Order of Operations

Money

What to do with money, in order, before investing anything.

A widely used general sequence. Circumstances vary.

1. **Cover essential spending**
   Housing, food, utilities, minimum debt payments.

2. **Take any employer pension match**
   It is an immediate return unavailable anywhere else.

3. **Clear high-interest debt**
   Anything above roughly 8–10%. Guaranteed, certain return.

4. **Build an emergency fund**
   Three to six months of essential expenses, instantly accessible.

5. **Then invest**
   Inside a tax wrapper, diversified, at low cost, for the long term.

WHY THIS ORDER

The match is unmatched by any market
Debt interest is certain; returns are not
The emergency fund prevents forced selling

General education, not financial advice. Personal circumstances can reorder this legitimately.