MONEY WITH NEST

Your first $100

Two accounts. One fund. Three steps.

1 ## Open two accounts at Fidelity

A brokerage account and a Roth IRA. Same signup, done twice — have your Social Security number and bank login ready.

2 ## Move $50 into each

Transfer from your bank. The money may take a day or two to land.

3 ## Buy VTI in each account

Search VTI, switch the order from Shares to Dollars, enter 50, place the buy. That's it — you now own a slice of the US stock market.

Brokerage Account

MONEY YOU CAN REACH

Sell any time, for any reason

You pay tax on your gains and dividends

No limit on what you put in

Roth IRA

MONEY YOU LEAVE ALONE

Growth comes out tax free after age 59½

What you put in can come back out any time

Limits on how much you can add each year

Can you use a Roth IRA?

YOU NEED A JOB

A Roth only takes money you earned from work. No earned income, no Roth.

A CAP EACH YEAR

$7,500

in 2026, or $8,600 if you're 50 or older.

A CAP ON INCOME

Eligibility starts phasing out around $153,000 single, $242,000 married filing jointly.

Next step. Set up a recurring transfer — twenty-five dollars a month, automatic. The hard part was opening the accounts, and you just did it.

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