

THE MILLIONAIRE CURRICULUM

Booklet 5

The Raise & Side Hustle Formula

Earning More to Invest More — Without Burning Out

For College Students & Young Professionals

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The Millionaire Curriculum Series

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Why Earning More Is the Ultimate Wealth Accelerator

Cutting your latte budget will save you \$1,500 a year. Getting a \$10,000 raise invests that same \$1,500 every single month — for the rest of your career. The math on earning more dwarfs the math on spending less.

The Income Ceiling Problem

Personal finance advice has an obsession with cutting expenses. Stop eating out. Cancel subscriptions. Buy generic brands. And while avoiding waste is sensible, pure frugality hits a hard wall: you can only cut spending to zero. Income, on the other hand, has no ceiling.

The most powerful thing you can do for your financial future is not spend less — it is earn more. Every dollar of additional income compounds through your investing accounts for decades.

\$10,000 Extra annual income invested at 8% becomes ~\$1.1 M over 30 years	No limit Your income ceiling — unlike your expense floor
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The Compounding Power of a Raise

A raise is not a one-time event. It is a permanent increase to your earning baseline — every year, for the rest of your career. And when you invest a portion of every raise, the effect compounds dramatically.

Raise Amount	Monthly Increase	If 50% Invested at 8%	Extra Wealth Over 30 Years
\$5,000/year	\$417/mo	\$208/mo invested	~\$310,000
\$10,000/year	\$833/mo	\$417/mo invested	+\$620,000
\$15,000/year	\$1,250/mo	\$625/mo invested	+\$930,000
\$20,000/year	\$1,667/mo	\$833/mo invested	+\$1,240,000

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The 50% Rule

Every time you get a raise, immediately redirect 50% of the after-tax increase to investments — before you update your lifestyle. The other 50% is yours to enjoy. This single habit means every career advancement simultaneously grows your wealth, automatically, without sacrifice.

The Three Levers of Wealth

There are exactly three ways to build wealth faster, and they work best when pulled simultaneously:

Lever	How It Works	Maximum Impact	Difficulty
Spend Less	Cut expenses below your income	Limited — floors out at \$0 spending	Easy to start, hard to sustain
Earn More	Raise salary, side income, career growth	Unlimited upside potential	Harder to start, compounds forever
Invest Better	Lower fees, smarter allocation	Meaningful but bounded (~1-2%/yr gain)	Low — mostly one-time decisions

Most financial advice focuses almost entirely on Lever 1 (spend less) and Lever 3 (invest better). This booklet focuses on Lever 2 — the one with the highest long-term impact and the one most young professionals dramatically underutilize.

The Two Paths to Earning More

There are two distinct approaches, and the smartest strategy uses both:

- ▶ **Growing your primary income through salary negotiations, promotions, career pivots, and strategic job moves. This is earned income that arrives consistently, with benefits, and requires no extra hours.** The Raise Path:
- ▶ **Building supplemental income streams outside your main job — freelancing, consulting, content creation, selling, or service businesses. This income is controllable and scalable on your own terms.** The Side Hustle Path:

■ Which Path First?

Start with the raise path. A 10% salary increase at your current job requires zero additional hours of work and zero startup costs. Nail down what you deserve before adding hours to your week. Once your salary is optimized, a well-chosen side hustle can layer on top without competing with your core career.

Real Story: Keisha, 27 — Two Years, Two Raises, One Side Hustle

Keisha was earning \$54,000 as a marketing coordinator. She spent six months documenting her impact, researching market rates, and building her case. She negotiated a \$9,000 raise to \$63,000. A year later, after a promotion she engineered, she earned another \$8,000 increase to \$71,000. Meanwhile, she launched a freelance social media consulting service on weekends — earning an extra \$1,800/month by year two. In 24 months, her monthly take-home income grew by over \$2,700. She invested 50% of every increase at 8% return. Her Roth IRA and brokerage account grew by \$35,000 in those two years alone.

TVM Calculator

Mode: ☒ End ☐ Beginning

Label	Value	Compute
Present Value:	e.g. -200	PV
Payments:	-1350	PMT
Future Value:	35,009.81	FV
Annual Rate (%):	8	Rate
Periods (years):	2	Periods

Compounding:

Monthly



Reset

Future Value = \$35,009.81

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