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

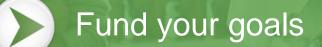


Intermediate goals 2–5 years



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?



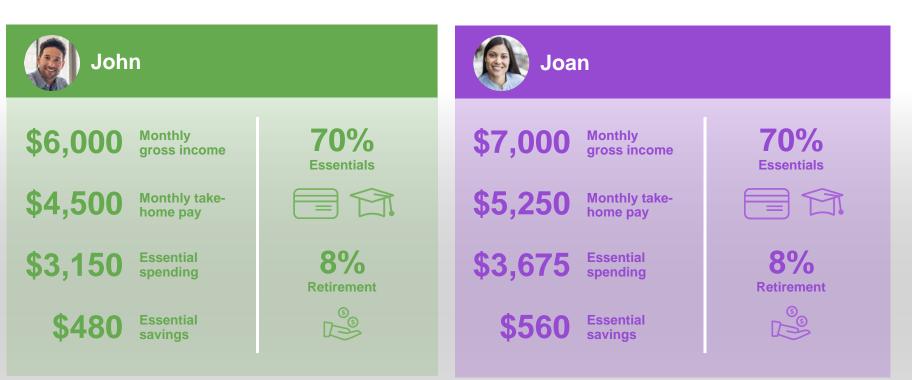
Consider making adjustments



#### 

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

#### Hypothetical example

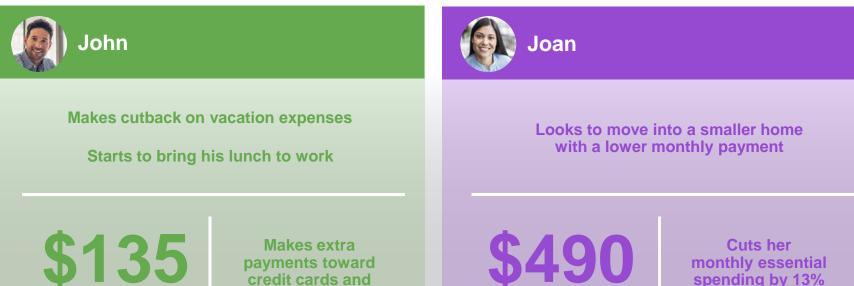




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#### **Optional slide**, illustrates salaries of \$72,000 and \$84,000

#### Hypothetical example



Saved each month

student loans



Saved each month

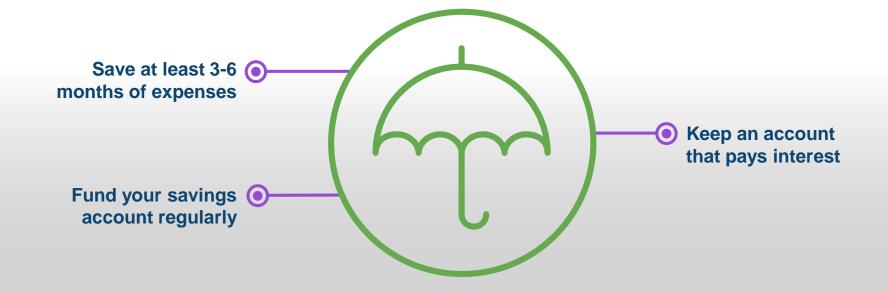
spending by 13%





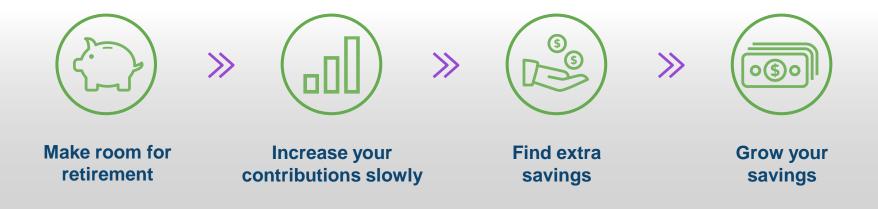


#### **Building an emergency fund**





#### **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

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Short-term goals <2 years



Intermediate goals 2–5 years



Long-term goals 5+ years



#### Prioritizing your goals

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## $50\% \gg Essential Expenses$

# 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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