MINDSET • MONEY • MORE

THE ONE-INCOME TRAP

You were taught
how to earn money.
But were you taught
how to *build options?*



LELDE GREIERE

A note from me

This is not another guide telling you to work harder. Chances are, you are already working hard enough.

You are showing up, paying bills, caring for people and trying to make sensible decisions. Somewhere between everything you have to do, you might be wondering whether there could be another way to live.

Not necessarily a life of luxury. Maybe just a life where an unexpected bill does not cause panic, where you can spend time with your children without constantly calculating the cost, and where your future does not depend entirely on one payslip.

I am Lelde. I am a mother, and I know what it is like to rethink everything when life does not go to plan. Living with chronic pain changed how I look at time, security and the ability to earn.

I have not figured everything out. This is not a story about overnight success. It is an invitation to ask better questions, understand the basics and take small, informed steps.

By the end, you will have a clearer picture of your financial security, the options worth exploring, and one realistic next step.

The goal is not just more money. It is more choice.

What you will learn

RETHINK

Question the money beliefs you inherited.

PREPARE

Understand what financial resilience looks like.

REBUILD

Learn why my perspective on security changed.

DEFINE

Decide what financial progress means for you.

LEARN

Understand skills, compounding and financial risk.

ACT

Follow a seven-day plan and complete practical exercises.

You do not need to do everything. You need a place to begin.

HOW TO USE THIS INTERACTIVE WORKBOOK

Download and save this PDF to your device, then open the saved file in the free Adobe Acrobat Reader app (iPhone, Android, tablet or computer). Tap or click the answer boxes to type your responses, then save a copy. Your answers stay private unless you choose to share them.

Who taught you what you believe about money?

"Money does not grow on trees." "Get a good job and you will be secure." "You have to work hard for every penny."

These messages may have come from people who loved you and wanted you to be safe. Hard work and stable employment matter. But they are not a complete financial education.

Many of us were not taught how interest compounds, how debt costs accumulate, how businesses earn revenue or how to assess investment risk. We learned how to earn a wage and make it stretch.

You do not have to reject everything you were taught. You can appreciate its origins and still choose to learn more. Earning more may involve negotiating pay, developing a useful skill or building a service that solves a real problem.

A belief is not a fact just because you heard it your whole life.

Question the script

Choose one inherited belief and examine it with curiosity, not judgement.

A money message I heard growing up (e.g. "money is always scarce")

Is it always true? What evidence do I have?

A more useful belief I can practise

Example: replace "I am bad with money" with "I can learn one money skill at a time."

The illusion of security

A regular salary can be a valuable source of stability. But having income today and being prepared for tomorrow are different things.

What if your hours are reduced, you become unwell or an unexpected bill arrives? These are not reasons to live in fear. They are reasons to build resilience.

Financial resilience can include understanding your spending, having accessible emergency savings, managing expensive debt, keeping useful skills current and considering suitable protection.

Additional income streams may help, but they can bring new costs and uncertainty. If you are struggling to cover essentials, your priority is not opening a trading account or buying an expensive course. It is stabilising your situation and getting appropriate support.

The one-income trap is not that having a job is bad. It is the belief that you cannot question dependence on one source of money or prepare for change.

Your security check

ESSENTIALS

What must be paid each month: housing, food, utilities and transport?

Your answer

BUFFER

How long could you cover essentials if your main income paused?

Your answer

SUPPORT

Who could you contact for benefits, debt advice or emergency help?

Your answer

OPTIONS

Which skill could you build without putting essentials at risk?

Your answer

Security is also how prepared you are for change.

When survival was not enough anymore

For a long time I thought being strong meant surviving whatever life threw at me. Keep going. Keep smiling. Put responsibilities first and figure out your own needs later.

But I began to question that definition of strength. Surely surviving cannot be the entire purpose of our lives?

As a mother, I know responsibilities do not disappear when life gets difficult. Living with chronic pain made the question personal: what happens when earning depends on showing up physically, but your body does not always cooperate?

That question changed what I wanted to learn. I could not control every circumstance, but I could begin understanding other ways to build skills, manage money and create choices.

I began learning about financial education, digital skills, entrepreneurship, investing and trading. Not because any route promised freedom, but because I wanted to understand the possibilities and the risks.

The shift was not from struggling to having all the answers. It was from only surviving to asking what I could learn next.

Trading can lead to substantial losses, and businesses may not succeed. Education comes before committing money.

You get to choose what comes next

There have been mistakes and setbacks. My journey is not a straight line of success. But the important shift was this: I began asking what I could learn next instead of only asking how I could endure more.

Your circumstances might explain where you are starting. They do not have to decide everything you do next.

You can value your responsibilities and still have ambitions. You can be grateful for what you have and still want to grow.

You do not have to have everything figured out to take one informed step.

What would having more choice change for me? (e.g. time, stability, flexibility)

What independence really means

Financial freedom does not have to mean luxury holidays or never working again. For one woman, progress means paying off a credit card. For another, it means emergency savings. For a mother, it might mean more choice about working hours.

Full financial independence - enough resources to support life without ongoing work - is a substantial long-term goal. Yet your financial position can improve long before you reach it.

AWARENESS

Know what comes in, what goes out, what you owe and what you own.

RESILIENCE

Prioritise essentials, address expensive debt and build a buffer when possible.

KNOWLEDGE

Learn how earning models, savings, investing and risks work before committing money.

More money is useful. More informed choices are powerful.

5 Money Lessons I Wish I'd Learned Earlier

01 / WORKING HARD DOES NOT GUARANTEE PROGRESS

You can work hard, pay bills and do everything you were taught was responsible, yet still feel stuck. Effort matters, but learning how money, spending and opportunities work matters too.

02 / ONE INCOME IS NOT THE WHOLE SAFETY NET

A regular income helps, but what happens when life, health or working hours change? Real security also comes from a financial buffer, useful skills and choices you can prepare for.

03 / UNDERSTAND HOW MONEY AND MARKETS WORK

Most of us learned to earn money, not how compounding, investing or financial market trading work. Long-term investing seeks growth over time; short-term trading tries to profit from price movements and can cause rapid losses. Neither guarantees returns.

04 / FINANCIAL KNOWLEDGE CAN SAVE COSTLY MISTAKES

Not understanding debt, inflation, interest or risk can shape your choices for years. You do not need to know everything, but learning the basics helps you question claims and make better-informed decisions.

05 / FREEDOM IS ABOUT CHOICE, NOT JUST A BALANCE

I used to connect success to how much someone earned. Now I think about having more say over my time, fewer financial pressures and options beyond one payslip. That progress starts with informed, realistic steps.

Which route fits your circumstances?

Before choosing, consider the learning time, upfront costs, demand, uncertainty and what you could afford to lose.

EMPLOYMENT & PAY PROGRESSION

Employment can provide stability and regular income. Progress may come from pay negotiation, training or a more flexible role - not just working extra hours.

FREELANCE SERVICES

Writing, administration or social media support can earn fees when they solve a real problem. You need clients, reliable delivery and time to build demand.

DIGITAL PRODUCTS & ONLINE BUSINESS

Guides, templates and online services can reach people beyond your local area. Creation, marketing and support take work; low startup costs do not guarantee sales.

LONG-TERM SAVING & INVESTING

Emergency savings help protect essentials. Investing can build resources over time, but values fluctuate, capital is at risk and it is not a quick income replacement.

FINANCIAL MARKET TRADING

Trading involves attempting to profit from market movements. It takes study and risk management, with the possibility of rapid, substantial losses, especially using leverage.

Which option fits your time, circumstances and tolerance for risk - without putting essential money at risk?

Your seven-day starting plan

DAY 1 · QUESTION A BELIEF

Write one money belief you inherited. Is it always true?

DAY 2 · FACE YOUR NUMBERS

Review income, essentials, debts and savings without judgement.

DAY 3 · DEFINE FREEDOM

Describe what greater financial choice would change in your life.

DAY 4 · LEARN ONE CONCEPT

Spend 20 minutes on compounding, emergency savings or inflation.

DAY 5 · EXPLORE ONE SKILL

Research one useful skill and how long competence might take.

DAY 6 · IDENTIFY ONE RISK

Learn to spot unrealistic earnings promises and unsuitable products.

DAY 7 · MAKE ONE COMMITMENT

Choose one achievable action to repeat for the next 30 days.

Take that commitment into the 30-day worksheet on page 16. Make it small enough to repeat, and decide how you will measure progress.

Your money snapshot

Use approximate monthly figures. If income varies, use a cautious estimate. Your answers stay private unless you choose to share them.

Monthly take-home income (£)

Housing, food and essential bills (£)

Minimum debt repayments (£)

Other spending (£)

Savings / emergency buffer (£)

Amount remaining (£)

If essential costs exceed income, prioritise support and stability over financial risk. Free independent guidance is available from MoneyHelper.

Explore Your Next Opportunity

You do not need to know exactly what you want to do yet. Explore what interests you, what fits your life and what you would be willing to learn.

01 / What would I like to understand or learn more about?

(e.g. digital skills, online business, investing, trading or personal finance)

02 / Why does this interest me?

(e.g. flexibility, money knowledge, confidence or exploring another income)

03 / What would I need to learn before getting started?

(e.g. how it works, time, costs, risks or skills required)

04 / What is one small step I could take this week?

(e.g. watch a lesson, find a free resource, practise or ask questions)

05 / What might stop me, and how could I prepare?

(e.g. limited time, confidence, responsibilities or where to begin)

Your next 30 days

WEEK 1 · GET CLEAR

Track spending and choose one financial concept to understand.

WEEK 2 · LEARN

Spend two short sessions practising one relevant skill.

WEEK 3 · TEST

Create a sample, request feedback or research customer needs.

WEEK 4 · REVIEW

What did you learn? What will you continue, change or stop?

One action I will repeat each week

How I will measure progress

Progress might mean lessons completed, practice hours, money saved or one portfolio sample - not necessarily immediate earnings.

The next step is yours

Maybe the biggest thing holding us back is not always a lack of opportunity. Sometimes it is believing that the way we have always done things is the only way things can be done.

You do not have to change your whole life tomorrow. You do not have to know everything. You can start asking better questions, learning useful skills and making choices that fit your circumstances.

Because the goal was never just to earn more money. It was to create a life where you have more choices.

One small, informed step is still a step forward.

CONTINUE THE CONVERSATION

What is the one thing you want to change about your financial future? If this guide helped you think differently, message me OPTIONS on Instagram and tell me which area you want to understand better: building a skill, long-term money habits or financial markets.

We can talk about useful next steps, including whether independent resources, further education or one of my learning pathways could fit. There is no pressure to enrol.

INSTAGRAM / @leldegreiere

Podcast: MINDSET · MONEY · MORE - Spotify, Apple Podcasts and YouTube.

Please do not send account details or other private financial information by DM.

Keep learning safely

MONEYHELPER

Free UK guidance on budgeting, debt and savings. moneyhelper.org.uk

CITIZENS ADVICE

Independent guidance on money difficulties, benefits and consumer issues. citizensadvice.org.uk

FCA REGISTER & WARNING LIST

Check financial firms and learn about investment scams. fca.org.uk

EDUCATIONAL AND COPYRIGHT NOTE

Copyright 2026 Lelde Greiere. All rights reserved. This guide provides general education and personal perspective, not personalised financial, tax, investment or trading advice.

No income or financial result is promised. Businesses can lose money, and investing and trading involve risk, including loss of capital. Check relevant permissions and seek independent qualified advice when appropriate.

For personal use only. Please share the official download page rather than redistributing or reselling this PDF.