The 95% Trap

How America's Financial System Is Designed to Keep You Broke

Joayo Jessy

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Dedication

To Tumaini Mmasi — a super leader and a living example of selfless service.

Your consistency, your integrity, and the way you pour into people without needing credit have impacted more lives than most will ever know. You don't just teach financial principles — you model them with humility, discipline, and courage. You've shown what it looks like to lead with purpose, to serve with excellence, and to keep showing up for families who need protection, clarity, and direction.

This book is dedicated to you because you represent what the 95% trap can't defeat: a person who refuses to stay programmed. Thank you for being a light, a standard, and a reminder that leadership is not a title — it's a responsibility.

About the Author

Joayo Jessy is a licensed financial professional, financial coach, and business consultant committed to helping everyday families break free from financial confusion and build lasting wealth with clarity and strategy.

Joayo's work centers on one conviction: the financial system is not designed to make most people wealthy — but education, ownership, and intentional planning can change that. Through coaching, consulting, and community-based financial education, he equips individuals to understand money, eliminate the traps of debt and dependency, and build cash-flowing assets that create freedom.

Known for direct, practical teaching and a mission-driven approach, Joayo helps clients and audiences move from "working hard" to working with a strategy — shifting from consumer habits to producer decisions.

His message is simple and urgent: stop eating the menu you were handed — and start designing the one that serves your family's future.

Preface

How America's Financial System Is Designed to Keep You Broke

Ms. Tumaini Mmasi, a colleague, walked into the restaurant with quiet confidence. She was meeting a millionaire businesswoman for lunch—someone she admired deeply. The hostess led them to a small table for two, tucked by the window, and moments later, a waitress appeared with warm greetings and two menus.

Tumaini opened hers carefully, scanning through the options. But the millionaire barely glanced at the pages. Instead, she looked up at the waitress with a gentle smile and said, "I was here yesterday. I looked at the menu, and what I want is not on your menu."

The waitress paused, unsure.

"I don't want anything listed here," the millionaire continued calmly. "I'd like a fresh salad and baked salmon. Could you get that for me, please?"

There was a moment of hesitation, a flicker of surprise on the waitress's face. But then she nodded. "Yes, ma'am. Let me speak to the chef."

A few minutes later, the chef himself walked out with a beautifully plated fresh salad and baked salmon—exactly what the millionaire requested.

Tumaini watched all of this unfold, stunned by how effortlessly the woman asked for something different… and got it.

The lesson stayed with her: Most people accept only what life puts on the menu.

But the successful—

the bold—

the dreamers—

they ask for what they truly want.

And often, they receive it.

This book is all about critical thinking and challenging the status quo

Most of the world's progress comes from people who dared to question the status quo. Critical thinking means asking, 'Why do we do it this way?' and 'Is there a better way?'

Take remote work, for example. For years, companies believed employees had to sit in offices to be productive. But when the pandemic forced change, leaders who thought critically asked, 'Can people deliver results without being in the office?' The answer reshaped the way we work—remote and hybrid jobs are now normal.

Or look at Tesla. For decades, the auto industry was stuck on gasoline cars. Elon Musk questioned that assumption and proved electric cars could be powerful,

stylish, and practical. That single act of challenging the status quo pushed the entire auto industry to speed up innovation.

Critical thinking isn't about rejecting traditions blindly. It's about analyzing evidence, asking better questions, and having the courage to improve what everyone else accepts as "normal." Without it, progress would never happen. So, the next time you face a problem, don't just accept the usual answer. Ask yourself: Is there a smarter way?' That's how real change begins."

Let's look at the example of 401K. The 401(k) itself is a story of critical thinking challenging the status quo. Before it, pensions ruled—workers had little choice and total dependence on employers. But in late 1978, Section 401(k) was added to the Internal Revenue Code as part of the Revenue Code. In 1980-1981, Ted Benna asked a powerful question: 'What if employees could manage their own retirement savings? That single act of questioning created the 401(k), a program that reshaped retirement in America.

And even today, critical thinkers are asking new questions: 'Are 401(k)s enough? How can we improve them for everyone?' This reminds us that progress doesn't come from accepting things as they are—it comes from challenging assumptions and finding smarter solutions.

Some questions to get us going will be, 401 (k) the great fit for employees in America, or just another way to retire poor. My recommendation for you is check out the power of the financial tool "IUL." Aside from that, TV has been seen

as a Propaganda Tool, for decades, TV was the main source of information for most people. Governments, corporations, and advertisers often use it to shape public opinions, sometimes subtly, sometimes aggressively. The status quo became: "If it's on TV, it must be true."

Critical Thinking in Action, critical thinkers started asking: "Who controls what we see on TV?"

"What interests are being promoted?"

"Is this information objective, or is it persuading me to believe something that benefits someone else?"

This questioning led to media literacy movements, alternative news outlets, and the rise of digital platforms where information could be challenged and debated.

Connecting this to 401(k)/Retirement, here's how propaganda and retirement tie together:

Financial Advertising on TV, Banks, brokers, and fund managers used TV to promote "safe" or "guaranteed" retirement products, often without highlighting hidden fees or risks.

Many workers trusted these messages without question, assuming experts had their best interests at heart.

Critical Thinking Response, savvy individuals started asking:

"Is my 401(k) really growing, or are fees eating my savings?"

“Why does this ad tell me to ‘buy now’ without explaining the downsides?”

Consumer advocates pushed for fee transparency laws and fiduciary standards requiring advisors to act in the client’s best interest.

Challenging the Status Quo, this led to innovations like:

Roth 401(k)s (giving tax flexibility).

Index funds & ETFs (challenging high-fee mutual funds pushed on TV).

Online financial education (challenging the one-way propaganda of TV ads).

“For years, TV was the main tool shaping how people thought about retirement. Ads constantly pushed high-fee mutual funds and ‘safe’ annuities, making people believe these were their only options. Many trusted TV because it was the dominant voice. But critical thinkers asked, ‘Wait—who benefits from these ads? Are these products really best for workers, or just profitable for Wall Street?’

That questioning led to more transparency in 401(k)s, the rise of low-cost index funds, and even Roth options. It shows that just like with TV propaganda, we must always look past the surface, question the message, and think for ourselves, especially when our future depends on it The other question that was asked in one of the mentorship programs was “Why the middle class in America Spends Compound interest and saves in simple interests-Charity Anoh.

The Parable of the Two Wells

In a small village, there were two neighbors, each with a well.

The first neighbor owned his land outright. Each day, when water rose in his well, he poured the extra back into the ground around it. Over time, the soil grew richer, the well refilled faster, and every season the water rose higher than before. What the well-produced yesterday helped it produce even more tomorrow.

The second neighbor did not own his land. When water rose in his well, he was required to draw it out and pay a fee for its use. If he ever borrowed extra water, the debt did not stay the same—it grew each day until it was repaid. No matter how hard he worked, the well never grew deeper.

Years later, the first neighbor lived from abundance, while the second lived from effort.

And the village elders said:

"One man let his well work for him; the other worked forever to keep his well."

Compound interest is a force of nature—those who own the river harness it; those who stand in its path pay for it.

Moral:

Those who own assets let growth multiply itself.

Those who rely only on income pay for growth instead of receiving it.

Contents

Dedication i
Acknowledgment ii
About The Author iv
Preface v
Introduction: The Menu You Never Ordered 1
Chapter 1: The Financial Illusion 6
Chapter 2: The Blueprint Of Poverty 15
Chapter 3: The Education Fraud 24
Chapter 4: The Wages That Don't Add Up 32
Chapter 5: The Financial Playbook Of The 5% — What The Wealthy Are Really Eating 38
Chapter 6: The Mindset Shift — Breaking The Program That Keeps 95% Of Americans Poor 47
Chapter 7: The Mechanics Of Wealth — Cash Flow, Assets, And Ownership 55
Chapter 8: The Roadmap To Financial Freedom — From Awareness To Action 64
Chapter 9: Wealth Acceleration — Going From First Asset To Financial Independence Faster 72
Chapter 10: Legacy And Financial Independence — Staying Wealthy And Leaving A Mark 83
Chapter 11: From Knowledge To Action — Daily Habits, Checklists, And Execution 94
Chapter 12: Your Wealth Manifesto — Taking Control, Staying Free, And Leaving A Legacy 106
My Services 115

Introduction: The Menu You Never Ordered

What if the financial system in America isn't broken—what if it's working exactly as designed?

The United States is a country built on the idea of opportunity. We are surrounded by abundance, innovation, and resources that previous generations could not even imagine. We are told that if we work hard, play by the rules, and stay disciplined, financial security will eventually follow. And yet, despite all of this promise, the outcome is painfully consistent. Roughly ninety-five percent of Americans reach retirement stressed, underprepared, dependent, or broke.

That number is not an accident.

It is the result of a system that feeds people a carefully prepared financial menu from the moment they enter adulthood. Most people never question it. They consume what is placed in front of them and assume this is simply how money works. They are taught what to earn, how to spend, what to fear, and what to believe about wealth. Over time, those beliefs shape behavior. That behavior shapes outcomes. And those outcomes keep wealth moving in one direction.

Upward.

Eating What Is on the Menu is an investigation into how this system operates in plain sight. It looks closely at how

financial habits are formed, how economic obedience is rewarded, and how financial confusion is quietly profitable. It explores the uncomfortable possibility that the struggle most people experience is not a failure of effort, intelligence, or discipline, but a predictable result of the rules they were never taught to question.

From childhood, Americans are introduced to a narrow definition of financial success. Go to school. Get good grades. Get a job. Work hard. Save a little. Buy things. Carry debt responsibly. Retire someday and hope it is enough. This story is repeated so often that it becomes invisible. Schools rarely teach how money actually moves. Employers rarely explain how wealth is created outside of wages. Financial institutions rarely encourage independence from their products.

Instead, the system thrives on participation. Wages are structured to keep people dependent on paychecks. Debt is normalized and marketed as a tool for comfort and status. Consumer culture rewards spending far more than ownership. Retirement planning is framed as a distant hope rather than an active strategy. Each piece makes sense on its own. Together, they form a loop that is extremely difficult to escape without awareness.

This book examines that loop.

It looks at how the average American is trained to believe that slow progress is normal, that financial stress is inevitable, and that true wealth is reserved for other people. It exposes how debt has become one of the most profitable

products in the country, not because it helps people build freedom, but because it locks them into predictable behavior. It explains why so many hardworking individuals feel like they are running faster each year while falling further behind.

None of this requires conspiracy. It requires structure.

The financial system rewards certain actions and discourages others. It pays people for compliance, not curiosity. It benefits when people remain focused on monthly bills rather than long-term ownership. It grows stronger when financial education stays shallow and fragmented. And it continues functioning smoothly as long as most people believe their situation is personal rather than systemic.

But this is not a book written to complain about the system.

It is written to understand it.

And more importantly, to exit it.

Eating What Is on the Menu is a blueprint for people who sense that something is off but have not been able to name it. It is for those who work hard, follow the rules, and still feel stuck. It is for those who have done everything they were told and cannot understand why the promised outcome never arrives. It is for anyone who suspects that the game was designed before they ever sat at the table. Drawing on economic research, behavioral psychology, and real-world experience, this book breaks down the patterns that separate the top five percent from everyone else. Not in income alone,

but in thinking. In decision-making. In risk tolerance. In how time and money are viewed. The wealthy are not simply doing more of the same things. They are often playing an entirely different game.

You will learn how financial ignorance is quietly profitable, and why the system has little incentive to correct it. You will see how obedience to consumer culture is rewarded while independence is discouraged. You will understand how fear is used as a financial control mechanism, keeping people focused on security rather than opportunity.

Inside these pages, you will discover why the average American never builds meaningful wealth, even with decades of effort. You will explore the psychological traps that keep people loyal to systems that do not serve them. You will learn how debt shifted from being a temporary tool to a permanent lifestyle, and why escaping it requires more than budgeting.

You will also see what the wealthy know and practice that the bottom ninety-five percent rarely encounter. Not secret tricks or shortcuts, but frameworks. Mental models. Strategic patience. A willingness to question the menu itself rather than arguing over portion sizes.

Most importantly, this book offers a new financial playbook. One grounded in clarity, ownership, and leverage. One that does not rely on hope or perfect timing. One that can be implemented immediately, regardless of income level or background. Step by step, it outlines how to move from

consumption to creation, from dependency to control, and from survival thinking to strategic thinking. This is a wake-up call for anyone who feels like they are doing everything right and still losing ground. It challenges deeply ingrained money myths and exposes why they persist. It invites you to stop accepting financial advice that benefits institutions more than individuals. And it asks you to take responsibility not just for your money, but for the beliefs that govern how you use it.

Have you ever wondered why 95% of people in America struggle while 5% thrive?

And more importantly, it offers a way out.

The menu has already been prepared for you. The question is whether you will keep eating it. Or finally decide to write your own.

Chapter 1: The Financial Illusion

How Traditional Advice Keeps People Broke—and Why Almost Nobody Questions It

Most Americans grow up hearing the same financial story. It is repeated by parents, teachers, employers, and institutions until it feels less like advice and more like a law of nature.

- Go to school.
- Get good grades.
- Find a stable job.
- Work hard.
- Save money.
- Buy a house.

And one day, you will be secure.

It sounds reasonable. It sounds responsible. It even sounds comforting. It is also no longer true.

Not because the advice was malicious, and not because it never worked at all. It did work. It worked for a different version of America, under different economic conditions, with different assumptions about labor, housing, debt, and time. That America no longer exists. Yet millions of people continue to follow the script with discipline and faith, expecting an outcome the system is no longer structured to deliver.

The result is confusion. People do what they are told and still struggle. They make sacrifices and still fall behind. They work longer hours and still feel unstable. When the promised security never arrives, they assume the failure must be personal.

It rarely is.

The Illusion of Safety

For decades, the American financial system has marketed one idea above all others. Safety.

- A safe job.
- A safe paycheck.
- A safe retirement plan.
- A safe home purchase.
- A safe savings account.

Safety became the central selling point of the middle-class dream. If you followed the rules, stayed patient, and avoided risk, you were told you would be protected. The system promised stability in exchange for obedience.

But beneath the surface, that promise has been quietly hollowed out.

Jobs are no longer stable in the way they once were. Companies restructure, automate, outsource, and downsize without hesitation. Loyalty is rarely rewarded, and long-term employment is no longer guaranteed. Wages struggle to keep

pace with inflation, while the cost of housing, healthcare, education, and insurance continues to climb. Savings accounts offer returns so small they barely register, while inflation steadily erodes purchasing power. Retirement plans that once carried entire generations now depend on volatile markets, extended working years, and assumptions that may not hold. Home ownership, once a symbol of stability, has become a heavy financial burden for many, locking people into long-term debt while limiting flexibility.

The system continues to sell safety, but it no longer provides it.

Americans are chasing security inside a structure that rewards dependency, not independence. It protects institutions first, not individuals. And it asks people to trust mechanisms that have quietly shifted away from their interests.

The Comfort of Obedience

The financial system does not require most people to be wealthy. It requires them to be compliant.

- Compliant consumers spend consistently.
- Compliant employees show up, produce, and do not ask difficult questions.
- Compliant borrowers accept loans and carry balances.
- Compliant savers leave their money in places where others profit far more than they do.

Compliance keeps the system predictable. Predictability makes planning easy. And predictable behavior, repeated across millions of people, creates enormous profit.

Obedience is comfortable because it feels responsible. Following the rules feels safe, even when the rules no longer serve the follower. People are rewarded socially for compliance. They are praised for stability, patience, and sacrifice, even when those traits keep them financially stagnant.

Questioning the system, on the other hand, feels risky. It invites uncertainty. It challenges beliefs that have been reinforced for decades. So, most people stay on the path they were given, even as the ground beneath it shifts.

The Script We Never Chose

There is an official financial path that most Americans are taught to follow. It is rarely written down, but it is widely understood.

- Go to college.
- Get a job.
- Buy a home.
- Take on debt.
- Pay taxes.
- Save for retirement.
- Hope you do not outlive your money.

This formula is treated as common sense. People follow it not because they examined it, but because everyone else does. It becomes normal through repetition, not proof.

If this script truly worked in the modern economy, the average household would be thriving. Financial stress would be rare. Retirement would be secure. Emergency expenses would be manageable.

Instead, the reality looks very different.

Most Americans live paycheck to paycheck. The majority cannot handle a modest emergency without borrowing.

Nearly all retirees depend on external support, whether from government programs, family members, or charity.

These outcomes are not random. They are consistent. And consistency points to design.

A system that delivers the same result to most participants is not failing. It is functioning exactly as structured.

The Business of Keeping People Broke

The financial industry is not built around helping individuals accumulate lasting wealth. It is built around the movement of money. Specifically, the movement of money away from consumers and toward institutions.

- Loans generate interest.
- Interest compounds.

- Fees accumulate.
- Taxes extract.
- Mortgages lock in long-term payments.
- Credit cards encourage ongoing balances.
- Insurance products create recurring obligations.
- Penalties punish deviation.
- Inflation drives continuous spending.

Each component is profitable on its own. Together, they form an ecosystem that thrives on participation. The average person is encouraged to engage at every level, often believing they are managing their finances responsibly.

In reality, many people are being managed by their finances.

Time, energy, and attention are consumed by maintaining the system. Bills, payments, renewals, and obligations dominate financial life. Ownership, leverage, and control are deferred or ignored.

A small percentage understands this structure and positions itself accordingly. The majority remains inside it, working hard to stay afloat.

The Hidden Incentives

Every major institution in the financial system operates on incentives that rarely align with individual wealth building.

Banks want deposits so they can lend money at a profit.

Credit card companies want balances, not payoffs.

Employers want productivity, not financial independence.

Schools want graduates, not financially literate adults.

Governments want taxpayers, not citizens who no longer rely on wages.

The system does not need people to fail completely. It needs them to be functional enough to participate, stressed enough to comply, and hopeful enough to keep going.

Busy enough to not ask questions.

In debt enough to stay focused on payments.

Stressed enough to avoid risk.

Hopeful enough to believe things will improve if they just try harder.

This balance keeps the cycle intact.

Once you understand this, the illusion begins to dissolve. The problem is not effort. It is predictability. The system is not designed to make you wealthy. It is designed to make you manageable.

The Power of Misdirection

One of the most effective features of the financial system is misdirection.

When people struggle, the blame is placed on individual behavior. Budget better. Spend less. Be more disciplined. Skip small pleasures. Sacrifice more.

Meanwhile, fees rise quietly. Interest rates adjust upward. Costs increase. Rules change. Institutions benefit, while individuals are told to self-correct.

It creates a narrative where people feel personally responsible for outcomes they had little control over. Shame replaces analysis. Guilt replaces understanding.

It is like telling someone caught in a powerful current to swim harder, without acknowledging the tide pulling them away from shore. The system does not require people to drown. It only requires them to never reach solid ground.

When the Illusion Cracks

At some point, a realization begins to surface.

The wealthy do not follow the script.

The average American does.

This is not because the wealthy are smarter or luckier in every case. It is because they operate under a different set of assumptions. They use money differently. They view risk differently. They treat rules as optional frameworks rather than fixed laws.

- The wealthy tend to use money as a tool, not a reward.
- They rely on assets rather than paychecks.

- They build cash flow instead of accumulating debt.
- They understand tax structures and position themselves within them.
- They follow systems, not generic advice.
- Once this difference becomes visible, it becomes impossible to ignore.
- You stop asking how to survive inside the system.
- You start asking how to step outside of it.
- You stop eating the menu handed to you.
- You begin deciding what belongs on your plate.

That shift changes how you see work, money, time, and opportunity. It changes how you measure success. It changes what you tolerate and what you question.

This book begins by exposing the illusion.

But it does not end there.

It ends with a blueprint. One designed to help you move from participation to control. From obedience to ownership. From following a script you never chose to writing one that serves you.

The illusion is powerful.

But it is not permanent.

And once you see it clearly, you cannot unsee it.

END OF SAMPLE

Enjoyed the first chapter?

The rest of the blueprint is waiting.
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