



THE INVESTING STARTER LADDER

— Do these in order. The boring order quietly builds wealth —

1



Emergency Fund First

Keep a starter cushion in savings before anything else.

2



Grab the 401(k) Match

Free money from your employer. Take every bit of it.

3



Kill High-Interest Debt

Beating 24% credit-card interest is its own return.

4



Open a Roth IRA

You put in taxed money; it grows and pays out tax-free.

5



Buy Boring Index Funds

Own the whole market at once. Automate it and look away.



Dad's Quick Take:

Start small, start now, and let time do the heavy lifting while you sleep.