



Before you invest a single dollar, make sure your financial foundation is solid. Work through this checklist in order.

STEP 1 — GET YOUR FOUNDATION RIGHT FIRST

<input type="checkbox"/>	I have a monthly budget and know where my money goes
<input type="checkbox"/>	I have a fully funded Emergency Fund (3-6 months of expenses) — <i>This is NON-NEGOTIABLE before investing.</i>
<input type="checkbox"/>	I have paid off high-interest debt (credit cards, payday loans) — <i>High-interest debt cancels out investment gains.</i>
<input type="checkbox"/>	I am consistently living below my means — <i>Wealth is built on the gap between earning and spending.</i>
<input type="checkbox"/>	I have set up the 6-Account Banking System — <i>Each dollar has a home and a purpose.</i>

STEP 2 — UNDERSTAND THE BASICS

<input type="checkbox"/>	I understand the difference between saving and investing — <i>Saving = safety. Investing = growth over time.</i>
<input type="checkbox"/>	I know my risk tolerance (conservative, moderate, aggressive) — <i>How would you feel if your portfolio dropped 20%?</i>
<input type="checkbox"/>	I understand compound interest and how time in the market matters — <i>The earlier you start, the more your money grows.</i>
<input type="checkbox"/>	I know the difference between stocks, bonds, and mutual funds — <i>Basic knowledge protects you from bad decisions.</i>
<input type="checkbox"/>	I understand what an index fund is — <i>Low-cost index funds are a great starting point.</i>

STEP 3 — SET UP YOUR INVESTMENT ACCOUNTS

<input type="checkbox"/>	I have enrolled in my employer's 401(k) and get the full match — <i>Free money — don't leave it on the table.</i>
<input type="checkbox"/>	I have opened or contributed to an IRA (Traditional or Roth) — <i>2024 limit: \$7,000/year (\$8,000 if 50+).</i>
<input type="checkbox"/>	I understand the difference between a Traditional and Roth IRA — <i>Tax now vs. tax later — both have advantages.</i>
<input type="checkbox"/>	I have set up automatic contributions (pay yourself first) — <i>Automation removes the temptation to spend instead.</i>
<input type="checkbox"/>	I know the investment options available in my retirement account — <i>Don't just park money in a default — choose strategically.</i>

STEP 4 — PROTECT YOUR INVESTMENTS

<input type="checkbox"/>	I have adequate life insurance to protect my family's financial future — <i>Your investments need a safety net too.</i>
<input type="checkbox"/>	I have a will or estate plan in place — <i>Who gets your wealth when you're gone?</i>
<input type="checkbox"/>	I have named beneficiaries on ALL accounts — <i>This overrides your will — review it regularly.</i>
<input type="checkbox"/>	I review my investment portfolio at least once a year — <i>Don't set it and forget it — rebalance as needed.</i>
<input type="checkbox"/>	I avoid emotional investment decisions based on market news — <i>Stay the course. Time in the market beats timing the market.</i>



STEP 5 — KEEP BUILDING KNOWLEDGE

<input type="checkbox"/>	I listen to or read financial education content regularly — Try: <i>Sis, Mind Your Money Podcast</i> — Apple & Spotify
<input type="checkbox"/>	I work with a financial professional I trust — <i>A guide helps you avoid costly mistakes.</i>
<input type="checkbox"/>	I review my financial goals at least twice a year — <i>Your goals change — your strategy should too.</i>
<input type="checkbox"/>	I celebrate my financial wins (big and small!) — <i>Progress deserves recognition. Keep going, Sis.</i>

Not sure where to start? That's exactly what our FREE 30-Minute Clarity Call is for. Scan the QR code above or visit www.dickeyfinancialfirm.com to book your spot today.