



# GROWN-UP MONEY

A PRACTICAL GUIDE TO  
GROWING WEALTH



**MARCUS GARRISON**

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# INTRODUCTION

If you're reading this, you're probably not looking for hype. You're looking for clarity.

You want to feel in control of your money. You want to understand how to build real wealth without having to become a financial expert or obsess over the markets. You're willing to do the work—but only if it actually moves the needle.

This book is about giving you exactly that: a clear, no-fluff path to financial stability, growth, and ultimately, freedom. Not abstract theory. Not a crash course in couponing or stock trading. Just a grounded, practical approach that shows you how to make smart financial decisions in the real world, one step at a time.

You won't find gimmicks here. You won't be told to skip your morning coffee or try to time the next market crash. Instead, you'll learn how to build a reliable financial system, one that frees up your mental bandwidth and gives you confidence in your next decision—and the one after that.

Because money confidence isn't about knowing everything. It's about knowing enough to take action—and having a plan that holds up when life gets messy.

## **Why Most People Struggle with Money (And Why You Don't Have To)**

If you've ever felt like you're falling behind financially, despite working hard or earning decent money, you're not alone. In fact, most people aren't struggling because of a lack of effort—they're stuck because they've never been taught how to create a system that works for their life.

We live in a world overflowing with financial advice. A thousand apps, podcasts, and experts will tell you what to do with your money. But almost none of them show you how to fit the pieces together or how to actually follow through. The result? People are more anxious about money than ever, even when they know what they “should” be doing.

This book is built differently. It's designed to help you bridge the gap between knowing and doing. You'll learn how to:

- Understand where your money is going without tracking every penny
- Set up automatic systems that grow your savings and investments
- Pay down debt strategically, without getting overwhelmed
- Build multiple income streams without burning out
- Avoid the most common traps that sabotage financial progress

And above all, you'll stop second-guessing yourself. You'll replace hesitation with habits. That's what it really means to be confident with money—not being perfect, but being consistent with the right steps.

## **What This Book Will Actually Help You Do**

This book isn't a checklist or a collection of financial trivia. It's a step-by-step system that builds toward something much bigger than just saving more or spending less.

Each chapter is part of a broader framework—one that helps you move from wherever you are today to a place of long-term financial control and freedom. You'll start by understanding how to stabilize your cash flow and break free from common pitfalls like lifestyle inflation and financial paralysis. From there, you'll build a solid foundation: setting up your emergency fund, managing debt strategically, and automating the right habits.

Once your foundation is in place, you'll move into investing, tax optimization, income diversification, and wealth preservation—always with clear, simple language and specific actions you can take. You'll learn how to grow your wealth in a way that works whether you're earning \$50,000 a year or \$500,000. You'll also learn how to protect what you build.

This book will show you how to:

- Create a realistic budget that works even if you hate budgeting
- Set up an investing plan that grows with you

- Maximize tax-advantaged accounts without drowning in complexity
- Make your first (or next) stream of additional income
- Build a long-term plan for generational wealth and financial independence

You don't need to memorize formulas or watch the market daily. You just need a system that fits your life—and the discipline to stick with it. This book gives you both.

## **Who This Book Is For**

You don't need to have a finance degree or a six-figure salary to benefit from this book. You just need to be ready to take control. Whether you're in your twenties trying to get your footing, in your forties trying to correct course, or anywhere in between, this book meets you where you are.

You'll find this book especially helpful if:

- You earn a decent income but still feel stuck
- You want to invest but don't know where to begin
- You've tried budgeting apps or debt strategies that never seemed to stick
- You've read other finance books and still felt like something was missing
- You're motivated by progress, not perfection

More than anything, this book is for people who are tired of feeling behind and are ready to build a future that feels calm, in control, and financially free.

## The Most Important Thing You Can Do Is Start

Here's what you won't hear in this book: "Just follow your passion and everything else will take care of itself."

Here's what you will hear: *Take the next best step. Then do it again. And again.*

You don't need to get everything right from the start. You don't need to become an expert in every topic before you act. But you do need to start building a system that works. You'll be amazed how quickly your confidence grows once your money starts doing what it's supposed to—supporting your life, not complicating it.

By the time you finish this book, you won't just know what to do. You'll be doing it. And you'll understand *why* it works, so you can keep going no matter what happens in the markets, your career, or the economy at large.

Let's get started.