



PERSONAL FINANCE & INVESTING CHECKLIST

A Profit Equation HQ Guide

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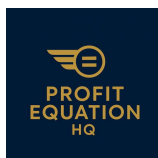
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This guide is a Profit Equation HQ publication.

Start Here: Your Money Foundation

Know Your Money:

- Write down how much money comes in every month
- Write down how much money goes out every month
- Split your spending into 3 buckets:
 - 💎 Needs (must pay)
 - 💎 Wants (fun)
 - 💎 Savings & Investing (future you)

Use the 50/25/25 Budget

Use the 50/25/25 Rule....

- ◆ 50% Needs (the non-negotiables)
 - Rent, food, gas, bills, car insurance
- ◆ 25% Wants (guilt-free fun)
 - Fun, shopping, movies, vacations
- ◆ 25% Savings + Investments (auto-pilot wealth building)
 - This is how your future grows

Why This Works:

This simple tweak forces you to invest EVERY month, pay off debt faster (or stay away from debt), and still enjoy life!

Build Your Walk Away Fund (Emergency Savings)

Steps:

- Put money in a High-Yield Savings Account (HYSA) – Free to Open

(American Express, SOFI, etc have these)

- Save 3–6 months of expenses

Checklist:

💎 Open HYSA

💎 Add money every month

💎 Hit 1 month of expenses saved

💎 Hit 3 months expenses saved

💎 Hit 6 months expenses saved

Some people have emergency funds up to 9-12 Months of expenses.

Build that Walk Away fund — the money that lets you leave any job, relationship, or situation the moment it stops serving you. No explanations, no drama... just freedom.

3-6 months of expenses saved = real power in your hands. Start today. Your future self is counting on it 📦 ✨

Stop Wasting Money: Cut These First

Easy places to save more:

- 💎 Unused subscriptions
- 💎 Eating out too often
- 💎 Buying upgrades you don't need
- 💎 Impulse shopping
- 💎 Too many streaming apps
- 💎 Buying new instead of used


You can cut unnecessary spending at any time!

These ideas will help you get started. I bet we could think of more.

Your First Investing Steps

 Step 1: Open two accounts:

- Roth IRA
- Individual Brokerage Account

 Step 2: Use no-fee brokers:

- Robinhood, Fidelity, Schwab

 Step 3: Automate deposits:

- Send in money every month

What to Buy (Simple Version)

 Broad Market ETFs:

- VOO, VTI, VV, VB

 Tech Growth ETFs:

- QQQ, QQQM

 Dividend ETFs:








- VYM, SCHD, SPYD

 Simple Mix:

- 50% Broad ETFs
- 30% Growth
- 20% International (VXUS)

Understanding Buying the Whole Market

When you buy VOO (S&P 500 ETF), you own:





-  Nvidia – \$51.41
-  Apple – \$41.76
-  Microsoft – \$40.06
-  Google – \$34.36
-  Amazon – \$24.64
-  Tesla – \$13.35
-  Meta, Broadcom, Berkshire & 491 more...

Total price Nov 2025? Just \$607 

That's literal ownership in 500 of the most powerful companies on Earth... for less than a new iPhone.

The rich don't buy single stocks — they buy the entire market. Now you can too. One click. One share. Done.

Checklist:

-  Buy broad market
-  Add every month
-  Never panic sell
-  Leave it alone

Market Crashes: What To Do

Rules:

- ◆ The market goes down sometimes
- ◆ The market historically comes back up
- ◆ Do NOT sell when scared
- ◆ Add money when you can
- ◆ Let time do the growing

Market only “Crashed” 6 times in 100 Years:

- 📉 1929: -86%
- 📉 1973: -48%
- 📉 1989: - 23%
- 📉 2000: -49%
- 📉 2008: -57%
- 📉 2020: -34%

If you sold in 2008 at market lows, you would have missed the huge 400% recovery after the crash.

Lesson: Time in the Market BEATS Timing the Market!!

The VIX = Wall Street’s “Fear Gauge” for the S&P 500

- ◆ Above 30 → Real panic selling in the streets
- ◆ Above 40 → Warren Buffett & big institutions start scooping up deals
- ◆ Highest levels recently:
 - 2008 Crash → 89.53
 - 2020 COVID → 82.69
 - April 2025 → 60.13

Don’t panic — be ready to buy the discounts (or just sit tight if you’re waiting for more cash)! 💰



The 4% Rule for Retirement (Easy Version)

How retirement works:

Is EARLY retirement possible for you? Absolutely yes it is!

- 💎 1. Calculate Your Yearly Expenses (Example \$100,000)
- 💎 2. Multiply that by 25 (25 x 100k = \$2.5 million)
- 💎 3. \$2.5 million is your target to reach
- 💎 4. Open brokerage account (Robinhood, Schwab, Fidelity)
- 💎 5. Automate monthly contributions to brokerage
- 💎 6. Start with 15-20% of income, increase when can
- 💎 7. Buy into reliable index and dividend ETFs
(VOO, VTI, VV, VB, VYM, SCHD, SPYD, SPYI, QQQI, JEPI)
- 💎 8. Hit your target (\$2.5million) - now work is OPTIONAL
- 💎 9. Withdraw 4% for your expenses
- 💎 10. Watch your account continue to grow at over 10%

Enjoy your life of freedom while your money compounds more and more - working for you - forever!

Investing Over 40 (Catch-Up Plan)

If you're 40+ and feel behind...you're NOT.

You just need a smarter 7-year plan that works on autopilot ✂

Here's exactly what I'd do with **\$1,500/month**

(even with a crazy busy life):

💎 \$800 → VOO

Set-it-and-forget-it market growth

💎 \$400 → SCHD

Dividend income that quietly compounds (reinvest those dividends!)

💎 \$300 → QQQM

Tech exposure without gambling on single stocks

After 7 years → ~\$220k-\$243k

Then leave it invested, keep (or increase) the \$1,500/month → \$500k comes FAST.

This is the no-stress, catch-up blueprint for busy adults over 40.

Simple. Automated. Zero day-trading required.

2026 Contribution Limits

Here's what you can contribute to your tax advantage accounts in 2026.

IRA \$7500 (under 50) - \$625/mo

IRA \$8600 (50 & over) - \$716/mo

401k \$24500 (under 50) - \$2041/mo

401k \$32500 (50 & over)- \$2708/mo

401k \$34750 (60-63)- \$2895/mo

HSA \$4400 (Single)- \$366/mo

HSA \$8750 (Family)- \$729/mo

HSA \$1000 more (55 & over)

💎 IRA:

- \$7,500 (<50)

- \$8,600 (50+)

💎 401(k):

- \$24,500 (<50)

- \$32,500 (50+)

- \$34,750 (ages 60-63)

💎 HSA:

- \$4,400 (single)

- \$8,750 (family)

- +\$1,000 (55+)

The Wealth Gap

Why two people with same income end up different:

- 💎 When they start investing
- 💎 How much they spend
- 💎 Whether they let compounding work

Checklist:

- 💎 Start now
- 💎 Keep lifestyle simple
- 💎 Invest every month
- 💎 Don't stop

Two people can earn the exact same income...and still end up in completely different financial realities.

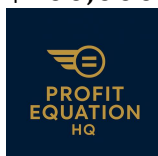
That's the wealth gap nobody talks about. It's not about luck. It's not about intelligence. And it's definitely not about having a higher salary.

It comes down to 3 things:

- 💎 When you start investing — the earlier you start, the wider the gap grows. An 8-year delay can cost you over \$300,000.
- 💎 How much lifestyle creep you allow — every upgrade steals from your future net worth.
- 💎 Whether you let compounding work — consistency builds wealth, interruptions destroy it.

Same income. Different choices. Radically different results.

This is how one person retires with \$2.5 million...and the other retires with \$400,000. If you want to close your wealth gap, start now!



How to Start

1. Open 2 Accounts....Roth IRA and Individual Brokerage. Build Your Foundation.
2. Use A No-Fee Platform like Robinhood, Fidelity, or Schwab. No junk fees.
3. Automate Funding. Send at least \$500 per month to each account.
4. Invest in the S&P 500 and Nasdaq using ETFs like VV, VB, VOO, VTI, QQQ, SPY. These are diversified and powerful.
5. Stay Consistent. Don't Sell Out during Downturns. Just Buy, Hold, and Wait.
6. Time is on Your Side. By Age 65, you could have over \$2 million...compound interest at work.
7. Clap for Tax-Free Growth. Half of your money grows & withdraws tax-free with the Roth IRA.
8. Do It Now. The Earlier You Start, The More You Compound. Your Future Will Thank You.

How to Put In a Limit Order

✈️ Pilot cockpit checklist: How I set bulletproof Buy Limit Orders on Robinhood so they work 24/7 — even when cruising at FL390

Real step-by-step (follow along):

- 💎 1. Search & select your stock
- 💎 2. Tap “Trade” → “Buy”
- 💎 3. Top right: Clock Market → Select “Limit Order”
- 💎 4. Enter # of shares + exact limit price → Continue
- 💎 5. Turn ON “24 Hour Market” (so it can fill anytime)
- 💎 6. Change Time in Force → “Good for 90 Days” (3 months)
- 💎 7. Review → Swipe up to submit and Hit Done

Now your order hunts the dip on autopilot while you’re flying, sleeping, or living life. Zero babysitting required.

This one move separates emotional gamblers from disciplined investors.

I do this for selling too - I set my limit order to Sell at the profit I’m looking for. Then it hits when I’m not looking. :)

Simple Money Rules for Life

1. Pay Yourself First, Then Pay Your Bills. Save & Invest First.
2. Rule of 72. Divide 72 by rate of return to calculate to see how long to double your money.
3. 4 % Rule. Withdraw only 4% of retirement account annually for it to last 30+ years.
4. 3-6 Months Rule. Keep 3-6 months of expenses in your Emergency Fund.
5. 20% Rule. Automate at least 20% of your income into saving and investing.
6. 30% Rule. Keep housing costs under 30% of your income.
7. 15% Rule. Spend less than 15% of your income on a car, keeping car loans less than 4 years.
8. 50/25/25 Rule. Spend 50% on Needs, 25% on Wants, and 25% Saving & Investing
9. Savings by Age Rule. Save 1 X income by Age 30, 3 X income by Age 40, 6 X income by Age 50.