



## THE POWER OF A DECADE

### Starting in Your 20s Matters More Than You Think

For many law firm associates, the 20s are defined by intensity. You worked relentlessly to get into top schools, competed for law review, pushed for the top of the class and landed the offer that made it all feel worth it. Long hours, constant pressure and a singular focus on performance became the norm.

After years of deferred gratification, spending feels justified. Paychecks arrive and disappear just as quickly. Saving feels optional: something to address later, when life slows down.

But the reality we see over and over again is the decade most professionals underutilize financially is also the decade that matters most for long-term wealth accumulation.

This article explores why your 20s are so critical for building wealth, and how even small, intentional decisions early on can materially change your financial future.

#### Why the 20s Matter More Than Any Other Decade

The reason comes down to a single variable that's often underestimated early in a career: time. Not income. Not investment selection. *Time* can be the single most powerful variable in investing.

Starting earlier allows compounding to do the heavy lifting; meaning the money you save in your 20s can work far harder than money saved later, even if the dollar amounts are smaller.

Consider this: A 25-year-old invests \$10,000 and adds \$500 per month, earning an average annual return of 7%. By age 65, that portfolio could grow to more than \$1.2 million. If that same individual waits until age 35 to start the identical savings plan, the result is closer to \$600,000. Even though the additional contributions made are minimal (\$60,000), the ten-year delay cuts the outcome roughly in half (\$600,000).<sup>1</sup>

The advantage isn't about how much you start with, it's about when you start. Even small, consistent contributions in your 20s benefit from decades of compounding. Starting early doesn't require perfection or sacrifice; it simply gives time more room to do its work.

The takeaway isn't that everyone needs to save aggressively in their 20s. It's that starting earlier can dramatically reduce the pressure to save more later. Time creates leverage that no raise or bonus can fully replace.

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<sup>1</sup> This hypothetical example is for illustrative purposes only. This is not a prediction or guarantee of actual results. This example is not intended to represent the value or performance of any specific product.



## The “Later” Trap We See with Young Professionals

Many associates assume their real financial life starts once compensation rises or schedules stabilize. But that delay often coincides with higher fixed costs: housing upgrades, family obligations, lifestyle inflation and less flexibility.

By the time people “sober up” financially in their mid-30s, they’re often earning more, but they’re also managing more complexity. The window for easy compounding has narrowed and saving suddenly feels heavier.

We regularly see clients say some version of the same thing: “I wish I had started sooner... even just a little.”

## What Starting Early Actually Looks Like

Starting doesn't mean sacrificing everything today for an abstract future. It means building habits and systems that scale with your life.

That might include:

- Automating modest monthly savings early, even if the number feels small.
- Prioritizing participation over perfection—consistency matters more than optimization.
- Allocating a small portion of your paycheck today to investments that create a passive income stream for you tomorrow.

These early systems are powerful because they establish momentum. Once in place, they tend to grow naturally as income increases.

## Looking Ahead

Your 20s are not about perfection, but rather positioning yourself for more success later.

The same work ethic that helped you succeed academically and professionally can also work quietly in your favor financially if it's paired with structure. The earlier that structure exists, the more optionality you may create later in life.

At Azura, we help early-career professionals translate strong earnings into long-term progress by building clear, manageable frameworks that grow with them. Starting sooner doesn't mean doing more; it means letting time work harder on your behalf.

The best gift you can give your future self is a head start.

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