

# The 7 Streams Income Planner

Map the income you have — and build the next stream deliberately.

*"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land."*  
— Ecclesiastes 11:2

One income is one point of failure. The answer is not seven jobs — it is income that arrives from different directions, built one stream at a time over years. This planner audits where your money comes from today and chooses the single next stream worth building. One at a time. Always.

## 1 THE SEVEN CLASSIC STREAMS

*Audit yourself honestly — most people have one, maybe two.*

STREAM	EXAMPLE	HAVE IT?	MONTHLY AMOUNT
Earned income	Salary or wages		
Profit income	Selling products or services		
Interest income	Savings, bonds, lending		
Dividend income	Shares that pay out		
Rental income	Property or equipment		
Royalty income	Books, courses, templates, licences		
Capital gains	Assets sold above purchase price		

## 2 CHOOSE THE NEXT STREAM

*Not the most exciting one — the one nearest your current position.*

### THE NATURAL BUILD ORDER FOR MOST PEOPLE

- First · Interest + dividends** Automatic from the savings and index funds you already hold. Lowest effort.
- Second · Profit or royalty** Built from your focus skill — a service first, then a product of the service.
- Later · Rental** Capital-heavy. Built from the surplus of the earlier streams, not from debt strain.

THE NEXT STREAM I AM BUILDING

WHY THIS ONE IS NEAREST TO ME (SKILL, CAPITAL, OR TIME ADVANTAGE)

## 3 THE 12-MONTH BUILD PLAN

## The 7 Streams Income Planner — continued

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QUARTER	MILESTONE	TARGET INCOME / MO
Q1		
Q2		
Q3		
Q4		

**This stream gets one fixed evening per week — protected, scheduled**

Streams are built in consistent small hours, not heroic weekends.

**Existing streams stay automated while this one is built**

Never dismantle a working stream to chase a new one.

*"Seven streams are not built in a year. They are built one at a time, by a person who refused to depend on one."*

— HOUSE OF WISDOM

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