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S1:E5

THE WEALTH GAP

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The Wealth Gap

Escalators vs. Stairs

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Why The Gap Keeps Widening

Owners ride escalators (assets)

While **workers take the stairs** (wages)

Sometimes the down stairs.

Asset prices outran paychecks

Asset Price Inflation Since 2000

S&P 500: +400%
Home Prices: +180%
Median Wage: +30%

Your paycheck is capped by hours in a day

Translation

If you owned assets,

you caught an **escalator**

If you only earned wages,

you got a **treadmill**

...with an incline

Hard Truth Time

The system is **not** waking up tomorrow with croissants and saying

"We fixed inequality"

(with confetti)

Stop waiting for a perfect policy patch

Update yourself

Investing as Shield and Sword

🛡️ Defensive

It keeps you out of the **bottom 50%** where shocks hit hardest

⚔️ Offensive

It's how you climb into the **top 20%, 10%, maybe 1%**

Not because you out-hustled gravity, but because you used the escalator

Every Dollar is a Vote

- 💰 For your **future**
- 👨‍👩‍👧‍👦 For your **kids**
- ⚙️ For **owning a piece** of the machine

Instead of just fueling it

The Compounding Family Saga

This is about **three generations**

And how one decision compounds across time

Generation 1

The Foundation

Starts at age **25**

Invests **$500/month** for 40 years

At **10% annual growth**

Final Portfolio:

$3.16M

Can safely pull **~4% per year**

Leaves **$2 million** to the kids

Generation 2

Building on the Foundation

Inherits **$2 million** at age 30

Plus invests **$300/month**

Rides it forward

Final Portfolio:

~$18M

Leaves **$10 million** to Gen 3

Generation 3

The Compounding Legacy

Inherits **$10 million**

Lets it ride for **35 years**

Final Portfolio:

Hundreds of Millions

Yes, that escalated quickly

Like a Marvel finale

The Flip Side

Never invest?

Retire on ~$22,800/year from Social Security

Pass down...

Stories

And maybe debt

The REAL Antidote

Remember:

Even if you pass millions, 70% of wealth evaporates by the second generation

Without literacy and structure

Teach while you build

- Use trusts, 529s, and rules
- Stewardship over flexing
- Financial literacy is the foundation

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This is MISTER MARKET

Reminding you: **Legacies aren't accidents**

They're budgeted, scheduled, and annoyingly consistent

Built by boring plans and a thousand tiny "no's" today

So your bloodline gets a louder "yes" tomorrow

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STEP 1: 3-Minute Video — 3 MIN

STEP 2: Review Slides — 2 MIN

STEP 3: Read Notes — 5 MIN

10 MINUTES TO MASTERY