

# 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.  $\$200/\text{month} = \$2,400/\text{year}$ .  $\$300/\text{month} = \$3,600/\text{year}$ .

**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** (INCHIGANE).

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**