



Level 1:

Emergency cash savings should be held in a money market account or other very liquid investments and be sufficient to cover 3 – 6 months of fixed expenses.

Level 2:

In addition to emergency cash savings, cash should be available for future short-term expenses such as a down payment on a home or car purchase.

Level 3:

Contribute what your employer is willing to match for free to your 401k.

Level 4:

If possible, Roth IRAs should be fully funded.

Level 5:

After funding Roth IRAs, go back and max out your 401k if possible.

Level 6:

Save remainder of funds in taxable investments in a brokerage account.

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