THE STARTER ROADMAP · GUIDE SERIES OVERVIEW

Where to Start When You Don't Know Where to Start

Personal finance has an order of operations. You don't need to do everything at once — you need to do the right next thing. Here's the sequence, with a free guide for each step at jjwealthadvisory.com/resources.html.

1 Get stable: emergency fund & high-interest debt
Before investing a dollar, build a cash cushion (start with $1,000–$2,000, grow to 3–6 months of essentials) and get expensive debt under control. Without this foundation, one surprise expense can undo years of progress. Guide: The Debt Payoff Method That Actually Works.

2 Protect the people who depend on you
If someone relies on your income, a protection gap is the biggest risk in your plan. Understand term vs. whole life and size coverage with a real estimate. Guide: Do You Actually Need Life Insurance?

3 Get retirement savings on track
Capture every dollar of employer match, know the benchmarks for your age, and choose traditional vs. Roth deliberately. Guide: Retirement Readiness.

4 Invest with a strategy, not a hunch
Diversification, time horizon, and low costs matter far more than picking hot stocks. Guide: Investing 101 — What Actually Matters.

5 Stop leaving money on the table at tax time
HSAs, Roth timing, loss harvesting, and withdrawal order can meaningfully change what you keep. Guide: 5 Tax Moves People Miss.

6 Put your wishes in writing
A will, current beneficiary forms, and two incapacity documents cover the essentials for most families. Guide: Estate Planning Isn't Just for the Wealthy.

jjwealthadvisory.com · jacobjohnsjj99@gmail.com · (334) 220-9821 · Book a free call: calendly.com/jacobjohnsjj99/30min

7 **Decide whether — and how — to get help**
Know the questions to ask any advisor about fees, fiduciary duty, and compensation before you hire anyone (including me). Guide: How to Choose a Financial Advisor.

A NOTE ON ORDER

This sequence is a framework, not a rule. Real life overlaps — most people contribute to retirement while paying down debt, especially when an employer matches contributions. The point is to be intentional: know which step you're on and why.

Ready to talk it through?

Every situation is different. Book a free, no-pressure call — no cost, no obligation, just clarity.

calendly.com/jacobjohnsjj99/30min

jjwealthadvisory.com · jacobjohnsjj99@gmail.com · (334) 220-9821 · Book a free call: calendly.com/jacobjohnsjj99/30min