Monthly Allocation Breakdown – Snowball 6 Portfolio

| **ETF** | **Category** | **Monthly $** | **% Weight** | **Role** | **Yield Est.** | **Expense Ratio** |
| --- | --- | --- | --- | --- | --- | --- |
| **SCHD** | Dividend Growth | $175 | 25% | Core income & DRIP engine | ~3.6% | 0.06% |
| **DIVO** | Defensive Yield | $175 | 25% | Monthly income w/ covered call buffer | ~4.7% | 0.55% |
| **SOXQ** | Growth – Tech Torque | $105 | 15% | AI & Semiconductor upside | ~0.6% | 0.19% |
| **SCHB** | Growth – Broad Market | $105 | 15% | Passive compounding + diversification | ~1.2% | 0.03% |
| **USFR** | Foundation – Rate Hedge | $140 | 20% | Inflation protection + stable yield | ~5.0% | 0.15% |
| **TOTAL** | — | **$700/mo** | **100%** | Balanced growth + income mix | — | **0.16% avg** |

🎯 Allocation Philosophy

* **50% Dividends (SCHD + DIVO)**: Monthly cash flow + reliable DRIP
* **30% Growth (SOXQ + SCHB)**: Capital upside via tech and total market
* **20% Foundation (USFR)**: Rate protection + stable monthly yield

Your monthly buys funnel into both **income snowballing** and **long-term torque**, while keeping costs ultra-low. SCHD/DIVO build your passive income machine, while SOXQ/SCHB supply your compounding engine. USFR grounds the strategy during Fed turbulence.

Monthly Allocation by Portfolio Category

| **Category** | **ETFs Included** | **Monthly Total** | **% of Portfolio** | **Role in Strategy** |
| --- | --- | --- | --- | --- |
| 💰 **Dividend Income** | SCHD + DIVO | $350 | 50% | Core yield, DRIP compounding, recession defense |
| 🚀 **Growth Layer** | SOXQ + SCHB | $210 | 30% | Long-term capital appreciation, tech upside |
| 🏛️ **Foundation** | USFR | $140 | 20% | Rate hedge, stable monthly income |

🧠 Quick Strategy Notes

* **50% Income Engine**: SCHD gives compounding growth, DIVO adds monthly yield and downside call buffers
* **30% Growth Torque**: You’ve got future-focused upside in semis (SOXQ) + broad market resilience (SCHB)
* **20% Stabilizer**: USFR adjusts with Fed rates to protect against inflation and interest rate shocks