Identify and Prioritize Your Savings Goals
Interactive experience

Strategies, tools and tips
Saving for multiple goals

Saving for specific goals
Saving for multiple goals
What are your goals?

Visualize the outcome

- Short-term goals
- Long-term goals
Which goal is most important to you?

- Paying off debt
- Building an emergency fund
- Buying a car
- Saving for a vacation
- Buying a home
- Saving for college
- Saving for retirement
Why are these goals important to you?

Bucketing your goals
SAVING FOR MULTIPLE GOALS

Time horizon

Short-term goals <2 years
Intermediate goals 2–5 years
Long-term goals 5+ years

Timing your savings accordingly
Test your knowledge

- Building an emergency fund
- Buying a home
- Saving for retirement
Fund your goals
Do you follow a budget or spending plan?

YES  NO
Saving and spending rule of thumb

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>50%</td>
<td>Essential expenses</td>
</tr>
<tr>
<td>15%</td>
<td>Retirement savings</td>
</tr>
<tr>
<td>5%</td>
<td>Short-term savings</td>
</tr>
</tbody>
</table>
How much do you spend on essential expenses?

A. LESS than 50%
B. ABOUT 50%
C. MORE than 50%
D. I’m not sure
Ways to save more for your goals

1. Create a budget
2. Pay off debt
3. Automate payments
4. Set up savings accounts
5. Save in workplace savings plan
Track your progress

How you are doing?
Consider making adjustments

Review your savings goals
How do you feel about your savings progress?

A. VERY confident
B. SOMEWHAT confident
C. I feel OK
D. HELP, please!
Planning for specific goals
Building an emergency fund

- Save at least 3-6 months of expenses
- Fund your savings account regularly
- Keep an account that pays interest
Saving for retirement

- Make room for retirement
- Increase your contributions slowly
- Find extra savings
- Grow your savings
What is one way you will consider saving more for retirement?

- A: Increase retirement savings by at least 1%
- B: Save at least 15%
- C: Create a budget and see how you can save more
- D: Other
Saving for college

Prioritize your retirement savings
Do your research
Start saving early
Consider financial aid
Talk to your children
Paying off student loan debt

- Start making payments early
- Consolidate or adjust your payment terms
- Refinance your loans
- Negotiate a settlement

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

- How many miles per year?
- How long will you keep it?
- What’s your budget?
Buying a home

- Consider your length of stay
- Check your credit
- Save for a down payment
- Budget to live there
Saving for a vacation

- Get specific
- Visualize it
- Set a deadline
- Time it right
- Automate savings
Saving for multiple goals

- Short-term goals <2 years
- Intermediate goals 2–5 years
- Long-term goals 5+ years
Prioritizing your goals
Funding your goals

50% ➔ Essential Expenses

15% ➔ Retirement Savings

5% ➔ Short-term Savings
Take your next step

Call for help
800.343.0860
800.603.4015

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Thank you!
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