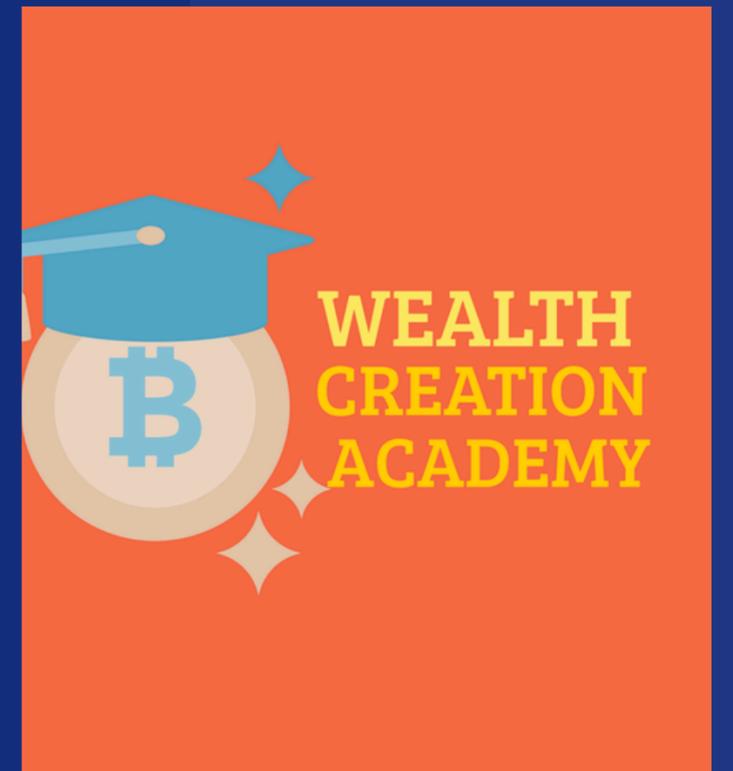


Surviving Isn't the Goal

A Millennial's Guide to Getting Ahead in a Rigged Economy
By Martial Niyonzima

Wealth Creation Academy



You're Not Broken. The System Is.

This book meets you where you are — not where the old financial advice says you should be.

Here, you'll learn practical strategies for stability, resilience, and freedom — without hustle culture.



Why This Matters

Millennials face:

- Rising living costs
- Student and consumer debt
- Job insecurity
- Inflation

This guide validates your reality and gives you tools that actually work.

What You'll Learn

- How to build financial stability
- How to escape financial stress
- How to plan without frustration
- How to grow income intentionally
- How to create peace with money



Who This Is For

Millennials starting from scratch

- ✓ Anyone tired of outdated money advice
- ✓ People ready to take intentional control
- ✓ Individuals seeking clarity and peace



Breaking the Old Rules

The old advice doesn't fit today's economy.

You were taught:

- ✓ Hard work = stability
- ✓ One job lasts forever
- ✓ Buy a house early

Today? You need:

- ✓ Income resilience
- ✓ Strategic planning
- ✓ Flexibility



Your Financial Reality

Take a moment and reflect:

What words describe how money feels to you?

(Write 3–5 words)

What expectations no longer fit reality?



FROM SURVIVAL TO STRATEGY

07

Survival looks like:

- Reacting to crises
- Avoiding the numbers
- Feeling behind

Strategy looks like:

- Tracking key numbers
- Small intentional moves
- Forward progress

One strategy you can start today:



Budgeting isn't about restriction — it's about intention.

One expense to reduce: _____

One expense to eliminate: _____

One intentional expense to keep: _____



Emergency Funds

Emergency funds = peace of mind.

Your target:

- £500 / €500 / \$500
- 1 month expenses
- 3 month expenses

Current saved: _____

Monthly contribution: _____



DEBT WITH A PLAN

Debt isn't shame — it's strategy.

List your debts

Type	Balance	InterestRate	Minimum
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Which strategy will you use?

- Snowball
- Avalanche



BUILDING CREDIT THE SMART WAY

Good credit builds options:

- Pay on time
- Keep balances low
- Borrow intentionally

Your next action:



INCOME RESILIENCE

One income is good. Two is stronger.

Main income: _____

Skill you can monetise: _____

Low-pressure side income idea: _____



INVESTING WITHOUT FEAR

Investing isn't gambling.

Before you start:

- Emergency fund started
- High-interest debt reducing
- Basic risk understanding

Your next investing step:



SPENDING HABITS

You spend because:

- Stress drives comfort purchases
- Social pressure influences habits

Where does your money go without intention?



30-DAY RULE

Before buying:

- Wait 30 days.
- If you still want it — evaluate:
- Does it move me forward?
- Does it reduce stress?
- Does it align with goals?



MONEY SMART TRAITS

Money-smart people are:

- Future-oriented
- Patient
- Calculated

Which trait do you want to strengthen next?



WHERE YOUR MONEY SHOULD GO

Thinking about your money this month:

- Essentials
- Savings
- Insurance
- Emergency fund

Your priority this month:



12-MONTH RESET PLAN

Choose your focus:

- Reduce debt
- Build emergency fund
- Improve income
- Start investing
- Your top 3:
 - 1.
 - 2.
 - 3.



FINAL REFLECTION

What would financial peace feel like in 12 months?



QUOTE

“An investment in knowledge pays the best interest.”

— Benjamin Franklin



FROM ONE MILLENNIAL TO ANOTHER

You are not late — you are learning in real time.

This matters more than perfection.



COACHING CTA

Need support implementing this?

- ✓ One-on-One Coaching
- ✓ Group Coaching Programmes
- ✓ Workshops & Talks

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WE'D LOVE TO HEAR FROM YOU!

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