

# 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

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**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



**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

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**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.**

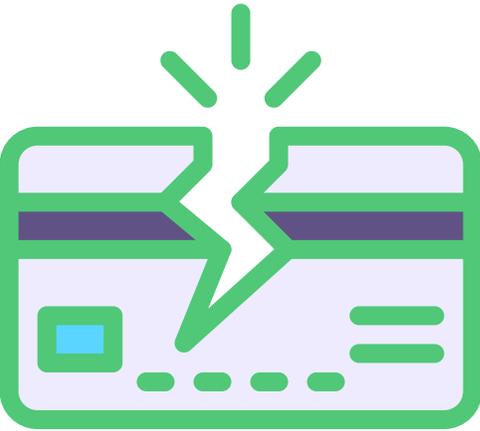


**Pro Tip: Keep your emergency fund separate from daily checking so you're not tempted to dip into it — but easy enough to access when truly needed.**



## 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

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**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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