THE MIDAS LAW

Every Money Skill They Never Taught You

THE WORKBOOK

Your personal space to process, plan, and track every floor of the ladder.

IGNIUM LLC

How to Use This Workbook

This workbook is the companion to The Midas Law guide. It mirrors the same five-floor structure, but instead of teaching, it asks. Each section gives you space to process what you learned, apply it to your real numbers, and build the plan that fits your actual life — not a theoretical one.

You don't need to fill everything out in one sitting. Work through one floor at a time. Come back when you're ready for the next one. The only wrong way to use this is to leave it blank.

⚡ Ground Rules

1. Be honest with your numbers. Nobody sees this but you.
2. Don't judge yourself for where you are. Judge the system that didn't teach you.
3. Done is better than perfect. A rough number written down beats a precise number in your head.
4. If a section doesn't apply to you yet, skip it. Come back when it does.

FLOOR 0

The Foundation

Stability — where are you actually standing?

Your Starting Point

Before you climb anywhere, you need to know where you're standing. No judgment — just facts.

What's your current monthly income (after taxes)?

Do you have an emergency fund right now? If so, how much is in it?

Could you cover a surprise $1,000 expense today without using a credit card? Be honest.

Your Cash Flow Map

List everything. The goal is to see where your money actually goes, not where you think it goes.

Fixed Costs (same every month)

Rent / Mortgage: ______________________

Car payment: ______________________

Insurance: ______________________________

Phone: ______________________________

Subscriptions: ______________________________

Loan payments: ______________________________

Other fixed: ______________________________

TOTAL FIXED: ______________________________

Variable Costs (shifts month to month)

Groceries: ______________________________

Gas / Transport: ______________________________

Eating out: ______________________________

Entertainment: ______________________________

Shopping: ______________________________

Other variable: ______________________________

TOTAL VARIABLE: ______________________________

Your Real Number

Monthly Income: ______________________________

Minus Total Fixed: ______________________________

Minus Total Variable: ______________________________

= REAL NUMBER: ______________________________

If your real number is negative, that's not a personal failure. That's information. It means you're spending more than comes in, and now you can see exactly where.

The $1,000 Wall Plan

How much can you realistically set aside per paycheck toward your emergency wall? (Even $20 counts.)

Where will you keep it? (Name a specific HYSA or separate account.)

At that rate, how many weeks until you hit $1,000?

What's your plan if an emergency hits before the wall is built?

The Poverty Premium Audit

Which of these are you currently paying? Check the ones that apply and write in your estimated cost.

Overdraft fees (monthly): ____________________

Check cashing fees: ____________________

Corner store markup vs bulk: ____________________

High-APR auto financing: ____________________

Bad credit insurance premium: ____________________

Payday or advance app fees: ____________________

Which one could you eliminate first, and what's the escape move?

Floor 0 Reflection

What's the one thing about your financial foundation that surprised you when you wrote it down?

If you could change one number from this section, which one would it be and why?

What's the very next step you're going to take? Make it specific — date, amount, action.

FLOOR 1

The Fix

Credit, debt, and the numbers on the statement

Your Credit Card X-Ray

Pull up your actual statement(s). Write the real numbers.

Card name: ____________________

APR: ____________________

Current balance: ____________________

Credit limit: ____________________

Utilization (balance ÷ limit): ____________________

Minimum payment: ____________________

What you actually pay: ____________________

Second card (if applicable):

Card name: ____________________

APR: ____________________

Current balance: ____________________

Credit limit: ____________________

Utilization: ____________________

Your Debt Destruction Plan

List every debt you carry. Then pick your method.

Debt 1 (name / APR / balance): ______________________

Debt 2: ______________________

Debt 3: ______________________

Debt 4: ______________________

Debt 5: ______________________

Which method fits you better — Avalanche (highest APR first) or Snowball (smallest balance first)? Why?

Based on your method, what's the first debt you're attacking? What's the extra amount you can throw at it per month above the minimum?

Floor 1 Reflection

What did you learn from looking at your actual statement that you didn't know before?

How much of your current debt is “debt that works for you” vs “debt that works against you”?

If you could go back and give yourself one piece of credit advice before your first card, what would it be?

FLOOR 2

The Climb

Reading the market with real numbers

Your First Stock Analysis

Pick any stock you're curious about. Look it up and fill in the real numbers.

Company name: ____________________

Ticker symbol: ____________________

Current price: ____________________

P/E ratio: ____________________

Forward P/E: ____________________

PEG ratio: ____________________

52-week range: ____________________

Volume (today): ____________________

Based on the PEG ratio, is this stock priced at a discount, fair value, or premium? What does that tell you?

Three-Check System Practice

Find a recent market headline about any stock or sector and run it through all three checks.

Check 1 — The News: What actually happened? One sentence, no hype.

Check 2 — The Fundamentals: Does this event change what the company earns or owns?

Check 3 — The Chart: Is the price action confirming the story or contradicting it?

Your conclusion: is this signal real or noise?

Floor 2 Reflection

Before this guide, what did you think the stock market was? How has that picture changed?

What's one concept from this floor you could explain to someone else now?

FLOOR 3

The Long Game

Compounding, retirement, and pulling every lever

Your Compounding Timeline

Your age right now: ______________________

Target retirement age: ______________________

Years of compounding available: ______________________

Amount you can invest per month right now: ______________________

Using the chart from the guide: if you start today at your current age and contribution, roughly what could that grow to by 65? (Use the 8% average return assumption.)

What would it look like if you started 10 years from now instead? What's the difference?

Your Retirement Account Audit

Do you have a 401(k)? (Y/N): ____________________

Employer match? (% or amount): ____________________

Are you contributing enough to get the full match? (Y/N):

____

Do you have an IRA? (Y/N, Roth or Traditional): ____________________

Do you have an HSA? (Y/N): ____________________

What’s one lever from Chapter 20 (Weaponizing the W-2) that you’re not currently pulling? What would it take to pull it?

Floor 3 Reflection

When did your compounding clock start? If it hasn’t started yet, what’s stopping it?

What's the one move from this floor you're committing to within the next 30 days? Be specific.

FLOOR 4

The Real World

Street-level survival economics

Your Side Income Audit

Do you earn any cash income (tips, gig work, side hustles)? Roughly how much per month?

What percentage of that cash are you currently depositing and reporting?

If you started aging 70% of your cash (depositing and reporting it), how would that change your financial visibility in 6 months?

The Real Math on Your Hustle

Pick your most recent flip, gig, or side job and run the real numbers.

What you sold / service provided: ______________________

Revenue (what you received): ______________________

Cost of goods / supplies: ______________________

Platform fees: ______________________

Payment processing fees: ______________________

Shipping / delivery costs: ______________________

Hours of your time: ______________________

ACTUAL PROFIT: ______________________

Your effective hourly rate: ______________________

Was it worth it? If not, what would make it worth it — or is this a hustle you should stop?

Your Family Fund Plan

If you support family members financially, this section is for you. If not, skip it.

How much are you currently giving or lending to family per month? Is it a fixed number or open-ended?

Your Family Fund budget (monthly cap): ____________________

How will you communicate this boundary? Write out what you'd actually say.

Floor 4 Reflection

What's the one financial trap from this floor you've already fallen into? Name it.

What does financial freedom actually look like for you? Not a number — a life. Describe it.

The Whole Ladder — Your Plan

You’ve gone through every floor. Now write the plan. Not the dream. The plan.

Floor 0 — My next move for stability:

Floor 1 — My next move for debt/credit:

Floor 2 — My next move for learning the market:

Floor 3 — My next move for the long game:

Floor 4 — My next move for real-world money:

What's the single most important thing you learned from this entire process?

THE MIDAS LAW

Every floor you climb changes the view.