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Getting Serious About Your Money

A beginner's roadmap to financial independence through positivity, planning, and patience.

A FREE STARTER GUIDE

for people who are ready to take charge of their finances

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Welcome

Hi, and thank you for picking this up. If you have decided you are finally ready to get serious about your money, you are in exactly the right place — and you are doing it at exactly the right time, which is now.

I built dadshirt25 to share what I have learned about personal finance from the perspective of a Christian father who has spent decades reading, learning, saving, investing, and most importantly, paying attention. I am a teacher, not a salesman and not an advisor. My goal with this guide is simple: to hand you a clear, honest, jargon-free starting point so you can take the first real steps toward financial stability and, over time, freedom with confidence.

Everything in this guide comes back to three words that sit at the center of how I think about money:

Positivity — a negative mindset will rarely give you a positive outcome

Planning — you plan where your money goes instead of wondering where it went

Patience — you give good decisions the years they need to compound - wealth is built slowly, and that is good news, because slow is something anyone can do

> **A word on stewardship**
> I believe that money that passes through our hands is a responsibility, not just a reward. Handling it wisely — living below your means, avoiding debt traps, and providing for the people you love — is one of the most practical ways to find peace and freedom. You do not have to share my faith to benefit from this guide, but that is the spirit behind it.

How to use this guide

This is a starter guide, not an encyclopedia. I have laid it out as a series of steps that build on each other. If you are brand new, start at the top and work down in order — each step assumes the one before it is handled. If you already have some footing, go ahead and skip to the next step that matches where you are.

For this guide to have the most impact, print it out and read it with a pen in hand. Underline things. Argue with me in the margins. Use the lines in the graphics to take notes. The goal is not for you to admire the plan — it is for you to take one small action this week to build on.

Before You Begin: The Right Mindset

Most people see money as a math problem, but it is more a behavior problem — and behavior is where most of us actually win or lose. Before the first dollar moves, get the following ideas settled in your head.

Believe in Yourself and the Process

Feelings lead to thoughts, thoughts lead to actions, and actions lead to outcomes. If you start with negative feelings about yourself and/or money, you have little chance of experiencing any positive outcomes at the other end. Know that any negative feelings you carry into this will override any guidance or help provided here. This is your most powerful internal force.

Play the Long Game

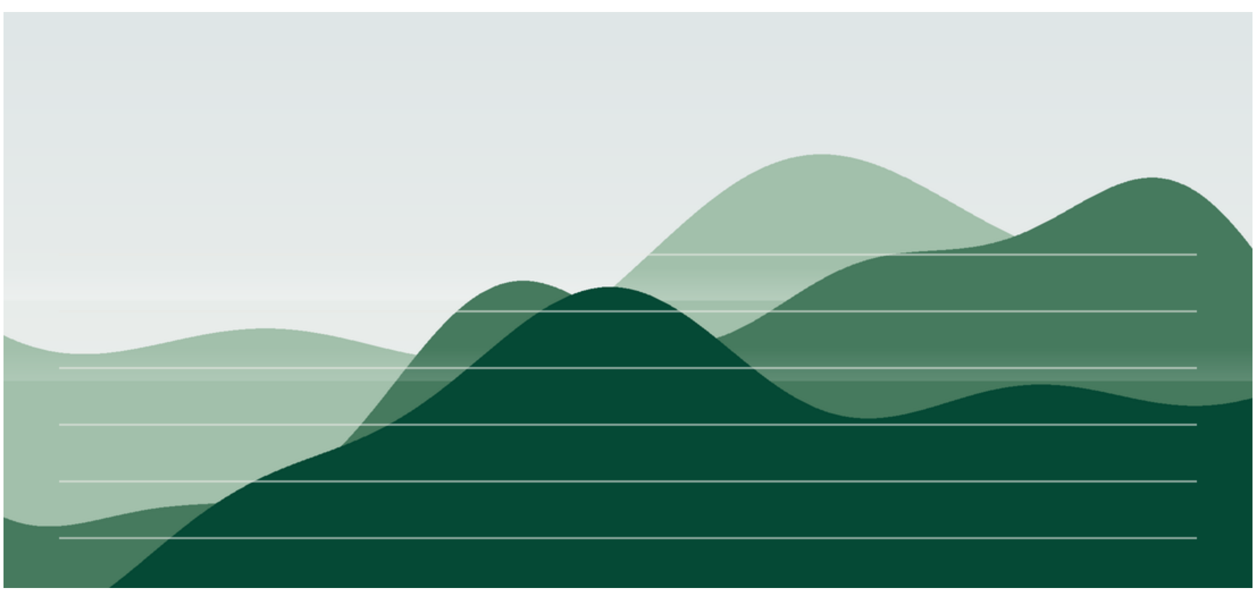
The most powerful external force you can bring to the table is time, working through compounding. Most cannot make up for lost decades with a lucky steak, and many have done the opposite and lost everything on pure hope and speculation. Fear and greed are the enemy while time is your champion. The best day to begin was years ago, but the next best day is today!

Progress Beats Perfection

You do not need the perfect budget, the perfect investment, or the perfect plan. What you need is a good-enough plan that you will actually start and stick to. A simple plan you follow for decades will quietly crush a brilliant plan you abandon within a year.

Own Your Choices

No book, no guru, and no guide — including this one — can be responsible for your money. That is not a disclaimer for my sake; it is the mindset that puts you in the driver's seat. When you take ownership of your choices, you will own the outcomes and make better decisions.



Step 1 — Know Where You Stand

It is impossible to plan a route without knowing your starting location. Before changing anything, take an honest snapshot of two things.

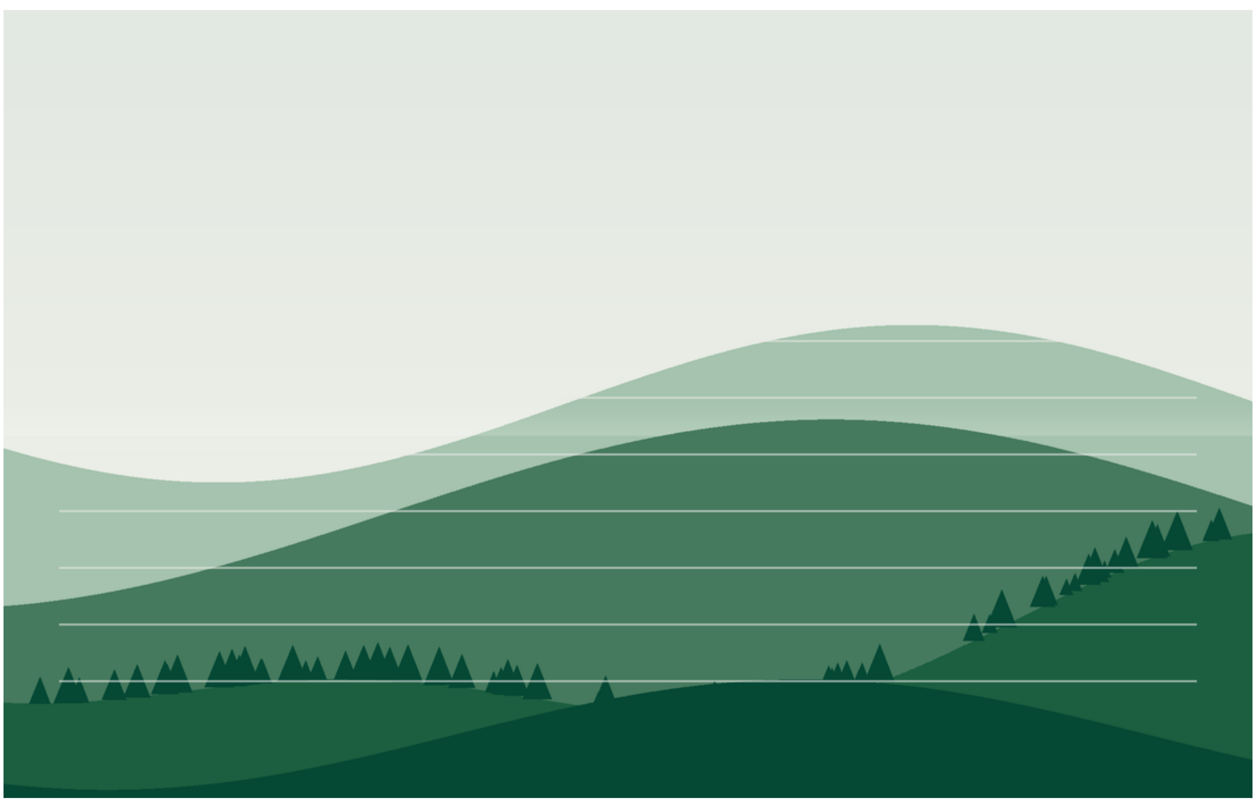
Your Net Worth

Net worth is simply everything you own minus everything you owe. List your assets (cash, savings, retirement accounts, the value of your home and car) and subtract your debts (credit cards, loans, mortgage). The number itself — positive or negative — does not define you. What matters is making an honest assessment of where you are now so you can start moving in the right direction over time.

Your Cash Flow

For one month, track every dollar that comes in and every dollar that goes out. Use an app, a spreadsheet, or a notebook — the tool does not matter, honesty does. Most people are genuinely surprised by where their money actually goes. You cannot fix a leak you cannot see.

> **Do this first**
> Pick a day this week. Write down your net worth and start tracking your spending. Thirty minutes now will teach you more about your finances than a year of good intentions.



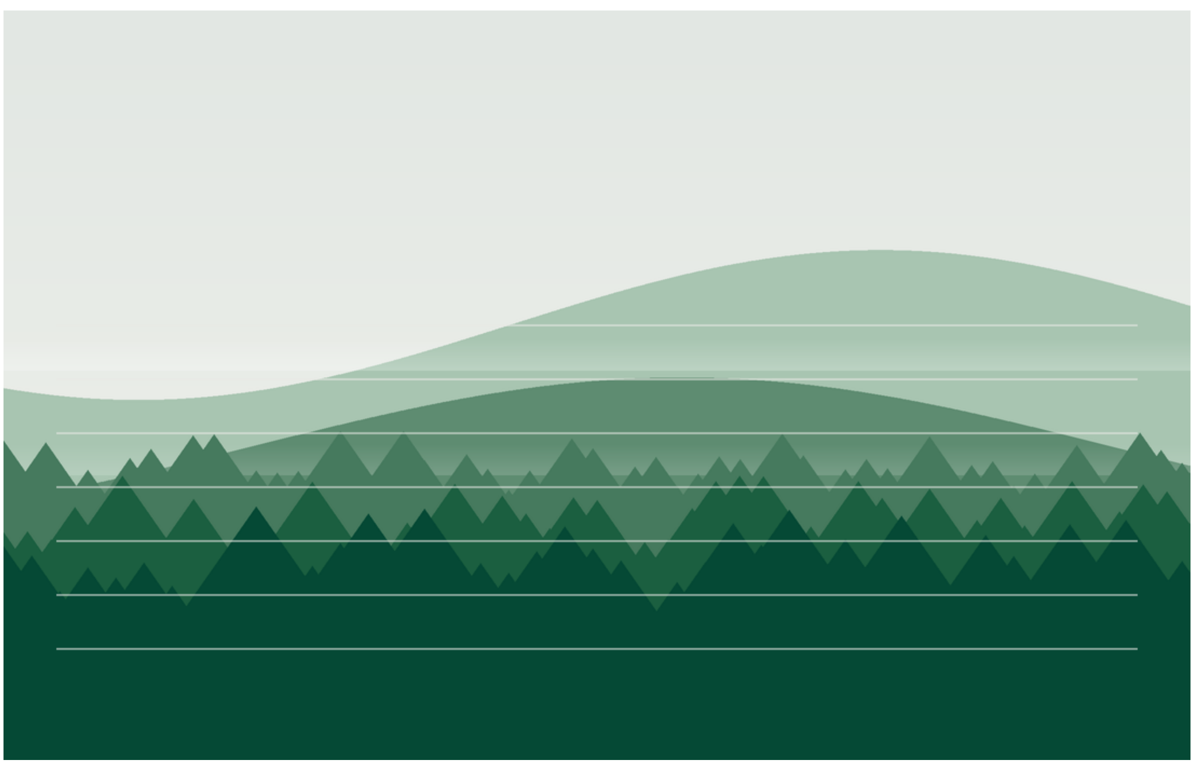
Step 2 — Give Every Dollar a Job

A budget is not a punishment. It is a plan that tells your money where to go on purpose — so you stop wondering where it went. The single most important habit inside any budget is this: *pay yourself first.* Before you pay anyone else, move a set amount into savings and investing. Treat it like a bill you owe to your future.

If you need a framework to start with, use the *simple dollar budget* shown below. For every dollar that comes in, do the following:

Share of Incoming Dollar	Goes toward
10 Cents — Your Future	Saving and investing: emergency fund, retirement - always pay yourself first
70 Cents — Your Needs	Food, housing, utilities, groceries, transportation, minimum debt payments, insurance
20 Cents — Your Wants	Extra debt payoff (you want to get rid of debt), then things like dining out, hobbies, travel, subscriptions, the fun stuff

These amounts are just a starting point, not a rule from on high. If your rent eats more than half your pay, your “wants” slice may start smaller — the goal is to make it real, named categories with real numbers that adapt and grow with you over time.

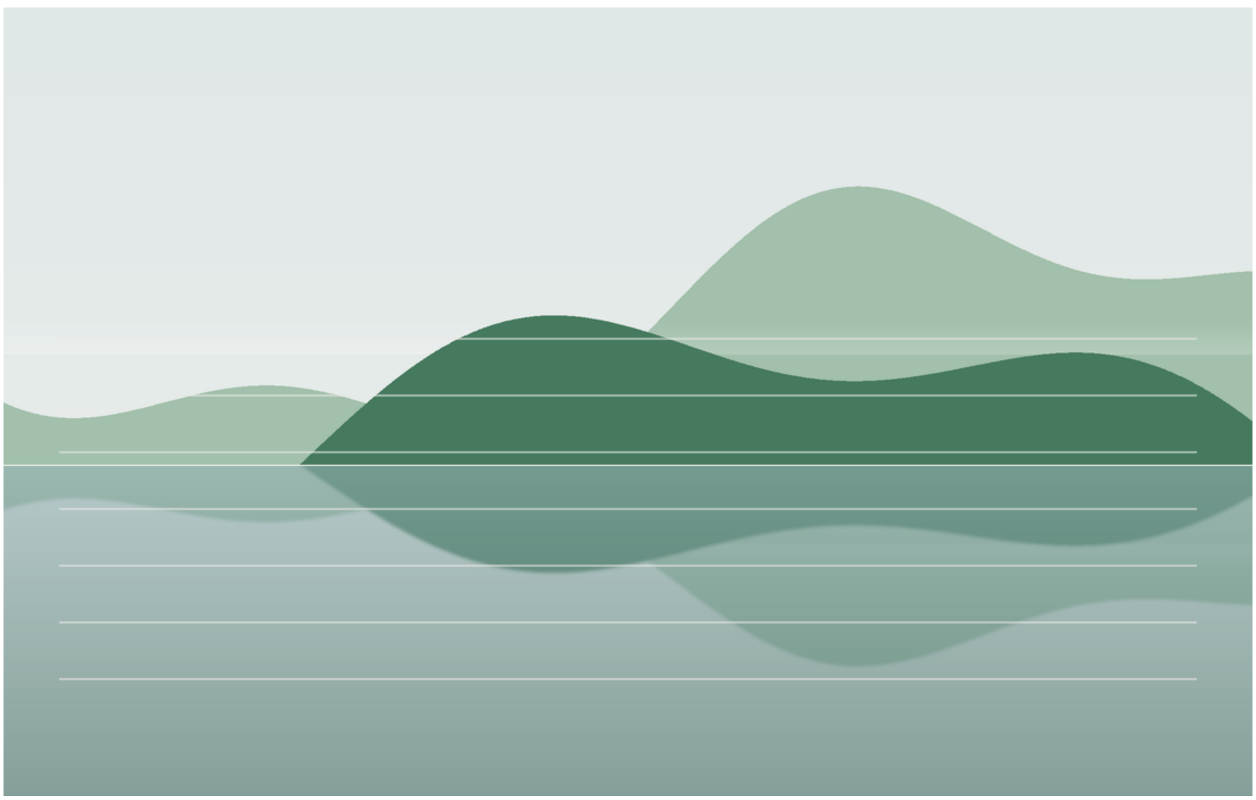


Step 3 — Build Your First Safety Net

Life will hand you a surprise — a car repair, a medical bill, a busted water heater. Without a cushion, those surprises go straight onto a credit card, and the debt cycle renews and continues indefinitely. So before anything else, build a small starter emergency fund of roughly $1,000 to $2,000 in a separate, boring savings account you do not touch.

This is not your full emergency fund yet (that comes later). It is a buffer between you and the credit card. Even this small amount changes how you feel about and handle the inevitable — a flat tire becomes an annoyance instead of a crisis.

Your emergency fund also helps protect your future money from your needs and wants money. Without it, you will often feel pressure to sacrifice your future for your present. An emergency fund is a non-negotiable component of financial success.



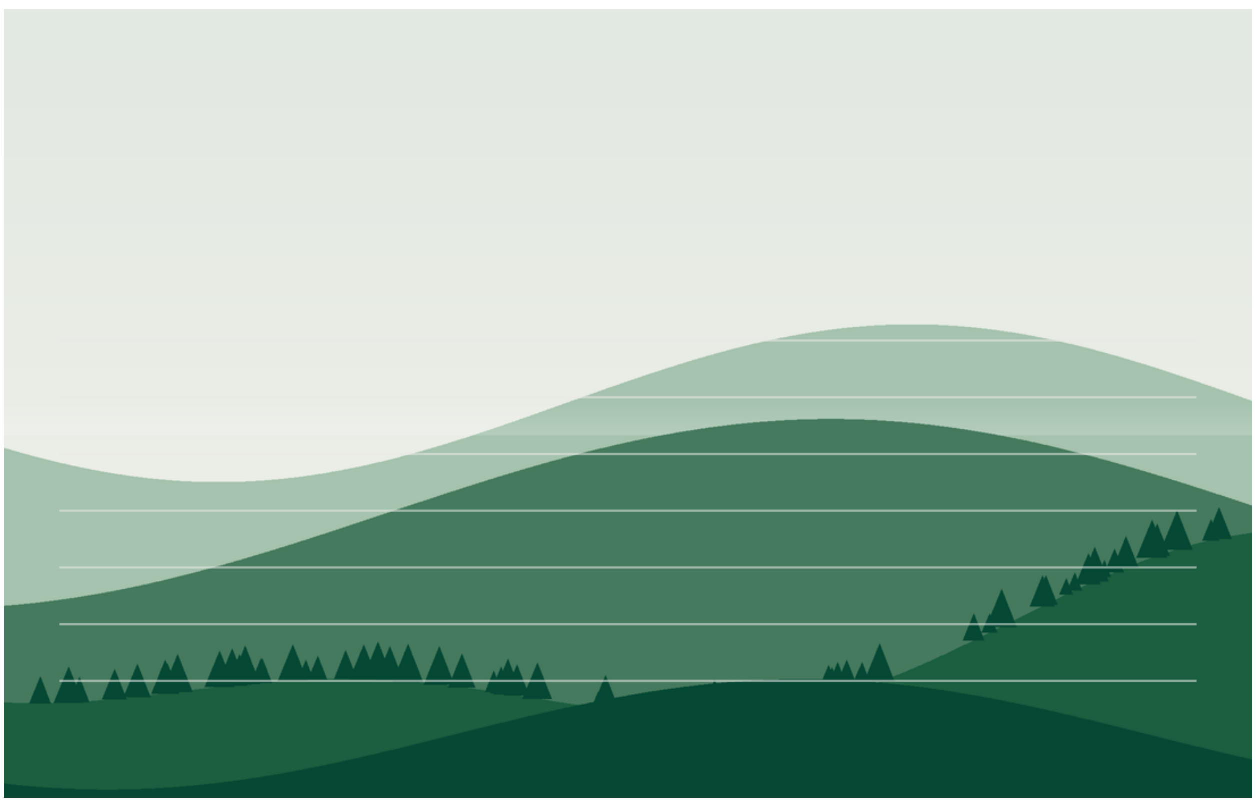
Step 4 — Knock Out High-Interest Debt

High-interest debt — credit cards especially — is the financial cancer on your balance sheet. It will constantly eat away at your money and quietly lead you to financial ruin. Paying off a card charging 22% interest is the same, dollar for dollar, as earning a guaranteed 22% return. You will not find a safer or better deal than that anywhere in the market.

List your debts and attack them with intent. Two proven approaches:

Method	How it works
Avalanche	Pay minimums on everything, then throw every extra dollar at the debt with the highest interest rate. Mathematically the cheapest — it saves you the most money.
Snowball	Pay minimums, then attack the smallest balance first. Mathematically a little costlier, but the quick wins build momentum and motivation.

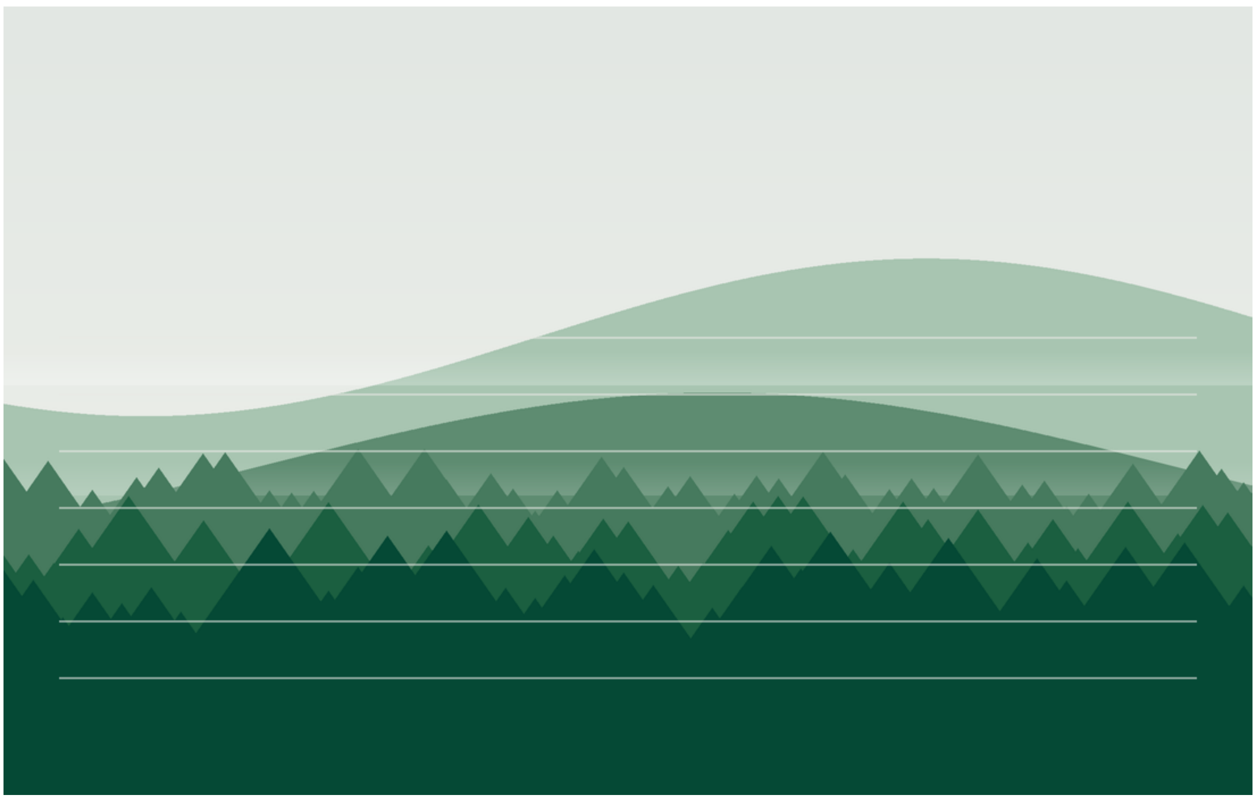
The best method is the one you will stick with. If the numbers motivate you, choose avalanche. If you need to feel progress to stay in the fight, choose snowball. Either way, stop borrowing while you dig out. This is another critical component to your financial success.



Step 5 — Grab the Free Money

If your employer offers a retirement plan with a matching contribution, contribute at least enough to capture the full match. This is the closest thing to free money you will ever be offered. A common match might be something like 50 cents on the dollar up to 6% of your pay — turning this money down means leaving part of your paycheck on the table.

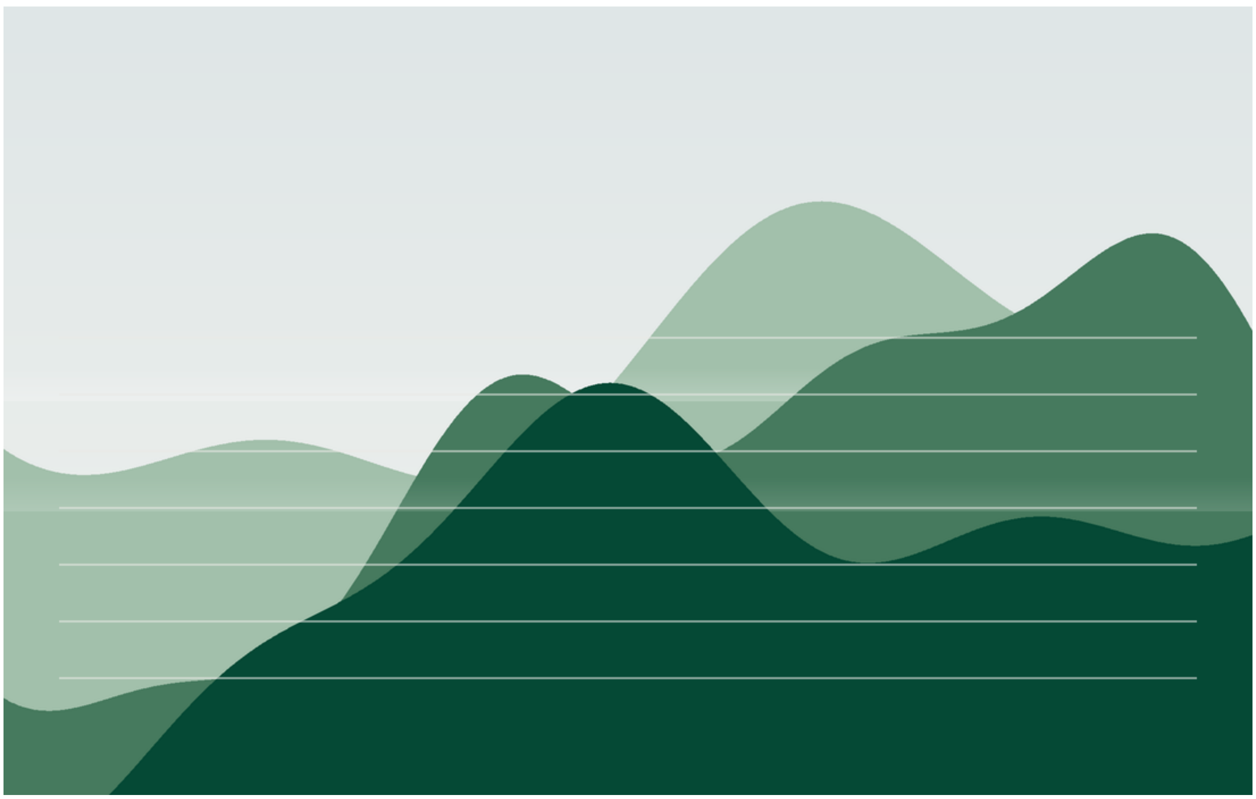
Even while you are still paying down debt, capturing the full match is usually worth it, because an instant 50% or 100% match dwarfs almost any interest rate you are fighting. Find out what your match is today — many people have no idea, and it is one of the most expensive things to be unaware of.



Step 6 — Finish the Emergency Fund

With the credit cards taken care of and the match captured, return to the cushion you started in Step 3 and grow it into a full emergency fund — generally three to six months of essential living expenses. Keep it somewhere safe and separate, like a high-yield savings account, where it earns some interest but stays liquid and out of temptation's reach.

This fund is the foundation that lets you invest for the long term without panic. When you know that a medical bill or a big repair will not sink you, you have the financial stability you need to leave your investments alone to do their slow work, which is exactly what they need to do.



Step 7 — Start Investing Simply

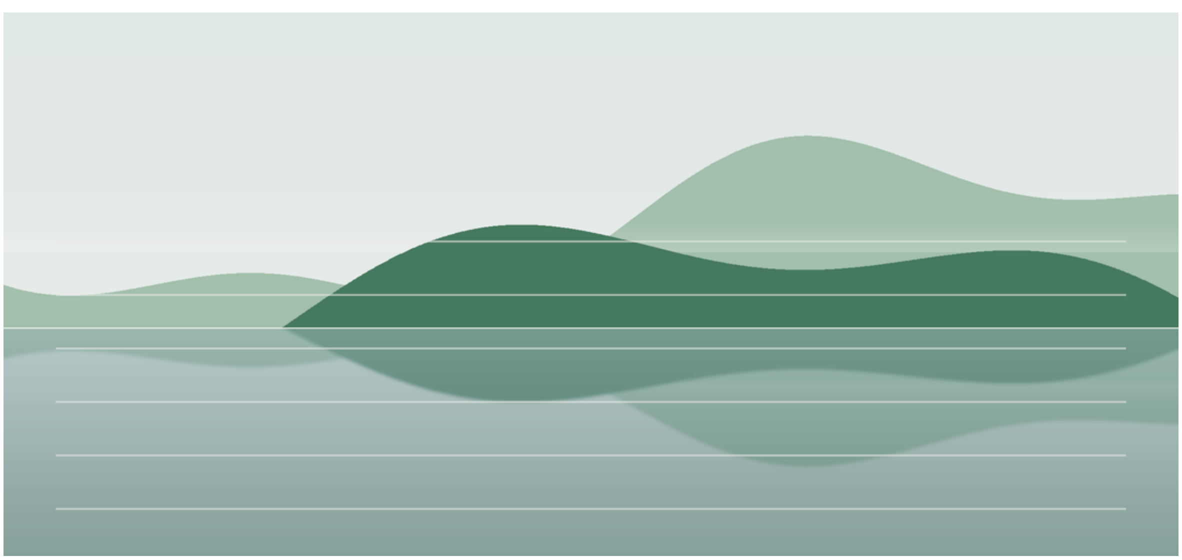
Once your foundation is set, it is time to put your money to work for the long haul. Investing can feel intimidating, but the approach I believe in is simple and boring — and boring is a feature, not a weakness.

A Few Timeless Ideas

- *Time in the market beats timing the market.* Nobody reliably predicts the next move. Staying invested, year after year, is a proven solution.
- *Keep costs low.* Every dollar paid in fees is a dollar that stops compounding for you. Low-cost, broadly diversified indexed Exchange Traded Funds (ETFs) let you own a slice of the whole market for almost nothing.
- *Diversify.* Owning a broad index means you are not betting the farm on any single company. When one stumbles, hundreds or thousands of others will carry you.
- *Automate it.* Set up automatic monthly contributions so investing happens whether or not you feel like it. Consistency, not brilliance, builds the balance.
- *Then leave it alone.* The hardest and most important skill is doing nothing during scary headlines. Markets fall and recover; the patient investor is rewarded for sitting still.

> **The big picture**
> A simple, automatic plan — low-cost indexed exchange traded funds (ETFs), bought every month, held for decades — has quietly built more lasting wealth for ordinary people than almost any clever strategy. Do not try to be brilliant. You need to be consistent and patient.

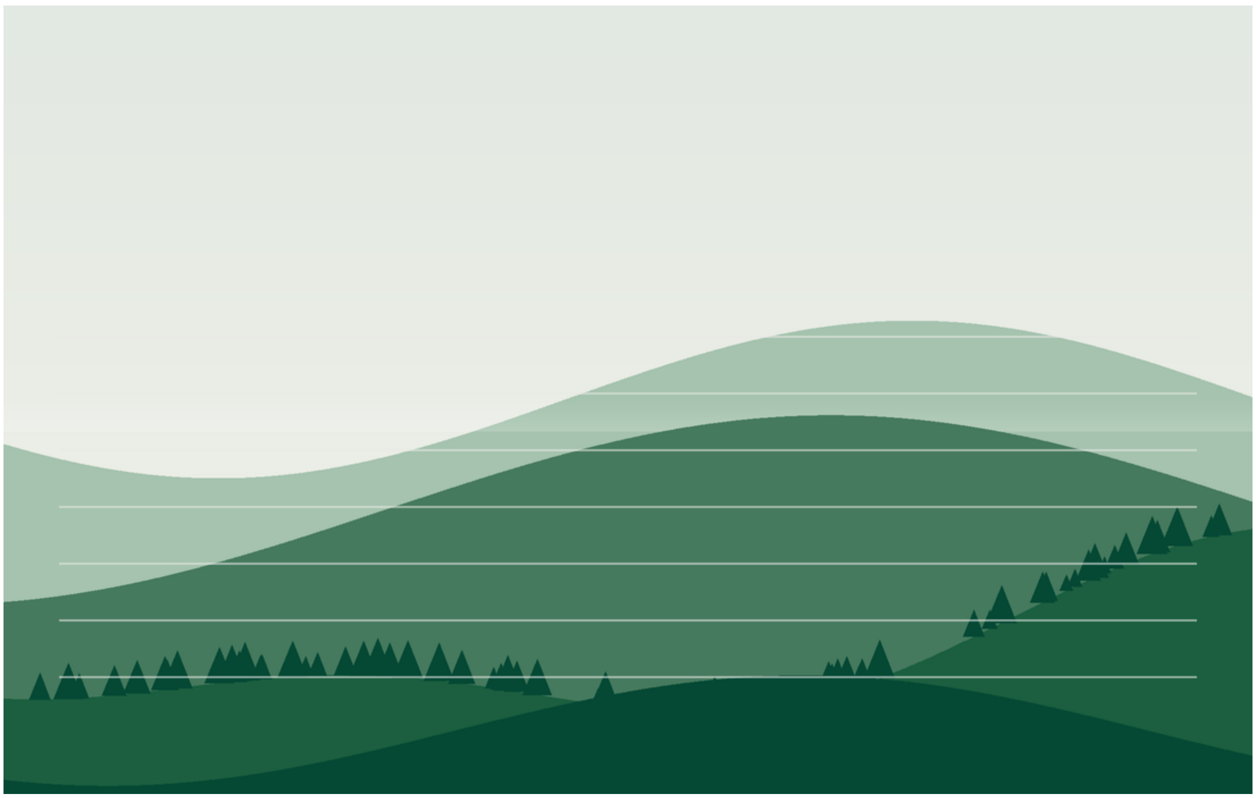
I am keeping the specifics general here on purpose, because the right accounts and investments depend on your individual situation. When you are ready to go deeper, the books listed at the end of this guide are where I would point you first.



Step 8 — Protect What You're Building

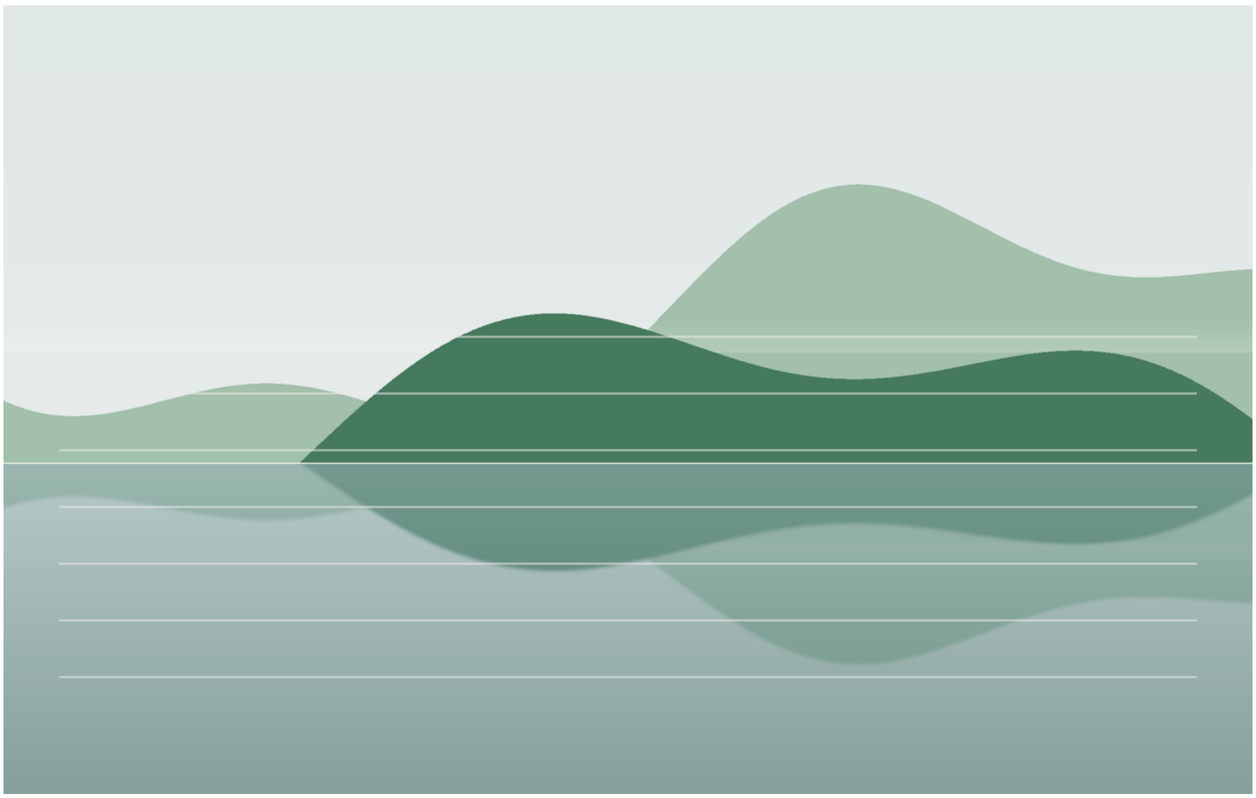
Building wealth is only half the job; the other half is making sure that one bad event will not wipe it out. As your net worth grows, take a little time to cover the basics.

- *Insurance.* Make sure you are reasonably covered for health, your home or rent, your vehicle, and — if people depend on your income — your life using term insurance.
- *Beneficiaries.* Check that your retirement and bank accounts name the right people. These designations override a will, so keep them current after big life changes.
- *A simple will.* Even a basic will spares your family confusion and stress during a hard time. It is an act of love as much as a legal document.



Common Beginner Mistakes to Avoid

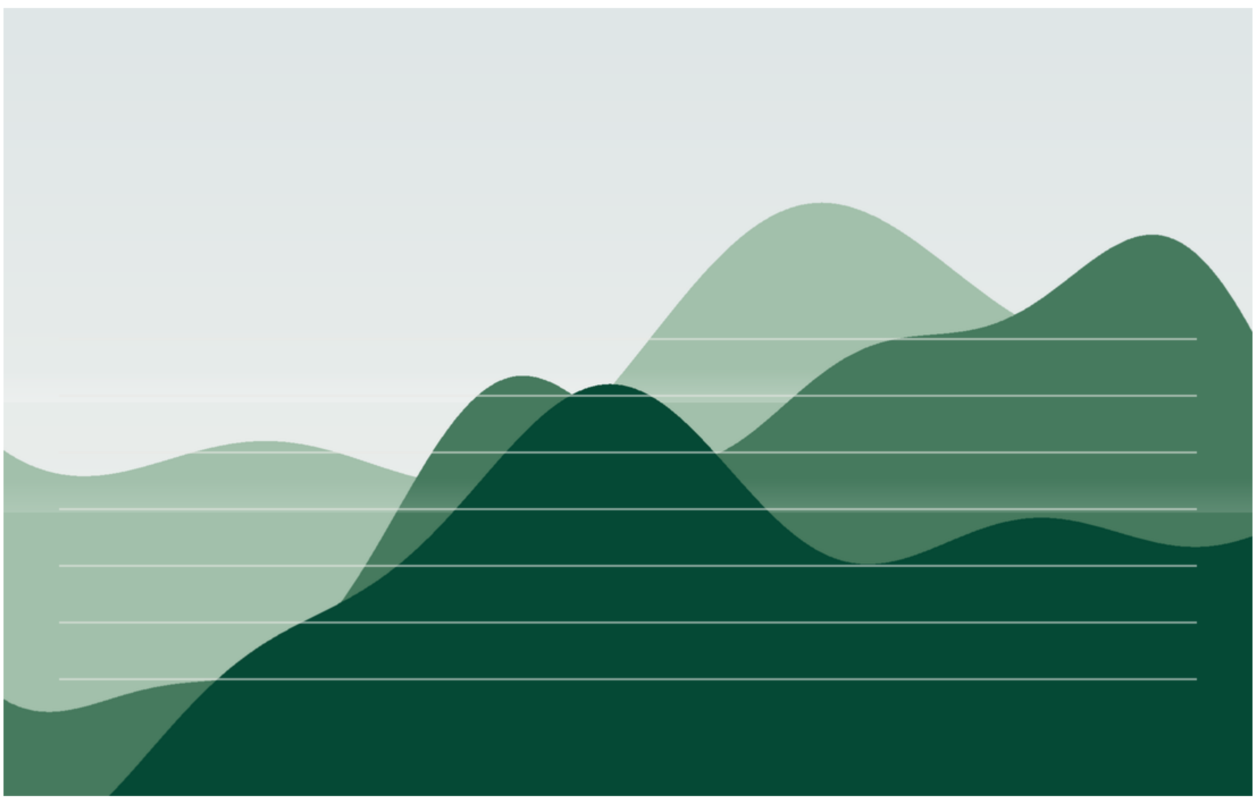
- Waiting for the “perfect time” to start. It never comes. Begin small, today.
- Trying to get rich quick. If it sounds too good to be true, it is. Patience is the strategy.
- Lifestyle creep — letting spending rise to match every raise. Bank the raise instead.
- Carrying a credit card balance. It quietly works against everything else you are doing.
- Paying high fees without noticing. Small percentages cost real money over decades.
- Panic-selling when markets drop. Selling low locks in losses. Sit still and stay the course.
- Ignoring an employer match. It is the most expensive mistake on this list.



Your First 90 Days: A Simple Checklist

Knowledge without action changes nothing. Here is a short, doable plan to start building momentum.

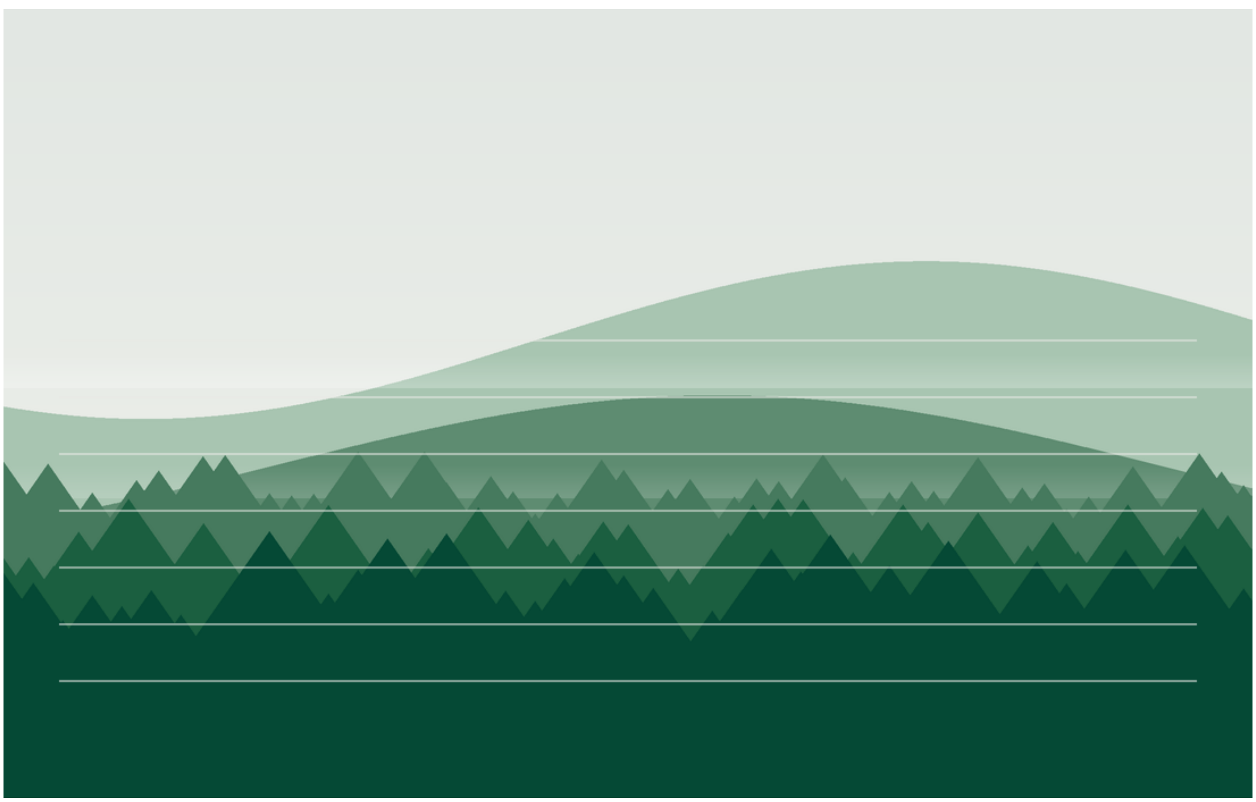
Timeframe	Your move
This week	Write down your net worth and start tracking every dollar you spend.
This month	Build your simple dollar starter budget and open a separate savings account.
Days 30–60	Save your $1,000–$2,000 starter cushion and find out your employer match.
Days 60–90	Set your retirement contribution to at least capture the full match, and make a written plan to attack any high-interest debt.
Ongoing	Automate your saving and investing, then keep learning — one book at a time.



Keep Learning: Books I Recommend

If this guide lit a spark, do not let it go out. These are the books I come back to. For best results, read them in order as they get more advanced as you go. The first three are more friendly to beginners; the last two are there for when you are ready to go deeper.

Book	Why I recommend it
The Richest Man in Babylon — George S. Clason	Set in ancient Babylon, this classic financial guide teaches timeless wealth-building principles. Start here.
The Psychology of Money — Morgan Housel	Short, wise, and unforgettable on why behavior matters more than math. This puts you in the right mindset.
The Simple Path to Wealth — JL Collins	The clearest, kindest explanation of low-cost index investing I know. Start your investing here.
The Wealth Ladder — Nick Maggiulli	Explains the six levels of financial wealth and how to spend, save and invest at each level.
The Bogleheads' Guide to Investing — Larimore, Lindauer & LeBoeuf	A clear, accessible guide on long-term wealth building using low-cost index funds, broad diversification, and disciplined financial simplicity.



A Final Word

If you remember nothing else, remember this: you do not have to do it all at once, and you do not have to do it perfectly, very few do. You just have to start, and then keep going. Small, steady, boring decisions — repeated patiently over years — are how ordinary people build real financial security and freedom.

I am rooting for you. If you want to go further, I would be glad to help.

Have questions? Reach me at dadshirt25@gmail.com or visit dadshirt25.com to learn more about one-on-one sessions.

Important Disclaimer

The content of this guide is for education and information purposes only. I am a teacher, not an advisor. I do not provide professional financial, tax or legal advice. Everybody's situation is different and there are no guarantees. Before making any financial decision, consult a qualified licensed professional. Remember, you are solely responsible for your own choices.

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