

Personal Finance for Engineers

A Practical Guide for Engineers Ages 25–55

Building wealth that lasts from a high-earning technical career

Coming from experience, I know that engineers excel at solving complex technical problems. But from the conversations I've had, many underinvest in solving the equally complex problem of personal finance. It's arguably one of the most important things! High compensation, equity awards, and bonus cycles create a lot of opportunities and risks. This guide outlines the core areas that matter most between ages 25 and 55, when career earnings typically peak and the foundation for retirement is either strengthened or left incomplete.

I'd recommend using this to self-assess and determine your need for action. The most effective plans are personalized to your compensation structure, tax situation, risk tolerance, and family goals.

- 1. Understand Your Full Compensation**
- 2. Retirement Accounts: The Highest Value Decisions**
- 3. Managing Equity Compensation Risk**
- 4. Investment Philosophy for Busy Professionals**
- 5. Tax Efficiency for High Earners**
- 6. Risk Management & Protection**
- 7. Debt, Housing & Lifestyle Design**
- 8. Common Struggles/Pitfalls for Engineers**
- 9. Quick Self-Assessment Checklist**
- 10. How a Financial Advisor Can Help**