SIA INSURANCE SERVICES

# Money in Its Place

A simple framework for organizing your financial life across every time horizon

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**Everyday Spending**

1–2 mo. expenses

**Your Safety Net**

3–6 mo. expenses

**Building Toward Goals**

3–10 yr goals

**Life After Work**

10+ yr horizon

## Everyday Spending
Daily Liquidity

Your financial home base. Covers all monthly bills, groceries, subscriptions, and everyday expenses.

Target: 1–2 months expenses
Type: Checking or money market
Priority: Instant access

## Your Safety Net
Emergency & Goals

Handles the unexpected: car repairs, medical bills, appliances — and planned purchases above budget.

Target: 3–6 months expenses
Type: High-yield savings (HYSA)
Earning: ~3–4% APY today

## Building Toward Goals
Medium-Term Goals

Big purchases 3–10 years away. No age restrictions or early-withdrawal penalties to worry about.

Goals: home, car, remodel
Type: Taxable investment account
Invested in diversified funds

## Life After Work
Long-Term Freedom

Your future self's paycheck. Tax advantages compound over decades — the most powerful wealth-builder.

Accounts: 401(k), IRA, Roth
Always capture employer match
Invested for long-term growth

**The Fill Order — always fund buckets in this sequence:**

① **Keep Everyday Spending topped up** → ② **Build Your Safety Net to 3–6 months** → ③ **Contribute to Life After Work up to employer match**

④ **Pay off high-interest debt** → ⑤ **Max out Life After Work accounts** → ⑥ **Invest surplus in Building Toward Goals**

## Key Takeaways

1. **Each bucket has one job.**
Mixing purposes is costly — tapping retirement funds early triggers penalties and you permanently lose decades of compound growth.

2. **Savings is not investing.**
Your emergency fund should not be in the market — it needs to be there when you need it most.

3. **The brokerage fills the gap.**
For goals too far for savings but too soon for retirement, the taxable investment account is your most flexible and accessible tool.

4. **Time is retirement's greatest asset.**
Starting at 25 vs. 35 with the same monthly contribution can result in nearly double the retirement balance — same money, more time.

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