Identify and Prioritize Your Savings Goals







Saving for multiple goals

Saving for specific goals





Saving for multiple goals



Which goal is most important to you?





Why are these goals important to you?



Bucketing your goals





Time horizon



Timing your savings accordingly



Short-term goals <2 years

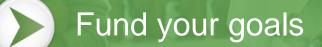


Intermediate goals 2–5 years



Long-term goals 5+ years







Do you follow a budget or spending plan?





Saving and spending rule of thumb

50%

Essential expenses

15%

Retirement savings

5%

Short-term savings



Ways to save more for your goals







Track your progress



Review your savings goals



How you are doing?

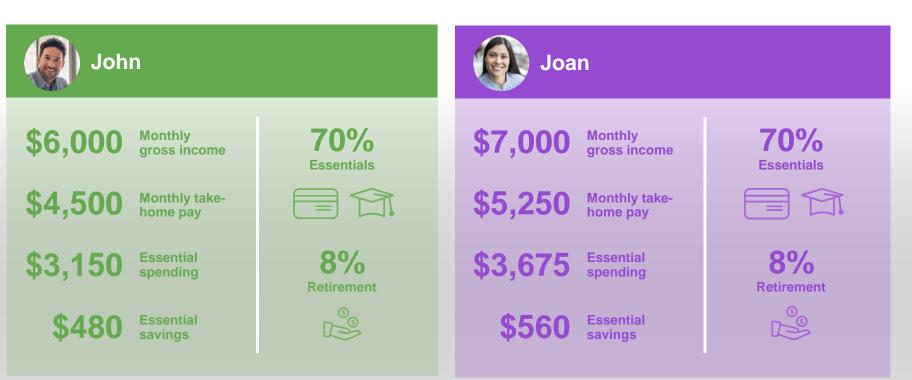


Consider making adjustments



Optional slide, illustrates salaries of \$72,000 and \$84,000

Hypothetical example

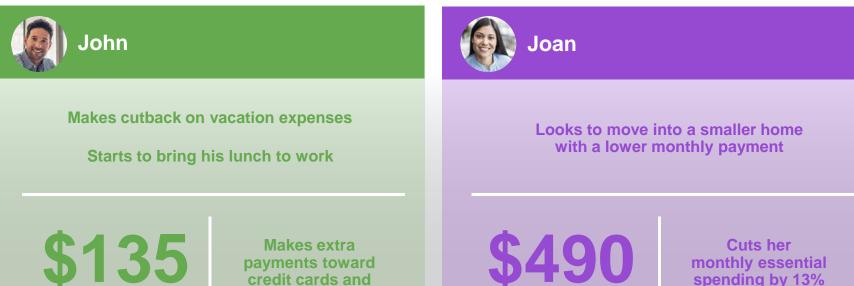




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Optional slide, illustrates salaries of \$72,000 and \$84,000

Hypothetical example



Saved each month

student loans



Saved each month

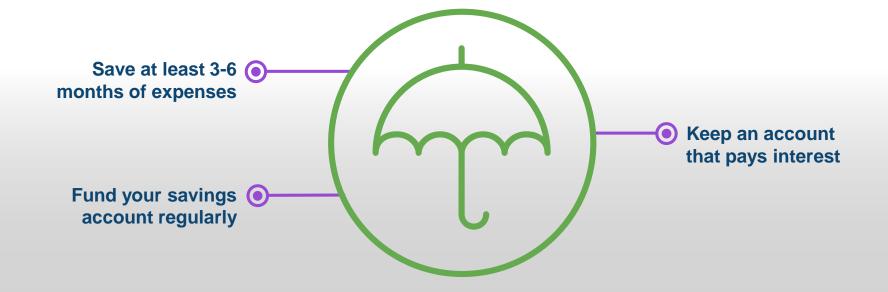
spending by 13%





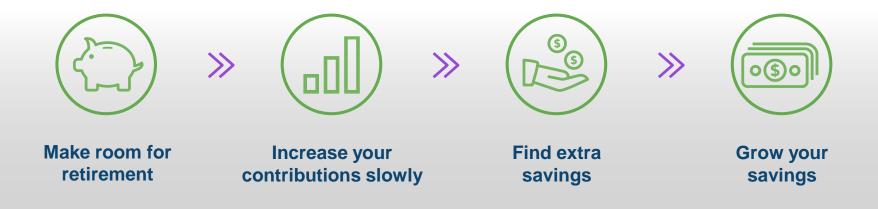


Building an emergency fund





Saving for retirement





Saving for college





Paying off student loan debt



The Student Debt Tool is not a product or service of Fidelity Brokerage Services.



Purchasing a car





Buying a home





Saving for a vacation





Take the next steps



Saving for multiple goals

6



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Short-term goals <2 years



Intermediate goals 2–5 years



Long-term goals 5+ years



Prioritizing your goals

3





$50\% \gg Essential Expenses$

Funding your goals







For PA/IPA plans only.

Take your next step



Call for help 800.603.4015



Visit the Fidelity Planning & Guidance Center



Thank you!

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