



FREE GUIDE

10 Rules of Money Nobody Taught You

For the person who earns a living but has never been taught how money actually works.

The financial playbook they should have given you at 18.
Each rule comes with one action you can take today.

Deven Davis
devendavis.com

10

RULES

10

ACTIONS

0

FLUFF

Before We Start

You make money. You spend money. You worry about money.

But nobody ever sat you down and explained how money actually works.

Not your parents. Not your school. Not your employer. The entire system assumes you already know — and you don't. That's not your fault. It's a design flaw.

I know because I lived it. I spent five years in my in-laws' basement after losing everything. I had no financial architecture — just income that disappeared every month. The moment it changed was when I realized I'd been treating money like a finish line instead of a system. I was working to spend, not working to deploy. That single thought rewired everything. I rebuilt from \$37 on my first Black Friday to seven figures in under a year. I've since built \$500M in startup growth, built relationships with 400+ family offices, and co-founded Ivystone Capital — and every system I teach comes from what I wish someone had handed me in that basement.

Here is why 2026 specifically is the year to learn them: \$124 trillion is already moving. The largest wealth transfer ever recorded — from Baby Boomers to Millennials and Gen Z (Cerulli Associates, 2024). The people who know the architecture now will be positioned. The people who learn it in 2031 will be watching others take what could have been theirs.

This guide is those 10 rules. Each one comes with a specific action you can take today — not next month, not when you're "ready." Today.

Some of these will challenge what you were taught. Good. What you were taught isn't working.

The average American earns \$69,000 a year and has \$800 in savings (Federal Reserve Survey of Consumer Finances, 2023). That's not a discipline problem. That's an architecture problem.

These 10 rules are the architecture.

If you're thinking "I don't have money to invest" — Rule 3 is for you.

If you're thinking "I'm not smart enough for this" — Rule 2 is for you.

If you're thinking "This isn't for people like me" — keep reading.

Read all 10. Do at least one action today. That alone puts you ahead of 90% of people your age.

— Deven Davis

1 Your income is not your wealth.

You make \$69K and have \$800 saved. That's not a discipline problem — it's an architecture problem. Income is what flows in. Wealth is what you keep and deploy. Most people optimize for a bigger paycheck when they should be building a system that captures and compounds what they already earn.

'YOUR ACTION

Calculate your wealth-building rate: $(\text{Monthly savings} + \text{investments}) \div \text{Monthly income} \times 100$. If it's under 10%, your architecture is broken — not your discipline.

2 The game you were taught is the wrong game.

Save, invest in index funds, retire at 65. That playbook was written for your grandparents' economy — pensions, company loyalty, predictable careers. That world doesn't exist anymore. The new economy rewards builders, investors, and people who create multiple income streams. The old game was defense. The new game is offense.

'YOUR ACTION

Write down the 3 financial "rules" you follow that you've never questioned. For each one, ask: "Who taught me this, and did THEY have the results I want?"

3 \$100 is enough to start.

You don't need \$10,000. You need \$100 and the right door. New regulations (Regulation Crowdfunding, Regulation A+) mean you can invest in startups, real estate funds, and venture deals for less than your grocery bill. The SEC changed the rules in 2016 and again in 2021. Most people still don't know.

'YOUR ACTION

Open an account on one of these 3 platforms today: Wefunder, Republic, or StartEngine. Browse for 10 minutes. This is a few years down the road for most Finders — but here's what to look for when you're ready: deals with \$1M+ raised, a clear revenue model, and a founding team with industry experience. You're not committing to anything — just opening the door.

4 Learn to think in asymmetry.

An index fund returns 8–10% per year. The people who funded Uber made 9,500x their money in 8 years. Airbnb: 5,000x. That's not a comparison — it's a different game entirely. Asymmetric investing means you risk a small amount for a disproportionately large upside. You weren't invited to play that game before. But the rules of access are being rewritten right now — and the people who show up in 2026 are going to be the ones who get invited next time. This isn't about replacing your index funds. It's about adding a second lane where \$100 can behave like \$10,000.

'YOUR ACTION

Write down the upside and downside of one thing you already have — your job, a side hustle, a savings account. What's the best case? The worst case? The likelihood of each? That's asymmetric thinking. Now apply it to the next financial decision you make. The skill is the asset — even before you invest a dollar.

5 Nobody's coming to build your system.

No employer match. No auto-enrollment. No safety net. Whether you're a freelance designer, a gig driver, a healthcare contractor, or a stay-at-home parent who earns on the side — you have to build the architecture that W-2 workers get by default. 72.9 million Americans freelance. Almost none have a retirement system. That's not because they don't care — it's because no one showed them how. Every year you wait is a year the math can't give back. The person who builds this system isn't a different kind of person. They just got the information earlier. Remember that wealth-building rate from Rule 1? A Solo 401(k) is the single fastest way to change it.

'YOUR ACTION

Open a SEP IRA today. It takes 10 minutes and lets you contribute up to 25% of your net self-employment income. That's it. One account. Ten minutes. Your trajectory changes the moment it's open.

6 Your side hustle IS your investment strategy.

An extra \$500/month invested at 10% for 20 years = \$382,846. The side hustle isn't spending money — it's seed capital. Every dollar of side income that goes into investments instead of lifestyle is a dollar that works for you 24/7. The wealthiest people don't just earn more. They deploy what they earn. Picture yourself three years from today. You made one decision — you started putting \$300/month of your side income into a system instead of into lifestyle. Nothing else changed. You still have your job. But you have \$14,000 in assets working for you, and last month they earned more than you did on a Saturday shift.

YOUR ACTION

Calculate your number using the table on this page. Pick the monthly amount closest to your current side income and see what it becomes. Then look at that wealth-building rate you calculated in Rule 1 and imagine what it looks like with this number added.

MONTHLY AMOUNT	AFTER 20 YEARS	AFTER 30 YEARS
\$100/mo	\$76,570	\$153,139
\$250/mo	\$191,424	\$382,847
\$500/mo	\$382,847	\$765,694
\$1,000/mo	\$765,694	\$1,531,388

Assumes 10% average annual return, compounded monthly.

The 30-year number is the destination. The transfer you set up this week is how you get there.

At the average American savings rate, a person reaches 65 with under \$20,000 in total savings. That's not a retirement plan — it's the cost of never learning Rule 1.

7 AI just collapsed the cost of starting.

Tools that cost \$10K/month three years ago are free today. Market research, financial modeling, copywriting, design, legal templates, pitch decks — AI handles all of it at a fraction of the cost. The barrier to starting a business has never been lower. The only question left is whether you'll use these tools or watch someone else use them first.

'YOUR ACTION

Open ChatGPT or Claude and type: "Give me 3 side business ideas for someone with [your skill]." That's it. You don't have to build anything today — just see what's possible when the tools are free. You'll be surprised how specific the answers are.

8 \$124 trillion is changing hands right now.

The largest wealth transfer in human history. \$124 trillion moving from Baby Boomers to Millennials and Gen Z over the next 20 years (Cerulli Associates, 2024). New doors. New rules. New paths. And 97% of people don't know it's happening. The ones who don't aren't doing anything wrong — they're just spending the most important five-year window of their financial life the same way they spent the last one. The money is moving whether you're ready or not. The question is whether you'll be positioned to participate.

'YOUR ACTION

List one person in your life who has already inherited or received a meaningful financial asset. What did they do with it — and what would you do differently? That gap between their answer and yours is the architecture gap this guide exists to close.

9 Pay yourself first — literally.

The wealthy don't save what's left after spending. They invest first and spend what's left. That one inversion changes everything. Set up an automatic transfer on payday — even \$50 — into a separate account before you touch anything else. Your expenses will adjust. They always do. A gig driver I worked with told me she couldn't afford \$50 a month. Three months after she set up the transfer, she said she hadn't noticed it was gone — and she had \$450 in an account she'd never touched. This is the mechanic behind every wealth-building system that works: the money moves before you can talk yourself out of it.

'YOUR ACTION

Set up an automatic transfer today. Your checking account → a savings or investment account. Pick an amount you won't miss: \$25, \$50, \$100. Schedule it for the day after your next paycheck hits. This is the single most important habit in this entire guide.

10 The window is open. It won't stay open.

Early movers in every wealth shift capture disproportionate returns. The internet (1995–2005). Crypto (2013–2017). AI (2023–now). We're in the window right now — where access, technology, and capital are all aligned for the first time in history. By 2031, the majority of the \$124 trillion wealth transfer will already be in motion. The people who positioned themselves in 2026 will have a story they tell for decades — about the window they saw and walked through. The people who waited will wonder what happened. Five years from now, you'll either be the person who learned the rules and built the system — or the person who meant to.

'YOUR ACTION

Pick your path — Finder, Founder, or Funder — and take one step today. Not tomorrow. Today. The quiz takes 2 minutes and gives you a specific starting point: devendavis.com/quiz

The \$124 Trillion Transfer: Your 3 Paths

These 10 rules came out of my own rebuild. What I learned is that knowing them isn't enough — you need to know which ones to activate first, based on where you're actually starting.

\$124 trillion is moving from Baby Boomers to Millennials and Gen Z. Most people will watch it pass without ever knowing it was in reach. That money is looking for three things: people who earn with purpose, people who build with purpose, and people who invest with purpose. Which one are you?

PATH 1

The Finder

Finders are people who are done waiting for income to "get better" on its own.

You're earning — maybe gigging, freelancing, or side hustling — but you know there's a bigger game. You want to go from making money to building wealth. Most Finders deploy their first \$100 into a real investment within 30 days of taking the quiz. That one move changes how you see money permanently.

PATH 2

The Founder

Founders are people building something that should be investable.

You're building something — or you're ready to. A business, a product, a movement. You want to go from idea to investable. The quiz gives you a fundability checklist and the exact framework investors use to evaluate early-stage companies.

PATH 3

The Funder

Funders are people who are done parking money in instruments that weren't designed to make them wealthy.

You have capital — or you're building it — and you want to deploy it with conviction. Impact-aligned startups, real estate, venture deals. The quiz gives you a deal evaluation framework and shows you exactly how to vet your first alternative investment.

You don't have to pick one forever. Most people start as Finders and become Founders or Funders. That's the whole point.

The quiz tells you where to start — and gives you a specific resource stack for your path.

Take the free 2-minute Impact Identity Quiz:

[Take the Quiz ' devendavis.com/quiz](https://devendavis.com/quiz)

YOUR NEXT STEP

Which Path Is Yours?

You're leaving as someone who has already started. The moment you chose to read this, you chose a different relationship with money.

The people who take this quiz and follow the path are the same people who, five years from now, have a system that runs without them — and options they couldn't have imagined when they were just surviving. That's what knowing which path you're on does. It stops the drift.

The quiz takes 2 minutes. The rules are the same for everyone. Where you start is the only variable.

Two minutes. Your specific starting point. The exact resources built for where you are right now.

[Take the Quiz](#)

devendavis.com/quiz



About the Author

Deven Davis is the Co-Founder of Ivystone Capital, an impact venture fund that bridges institutional capital and grassroots innovation. He's built \$500M+ in startup growth revenue, cultivated 400+ family office relationships, and teaches thousands of Finders, Founders, and Funders how to build wealth with purpose.

Right now he's building toward something bigger: an army of 50,000–100,000 small investors deploying capital alongside Ivystone's institutional partners. These 10 rules are the on-ramp. The quiz is how you find your lane.

@deven.r.davis on Instagram

devendavis.com

*You've read the rules.
Now find out which path is yours.*

devendavis.com/quiz

devendavis.com