



FIVE MONEY MUSTS



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INVESTMENTS®

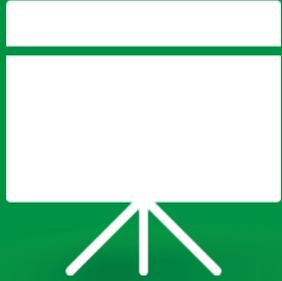


WE'RE
FIDELITY.

Family-owned company,
70 years experience

Provide a simple and straightforward
experience so that you feel in control
of your financial future

Home of financial education and research,
along with specialists to work with you and
help answer your questions



TODAY'S WORKSHOP



Make smart choices with what you've got



Build a solid foundation for the future with
just five simple money concepts

WHAT WOULD YOU DO WITH \$1000?



ELECTRONICS



GAMES



HOUSE



PHONE



FOOD



FURNITURE



TOOLS



COMPUTER



CAR



FILMS



FUEL



SUNGLASSES



SHOES



CLOTHES



MEDICINE



WINE

A group of four runners is captured in motion on a paved road. The scene is overlaid with a green tint and a large, dark diagonal shadow that runs from the top-left towards the bottom-right. The runners are dressed in athletic wear; the woman in the foreground wears a red top and patterned shorts, while the woman on the right wears a pink jacket and red shorts. The background shows a scenic view of a coastline with a blue sea and distant hills under a clear sky.

THE 5 CORE MONEY CONCEPTS

A group of four runners is shown from a low angle, running on a paved road that curves through a scenic landscape. The image has a strong green color overlay. The runners are in motion, with their shadows cast on the road. The background shows a clear sky and some distant hills or mountains.

THE 5 CORE MONEY CONCEPTS

BUDGET

CREDIT

DEBT

INVEST

RETIRE



THE 5 CORE MONEY CONCEPTS

CONCEPT 1

BUDGET

CONCEPT 1: BUDGET

HAVE YOU EVER?



- Felt shocked by how much you spend a month?
- Got hit with an unexpected expense?
- Tried budgeting and gave up?

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 1: BUDGET



Essentials



Non-essentials



Short-term savings



Long-term savings

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 1: BUDGET



50%
ESSENTIALS



15%
RETIREMENT



5%
SAVINGS

BUDGET

CREDIT

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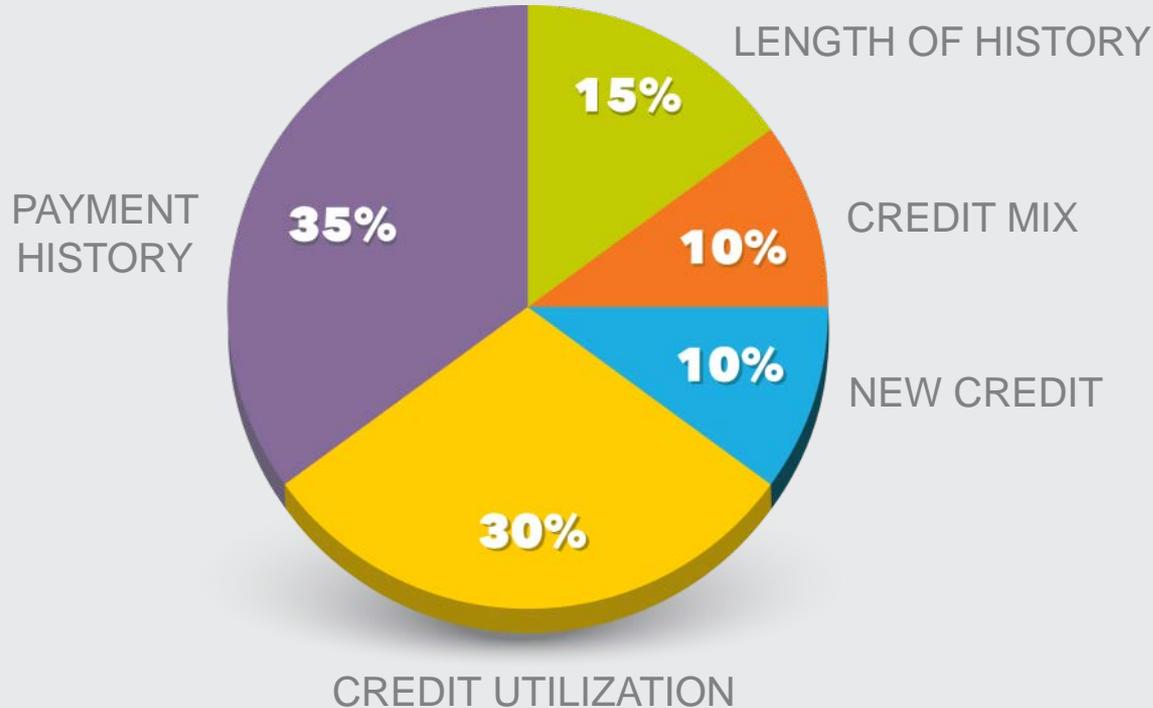
THE 5 CORE MONEY CONCEPTS

CONCEPT 2

CREDIT

CONCEPT 2: CREDIT

FICO CREDIT SCORE



SOURCE: FICO

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 2: CREDIT



Check your
credit health



Build credit
as needed



Check your
debt load



Read the
fine print



Pay on time & pay at
least the minimum

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 2: CREDIT

ACTION PLAN



- How can you check on your credit health this week?
- How can you keep your credit history healthy?

BUDGET

CREDIT

DEBT

INVEST

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A group of young adults are gathered together in a dimly lit room, illuminated by a strong green light. They are all looking towards the camera with various expressions of interest and excitement. Some are pointing, some are holding phones, and one is holding a plate of food. The overall atmosphere is that of a social gathering or party.

THE 5 CORE MONEY CONCEPTS

CONCEPT 3

DEBT

Handle debt
smartly. 

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 3: DEBT

ARE YOU...



- In debt?
How did you get there?
- Confused or frustrated about your debt?
- Completely debt free?

BUDGET

CREDIT

DEBT

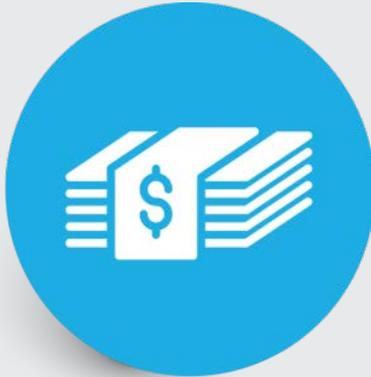
INVEST

RETIRE

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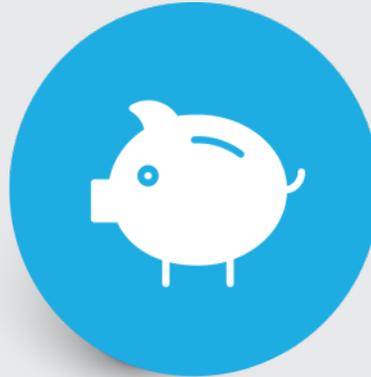


CONCEPT 3: DEBT



REPAY

+



SAVE

BUDGET

CREDIT

DEBT

INVEST

RETIRE

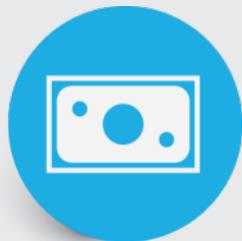
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CONCEPT 3: DEBT



1 Build an emergency fund



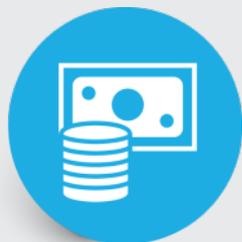
2 Contribute up to the match on your 401(k)



3 Pay off high-interest credit cards



4 Pay off private student loans



5 Contribute even more to your 401(k)



6 Tackle lower interest loans last

BUDGET

CREDIT

DEBT

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CONCEPT 3: DEBT

ACTION PLAN



- Where are you on this map?
- Where do you want to focus first?

BUDGET

CREDIT

DEBT

INVEST

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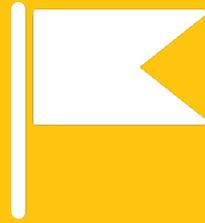
THE 5 CORE MONEY CONCEPTS

CONCEPT 4

INVEST

CONCEPT 4: INVEST

Reach your
money goals.



BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 4: INVEST

WHAT DO YOU THINK OF WHEN YOU HEAR...



- About investing?
- About the stock market?

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 4: INVEST

COMPOUNDING



Risk involved (as compared to a savings account)

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 4: INVEST



SHORT TERM
0-5 Years

LONG TERM
+5 Years

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 4: INVEST

Cash (short term)



Bond or fixed income



Stocks (equities) and International stocks



LOWER RISK

HIGHER RISK

BUDGET

CREDIT

DEBT

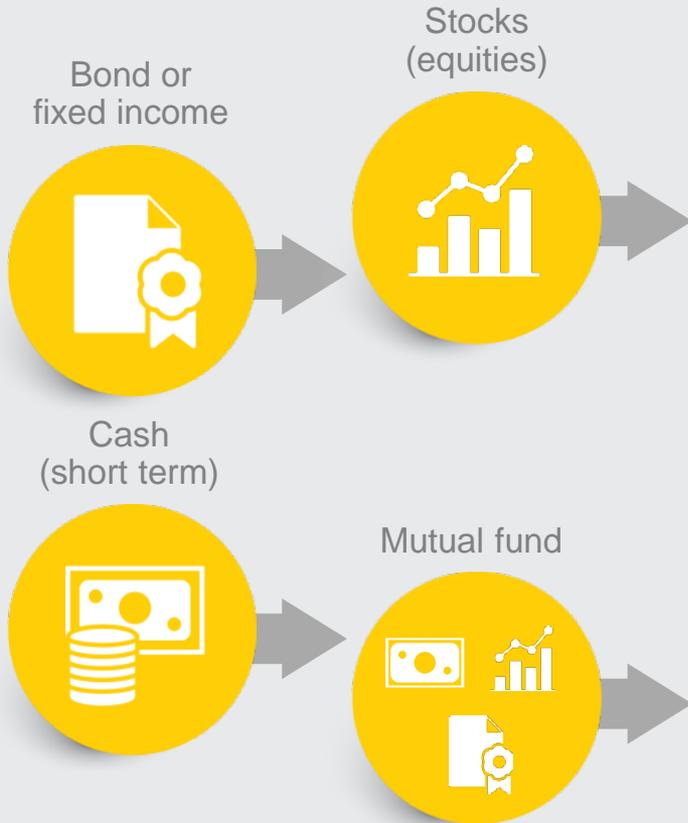
INVEST

RETIRE

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ASSET ALLOCATION AND DIVERSIFICATION IN ACTION



BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 4: INVEST

ACTION PLAN



- What goals do you have?
- How would investing help you reach these goals?

BUDGET

CREDIT

DEBT

INVEST

RETIRE

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A group of people are gathered around a table in what appears to be a meeting or collaborative work environment. The scene is overlaid with a green tint. In the center, a laptop is open, and several people are looking at it. One person on the left is eating a pizza. The overall atmosphere is one of focused collaboration.

THE 5 CORE MONEY CONCEPTS

CONCEPT 5

RETIRE

Tackle retirement
 **(even today).**

BUDGET

CREDIT

DEBT

INVEST

RETIRE

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CONCEPT 5: RETIRE

WHAT DO YOU THINK...



- When you hear the word retirement?
- You'll need to retire?

BUDGET

CREDIT

DEBT

INVEST

RETIRE

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CONCEPT 5: RETIRE

COMPOUNDING

Hypothetical illustration



This hypothetical example assumes the following (1) \$5500 annual IRA contributions on January 1 of each year for the age ranges shown, (2) an annual rate of return of 7% and (3) no taxes on any earnings within the IRA. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax (deductible) contributions from Traditional IRAs are subject to taxes when withdrawn. Earnings distributed from Roth IRAs are income tax free provided certain requirements are met. IRA distributions before age 59 1/2 may also be subject to a 10% penalty. Systematic investing does not ensure a profit and does not protect against loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for a 7% annual rate of return also come with risk of loss.

BUDGET

CREDIT

DEBT

INVEST

RETIRE

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CONCEPT 5: RETIRE

COMPOUNDING

Hypothetical illustration



This hypothetical example assumes the following (1) \$5500 annual IRA contributions on January 1 of each year for the age ranges shown, (2) an annual rate of return of 7% and (3) no taxes on any earnings within the IRA. The ending values do not reflect taxes, fees or inflation. If they did, amounts would be lower. Earnings and pre-tax (deductible) contributions from Traditional IRAs are subject to taxes when withdrawn. Earnings distributed from Roth IRAs are income tax free provided certain requirements are met. IRA distributions before age 59 1/2 may also be subject to a 10% penalty. Systematic investing does not ensure a profit and does not protect against loss in a declining market. This example is for illustrative purposes only and does not represent the performance of any security. Consider your current and anticipated investment horizon when making an investment decision, as the illustration may not reflect this. The assumed rate of return used in this example is not guaranteed. Investments that have potential for a 7% annual rate of return also come with risk of loss.

BUDGET

CREDIT

DEBT

INVEST

RETIRE

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INDIVIDUAL RETIREMENT OPTIONS

IRA + ROTH IRA

Compounding
growth



Variety of
investment options



Opened as
an individual



TAXES AND WITHDRAWALS

BUDGET

CREDIT

DEBT

INVEST

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INDIVIDUAL RETIREMENT OPTIONS

IRA



Tax on deposited funds



Early withdrawals incur penalties



Taxed upon withdrawal

Roth IRA



BUDGET

CREDIT

DEBT

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Which one makes sense for you?

CONCEPT 5: RETIRE

GIVE YOUR FUTURE SELF A FINANCIAL BOOST



- Open an account
- Make it automatic
- Meet the match
- Bump up your contributions

BUDGET

CREDIT

DEBT

INVEST

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CONCEPT 5: RETIRE

ACTION PLAN



- What's one thing you can do in the next year to give your future self a boost?

BUDGET

CREDIT

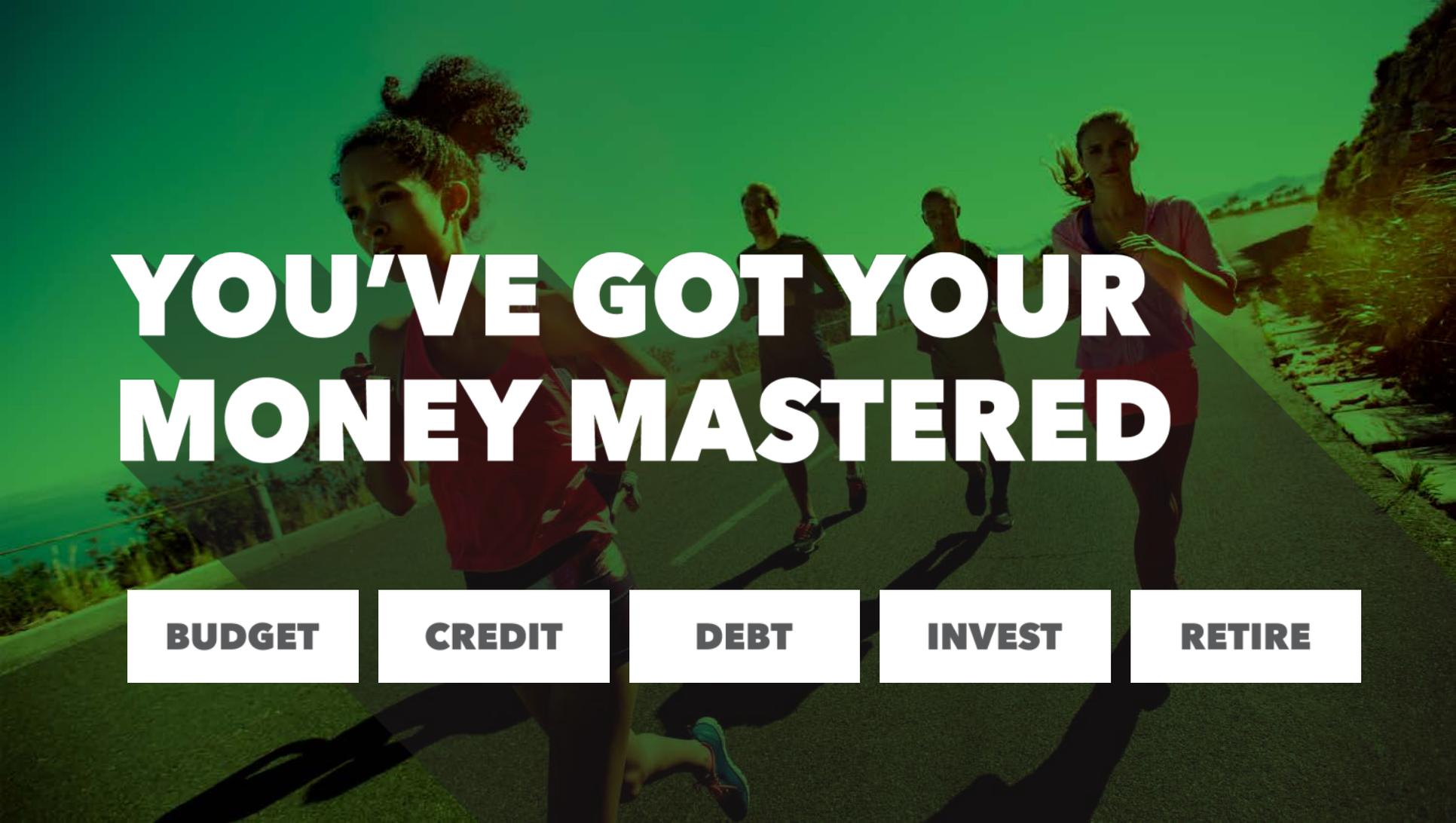
DEBT

INVEST

RETIRE

**MASTER
YOUR
MONEY**



A group of four runners is shown in motion on a paved road that curves through a scenic landscape. The image has a strong green color overlay. The runners are in various stages of their stride, and their shadows are cast on the road. The background shows a clear sky and some distant hills or mountains.

YOU'VE GOT YOUR MONEY MASTERED

BUDGET

CREDIT

DEBT

INVEST

RETIRE

FOR MORE INFORMATION

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EDUCATION: Articles, videos, tools and more

ACTION: Simple ways to take action

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Thank you!



IMPORTANT INFORMATION

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In general, the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

Q&A