

# BROKE<sup>TO</sup> BALANCED

MONEY MANAGEMENT  
FOR FREELANCERS  
& SIDE HUSTLERS



MARTIN MBUGUA  
MURIITHI

## **Copyright Page**

Broke to Balanced: Money Management for  
Freelancers & Side Hustlers

© 2025 Martin Mbugua Muriithi

All rights reserved.

No part of this book may be reproduced, stored in a retrieval system, or transmitted in any form or by any means — electronic, mechanical, photocopying, recording, or otherwise — without the prior written permission of the author, except for brief quotations used in reviews or scholarly work.

This book is a work of nonfiction based on the author's personal experiences and observations. Any resemblance to actual persons, events, or businesses is purely coincidental unless otherwise stated.

ISBN: (Leave blank for now — if you publish on Amazon, they will assign one.)

Cover design by: “Sora AI Concept by Author”

Printed in Kenya | First Edition, 2025

[martinmbuguamuriithi@gmail.com](mailto:martinmbuguamuriithi@gmail.com)

## **Dedication Page**

To my loving wife, Susan Mbugua —

Your presence is peace, your support is strength.

Thank you for believing in me even when I doubted myself.

To my mother, Faith Muriithi —

You are the pillar of my life.

Since dad's passing in 2007, you've carried more than your share with grace.

Thank you for introducing me to this path of writing and for always guiding me with love and truth.













To my brothers —

Abraham Ndichu, thank you for walking with me.

And to Jackson Gitiche, my youngest brother — you remind me every day that the future is bright.

This book is for all of you.

# Table of Contents

	Copyright Page.....	1
	Dedication Page.....	2
	Prologue: Why I Wrote This Book.....	4
	Chapter 1: Why You're Still Broke (Even When You Work Hard) .....	1
	Chapter 2: How to Budget on a Crazy, Unstable Income .....	Error! Bookmark not defined.
	Chapter 3: Emergency Funds, Gig-Worker Style .....	Error! Bookmark not defined.
	Chapter 4: The Power of Payday Rules....	Error! Bookmark not defined.
	Chapter 5: How to Handle Big Months Without Blowing It All .....	Error! Bookmark not defined.
	Chapter 6: Money Traps: Where Freelancers Waste the Most .....	Error! Bookmark not defined.
	Chapter 7: The Power of the First 1,000 USD (or Ksh) .....	Error! Bookmark not defined.
	Final Chapter: From Broke to Balanced — What Happens Next.....	Error! Bookmark not defined.
	Epilogue: Your Money, Your Mission	Error! Bookmark not defined.

 **Connect with the Author.....Error! Bookmark not defined.**

## 📖 Prologue: Why I Wrote This Book

There was a time when I worked every day of the week — writing articles, chasing payments, juggling side gigs, sometimes sleeping less than five hours a night — and still ended down the line broke after a month or so.

It didn't make sense.

I had talent. I had discipline. I worked hard.

But the money slipped through my fingers.

I realized that nobody had taught me how to handle money that doesn't come in like a salary. No one had shown me how to save when your income has mood swings — high this week, low the next. I was trying to apply traditional money advice to a very non-traditional lifestyle.

So I started studying. Reading. Listening. Failing. Trying again.

This book is what I wish I had ten years ago. It's the truth about money for people who hustle — writers, riders, coders, creatives, tutors, and everyone else out here doing what they can to survive and succeed.

I've written it simply, honestly, and with the hope that someone like me — maybe you — will find a better way.

This isn't just financial advice.

It's a guide to peace of mind.

— Martin Mbugua Muriithi

# **Chapter 1: Why You're Still Broke (Even When You Work Hard)**

If you're working 6 or 7 days a week — driving, delivering, designing, coding, tutoring — and still feel like your money disappears the moment it lands... this chapter is for you.

Because the truth is:

**Being broke is not always about being lazy.**

Sometimes it's about being **stuck in a system that wasn't built for your lifestyle.**

.....  
.....  
.....  
.....

End of Sample Copy





### **Author Bio**

Martin Mbugua Muriithi is a seasoned freelance writer with over a decade of experience helping clients around the world. With a Diploma in Law (Paralegal Studies), Business Management, and a Certificate in Theology, Martin brings a well-rounded, real-world perspective on

money, hustle, and purpose. Though he didn't complete his LLB, his journey from financial struggle to balance inspired this powerful guide for freelancers everywhere.

### **Book Description**

Are you hustling daily — writing, delivering, designing, driving — but still broke by the end of the month?

Broke to Balanced is your brutally honest guide to managing money in a gig economy. Written by a freelancer who's walked the talk, this book shows you why traditional money advice doesn't work for people like you — and what to do instead.

With relatable stories, practical steps, and spiritual grounding, this book will help you:

Budget without a fixed income

Break bad spending habits

Build savings (even in tough months)

Honor your beliefs, tithe wisely, and give back

No fluff. Just real talk for real freelancers.

### **Contact the Author**

✉ [martinmbugumuriithi@gmail.com](mailto:martinmbugumuriithi@gmail.com)

☎ +254733185583 / +254729792329