

10 Simple Steps to Turn \$0 Into \$100,000 in 2 Years Regardless of Your Age. It's Easier Than You Think

Most people believe you need to be born rich, land a high-paying job, or have special talents to build wealth. But what if I told you that turning **\$0 into \$100,000 in just 2 years** is not a fantasy? It's achievable with commitment, smart planning, and a shift in how you use your time, energy, and money.

Let's break down the **10 powerful steps** to make it happen, no matter your age or background.

1. Change Your Mindset: Think Like a Producer, Not a Consumer

Goal: Become someone who creates value.

Start by shifting how you see the world. Don't focus on spending or surviving — focus on **producing**. Ask yourself every day: *"How can I solve problems for others?"* People will always pay for value.

- Instead of scrolling, learn. (I love [Udemy](#))
- Instead of spending, save. (Respect the \$1 rule)
- Instead of waiting, act. (If not now, then when?)

Examples:

1. Landscaping Services: Mow lawns, clean yards, trim hedges from Spring to Fall \$400 each x 25 customers = \$10 000 to \$25 000 per season
2. Pressure Washing: Driveways, siding, pool, etc.
3. Pet Sitting Dog or Cat: \$45 - \$75 per night

4. Home Car Wash Service: A basic home car wash service (exterior and interior) can range from around \$32 to \$65 for a car, \$36 to \$75 for an SUV, and \$45 to \$95 for a large SUV.
 5. Commercial Window Washing: \$5 to \$15 per window (Restaurant or Any Other Ground Floor Business)
 6. Flip Marketplace or Garage / Yard Sale Items: Buy low price or get for free, Clean and Resell for Profit.
 7. Build Websites: \$1000 - \$1500 for local businesses, associations, etc.
 8. Cook Homemade Meals: \$7 to \$10 each
 9. Sell handmade soaps online.
 10. Tutor English, French or other languages to new immigrants.
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2. Master a High-Income Skill in 60–90 Days

Goal: Learn a skill that can earn you \$30–\$100/hour.

You don't need a degree. You need **results**. Spend the first 1–3 months learning and practicing. Offer your services for free or cheap at first to build a portfolio. (Example Photography)

3. Freelance or Side Hustle for Fast Cash Flow

Goal: Earn \$1,000–\$3,000 per month by Month 4.

Now that you have a skill, start monetizing it:

- Offer services to small businesses that can't afford agencies.
- Ask friends/family if they need help, many will!

Example: Build 1 website per month at \$1,500. That's \$18,000/year. Do 2 per month? You're already at \$36,000/year.

4. Keep Your Living Expenses Extremely Low

Goal: Save 70%+ of your income. (BTW Stay home with your parents as long as possible, but don't be cheap, chip in on expenses)

Your income isn't what makes you rich. It's how much you **keep**.

- Cut all non-essential subscriptions (Netflix, DoorDash, etc.)
- Eat at home. Learn to cook.
- Use public transport or drive a beater car (no shame in buying second hand).
- Stay home longer with your parents or Get roommates if needed. Personally, I had a 3-bedroom flat while studying, I rented two of them *unfurnished* to cover all costs (*rent, utilities, cable, fire + theft insurance*)
- Occasionally, rent out a room or space ([Airbnb](#) 8 nights / month for \$1,000 or \$12,000 annually)

If you make \$2,500/month and save \$1,800/month, that's \$43,200 in savings per year, without even investing yet.

5. Open a High-Yield Savings Account (HYSA)

Goal: Make your money work for you, even while it sits.

Instead of a traditional bank paying 0.01% interest, move your money into a **HYSA** with **4%–5% annual return**.

Example:

- \$30,000 in a 4% HYSA = **\$1,200/year in passive income**.

Top options (as of 2025): **Ally, Marcus by Goldman Sachs, Wealthsimple (Canada), SoFi.**

6. Flip Products (Buy Low, Sell High)

Goal: Earn \$500–\$2,000/month by reselling.

You'd be shocked what people give away:

- Garage sales
- Facebook Marketplace
- Craigslist Free Section
- Thrift Stores
- Clearance racks at Walmart or Target

Buy underpriced items and resell on **eBay, Amazon, or Poshmark**.

Example: Flip 10 items per week for a \$20 profit = **\$800/month = \$19,200 in 2 years**.

7. Build a Digital Asset (Blog, YouTube, eBook, Course)

Goal: Create something once that pays you forever.

This part is optional but powerful. If you're consistent, you can build:

- A **YouTube channel** around your skill (monetize after 1,000 subs).
- A **Gumroad or Teachable course** on what you learned.
- An **eBook** that sells on Amazon.

8. Reinvest Part of Your Income Monthly

Goal: Use money to make more money.

Once you start making income from freelancing or flipping:

- Reinvest 20% into ads, better tools, or help (e.g., a virtual assistant).
- Upgrade your skills or equipment.
- Reinvest profits into your ETF portfolio or flip inventory.

This compounds your speed and earning power.

9. Invest in Low-Risk, High-Growth ETFs or Index Funds

Goal: Grow your savings with the stock market.

Once you have a 3-month emergency fund saved, move the rest into ETFs or index funds that track the **S&P 500** or **NASDAQ**.

- Average annual returns = **7%–10%**.
- Use platforms like **Fidelity, Vanguard, Robinhood, Wealthsimple**.

With your regular job, side hustle, renting out a room, living below your means, using public transport, homemade food, no subscriptions, no morning pit stop for coffee, you'll save a ton of cash. Invest as much as you can, setup automations

Example:

- Investing \$3,000/month into a 9% return ETF = **\$81,314 after 2 years** (compound growth!).

10. Track Everything, Stay Obsessed, Don't Quit

Goal: Stay focused for 24 months straight.

Track your progress monthly:

Month	Income	Expenses	Savings	Investment Value
1	\$0	\$200	\$0	\$0
6	\$2,200	\$600	\$1,600	\$1,500
12	\$4,000	\$1,000	\$3,000	\$15,000
18	\$6,000	\$1,500	\$4,500	\$40,000
24	\$8,000	\$2,000	\$6,000	\$100,000+

It won't be linear, some months you'll grind hard and see nothing. Other months, magic happens. The key is **consistency over hype**.

Final Recap: How You Hit \$100,000 in 2 Years

- **\$36,000** from freelancing/side hustles
- **\$19,200** from product flipping
- **\$3,000–\$5,000** in HYSA interest
- **\$30,000+** in ETF returns
- **\$10,000+** in digital product income (optional)
- **= \$100,000+**

Bridge Hennessey

Real Estate
Stocks & ETF
Personal Finance

No Magic. Just Math + Momentum.

This plan is real. People just like you, with kids, debt, or full-time jobs, have done it. The only question is: *Are you ready to focus for 2 years straight and build the life you deserve?*

Start today. Open a blank notebook. Write down your goal. Pick your skill. And move.

The next 24 months could be the most transformative of your life.



Don't believe me, watch this CNBC Make It [video](#). Sarah Cloes, 27, lives in San Marcos, California, with her husband, Bret. In 2021, she founded [Flora Flora Co.](#), a brand that specializes in selling sustainably packaged shampoo and conditioner bars. In 2024, the business brought in about \$180,000.
