

Cut Your Fixed Costs First

Before you try to make more money, **fix your structure**.

Most people think “I need to earn more.” That’s not the real problem. The real problem is **your fixed costs are too high**.

If your structure is broken, no amount of income will save you. You will always feel stuck. **More income → more spending → nothing changes**.

Some people earn **\$100,000** and still **struggle**, while others earn the same and move forward. The difference is not income. **It’s structure**.

Fixed costs decide everything. Lower fixed costs = **more freedom**. Higher fixed costs = **constant pressure**.

Start here. Before investing, before side hustles, before anything else. **Fix your foundation first**.

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Where Your Money Is Leaking

You don't lose money once—you **lose it every month**. That's what **fixed costs** are. They don't look dangerous, but they **drain you slowly**.

Most people **leak money in the same places: housing, car, subscriptions, and insurance**.

Housing is usually the **biggest expense—too expensive, too big, or locked into long-term** commitments.

Cars come with **loans, fuel, and insurance**, quietly becoming a **financial trap**.

Subscriptions feel **small**, but they **never stop**.

Insurance is **necessary**, but often **overpriced** and **rarely reviewed**.

The problem is **not one big mistake**. It's **many small ones** repeating **every month**.

Fixed costs are **not loud**, but they are **constant**. If you don't control them, **they will control you**.

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Quick Wins (Cut Immediately)

You don't need a perfect plan—you need action. Start with what you can change today.

Cancel subscriptions you don't use. If you forgot about it, **cancel it**.

Downgrade expensive plans—phone, internet, streaming. You don't need the highest plan.

Replace services with **cheaper alternatives**—insurance, utilities, memberships. Same function, lower cost.

Delay lifestyle upgrades. Just because you can afford it **doesn't mean you should**.

Small cuts repeated monthly turn into big money. **\$200/month = \$2,400/year. \$300/month = \$3,600/year.**

This is your starting point.

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What To Do With The Difference

You cut your fixed costs—**now what?** Most people **make the same mistake**: they **spend the difference, and nothing changes.**

Don't do that.

Do not upgrade your lifestyle. Do not reward yourself. Do not spend it.

Redirect it. Every dollar you save becomes your foundation. Move it into **Life Money (INOCHIGANE).**

Cash. Accessible. Untouchable.

This is not investment money. **This is survival money.**

Cut → Keep → Redirect. That's the **system.**

👉 Next: Build your Life Money (Page 5)

Build Your Life Money (INCHIGANE)

Life Money is **cash** you can use **immediately** when life stops—**no delays, no conditions, no approvals.**

Minimum: 3 months of living expenses. **Better: 6 months.** **Strong: 12 months.**

This is not about being rich. This is about **surviving without panic** and **without rushing into bad decisions.**

How to build it: take the difference from your fixed costs and stack it every month. No exceptions, no shortcuts.

It's **not fast**, but **it's certain.** **If you don't stop, you will get there.**

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Final Rule

This is **not optional**. If you don't have **Life Money**, your system is broken.

The order matters:

1. **Fix your fixed costs**
2. **Build Life Money (INOCHIGANE)**
3. **Then invest**

Most people **reverse this**—and **that's why they struggle**. Without **Life Money**, every problem becomes **urgent** and every decision becomes **emotional**.

With Life Money, you **gain time, control, and options**.

Fix your structure. Build your foundation. Then move forward.

👉 **Life Money (INOCHIGANE)** is the **base of everything**