



The Build to Multiply Roadmap

Seven stages from paycheck to ownership. Find your stage, work on it this quarter, and move to the next. Most people are in two stages at once; pick the one that deserves attention now.

Stage	The job of this stage	You are here if...	Your next move
1 EARN	Increase your earning power.	You have not checked your pay against the market in two years, or you accept offers without negotiating.	Find the pay range for your level. Prepare one negotiation this year.
2 CONTROL	Create margin between what you earn and what you spend.	You do not know your savings rate, or every raise disappears into lifestyle.	Calculate your savings rate. Automate the transfer the day after payday.
3 PROTECT	Make the foundation unshakeable.	Less than three months of essentials in cash, or high-interest debt still growing.	Fund one month of essentials, clear the expensive debt, check insurance.
4 BUILD	Invest consistently.	Money sits in cash, or investing happens only when you remember.	Capture the full match, automate monthly investing, keep it simple.
5 OWN	Move from labour to ownership.	Everything you have depends on your next paycheck.	Broaden into productive assets that pay you whether you work or not.
6 MULTIPLY	Let compounding and efficiency work.	The machine is built but fees, taxes and diversification are never reviewed.	Review taxes, fees and allocation once a year. Then leave it alone.
7 LIVE	Make work optional.	You could stop, or nearly could, and have not decided what the money is for.	Define your Freedom Number and the life it funds: time, family, generosity.

Three ground rules

Income is the engine. Nothing compounds until there is margin, and margin starts with what you earn. Career decisions are money decisions.

Ownership is the destination. The goal is not a bigger paycheck forever; it is assets that pay you whether you work or not.

It is a map, not a rulebook. Life is not linear. Use the diagnostic each quarter and work on the stage that matters now.

Find your stage in three minutes: the Financial Builder Score at buildtomultiply.com. Free tools for every stage in the Builder Library.