



# Financial Wellness: Planning for the Year

T. Rowe Price



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# Agenda

- Step by step: A journey to financial wellness
  1. Setting clear goals and an overarching plan are important elements in making financial progress
  2. Breaking down large goals into manageable steps can help you succeed
  3. A monthly financial planning guide will keep you on track throughout the year ahead
- Tools and resources
- Confidence Check-In® conversation
- Monitor your account
- Q&A



# Step by step: A journey to financial wellness



# Planning is the key to success

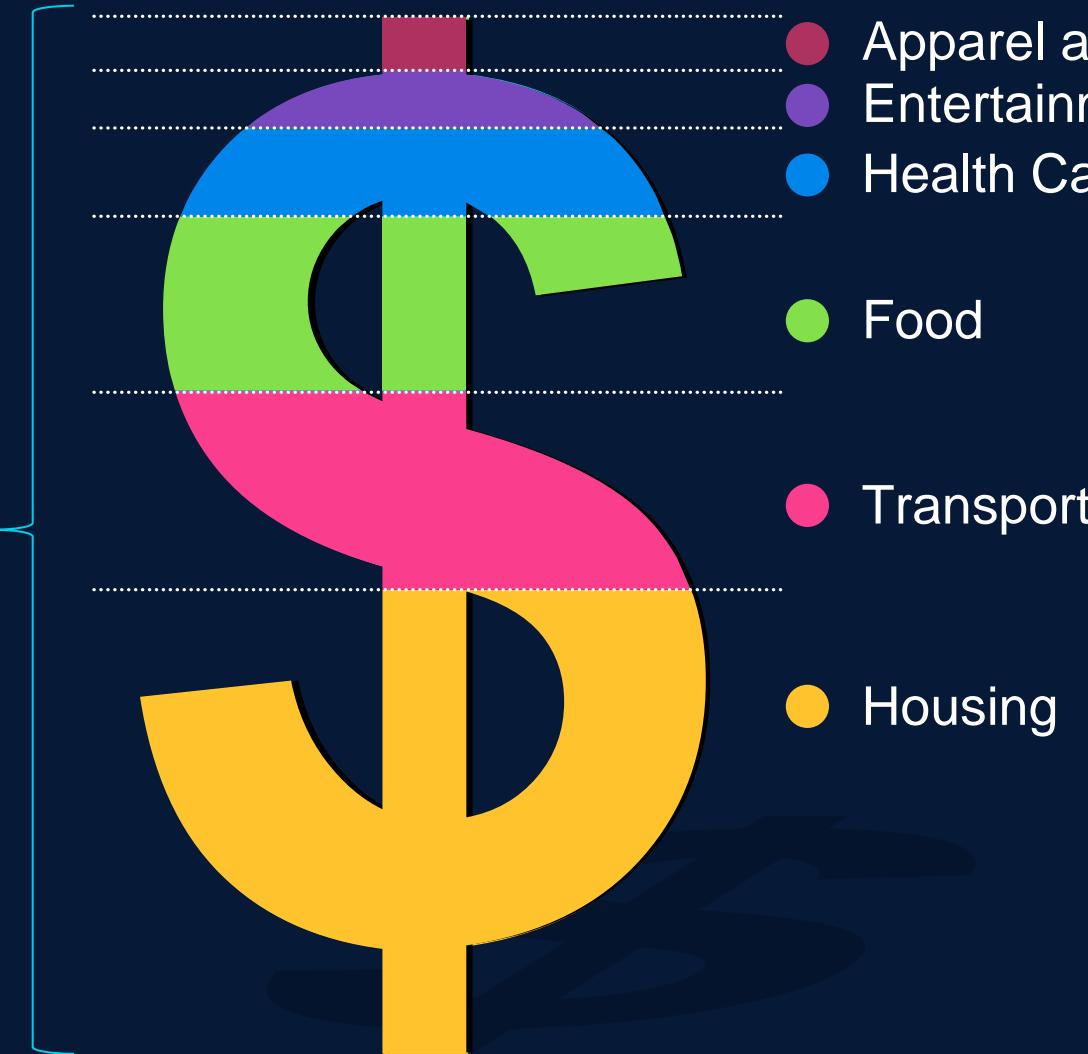
-  Setting clear goals and an overarching plan are important elements in making financial progress
-  Breaking down large goals into manageable steps can help you succeed
-  A monthly financial planning guide will keep you on track throughout the year ahead

# Importance of a budget

When we don't plan to save, we spend what we make



Your  
Income



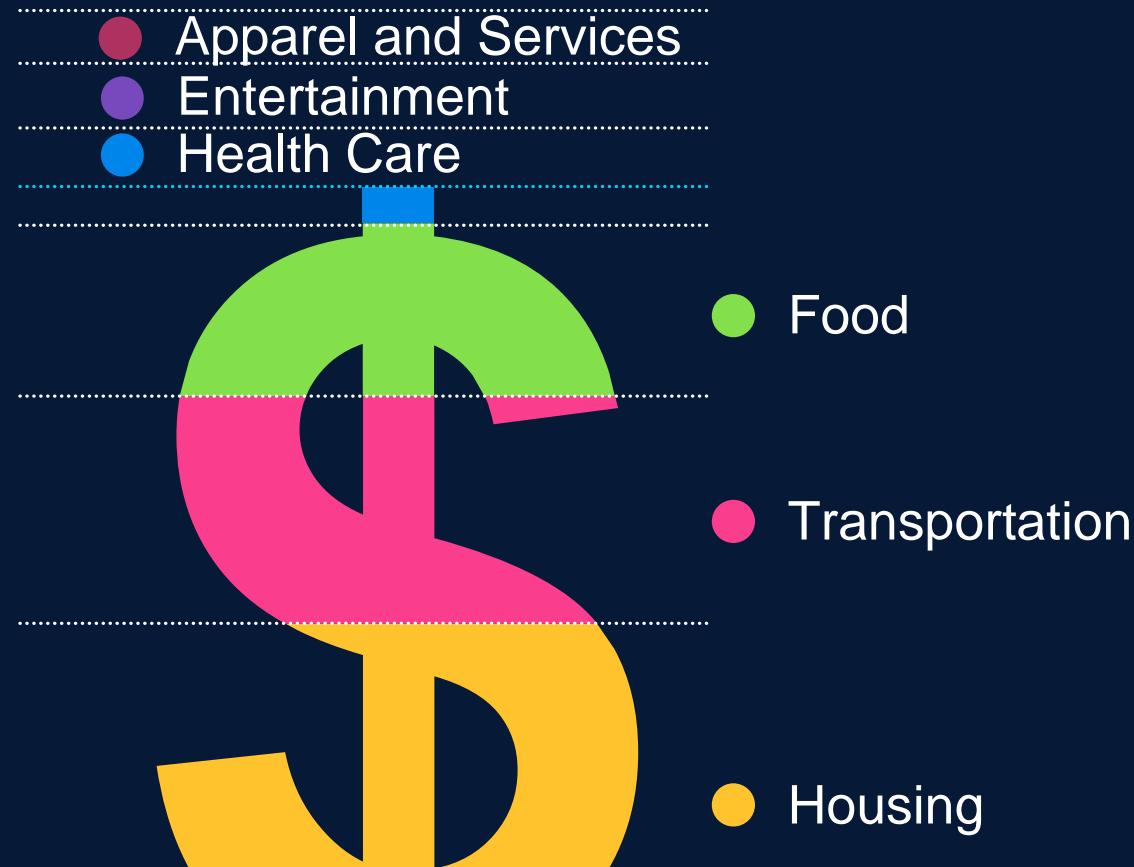
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# Importance of a budget

When we spend more than we make, we end up in debt



Your  
Income



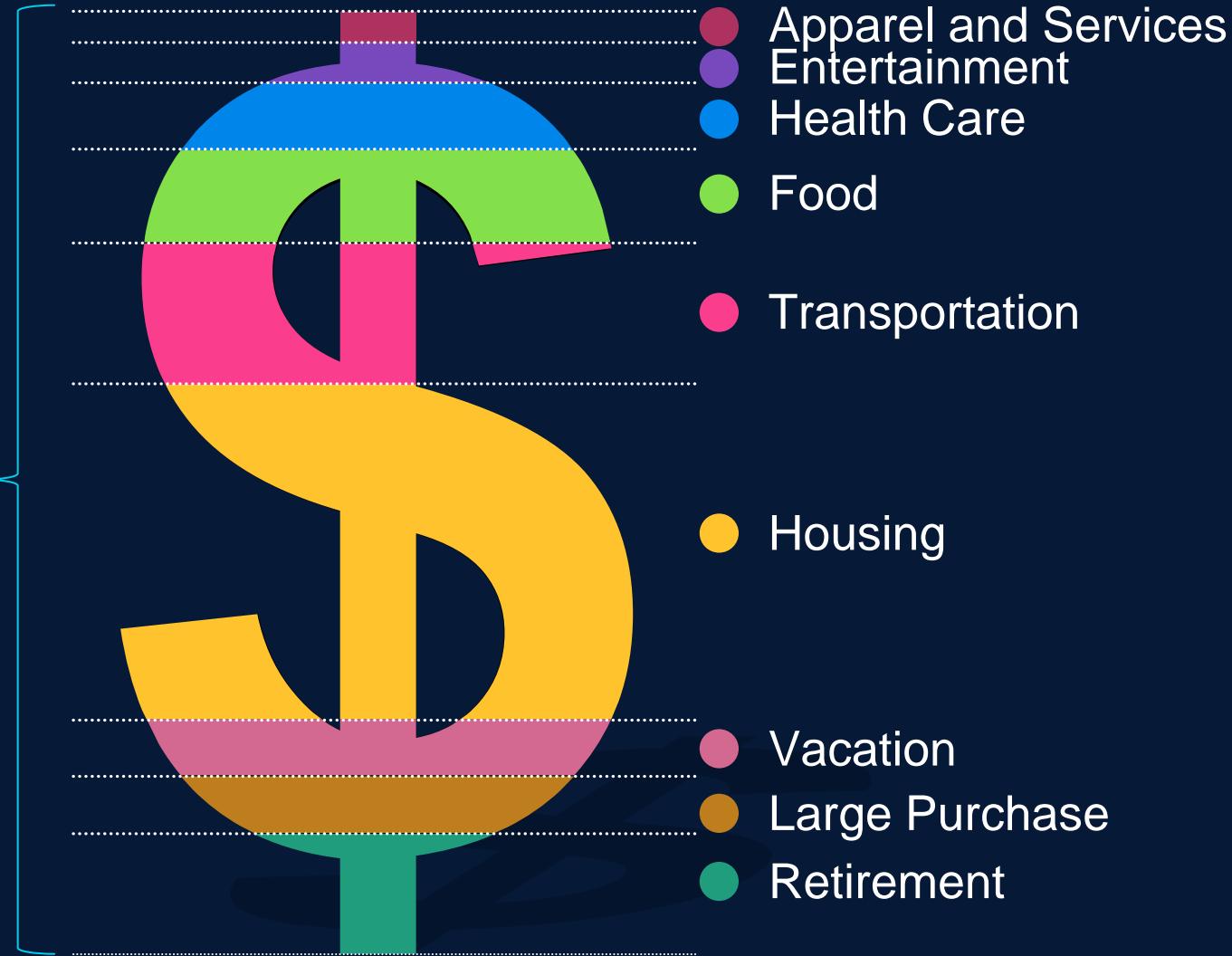
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# Importance of a budget

When we prioritize and plan, our **spending aligns with our values**



Your  
Income



- Apparel and Services
- Entertainment
- Health Care
- Food
- Transportation
- Housing
- Vacation
- Large Purchase
- Retirement

# Importance of a budget

We suggest trying to live on

**70%–80%**

of your current salary while saving for goals.

# Making a holistic financial plan

Define each goal

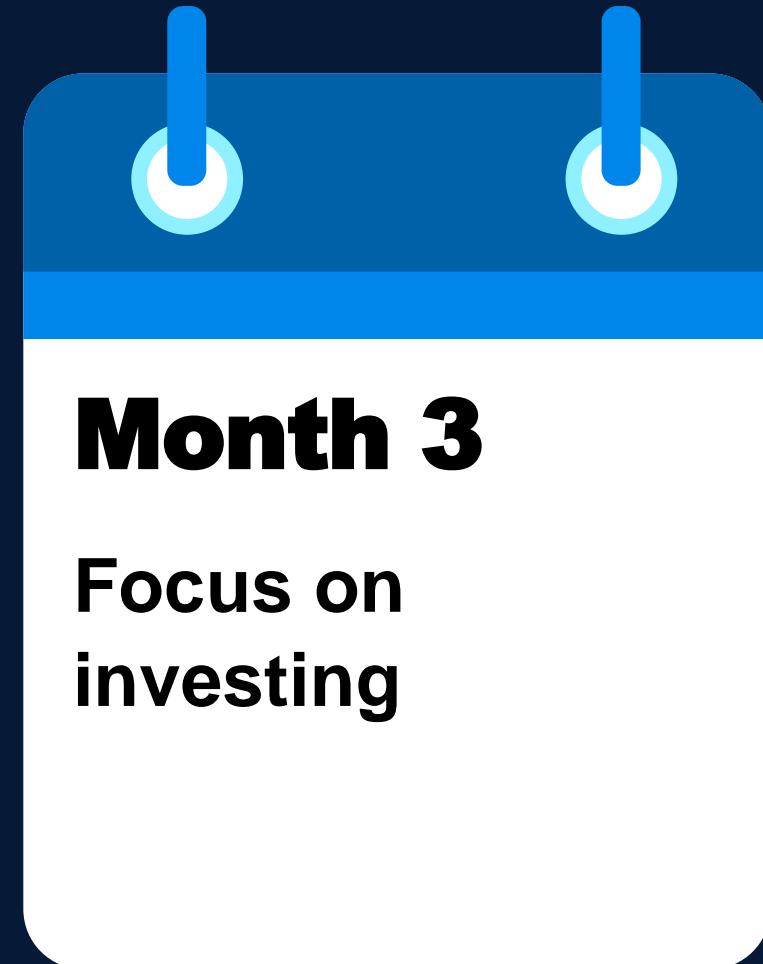
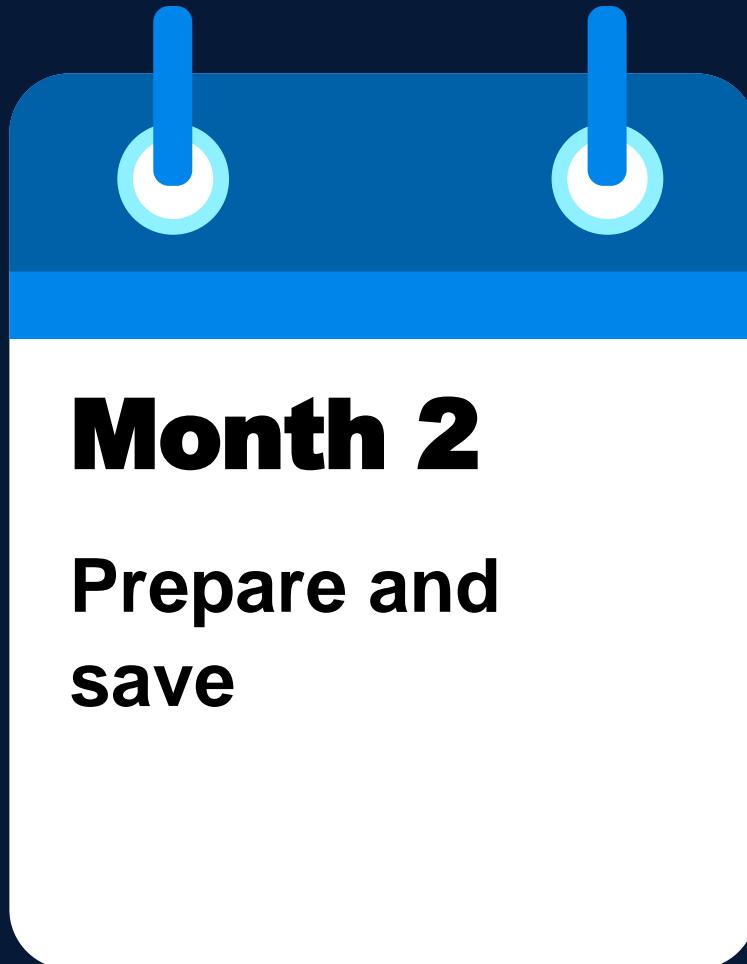
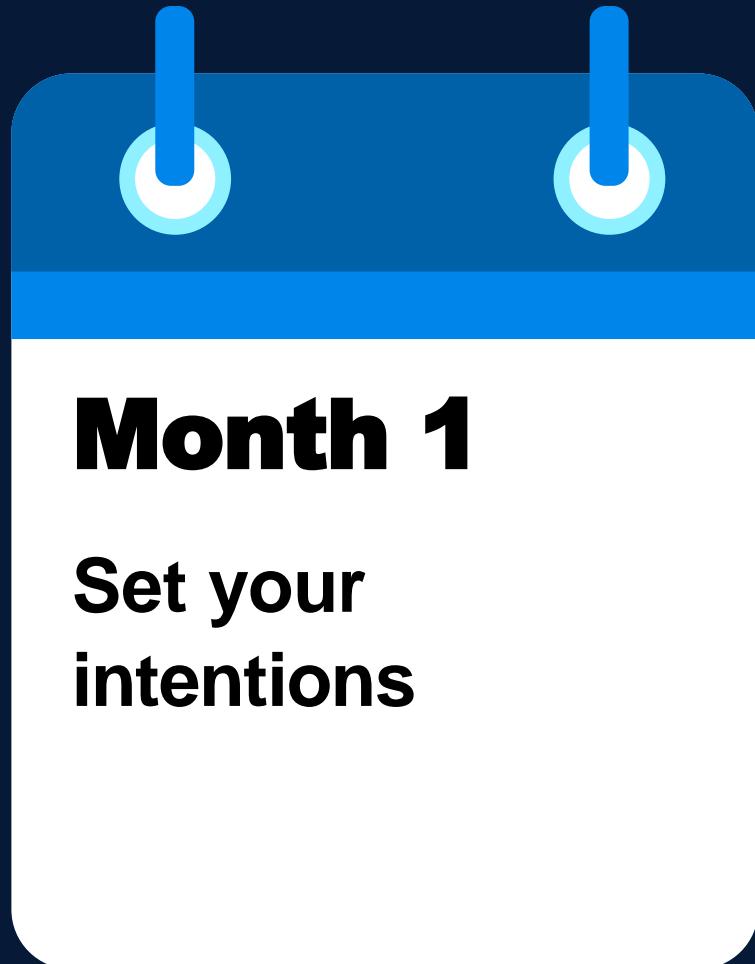
Write down your financial goals



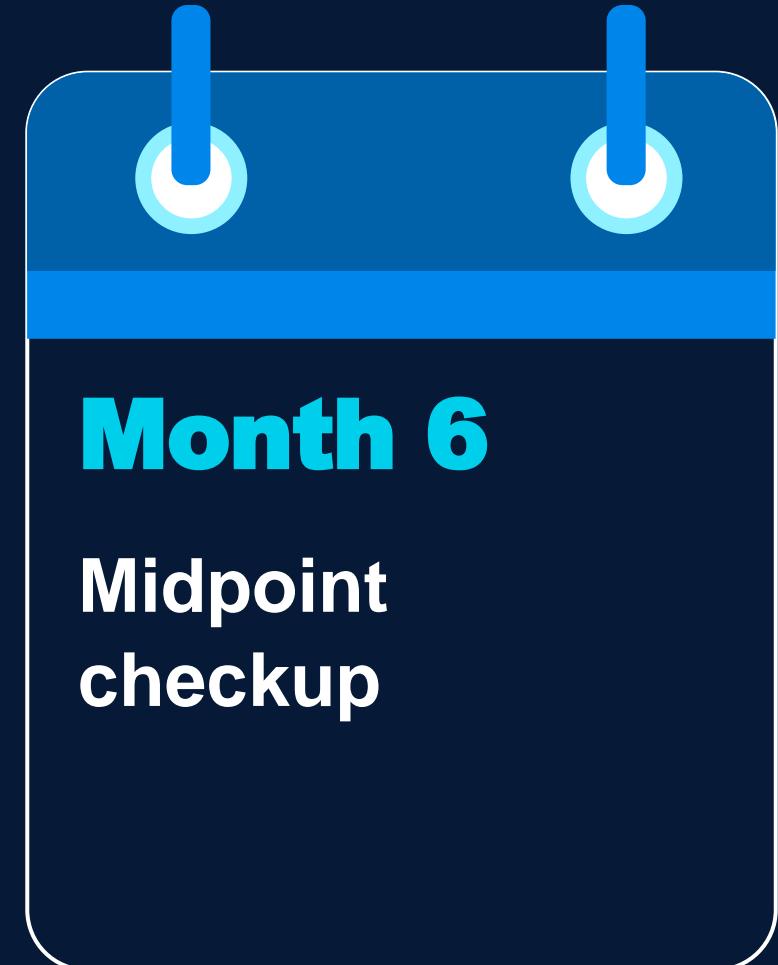
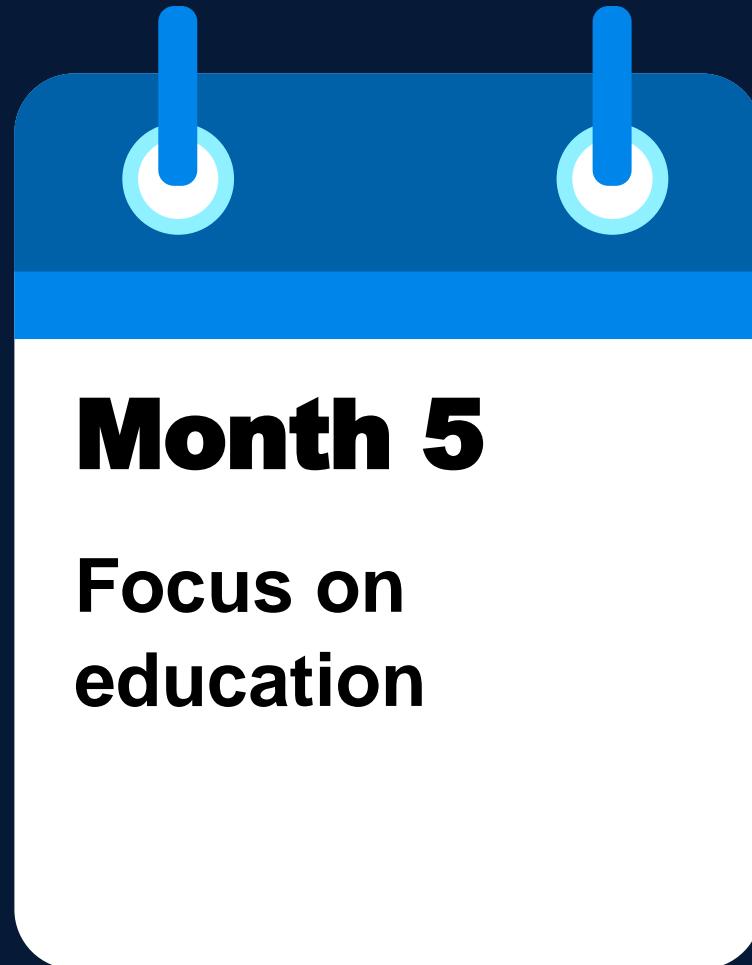
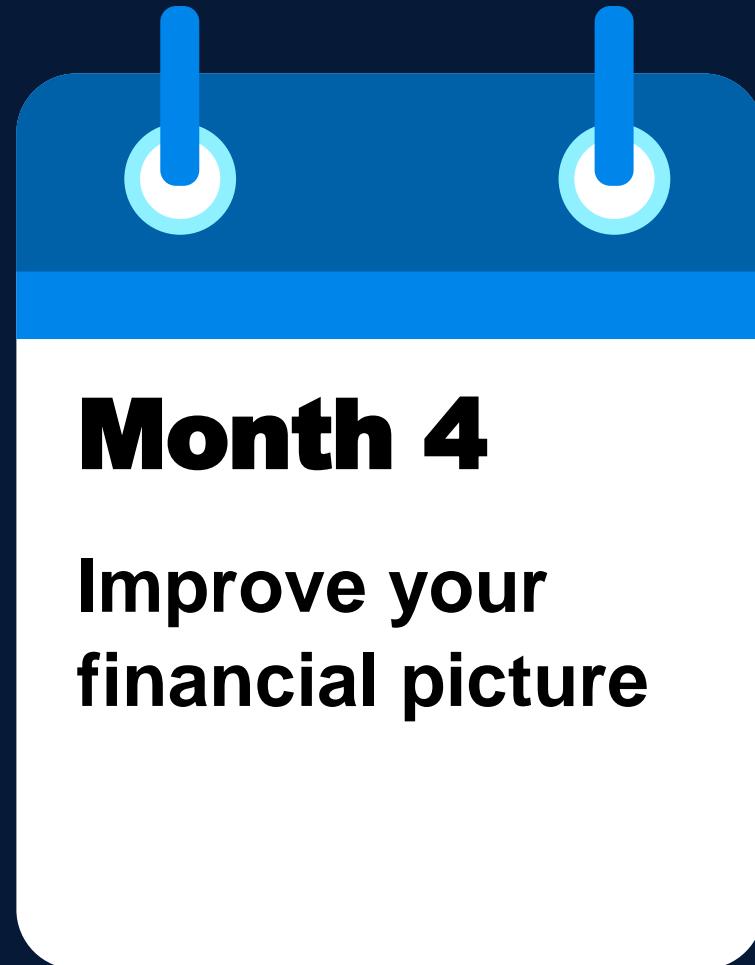
Break down the goal into actionable steps

Schedule when you will act, and review periodically

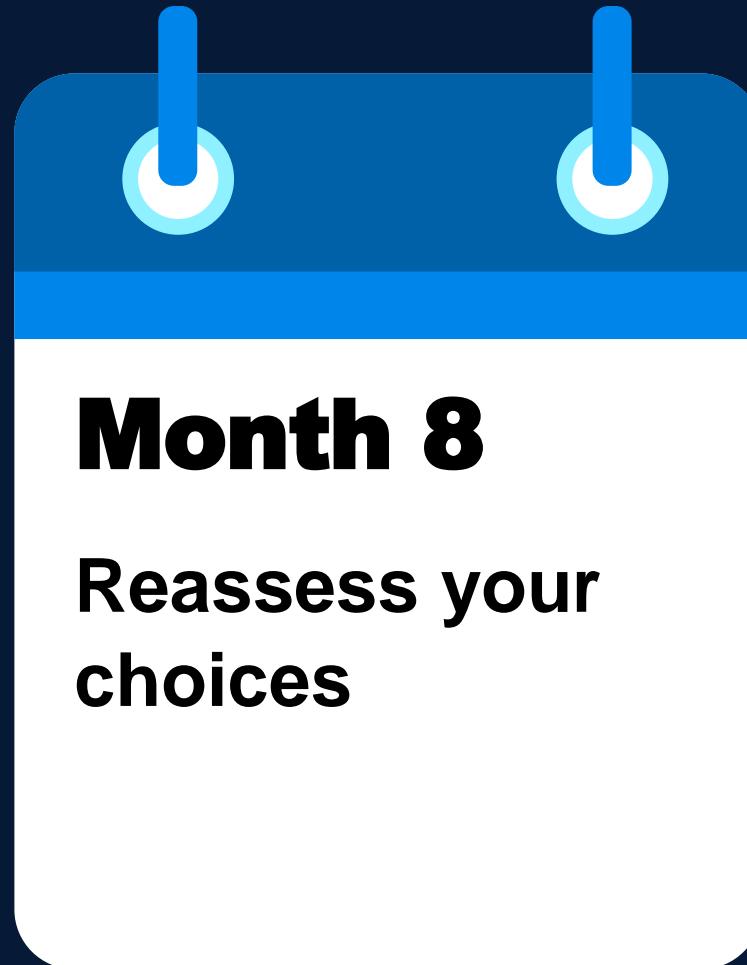
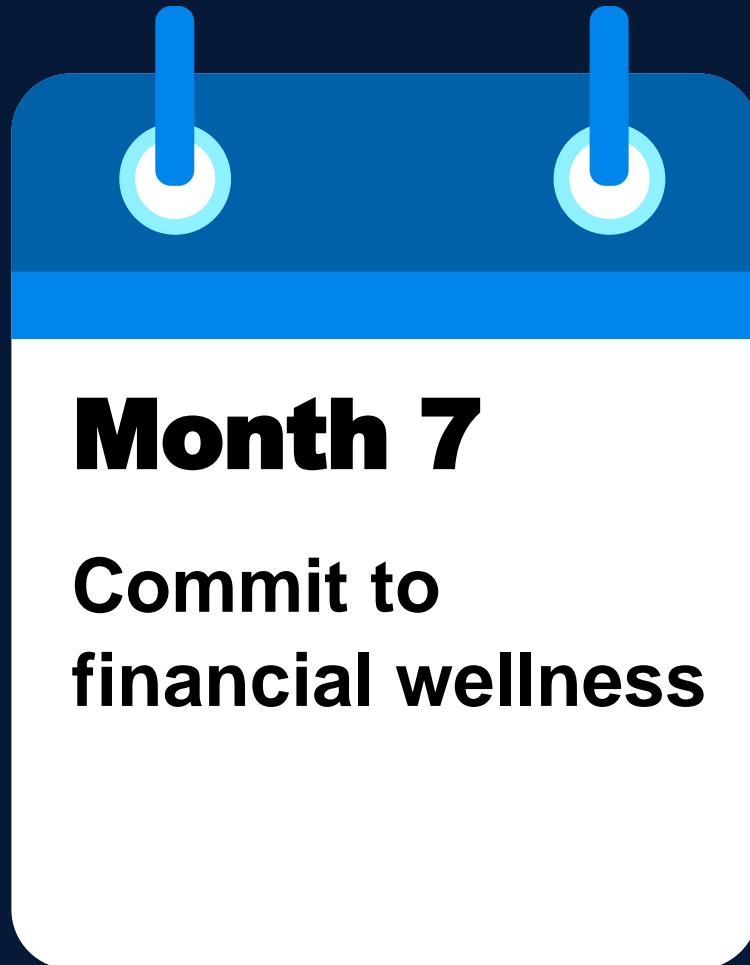
# Your financial health year plan



# Your financial health year plan



# Your financial health year plan



# Your financial health year plan

**Month 10**

**Be vigilant with  
cybersecurity**

**Month 11**

**Focus on family  
matters**

**Month 12**

**Prioritize your  
retirement**

# What will you include in your plan?

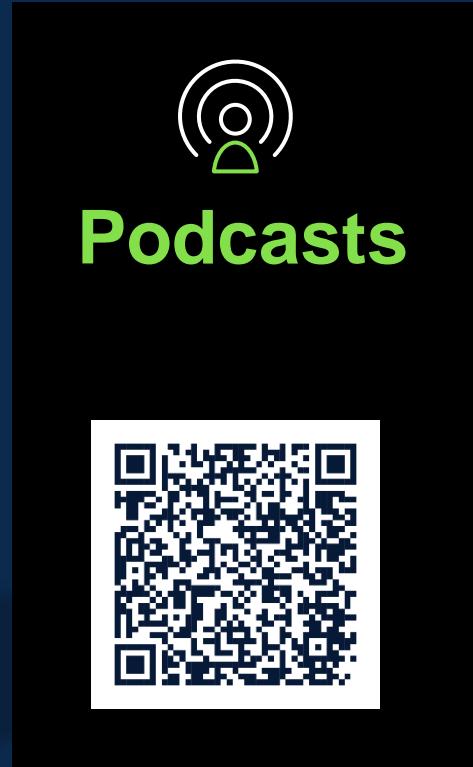
Here are just a few ideas:

- Draft a Budget
- Build an Emergency Fund
- Estate Planning
- Retirement Planning
- Save for College
- Tackle High-Interest Debt
- Manage Student Loan Debt
- Organize Financial Records
- Review Beneficiary Elections
- Educate Yourself
- Teach Children About Money
- Automate Savings
- Improve Credit
- Review Asset Allocation
- Plan for Your Required Minimum Distributions (RMD)
- Review Social Security Options

“The most successful plans aren’t one and done; they’re revisited and adjusted regularly. Things can change throughout the year, but a thoughtful plan will help you stay focused.”

— Roger Young, CFP®

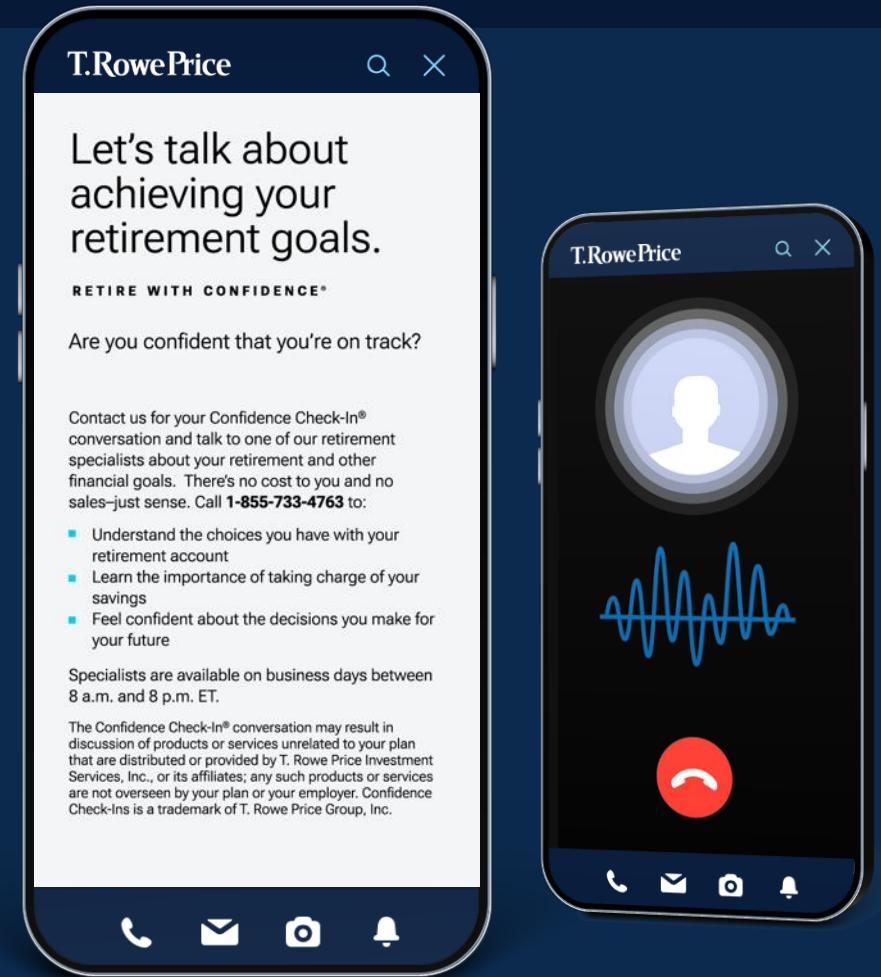
# Tools and resources



# Confidence Check-In® conversation

Are you confident you're on track?

# 1-855-733-4763

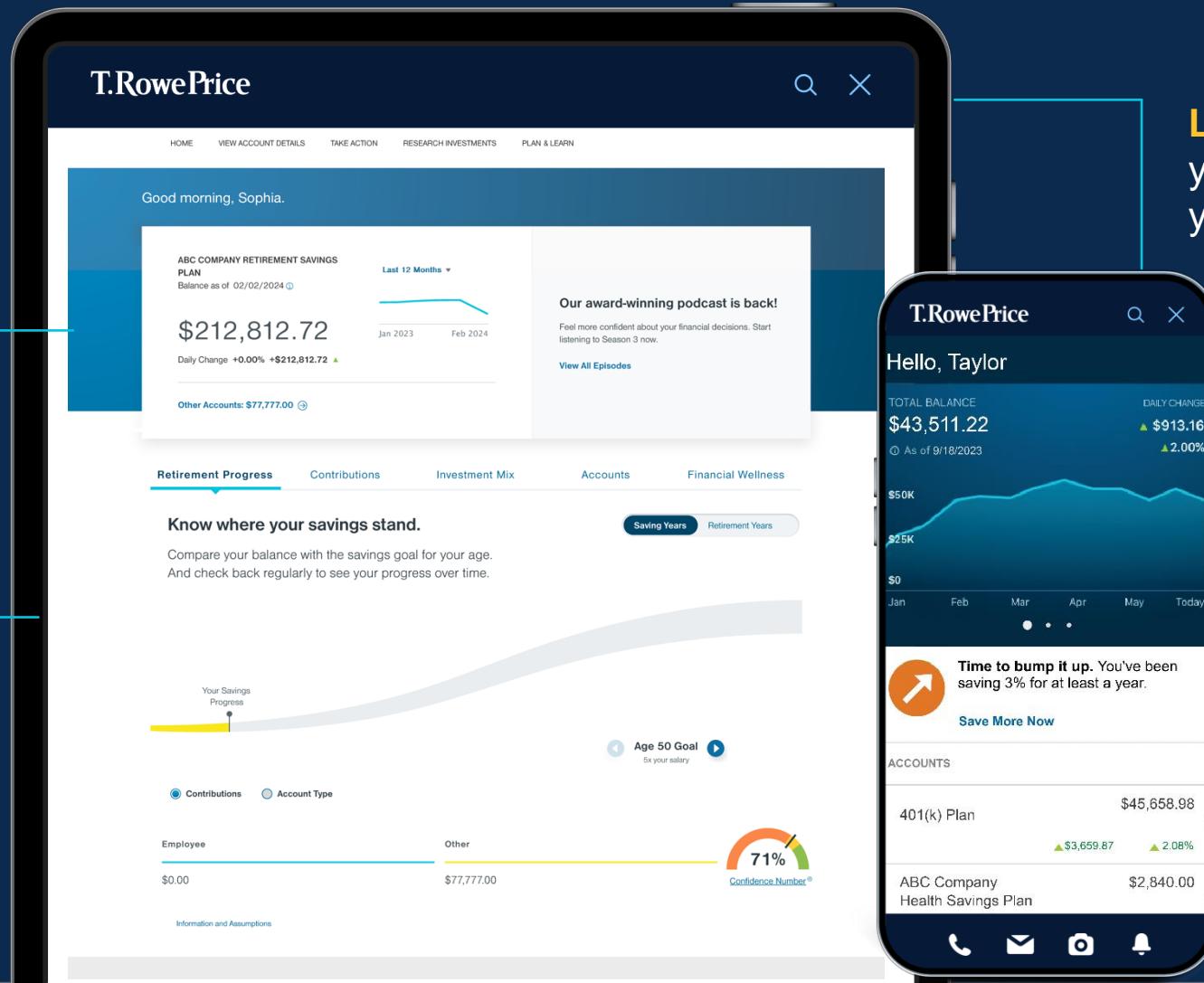


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# Monitor your account

Quickly view and access accounts and balances

Check in on your progress toward retirement



**Log in wherever you are, whatever your device**

**Tips and tools** to help you plan for retirement, save for college, pay down debt, and more

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