# THE WEALTH BUILDING BLUEPRINT

## Your Complete Step-by-Step System to Financial Freedom

**By Wealth Horizons Academy**

"I spent 39 years in real estate watching people build — and destroy — wealth. The ones who made it didn't have more money to start. They had a better blueprint." **— William DeShon, Licensed Realtor, Wealth Horizons Academy**

## BEFORE YOU BEGIN — A PERSONAL NOTE FROM WILLIAM

My name is William DeShon. I have been a licensed real estate professional in Ohio for 39 years. In that time I have helped hundreds of families buy their first home, their dream home, and in many cases — their investment property that changed their financial lives forever.

But I have also sat across the table from people who made six figures and had nothing to show for it. Brilliant, hard-working people drowning in debt, one paycheck from disaster, with no idea how to change it.

The difference between the wealthy and the rest was never income. It was never luck. It was always one thing:

**A system.**

This blueprint is that system. It draws from the same principles used by the world's most successful wealth builders — Robert Kiyosaki's asset-building framework, Dave Ramsey's debt elimination steps, Tony Robbins' money mastery principles, and Warren Buffett's core investment philosophy — simplified into a clear, actionable path anyone can follow starting today.

Let's build your wealth horizons together.

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## THE 4 PILLARS OF WEALTH

Every financially free person — without exception — has mastered these four pillars. Weakness in any one of them will hold you back no matter how strong the others are.

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PILLAR 1: EARN MORE
PILLAR 2: SPEND LESS
PILLAR 3: INVEST WISELY
PILLAR 4: PROTECT EVERYTHING
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This blueprint works through each pillar systematically and gives you the exact steps to strengthen them all.

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# PILLAR 1: EARN MORE

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## The Income Mindset Shift

Most people approach income the wrong way. They ask: "How can I get a raise?" Wealthy people ask a different question: "How can I create more value in the world?"

The shift from employee thinking to value-creator thinking is the single most powerful change you can make.

### The 3 Income Streams of the Wealthy

Research consistently shows that the average millionaire has **7 streams of income.** Start here — build these 3 first:

**Stream 1 — Active Income (Your Job or Business)** This is your foundation. If you are employed, your goal is to become so valuable to your employer that your income rises consistently. If you are self-employed, your goal is to productize your expertise.

Action Step: Write down your top 3 skills. How could each one generate additional income?

**Stream 2 — Side Income (Your Skills Monetized)** Your existing skills are worth money to someone right now. Whether it is consulting, freelancing, teaching, coaching, or selling a product — there is a market for what you know.

Proven Side Income Paths in 2026: - Online course creation - Consulting in your professional field - Affiliate marketing (50% commissions are available — see wealthhorizonsacademy.org) - Real estate wholesaling - Content creation and monetization

**Stream 3 — Passive Income (Assets Working for You)** This is where real wealth is built. Passive income means money that flows to you whether you work or not.

The Top Passive Income Vehicles: - Rental real estate (William's personal expertise — 39 years) - Dividend-paying stocks and index funds - Digital products and courses - Affiliate marketing programs - Bonds and fixed income instruments

### Your Income Action Plan

| This Week | This Month | This Year |
|---|---|---|
| Identify your top marketable skill | Create one side income opportunity | Launch your first passive income stream |
| Calculate your exact hourly value | Set a 10% income increase goal | Build to 3 income streams minimum |

# PILLAR 2: SPEND LESS

## The Truth About Spending

Here is what the personal finance industry rarely tells you: **It is not about how much you earn. It is about how much you keep.**

A person earning $50,000 and saving 30% will build more wealth than someone earning $150,000 and saving 5%. The math is irrefutable.

### The Wealth Acceleration Formula

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WEALTH = (Income - Expenses) × Time × Return Rate
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You control three of these four variables. The one you do not control — time — is why starting today matters more than any other decision.

### The 50/30/20 Rule — Modified for Wealth Building

Most financial advisors teach the 50/30/20 budget. For serious wealth building, modify it:

| Category | Standard | Wealth Builder |
|---|---|---|
| Needs (housing, food, transport) | 50% | 45% |
| Wants (entertainment, dining) | 30% | 20% |
| Savings and investments | 20% | **35%** |

Every percentage point you shift from Wants to Savings dramatically accelerates your timeline to financial freedom.

### The Wealth Leaks — Plug These First

These are the most common wealth destroyers identified across thousands of financial profiles:

1. **Lifestyle inflation** — earning more and spending more simultaneously
2. **Subscriptions** — the average American pays $219/month in subscriptions they barely use
3. **Interest payments** — consumer debt interest is wealth destruction in slow motion
4. **Impulse purchases** — implement a 48-hour rule on any non-essential purchase over $50
5. **Underinsurance** — one medical emergency or lawsuit can wipe out years of savings

### The Anti-Budget System

If traditional budgeting feels restrictive, use this instead:

1. **Pay yourself first** — automatically transfer 20-35% of every paycheck to savings the day it arrives
2. **Spend the rest freely** — what remains is yours to spend without guilt
3. **Increase the transfer** by 1% every 3 months

This system removes willpower from the equation entirely.

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# PILLAR 3: INVEST WISELY

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## The 8th Wonder of the World

Albert Einstein reportedly called compound interest the 8th wonder of the world. Whether or not he said it, the math is breathtaking.

**$10,000 invested at 10% annual return:** - After 10 years: $25,937 - After 20 years: $67,275 - After 30 years: $174,494 - After 40 years: $452,593

You did nothing. The money worked. This is the power you are building toward.

### The Investment Hierarchy

Build your investment strategy in this exact order:

**Level 1 — Emergency Fund (Before Anything Else)** Keep 3-6 months of living expenses in a high-yield savings account. This is your financial foundation. Without it, any emergency derails your entire wealth-building plan.

**Level 2 — Employer Match (Free Money)** If your employer offers a 401(k) match, contribute at least enough to capture the full match. A 100% instant return on your investment will never be beaten.

**Level 3 — Debt Elimination (Guaranteed Return)** Paying off 20% APR credit card debt is the equivalent of earning a 20% guaranteed return. No investment reliably beats that.

The Debt Snowball Method (Proven Effective): 1. List all debts smallest to largest 2. Pay minimum on all except the smallest 3. Attack the smallest with everything extra 4. When it is gone, roll that payment to the next 5. Repeat until debt-free

**Level 4 — Index Fund Investing (The Long Game)** Decades of data prove that low-cost index funds outperform the vast majority of actively managed funds over time.

The 3-Fund Portfolio (Warren Buffett's Recommended Approach for Most Investors): - US Total Market Index Fund — 60% - International Index Fund — 30% - Bond Index Fund — 10%

Adjust the bond percentage to your age: your age = your bond %.

**Level 5 — Real Estate (William's Personal Path)** Real estate has created more millionaires than any other asset class in history. My 39-year career in Ohio real estate showed me this truth thousands of times over.

The Real Estate Wealth Path: 1. Buy your primary residence (build equity, not rent) 2. House hack — rent a room or unit to offset your mortgage 3. Buy your first investment property using equity from your home 4. Refinance and repeat — the BRRRR strategy 5. Scale to a portfolio that generates passive income

**Level 6 — Business Ownership** The highest returns come from owning a business. This does not require venture capital or risk everything. Start with a side business in your area of expertise.

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# PILLAR 4: PROTECT EVERYTHING

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## Wealth Without Protection Is Temporary

You can do everything right — earn more, spend less, invest wisely — and lose it all in a single unprotected event. Protection is not optional. It is the foundation that makes everything else secure.

### The Protection Checklist

**Insurance (Non-Negotiable)** - ☐ Health insurance — medical debt is the #1 cause of bankruptcy in America - ☐ Life insurance — term life if you have dependents (10-12x your income) - ☐ Disability insurance — protects your income if you cannot work - ☐ Umbrella liability policy — $1M coverage costs ~$200/year - ☐ Homeowner or renter insurance — your possessions and liability

**Legal Structures** - ☐ Will and testament — if you have assets, you need a will - ☐ Beneficiary designations — review annually on all accounts - ☐ LLC or corporation — if you own a business or investment properties - ☐ Power of attorney — financial and healthcare

**Estate Planning** - ☐ Beneficiaries named on all retirement accounts and life insurance - ☐ Trust consideration for assets over $500,000 - ☐ Document storage — where are your important documents?

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# YOUR 90-DAY WEALTH BUILDING ROADMAP

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## Month 1 — Foundation (Days 1-30)

| Week | Focus | Action |
|---|---|---|
| Week 1 | Income audit | Calculate your exact net worth today |
| Week 1 | Spending audit | Track every dollar for 7 days |
| Week 2 | Emergency fund | Open a high-yield savings account, start contributing |
| Week 2 | Debt list | Write out every debt, balance, interest rate |
| Week 3 | Budget setup | Implement the 50/30/20 modified system |

| Week | Focus | Action |
|---|---|---|
| Week 3 | Insurance review | Identify any coverage gaps |
| Week 4 | Income Stream 2 | Identify your first side income opportunity |
| Week 4 | Investment account | Open a brokerage account if you don't have one |

## Month 2 — Acceleration (Days 31-60)

| Week | Focus | Action |
|---|---|---|
| Week 5 | Debt attack | Begin debt snowball, attack smallest balance |
| Week 5 | Employer match | Verify you are capturing full 401k match |
| Week 6 | Side income | Launch your first income stream |
| Week 6 | Index investing | Make your first index fund contribution |
| Week 7 | Real estate | Research your local market, attend one open house |
| Week 7 | Protection | Complete the insurance and legal checklist |
| Week 8 | Review | Measure progress, celebrate wins, adjust |

## Month 3 — Growth (Days 61-90)

| Week | Focus | Action |
|---|---|---|
| Week 9 | Income Stream 3 | Begin planning your first passive income source |
| Week 9 | Savings rate | Increase transfer by 1% |
| Week 10 | Investment add | Add to index fund portfolio |
| Week 10 | Network | Connect with one financially successful person |
| Week 11 | Real estate | Define your target investment property profile |
| Week 11 | Business | Evaluate your side income for business potential |

| Week | Focus | Action |
|---|---|---|
| Week 12 | 90-day review | Calculate net worth change, set 6-month goals |

# CLOSING WORDS FROM WILLIAM

I built my career in real estate because I believed in the power of property to change lives. Over 39 years I watched it happen hundreds of times.

But the clients who truly transformed their financial lives were the ones who did not stop at real estate. They used the principles in this blueprint across every area of their finances. They earned more, spent less, invested wisely and protected everything they built.

The blueprint works. I have seen it work. Now it is yours.

**Your wealth horizons are only as far as you are willing to reach.**

## CONTINUE YOUR WEALTH JOURNEY

This blueprint is your foundation. Wealth Horizons Academy offers 63 specialized programs to take you deeper in every area:

- **Real Estate investing and professional systems**
- **Advanced financial market education**
- **AI-powered business automation**
- **Wealth mindset and goal achievement**
- **And much more at wealthhorizonsacademy.org**