

5 Financial Moves

to Make Before You're 40

Presented by SBAIP — Strategic Budget Advisory & Investment Partners

Whether you're 28 or 38, the decisions you make in the next few years will define your financial life for decades. This guide breaks down the five most important moves — in plain language — so you can take action now, not later.

MOVE 01

Build a Real Emergency Fund

Most people have heard the advice: save 3-6 months of expenses. But most people haven't done it. An emergency fund isn't just a financial cushion — it's the foundation that keeps you from raiding your investments, running up credit cards, or making desperate decisions when life gets unpredictable.

- Keep it in a high-yield savings account, separate from your checking
- Target 3 months minimum; 6 months if you're self-employed or have dependents

- Automate a fixed transfer every payday — even \$50/week adds up fast

"The emergency fund isn't about the emergency. It's about keeping every other financial plan intact when life happens."

MOVE 02

Get Serious About Life Insurance

If someone depends on your income — a spouse, children, aging parents — you need life insurance. The best time to get it is right now, while you're young and healthy, because premiums are lowest in your 30s. Waiting even five years can dramatically increase your cost.

- Term life insurance is usually the most affordable starting point
- A general rule: coverage of 10-12x your annual income
- Don't rely solely on employer coverage — it often ends if you change jobs

"Life insurance isn't for you. It's for the people who depend on you surviving financially."

MOVE 03

Start Investing — Even a Little

Time in the market beats timing the market. The earlier you start, the harder compound growth works for you. You don't need a large sum to begin — consistency matters far more than the amount.

- Max out your employer 401(k) match first — it's an instant 50-100% return
 - Open a Roth IRA if you qualify — tax-free growth for decades
 - Index funds are a low-cost, proven starting point for most investors
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"Investing \$200/month starting at 30 vs. 40 can mean a difference of over \$150,000 by retirement."

MOVE 04

Have a Mortgage Strategy (Not Just a Payment)

Buying a home is often the largest financial decision you'll ever make. Too many people focus only on whether they can afford the monthly payment — and miss the bigger picture. The type of mortgage, the rate, and the timing all have enormous long-term consequences.

- Understand fixed vs. adjustable rate mortgages before you shop
- A 15-year mortgage costs less in interest, but a 30-year gives more cash flow flexibility
- Get pre-approved before falling in love with a home — it changes your negotiating position entirely

"The right mortgage saves you tens of thousands. The wrong one costs you the same."

MOVE 05

Create a Written Financial Plan

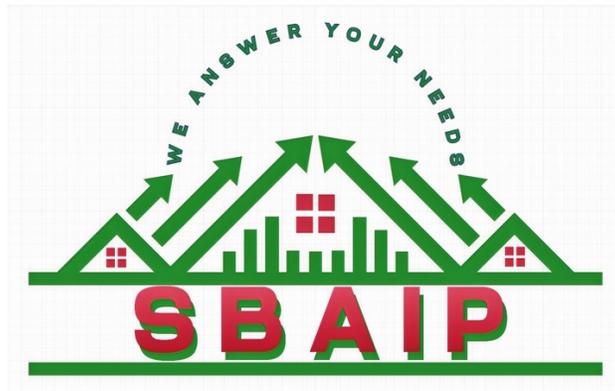
This is the move most people skip — and the one that ties everything else together. A financial plan isn't just a budget. It's a clear picture of where you are, where you want to go, and exactly what steps get you there. People with written financial plans are significantly more likely to hit their goals.

- Includes: income, expenses, debts, insurance, investments, and retirement targets
- Should be reviewed at every major life change (job, marriage, children, home purchase)
- Working with a licensed advisor dramatically improves both the plan and the follow-through

"A goal without a plan is just a wish. A financial plan turns 'someday' into a date on the calendar."

Ready to Put These Moves Into Action?

Get matched with a licensed SBAIP advisor — free, no obligation.
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