

MY EXACT INVESTING SETUP AT 25

\$7K to \$100K in 15 months at 25. Boring, consistent index fund investing on a 9-5.

THE 5 ACCOUNTS (IN THIS ORDER)

- ① **HYSA First (SoFi)** 3-6 months expenses as your emergency fund
- ② **Roth IRA (\$7,500/yr max)** SOFI, Fidelity, Schwab, tax-free growth
- ③ **401(k) to Employer Match** Free money
- ④ **HSA (\$300/mo)** Invest it, don't just save it, triple tax advantage
- ⑤ **Brokerage (Last)** VOO, VUG, SMH, no contribution limits

WHAT I BUY & WHY

VOO S&P 500: broad market, set-and-forget core holding

VUG Growth ETFs: tech-heavy, higher upside potential

SMH Semiconductors: sector conviction bet on chips

No stock picking. No timing the market. Just consistent buying.

THE ONE RULE

Automate everything. Set it and forget it.

DISCLAIMER

Not financial advice. This is what I personally do. Do your own research before making any investment decisions.

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