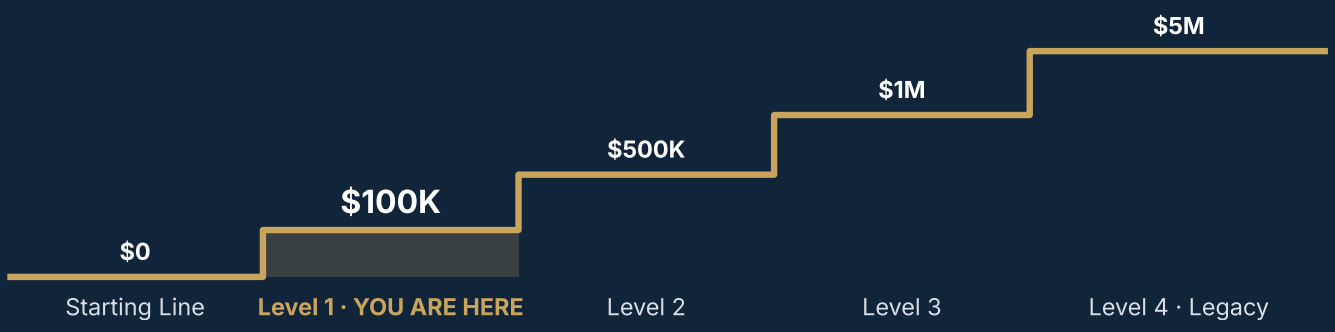
MONEY COACH

WEALTH LEVEL 1 OF 4 · FREE CLIENT GUIDE

Your First $100,000

The first $100K is the slowest money you will ever build. After it, your money starts doing some of the heavy lifting. Here is how to get there on purpose, and faster.



A NOTE FROM YOUR COACH

Most working families never get a plan for their first $100,000. Nobody sat us down at the kitchen table and showed us how money grows. So we work hard, earn more, and somehow the extra disappears.

This guide changes that. It gives you **three habits**, **the order to fund your accounts**, and **a worksheet that shows the month you could cross $100K**. You don't need a big salary. You need a plan you follow every payday.

You don't have to be wealthy to start building wealth. You just have to start.

Gory H. Bedward · Founder, MONEY COACH · U.S. Navy veteran

2 Build the floor before you climb

3 Three habits that get you to $100K

4 Give every dollar the right home

5 Your worksheet and One Money Move

BEFORE YOU CLIMB

Build the floor first. Then race to $100K.

Investing on a cracked foundation is how families end up back on credit cards. The Money Roadmap puts these four things first for a reason.

Check every box before you go on

- [ ] **You spend less than you earn, every month.** Your budget shows money left over after the bills. (Roadmap Stage 1 · Family Budget Builder)
- [ ] **You pay yourself first, automatically.** A set amount leaves on payday before you spend anything. Start at any amount and raise it 1% at a time.
- [ ] **Your emergency fund is full.** Three to six months of essentials in its own savings account, away from your checking. (Stage 2 · Emergency Fund Calculator)
- [ ] **Your family is protected.** You know your life and disability coverage, your health plan, and every beneficiary is current. (Stage 3 · Life Insurance Needs Estimator)
- [ ] **No high-interest debt.** Nothing left at 8% interest or more. Paying off a 22% credit card is a guaranteed 22% return. No investment promises that. (Stage 4 · Debt Payoff Calculator)

If a box is empty, work on that first. Your coach can help you pick which one.

Why protection comes before investing

Your ability to earn a paycheck is probably your biggest asset. If an illness, an injury, or a death stops that paycheck, the plan stops with it. Getting the right coverage costs far less than starting over. Insurance is state-regulated, so talk with a licensed professional about your needs. We teach the concepts; we don't sell or recommend products.

What counts toward your $100K

Your **net worth** is everything you own minus everything you owe. It is the number your Money Coach Net Worth Tracker shows at Level 1.

What you own	−	What you owe	=	Your net worth

Grows your number fastest

Workplace retirement (401(k), 403(b), TSP), IRAs, HSA, brokerage accounts, and paying down debt. These are the dollars that compound.

Counts, but has a different job

Your emergency fund protects your paycheck; never invest it. Home equity grows slowly and you can't spend it on groceries. Cars lose value every year.

THE METHOD

Three habits get you to your first $100,000.

Not a hot stock tip. Not a second job, though more income helps. Three habits you repeat every payday until the number shows up.

Habit 1 · Hold the line when your income rises

Most families get a raise and then upgrade the car, the house, and the phone. A year later the raise is gone and nothing has changed. That's lifestyle creep, and it quietly keeps working families stuck.

The raise rule: until you reach $100K, at least half of every raise, bonus, and tax refund goes straight to investing. Keep living on what you live on now. If your income goes up $400 a month, your investing goes up at least $200 a month.

Habit 2 · Invest first, then live on the rest

Most people spend first and invest whatever is left. There is never anything left. Flip the order. The investment leaves on payday, automatically, before you see it.

Your paycheck − Investing (automatic) = What you live on

Push hardest during this climb. Speed matters most now; later, time does more of the work.

Habit 3 · Measure your net worth every month

You can't grow what you don't measure. Once a month, update your balances in the free **Money Coach Net Worth Tracker** and save a snapshot. Watching that line climb is one of the best motivators there is, and it shows you the month you are likely to cross $100K.

Why the first $100K is the slowest

Investing $1,000 a month and earning a hypothetical 7% a year:

MILESTONE	TIME IT TAKES	WHAT IS HAPPENING
First $100K	**almost 7 years**	Almost all of it is your own deposits.
Second $100K	about 4½ years	Growth starts carrying real weight.
Third $100K	about 3½ years	Your money is now a working partner.
Fourth $100K	under 3 years	Each $100K comes faster than the last.

Even with no new deposits, $100,000 growing at 7% a year would be about **$197,000 in 10 years** and **$387,000 in 20**. Hypothetical illustration only. Real returns vary, some years are negative, and nothing here is guaranteed.

WHERE THE MONEY GOES

Give every dollar the right home.

The same dollar grows into more or less after taxes depending on where it sits. Here is a common order to fund accounts each month, a good starting point to discuss with your tax professional.

#	ACCOUNT	WHY IT SITS HERE
1	**Workplace plan, up to the full match** 401(k), 403(b), TSP	A match is often an instant 50% to 100% return on those dollars. Federal employees: contributing 5% to the TSP earns the full agency match. Never leave a match on the table.
2	**Any high-interest debt that crept back**	A card at 22% costs more than almost any investment earns. Clear it before you go further.
3	**HSA** only with a high-deductible health plan	Money goes in before tax, can grow tax-free, and comes out tax-free for qualified medical costs. Many families use it as a second retirement account.
4	**Roth or Traditional IRA**	Up to $7,500 for 2026 (more at age 50+). Roth: pay tax now, qualified withdrawals are tax-free later. Income limits apply to Roth contributions.
5	**Back to your workplace plan**	Raise your contribution toward the $24,500 limit for 2026, plus catch-up contributions at 50 and over. An automatic 1% raise each year makes this painless.
6	**Regular brokerage account**	No special tax break, but no age rules either. Good for goals before retirement, like a home or a business.

Limits are for 2026 and change every year. Confirm limits, eligibility, and which order fits your taxes with a qualified tax professional.

What to own inside the accounts

Keep it simple and low-cost. Many long-term investors use broad, diversified index funds or ETFs, or a single target-date fund. Look for low expense ratios. Fees you never see can quietly take a big bite over 30 years.

We don't recommend specific funds or securities. That's personal investment advice, and it belongs with a licensed professional.

Only $50 to spare? Start anyway.

The habit matters more than the amount. Many accounts allow small automatic deposits and fractional shares. Start with $50 a payday. Add $25 every time you pay off a bill or get a raise. That's how $50 becomes $500.

Protect what you build. As your balances grow, check every beneficiary at least once a year, and revisit your life and disability coverage when your family or income changes. A plan that isn't protected isn't finished.

YOUR WORKSHEET

How long to $100,000?

Date: _____ Use round numbers. Never write down account numbers.

LINE	AMOUNT
1 Net worth today (from your tracker)	$
2 Left to reach $100,000 ($100K – line 1)	$
3 What I'll invest each month	$
4 Months to $100K (table)	
5 My target date (today + line 4)	

NET WORTH TODAY	$500/MO	$1,000	$2,000
$0	134	80	44
$10,000	115	70	40
$25,000	90	56	32
$50,000	55	36	21
$75,000	26	17	11

Months to $100K, assuming a hypothetical 7% a year compounded monthly. Between two rows? Use the slower one.

If line 4 is more than five years away, work on line 3 first: hold your lifestyle, apply the raise rule, and trim one expense. Early on, how much you put in matters far more than which fund you pick.

MY ONE MONEY MOVE

One action. One deadline. One measurable result.

This week's priority	My commitment	How we'll measure success

What's the one money move you will make this week that your future self will thank you for?

Want a coach in your corner?

The **7-Week Money Reset** turns this guide into your plan: budget, safety net, protection review, debt payoff, and a path to investing, one week at a time.

Free tools: Net Worth Tracker, Budget Builder, Scorecard
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