

# THE 24K Life Income Pyramid

The Five Streams of Financial Freedom



**FINANCIAL FREEDOM**

**BUILD YOUR WEALTH STACK**

# The 24K Life Financial Pyramid

The Five Streams of Financial Freedom

## The One Paycheck Trap

Most people spend their entire lives trying to make **one income stream bigger.**

They negotiate salaries.

They ask for raises.

They work longer hours.

They hope promotions will eventually create financial security.

But there is a dangerous flaw in this strategy.

**One paycheck is not a financial plan.**

It is a dependency.

When your entire financial life relies on a single source of income, you are exposed to risks you cannot control:

- layoffs
- economic downturns
- company restructuring
- industry disruption
- unexpected life events

And when that one source stops, the entire system collapses.

This is why so many hardworking people who earn good incomes still experience financial stress.

Not because they are lazy.

Not because they lack intelligence.

But because they were never taught **how wealth is actually built**.

## **Wealth Is Built With Structure**

The financially free rarely rely on a single income stream.

Instead, they construct **income systems**.

These systems generate money from multiple directions, employment, business, investments, and intellectual property.

Over time, each new stream strengthens financial stability and expands opportunity.

Income stops depending on one source.

It begins flowing from **many sources simultaneously**.

## **The Blueprint You Were Never Taught**

The **24K Life Income Pyramid** is a simple but powerful model designed to help you build those income streams in the right order.

This framework shows you how to move from financial dependence to financial independence by building income in layers.

The pyramid is built from the ground up.

Each level represents a different type of income stream:

- **Foundation Income**
- **Expansion Income**
- **Ownership Income**
- **Appreciation Income**
- **Legacy Income**

Together, they create a **financial architecture capable of supporting long-term wealth and freedom.**

## **Climbing the Wealth Ladder**

Alongside the pyramid is another powerful concept: **The Wealth Ladder.**

While the pyramid shows the types of income streams you can build, the Wealth Ladder shows **how people progress financially over time.**

Level 1

One income stream — survival mode.

Level 2

Two streams — stability begins.

Level 3

Three streams — momentum builds.

Level 4

Four streams — wealth begins forming.

Level 5

Five streams — financial independence becomes possible.

The goal is not simply to work harder.

The goal is to **climb the ladder by building additional income streams.**

# A Different Way to Think About Money

Financial freedom does not come from working endlessly.

It comes from building a system where **income continues to flow whether you are working or not.**

That system is what the **24K Life Income Pyramid** is designed to help you create.

Inside this guide, you will discover:

- the five types of income streams that create financial freedom
- how wealthy individuals structure their income systems
- how to identify which level of the pyramid you are currently on
- how to begin building your next income stream

By the end, you will see your financial life differently.

You will stop asking:

**“How can I make more money?”**

And start asking the question that changes everything:

**“How many income streams am I building?”**

*Derick Gant*

# Level 1 — Foundation Income

## Stability Before Strategy

At the base of the pyramid is **Foundation Income**. This is the income most people begin with and the income that stabilizes everyday life.

Foundation income typically comes from employment, professional services, or a primary career. It includes salaries, commissions, consulting work, and skilled trades.

This level is critical because it provides the **financial fuel** needed to build the rest of the pyramid.

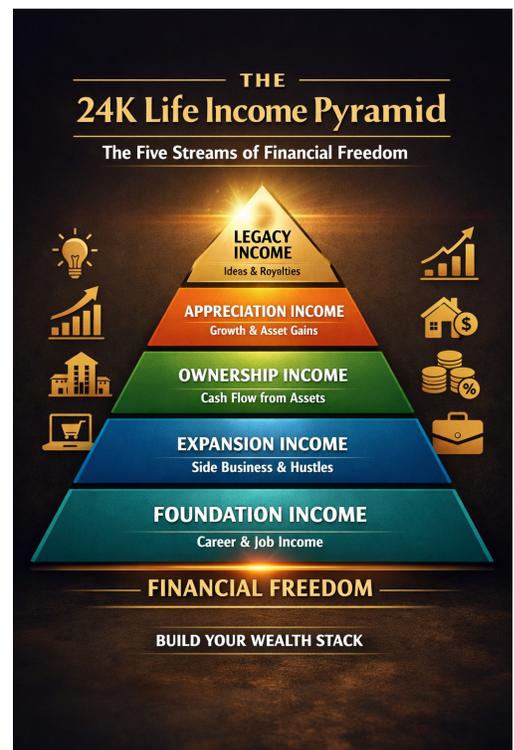
The purpose of foundation income is to:

- support living expenses
- eliminate high-interest debt
- build savings
- create surplus capital for investing

The goal at this level is not simply to earn a paycheck. The goal is to turn employment into a **wealth-building engine**.

In the 24K Life philosophy, your job is not your wealth.

Your job is the **capital creator that funds your wealth creation**.



# Level 2 — Expansion Income

## Breaking the Income Ceiling

The second level of the pyramid introduces **Expansion Income**. This is income created outside of traditional employment through entrepreneurship, side ventures, or monetizing personal skills.

Expansion income allows individuals to break the **income ceiling imposed by employers**.

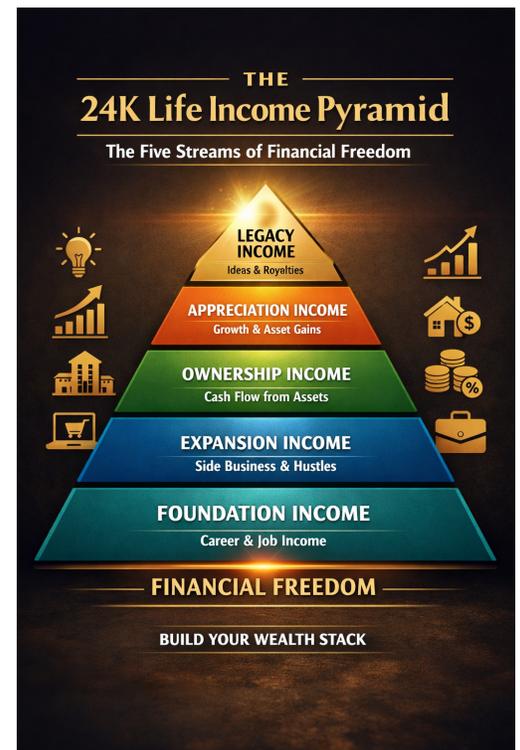
Examples include:

- consulting or coaching
- freelance services
- online businesses
- digital products
- small service businesses

At this level, people begin to recognize that their **knowledge, expertise, and experience can be converted into income**.

Expansion income is powerful because it increases cash flow and accelerates the ability to invest.

While foundation income provides stability, expansion income creates **earning flexibility and opportunity**.



# Level 3 — Ownership Income

## Income From Assets

The third level introduces one of the most important shifts in wealth creation: **ownership**.

Ownership income is generated from assets that produce recurring cash flow. Rather than trading time directly for money, individuals begin to earn income because they **own income-producing assets**.

Examples include:

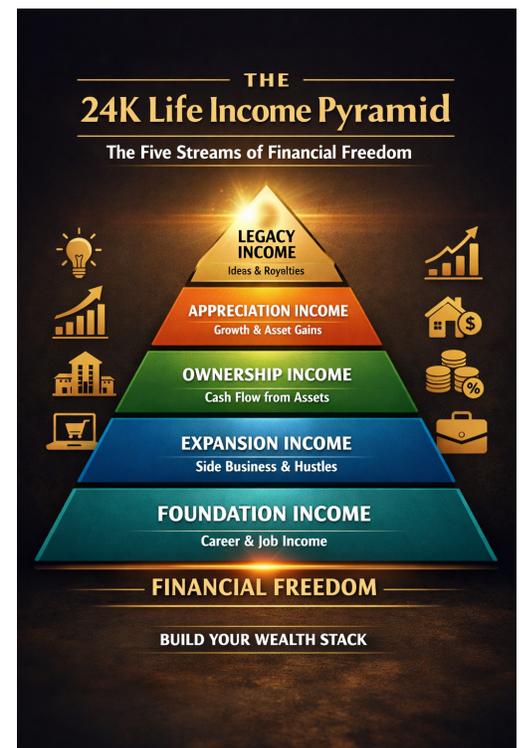
- dividend-paying stocks
- rental real estate
- business ownership stakes
- private investment opportunities

This level represents a major shift in financial life.

Workers earn income.

Owners collect income.

Ownership income begins reducing reliance on employment and builds financial resilience.



# Level 4 — Appreciation Income

## Building Net Worth

The fourth level focuses on **long-term wealth growth through asset appreciation**.

Appreciation income does not always appear as monthly cash flow. Instead, it reflects the increasing value of assets over time.

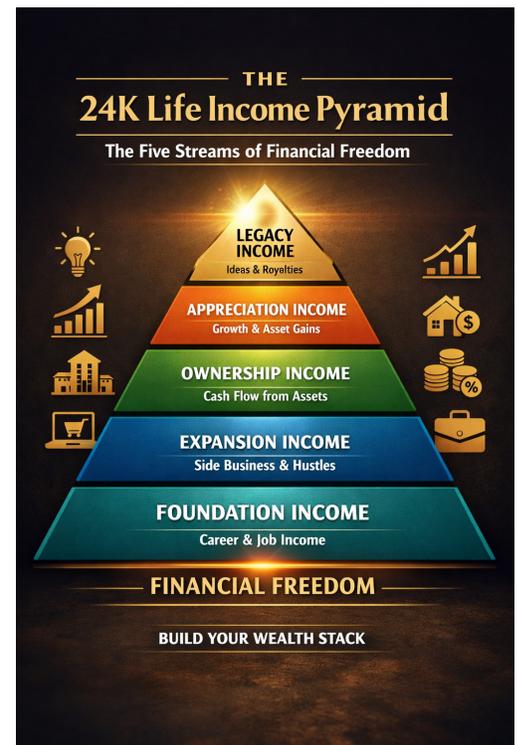
Examples include:

- stock market growth
- real estate equity
- business valuation increases
- long-term investment portfolios

This level is where **net worth expands significantly**.

Cash flow supports lifestyle.  
Appreciation builds wealth.

Individuals who remain invested in appreciating assets over long periods often experience substantial financial growth due to the power of **compounding and market expansion**.



# Level 5 — Legacy Income

## Ideas That Pay Forever

At the top of the pyramid is **Legacy Income**, the highest level of financial leverage.

Legacy income is created from intellectual property and ideas that can produce income for years—or even generations.

Examples include:

- books
- courses and educational programs
- licensing agreements
- media platforms
- patents and intellectual property

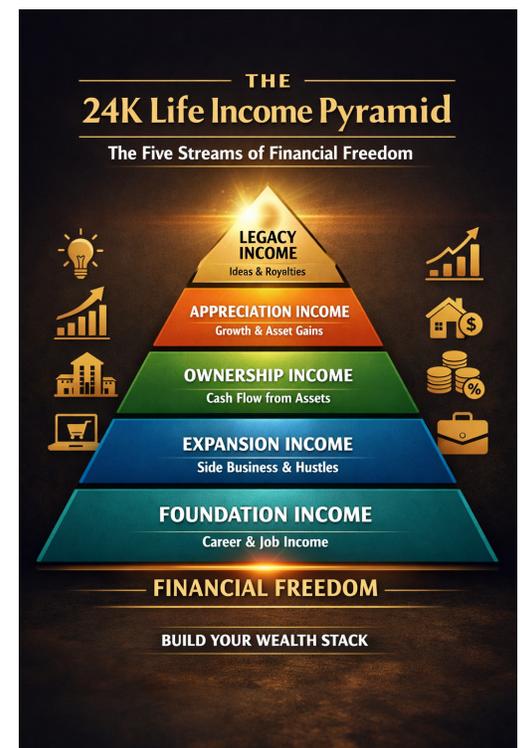
This level allows individuals to generate income that is **not tied to their time or physical presence**.

Legacy income often emerges from knowledge, creativity, and personal experience.

Labor earns once.

Ideas can earn repeatedly.

For thought leaders, educators, and creators, legacy income becomes both a financial asset and a vehicle for influence.



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# THE WEALTH LADDER

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## Understanding Financial Progression



# The Wealth Ladder

## Understanding Financial Progression

While the pyramid explains the **structure of income streams**, the **Wealth Ladder** explains the progression individuals move through as they build their financial life.

The Wealth Ladder measures how many income streams a person has successfully developed.

Most people begin at the bottom rung and gradually climb upward as new streams are added.

### Level 1 — Surviving

One income stream

At this stage, individuals rely entirely on a single paycheck. Financial stability is fragile, and any disruption to income can create significant stress.

### Level 2 — Stabilizing

Two income streams

A second stream begins to provide additional support. This might come from freelance work, consulting, or a small side business.

Financial pressure begins to decrease.

## Level 3 — Building

Three income streams

At this stage, individuals are actively constructing their financial system. Expansion income and early investments begin producing additional revenue.

Momentum begins to build.

## Level 4 — Wealth Creation

Four income streams

Multiple sources of income now contribute to financial growth. Investments and asset ownership begin to play a larger role in generating income.

Financial flexibility increases dramatically.

## Level 5 — Financial Independence

Five income streams

At this level, income flows from multiple directions. Employment is no longer the sole driver of financial stability.

Time freedom and long-term security become achievable.

# Worksheet 1: Income Stream Audit

List all current sources of income you have today.

**Income Source 1**

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**Income Source 2**

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**Income Source 3**

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**Income Source 4**

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**Income Source 5**

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**Income Source 6**

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# Worksheet 2: Skill Monetization Map

Identify skills or expertise that could become Expansion Income.

**Skill / Expertise 1**

**How could this generate income?**

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**Skill / Expertise 2**

**How could this generate income?**

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**Skill / Expertise 3**

**How could this generate income?**

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**Skill / Expertise 4**

**How could this generate income?**

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**Skill / Expertise 5**

**How could this generate income?**

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# Worksheet 3: Ownership Income Plan

Identify assets you want to acquire that could produce income.

**Asset Idea 1**

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**First step to acquire this asset**

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**Asset Idea 2**

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**First step to acquire this asset**

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**Asset Idea 3**

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**First step to acquire this asset**

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**Asset Idea 4**

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**First step to acquire this asset**

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# Worksheet 4: Appreciation Strategy

List investments or assets you expect to grow in value over time.

## Growth Asset 1

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**Why this asset could appreciate**

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## Growth Asset 2

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**Why this asset could appreciate**

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## Growth Asset 3

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**Why this asset could appreciate**

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## Growth Asset 4

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**Why this asset could appreciate**

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# Worksheet 5: Legacy Income Blueprint

Identify ideas, knowledge, or intellectual property you could create.

## Legacy Idea 1

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**How could this become income?**

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## Legacy Idea 2

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**How could this become income?**

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## Legacy Idea 3

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**How could this become income?**

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## Legacy Idea 4

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**How could this become income?**

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# Build Your Personal 24K Income Pyramid

Outline the income streams you plan to build at each level.

**Foundation Income**

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**Expansion Income**

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**Ownership Income**

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**Appreciation Income**

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**Legacy Income**

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**Thank** yourself for making it this far. Only the top 20% follow through. You understand that your financial life is built, not given.

Financial freedom is not determined by where you start, but by the structure you build. Most people spend their lives trying to make one income stream bigger, yet a single income stream is not a strategy, it is a dependency.

Real wealth is created by constructing an income structure designed to support your life, which is the purpose of the 24K Life Income Pyramid: a blueprint that moves you from paycheck dependence to financial architecture.

You don't have to build the entire pyramid today, no one builds economic structure in a single day, but every builder begins the same way: one stream becomes two, two streams become structure, and as that structure grows, dependence begins to disappear.

The question is no longer "How can I earn more money?" but "What income structure am I building?" Because the structure you build ultimately determines the freedom you live.

Derick Gant

A handwritten signature in black ink that reads "Derick Gant". The signature is written in a cursive, flowing style with a large initial "D".

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**24K** *Life*

**“Step Into the  
Wealth Era.”**

It's up to you!

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