Investing for Veterans

A Short Guide to Money, Family, and Life After the Military

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Before You Start



This is a short book on purpose.

It will take you fifteen to twenty minutes to read, cover to cover. That is all the time I am asking for, so do not put it off thinking it is a project. The system inside it, if you actually run it, can potentially change the rest of your life.

You do not need a finance degree to build wealth, and you do not need to read four hundred pages to learn how. You need a few rules, a system that runs by itself, and the patience to let it work. That is what the military already taught you, even if nobody called it investing at the time.

I wrote this for the veteran who just hung up the uniform, or is about to, and feels lost about money. I have watched too many good men and women leave the service with skills the civilian world desperately needs and no plan at all for their financial future. The plan in this book is simple enough to fit on an index card. The rest of these pages explain why it works and how to stick with it when life gets loud.

One honest note before we begin. I am not a financial advisor, and this book is education, not personal advice. Your situation is your own. What I can give you is the framework my family uses and the lessons I have learned over decades of investing, including the mistakes. The framework is boring. Boring is good. Boring is what works.

Chapter 1: You Already Know How to Do This



If you served, you have already been an investor. You probably just never looked at it that way.

The Thrift Savings Plan, the TSP, took a percentage of your pay before you ever saw it. You picked a percentage, maybe five percent to get the match, and then you forgot about it. The money went into the market every payday, in good months and bad ones, whether you were home or deployed or standing watch at two in the morning. You did not check it every day. You did not try to guess what the market would do next. You just let the system run.

My daughter did exactly that during her service. She was not studying investments. She was not watching financial television. She set her TSP contribution and got on with her life. When she got out and finally looked at the account, there was a five-figure balance sitting there, more than she ever expected to have saved, and she had never once felt the money leave her paycheck. It accumulated in silence because it was automatic and because she started young.

That is the whole secret, and it is not really a secret. Wealth for most working people is not built by brilliant decisions. It is built by a decent decision, made once, repeated automatically for a long time.

Civilian life removes the system. Nobody withholds your investing for you. Your disability check, your retirement check, your new paycheck arrives whole, and spending it is the default. This book is about rebuilding the TSP system on the outside, with your own accounts, on your own terms, in one afternoon.

Chapter 2: Family First, Market Second



Before you invest a single dollar, get clear on what the money is for.

Investing is not about beating the market or impressing anyone. It is about your family and your future. It is about your kids having choices you did not have. It is about not being one car repair away from a crisis at fifty years old. It is about freedom, the real kind, the kind where you work because you want to and not because you have no other option.

So the first investment is not in the stock market at all. It is a cushion. Build a small emergency fund first, even five hundred or a thousand dollars in a plain savings account, then grow it toward one month of expenses, then three. This cushion is what keeps a bad week from becoming a bad year, and it keeps you from ever having to sell your investments at the worst possible moment to pay for a transmission.

Only money you will not need for at least five years belongs in the market. Rent money, grocery money, and the truck payment are not investments. Keep them separate, in separate accounts if you have to, so the lines never blur.

Write down, in one sentence, what you are investing for. A house. Your daughter's education. A retirement where you answer to nobody. Tape it where you will see it. On the hard days, and there will be hard days, that sentence is what keeps you from doing something foolish.

Chapter 3: The Percentage Rule



Here is the engine of the whole plan. Pick a percentage of every check and invest it automatically. Five percent if that is all you can do. Ten percent if you can. Fifteen percent and you are building real wealth. The amount matters less than you think. The consistency matters more than you will believe until you see it work.

It does not matter where the check comes from. A military retirement check. A VA disability check. A civilian paycheck. The rule is the same: the percentage comes off the top, on payday, before anything else gets a vote. You are paying your future self first, the same way the TSP did, and living on what remains. You will be surprised how quickly you stop missing money you never saw.

Then do one more small thing. Raise the percentage by one point a year. Five becomes six, six becomes seven. Each raise is small enough that you will barely feel it, and over a career it is the difference between a good outcome and a great one. Promotions and pay raises make it even easier: commit half of every raise to the percentage before lifestyle eats the whole thing.

Let me show you what this looks like with real arithmetic. Say you invest two hundred dollars a month, which is ten percent of a two thousand dollar monthly check. If it earns an average of eight percent a year, which is roughly what the broad US stock market has done over long stretches after inflation is considered, here is about what you would have after different starting ages. Start at twenty-five and by sixty-five you have roughly seven hundred thousand dollars. Start at thirty-five and you have roughly three hundred thousand. Start at forty-five and you have roughly one hundred twenty thousand.

Look at those numbers again. The forty-five-year-old and the twenty-five-year-old invested the same two hundred dollars a month. The difference is not effort, and it is not intelligence. It is twenty years of compounding. Time is the one input you can never buy back, which is why the best day to start was the day you got out, and the second best day is today.

These are illustrations, not promises. Markets do not pay eight percent like a salary, and some decades are worse than others. But the shape of the math never changes: start early, contribute always, and let compounding do the heavy lifting.

Chapter 4: Time in the Market Beats Timing the Market



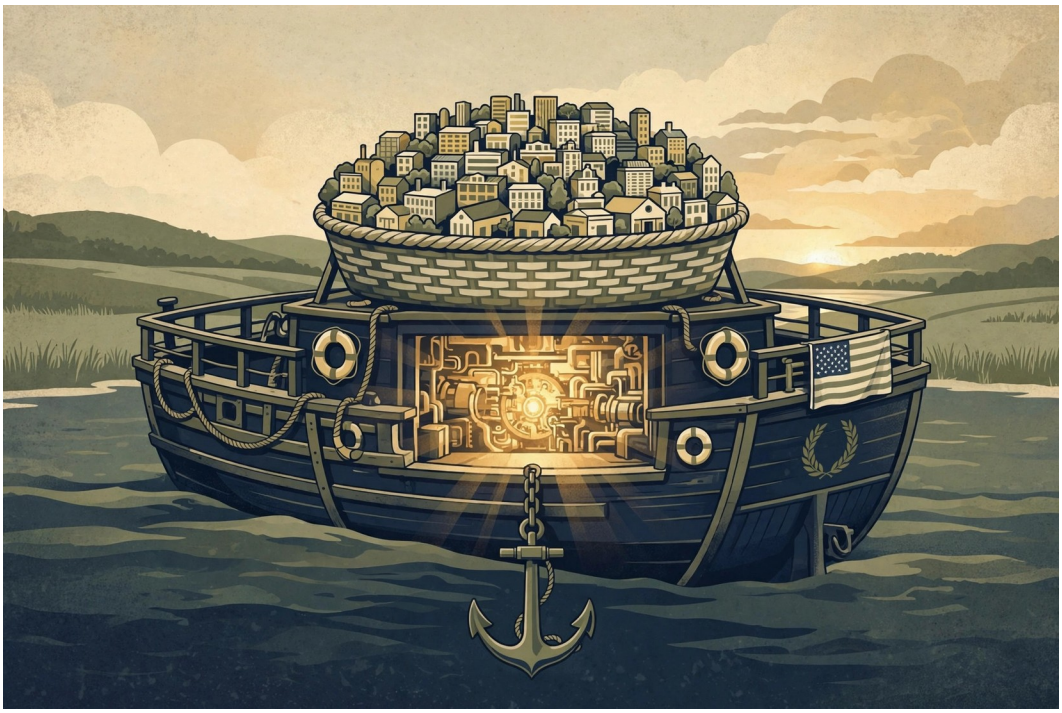
Every investor eventually hears two phrases that sound almost identical. Only one of them is true.

Timing the market means jumping in and out, trying to buy before it rises and sell before it falls. It feels smart. It almost never works. The market's best days tend to arrive right next to its worst days, usually when the news is at its most frightening. Miss just a handful of those best days across a decade because you were sitting in cash waiting for a better moment, and you can cut your final balance in half. The people who try this for a living mostly fail at it. A working veteran with a job and a family has no business attempting it.

Time in the market is the opposite discipline. You get in, you stay in, and you keep contributing on schedule through everything. When the market falls, and it will fall, hard, more than once in your investing life, your automatic contribution buys more shares at lower prices. The decline that panics everyone else is quietly improving your position. Then the recovery comes, as it always has, and it pays the people who stayed.

Understand this before it happens to you: a drop of twenty percent or more in the market is not a malfunction. It is the price of admission for the returns stocks have historically paid. If you cannot sit through that without selling, no strategy will save you, because you will sell at the bottom every time and lock in the loss. The percentage rule and the automation exist precisely to protect you from that moment. The system holds when your nerve might not.

Chapter 5: Where the Money Goes



Keep this part simple enough to explain to a friend over coffee. Complicated portfolios are not better portfolios. They are just harder to stick with.

For most people starting out, the core of the account is one thing: a broad stock market index fund. A fund that owns hundreds or thousands of companies at once, the whole market in a single holding, with rock-bottom fees. When you buy it, you are not betting on one company. You are betting that American business, as a whole, keeps doing what it has done for a century. When one company in it fails, it barely registers. When the economy grows, you own the growth. This is the engine.

Alongside the engine, most people keep a stabilizer: a short-term government bond fund or something similar that barely moves. It earns a modest return and it does not fall when stocks fall. Early in your investing life the engine can be nearly everything, because you have decades to ride out the storms. As you get older and the goal gets closer, the stabilizer grows. A rough old rule is to let your

age guide the split, but the real rule is simpler: the sooner you need the money, the more of it belongs in the stabilizer.

Later, when the account has grown and income becomes the goal, there is a second family of funds worth knowing about: income funds. Some are built on dividends, paying you every month or quarter from the profits of solid companies. Others sell options against the stocks they hold and pass that income to you. Families use these the way my family does in some of our own accounts, to turn a lump of savings into a monthly check that pays for life's expenses while the principal keeps working. That is an advanced chapter of the story, and this book will not pretend otherwise. Master the engine and the stabilizer first. Income is what you graduate to.

And a word about the exciting stuff. A single hot stock. A coin someone at work swears is going to the moon. If you cannot resist, use money you could set on fire without changing your life, keep it tiny, and never let it near the core account. Speculation is entertainment. Your family's future is not.

Chapter 6: Automate Everything



Willpower is a terrible financial plan. It fails on tired days, hard months, and holidays. Automation does not care how you feel. Set the system up once, properly, and then leave it alone.

Open an investment account with any major, reputable brokerage. If you have earned income, a Roth IRA is usually the first account to fill, because the money inside it grows and comes out in retirement free of tax, and what you put in can be withdrawn if life ever truly demands it. Money beyond the Roth limits goes in a regular brokerage account. Both can be set up in less than an hour, from your phone, in your kitchen.

Then set the transfer. Every account lets you schedule an automatic investment: a fixed amount, or your percentage, moving from your bank account the day after your check lands, every time, without you touching it. Align it with your paydays, whether that is the first of the month for a VA check or every other Friday for a job. Money that moves before you can plan around it is money that gets invested. Money you intend to move at the end of the month is money that gets spent.

Finally, schedule your own review. Twice a year, look at the account for fifteen minutes. Once a year, confirm the percentage and the split still fit your life, and make your one-point raise. That is the entire maintenance burden. If you find yourself checking prices every day, that is not diligence. That is the habit this system was built to break.

Chapter 7: Rules to Keep You Out of Trouble



Print these in your head the way you once memorized a general order.

Never invest money you cannot afford to leave alone for five years.

Never invest with borrowed money. No credit cards, no loans, no margin. Debt turns a bad month into a catastrophe.

Never chase what already ran. The stock, the fund, the coin that doubled last month is the most dangerous purchase in the market, because you are buying someone else's celebration at the top of their price.

Ignore predictions. Nobody knows what the market will do next year, including the people paid to say they do. Anyone who promises guaranteed high returns is not offering you an investment. They are offering you a loss, gift-wrapped. Walk away, every time, no matter how good the pitch sounds.

Watch the fees. On your core funds, fees should be tiny, a few hundredths of a percent up to maybe two tenths. A fund charging one percent a year is quietly

taking a quarter of your ending wealth across a lifetime of compounding. Cheap is not a compromise here. Cheap is a feature.

Do not panic sell. The market will hand you moments designed to scare you out of your plan. Your plan was written for exactly those moments. Follow the plan.

Do not brag, do not compare. Someone will always claim a bigger return. You are not running their race. You are funding your family's future at your percentage, on your schedule, and that race is won by finishing.

Chapter 8: The Long Game



If you do only what this book says, here is what happens. In the first year, almost nothing, and that is the test. The account will look small and the progress will feel pointless, and this is where most people quit. In five years, the balance starts to surprise you, the way it surprised my daughter. In ten years, the growth of the account itself, the compounding, starts contributing more than you do. In twenty and thirty years, you own something that can change what your family is able to do for a generation.

I believe money is a tool and a trust. In our house we have learned that everything we have is God's, and our job is to deploy it as He sees fit, for our family and for the people we are meant to help. You may come to that conclusion by a different road, but come to some conclusion about what the money is for. A man with a purpose for his money makes calm decisions. A man without one makes emotional ones, and the market punishes emotion without mercy.

You served something bigger than yourself once. Building this quiet, automatic, patient system is how you serve your family's future the same way: not with one

heroic act, but with a small act of discipline, repeated on schedule, for years, without fail.

You already know how to do that. You wore the uniform. Now set the percentage, turn on the automation, and let time go to work.

The One-Page Checklist



One: Build a starter emergency fund of five hundred to one thousand dollars, then grow it to three months of expenses.

Two: Write one sentence describing what the money is for. Keep it where you will see it.

Three: Open a Roth IRA if you have earned income, and a regular brokerage account for anything beyond it.

Four: Pick your percentage. Five, ten, or fifteen percent of every check. Start where you can, but start.

Five: Choose the simple split: a broad stock market index fund as the engine, a short-term government bond fund as the stabilizer.

Six: Set the automatic transfer for the day after every payday. Never rely on remembering.

Seven: Raise the percentage by one point every year, and give it half of every raise.

Eight: Review twice a year for fifteen minutes. Otherwise, leave it alone.

Nine: When the market falls, do nothing. Your contribution is already buying the discount.

Ten: Keep speculation tiny or skip it entirely. The boring account is the one that finishes.

One Last Page: A Model Portfolio



People always ask the same follow-up question: fine, but what would you actually buy?

This page is my answer, with an honest label on it. This is not a recommendation, and it is not advice for you personally. It is the allocation I set up for my own kids and for family members who asked me to show them something simple they could run themselves. Read it, think about it, and decide on your own whether it fits your family. If it helps you see what Chapter 5 looks like with real names on it, it has done its job.

And do your own research before you copy any of it. There are other funds that do the same jobs as the ones named on this page, some of them less expensive, and as Chapter 7 said, cheaper matters over a lifetime. The specific funds here are examples, not the point. If you are simply looking for some place to start, this is a good starting point, and starting matters far more than starting perfectly.

If you are just starting, start smaller than this. Until your account reaches about ten thousand dollars, two funds are plenty: sixty percent in an S&P 500 index

fund (SPY is the best known) and forty percent in a Nasdaq-100 fund (QQQ). That is the engine, whole and simple. Add the rest later, when there is enough money in the account for the pieces to matter.

The full model looks like this. Thirty percent SPY, the broad market, five hundred of America's biggest companies. Thirty percent QQQ, the Nasdaq-100, which tilts the account toward growth and technology; know that its biggest names overlap with SPY's, and that overlap is a deliberate growth tilt, not an accident. Fifteen percent XLU, a utilities fund, the defensive end of the stock market: boring companies, steady dividends, and smaller swings when the market gets rough. Fifteen percent SGOV, a short-term Treasury fund, the stabilizer from Chapter 5, earning a modest yield and waiting for the day you need it. And ten percent IBIT, a Bitcoin fund that trades like a stock, so it lives in the same brokerage account with no wallets or passwords to lose.

That last one deserves a straight word. I am a believer in Bitcoin. I hold it myself, and I believe it belongs in a long-term portfolio. I also keep it at ten percent, because Bitcoin can lose half its value in a bad year and has, more than once. At ten percent, a crash in Bitcoin hurts and the plan survives it untouched. At half your account, it would own you. Size is what makes conviction safe.

Where you open the account matters less than how the account lets you buy. I use Schwab. Fidelity, Robinhood, and several others would work just as well. The feature to look for is this: the broker must let you buy in dollars, not only in whole shares. Funds like SPY and QQQ trade at hundreds of dollars a share. If you can only buy whole shares, a hundred dollar deposit cannot be split the way this page splits it, and cash sits idle. Dollar buying, sometimes called fractional shares, means every dollar goes to work in the exact proportions you chose. It is how I set this up for my own kids.

Here is what that looks like in practice. Say your percentage works out to one hundred dollars a week. One buy, split five ways, in the model's proportions: thirty dollars into SPY, thirty into QQQ, fifteen into XLU, fifteen into SGOV, and

ten into IBIT. That is the whole trade. It takes a few minutes, the same few minutes every week.

Here is that first week, share by share, at the prices these funds closed at on October 30, 2026. Prices will be different the day you buy. The shape of the trade will not be.

Fund	You put in	Price (Oct 30, 2026)	Shares you own
SPY	$30	$755.72	0.040
QQQ	$30	$690.49	0.043
XLU	$15	$43.43	0.345
SGOV	$15	$100.73	0.149
IBIT	$10	$43.36	0.231

Those prices are dated October 30, 2026, the week this book was written. If you are reading this years from now, the prices will have moved, likely a long way. The fractions will be different. The method will not be.

Those fractions are the whole point of buying in dollars. Thirty dollars of SPY is four hundredths of a share, and it counts exactly the same as if you had bought a full share: your slice grows and pays its slice of the dividends.

Keep it up for a year and you have bought fifty-two of those weeks. This second table counts the shares at those same October 30, 2026 prices, as if prices never moved, just so you can see the counting. Real prices move every week, so your real share counts will come out a little different.

Fund	You put in over the year	Shares you would own
SPY	$1,560	2.06
QQQ	$1,560	2.26

XLU	$780	17.96
SGOV	$780	7.74
IBIT	$520	11.99
Total	$5,200	

And here is the part that matters most. This last table shows what staying with the same hundred dollars a week can look like if the account averages eight percent a year, the same illustration this book has used all along. In year one, almost everything in the account is money you put there. By year ten, the growth is doing heavy lifting of its own. The deposits do the work early. The compounding does the work later. Your only job in year one is to not miss a week.

Time	**You put in**	**Growth could add**	**Account could be worth**
1 year	$5,200	about $200	about $5,400
5 years	$26,000	about $5,900	about $31,900
10 years	$52,000	about $27,600	about $79,600

One honest note about these tables: they are illustrations, not promises, the same as every other number in this book. Prices move, returns arrive in lumps, and some years are worse than the illustration. What does not change is the arithmetic of showing up every week.

Run it the way this whole book runs. Your automatic contribution buys in these proportions. Once a year, at your annual review, bring the pieces back to these percentages by adding new money to whatever fell behind. Then close the app and go live your life.

Start with two funds. Grow into five. Keep the percentages boring and the contributions automatic. That is the whole system, and it is enough.