money. This is the most common situation and the most fixable.

The honest threshold

If you are 25 or older and not on a credible path to six figures, you need a career change. Not next year. This year.

Six figures is not a vanity number. It is the threshold at which you can:

- Support a wife so she can stay home with your children
- Save 20% of your income
- Buy a house in a non-third-tier city
- Take a financial hit (job loss, medical event) without going under

Below it, all four become hard.

Exceptions: if you have a clear, visible promotion path that puts you over six figures within 2-3 years, stay. If you are in a high-cost-of-living city where six figures is the wrong benchmark and the local equivalent is \$140K, calibrate. If you have an entrepreneurial venture that is genuinely on track, the ceiling is uncapped and the salary today doesn't matter.

For everyone else: change course.

The sales pivot

If you have no specialized technical skill (engineering, medicine, advanced finance, software), **sales is the universal escape hatch.** Sales is the highest-paid role in essentially every company. It requires no formal credential. It has effectively no ceiling. It rewards work ethic over IQ.

The catch: sales requires you to be willing to fail thousands of times and keep showing up. Most people cannot. If you can, you will be rich.

Ranked sales careers, my honest read:

- **Car sales.** Often dismissed, often the right starting point. Six-figure first-year earnings are achievable at any major dealership for a hard worker. The skills transfer everywhere. *Warning: if you do go this route, do not start using cocaine. Car salesmen are degenerates as a class. Be in the dealership, not at the after-hours hang.*
- **Mortgage origination.** Lower barrier to entry than financial advising. Decent income if you build a book. Cyclical with interest rates.
- **Financial advising.** Long-term excellent career and one I personally chose. Very hard to ramp up — the first three years are brutal, the next thirty are excellent. Requires Series 7, 66, possibly insurance licensing. Not for the impatient.

- **B2B SaaS / enterprise software sales.** The highest-ceiling sales careers in the white-collar world. Requires a college degree, a polished presentation, and a willingness to grind cold outreach. Top performers at major SaaS companies clear \$300K-\$500K consistently.
- **Real estate (residential).** I do not generally recommend this. The median realtor makes very little money; only the top decile earns well. The barriers to entry are low, which means the competition is enormous and most agents wash out within three years.
- **Door-to-door direct sales.** Excellent training ground, hard to build a long-term career inside, but the skill is portable to literally any sales role.

If you have no idea what you are doing and need an immediate move: **go work at a car dealership.** Apply this week. You will learn the sales muscle in 90 days and you will know whether sales is for you.

The entrepreneurship pivot

The other path out is buying a business. **Go to BizBuySell.com**, search businesses for sale in your geographic area, and start looking at real listings.³⁰

What you are looking for:

- A small operating business (revenue under \$1,000,000) in a real industry — home services, light manufacturing, distribution, professional services
- A boomer owner who is retiring, has no successor, and is willing to seller-finance part of the purchase
- A reasonable valuation (typically 2-4x SDE, “seller’s discretionary earnings,” for small private businesses)³¹
- A team you can clean up and lead

What you do once you buy:

- **Clean house.** Identify the underperformers and the cultural problems in the inherited team. Move them out. This is uncomfortable; do it anyway.
- **Hire ambitious, competent young employees** who will outperform the people you inherited. The boomer business you are buying is almost certainly understaffed in talent and overstaffed in tenure. Fix that.
- **Modernize the operations.** Most small boomer-owned businesses are running on 1990s software and paper processes. Add the basics: a CRM, a real accounting system, a digital marketing presence. The leverage is enormous.

³⁰ BizBuySell.com — the largest US online marketplace for small-business sale listings.

³¹ International Business Brokers Association (IBBA), “Market Pulse Report” — quarterly survey of small-business transactions, typically reporting median multiples of 2-4x SDE for businesses below \$1M in earnings.

- **Pay yourself appropriately.** The point of owning a business is owning a business. Don't run it like an underpaid employee.

The small-business-ownership path produces an enormous percentage of the truly wealthy people in America.³² It is harder than getting a salary, but the cap is uncapped, the time freedom is real, and the eventual exit (selling the business at retirement) can be a generational liquidity event.

Personal proof: how I got started. I read *How to Be a Capitalist Without Any Capital* by Nathan Latka. I Googled “businesses for sale in my area.” Sixty days later I closed on the deal. **That single decision: book, Google search, sixty days, closed, is what put me on the trajectory I am on now.** The path is not hidden. The book is on Amazon. The listings are public. Do the thing.

Entrepreneurship is the part of all this I care about most. An expanded white paper specifically on building, running, and selling companies is coming in the next few weeks. Watch [@rightwingmoney] (<https://x.com/rightwingmoney>) for the drop.

Career change tactics

If you've decided to change careers, the move is mechanical:

1. **Update your LinkedIn quietly.** Don't announce.
 2. **Apply to twenty target companies a week.** Most applications go nowhere; the volume is the point.
 3. **Use recruiters for white-collar roles.** They are paid by the employer; cost is zero to you.
 4. **Negotiate every offer.** The first number is never the best number. Counter every initial offer at +10-15% and a sign-on bonus. Most employers will improve the package.
 5. **Never quit before you have the next offer in writing.** Bridges burn.
-

Part V — If You Are 30 or Older

Serves all three pillars.

Stop talking. Take action.

I know twenty different guys who have told me for five years that they want to start a business. Every time I see them: “How's the business going?” “Awesome, I want to start a business.” Five years in, not a single thing done. Still a W-2. Still not doing shit.

Same with the stock-market guys and the crypto guys. They will talk for an hour about how this coin goes to a hundred-x, how this stock is the next NVIDIA, and they have \$500 of it. Five hundred dollars. **The position is a costume. The talk is the actual product.**

³² US Census Bureau, Survey of Business Owners; Stanley & Danko, *The Millionaire Next Door* — both confirm that small-business ownership is one of the most reliable paths into the top wealth deciles in the US.

The hard line between people who get shit done and people who don't is whether you stop talking and start acting. That is the whole division.

If you have been telling people for more than ninety days that you are going to do the thing, and you have not taken a single concrete action toward it, you are not going to do it. Ship the first move this week: register the LLC, place the first trade, send the first cold email, file the first board-seat application. Or stop telling people about it. The talking is not action. **The talking is anti-action. It is how your brain pays itself the dopamine of having done the thing without doing it.**

Don't be the guy at the bar in his thirties still telling people what he's going to do. Be the guy who already did it, or be quiet about it.

If you are over 30, not yet wealthy, not yet married, and not yet on a clear career trajectory, **your life is not where it should be, and you need to treat the situation with urgency that your younger self could afford to lack.** That is not a moral judgment. It is arithmetic. The decades that compound the fastest are behind you. The decades that remain are fewer than you have already lived.

This is not a hopeless paragraph. It is a serious one.

Recognize the pattern. Tell the younger guys.

If you are under about 28, you don't remember Forex. If you are older than that, you do. Around 2014-2018 every one of your dumbest friends from high school was hitting you up trying to get you into his 4X scheme. They were all "making a bazillion dollars" on screenshots. None of them actually made any money. The whole thing was a scam, and the real product was the education courses they were selling to each other and the affiliate signups they earned from the broker on every account they referred.

The pattern repeats every cycle. There is always a new "hottest thing" that is going to make you rich. **Funded-account trading is just the current name for it. The skin changes; the grift doesn't.** See Section 1.4 for the structural breakdown.

Younger guys who didn't live through Forex don't recognize the pattern. That's fair. So that becomes your job. **If you are 35+ and you see your younger cousin, nephew, or junior employee getting excited about the new thing, tell him about Forex.** Tell him about the time you were 22 and your buddy from high school was driving a leased BMW he had financed off promised returns that never materialized. The current funded-account hype is exactly the same hot stove your generation already burned its hand on. Save him the burn.

What works at 30+

A lateral career change. More education is generally not the answer at this stage — graduate school for a working adult in his thirties is usually a five-figure mistake. The exception is law school for the genuinely capable.

The path that has worked best for the men I have personally watched succeed at this age:

- **Buy a business.** Same BizBuySell playbook as Part IV, but with more urgency. Use SBA financing. Use a seller-financed deal. Get into ownership now, not in five years.
- **Sales.** Sales has no age ceiling. A 35-year-old career-changer who shows up hungry can outearn a 25-year-old in two years. The disadvantage is the runway you have to commit to before earnings ramp; the advantage is that you bring life experience to the customer relationship.
- **A focused trade or skilled service.** If you have an aptitude, an accelerated trade certification (HVAC, electrical, residential remodeling, plumbing) plus the discipline to immediately move toward ownership can produce a six-figure income inside three years.

Family formation, urgently. If you are 30+ and not yet married, this should be a higher priority for you than career planning. The biological window for a wife to bear several children is closing. Date intentionally, marry the right woman quickly when you find her, and start a family this year if you can. The career and money will follow more easily after the marriage than before.

The political office unlock

There is one thing that opens up at 30+ that was not available before: **running for office.**

If, by your thirties, you are successful, financially solvent, family-formed, clean-cut, and aligned with the values in this paper — you are a serious candidate for local, state, or eventually federal office. The Republican Party has a real talent gap at the local and state level. The candidates running for state legislature in most districts are mediocre. A serious, articulate, well-funded Right-Wing citizen with a real career and a real family is a credible candidate against most of them.

The path:

1. **Get involved in your county Republican Party as a normal participating citizen.** Attend monthly meetings. Volunteer. Get to know the chairs.
2. **Get appointed to a city or county board** (see Part VI).
3. **Build the local résumé over two or three years.**
4. **Run for city council or county commission** in the next cycle.
5. **From city council, the path to state legislature is real.**

My expertise is not politics — I will not pretend to teach you how to win a campaign. But the financial and family pillars in this paper are exactly the foundation that makes a political career possible. The amateurs running on enthusiasm don't win; the candidates with a real career and a real family behind them do.

Part VI — Building a Civic Résumé

Serves the RÉSUMÉ pillar.

Wealth and family build the foundation. Civic involvement builds the leverage. A wealthy, family-formed man with no civic standing is a private citizen with money. A wealthy, family-formed man with a real civic résumé is someone who can shape the place he lives.

Start with a real story

A few months ago I got tired of stepping over the same homeless camp on the way into my office. I have a board seat in my city — a volunteer civic appointment, the kind every reader of this paper should be applying for. I used that seat for what it was actually worth.

I spent a weekend pulling the anti-vagrancy ordinances from a dozen similarly-sized municipalities that had actually solved this problem. I read each one, pulled the parts that worked, stitched them together into a single piece of model legislation, and wrote a one-page memo on top of it explaining what it would do and why.

Then I caught the Mayor in person. **Because I had the board seat, I could pull him aside casually and grab a few minutes face-to-face**, no scheduled meeting required. I walked him through the homelessness situation in our municipality and handed him the ordinance. He liked it. He took it to City Council. Council voted. It passed.

Inside a week the homeless camps in my city were gone. Not relocated. Actually gone, because the cohort of people running them moved to the next municipality over, the one with no enforcement.

First: **homelessness is a choice, at the municipal level.** Cities that tolerate it have it. Cities that don't, don't. Every American mayor knows this and most of them are scared to do anything about it because the activist class throws a fit. The whole apparatus collapses the moment one citizen with a board seat puts a finished piece of legislation on the Mayor's desk and says here, sign this.

Second: **this is the scale at which a single Right-Wing citizen actually wins.** We all want to focus on the national fight — that's the natural instinct, that's where the cameras are, that's the topic the algorithm rewards. But the work that *actually moves things* is at the local level, and the supply of capable people willing to do it is almost zero. Fix your town. Then write up what you did, so the next town over can copy your homework. A hundred fixed towns is a fixed county. A hundred fixed counties is a fixed state. That is how this is actually done.

When to start

Not before the foundation is solid. Civic work is a real time and reputation commitment, and doing it on a shaky financial base will make you look unserious and burn out fast. Wait until you have:

- A budget under control
- No high-interest consumer debt
- An emergency fund
- A career trajectory you can stand on
- (Ideally) a wife who supports the involvement

Then start.

Tier 1: Your county Republican Party

Every county in America has a Republican Party organization with monthly meetings open to anyone. Find yours. Show up to next month's meeting.

Set your expectations honestly before you walk in. The room is going to be mostly people in their seventies. The conversation is going to be Fox News talking points repeated back and forth for two hours. There will be very few people there under 40 and almost none under 30. **You will be the youngest serious person in the room by a wide margin** — and that is exactly why this works.

These rooms are starved for capable young men. Show up consistently for three months and the existing leadership will *try to put you in a leadership position*, sometimes more aggressively than you're comfortable with. Take the position. Learn it from the inside. The same room of tired boomers who frustrate you will hand you a precinct chairmanship faster than any meritocratic process would, because they need warm bodies and you are one.

The tactical play: don't show up alone. Bring a friend or two to your first meeting. Three or four if you can. You are going to be uncomfortable in that room, you are not going to like the energy, and the temptation to walk out at the first opportunity is real. Friends keep you in the seat.

There is a deeper reason to come in numbers. If every serious young man in your county brings a friend or two to the next monthly meeting, the room shifts. You take seats. You occupy chairs the same way the existing crowd has occupied them for thirty years. You bob the room: you change who is in it, which changes what the room actually wants. **The objective is to make sure that when the Fox News boomers age out, and they will, that is the demographic reality, there is already a cohort of capable younger men in the seats, known to the leadership, on the committees, ready to take the reins.** Get on the committees. Get elected. Get in the chairs. The party that exists in your county in 2040 will be the party the people in the room in 2030 built. Be in the room.

Become an executive committee member of your precinct. Most counties elect precinct chairs and vice-chairs at a biennial county convention. Volunteering for an open precinct seat is usually a matter of showing up and saying yes. Once you have it, you have a vote at the county convention, which means you have a voice in selecting county-level party leadership.

The math: most precincts are run by a single tired volunteer. If thirty serious young Republicans in a single county each took a precinct, the county party's leadership composition would shift in a single election cycle. The work is not glamorous. Show up anyway.

Tier 2: Local municipality boards and committees

Your city has a website. Somewhere on it is a "Boards and Commissions" page that lists every appointed citizen body the city operates. These are volunteer positions, appointed by the city council, chronically understaffed because almost no one applies.

Categories you'll find:

- **Planning / land use boards** — the most important. Reviews development proposals, zoning changes, comprehensive plan updates. Direct pipeline to city council.
- **Zoning appeals boards** — adjudicates variance requests. Adjacent power.
- **Parks and Recreation Commission**
- **Beautification Committee** — lowest-stakes, easiest entry
- **Library Board, Arts Commission, Historic Preservation** — vary by city
- **Economic Development Commission** — high leverage in growing cities

Apply for the planning / land use board first. It is the highest-leverage civic seat available to a citizen with no prior political résumé. From that seat you can:

- **Kill low-income housing projects** being moved into your community before they break ground
- **Support family-oriented construction** — single-family homes, neighborhoods built for raising kids, real backyards
- **Add playgrounds, parks, and pro-family amenities** that signal what kind of city you want to be
- **Block hostile commercial development** — strip clubs, payday lenders, vape shops, anything that hollows out a neighborhood
- **Push the comprehensive plan** toward the long-term shape of the city you actually want your kids to grow up in

Application is usually a one-page form. Many cities have open seats they cannot fill. **Apply.**

The promotion pipeline

A two-term planning commissioner with a clean voting record and good relationships on council is a natural candidate for city council the next time a seat opens. City council members feed naturally into county commission seats and state legislative races. State legislators feed into state-wide executive offices and federal Congressional seats.

The pipeline is real. It is also currently understaffed on the Right at the local level in most states. **Filling these seats is half the value.** Every land-use board seat held by a competent Right-Wing citizen is one that can't be filled by someone who will rubber-stamp the next ugly thing.

The homelessness story above happened because one capable man took an unglamorous board seat and used it. The country has thousands of these seats sitting empty. Fill them.

Part VII — Family Formation and Fatherhood

Serves the FAMILY pillar.

A man without a family is, in the long view, a man without a purpose. The pillar of family is co-equal with wealth. A seven-figure balance sheet at age 50 with no wife and no children is not a triumph. It is a tragedy with good liquidity.

Marry young

The single most consequential financial and life decision you will make is who you marry, when. The cultural script — focus on career through your twenties, date casually until you're thirty-five, settle down later when you're "ready" — is bad advice. It produces the worst possible match (someone you marry from exhaustion rather than from choice), the worst possible biology (declining fertility, especially for women), and the worst possible financial timeline (your prime earning years lived alone, then a decade of trying to compress thirty years of family life into fifteen).

Marry between 22 and 28 if you can. The reasons:

1. **Fertility is a real constraint.** A woman's biological fertility declines meaningfully through her late twenties and sharply after 35. Time-to-pregnancy roughly doubles between ages 25 and 35, and miscarriage rates climb steeply.³³ If you and your wife want three or four or five children, you need to start at 25, not 35. There is no version of "we'll have kids later" that produces four children.
2. **You compound together.** A 22-year-old couple who marry, both earn modestly, share a small apartment, and start building together will out-compound a 32-year-old couple every time. Two decades of joint compounding is the largest financial multiplier most people will ever experience, and it is unavailable to the late-marriers.
3. **You shape each other.** Marriage in your early twenties means you become an adult *together*. Marriage in your late thirties means two formed adults trying to fit two formed lives together. The former produces a tight partnership. The latter produces friction.
4. **The dating market gets worse, not better.** The pool of high-quality, marriage-minded women shrinks as cohorts age. Waiting does not produce a better match. It produces a worse one.

The conventional response — "I'm not ready, I'm not making enough money, I haven't figured out my career" — is mostly an excuse for being scared. You will figure it out faster *with* a wife than without one. Marriage makes you grow up faster than anything else will.

How to choose a wife

Look for:

³³ American College of Obstetricians and Gynecologists (ACOG), "Female Age-Related Fertility Decline." Time-to-pregnancy roughly doubles between ages 25 and 35; miscarriage rates rise sharply after 35; live-birth rates per IVF cycle decline steeply with maternal age. See acog.org.

- **A serious traditional faith.** Same denomination as yours, or close enough that you can raise children in one faith without weekly negotiation. The single best predictor of marital stability is shared religious practice.³⁴
- **A desire for children — many of them.** Ask explicitly. “How many kids do you want?” is a first-date question, not a fourth-anniversary surprise. If the number is zero or one, that is your answer.
- **Domestic capability and inclination.** Can she cook? Will she want to? Does the idea of homemaking strike her as honorable work, or as oppression? Your future household will be run by this woman; her actual aptitude and posture matter.
- **Disposition to support her husband.** Marriage is a partnership, but it is not a democracy of two co-CEOs. A woman who has been formed by the culture to view her husband as a peer-rival rather than as a head she has freely chosen to follow is a woman who will be miserable being married, no matter how much she loves you. The disposition matters more than the talk.
- **Politics matters less than people think — within limits.** She does not need to be Right-Wing to be a good wife. She needs to not be a *militant* leftist — the kind whose entire identity is built around progressive activism and who will treat you and your future children as the enemy. But most young women in 2026 are softly left of center, mostly through cultural osmosis rather than conviction, and a softly-left or non-political young woman will reliably shift toward her husband’s worldview over the years of marriage. What matters is whether she’s a partisan or a person. A partisan will not change. A person will.
- **Health, mental and physical.** Both yours and hers. Marriage is for life. You are choosing a partner for several decades. Soundness matters.

Look out for:

- **Career obsession that crowds out family.** A woman who plans to put her career first throughout her thirties is a woman who plans to have zero or one children, late. Believe her.
- **Active or recent addictions.** Drugs, alcohol, prescription abuse, eating disorders. You can love an addict; you cannot fix one. Marriage will not heal her — it will be ground down by her.
- **A pattern of cutting off family.** How does she relate to her parents and siblings? The pattern of her family relationships is your preview of how she will treat yours.
- **Heavy social media presence as identity.** A woman whose self-image is built on the validation of strangers will struggle in the quiet work of marriage and motherhood.

She exists. She’s looking for you too. Most of your peers are too soft, too distracted, or too scared to recognize her when they meet her. Don’t be them.

³⁴ Wilcox, W. Bradford, et al., National Marriage Project, University of Virginia. Multiple studies confirm shared religious practice as one of the strongest predictors of marital stability and reported satisfaction. See nationalmarriageproject.org.

Have many children

The default in our generation has become one child, sometimes two. That is a civilizational deficit. The replacement rate is roughly 2.1 children per woman, and the US has been below replacement for years, with the Right-leaning religious cohorts being the major exception.³⁵

The age math is non-negotiable. If you want four or more children, your wife realistically needs to start having them by 26-28 at the latest. The biology gets harder in her thirties, and you do not want to be having your fourth child at 42. A typical workable schedule: marry at 23-25, first child by 26, then space them roughly 2-3 years apart. By 32-33 you have four children, the youngest still in diapers, and the oldest starting elementary school. By 40 you are deep into the parenting work but no longer in the diaper-and-newborn phase. By 50 your oldest is graduating college and your youngest is finishing high school. That is a complete, well-paced family. **It is not available to the couple who marries at 32.**

The case for many children:

- **Children are not consumption — they are the entire point.** Building wealth so you can take cruises in your sixties is a project for cowards. Building wealth so you can raise four or five strong children who themselves raise more is a project for serious men.
- **The marginal cost of additional children declines.** The first child is the expensive one — you buy the crib, the car seat, the stroller. The third and fourth use what the first two outgrew. Once you have moved to a larger house and figured out the logistics, the additional kids are not three-times the cost.
- **Big families produce different children.** Children raised in households of four or five siblings are calibrated differently — more cooperative, more resilient, less self-absorbed — than children raised as one-of-one or one-of-two. The difference shows up for a lifetime.
- **A childless old age is bleak.** I have watched men reach 70 with no descendants and stare into a future of paid strangers managing their decline. The men who reach 70 surrounded by adult children and grandchildren live a different last quarter of life.

The economics matter. Supporting a wife and multiple children on one income is the implicit reason the income targets earlier in this paper are not vanity numbers. The six-figure threshold for a young professional, the seven-figure net worth ambition, the business-ownership path — these are the financial substructure that makes a real family possible. **You are not building wealth to consume more. You are building wealth so your wife can be home with your children, and your home can be a place to live in instead of a daycare drop-off run by two exhausted W-2 employees.**

³⁵ US Census Bureau and National Center for Health Statistics, US Total Fertility Rate. Below the 2.1 replacement rate since 2007.

Fatherhood as the work

Most of the men reading this will, in retrospect, be remembered most by their children. Not by their LinkedIn profiles. Not by their bank accounts. Not by their social media presence. By their children.

That means:

- **Be present.** The hour after work and the weekends are not optional. The “I’m working hard to provide” rationalization that produces absentee fathers produces sons who repeat the pattern and daughters who marry men who repeat it.
- **Discipline them.** Modern parenting has lost the practice of correction. Be the father who says no, who enforces consequences, who is feared a little because that is what produces a child who is loved correctly. Permissive parenting produces miserable adults.
- **Pray with them.** If you have a faith, transmit it. If you don’t, find a serious traditional church and start attending, then transmit it.
- **Read with them.** Not screens. Books, every night, until they can read on their own, and then keep going.
- **Take them to work, take them outside, take them hunting and fishing and to ball games and to church. Build the memories that will be the ballast of their adult lives.**
- **Love their mother visibly.** Your sons learn how to treat women from watching how you treat your wife. Your daughters learn what to look for in a husband from the same place.

A man with a strong marriage and several children and a modest balance sheet has lived a richer life than a man with ten million dollars and a divorce.

Part VIII — Geographic Strategy

Serves the WEALTH, FAMILY, and RÉSUMÉ pillars.

Where you live is a more consequential decision than most people treat it as. It shapes your taxes, your dating pool, your kids’ schools, your political environment, your cost of living, and your daily emotional state.

Don’t flee to the countryside

The doomer move — go fully off-grid, buy 40 acres in deep rural America, opt out of civilization — is appealing in a podcast but bad in practice for most readers. You cannot build wealth in serious volume in places with no economy. You cannot find a wife in places with no dating pool. You cannot build a civic résumé in a township of 800 people. And you cannot raise children with the educational and social opportunities they need in towns with one underfunded school.

If you have built generational wealth, are already married with children, want a hobby farm and a workshop, and want to be left alone — sure, the rural play works. For everyone else, it is a retreat dressed up as a strategy.

Cities and their suburbs are where things happen

Politics, business, networking, the dating market, the schools, the churches, the gyms — all of it concentrated in or near metropolitan areas. You want to be in one.

The question is *which one*.

The red-state advantage

All else equal, **red-leaning metros** offer better economic conditions, lower taxes, friendlier regulatory environments, more affordable housing, and political cultures more aligned with the values in this paper. The American demographic and economic flow over the past 15 years has been from blue states to red states for good reason.

The sweet spot for most readers is **the suburbs of a growing red-state metro**. Run your own scan of the obvious candidates — the Sun Belt, the Southeast, the Mountain West, the parts of the Midwest still adding population — and pick the one that matches your industry, your wife's family proximity, and the climate you can stand to live in for forty years. The markets that win share a profile: red politics, growing economies, expanding housing supply, decent schools, and population inflow that creates opportunity for builders, sellers, and small-business owners.

Don't surrender blue cities

A note for readers currently in blue metros (Chicago, Minneapolis, Seattle, Denver, the Bay Area, NYC, DC): leaving is the easy answer. It is not always the right one.

Blue cities have real downsides — taxes, crime, governance — but they also have real assets: high-paying jobs, dense networks of professionals, cultural institutions, and dating markets. If you can stomach the politics and make the economics work, staying in a blue metro and being a quiet, productive, civically-engaged Right-Wing citizen is a legitimate contribution. Every well-run Right-Wing family in a deep-blue district is a counterexample the local culture has to reckon with. Every Right-Wing man who stays in Manhattan or San Francisco or Seattle is one who hasn't ceded the ground.

The decision depends on your situation. If you can build wealth, raise children, and maintain your sanity in a blue metro, the financial and network advantages can outweigh the cultural friction. If you cannot, move.

What does NOT make sense is panic-fleeing to a rural retreat. Pick a city — red metro suburbs by default, blue metro if you have a specific reason — and commit.

A Few General Disciplines

Not my professional wheelhouse; defer to people who specialize in each of these. But the short version:

- **Go to church.** Pick a serious traditional one, weekly attendance. A man who never sits in a pew is missing a piece of the load-bearing structure.
- **Don't be fat.** Stop eating. Lift heavy. Walk daily. If the hormones are off, get bloodwork done and talk to a doctor about peptides. GLP-1s exist for a reason.
- **Sleep eight hours.** Non-negotiable.
- **Lift heavy three times a week.** Compound movements. Squat, deadlift, press, row, pull.
- **Fix your hairline.** If it's going: minoxidil plus finasteride, or shave it. Don't half-ass it for ten years.

No man has ever built wealth, a résumé, and a family from inside a body and a haircut he stopped maintaining at 27. Fix the basics so they aren't a drag on the three pillars.

Part IX — The 90-Day Starting Plan

Serves all three pillars.

The hardest part of any plan is starting. This section is the literal checklist for the first ninety days.

Week 1

- Download the EveryDollar app (or pick another budgeting tool from Section 1.1). Build your first monthly budget for next month.
- List every debt you have, in order of balance smallest to largest. Total it.
- List every account you have (checking, savings, investment, retirement). Total your net worth.
- **Delete every sports betting AND prediction market app on your phone** (DraftKings, FanDuel, BetMGM, Kalshi, Polymarket, PredictIt, all of them). If you have a gambling problem, find a Gamblers Anonymous meeting this week.
- **Delete Robinhood, Webull, and any single-stock or options trading app.** If your assets are at one of those brokers, plan to move them this month to a Vanguard / Fidelity / Schwab account with no options permission enabled (Section 1.4).
- **List every credit card you have and the current balance on each.** If you carry any revolving balance, mark Section 1.6 as the one to read again this week.
- Order *The Total Money Makeover* by Dave Ramsey.
- **AI: Start a \$20/month Claude (or equivalent) subscription** if you don't already have one. Use it at least once this week for a real task (drafting an email, summarizing a document, building your initial budget template). See the AI section at the front of this paper.

Week 2

- Open a separate savings account (different bank from your checking, ideally) and transfer or save \$1,000 to it. This is your starter emergency fund.

- If your employer offers a 401(k) match, log into your benefits portal and increase your contribution to at least the full match percentage (typically 5%).
- If your employer offers an HDHP/HSA, enroll at next open enrollment if you haven't.
- Begin reading *The Total Money Makeover*.
- **AI: Pick the one small annoyance** in your daily life that you want your first agentic build to solve (see the homework brief in the AI section). Write it down in one sentence.

Weeks 3-6 (Month 2)

- Stick to your budget. Adjust at the end of the month.
- Begin the debt snowball, smallest balance first.
- If you do not have a serious church home, visit two or three traditional churches in your area on the next few Sundays. Pick one. Begin attending weekly.
- If you are 25+ and not on a six-figure path, **block 60 minutes on your calendar**. Re-read the Part on your life stage. Write down one sentence: will you change jobs in the next 90 days, yes or no, and why.
- If you have an online dating profile and you are 22-30, treat dating seriously this month. Go on actual in-person dates. Reframe your search criteria around what's in Part VII.
- **AI: Build your first agentic tool**. Use Claude (Dispatch, Cowork, or Claude Code) to write, run, and ship the small piece of software you scoped in Week 2. Save it to your computer and use it.

Weeks 7-12 (Month 3)

- Continue the debt snowball.
- If you have \$0 in retirement, open a Roth IRA at Vanguard, Fidelity, or Schwab. Contribute the maximum you can afford. Invest 100% in VOO or VTI.
- **RSVP to next month's county Republican Party meeting**. Bring a friend (see the Civic Résumé Part). Attend. Introduce yourself to one person. Get on the email list. Plan to show up again the next month.
- If you are overweight, begin lifting weights three times a week. Hire a coach for one session to learn form. Track your weight weekly.
- Read at least one of the books in Appendix A.
- **AI: Build a second tool**. Once you have shipped the first, find the next annoyance and repeat. By the end of the quarter you should have two small tools that you actually use, and an instinct for when an AI agent is the right answer.

By the end of 90 days you will have:

- A working budget
- A \$1,000 emergency fund
- A debt snowball in motion
- A church home
- A retirement contribution

- A civic presence
- A fitness routine
- A reading habit
- Active daily AI use and two shipped agentic builds

That is the foundation. From there, the rest of this paper is the multi-year plan.

Closing

You came to this paper looking for a plan. Here it is again, in the order it should govern every decision you make over the next ten years:

Build your wealth. Stabilize the budget. Eliminate the debt. Capture the match. Buy the index. Cap the gambling instinct at zero. Build the income. Buy the business or build the practice. Hire the advisor when the assets justify it. Avoid the salesmen.

Build your résumé. Get involved in your local community. Join the Republican Party. Get appointed to a board. Build the civic standing that makes you someone whose neighbors trust you. Eventually run for the seat that is rightfully yours.

Build your family. Marry young. Marry well. Pick a serious traditional woman who wants children. Have many of them. Be present. Be the head of the household you build. Love their mother visibly.

Don't compromise yourself.

That is the whole paper. The rest is execution.

The country needs more men who have built all three pillars and refuse to surrender any of them. Your future children need that man to be you. There is no one else.

Build well.

— **Right Wing Finance** · @rightwingmoney June 2026

Appendix A — Recommended Reading

Personal finance:

- *The Total Money Makeover* by Dave Ramsey — the foundation
- *The Millionaire Next Door* by Thomas Stanley — what actual American wealth looks like (hint: not what TV shows you)
- *A Random Walk Down Wall Street* by Burton Malkiel — the case for indexing
- *Common Sense on Mutual Funds* by John Bogle — the case for indexing from the man who invented the index fund

Business and entrepreneurship:

- *Buy Then Build* by Walker Deibel — the canonical text on acquiring an existing small business
- *How to Be a Capitalist Without Any Capital* by Nathan Latka — the playbook for building wealth starting with nothing but ambition and the modern toolkit
- *The E-Myth Revisited* by Michael Gerber — how to think about running rather than working in a small business
- *Built to Sell* by John Warrillow — building a business that doesn't depend on you
- *Profit First* by Mike Michalowicz — cash management for small-business owners

Career and self-development:

- *So Good They Can't Ignore You* by Cal Newport — the case against “follow your passion” and for skill acquisition
- *Deep Work* by Cal Newport — focused work as a competitive advantage
- *The 7 Habits of Highly Effective People* by Stephen Covey — the classic for a reason

Spiritual:

- *Mere Christianity* by C.S. Lewis — the gateway
 - *The Screwtape Letters* by C.S. Lewis — the most readable book ever written on how spiritual compromise actually works
 - *Orthodoxy* by G.K. Chesterton — the joyful defense
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Appendix B — Tools

Category	Tool	Notes
Budgeting	EveryDollar	What the author uses; from Ramsey Solutions
Budgeting	YNAB (You Need A Budget)	Strongest competitor; subscription model
Budgeting	Quicken / Simplifi	Long-running personal finance suite
Brokerage	Vanguard, Fidelity, Schwab	The three big low-cost brokers; all functionally equivalent for ETF buying
HSA custodian	Fidelity HSA	Lowest fees, full investment menu
Business acquisition	BizBuySell.com	Largest US marketplace for small-business listings
Career transition	LinkedIn	Use it for job search; keep your visible profile

Civic involvement	Your county website	politically neutral Look for “Boards and Commissions” page
Civic involvement	Your county Republican Party	Search “[Your County] Republican Party” for meetings
College prep	Khan Academy (free SAT prep)	The official partner of the SAT
Law school prep	PowerScore, 7Sage (LSAT prep)	The two most respected LSAT prep options
Fitness	Starting Strength by Mark Rippetoe	The book and method to start with for weightlifting
Health (if applicable)	A board-certified physician	Not a podcaster