



**MyMarketAcademy**

Understandable. Useful. Uplifting.



# S1:E4 BREAKING THE CYCLE




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PILLAR THREE

# Social and Generational Impact

Your Investing Is Not Just About You

Legacy • Breaking Cycles • Closing Gaps

# Your Great-Great-Grandkids Are Watching

Not literally... that'd be weird. But your choices echo forward.

## Will they say:

*"Our ancestor survived — worked hard, left us nothing, we're starting from zero... again"?*

OR

## Will they say:

*"Our ancestor built — they invested, they taught us, they broke the cycle — we're here because of them"?*

# Breaking the Cycle

Are you...

**Another rusty link in a poverty chain?**

**OR**

**The one who SNAPS IT like a cheap key ring?**

Your investing is both personal and political.

# The Wealth Gap: What It Really Is

The wealth gap is an OWNERSHIP gap

The wealth gap is an INVESTMENT gap

NOT a "hustle harder" gap

The top 10% hold the stuff — stocks and homes — that compound while they sleep.

The bottom 50% mostly hold paychecks, which stop the second you clock OUT.

# Ownership Rates Prove It

Far more stock and home ownership at the top than the bottom

## **Assets Since 2000:**

Stocks and houses took the **express elevator UP**

## **Wages:**

Took the stairs... that occasionally broke

*The gap's even starker across race because of redlining, wage gaps, and access to investment plans.*

## Data But It's Spicy

Top 10%

**67%**

of everything

Bottom 50%

**2.5%**

of everything

That's a **27×** difference

### Median Net Worth

Top 10%

**\$1.2M**

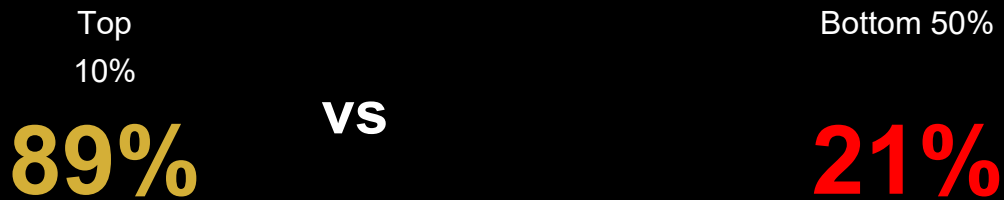
Bottom 50%

**\$12K**

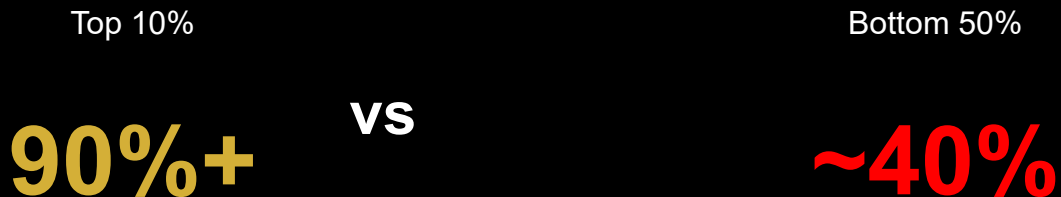
A **100×** "ouch"

## The Ownership Gaps

### Stock Ownership



### Homeownership



### Translation:

The top group owns the Monopoly board...

The bottom group is arguing over who gets to be the thimble.

# Why It Matters

## **WEALTH = ASSETS**

- Stocks, real estate, businesses
- Grows while you sleep
- Compounds over decades
- Throws off income even when you're binge-watching

## **INCOME = PAYCHECK**

- Noble, useful, and gets immediately tired
- Stops when you clock out
- Capped by the hours in your day
- Often gets taxed MORE than money made from money

*Capitalism's favorite party trick: taxing labor more than capital.*

**This is MISTER MARKET...**

reminding you:

If you don't own a piece of the machine,

**YOU ARE THE MACHINE**

— and machines don't get weekends

Your investing is about:

- ✓ Legacy
- ✓ Breaking Cycles
- ✓ Closing Gaps



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STEP 1:



3-Minute Video



3 MIN

STEP 2:



Review Slides



2 MIN

STEP 3:



Read Notes



5 MIN

**10 MINUTES TO MASTERY**

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