MBG JOE

The Broke-to-Rich Blueprint

Simple. Repeatable. Built to work in any economy, any president, any market.

FREE STARTER EDITION

My Story

I grew up in a good home. My mom held it down. But nobody around me knew about investing. We knew the basics: go to college or trade school, work hard, take care of family, save a little, get good credit, retire at 65. That was the whole playbook. Nobody taught us about dividends, compounding, or how to make money work for you instead of the other way around.

When I was a little kid, my cousin used to show me the stock market. I forgot most of it, but it stuck with me. At 17, I opened my Webull account. At 18, in **October 2018**, I made my first real investments and started posting my penny gains and losses. Later, in the Navy, an older man put me on real game. He handed me printed notes on index funds, and I studied them like a textbook. It changed my life. I've been investing ever since, and in 2025 I started actively trading too. This blueprint is what I'm actually doing. You can start from $1. No gatekeeping.

> **Real talk:** I'm not a licensed financial advisor, and nothing here is personalized advice. This is my personal playbook, shared for education. The numbers are goals and historical patterns, not promises. Markets go down as well as up. Do your own research, and if your situation is complex, talk to a fiduciary.

Step 1: Open Your 4 Accounts

1. **401(k)** through your job (HR sets it up). Always capture the full employer match. It's free money.
2. **Roth IRA** at Fidelity. Grows tax-free. The 2026 limit is $7,500/year.
3. **Taxable brokerage** at Fidelity. No limits, accessible anytime.
4. **Crypto** at Coinbase. Small, speculative slice only.

APP	WHAT FOR	WHY
Fidelity	Roth IRA, brokerage, kids' accounts	$0 trades, fractional shares ($1 min)
Coinbase	Crypto (BTC, ETH, XRP, SOL)	Well-established US crypto exchange
Your job's site	401(k)	Set up through HR, get the full match
HYSA (Varo, Wealthfront)	Savings	Emergency fund + tax money

Step 2: Split Your Money

Your 401(k) comes out of your paycheck automatically. This is what to do with the money left after that. These are ranges. Adjust to your life, debt, and goals.

ACCOUNT	% OF MONEY	WHAT IT'S FOR
Brokerage	55-60%	Retire early: grows now, pays you later
Roth IRA	20-25%	Tax-free for life. Max it yearly.

ACCOUNT	% OF MONEY	WHAT IT'S FOR
Crypto	8-10%	Big upside, high risk. Keep it small.
Savings (HYSA)	5-10%	Emergency fund + tax money
Kids' accounts	5-10%	Generational head start

PER MONTH	BROKERAGE	ROTH	CRYPTO	SAVINGS	KIDS
$100	$58	$22	$9	$7	$4
$500	$290	$110	$45	$35	$20
$1,000	$580	$220	$90	$70	$40

The Key Idea: Grow First, Then Flip to Income

This is the part most people miss, and it's what speeds everything up. Your brokerage has two phases, and you don't run them the same way.

Phase 1, Build (now until you're near your number). Point new money at growth funds. Growth compounds faster than high-yield income funds and is more tax-efficient in a taxable account, because you're not paying tax on big monthly payouts you don't need yet.

Phase 2, Flip (about 2 years before you want to quit). Sell growth in long-term-gain chunks and move into monthly-income funds so the account throws off the cash you'll live on. Then you live off what the income funds pay you. You don't keep selling the pile. It stays whole and passes to your kids.

> Buying high-yield income funds from day one feels good (cash hits monthly) but is slower and more taxed while you're building. Grow first, convert near the finish.

Kill Your Debt First

INTEREST RATE	WHAT TO DO	WHY
15%+	Kill it fast, before investing hard	A guaranteed return the market can't promise
8-14%	Tackle next, smallest balance first	Momentum keeps you going
Under 7%	Pay minimums, invest the rest	Diversified investing has historically earned more

Don't Forget Taxes

Set tax money aside the moment you profit, in a separate savings account. Holding investments over a year qualifies gains for lower long-term rates.

MONEY FROM	SET ASIDE	NOTES
Brokerage gains / dividends	25-30%	Income-fund payouts taxed as ordinary income
Crypto gains	25-30%	Short-term taxed higher than long-term
Options / futures / forex	30%	Mostly ordinary rates
Inside Roth / 401(k) / 529	0%	Tax-advantaged

What Consistent Investing Can Do

Illustrative only. Assumes about 10%/yr average. Real returns vary a lot year to year and are never guaranteed.

$/MONTH	10 YR	20 YR	30 YR	40 YR
$50	~$10K	~$38K	~$113K	~$316K
$100	~$20K	~$76K	~$226K	~$632K
$250	~$51K	~$190K	~$565K	~$1.6M
$500	~$102K	~$380K	~$1.1M	~$3.2M
$1,000	~$205K	~$759K	~$2.3M	~$6.3M

The biggest lever isn't which fund you pick. It's how much you put in and how long you leave it alone.

Want the Full Blueprint?

This free version shows you the **how**. The full version shows you **exactly what I buy**:

- My exact Roth IRA funds with percentages
- Brokerage Phase 1 (build) and Phase 2 (income flip), plus when to flip
- My crypto split
- Kids' accounts: Custodial Roth, UTMA, and the 529 age schedule
- The Machine: how every account works together
- How much you need to retire at $1K, $5K, $10K, and $30K a month
- My real story: how I paid off all my debt in about 6 months
- Bonus: my personal trade checklist

Get the Full Blueprint

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