Retire Ready

FREE GUIDE

The Retirement Income Blueprint

How to start stacking income streams after 50, one step at a time

RICH DIAS

My paycheck stopped. My bills didn’t.



Working from the road. Most of my streams run from a laptop.

I spent 30 years as an engineer and retired at 55, in October 2022. Then the paychecks ended and the bills kept coming.

So I started creating my own paychecks, one income stream at a time. Today these pay me: rental properties, oil and gas royalties, and two apps I built, FestaFinder (a Portuguese festa calendar) and the Outlier app (YouTube research). I also built my own digital business card. My wife and I run an Etsy shop, and e-books and print on demand are in the works.

None of them started big, and all of them took work. It took me five years to put together, and I’m still building. This guide is the first step I wish someone had handed me: no hype, no guarantees, just my path, with the exact prompts and tools I use.

What’s in this guide

1. Why one paycheck isn’t enough
2. 12 income streams to choose from
3. The first skill to learn, and why
4. The 5 steps, with prompts to copy
5. How to use AI to automate the work
6. Your first 30 days, as a checklist
7. Five worries, answered
8. What I’m building, and what’s inside

One paycheck is a single point of failure

Most of us have one or two sources of retirement income. A 401(k) balance. Social Security. Maybe a pension.

Each one is a single point of failure. Engineers design around those. Retirement plans usually don't.

If you're still working, the worry is whether you can stop at all. If you've already stopped, the worry is whether the money lasts. Either way the answer is the same: more than one source of income, so no single one has to carry you.

> One income stream is risky. A stack is strong.

WHEN ONE STREAM STOPS



A stack doesn't mean a dozen businesses. It means one small stream, then the next, each covering a bill or two. A rental covers one bill. A royalty covers another. A small app covers a third. If one slows down, the others keep you steady.

12 income streams you can build a stack from

A stack can be built from many kinds of income. Here's the menu. I teach the first five step by step, in this order, and I add each lesson as I build that stream myself. The rest come up in live workshops and Q&A.

STREAM	WHAT IT IS	WHERE TO START
1. AI setup	The skill under every stream on this list	Step 2
2. E-books	A short book on what you already know	Steps 3 to 5
3. Simple apps	Small tools people pay to use, built with AI	Prompt in Step 3
4. Print on demand	Your designs on shirts and mugs, printed and shipped for you	Prompt in Step 3
5. User-generated content	Short videos that brands pay you to make	Prompt in Step 3
6. Local business tech setup	Digital business cards and simple web pages, set up with AI	Workshops
7. Digital downloads	Printables, planners and templates on Etsy	Workshops
8. Consulting in your field	Paid advice in the field you spent decades in	Workshops
9. Teaching what you know	A small course or a paid workshop	Workshops
10. Affiliate recommendations	A commission on tools you use and recommend, always disclosed	Workshops
11. Newsletter or YouTube	An audience around one topic, paid through sponsors and products	Workshops
12. Rentals and royalties	The traditional side of my own stack	Live Q&A

Rentals and royalties: I share what I've learned from owning them. It's experience, not investment advice.

You don't need all twelve. Start with one, and when it's running, pick the next. The rest of this guide shows you how to start the first.

The first skill to learn, and why

The first skill is working with AI.

Not the best skill. The first. It's the one that makes every stream after it easier to start. Here's why I put it first:

- **It sits under everything.** Writing an e-book, building an app, designing a shirt, answering email: AI does a big share of the work in each one.
- **You don't need to be technical.** You talk to it in plain English, the way you'd brief a helpful assistant.
- **It's portable.** Learn it once and you use it on every stream you add.

I'm not a programmer. AI helped me build FestaFinder and the Outlier app, the two apps that pay me today, plus my own digital business card. It now handles most of the busywork behind my other streams too.

Most people our age either fear AI or don't know where to start. Both are understandable. You can learn the basics in an afternoon.

The 5 steps

Written for people with minimal tech background. Do them in order.

1

Find your number

Before you build anything, know how big the gap is. Use the free Income-Gap Calculator at **retireready247.com/gap-calculator**. It takes under a minute. It shows what you'll need each month, what Social Security and savings cover, and the gap in between.

What the number tells you. Say your gap is $1,200 a month. One stream doesn't have to cover all of it. Three streams of $400 would. That's a target to build toward, not a promise.

Write your number down. It's what your stack has to fill.

2 Set up one AI assistant

Pick one free AI assistant and make an account with your email. I use Claude, at **claude.ai**. ChatGPT works too. Then give it a real task from your own life, starting with the three prompts below.

How to use a prompt. A prompt is what you type to the assistant. Copy the words in the box, paste them into the assistant's message box and press Enter. There is nothing to fill in. Each prompt tells the assistant to ask you for the details.

PROMPT 1: GET TO KNOW IT

I'm over 50 and new to AI. Before you answer, ask me three questions, one at a time, about my work, my day and what I'd like help with. Then give me five examples of what you can do for me, in plain English.

PROMPT 2: A REAL CHORE

I have a bill I don't fully understand. Ask me to paste it in. Then explain each charge in plain English and tell me anything worth questioning.

PROMPT 3: A MESSAGE YOU'VE PUT OFF

Help me write a short, friendly email I've been putting off. First ask me who it's for, what it's about and how I usually talk. Keep it under 100 words and make it sound like me.

Three things to know:

- **Keep private details out.** Leave your account number and address out of anything you paste.
- **Make it ask before it answers.** "Before you answer, ask me 3 questions" makes almost any answer better.
- **Free plans have a limit.** If you reach it, come back in a few hours. Paid plans cost about $20 a month. Don't pay until you reach the limit often.

3 Pick your first stream

Start with what you already know. Three questions help:

- What do people ask you for help with?
- What did your career teach you that most people don't know?
- What could you talk about for an hour without notes?

Then pick a stream from the menu. After AI setup, these four are the easiest first streams for a beginner:

STREAM	COST TO START	TECH LEVEL	USES WHAT YOU KNOW
E-book	Very low	Low	A lot
Print on demand (shirts, mugs)	Low	Low to medium	Some
Simple app	Low, monthly tools	Medium	Some
User-generated content (short videos brands pay for)	Very low	Low	Some

For most people, the easiest first stream is a short e-book on the topic from those three questions. It costs almost nothing to make, it uses knowledge you already have, and AI helps with every stage. I'm working on mine now, and I'll share how it goes in the community.

> **NOT A WRITER? USE THIS PROMPT TO CHOOSE**
>
> I don't want to write a book. I'm choosing between print on demand, a simple app and short videos for brands. Ask me six questions, one at a time, about my hobbies, my work, the problems I see around me and the products I like. Then tell me which of the three fits me best, and give me a first step for it.

I add the full lessons for each stream in the community as I build it myself.

4 Build it with AI doing the heavy lifting

Here's the e-book version, one prompt at a time.

OUTLINE

I want to write a short e-book, about 30 pages, on something I know well. Before you suggest anything, ask me 10 questions, one at a time, about my experience and who the book is for. Then propose a chapter outline.

FIRST DRAFT, ONE CHAPTER AT A TIME

Using my answers, draft the first chapter in a warm, plain voice. At the end, list every fact I should double-check before I publish.

TITLE AND DESCRIPTION

Give me 10 title ideas and 3 subtitles for this book. Then write a 100-word description for the listing page.

For each chapter after the first, type: "Now draft the next chapter the same way."

Then it's your turn. Rewrite each chapter in your own words, look up every fact on the double-check list, and add your own stories. Plan on weeks of steady evenings, not a weekend.

5 Put it out, learn, then stack the next one

Publish it where your readers already shop. Amazon's Kindle Direct Publishing is the common choice for e-books. A digital download on Etsy is another.

Then watch three things: is the listing live, has the first copy sold, and what are readers saying? Fix what isn't working.

Expect it to start small. None of mine started big. The first one teaches you the process, so the next goes faster. Then start the next stream with what you learned.

How to use AI to automate the work

AI does the heavy lifting. You make the decisions.

Here's how the work splits in my own streams.

What AI does for me

- Research: what people over 50 are asking about, and what already sells.
- First drafts: posts, emails, product descriptions, book chapters.
- The repeat work: turning one video into a week of posts, sorting my inbox, writing the code behind my apps.

What I still do

- Decide what to build and who it's for.
- Check every fact and every number.
- Tell my own story, in my own words.

That split is the whole idea. AI won't run a business for you, and anyone promising "passive income" from it is selling something. But it can turn a two-person job into a one-person job. For people our age, that's the difference between "I don't have time for this" and "I can do this."

Truth be told, all of it still takes work from me. Just less of it, and the boring parts are gone.

The tools I actually use

JOB	WHAT I USE
Thinking, writing and research	Claude (ChatGPT works too)
Typing by talking, instead of the keyboard	Wispr Flow
Building apps and web pages by chatting	Lovable
Email to my readers	GetResponse
The community itself	Skool

You don't need any of these on day one. A free AI assistant is enough to start. My AI Tool Stack page in the community lists each tool and what it does.

Your first 30 days

A sample plan. Take longer if you need to. Steady beats fast.

Week 1

- [ ] Find your number with the calculator
- [ ] Set up one AI assistant
- [ ] Try the three starter prompts

Week 2

- [ ] Answer the three topic questions
- [ ] Pick your first stream
- [ ] Get an outline from AI

Week 3

- [ ] Draft one chapter at a time
- [ ] Rewrite each one in your words
- [ ] Look up the facts AI listed

Week 4

- [ ] Pick a title and write the description
- [ ] Make a simple cover
- [ ] Publish, or set the date you will

Write it down

Three lines to fill in by hand.

My number, the monthly gap: _____

My first stream: _____

The day and time I'll work on it each week: _____

Print this page and keep it where you'll see it.

Five worries, answered

“I’m not technical.”

Neither is the first step. If you can write an email, you can use an AI assistant. You type, or talk, in plain English.

“I don’t have time.”

Start with 30 minutes, three times a week. AI does the slow parts. If you’re still working, evenings are enough.

“Can I trust what AI tells me?”

Not blindly. It can sound sure and still be wrong. Check facts and numbers, and anything about money, health or the law. That’s why you make the decisions.

“Do I need money to start?”

Very little. Free AI tools are enough at first, and an e-book costs almost nothing to make. Don’t buy anything expensive until you’ve finished your first one.

“Am I too old for this?”

I learned to work with AI after I retired at 55. Your experience is the asset. AI just helps you package it.

What I’m building, in public

Here’s where my own stack stands today. I share all of it as I go, including what hasn’t worked yet. When a stream starts paying, I’ll say so; until then, it’s labeled as what it is.

STREAM	STATUS
Rental properties	Paying
Oil and gas royalties	Paying
FestaFinder app (Portuguese festa calendar)	Paying
Outlier app (YouTube research)	Paying
My digital business card	In use
Etsy shop (with my wife)	Running
E-books	Being built
Print on demand	Being built

What’s inside the free community

Start Here
Where to begin, and a free 15-minute call with me.

Wealth: Know Your Number
Five free calculators: Income Gap, Social Security Timing, Savings Runway, Early Pension and RMD.

Wealth: Build Income After 50
What pays me and what I’m building, kept current.

Tech: AI in Plain English
The AI tools I use and what each one does.

Live sessions
A free Q&A every other Wednesday, plus a monthly workshop.

Health, coming next
Simple, practical habits for staying healthy. Health is wealth too.

Your next step

You don’t have to figure this out alone. Bring your number from Step 1, and I’ll show you where to start.

Build income you won’t outlive.

Join free at

retireready247.com/join

Come say hello and tell me one thing: are you still working, or already retired?

Rather talk first? Book a free 15-minute call with me: **retireready247.com/call**

-Rich Dias / Founder, Retire Ready

This guide is for education only. It is not financial, investment, tax or legal advice. Results vary, and nothing here is a promise of income. Some tools I mention may be affiliate links inside the community; I’ll always say which. Version 3, November 2026.