



Foundations of Financial Security

Building wealth poco a poco

- ☐ Practice daily self-care routines to promote wellness
- ☐ Create a spending plan for all money that comes your way
- ☐ Maintain a buffer in your checking account for small unexpected expenses
- ☐ Save at least 3 months of your monthly expenses in a high-yield savings account
- ☐ Using sinking funds to cashflow your full life
- ☐ Eliminate debt with an interest rate above 9% ASAP
- ☐ Maintain a credit score above 760
- ☐ Invest for traditional retirement in tax-advantaged accounts & early retirement in a taxable account
- ☐ Have sufficient health insurance and life insurance
- ☐ Protect assets with a will & trust
- ☐ Talk dinero with confianza