

5 Principles to Create and Protect Your Wealth

A simple yet powerful guide to regain control of your finances



Introduction

Wealth creation doesn't depend only on your current income. Many people earn a good salary but still live paycheck to paycheck.

The difference? **Mindset and money management.**

This guide is designed to give you **5 solid foundations** that you can apply right away to move from financial stress to financial confidence.

Budget is your best ally

Why?

Without visibility, you don't control your money – your money controls you.

The 50/30/20 Rule:

- 50% = essentials (housing, food, bills)
- 30% = wants (fun, lifestyle)
- 20% = savings & investments

Common trap: doing the opposite → 50% on fun, 0% on savings.

PerCapita Tip: start with as little as \$10/month savings. What matters is consistency.

Principle 2: Cash flow = oxygen

Why?

A profitable business can die without cash flow. Same for you: if your money goes out before it comes in, you suffocate.

Example: salary on the 10th, bills on the 1st → constant overdraft.

PerCapita Tip: build a *safety fund* = at least 1 month of essential expenses.

Principle 3: Invest even small amounts

Wealth is not about waiting until you're rich. Start now.

Example:

- \$50/month in ETFs → after 30 years ≈ \$40,000
- \$100/month → ≈ \$80,000

PerCapita Tip: start small, even \$20. What matters is building the investing habit.

Principle 4: The snowball effect

Wealth grows little by little:

- Save \$1/day
- Cut one useless expense
- Read 10 pages of a finance book

After 1 month = invisible.

After 1 year = noticeable.

After 5 years = life-changing.

Common mistake: chasing shortcuts (crypto miracles, lottery mindset).

Principle 5: Mindset & discipline

Wealth starts **in your mind**.

Believe “money is evil” → you push it away.

Believe “money is a tool for freedom” → you attract and use it wisely.

PerCapita Tip: write down your top 3 financial goals and review them weekly. It trains your brain to find solutions.

Conclusion + CTA

Congrats You now know the 5 pillars:

1. Budget
2. Cash flow
3. Investments
4. Snowball effect

5. Discipline & mindset

Next step: Apply at least ONE principle today.

Explore our exclusive tools and trainings at [PerCapita.be](https://percapita.be).