

# 10 Money Moves to Make Before Your Next Milestone

Whether you're 28 or 48, these simple, strategic shifts will make your next decade easier, richer, and more intentional



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## 1. Know Your Net Wealth

**Take stock of where you stand. List all your assets and debts in one place. This number is your financial report card. Update it quarterly to track your progress, spot trends, and stay motivated. Clarity is power.**



**Pro Tip: Use a simple spreadsheet or app like Empower, Monarch, or Tiller Money to automate tracking.**





## 2. Automate Your Savings

**Build your financial future without willpower.**

**Set up automatic transfers to your emergency fund, retirement accounts, and brokerage.**

**When saving becomes a background habit, it compounds effortlessly.**



**Pro Tip: Split your direct deposit into multiple accounts — a little to savings, a little to investing, and you won't even feel it.**


### 3. Get Clear on Your "Enough" Number

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**What would a good life actually cost you?**

**Define the annual income or net worth that would fund your ideal lifestyle — including the freedom, security, and flexibility you value most.**

**When you know your “enough,” you can stop chasing and start building with purpose.**

 **Pro Tip: Multiply your desired annual spending by 25 to estimate your FIRE number — a rough target for financial independence.**





## 4. Simplify and Diversify Your Investments

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**You don't need a complex portfolio to build wealth. Focus on low-cost, diversified index funds or ETFs — like VTSAX or VT. These give you broad market exposure with minimal effort.**

**Avoid the temptation to chase hot stocks or jump between trends. Simplicity keeps you consistent, and consistency compounds.**



**Pro Tip: A three-fund portfolio (US stocks, international stocks, and bonds) or a single target-date fund can cover most investors' needs with almost no maintenance.**

## 5. Build or Refine Your Emergency Fund

**Life is unpredictable. An emergency fund is your first line of defense.**

**Aim to save 3–6 months of essential expenses in a high-yield savings account — not an investment account.**

**It cushions against job loss, medical bills, or surprise expenses without derailing your long-term plan.**



**Pro Tip: Keep your emergency fund separate from daily checking so you're not tempted to dip into it — but easy enough to access when truly needed.**



## 6. Eliminate High-Interest Debt

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**High-interest debt is the biggest drag on your wealth. Credit cards and consumer loans charging 15–25% interest will keep you stuck — even if you're saving or investing elsewhere. Make eliminating this debt your top priority before trying to build wealth. Use a debt snowball or avalanche method to accelerate progress.**



**Pro Tip: Automate extra payments on your highest-interest debt every payday — even small recurring overpayments make a big difference over time.**

## 7. Max Out Tax-Advantaged Accounts

**Want to grow wealth faster? Use accounts the government actually rewards you for using. Contribute to your Roth IRA, 401(k), HSA, or equivalents to benefit from tax-free growth or tax-deferred compounding.**

**These accounts can give you a 15–30% head start every year in tax savings — more than most investments can guarantee.**



**Pro Tip: Even if you can't max them all right now, automate small, recurring contributions — they'll add up faster than you think.**





## 🎓 8. Upgrade Your Earning Power

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**The fastest way to accelerate your financial progress isn't cutting costs — it's increasing income.**

**Learn a new skill. Earn a certification. Start a side hustle.**

**Negotiate your salary.**

**Increasing your income often has the highest return on investment of any move you can make.**

 **Pro Tip: Focus on one high-leverage skill you can monetize — then spend 2 focused hours per week mastering it.**

**Even a small raise or side project can snowball into long-term freedom.**

## 9. Protect What You've Built

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**Wealth isn't just what you grow  
— it's what you shield.  
Make sure you're covered against  
life's big risks:  
health insurance, renters or  
homeowners, term life (if you  
have dependents), and umbrella  
insurance.**



**Pro Tip: Make a simple  
checklist of your policies and  
beneficiaries. Review it once a  
year or after major life changes.**



## 10. Design a Life You Don't Want to Escape From

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**Don't just plan for retirement —  
build a life you actually love right  
now.**

**Align your spending with your  
deepest values, not just your  
habits.**

**Simplify. Automate. Outsource.  
Say no to what drains you and  
yes to what energizes you.**



**Pro Tip: Create a “Lifestyle  
Vision” and review it monthly. If  
your money isn't supporting that  
vision, it's time to realign.**

# Summary of Your 10 Money Moves



## | 1. Know Your Net Worth

Track your assets and debts quarterly — this is your financial report card.



## | 2. Automate Your Savings

Build wealth on autopilot with recurring transfers to savings and investments.



## | 3. Get Clear on Your "Enough" Number

Define the lifestyle you want and reverse-engineer how to fund it.



## | 4. Simplify and Diversify Your Investments

Stick to broad index funds or ETFs — avoid hot trend chasing.



## | 5. Build or Refine an Emergency Fund

Save 3–6 months of expenses in a high-yield account as your safety net.



## | 6. Eliminate High-Interest Debt

Attack credit cards and consumer loans — interest above 20% is a wealth killer.



## | 7. Max Out Tax-Advantaged Accounts

Leverage IRAs, 401(k)s, HSAs, and similar for tax-free or tax-deferred growth.



## | 8. Upgrade Your Earning Power

Learn, negotiate, or side-hustle your way to higher income — highest ROI move.



## | 9. Protect What You've Built

Cover the basics: insurance, a will, and key legal documents.



## | 10. Design a Life You Don't Want to Escape From

Spend intentionally and build a lifestyle you actually enjoy now.



**Bonus Tip:** Review this list each year around your birthday to stay aligned and on track.

# The Next Chapter Starts Now

***"Your next decade doesn't have to look like your last.  
Start by mastering the basics, then build a life you  
don't want to escape from."  
— Michael Curran***

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