



Do these TWO financial moves for 2024.....

- 1) Set up an external high yield savings account. Link to your checking account. (your emergency fund)
- 2) Set up a brokerage account. Link to your checking account. (Your investing platform)

Just do it. Shoot first then ask questions later....

✓ Because getting started is half the job.

⊖ Not having these linkages in place is the number one reason people don't build an emergency fund or begin investing. Too much friction. Another "gotta do". Then it remains out of sight out of mind.

✓ Now you begin automatic transfer after each paycheck (or by the week or month). In the beginning the amount is irrelevant- \$5, 10, \$100 or \$500. Just do something. If you have credit card debts you prioritize those first, but you still transfer something into these two accounts.

- ✓ Because action causes reaction.
- ✓ Results are manifesting. It's real, it's happening. I did it.
- ✓ And it's easy now – when you sleep.

Here is how to get started:

- ✓ [Pick an online bank](#) with good yield, no minimum or fees to transfer:
  
- ✓ Pick a brokerage (Vanguard or Fidelity are great choices) and Follow their steps to open an account. You can start with a "brokerage" account and use a money-market fund as a good starting point (VMFXX for vanguard / SPRXX for Fidelity)
  
- ✓ Later you should seek the advice of a professional and be strategic about funds for long-term investing and tax deferrals.
  
- ✓ For now, the most important part is to begin- set it up. Do it early in 2024. You will thank yourself later.