5 Money Laws for Business Owners

THE BIG IDEA

It's not what you make, it's what you keep. Widen the gap between income and spending, and buy back your time before you buy stuff.

The 5 laws

Rules can be broken. These can't.

01 **Wealth is a ratio, not a number.**
Making $80K and spending $50K beats making $300K and spending $290K. You can't outwork a missing gap.

02 **Buy time before you buy stuff.**
You pay for things with the time it took to earn the money. Reinvest in your team and leverage first. The toys can wait.

03 **Own money machines.**
Ask: will I make money if I stop working? Build things that pay you whether you show up or not, like a business someone else would buy.

04 **Stick to your unfair advantage.**
Put money only into what you know cold. Martell lost everything he put into out-of-state rental homes he didn't understand.

05 **Give back.**
Money is a flow, not a storage tank. No money yet? Give time. Have money? Give both, and start before you feel ready.

How to put them to work

Three steps to buy back your time, two checks for your money.

01 **Audit your calendar.**
Look at the last two weeks. Mark what gives you energy green and what drains you red.

02 **Transfer the red tasks.**
Hand cheap, repetitive work like the inbox to a person or to AI. Record yourself doing it once so they get it right the first time.

03 **Fill the hours you bought back.**
Put them into sales, strategy, relationships, and hiring. If you don't, the whole loop is a waste.

04 **Sort your income: time or equity.**
Time income stops when you stop. Equity pays you anyway. Over time, use time income to build the equity side.

05 **Run a two-question test before you invest.**
Do I know this space or feel its pain? Can I explain it in one or two sentences? A no to either means pass.

> "Broke people buy stuff. Rich people buy time."
>
> Dan Martell

DO THIS WEEK

- ☐ Color-code your last two weeks: green for energy, red for drain.
- ☐ Pick one red task. Record yourself doing it and hand it to a person or AI.
- ☐ Draw a T-chart and sort every income source into time or equity.

Ask weekly: Will I make money if I stop working?