

You’ll have financial questions long before retirement. I can help you answer them.

Where do you want to start?

Hi, there. I am ABC Bank financial Chabot.

Saving and Budgeting

Planning my retirement

**Planning my retirement SCENARIO**



Create a retirement vision and potential budget.

A more precise approach to estimating for *then* is to start with what you spend *now*. Make a list of your monthly expenses: rent or mortgage (including property taxes), utilities, groceries, health insurance and entertainment. Don’t forget miscellaneous expenses like your gym membership, haircuts and vet bills.

For nearly 100 years, ABC Bank has been helping people like you pursue a retirement they can enjoy. Now, it’s your turn. No matter who you are, or where you are in your journey, I can help.

You don’t have to tackle retirement alone. I can help you along the way.

Continue

If you have a spouse or partner, it’s important to plan together for your retirement, including expenses.

Review questions like what health and medical considerations need to be considered into your decisions?

Or where do you want to live? Geographic location, proximity to family, climate and cost of living should all be considerations, as well as ideas about social life, friends, and community.

Revisit your “shared vision” once a year so it’s always in sync with your current situation.

Would you like talk about saving and budgeting.

No

Okay

**If okay is clicked then take them to saving and budgeting chatbot. No is clicked then take them to the end of chatbot conversation.**

**Saving and Budgeting SCENARIO**



Saving enough can be hard to do. I will help you set goals you can stick to. Saving and budgeting can help you realize your long term goals and pursue financial freedom. I am here to help you along the way.

Important budgeting technique is the 50/30/20 rule. It involves dividing your monthly income into three “buckets”

50% (or less) goes to necessities such as housing, student loans and utilities. These are expenses you have to pay every month.

30% (or less) goes to nice-to-haves, such as entertainment, hobbies and travel.

20% (or more, if possible) goes toward savings and paying down debt

The 50/30/20 rule can be adjusted based on your short- and long-term goals, but be careful about confusing “nice-to-haves” for “necessities.” Several dinners out each week and unlimited data plans may be nice to have, but they aren’t essential.

Now would you like to talk about planning retirement?

No

Okay

**If okay is clicked then take them to planning retirement chatbot conversation. No is clicked then take them to the end of chatbot conversation.**

**Chatbot Conversation ending**



Bye!

It was nice chatting with you. Just text me if you want to know more about saving, investing and retirement.