INVESTING STARTER CHECKLIST

A plain-English path to open your first account and invest your first dollars

NAME ____________ DATE ____________

You don't need to be rich or an expert. Work top to bottom — check each box as you go.

BEGINNER FRIENDLY

✓ BEFORE YOU INVEST A DOLLAR

- [ ] **Starter emergency fund saved** — $1,000 set aside for surprises.
- [ ] **Employer 401(k) match claimed** — *it's free money; never skip it.*
- [ ] **High-interest debt handled** — pay off cards over ~8% APR first.
- [ ] **Monthly budget in place** — you know what you can spare.
- [ ] **An amount you won't need for 5+ years** — investing is long-term.

⚙ ACCOUNT SETUP STEPS

- [ ] **401(k):** log into your workplace plan & set contribution %.
- [ ] **Roth IRA:** open at Fidelity, Vanguard, or Schwab (free).
- [ ] **Link your bank** & set an automatic monthly transfer.
- [ ] **HSA** (if on a high-deductible plan) — triple tax-free.
- [ ] **Pick a fund** — a low-cost index or target-date fund.
- [ ] **Confirm it's invested** — cash sitting in the account isn't.

YOUR FIRST $1,000 — ORDER OF OPERATIONS

1. **Grab the full 401(k) match** — contribute at least enough to get every matched dollar.
2. **Open & fund a Roth IRA** — after-tax now, tax-free in retirement.
3. **Automate a small amount** — even $25–$50 a paycheck builds the habit.
4. **Buy a broad index fund** — one fund, whole market, low fees.
5. **Leave it alone & repeat** — time in the market beats timing it.

CONTRIBUTION TRACKER

MONTH	AMOUNT	RUNNING $
________	$ __________	$ __________
________	$ __________	$ __________
________	$ __________	$ __________
________	$ __________	$ __________
________	$ __________	$ __________
________	$ __________	$ __________

Plain-English Terms Cheat-Sheet

Roth IRA — a retirement account you fund with after-tax money; growth & withdrawals in retirement are tax-free.

HSA — Health Savings Account; tax-free in, grows tax-free, tax-free out for medical costs.

Target-date fund — a "set it & forget it" fund that adjusts as you near retirement.

Expense ratio — the fee a fund charges; lower is better (aim under 0.20%).

401(k) — a retirement account through your employer, often with a matching contribution.

Index fund — one fund that holds hundreds of companies, so your risk is spread out.

Compound growth — your money earns money, and that money earns money too.

Employer match — free money your job adds when you contribute. Always grab it.

"Starting small is still starting. Every dollar invested today is working for the woman I'm becoming."