ATTEND WEALTH · COMPLIMENTARY GUIDE

The First-Decade Money Checklist

The decade after your income jumps decides more than any market cycle ever will. **25 concrete moves, in order.** Most take under an hour. Together they are the difference between a high income and real wealth.

The first-decade money lifecycle

1

FOUNDATION

Know your numbers, hold real cash, automate on payday.

2

SHELTERS

Every match, every tax-advantaged dollar, captured.

3

EQUITY

Grants, vesting dates, and a sell policy set in advance.

4

PROTECTION

Income, life, and liability covered before luck runs out.

5

THE TRAPS

Lifestyle creep, concentration, and traded bonuses, skipped.

Each stage builds on the one before it. **Work them in order, and this decade compounds for the rest of them.**

Take care of you.

The decade after your income jumps decides more than any market cycle ever will. Work through these 25 moves in order. Most take under an hour. Together they are the difference between a high income and real wealth.

Build the foundation

- **Know your monthly number**
  What actually arrives after tax, and what actually leaves. Until you know both, every other decision is a guess.
- **Hold 3–6 months of expenses in cash**
  A boring emergency fund is what lets every other dollar take smart risk.
- **Automate savings on payday**
  Money that moves before you see it actually gets saved. Month-end leftovers never do.
- **Target a 20%+ savings rate**
  One of the strongest predictors of financial independence is the percentage of income you keep.
- **Separate spending, saving, and investing**
  Three accounts, three jobs. Mixing them hides the truth from you.

Capture every match and shelter

- **Take the full employer match**
  It is part of your compensation. Leaving it unclaimed is working for free.
- **Fund an HSA if you are eligible**
  The only account that can be tax-advantaged three times: in, growing, and out.
- **Choose Roth vs. traditional deliberately**
  The right answer depends on your bracket today versus your bracket later. Decide, don't default.
- **Learn whether a backdoor Roth applies to you**
  High earners are not locked out of Roth dollars. The paperwork order matters.
- **Auto-increase contributions annually**
  One percentage point per raise. You will never feel it, and future-you will.

Handle equity like an owner

- **Read your actual grant agreement**
  RSUs, ISOs, and NSOs are taxed differently. Know which letters you own.
- **Calendar every vesting date**
  Vest days are tax days. Surprises here are expensive.
- **Set a sell-or-hold policy in advance**
  Decide the rule before the shares arrive, so emotion never decides for you.
- **Check withholding on vested shares**
  Default withholding is often too low for high earners. April should not be a surprise.

Protect the engine

- **Own-occupation disability coverage**
  Your income is your biggest asset this decade. Insure it like one.
- **Term life if anyone depends on you**
  Inexpensive now, priceless if it is ever needed.
- **Umbrella liability once you have assets**
  A million dollars of protection often costs less than a streaming bundle.
- **Name beneficiaries on every account**
  Five minutes per account. It overrides your will, so get it right.
- **Sign a basic will and directives**
  Adulthood paperwork. Do it once, review it every few years.

Avoid the classic traps

- **Cap lifestyle creep at half of every raise**
  Enjoy half, keep half. You still feel richer, and you actually get richer.
- **Keep any single stock under 10%**
  Including your employer's. Concentration is how wealth is made and lost.
- **Do not trade your bonus**
  Windfalls invested boringly beat windfalls traded brilliantly, almost always.
- **Keep loans off things that lose value**
  Finance appreciating assets. Pay cash for depreciating ones.
- **Get the plan before the complexity**
  The best time to build structure is before the house, the equity event, and the family arrive.

Your next step

A checklist tells you what to do. A conversation tells you what to do first, in your situation. Bring this guide, ask anything, and get straight answers. No pressure, no pitch.

Book Your Complimentary Consult · attendwealth.com · (281) 541-4808 · info@attendwealth.com