



Your 20% is your future self's paycheck. Build it in order: a starter emergency fund, then a 3–6 month protection fund, then investing.

This month's take-home pay \$ → Your 20% to save \$

The order of operations

1 • Emergency fund (starter)	Target \$ ____ • Saved \$ ____ • Funded?
2 • Protection fund (3–6 months)	Essentials/mo \$ ____ • 3-mo \$ ____ • 6-mo \$ ____ • Saved \$ ____
3 • Invest the rest	Monthly \$ ____ • Where (IRA / 401(k) / brokerage) ____

Your runway

Months your protection fund would cover today

Why it's worth it

Compounding is the nearest thing to a financial miracle that actually exists. Start now, automate it, and let time do the heavy lifting while you sleep.