

## INVESTOR FOUNDATIONS · BEGINNER SERIES

# The Financial Foundation for Building Wealth

Complete each action step before you invest.

## SAVINGS & CASH FLOW

- Open a dedicated savings account (no ATM card)
- Set up automatic monthly transfers — pay yourself first
- Set a monthly savings target and write it down
- Live below your means for 3 months in a row

## CREDIT

- Check your current credit score
- Open a credit card if you do not have one
- Pay your balance in full every month
- Work toward \$10,000–\$20,000 in available credit

## NET WORTH & BUDGET

- Calculate your net worth (assets minus liabilities)
- Track your net worth once a month
- Create a monthly budget
- Cut one unnecessary recurring expense

## GOALS

- Write down your 1-year financial goal with a dollar amount and date
- Break it into monthly and weekly targets
- Review and adjust your goals each month