



# ENERGIZE YOURSELF FINANCIALLY



# REGIONS NEXT STEP

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# AGENDA

TODAY WE WILL FOCUS ON THESE BIG QUESTIONS . . .

1. Why do I need to be confident in my financial decision making?
2. What are my goals? Short-term? Medium-term? Long-term?
3. Why is saving so important for me?
4. Should my savings plan differ depending upon my age?
5. Where can I go to learn more?

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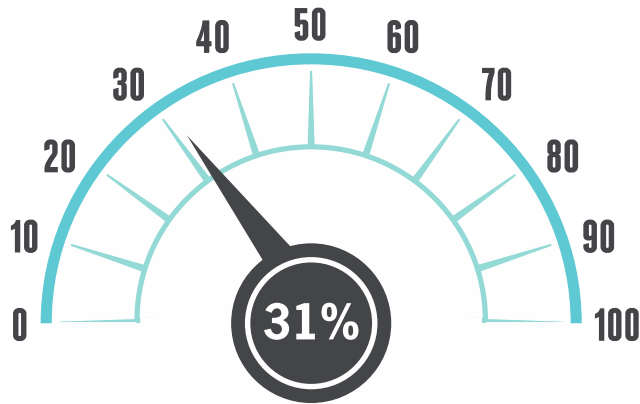
WHY IS IT **IMPORTANT** FOR  
A **WOMAN** TO FINANCIALLY  
APPROACH HER  
**RETIREMENT**  
DIFFERENTLY THAN A MAN?



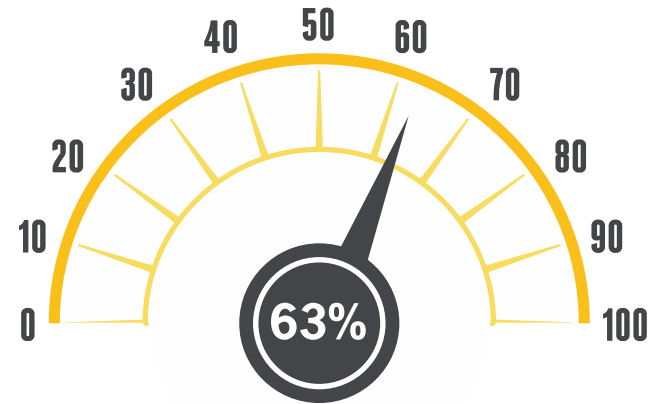
# YOUR FINANCIAL **FUTURE**



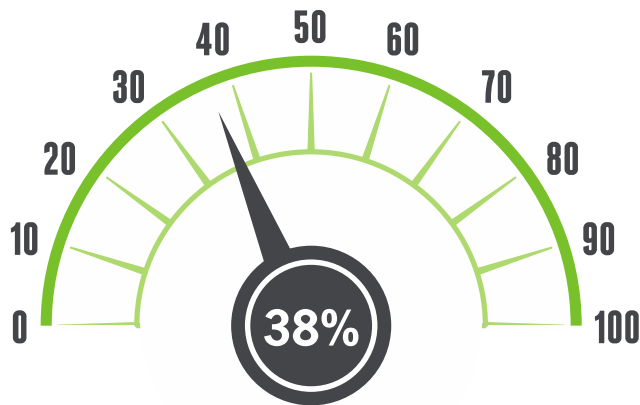
# TODAY'S CONSUMER



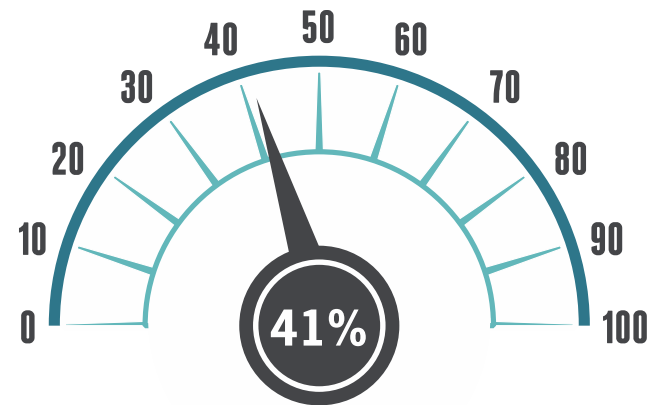
**PLAN FOR FINANCES**



**EMERGENCY FUND**

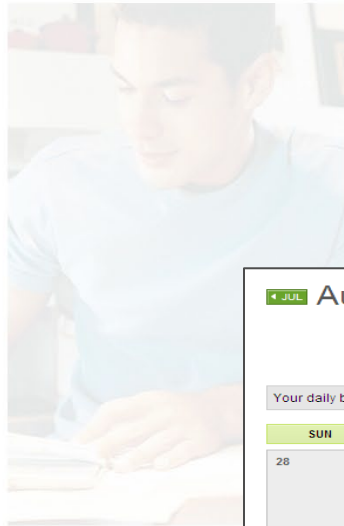


**LIVE PAYCHECK TO PAYCHECK**

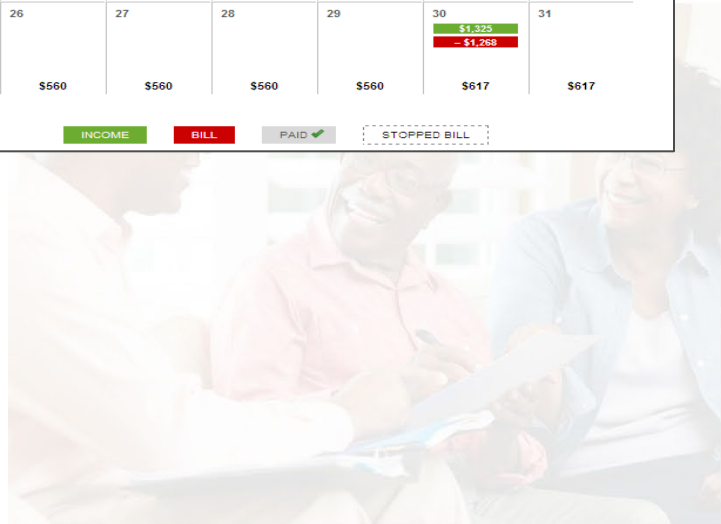
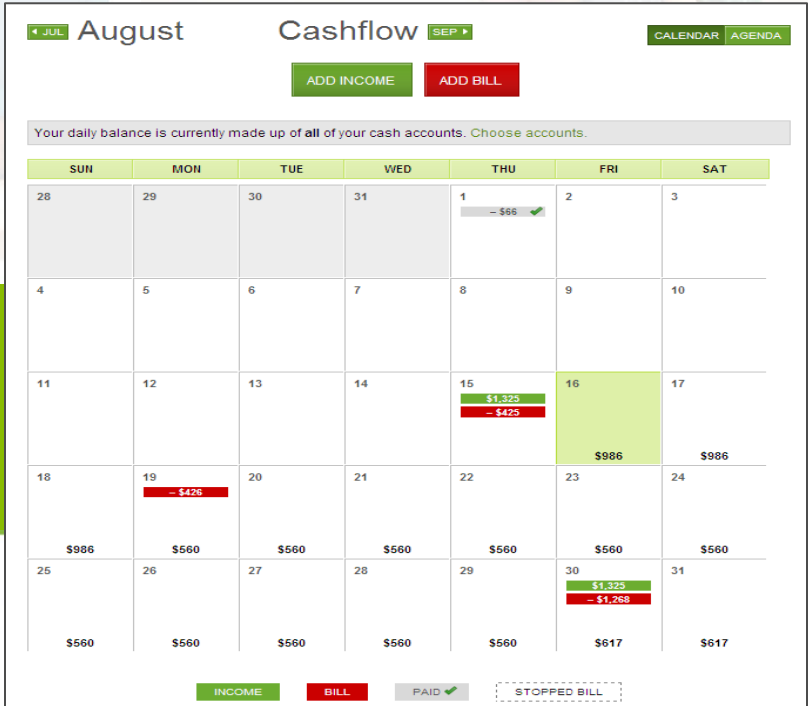


**FEEL BEHIND**





# PREPARE TO MAKE THE MOST OF YOUR INCOME





## TRACK DAILY SPENDING

DIRECTIONS: Write your major spending categories across the top. Record each daily spend throughout the month. Here are some examples.

	Transportation	Food	Housing	Utilities	Rx	Insurance
Day						
1						
2						
3						
4						
5						
6						
7						

# WHERE DOES YOUR MONEY GO?



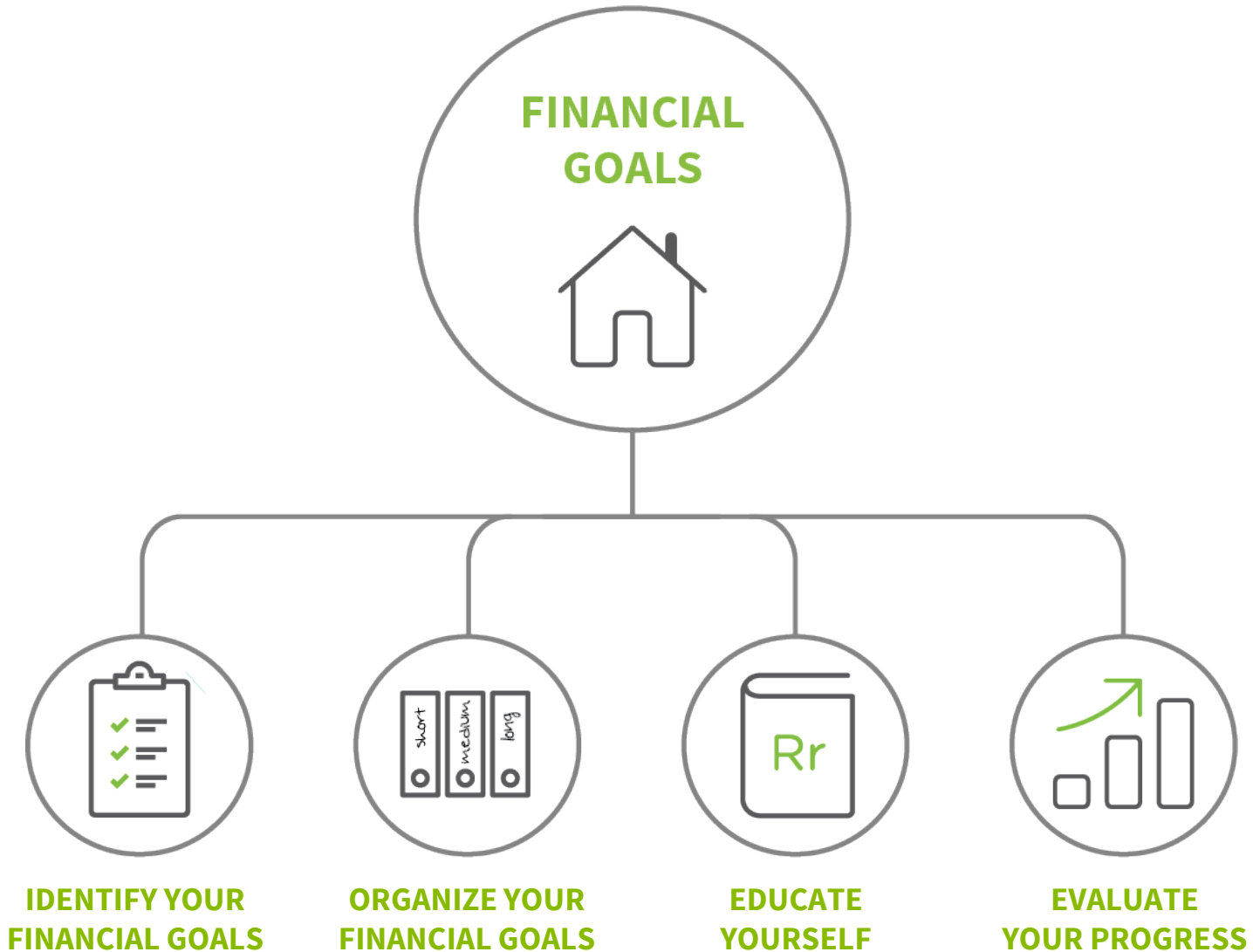
KNOW YOUR  
**EXPENSES**

# FINANCIAL GOALS






# SET FINANCIAL GOALS



## SHORT-TERM GOALS

- 
- Pay off credit card debt
  - Start a savings plan
  - Set aside cash for emergency funds
  - Acquire life or disability insurance

## MEDIUM-TERM GOALS

- 
- A photograph of a family of three sitting on a light-colored couch. The father is on the left, wearing a pink long-sleeved shirt, smiling at the camera. The mother is in the middle, with curly hair, smiling warmly. The young child is on the right, wearing a red and white checkered top, looking towards the camera. The background is a bright, modern interior with large windows.
- Start college savings
  - Diversify your investments
  - Contribute maximum to 401(k) and IRA

## LONG-TERM GOALS



- Having no mortgage payment
- Moving to your favorite place
- Setting your retirement age
- Maintaining your preretirement standard of living during retirement



**KEEP** ON  
KEEPING **ON!**

**MAKE SAVING FOR RETIREMENT A PRIORITY**



**START  
TODAY.  
DON'T  
STOP.**

## LONG-TERM GOALS

In an **Individual Retirement Account (IRA)** you deposit money into an account yourself

A **401(k) plan** is a retirement savings plan established by an employer



# DEVELOPING A RETIREMENT **SAVINGS PLAN**



**SET REALISTIC  
GOALS**

**IDENTIFY  
RETIREMENT  
INCOME NEEDS**

**DETERMINE HOW  
MUCH YOU  
NEED TO SAVE**

# HOW MUCH MONEY DO I NEED TO RETIRE?

## REGIONS.COM/CALCULATORS

Regions.com navigation menu showing various services and a search bar. The 'Retirement' link is highlighted with an orange circle.

- Locations
- Services
- Open an Account
- Careers
- Contact Us
- En Español

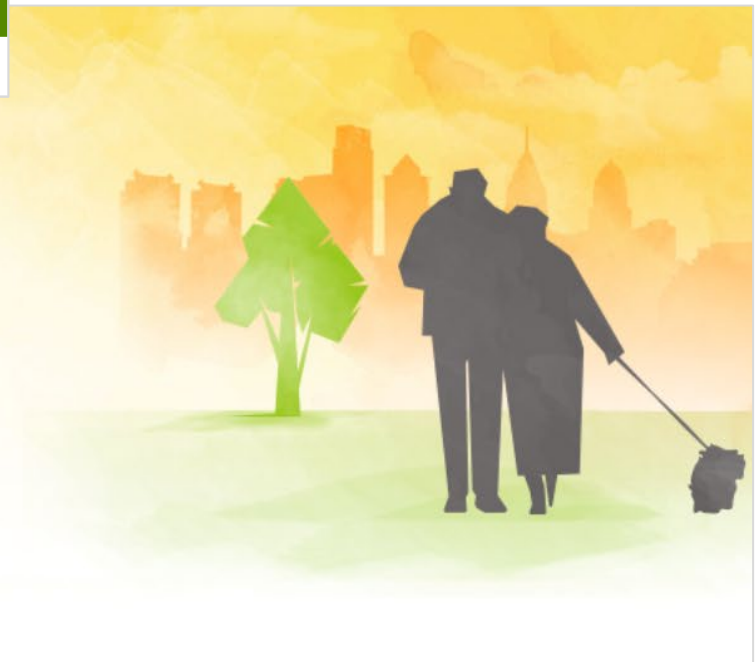
REGIONS Personal Small Business Commercial Wealth Insights Search

Personal Calculators Personal Insights

Auto Budget Debt Home Equity Mortgage Retirement Savings

### Retirement Calculators

- Should I Spend Funds or Invest in an IRA?
- How Long Will My Retirement Savings Last?
- How Much Will I Have at Retirement?
- How Much Should I Save for Retirement?
- How Do I Estimate Social Security Benefits?
- How Much Should I Put in My 401(k)?
- How Do I Calculate a Traditional 401(k) vs. a Roth 401(k)?
- How Much Do I Need to Retire?





# RETIREMENT SAVINGS PLAN

## DECISION FACTORS

1. How much money do you want to accumulate over a certain period of time?
2. How long can you leave your money invested?
3. How do you feel about risking your money?



# RETIREMENT SAVINGS PLAN

## ACTION PLAN

1. What will I do now to save toward my goals?
2. What will I do by the end of the month to save toward my goals?
3. What will I do by the end of the year to save toward my goals?

**WHAT CAN  
YOU DO?**





## YOUNG ADULT



**JUST GETTING STARTED**

## FAMILY/CAREER



**GROWING STRONG**

## MATURE



**MATURE**

## RETIRED



**TRANSITION/ENJOY**

## TYPICAL NEEDS

- Establish a household or purchase a home
- Establish credit responsibly
- Buy a car

**YOUNG  
ADULT**



**JUST GETTING  
STARTED**

**FAMILY/  
CAREER**



**GROWING  
STRONG**

**MATURE**



**MATURE**

**RETIRED**



**TRANSITION/  
ENJOY**

## TYPICAL NEEDS

- Purchase a first or replacement home
- Save for college
- Establish a retirement plan
- Save for a family dream vacation

YOUNG  
ADULT



JUST GETTING  
STARTED

FAMILY/  
CAREER



GROWING  
STRONG

**MATURE**



**MATURE**

RETIRED



TRANSITION/  
ENJOY

## TYPICAL NEEDS

- Pay off mortgage
- Grow retirement savings
- Assist with child's education, first home, or wedding
- Review retirement plan

**YOUNG  
ADULT**



**JUST GETTING  
STARTED**

**FAMILY/  
CAREER**



**GROWING  
STRONG**

**MATURE**



**MATURE**

**RETIRED**

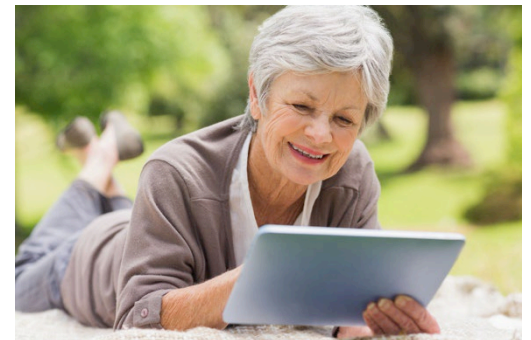
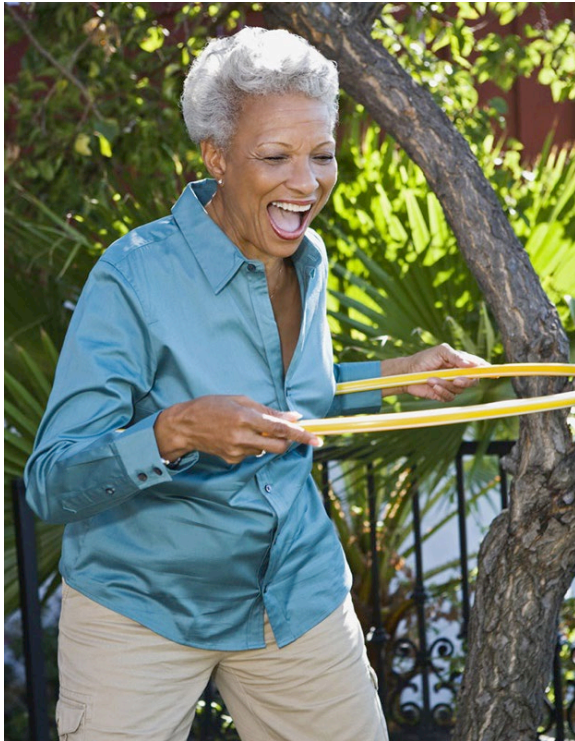


**TRANSITION/  
ENJOY**

## TYPICAL NEEDS

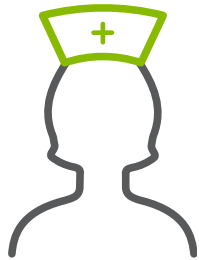
- Protect your current standard of living
- Keeping pace with inflation
- Enhance your lifestyle

# WIDOWHOOD



## Regions.com/MedicalHardshipCourses

Courses Available Online 24/7



Negotiating Your Medical Bill



Preventing Bankruptcy



Managing Out-of-Pocket Healthcare Costs



Obtaining Debt Relief for Medical Debt

# CONGRATULATIONS

TODAY, YOU WILL LEAVE WITH IDEAS TO:

- Get your financial house in order
- Be involved in the day-to-day management of your family's finances
- Have a financial plan that includes short-, medium- and long-term goals
- Start now to save for goals and retirement

Thank you.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget  
Templates

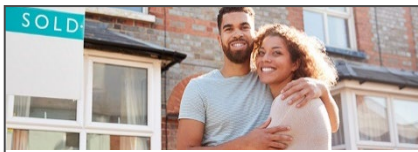
Webinars

Learning  
for Kids

EXPLORE FOR MORE TIPS



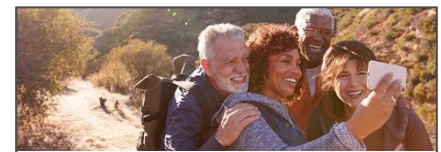
Family Budgeting  
& Saving



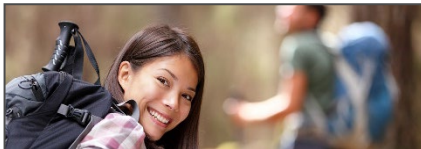
Navigating  
Homeownership



Financial Literacy  
for Students



Retirement Saving  
& Planning



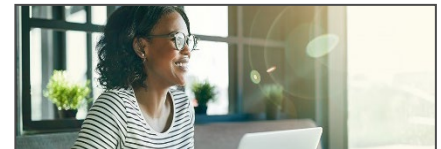
Saving For  
Your Next Vacation



Plan for the Holidays



Medical  
Financial Hardship



Next Step for Business



## MEETING YOUR FINANCIAL GOALS

# 1

**Make an appointment with a Regions banker:**

- Call the Regions Green Line at 1-800-REGIONS
- Go to [regions.com](https://regions.com) and click “[Make an Appointment](#)”
- Visit any Regions branch

# 2

**Visit the Next Step Financial Learning Center for free, online interactive videos: [Regions.com/NextStepCourses](https://Regions.com/NextStepCourses)**

# 3

**Use our online resources including articles, videos, and calculators: [Regions.com/NextStep](https://Regions.com/NextStep)**

