

DECADE DO'S, HER MONEY MATTERS

20'S

- Learn to live below your means.
- Become financially independent.
- Develop a retirement plan.
- Open a Roth IRA.
- Learn your credit score.
- Start paying off debt.
- Start an emergency fund.
- Get health insurance.

30'S

- Have 1X your salary saved for retirement.
- Pay off non-mortgage debt.
- Create a will.
- Start saving for kid's college funds.
- If a parent - get life insurance.
- Increase your emergency fund.
- Start saving for a down payment on a house.
- Read up on financial planning.

40'S

- Have 3X your salary saved for retirement.
- Up your kid's college savings.
- Review your financial plan.
- Evaluate your household budget.
- Diversify your portfolio.
- Meet with a Financial Planner.

50'S

- Have 5X your salary saved for retirement.
- Pay off your house.
- Up your 401(k) & IRA contributions.
- Look into annuities.
- Look into long term care insurance.

60'S

- Have 8X your salary saved to retirement.
- Check out your Social Security options.
- Investigate Trusts.
- Reevaluate your budget.
- Look into part-time employment options.



COMPASS

Her MONEY MATTER\$