



THE COMMANDER'S CHECKLIST

Your step-by-step guide to building an unbreakable financial fortress



1. FOUNDATION (FORTRESS DEFENCE)

- ☐ I've saved 3–6 months of essential expenses in a separate emergency fund
- ☐ I track my spending or follow a budget
- ☐ I know my net worth and update it regularly
- ☐ I have term life insurance if I have dependents

2. THE ARSENAL (INVESTMENTS)

- ☐ I contribute regularly to a tax-advantaged account (Roth IRA, 401(k), or HSA)
- ☐ I prioritize low-cost index funds or ETFs for long-term growth
- ☐ My investments are automated or follow a consistent plan
- ☐ I avoid trendy or overly risky investments (unless it's <10% of portfolio)

3. THE DUNGEON (DEBT MANAGEMENT)

- ☐ I have no high-interest credit card debt
- ☐ My student loans, auto loans, and/or mortgage are manageable
- ☐ I always pay more than the minimum when I can
- ☐ I have a plan to pay off major debts over time



NEXT STEPS

- ☐ Once you've checked most of these boxes, it's time to retake your quiz and see how much stronger your fortress has become!
- ☐ Signup for the Financial Fortress Project newsletter and follow our socials for more tools, tips, and battle-tested money wisdom

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