



7 Ways to Start Building Wealth in 30 Minutes or Less

Building wealth can seem like an arduous task requiring considerable time and money, assuming you even know where to start. In reality, building wealth is no different than tackling any other project you encounter at work or at home. By breaking your goals into manageable steps, you can more easily work toward accomplishing them. To get started on the path toward accomplishing your life goals, begin by defining what wealth means to you.

It's about more than money.

Wealth is about far more than the numbers on your bank or investment account statement. True wealth is the ability to use your money to support the things that are important to you and your family throughout your life. The bigger or more numerous your goals, the more money you may need to achieve them.

Wealth also has an emotional component. Accumulating assets can make you feel more confident in your ability to lead the life you desire while creating opportunities to share what you have with family members or the causes you care about. It's also very personal. The amount of money you may need to accomplish your goals or create a sense of security for yourself and your family can differ greatly from what your neighbors or coworkers require.

Wealth can also make you feel more in control of your life and future. While it can't prevent unexpected events from happening, it can position you to better manage through unanticipated events, such as a job loss, or the sudden illness or death of a primary income provider.

What are you waiting for?

To begin or recharge your wealth building journey, start with some of the simplest items on your financial to-do list that take 30 minutes or less to complete. Tackling the low hanging fruit can help you take control of your finances and gain a sense of accomplishment that will motivate you to continue along the path to building the future you want for yourself and your family.

1. **Check your withholding status.** Ideally, you want to do this annually to make sure you're not withholding too much or too little. Review the most recent W-4 you provided to your employer to confirm your filing status, number of allowances, and any additional withholding you requested. Redirect any excess withholding to boost emergency or retirement savings.
2. **Automate savings.** Set up automatic savings directly from your paycheck to a liquid account such as a bank savings or money market account. If your employer doesn't offer the option to direct a portion of your paycheck to a savings account, consider setting up automatic transfers from your checking account to savings.



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3. **Join your employer's retirement plan.** If you're eligible to participate in an employer sponsored retirement plan, join now, even if you can only contribute the minimum amount. There's literally no better time to begin saving for your future than today, thanks to the power of tax-deferred compounding.
4. **Increase your retirement plan contribution rate.** If you already participate in an employer plan, consider increasing your contribution rate and/or ensure you've elected automatic annual deferral increases. Ideally, you want to contribute the maximum amount allowed, but if you're unable to do so now, try to contribute at match level or higher, if your employer offers a match.
5. **Cancel unwanted subscriptions.** Subscriptions for streaming services, games, delivery services, and more can add up quickly. Consider downloading an app that can aggregate, track, and help cancel unwanted subscriptions so you're not paying more than you bargained for after signing up for those free trial subscriptions. Repurpose any savings to pay down debt or build your emergency fund.
6. **Set up alerts for checking, savings, and credit card accounts.** Activity and balance alerts take minutes to set up through online banking and credit card apps. They help save you money and keep you on budget by alerting you before late fees or overdrafts occur.
7. **Create your Login.gov account.** Even if you previously established a "My Social Security account" at SSA.gov before March 29, 2025, you now need a Login.gov account to access your Social Security account. Ongoing access to your account is important for estimating your benefits, monitoring your work history, and correcting any errors on your earnings report in a timely manner.

To learn more about strategies to pursue your wealth building goals with confidence, contact the office to schedule a time to talk.

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