

RIGHT SIDE OF MONEY PRESENTS

The Wealth Building Mindset Starter Kit

Everything You Need to Start Thinking Like Someone Who Builds Wealth

By Darrell Thompson | Right Side of Money

Wealth building is not primarily a financial skill. It is a thinking skill. Before the investments, before the budgets, before the strategies, the mind has to be right. This starter kit is where that work begins.

A MESSAGE FROM DARRELL

I wrote Creating A Wealth Building Mindset because the book I needed growing up did not exist. Growing up on the South Side of Chicago, nobody in my world was talking about wealth building. The focus was on survival. On getting by. On doing what you had to do.

When I joined the Marine Corps and eventually attended a Financial Specialist course, everything changed. Not because the information was complicated. Because it was so clear, so practical, and nobody had ever given it to me before.

What I learned in that room was not just financial strategy. It was a completely different way of thinking about money. And that shift in thinking is what made every other financial decision I made afterward different.

This starter kit gives you the foundational mindset shifts that I teach in the RSM programs. These are not affirmations or positive thinking exercises. These are real, practical, actionable shifts in how you see money, wealth, and your own potential to build it.

01 What Is a Wealth Building Mindset?

Understanding the foundation

A wealth building mindset is not about thinking positively about money. It is not about visualization boards or repeating affirmations in the mirror. It is about developing a specific set of beliefs, thought patterns, and decision-making frameworks that consistently move you toward financial growth rather than away from it.

Most people operate with a survival mindset around money. They think about money in terms of how much they have right now, how much they need for this month, and how to avoid running out. This is a completely reactive relationship with money and it keeps people in a perpetual state of financial instability regardless of income.

A wealth building mindset operates differently. It thinks in terms of systems, growth, protection, and time. It asks different questions. Instead of how do I pay my bills this month it asks how do I build a system that handles my bills automatically while also building my net worth. That difference in thinking creates entirely different outcomes.

THE CORE PRINCIPLE:

Your current financial situation is the direct result of every financial decision you have made, and every financial decision you have made was driven by what you believe about money. Change the beliefs and you change the decisions. Change the decisions and you change the outcomes.

02 The 7 Mindset Shifts That Change Everything

The foundation of the RSM approach

Shift 1: From Victim to Architect

OLD BELIEF: Survival mindset says: My financial situation is a result of what has happened to me. My upbringing, my income, my circumstances, the economy, the system.

NEW BELIEF: Wealth building mindset says: My financial situation is a result of the decisions I have made and the decisions I make from today forward. I am the architect of my financial life.

This is the most important shift of all. As long as you believe your financial situation is primarily caused by forces outside your control, you cannot change it. The moment you accept full responsibility, you become capable of full transformation. This does not mean external factors do not exist. It means you focus on what you can control rather than what you cannot.

Shift 2: From Short-Term to Long-Term Thinking

OLD BELIEF: Survival mindset says: How do I get through this month? How do I handle this bill? How do I solve this immediate problem?

NEW BELIEF: Wealth building mindset says: What decision do I make today that serves the financial life I am building over the next 10, 20, and 30 years?

Wealth is built in decades, not months. The person who consistently makes decisions based on their long-term financial vision rather than their immediate financial discomfort builds something over time that the short-term thinker never sees coming. Every small decision made with long-term thinking compounds into something significant.

Shift 3: From Spending to Investing

OLD BELIEF: Survival mindset says: I work hard and I deserve to enjoy my money. I will save when I have extra.

NEW BELIEF: Wealth building mindset says: Every dollar I earn is either working for me or working against me. I direct as much of it as possible toward things that grow in value.

This shift does not mean you never enjoy your money. It means you build your financial system first. You invest in your emergency fund, your retirement, your debt elimination, and your wealth building vehicles before you spend on wants. The order matters enormously. People who spend first and invest what is left rarely invest anything. People who invest first and spend what is left build wealth consistently.

Shift 4: From Lone Wolf to Student

OLD BELIEF: Survival mindset says: I should already know how to handle money. Asking for help or paying for financial education is an admission that I failed.

NEW BELIEF: Wealth building mindset says: Financial literacy is a skill. Skills are learned. The fastest way to build any skill is to learn from someone who already has it.

Pride is one of the most expensive financial habits a person can have. The refusal to seek financial education, to work with coaches or advisors, or to admit what you do not know costs people enormous amounts of money over a lifetime. The wealthiest people in the world are consistently the most voracious learners. They read. They hire advisors. They ask questions. They invest in their own

education without embarrassment.

Shift 5: From Avoidance to Clarity

OLD BELIEF: Survival mindset says: I do not check my bank account because I do not want to deal with what is there. If I do not look at the debt it feels less real.

NEW BELIEF: Wealth building mindset says: I face my complete financial picture clearly and honestly because you cannot change what you refuse to look at.

Financial avoidance is one of the most common and most damaging financial behaviors. When people are stressed about money, the natural impulse is to look away. But looking away does not make the situation better. It allows it to get worse unchecked. Financial clarity, even when it is painful, is the beginning of financial change. You cannot navigate without knowing where you are.

Shift 6: From Comparison to Vision

OLD BELIEF: Survival mindset says: I need to keep up with what others are doing. I need to look like I am doing well. I make financial decisions based on what others will think.

NEW BELIEF: Wealth building mindset says: I make financial decisions based on the specific vision I have for my life, not based on how they look to others.

Comparison-driven financial decisions are wealth destroyers. The desire to appear financially successful is one of the primary drivers of consumer debt in America. People buy cars they cannot afford, clothes they do not need, and vacations they cannot pay for because they are trying to project an image rather than build a reality. The wealth building mindset cares far more about net worth than appearance.

Shift 7: From Scarcity to Abundance

OLD BELIEF: Survival mindset says: There is never enough. Money is hard to get. Wealthy people have advantages I will never have. The system is rigged against people like me.

NEW BELIEF: Wealth building mindset says: Wealth is available to anyone who learns how it is built and applies that knowledge consistently. There is enough. I am enough. And I have everything I need to start right where I am.

A scarcity mindset sees financial opportunities as limited and competition as a threat. An abundance mindset sees financial opportunities as available to anyone who pursues them with the right knowledge and the right habits. This is not naive optimism. It is an accurate reading of how wealth is actually built. The path exists. The tools exist. The knowledge exists. This starter kit is evidence of that.

03 Daily Practices That Install the Wealth Building Mindset

What to do starting today

Mindset does not change from reading alone. It changes through consistent practice over time. These daily practices are designed to reinforce the seven shifts above until they become automatic.

The Daily Money Check

Spend five minutes every morning reviewing your bank account, your budget, and your financial goals. Not to feel stressed. To feel in control. This daily practice breaks the avoidance habit and keeps you connected to your financial reality. People who know their numbers make better decisions than people who avoid them. Do this every day without exception.

The Decision Filter

Before any discretionary purchase ask three questions. One: Is this aligned with my financial goals? Two: Is this the best use of this money right now? Three: Will I be proud of this decision when I review my finances next week? This filter alone will change your spending behavior dramatically over time. The goal is not to never spend money. The goal is to spend it consciously.

The Weekly Financial Review

Every Sunday spend 15 minutes reviewing the previous week. Did you stick to your budget? Did you save what you committed to saving? Did you make any impulsive financial decisions? What will you do differently this week? This weekly review creates accountability and keeps you from drifting away from your financial intentions without noticing.

The Learning Commitment

Commit to 15 minutes of financial education every day. A book. A podcast. A YouTube video. An article. Something that expands what you know about money, wealth building, investing, or personal finance. The wealthiest people in the world are voracious learners. They never stop studying what they are building. Neither should you.

The Gratitude and Vision Practice

End each day by writing one financial win from the day, no matter how small, and one specific detail from the financial life you are building. This practice keeps your brain focused on progress and possibility rather than scarcity and lack. What you focus on expands. Focus on what you are building.

04 Your Next Steps

Moving from mindset to action

The wealth building mindset is the beginning, not the end. Once the thinking is right, the work of building can begin in earnest. Here is the path forward at Right Side of Money.

Step 1: Start the Free 30-Day Challenge

The 30-Day Mindset and Money Challenge takes the principles in this starter kit and gives you daily action steps that install new financial habits over 30 days. It is completely free and it is the best next step after this guide. Join at [rightsideofmoney.com](https://www.rightsideofmoney.com)

Step 2: Read Creating A Wealth Building Mindset

The book goes deeper into every concept in this starter kit and gives you the complete framework for building wealth from the inside out. Available on Amazon for \$19.99 or as a personally signed copy at [rightsideofmoney.com](https://www.rightsideofmoney.com)

Step 3: Book a Free Discovery Call

If you are ready to have a real conversation about your specific financial situation, book a free 30-minute discovery call with Darrell. He will review where you are, what is holding you back, and which RSM program is the right next step for you. Book at [rightsideofmoney.com/discovery-intake.html](https://www.rightsideofmoney.com/discovery-intake.html)

Step 4: Enroll in the RSM MFA Foundation Course

The Foundation Course is where the mindset work from this starter kit meets practical financial literacy and real accountability. Three pillars. One complete system. The foundation that makes everything else possible. \$297 at [rightsideofmoney.com](https://www.rightsideofmoney.com)

The right side of money is not a place you arrive at suddenly. It is a direction you choose deliberately, every day, starting now.

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