Azura
WEALTH ADVISERS LLC

THE MYTH OF THE MINIMUM

Why It's Important to Just Get Started

We hear many early-career attorneys say investing is premature until they've crossed other important expenses off the list: student loans, downpayment for a home, a wedding fund, etc.

You worked relentlessly to earn the offer, and are now billing long hours, scaling a steep learning curve and tackling six-figure obligations. And while your income is strong on paper, investing can feel out of reach.

We hear this assumption all the time: "I'll start later, once cash flow doesn't feel so tight."

That thinking can be costly because investing is a habit, not a milestone. And even modest contributions can be meaningful when time is allowed to do the work and create a natural foundation on which to build deeper financial acumen and larger savings later.

The Flaw in "All-or-Nothing" Thinking

Stories that make headlines and social media reinforce the idea that investing requires a meaningful lump sum. It can feel as though if you're not prepared to write a large check, there isn't much of a point. But that mindset puts you at a structural disadvantage.

Consider a junior associate with $250,000 in student loans. Faced with a balance that size, contributing $300 or $500 per month can feel insignificant. The comparison is emotionally understandable but mathematically flawed.

Why the Early Dollars Matter More

Time can be most powerful variable in wealth creation.

A 25-year old professional who invests $500 per month could accumulate roughly $1.2 million by age 65, assuming a 7% average annual return.[1] Waiting just ten years to begin (until age 35) would require contributing *more than double* each month to reach a similar outcome.[2]

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[1] For illustration, if someone invests $500 per month over a long period, the ending value can vary widely depending on market performance. For example, using a hypothetical 7% average annual return, a long-term investor might accumulate a substantial balance by age 65. Actual results will differ and may be higher or lower.

[2] Hypothetical illustration for educational purposes only. Assumes a constant rate of return and does not reflect actual performance of any investment. Does not include fees, expenses, taxes, or inflation, which would reduce results. Investing involves risk, including possible loss of principal.

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Point being: small, steady contributions in your 20s and early 30s benefit from decades of growth. Starting earlier may reduce the need to increase contributions later (depending on market conditions and personal circumstances).

For most professionals, the challenge is not understanding this logic. It is translating it into action.

From Intention to System

The shift from “I should invest” to “I am investing” happens easily when you have a structure in place.

For most junior associates, the biggest obstacles we see are inertia and emotion: long hours, inconsistent schedules and a tendency to put it off until “tomorrow.” That’s where a simple system makes the difference.

Many investors find automation helpful because it brings consistency and reduces ongoing decision-making. A systematic approach—often implemented with the help of an adviser—focuses on regular contributions rather than trying to time the market. It is fueled by consistent participation over time, and structure makes that consistency possible.

Clarity Over Timing

Early dollars carry disproportionate weight because they compound the longest. Waiting for a “better” moment often means trading years of growth for the comfort of feeling more ready.

The myth of the minimum suggests small amounts don’t matter, but the math says otherwise. The earlier you begin, the more options you have later.

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