

First Job Money Moves

Salary, benefits, taxes & your first savings plan — your Personal Finance Ally runs the checklist, you just follow it.



What this playbook does

Your first real paycheck lands and suddenly you face a stack of decisions nobody taught you — a W-4, a 401(k) match, a health-plan deductible, and how not to be broke three days after payday. This playbook ends the guesswork. It turns your AI agent into a first-job money coach that walks you through every decision in the right order.

Inside the roadmap

- **Decode your first paycheck** — understand every line (gross, withholding, deductions, net) so nothing on it is a mystery.
- **Set your withholding right** — complete your W-4 so your refund or bill is small and predictable, not a surprise.
- **Take the benefits that matter** — health insurance, 401(k) match, HSA/FSA, and insurance, ranked by what pays off first.
- **Capture the free money** — enroll in the employer match and never leave part of your salary on the table.
- **Build a starter emergency fund** — a realistic \$500-\$1,000 target plus automation so saving happens without willpower.
- **Create a first budget** — a simple plan that fits your real take-home pay, not a fantasy spreadsheet.

How it works

Every section comes as copy-paste prompts your Ally can run right away — decode your stub, complete the W-4, compare health plans, enroll in the match, and automate savings. If you can copy and paste, you can do this.

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