The Ownership Starter Kit

3 moves that build real wealth, starting this month

You don't need a raise, a windfall, or permission to start owning something. You need a plan. This is that plan: three moves, in order, that take you from “behind” to “building,” no matter where you're starting from.

From Afro Vision Network

But hold up, before you start

None of what's in here is complicated. It's just not taught. The systems that build generational wealth were kept out of a lot of hands for a long time, on purpose. This guide hands you three of them back, in plain language, with no jargon and no assumption that you've already got money to start with.

Do these three things in order. Each one makes the next one easier.

Move 1: Build Credit From Zero

Your credit score isn't a judgment on you. It's a math problem, and math problems have solutions.

- Pull your free credit report at annualcreditreport.com and check it for errors. Dispute anything wrong; errors get removed more often than people think.
- If you have no credit history, open a secured credit card. You put down a deposit (often $200-500), and it works like a normal card. Most rebuild in 6-12 months.
- Keep your utilization under 30% of your limit, under 10% is even better. This is the single fastest lever you control.
- Never miss a payment date. Set autopay for at least the minimum, every time, no exceptions.
- Ask your card issuer for a credit limit increase every 6-12 months. It lowers your utilization automatically, as long as spending doesn't rise with it.

This move takes the least money and unlocks everything after it, better loan rates, approval for the next move, lower insurance costs. Start here.

Move 2: Start an LLC, Step by Step

You don't need to have “made it” to protect what you're building. You need the LLC before the risk shows up, not after.

- Pick your state (usually your home state, unless a tax advisor tells you otherwise) and check your Secretary of State website for the filing process.
- Choose a name and confirm it's not already taken in your state's business registry.
- File Articles of Organization. Filing fees typically run $50-500 depending on the state.

- Get a free EIN (Employer Identification Number) directly from irs.gov, don't pay a third party for this.
- Open a separate business bank account the day your EIN arrives. Mixing personal and business money is the #1 reason LLC protection fails in practice.
- Write a simple operating agreement, even as a solo owner. It's your proof the business is run as a real entity, not just a name.

This move turns “something I do” into “something I own,” which is the difference between a side hustle and an asset.

Move 3: Build an Emergency Fund From $0

An emergency fund isn't about being rich. It's about never having to make a bad decision just because you're desperate.

- Open a separate high-yield savings account, keep it apart from your checking so you're not tempted to dip into it.
- Start with a $500-1,000 starter goal before anything else. That number alone prevents most “emergency” credit card debt.
- Automate a fixed transfer every payday, even $20. Consistency beats amount when you're starting from zero.
- Once you hit the starter goal, build toward 3-6 months of essential expenses (rent, utilities, food, minimum debt payments).
- Only touch it for a true emergency: job loss, medical, essential repair. Not a sale, not a “good deal.”

With this in place, Move 1 and Move 2 stay protected. One bad month doesn't undo your credit work or force you to raid your business.

What's Next

These three moves work in any order of urgency, but they work best in this order: credit first, then the LLC, then the cushion. Pick the one you haven't started, and do the first bullet point today. Not this weekend, today.

Every one of these gets its own full breakdown on the Afro Vision Network YouTube channel, real numbers, real steps, no fluff. Subscribe and turn on notifications so the next one lands when it drops.
