

SAVE. SAVE. SAVE!

While most of us know saving money is a good idea, we often struggle to save for the future. Saving is not a one size fits all solution, but building a savings plan for your future is an important step to becoming financially independent. Talk with a wealth advisor about your personal goals. Your future self will thank you.

BUILD AN EMERGENCY FUND

Set a reasonable goal. Start by trying to save a small amount, such as \$1,000. Don't feel pressure about how much you are saving, just save something.

Take the next step: Track your spending and develop a budget. Do everything you can to stay within your budget. Little things will help you succeed, e.g., set up automatic savings with your bank, create a grocery list (and stick to it), cut coupons and save change.



SAVE FOR EDUCATION

Consider education investment programs. A traditional savings plan is good, but you also may want to consider an investment account.

Take the next step: Look up your state's options for 529 plans or speak with a wealth advisor on interest-earning, tax-advantage plans. Some education plans allow you to use earnings on tuition and fees (including K-12 public and private), books, computer equipment and room and board.



PLAN FOR RETIREMENT

Save today for your future self. There are four primary ways you can fund your retirement: personal savings (e.g., IRAs and investment accounts); Employer retirement plans; Social Security benefits and retirement income (rental property, part-time job).

Take the next step: Talk with a wealth advisor who can help you build a retirement savings plan and income strategy to maximize your savings.



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