



FINANCIAL FOUNDATIONS: A GUIDE FOR YOUNG ADULTS STARTING OUT

YOUR FIRST STEPS TOWARD FINANCIAL INDEPENDENCE

Start small, stay consistent, and build smart habits from day one.

BUDGETING MADE SIMPLE

- 50% Needs (housing, food, bills)
- 30% Wants (dining out, entertainment)
- 20% Savings and Debt
- Tools to Start: Credit Karma, YNAB, your bank's app

BUILD A STRONG SAVINGS HABIT

- Target 3-6 months of emergency savings
- Automate transfers - even \$10/week adds up!



START INVESTING EARLY

- Use your employer's 401(k) or open a Roth IRA
- Harness compound interest by starting early

BUILD CREDIT WISELY

- Use a credit card for recurring small buys
- Always pay in full and on time
- Keep your balance under 30% of the limit

NEED HELP?

Schedule a free consultation with Max



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