

# Fidelity Workshops

## Help and support for all your employees

At Fidelity, we understand that today's diverse workforce has a wide range of needs and that financial wellness is unique to every individual. That's why we developed a series of educational programs to help you help your employees get the most out of their benefits and meet their goals.



ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

## PAYCHECK TO PAYCHECK

**Appropriate for:** Employees facing first-time financial decisions and those juggling multiple priorities. Focuses on helping employees weigh the pros and cons of key life decisions, assess spending and saving, prepare for the unexpected, and control debt.

### Get Started and Save for the Future You

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand your retirement plan
- Learn the steps to enroll in your plan
- See if you're saving enough
- Learn ways to save more

### Understand Plan Loans

[ON DEMAND](#)

- Understand if a plan loan or withdrawal is right for you
- Recognize the importance of an emergency savings account
- Know how to keep retirement goals on track

### Take the First Step to Investing

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Review the basics of investing
- Understand asset allocation and diversification
- Identify your ideal investment approach

### Managing My Money

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Identify the three core components of a sound budget
- Begin to build (or rebuild) your emergency savings fund
- Get control over prioritizing your debt

### Create a Budget

[ON DEMAND](#)

- Recognize how creating a budget can help you take control of your financial situation
- Identify the three core components of a sound budget, using the 50-15-5 saving and spending guideline
- Create your own budget

### Build an Emergency Savings Fund

[ON DEMAND](#)

- Identify how much you should save
- Find the money to contribute to this fund
- Set up your own emergency saving fund

### Take Control of Your Debt

[ON DEMAND](#)

- Identify guidelines when it comes to taking on debt
- Use one of two strategies for tackling debt
- Understand your credit score and why it's so important

### Learn the Basics of When and How to Claim Social Security

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn about Social Security
- Understand considerations for claiming Social Security benefits
- Decide when to take Social Security benefits

### Manage Unexpected Events and Expenses

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Know how to assess spending and take control of a budget
- Consider reasons for taking money from a workplace savings plan
- Understand ways Fidelity can help

### Navigating Market Volatility

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Consider if you should change your investments
- Understand how to pull money out of the market and the effects of moving to cash
- Learn why to consider saving more in a workplace savings plan

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## FOUNDATION BUILDERS

**Appropriate for:** Employees who need help with the basics. Focuses on building foundational skills and helping employees take steps toward increasing savings and controlling debt while preparing for major financial decisions.

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- See if you're saving enough
- Learn ways to save more

### Take the First Step to Investing

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- Review the basics of investing
- Understand asset allocation and diversification
- Identify your ideal investment approach

### Invest Confidently for Your Future

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Define your savings goals
- Build an investment plan to help you optimize your savings
- Understand the importance of continuously managing your plan

### Identify and Prioritize Your Savings Goals

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn how to save for each goal
- Get next steps for saving

### Managing My Money

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### Guiding You through Your Equity Compensation Plan<sup>1</sup>

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn about your company's stock plan(s)
- Consider key action steps to take to ensure that your plan is set up for success
- Understand how to work with Fidelity

### Five Money Musts

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand what a budget is and why you need one
- Know how to use credit and manage debt
- Recognize how investing can help you reach your money goals
- Start thinking about retirement

### Get a Handle on Your Current Student Loan Debt

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand a wide range of student loan repayment options
- Use Fidelity's student debt resources and tools to evaluate your current loan situation and determine next steps for tackling your student debt

### Manage Unexpected Events and Expenses

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Know how to assess spending and take control of a budget
- Consider reasons for taking money from a workplace savings plan
- Understand ways Fidelity can help

### Understand Plan Loans

[ON DEMAND](#)

- Understand if a plan loan or withdrawal is right for you
- Recognize the importance of an emergency savings account
- Know how to keep retirement goals on track

<sup>1</sup>Available for participants in the U.S. and outside the U.S. Workshop only available for stock plans administered by Fidelity.

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ONSITE LIVE



ON DEMAND



VIRTUAL LIVE

## PRIORITY BALANCERS

**Appropriate for:** Employees balancing multiple priorities and multiple goals. Focuses on helping employees make financial decisions that balance short- and long-term goals, while managing debt and maximizing savings.

### Get Started and Save for the Future You

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### Identify and Prioritize Your Savings Goals

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- Learn how to save for each goal
- Get next steps for saving

### Make the Most of Your Retirement Savings

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- See the importance of saving as much as possible
- Learn the benefits of saving more
- Identify different retirement account types
- Explore ways to preserve and grow savings

### Exploring the Benefits of an HSA<sup>1</sup>

[ONSITE LIVE](#) [VIRTUAL LIVE](#)

- Understand the benefits of an HDHP/HSA
- See how they work together
- Explore the features of the HSA

### Discover the Potential of Your HSA<sup>1</sup>

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Recognize the features of the HSA
- Explore the potential benefits of an HSA
- Learn the importance of a safety net

### An Easy Way to Save More: The Benefits of Your Employee Stock Purchase Plan (ESPP)<sup>2</sup>

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand how ESPPs work
- Learn how your ESPP and Fidelity Account<sup>®</sup> interact and planning tools that are available to you

### Organize, Plan, and Own Your Future

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Explore what financial wellness means for women
- Learn the principles of budgeting and saving
- Discover how to design an investing plan to meet specific goals
- See how defining an investing personality can help keep you on track

### Learn the Basics of When and How to Claim Social Security

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand Social Security
- Considerations for claiming Social Security benefits
- Decide when to take Social Security benefits

### Understand Plan Loans

[ON DEMAND](#)

- Understand if a plan loan or withdrawal is right for you
- Recognize the importance of an emergency savings account
- Know how to keep retirement goals on track

### Making the Most of Your Stock Plan<sup>3</sup>

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand the role of equity compensation in planning for multiple goals
- Apply sound investing principles

### Get a Handle on Your Current Student Loan Debt

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand a wide range of student loan repayment options
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### Manage Unexpected Events and Expenses

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- Know how to assess spending and take control of a budget
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### Navigating Market Volatility

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- Consider if you should change your investments
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### Take the First Step to Investing

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- Review the basics of investing
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### Invest Confidently for Your Future

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Define your savings goals
- Build an investment plan to help you optimize your savings
- Understand the importance of continuously managing your plan

<sup>1</sup>Only available for HSA plans administered by Fidelity.

<sup>2</sup>Available for participants in the U.S. and outside the U.S. Workshop only available for stock plans administered by Fidelity.

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VIRTUAL LIVE

## FINANCIALLY ESTABLISHED

**Appropriate for:** Financially established employees navigating more complicated life events. Focuses on preparing for retirement and ways to help make their money work even harder for them.

### Quarterly Market Update<sup>1</sup>

[VIRTUAL LIVE](#)

- Review current macro- and microeconomic conditions
- Explore U.S. equity, international equity, and fixed income markets
- Consider long-term investing themes

### Invest Confidently in Your Future

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Define your savings goals
- Build an investment plan to help you optimize your savings
- Understand the importance of continuously managing your plan

### Identify and Prioritize Your Savings Goals

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn how to save for each goal
- Get next steps for saving

### Make the Most of Your Retirement Savings

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- See the importance of saving as much as possible
- Learn the benefits of saving more
- Identify different retirement account types
- Explore ways to preserve and grow savings

### Exploring the Benefits of an HSA<sup>2</sup>

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- Understand the benefits of an HDHP/HSA
- See how they work together
- Explore the features of the HSA

### Discover the Potential of Your HSA<sup>2</sup>

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- Recognize the features of the HSA
- Explore the potential benefits of an HSA
- Learn the importance of a safety net
- Understand how HSAs fit into a retirement strategy

### Organize, Plan, and Own Your Future

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Explore what financial wellness means for women
- Learn the principles of budgeting and saving
- Discover how to design an investing plan to meet specific goals
- See how defining an investing personality can help keep you on track

### Turn Your Savings into Retirement Income

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn the benefits of a retirement income plan
- Identify retirement income sources and expenses
- Explore different retirement income strategies

### Fidelity Personalized Planning & Advice<sup>3</sup>

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn to manage your own portfolio
- Explore Fidelity's professional investment management
- Understand the benefits, fees, and expenses

### Your College Planning Choices

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn how to start saving for a child's college education

### Maximize Social Security in Your Retirement Strategy

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Learn how Social Security fits your retirement paycheck
- Identify Social Security claiming strategies
- Create your retirement income plan

### Prepare for the Reality of Health Care in Retirement

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Estimate retirement health care costs
- Understand available options before and after age 65
- Plan for retirement health care costs

### Preserving Your Savings for Future Generations<sup>4</sup>

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand what assets are potentially taxable and how they might be distributed
- Learn the importance of a living will and health care proxy
- Review the basics of trusts, gifting, and possible insurance replacement strategies

### Retirement Income Planning for Her

[ONSITE LIVE](#) [ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand why retirement planning is different for women
- Identify the five key financial risks in retirement
- Learn the basics of creating a retirement income plan

### Get a Handle on Your Current Student Loan Debt

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Understand a wide range of student loan repayment options
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### Navigating Market Volatility

[ON DEMAND](#) [VIRTUAL LIVE](#)

- Consider if you should change your investments
- Understand how to pull money out of the market and the effects of moving to cash
- Learn why to consider saving more in a workplace savings plan

<sup>1</sup>Not available during the first month of each quarter.

<sup>2</sup>Only available for HSA plans administered by Fidelity.

<sup>3</sup>Only available for plans that offer FPPA.

<sup>4</sup>Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.

# Fidelity Special Event Webcasts

Empowering conversations with experienced panelists who explore the connection between our finances and overall wellbeing.

## SAVING & INVESTING

### [Make an Impact with Your Charitable Giving](#)

ON DEMAND

Learn about the many ways you can give—time, talent, and money—and what giving can mean for your personal finances.

### [Fidelity Viewpoints: Raising Money-Smart Kids](#)

ON DEMAND

It's never too early to start teaching - and learning - about money.

### [Fidelity Viewpoints: Tackle Your Financial To-Do List](#)

ON DEMAND

Get clear next steps on how to organize your financial life.

## MANAGING LIFE

### [Fidelity Viewpoints: When to Question Your Financial Instincts](#)

ON DEMAND

Examine how your emotions and current events can affect your financial decisions - and what to do about it.

### [Keeping Your Personal Information Safe](#)

ON DEMAND

Protect yourself from threats to your personal information

### [Role Reversal: Talking Estate Planning with Your Older Loved Ones](#)

ON DEMAND

Understand when to bring family into the planning process

### [Fidelity Viewpoints: Your Home - Make the Right Money Moves](#)

ON DEMAND

Learn how the choices you make about where you live can have big impacts on your finances - at every phase of your life.

### [Financial Do's and Don'ts of Divorce](#)

ON DEMAND

Valuable information to help you face divorce head on

### [Job Changes: Managing the Emotional & Financial Impact](#)

ON DEMAND

Understand key considerations for those experiencing a furlough, layoff, or early retirement

## PREPARING FOR RETIREMENT

### [Fidelity Viewpoints: Making Sense of Medicare](#)

ON DEMAND

How and when to enroll, Medigap and Medicare Advantage plans, and Parts A, B & D

### [Don't Let Healthcare Costs in Retirement Surprise You](#)

ON DEMAND

Avoid surprises by understanding key terminology and knowing your options

### [Are You Emotionally Ready to Retire?](#)

ON DEMAND

Prepare yourself mentally for the day retirement arrives

### [Your Retirement Transition: Go from Saving to Spending](#)

ON DEMAND

Understand why a retirement income plan that's targeted to your unique situation can help you achieve the life you've envisioned

### [Social Security: Make Your Decisions with Confidence](#)

ON DEMAND

What you need to know to get the most out of your Social Security benefits

## Fidelity.com/webcasts

- Always on, one-stop shop for past, present, and future webcasts
- Start, stop, and pick up where you left off
- Share with family and friends
- Access a range of educational resources and tools

## LATEST WEBCASTS

### [Fidelity Viewpoints: Market Sense](#)

ON DEMAND VIRTUAL LIVE

Every week, in about 20 minutes, we cover the latest market happenings, actions you might consider, and answers to common questions. (Also available on NetBenefits.)

### [More Help. More Insights. More Webcasts Are on the Way.](#)

Check back here often for new and updated webcasts. Topics will focus on overall financial wellness and how to plan for your future.

# Women Talk Money Virtual Events\*

On demand videos and live discussions that address gender differences in financial planning, discuss today's hot financial topics, and answer top money questions.

## SAVING & INVESTING

### [Why retirement planning is different for women](#)

ON DEMAND

Learn about the contributing factors of why women need to save more for retirement.

### [Investing \(beyond your retirement plan\)](#)

ON DEMAND

Investing can be the most powerful way for your money to make money.

### [The mid-year check-in](#)

ON DEMAND

Whether you are single or part of a couple, it's a great time to see if you are on track with your goals.

### [5 investing conversations to have now](#)

ON DEMAND

Learn about the top 5 questions to ask yourself and others to help you save and invest (more!).

## MANAGING LIFE

### [Planning for caregiving](#)

ON DEMAND

What it means to leave work to care for loved ones and how to reduce the financial impact.

### [Navigating through a divorce](#)

ON DEMAND

Help to successfully navigate the challenges of a divorce to make it easier and more equitable.

### [Strategies for student loan debt](#)

ON DEMAND

Learn about the ways to manage student loan debt, including how it fits in with retirement and other financial goals.

### [Moms and money](#)

ON DEMAND

Understand the unique financial challenges that caregivers face and ideas on how to navigate the hidden costs of caregiving.

## PREPARING FOR RETIREMENT

### [Getting more from Social Security](#)

ON DEMAND

When and how to claim Social Security is particularly important for women. A number of factors can influence how much you receive and your eligibility.

### [Retiring early](#)

ON DEMAND

The age you retire can make a big difference, both in terms of retirement lifestyle and finances. It can have an even higher cost for women because of longevity.

### [Rethinking retirement](#)

ON DEMAND

Valuable information to help you reassess your retirement planning and understand how much you might need to cover whatever comes your way.

### [Planning for health care costs in retirement](#)

ON DEMAND

Understand the impact longevity has on preparing for the cost of health care in retirement

[netbenefits.com/womentalkmoney](https://netbenefits.com/womentalkmoney)

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## VIRTUAL LIVE EVENTS

Join us for honest conversations about the financial realities of being a women. During this 30-minute event, we answer your questions on a broad range of topics to help you get and stay on track with your financial goals.

### Women Talk Money

2nd Wednesday of the month  
2 PM ET / 11 AM PT

\*Episodes feature a live channel call-to-action

# Ask Fidelity

Helping employees get the answers they need to make informed financial decisions – when they need it most.

## REVIEW PLAN OPTIONS

These sessions cover topics such as workplace savings plans and options, retirement plan changes, and online navigation.

### Making the Most of Your Non-Qualified Retirement Plan

Learn how a non-qualified retirement plan can help you save for your retirement.

### Get to Know Your Retirement Plan and Fidelity Workplace Financial Consultant<sup>1</sup>

You don't have to know all the answers – Fidelity is here to help. Learn how your retirement plan works and how we can help you, so you can make the most of this important benefit.

### Put the Power of NetBenefits to Work for You

Did you know that there's more to do in NetBenefits than checking your balance? Come on a tour and discover the powerful resources that can help you plan, track, and save for retirement.

### What is a Roth In-Plan Conversion?

Your retirement plan offers many ways to save for the future. Learn more about your options, including how to convert after-tax dollars to a Roth using an in-plan conversion

### A Retirement Plan vs. an Individual Retirement Account

When it comes to saving for retirement, there are two basic options that are most common, a retirement plan and an individual retirement account. Explore the features of both to help you make informed decisions.

### Upcoming Retirement Plan Changes

Your retirement plan is changing. Fidelity is here to help you navigate the changes so you may understand your available options.

### Discover the Potential of Your Health Savings Account

Understand the benefits of saving and investing money in a Health Savings Account to help you prepare for medical expenses now and in retirement.

### The Benefits of Working with a Financial Professional

Whether you're just starting out or transitioning into retirement, a financial professional can help you plan for your short and long-term goals. Learn more about what to expect when you work with Fidelity.

### Saving Through Roth Contributions in My Retirement Plan

Understand the options for saving pre-tax or after-tax (Roth) money in your workplace retirement savings plan so you can decide what's right for your situation.

## ENROLL AND INVEST

These sessions cover topics such as foundational financial topics including how to save, enroll, and invest.

### The Tax (and Personal) Benefits of Charitable Giving

Many people contribute cash to their favorite charities, but there are additional options to consider. Learn more about other tax-effective ways to give.

### Quarterly Market Update

Listen to Fidelity financial experts as they share insights on current market conditions and their impact on today's business cycles.

### How Consolidating Accounts Could Help You Save Time and Money

Learn how consolidating your retirement accounts could help simplify your financial life.

### Saving and Investing Beyond Your Retirement Plan

Saving for retirement, but need help with your short-term financial goals? Learn the basics of investing, and the different types of accounts, so you can optimize your savings to help you reach your goals.

### Making Your Money Work as Hard as You Do

See what options are available and what you need to know to get started with investing.

### Getting the Most From Personalized Planning & Advice<sup>2</sup>

Learn about the Fidelity Personalized Planning & Advice service and how it may assist you in meeting your retirement goals.

### Understanding Your Options When Saving for College

Your child's college costs may be one of the largest expenditures you ever make. Gain a basic understanding of how to start saving now and the different saving and investing options.

### Understanding Your Retirement Plan and All It Has to Offer

Your employer's retirement plan is an essential part of your future. Learn how it works, from contributions to investment options, so you can make the most of this important benefit.

### Get to Know Your New Employer's Retirement Plan

Learn more about your new employer's retirement plan and the important next steps to take advantage of your benefits.

### Resetting Your Financial Foundation

Whether it's prioritizing expenses and debt or saving for the future, it's important to review your saving and spending to get clarity on where your money is going.

### How to Make the Most of Your Retirement Savings

How much is "enough" for retirement? Learn strategies that can help you save more today and tips for preserving and growing your savings in retirement.

<sup>1</sup>Episodes feature a live channel call-to-action

<sup>2</sup>Only available for plans that offer FPPA.

# Ask Fidelity

Helping employees get the answers they need to make informed financial decisions – when they need it most.

## TRANSITION TO RETIREMENT

These sessions cover topics for pre-retirees, including important considerations, Social Security, and income planning.

### How to Plan for the Income You'll Need in Retirement

How do your financial resources turn into income in retirement? It starts with a plan. Learn how to create a retirement income plan and explore the risks that can impact it.

### Understanding the Basics of Social Security

Social Security may be an important income source for retirement. Learn about key Social Security claiming ages and how your benefit is calculated, so you can better understand the choices.

### The Role Roth IRAs Can Play in Retirement

There is power behind the Roth IRA. Learn more about how you can take advantage of this savings vehicle for your retirement portfolio.

### Creating the Retirement You Want

Whether you're planning as a couple or on your own, it's important for women to plan for higher retirement expenses (especially health care costs) and be strategic about when to claim Social Security.

### Top Things to Do Before You Retire

Wish you had a to do list to help you prepare for retirement? Learn how to get your financial house in order and other important considerations that can impact your decisions.

### Planning for Health Care Costs and Coverage in Retirement

Health care costs in retirement can affect your savings and lifestyle. Explore how to prepare for the reality of health care costs in retirement.

## FINANCIAL WELLNESS

These sessions cover financial wellness and potential ways to feel good about your financial plans.

### What is Financial Wellness and Why Is It Important?

Being well prepared to handle any financial crisis, that's financial wellness. Learn how to prioritize your needs and wants, so you can pay today's bills while saving for your future goals.

### Setting Goals and Habits That Stick

You can start by identifying or revisiting what you want your money to achieve and setting up good habits to create lasting change.

### Understanding Your Debt So You Can Take Control

Would you like to get a handle on your debt, once and for all? Discover real strategies to help you prioritize what to payoff first and tips for managing your spending.

### Demystifying Your Credit Score

Lenders use credit scores to decide whether to offer credit, and under what terms. Discover what goes into your credit score and how it's calculated, to understand the impact it has on your borrowing.

### Navigating Divorce

Navigating divorce can affect the entire family. Having the right plan, support system, and reminders for self-care in place can make a huge difference.

### Buying a Home

Home ownership can be rewarding but there are several factors to consider, some which may not be obvious to the first time (or even seasoned!) buyer.

### Creating a Budget You'll Actually Use

Planning out your spending, and living within a budget, is all about freedom. Learn how to create a budget you'll use, so you're prepared for the unexpected, and able to pursue what's important to you.

### Why a Savings Plan Should Be Important to You

We're all trying to save for something—like an emergency, car, home, or retirement. Learn how to create a plan so you can optimize your saving and investing to help you reach them.

### Financial Considerations for Women

Learn about what's different for women, why it's important, and how to make informed decisions, so you can put your money to work to help you reach your goals

### Estate Plans Can Help Protect What Matters Most\*

If you haven't created an estate plan yet, you'll be surprised how many topics it covers. Learn five steps to consider when preparing to meet with your estate planning professional.

### Caring for an Aging Loved One

Aging is a part of life. We will discuss how to prepare a plan with and for your loved one, navigate common concerns, and prioritize your own self-care in the process.

### Life Events: College Planning - Navigating the Road to Admissions

College planning, for parents and child, is about more than saving money. We can help on key steps from saving, preparing, applying and choosing.

\*Fidelity does not provide legal or tax advice. The information herein is general in nature and should not be considered legal or tax advice. Consult an attorney or tax professional regarding your specific situation.



# MEET THE PERSONAS

## PAYCHECK TO PAYCHECK

### Goals:

Meet expenses and still have a little extra left over each pay period

Be ready for that unexpected bill that inevitably will come their way

Control and begin to pay down debt

## FOUNDATION BUILDERS

### Goals:

Lay a financial foundation

Learn the skills to make major financial decisions for the first time, such as buying a home and leasing a car

Balance savings with managing student and consumer debt

## PRIORITY BALANCERS

### Goals:

Feel confident as stewards for finite resources

Accelerate savings to meet short-term needs while also focusing on creating an income stream for retirement

Manage debt and build up emergency funds

## FINANCIALLY ESTABLISHED

### Goals:

Maximize savings and benefits while minimizing taxes

Learn to make key retirement and health care decisions

Protect and efficiently transfer the savings they've worked hard to accumulate

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