

Rethinking wealth building:

A field guide to SaverLife's three wealth-building archetypes

Through conversations with SaverLife members in Newark, New Jersey, we found that wealth-building is rarely a linear journey. People are constantly balancing competing priorities, navigating setbacks, pursuing opportunities, and adapting to changing circumstances. They may be saving while starting a business, paying down debt while investing in education, or building an emergency fund while exploring new income streams.



Archetype 1: The Foundation Builder

Mindset: Wealth is a cushion. Create stability now to avoid struggle later.

Primary Goal: Long-term security and stability.

Core Strategy: Disciplined saving, credit repair, and pathways to ownership.

Foundation Builders seek long-term security and stability. Their approach is often grounded in discipline and consistency. They actively put aside small amounts of money, recognizing that careful budgeting and steady progress can build a reliable financial base. For many, this means making deliberate tradeoffs every day: setting aside micro-savings, staying current on bills, and working to improve credit, even when resources are limited.

Defining Features

- Foundation Builders are focused on saving to break cycles of instability
- Their ambition is often rooted in creating a stable base
- Wealth and prosperity center on ensuring financial protection for the future

Key Behaviors

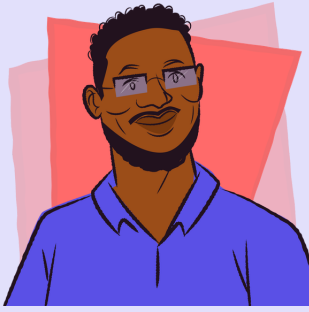
- Consistent, regular, and automated savings, regardless of income level
- Shared financial responsibilities between household members and vigilant budgeting
- Commitment to continuous improvement of their financial situation
- Engaging with available support and programs (examples include LIHEAP, food and energy assistance, SaverLife guidance)

Tensions

- Structural barriers (credit history, program eligibility, such as asset limits)
- Slow progress despite disciplined behavior
- Tradeoff between immediate needs and future goals

Success Signals

- Improved credit score
- Consistent savings habits
- Saving toward a down payment and fixing credit to advance the goal of eventual homeownership



Archetype 2: The Opportunity Multiplier

Mindset: Income is inextricably tied to wealth. More income *is* more wealth.

Primary Goal: Income growth and financial flexibility.

Core Strategy: Gig work, side hustles, arbitrage, skill acceleration, and monetization.

Opportunity Multipliers are actively working to move beyond the limits of a single paycheck. Their approach is dynamic and forward-looking, centered on creating multiple income streams through side work, skill-building, and entrepreneurial efforts. They treat income as something that can be expanded by leveraging their time, talents, and available resources to generate new earning opportunities. This often means juggling several pursuits at once: a full-time job alongside a small business, gig work, or ongoing education.

From Jasmine, who balances a full-time role with an online business, to Imani, who is investing in a career shift, to Theresa and Linda, who piece together income through multiple income streams, Opportunity Multipliers show that wealth building is leveraging assets beyond their immediate balance sheet - they expand their balance sheet by using their time, talents, and creativity.

Defining Features

- Opportunity multipliers are actively seeking to increase earned income
- They think outside the bounds of a singular paycheck
- They build multiple streams of revenue through creativity and resourcefulness

Key Behaviors

- Viewing everyday assets such as time, skills, and available resources as levers to build wealth
- Continuous search for scalable opportunities
- Reselling, freelancing, or small business creation
- Strategic spending to free up future investment capital

Tensions

- Burnout from managing multiple income streams
- Limited capital to scale ideas
- Tradeoffs between time, stability, and growth

Success Signals

- Additional income streams established
- Growth in discretionary income
- Increased financial agency and independence



Archetype 3: The Capital Strategist

Mindset: Every dollar can be multiplied. Put money to work.

Primary Goal: Wealth acceleration and financial power.

Core Strategy: Investing, diversification, and capital allocation.

Capital Strategists approach wealth building with a distinct mindset; a shift from earning income to managing and growing what they already have. Their focus is on making money work harder over time through intentional decisions about saving, investing, and risk. This often includes building and managing a portfolio of assets, planning across different time horizons, and using financial tools with confidence.

Marcus actively manages his retirement accounts and investments, while Brandon is building toward real estate ownership as his next step. Across participants like Kiara, who generates income through rental properties, Capital Strategists demonstrate that wealth building at this stage is not just about accumulating money, but knowing how to maximize it. Their approach balances stability, growth, and long-term impact, including the desire to build something that lasts beyond themselves.

Defining Features

- Capital Strategists focus on leveraging financial systems to build wealth
- They are the most market-oriented, using tools, platforms, and knowledge to grow assets and generate passive income
- Focus on the importance of legacy building and generational wealth

Key Behaviors

- Investing in stocks, crypto, and real estate
- Portfolio diversification and risk balancing
- Automation of savings/investments
- Seeking mentorship and financial knowledge

Tensions

- Exposure to market volatility
- Navigating complex financial systems
- Trust gaps with institutions

Success Signals

- Portfolio growth
- Passive income generation
- Increased financial autonomy



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