

WEALTH MASTERY COURSE

The Complete System for Building Lasting Financial Prosperity

Wealth Horizons Academy | wealthhorizonsacademy.org

"Wealth is not a destination. It is a lifestyle built one decision at a time. This course gives you the decision framework." — **William DeShon, 39-Year Financial Professional**

MODULE 1: THE WEALTH MINDSET

Why Most People Never Build Wealth

Research from the Federal Reserve shows that the top 1% hold more wealth than the bottom 90% combined. This is not about intelligence or luck. It is about mindset and systems.

The 5 Wealth Blockers: 1. Scarcity thinking — believing wealth is limited 2. Instant gratification — choosing today over tomorrow 3. Fear of investing — keeping money in low-return savings 4. Lifestyle inflation — spending every raise 5. Financial illiteracy — not knowing the rules of money

The Wealth Mindset Shift: - From: "I can't afford that" - To: "How can I afford that?"

This single language shift, taught by Robert Kiyosaki in Rich Dad Poor Dad, rewires how your brain approaches financial problems.

MODULE 2: FINANCIAL FOUNDATIONS

Know Your Numbers — The Wealth Dashboard

Before building wealth you must know exactly where you stand.

Your Net Worth Formula:

Net Worth = Total Assets - Total Liabilities

Calculate Yours Today:

Assets	Value
Cash and bank accounts	\$
Investment accounts	\$
Retirement accounts	\$
Real estate equity	\$
Business value	\$
Other assets	\$
TOTAL ASSETS	\$

Liabilities	Balance
Mortgage balance	\$
Car loans	\$
Student loans	\$
Credit card debt	\$
Other debt	\$
TOTAL LIABILITIES	\$

YOUR NET WORTH = Total Assets - Total Liabilities = \$

Track this number monthly. Growth is your proof of progress.

Credit Score Mastery

Your credit score is your financial reputation. It determines the interest rates you pay on everything.

Score Ranges: - 800-850: Exceptional — best rates available - 740-799: Very Good — near-best rates - 670-739: Good — competitive rates - 580-669: Fair — higher rates apply - Below 580: Poor — limited options

The 5 Credit Score Factors: 1. Payment history (35%) — NEVER miss a payment 2. Credit utilization (30%) — keep below 30% of limit 3. Length of credit history (15%) — keep old accounts open 4. Credit mix (10%) — variety of account types 5. New credit (10%) — limit hard inquiries

MODULE 3: INCOME MAXIMIZATION

The Income Ladder

Climb these rungs systematically:

Rung 1 — Optimize Active Income Negotiate your salary annually. The average raise without negotiation is 3%. The average raise with negotiation is 10-20%.

Salary Negotiation Script: "Based on my contributions including [specific examples] and market research showing [salary range] for this role, I'd like to discuss bringing my compensation to [target number]."

Rung 2 — Create Side Income Start with your existing skills. Every skill has a market.

Top Side Income Paths by Background: - Sales professionals: Sales coaching, training - Writers: Freelance writing, copywriting - Teachers: Tutoring, online courses - Real estate: Investor consulting, wholesaling - Healthcare: Medical billing, consulting - Finance: Tax prep, bookkeeping

Rung 3 — Build Passive Income Time-leveraged income that grows while you sleep.

Proven Passive Income Streams Ranked by Effort:

Stream	Startup Effort	Ongoing Effort	Potential Return
Dividend stocks	Low	Very Low	3-6% annually
Index funds	Low	Very Low	7-10% annually
Real estate rentals	High	Medium	8-15% annually
Digital products	Medium	Very Low	Unlimited
Affiliate marketing	Medium	Low	\$500-\$50,000/mo

MODULE 4: DEBT ELIMINATION STRATEGY

The True Cost of Debt

\$10,000 in credit card debt at 20% APR costs you \$2,000 per year just in interest — money that could be compounding in investments.

The Debt Avalanche Method (Mathematically Optimal): 1. List all debts by interest rate (highest first) 2. Pay minimums on all 3. Attack highest interest rate debt aggressively 4. When eliminated, roll payment to next highest 5. Continue until debt-free

The Debt Snowball Method (Psychologically Optimal): 1. List all debts by balance (smallest first) 2. Pay minimums on all 3. Attack smallest balance aggressively 4. When eliminated, roll payment to next smallest 5. Build momentum with each win

Research shows the Snowball method leads to faster debt payoff for most people due to motivation — even though Avalanche saves more in interest.

MODULE 5: INVESTMENT MASTERY

The Investment Pyramid

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      /\
     /\ \ SPECULATIVE (5-10%)
    /----\ Crypto, Options, Startups
  
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      /      \
    / GROWTH  \ (40-50%)
  /  ASSETS   \ Stocks, REITs, Business
 /-----\
/  FOUNDATION  \ (40-50%)
/ Bonds, Index Funds \
/ _____ \

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Never invest more in speculative assets than you can afford to lose entirely.

Dollar Cost Averaging — The Investor's Best Friend

Invest a fixed amount on a fixed schedule regardless of market conditions.

\$500/month for 30 years at 8% annual return = \$681,537

You invested \$180,000. The market grew it to \$681,537. That is the power of consistent investing over time.

Real Estate Investment Fundamentals

Real estate has produced more millionaires than any other asset class.

The BRRRR Method (William's Personal Strategy): - **Buy** below market value - **Rehab** to increase value - **Rent** to generate cash flow - **Refinance** to pull out equity - **Repeat** with next property

MODULE 6: WEALTH PROTECTION

Building Walls Around Your Wealth

Asset Protection Hierarchy: 1. Emergency fund (3-6 months expenses in HYSA) 2. Insurance coverage (health, life, disability, umbrella) 3. Legal structures (LLC for business/investments) 4. Estate planning (will, beneficiaries, trust if needed) 5. Tax optimization (maximize tax-advantaged accounts first)

Tax Optimization — The Wealth Multiplier

Taxes are your largest expense. Legally minimizing them is wealth acceleration.

Tax-Advantaged Accounts — Max These First: - 401(k): \$23,000/year (2026) — pre-tax growth - IRA/Roth IRA: \$7,000/year — tax-free growth - HSA: \$4,150/year — triple tax advantage - 529: Unlimited — tax-free for education

YOUR WEALTH MASTERY ACTION PLAN

Month 1: Calculate net worth, fix credit score, eliminate one debt **Month 2:** Create first side income stream, open investment account **Month 3:** Build emergency fund to 1 month expenses **Month 4-6:** Scale income, automate investing, research real estate **Year 1 Goal:** Net worth increase of 20%, two income streams, investing consistently

This course is for educational purposes only. Not financial advice. Consult a licensed financial professional for personalized guidance.

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