Knowing your worth:

Creating an action plan for your money and career goals
5 key money steps for any age, career stage

- Get a handle on your finances
- Maximize retirement savings
- Create an emergency fund
- Build a financial roadmap
- Help extra savings work harder to grow
# Foundational money steps throughout your career

## Starting out
- Set goals and manage spending
- Pay down high interest debt
- Enroll in workplace retirement plan – contribute at least up to the company match, if your employer offers one
- Establish emergency fund
- Consider investing for goals beyond your retirement

## Mid career
- Optimize savings in workplace retirement plan
- Consider or increase investing for goals beyond your retirement
- Explore ways to protect your savings
- Understand estate planning – wills, probates, powers of attorney

## Nearing retirement
- Rev up retirement savings with ‘catch-up’ contributions
- Know your retirement plan benefits
- Envision how you want to live in retirement
- Understand Social Security and Medicare
- Create a retirement income plan

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Budget Checkup: see how your saving and spending stacks up to our 50/15/5 savings guideline.
Join us on LinkedIn and bring your money questions.

Women Talk Money
Fidelity’s Women Talk Money is a community - for women, by women - dedicated to closing the gender wealth gap.

About
Fidelity’s Women Talk Money is a community - for women, by women - that talks candidly about the financial realities of being a woman (the pay gap, the pink tax, invisible labor, longevity, and more). Our goal is to help close the gender wealth gap.

This is the place to ask us your money questions, keep the conversation going after one of our events, or chime in with your own experiences.

Register for more events this month: Fidelity.com/WHM2023
ON-DEMAND CONTENT AND SUBSCRIPTION

Fidelity.com/WTM
Don’t miss out on events, newsletters, and exciting news

GET 1:1 COMPLIMENTARY PLANNING HELP TODAY

800-343-3548

Continue today’s conversation on the Women Talk Money LinkedIn community
Additional resources to help take your next financial step:

**Budget Check-Up**
See how your budget stacks up to our 50-15-5 savings guideline, to help keep your goals on track

**What is your retirement score?**
Answer six questions to get your score and additional steps to consider as you plan for retirement

**Options to consider for cash savings**
Learn more about options short term savings

**Help you cash work harder**
Manage your cash against rising costs, compare rates

**How to build a financial plan**
Build a financial plan in 3 easy steps

**How to start investing**
A step-by-step guide to choosing and managing your own investments

**Job offer evaluator**
Run the numbers to help you better understand how a new job offer compares to your current role

**WTM Video: Getting more for your compensation**
Learn how to make the most of all aspects of compensation—it's more than just your paycheck!

**WTM: Advocating for what you’re worth in the workplace**
Learn tips on self-advocacy, negotiating, and building your career

**Get ahead of the gender gap and retirement**
7 risks to women's savings, and how to mitigate them

**Teen girls and economic equality**
How to stop the gender wealth gap before it starts

For more tools and calculators, articles and videos, [click here](#).
And join us at [Fidelity Women Talk Money](#) on LinkedIn.
Additional sources:
1 2022 EDS Teens Survey Results
2 Fidelity Investments 2023 Women’s History Month Study, March 2023

Investing involves risk, including risk of loss.

Screenshots for illustrative purposes only.

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Thank you for joining!