WEALTH BLUEPRINT STARTER KIT

A practical first-step financial planning guide from Wealth Architect

Building a Bulletproof Future

This starter kit is designed for adults who want clarity, structure, and momentum.

If you are over 40, behind on retirement, or simply ready to organize your money with intention, this guide helps you take control of the fundamentals before moving into more advanced wealth strategies.

Use this kit to assess where you are now, identify gaps, and create your first 90-day action plan.

1. Your Financial Snapshot

Category	Write Your Number
Monthly take-home income	________________________________
Total monthly expenses	________________________________
Emergency fund balance	________________________________
401(k) / 403(b) balance	________________________________

IRA / Roth IRA balance	______________________________
Brokerage / investment accounts	______________________________
Mortgage balance	______________________________
Credit card debt	______________________________
Other debt	______________________________
Net worth (assets minus liabilities)	______________________________

2. Wealth Blueprint Priority Checklist

✓	**Priority Action**	**Why It Matters**
☐	I know exactly how much I spend each month.	You cannot optimize what you do not measure.
☐	I have at least 3–6 months of essential expenses in cash reserves.	An emergency fund protects your long-term plan from short-term shocks.
☐	I am capturing my full employer retirement match.	This is often the highest guaranteed return available.
☐	I know the fees inside my retirement accounts.	Hidden fees can erode long-term growth significantly.
☐	I have a written debt payoff strategy.	High-interest debt destroys wealth velocity.
☐	I have named beneficiaries on all major accounts.	This is essential for legacy planning and clean transfer of assets.
☐	I know my target retirement age and retirement income goal.	Every plan needs a destination.

3. Your 90-Day Wealth Reset Plan

Timeframe	Action Step
Days 1–7	List all accounts, balances, debts, and monthly bills in one place.
Days 8–14	Review your budget and identify at least one category to reduce by 5–10%.
Days 15–30	Increase retirement contributions by 1–3% if possible, especially if you are not at the employer match yet.
Days 31–45	Review debt interest rates and choose a payoff method: avalanche or snowball.
Days 46–60	Audit your retirement account fees, asset allocation, and beneficiaries.
Days 61–75	Create a simple one-page retirement target: age, income goal, and required savings rate.
Days 76–90	Meet with a qualified professional if needed, and finalize your personal Wealth Blueprint.

4. Retirement Readiness Questions

- Am I saving enough relative to the age at which I want to retire?
- Do I understand the tax treatment of my 401(k), IRA, Roth IRA, and brokerage accounts?
- Do I know what healthcare may cost in retirement?
- Is my portfolio aligned with my time horizon and risk tolerance?
- Do I have an estate plan, a will, or at minimum updated beneficiaries?

Notes:

5. Simple Wealth Rules to Remember

- Clarity before complexity.
- Protection before speculation.
- Consistency beats intensity.
- Tax efficiency matters more as wealth grows.
- It is never too late to improve the structure of your financial life.

6. Next Step

Use this starter kit as your foundation. Revisit it every quarter, update your numbers, and refine your strategy as your goals become clearer.

Wealth Architect exists to help you move from scattered money decisions to a deliberate financial blueprint.

This guide is for educational purposes only and is not financial, tax, or legal advice.