Foundation Building Case Study & Playbook

Building your financial muscles while you still have time to let them grow

MAYA & PETER – THE FOUNDATION BUILDERS

The Scenario

Maya, a marketing director, and Peter, a software engineer, have their financial act together - or so they think. They're maxing out 401(k)s, bought their first home, and even have a solid emergency fund.

But recent promotions and growing wealth have created sophisticated decisions: Should they buy a bigger home or invest in renovating their current place? How should they think about saving for their toddler's college tuition? What decisions do they need to make when it comes to estate planning? And how do they coordinate investments across multiple accounts while planning for major life expenses?

How Sanctuary Could Help

- Develop a Statement of Financial Purpose to clarify what matters most beyond accumulating assets
- Build a clear financial framework to help them navigate all their major decisions including new home purchase vs. renovation, various college funding strategies, and retirement timeline options
- Show them how to allocate extra cash flow strategically across different account types for maximum financial flexibility
- Introduce advanced strategies like health savings accounts (HSAs) and backdoor Roth contributions while they have time to benefit
- Provide investment guidance across all accounts with specific allocation recommendations
- Coordinate estate planning basics including referrals to attorneys for key documents
- Create an ongoing framework to evaluate complex financial decisions as wealth and life evolve

IF THIS SOUNDS LIKE YOU:

Foundation Building Essentials

- Master the compound-interest-is-sexy phase while time is on your side
- Learn tax efficiency strategies before Future You starts muttering about missed opportunities
- Align money decisions with your actual values (because lifestyle creep is real and sneaky)
- Build flexibility for the plot twists life will inevitably throw your way

Why Foundation Building Matters

The moves you make now compound for decades—both financially and emotionally.
Start with intention, and Future You gets to live with agency.