

Four Ways to Build Income

Post or project



Employee

Trades time for money under a formal agreement.

Employer → W-2 paycheck → you
Ceiling: yes · Security: high



Entrepreneur

Builds a system, a business, that earns revenue.

Customers → business → you, as owner
Ceiling: none · Security: low at first



Investor

Puts money they already have to work earning more.

Capital → asset → returns → you
Ceiling: portfolio size · Security: varies



Hybrid

Combines two or more models on purpose.

Several streams, each with a job
A floor and a ceiling at once

Words for today

W-2

the tax form an employer gives an employee; taxes are taken out of each paycheck

1099

the tax form for independent contractors and freelancers; no taxes taken out

Equity

ownership: a share of a business or asset

Passive income

money that keeps arriving after the work or investment is in place

Income ceiling

the most an income model can realistically pay

Income scalability

how much income can grow without more of your time

Guided Notes • Income Archetypes

Name _____

Box 1. For each archetype, write how income flows and one key trait.

Archetype	How income flows	Ceiling or security
 Employee		
 Entrepreneur		
 Investor		
 Hybrid		

Box 2. Which archetype most describes the adults in your household right now? (Just notice. You won't be asked to share.)

Box 3. The income scalability grid. Place each archetype where it usually sits.

	LOW CEILING	HIGH CEILING
HIGH SECURITY		
LOW SECURITY		

Archetype Sort · Cards 1–8

✂ Cut on the dashed lines · one set per pair

1

Maria is a dental hygienist earning \$72,000 a year. Benefits included.

Archetype: _____

2

DeShawn built a sneaker resale business. Last month: \$8,200 revenue, \$4,100 profit.

Archetype: _____

3

Grace owns 12 shares of a big tech company's stock and adds to a Roth IRA every month.

Archetype: _____

4

James is a partner at a law firm. He earns a base salary plus a cut of the firm's profits.

Archetype: _____

5

Keisha drives for a rideshare app 25 hours a week. No benefits. Her income varies.

Archetype: _____

6

Mr. Thompson is a public school principal. He also owns a laundromat.

Archetype: _____

7

Tanya quit her corporate job to launch an online store. No revenue yet.

Archetype: _____

8

Darnell invested \$30,000 in a friend's restaurant and receives 8% of profits every quarter.

Archetype: _____

Archetype Sort · Cards 9–16

✂ Cut on the dashed lines · one set per pair

9

Priya is a freelance graphic designer earning \$95,000 a year across 11 clients.

Archetype: _____

10

Coach Williams earns \$61,000 coaching football and sells a conditioning program online for \$2,400 a year.

Archetype: _____

11

Ms. Johnson bought a duplex. She lives in one unit and rents the other for \$1,100 a month.

Archetype: _____

12

Rafael manages a portfolio of dividend stocks worth \$220,000. It is his main income.

Archetype: _____

13

Nia is a nurse practitioner who also works weekend shifts at an urgent care clinic.

Archetype: _____

14

Brandon opened a barbershop. He cuts hair and also employs two other barbers.

Archetype: _____

15

The CEO of a large company earns \$1.2 million in salary plus \$8 million in stock.

Archetype: _____

16

Sarah is a real estate agent paid only by commission. She also flips houses.

Archetype: _____

Case Study · Miller & Sai

Names _____

Miller (17, junior year) has run a custom sneaker cleaning and restoration business since 8th grade. He earns \$600–\$1,100 a month depending on the season, and he loves the work. His uncle is pushing him to “get serious” and apply for a management trainee program at a logistics company: \$42,000 a year to start, full benefits.

Sai (17, same class) has a 4.2 GPA and plans to study biomedical engineering. A typical starting salary is \$68,000–\$74,000. His projected student loan debt is \$52,000.

1. Right now, which archetype is Miller's income?

2. If Miller takes the trainee job AND keeps the sneaker business part-time (10 hours a week, \$400 a month), what archetype describes his total income model?

3. His uncle says the \$42,000 job is “more money.” Run the math: Miller averages \$850 a month. What is that per year, and what's the difference? He has no income ceiling as an entrepreneur. If he doubles his clients in college, how does the math change?

4. Sai's path: \$68,000 starting salary and \$52,000 in loans. At 6.5% over 10 years, the payment is about \$590 a month (\$7,080 a year), leaving an effective \$60,920. Is this still a good model? Why or why not?

5. What would it look like for Sai to add an Investor archetype, starting at 22 with \$200 a month?

Exit Ticket

Name _____

1. Name and briefly define the four career archetypes from today (1–2 sentences each).

2. A 32-year-old works as a software engineer at a large tech company (salary: \$145,000). She earns \$18,000 a year from a side business selling online courses, puts \$500 a month into a Roth IRA and owns \$14,000 in index funds.

A) What is her primary archetype? B) Is she a Hybrid? Explain. C) Name at least two different income risk profiles in her model.

3. Before today, how did you think about your future career or income? How has the archetype framework changed, or confirmed, your thinking? Be specific.
