

100k-couple-wealth-checklist

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\$100k Couple Wealth Checklist

> ****How to use:**** Print this or paste into Notion. Check items off once; set calendar reminders for monthly/annual cadence.

Accounts & Automation

- [] Checking (bills) + fee-shield buffer set (e.g., 100-200)
- [] High-yield savings opened (emergency fund)
- [] Retirement plan(s) active; ****employer match**** captured
- [] IRAs opened for both spouses (Roth/Traditional)
- [] (If HSA-eligible) HSA opened and investing option enabled
- [] ****Autopay**** minimums on all debts; full card payoff autopay if possible
- [] ****Auto-transfer**** to savings weekly/biweekly
- [] ****Auto-invest**** on payday (IRA/401(k)/brokerage)
- [] Alerts on (due date, low balance, large transaction, credit changes)

Cash & Debt

- [] Starter emergency fund \$1-2k funded
- [] Plan to reach 3-6 months of essentials over time
- [] (If any debt) Avalanche or Snowball chosen; extra payment automated

Investing Setup

- [] Chosen portfolio: Target-date ****or**** Three-fund
- [] Allocation documented (e.g., 70/30 or 60/40)
- [] Low-cost index funds/ETFs selected (ER \approx 0.03%-0.10%)
- [] Rebalance rule set (annually or \pm 5-10% bands)

Taxes (coordinate with a CPA)

- [] Current-year ****contribution limits**** confirmed and updated
- [] Roth eligibility/phase-outs checked; spousal IRA rules reviewed
- [] Asset location plan (optional, only if it stays simple)

Protection

- [] Health insurance reviewed
- [] Term life (if needed) sized appropriately
- [] Long-term disability in place
- [] Home/auto liability limits adequate; umbrella considered
- [] Beneficiaries updated on retirement/HSA; POD/TOD considered
- [] Estate docs current (wills, POA, healthcare directives)

Income & Spending

- [] Savings auto-increase of +1-2% scheduled for raise dates
- [] One marketable upskill selected for the year
- [] One recurring expense trimmed or renegotiated this month

Cadence

- [] ****Monthly (30 min):**** Net worth update, statement skim, 1 expense trimmed, contribution nudge considered
- [] ****Annually (1 hr):**** Rebalance, insurance/beneficiaries/estate review, IRS limits updated, goals refreshed