

Event Check-In

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May 11, 2026
Thank you for attending
today's event!!





Strategies that can help you
manage your money





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Mr. Frey promotes financial wellness for plan participants through educational events.

A Chartered Retirement Planning CounselorSM, investment advisor representative, and registered securities representative, Mark holds a master's degree in business administration from Monmouth University.

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Agenda



Create a
budget



Build an
**emergency
savings fund**



Take control of
your **debt**

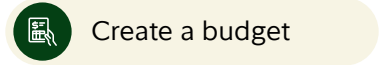


Make room for
retirement

Create a budget



A budget can help you take control of your financial situation

 Create a budget



Cover your **essential living expenses**



Prepare for **unplanned expenses**



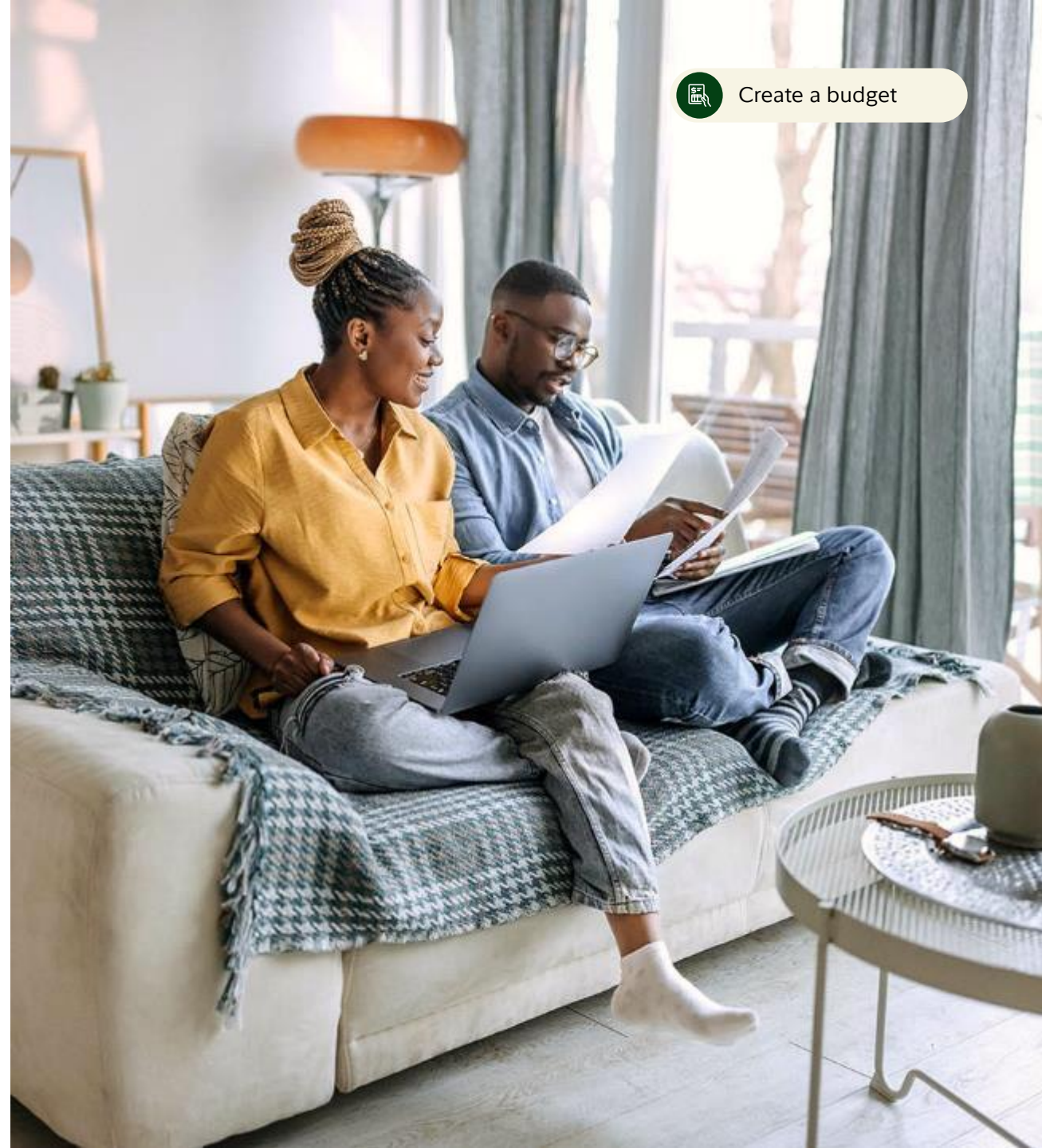
Pursue your **wants and goals**


Do you currently have a budget in place?

A No, but hope to get one started


B Yes, but finding it difficult to maintain or follow

C Yes, and it was well worth it



 [Create a budget](#)

Fidelity's Plan Your Pay guideline

 Create a budget

1

Understand your **paycheck** and employer retirement **benefits**

2

Set aside retirement savings **before** you receive your paycheck. Aim to save up to 15% of your **gross pay**, including employee and employer contributions.

3

Consider Fidelity's **60/30/10 guideline** to manage everyday spending and saving


60% = Essential expenses

30% = Discretionary expenses

10% = Emergency savings & other goals



Essential expenses

 Create a budget



Essential expenses

Housing

Child care

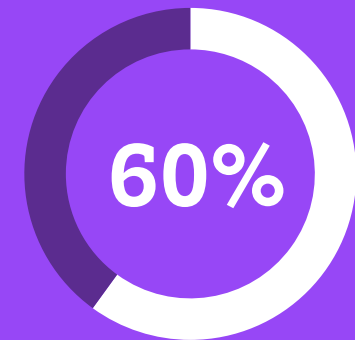
Food

Minimum debt payments

Health care


Other financial obligations

Transportation



or less of your
take-home pay

Discretionary expenses

 Create a budget



Discretionary expenses

Eating out

Hobbies


Entertainment

Charitable giving



or less of your
take-home pay

Near-term goals and emergency savings

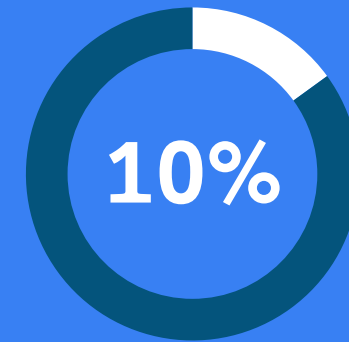
 Create a budget



Near-term goals and emergency savings


3–6 months of living expenses

Save for other important short-term goals



or less of your
take-home pay

Example scenario – Sophie

 Create a budget



Sophie

Income: \$60,000 a year

Estimated effective tax rate: 8.5%*

Monthly retirement savings: 7% pre-tax

Take-home pay

Pre-tax income (monthly)	\$5,000
- Retirement savings	\$350
- Estimated taxes	\$395
= Take-home pay	\$4,255

Essential spending

Rent	\$1,100
Groceries	\$450
Health care	\$150
Transportation	\$350
Utilities	\$350
Credit card minimum	\$200
= Total essential spending	\$2,600 or 61%¹

Short-term savings

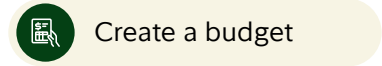
Emergency savings	\$200
= Total short-term savings	\$200 or 5%¹

Discretionary income

Take-home pay	\$4,255
- Essential spending	\$2,600
- Short-term savings	\$200
= Discretionary income	\$1,455 or 34%¹

*Only considers federal taxes, not state and/or local taxes.
¹% of take-home pay
Hypothetical examples are for illustrative purposes only.

Example scenario – Andre

 Create a budget



Andre

Income: \$120,000 a year

Estimated effective tax rate: 15%*

Monthly retirement savings: 15% pre-tax

Take-home pay

Pre-tax income (monthly)	\$10,000
- Retirement savings	\$1,500
- Estimated taxes	\$1,275
= Take-home pay	\$7,225

Essential spending

Mortgage	\$2,000
Groceries	\$600
Health care	\$400
Car expenses	\$500
Utilities	\$350
= Total essential spending	\$3,850 or 53%¹

Short-term savings

Emergency savings	\$1000
College savings	\$800
= Total short-term savings	\$1,800 or 25%¹

Discretionary income

Take-home pay	\$7,225
- Essential spending	\$3,850
- Short-term savings	\$1,800
= Discretionary income	\$1,575 or 22%¹

*Only considers federal taxes, not state and/or local taxes.
¹% of take-home pay
Hypothetical examples are for illustrative purposes only.

Build an emergency savings fund



Why is an emergency savings fund so important?



Emergencies can cost money, and last a long time.



Car repair



Medical bill



Job loss

Without an emergency savings fund, you might be forced to:


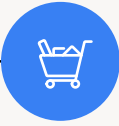




Take money out of your workplace savings account (401(k), 403(b), etc.)

Use a credit card or resort to a payday loan

How much should you have in your emergency savings fund?

Start small if necessary:
\$500–\$1,000



-  Housing
-  Food
-  Transportation
-  Health care
-  Child care
-  Debt

How can I find the money for my emergency savings fund?

1

First,
see where your money is going by looking at:

Bank statements



Credit card bills



Use of cash (ATM)



2

Next,
review your spending priorities for opportunities to save money.

Then compare how much you earn with how much you spend, and see if you've freed up some money for your emergency savings.

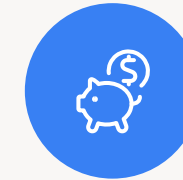
Creating an emergency savings fund



How do I set up my emergency savings fund?

The national average money market account annual percentage yield (APY) was 0.56% as of January 20, 2026, according to the Federal Deposit Insurance Corporation (FDIC).

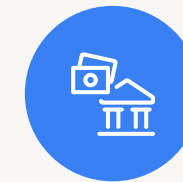
You could lose money by investing in a money market fund. An investment in a money market fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Before investing, always read a money market fund's prospectus for policies specific to that fund.



Automate savings



Accessible and liquid



Separate account



Start today

Example scenario – Rebecca



Rebecca

Emergency car repair:
\$500 on credit card

Income: \$50,000 a year

Take-home pay: \$3,000 a month

Current monthly spending

Rent	\$1,400
Groceries	\$200
Memberships	\$150
Commuting	\$120
Utilities	\$200
Dining out	\$180
Debt	\$600
Necessities	\$150
Total	\$3,000

Changed monthly spending

Rent	\$1,400
Groceries	\$200
Memberships	\$125
Commuting	\$80
Utilities	\$200
Dining out	\$155
Debt	\$600
Necessities	\$150
Total	\$2,910


Savings

- **\$90 a month** for the emergency savings fund
- **\$90 x 12 months = \$1,080** for the emergency savings fund in one year

Take control of
your debt



What are the benefits of taking control of your debt?

 Take control of your debt



Improve your
financial peace
of mind



Help decrease
your
day-to-day
stress




Improve
your credit
rating



Stay focused on
long-term
goals

What you should know about debt

 Take control of your debt



Keep your debt-to-income ratio **below 36%** if you can



Borrow at a low interest rate.



Try to minimize the length of the loan term (how long you have it).



Borrow for things that increase your future earning power.

Credit cards

Tim,
25 years old


\$2,000 balance

25% interest rate

Calculated minimum
monthly payment (\$45)

Over 10 years
to pay it off

\$3,680 in interest
(\$5,680 total cost)

 Take control of your debt

TIP:
Paying cards in full can save
you thousands in interest.


A mortgage

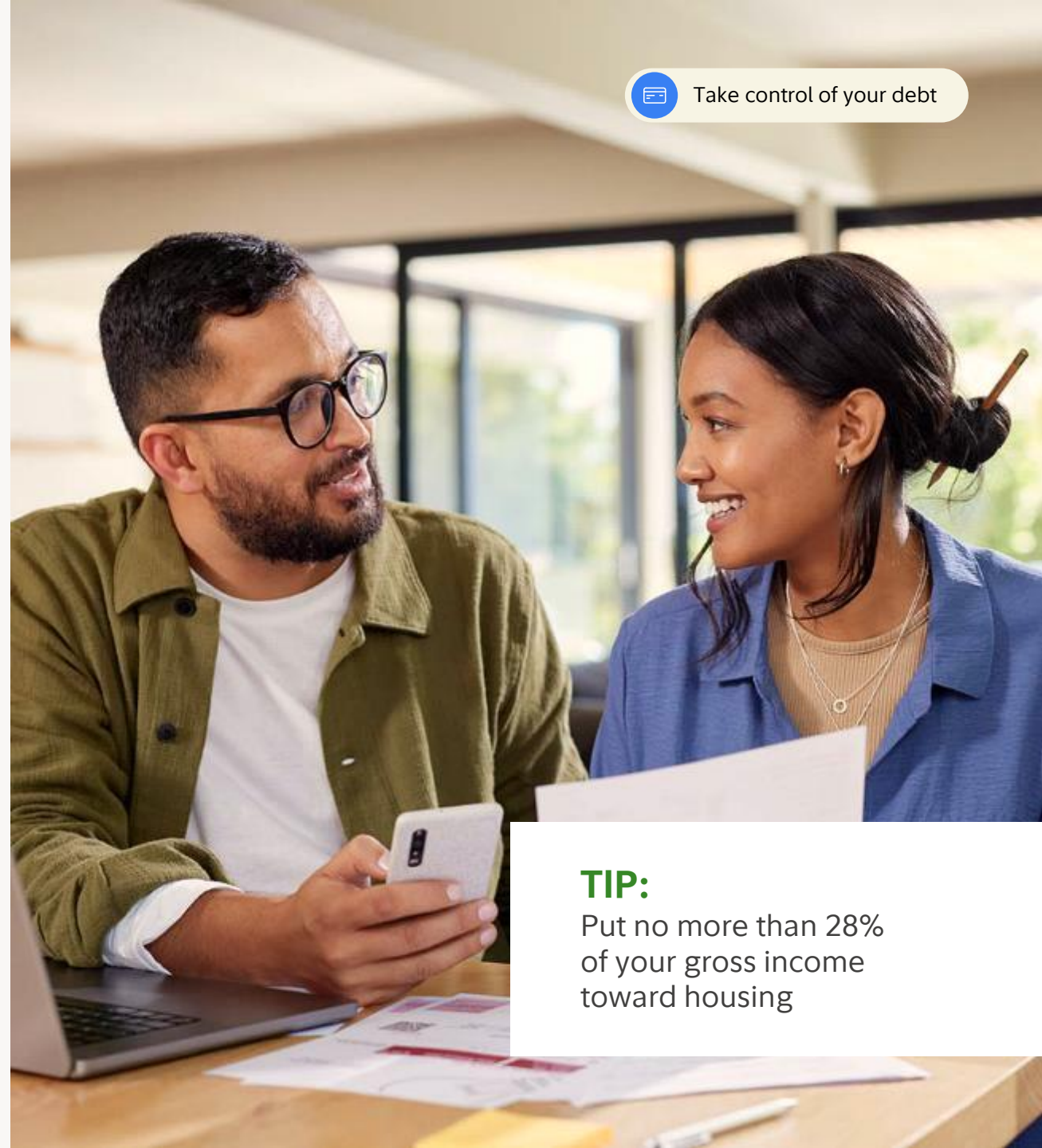
Tax advantages

Usually reasonable interest rates

Good way to build equity

Home insurance, property taxes,
and repairs can add up

 Take control of your debt




TIP:
Put no more than 28%
of your gross income
toward housing

Auto loans

Rates can vary

Cars tend to lose value over time

A shorter term could save you money on interest




Take control of your debt

TIP:

Pay more than needed each month and retire your car loans early

Managing medical debt

 Take control of your debt



If you can, try to limit medical debt by:

- Enrolling in an HSA (if eligible)
- Knowing medical costs in advance
- Negotiating costs
- Arranging a payment plan



If you're currently dealing with medical debt:

- Create a payment plan with your doctor's office
- Consider hiring a medical billing advocate
- Apply for financial assistance
- Investigate hardship plans



Two strategies for paying down debt



1. Avalanche method

Pay off the loan with the highest interest rate first.

Then apply payments to the loan with the next highest interest rate.

Benefit:
may save the most interest



2. Snowball method

Pay off the smallest loan first.

Then apply payments to the next smallest loan.

Benefit:
helps build momentum

Avalanche method: Start with the highest interest rate

Take control of your debt



Paula

Prioritizing how to pay off debt from several loans



Loan 1 = \$20,000 at 20% interest; min payment: \$450

Loan 2 = \$100,000 at 6% interest; min payment: \$1,000

Loan 3 = \$10,000 at 3% interest; min payment: \$100

Hypothetical examples are for illustrative purposes only

Paula uses the **avalanche method** by paying down the **highest interest rates first**.



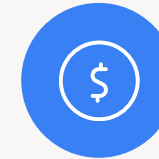
First:

Increases monthly payment on Loan 1 from \$450 to \$550, shaving two years off payoff time, and saving more than \$5,750 in interest.



Next:

After paying off Loan 1, adds the \$550 payment to the \$1,000 minimum payment on Loan 2.



Finally:

After paying off Loan 2, devotes all loan-payment money—\$1,550 per month—to Loan 3.

Total interest paid is \$45,340—\$12,000 less than by paying minimums—**paying off debt in 9 years instead of 12.**

Snowball method: Start with the smallest loan



Wilson

Prioritizing how to pay off debt from several loans



Loan 3 = \$10,000 at 3% interest; min payment: \$100

Loan 1 = \$20,000 at 20% interest; min payment: \$450

Loan 2 = \$100,000 at 6% interest; min payment: \$1,000

Hypothetical examples are for illustrative purposes only

Wilson uses the **snowball method** by paying down the **smallest loan first**.



First:

Increases monthly payment on Loan 3 from \$100 to \$200.



Next:

Once Loan 3 is paid off, "pays an extra \$200 per month to Loan 1, for a total of \$650 per month.



Finally:

When Loan 1 is paid off, pays an extra \$650 per month on Loan 2 on top of the minimum \$1,000.

Total interest paid is \$51,000– \$6,000 less than by paying minimums—
paying off debt in 10 years instead of 12.

Credit scores and their impact

Take control of your debt

Credit score	Rating
300–579	Poor
580–669	Fair
670–739	Good
740–799	Very Good
800–850	Exceptional



What goes into your credit score?



Set up a plan for monitoring your credit

1

Schedule your three free credit reports...



February
Equifax



June
TransUnion

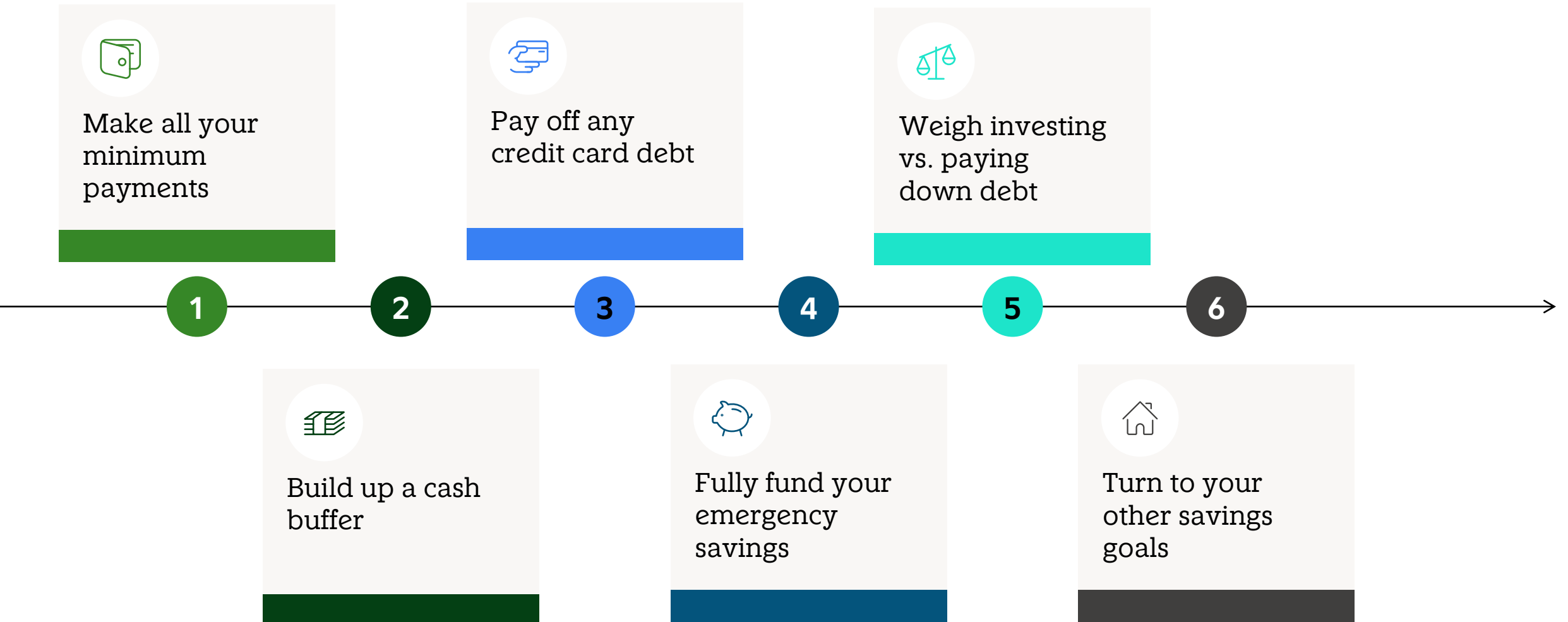


October
Experian

2

Check your credit score for free at
[CreditKarma.com](https://www.creditkarma.com) or [credit.com](https://www.credit.com)*
(Or, see if it's on your credit card statement)

How to balance debt, saving, and investing



Make room for retirement



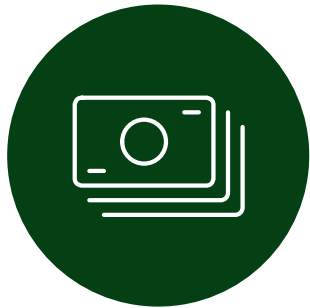
The power of compounding

Reinvesting money from an initial investment when it generates earnings

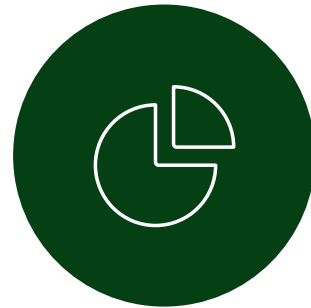


The longer your money stays, the harder each dollar works for you

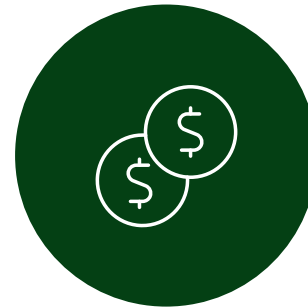
Retirement savings scenario



Salary
\$40,000



Save
6%



Match
50¢



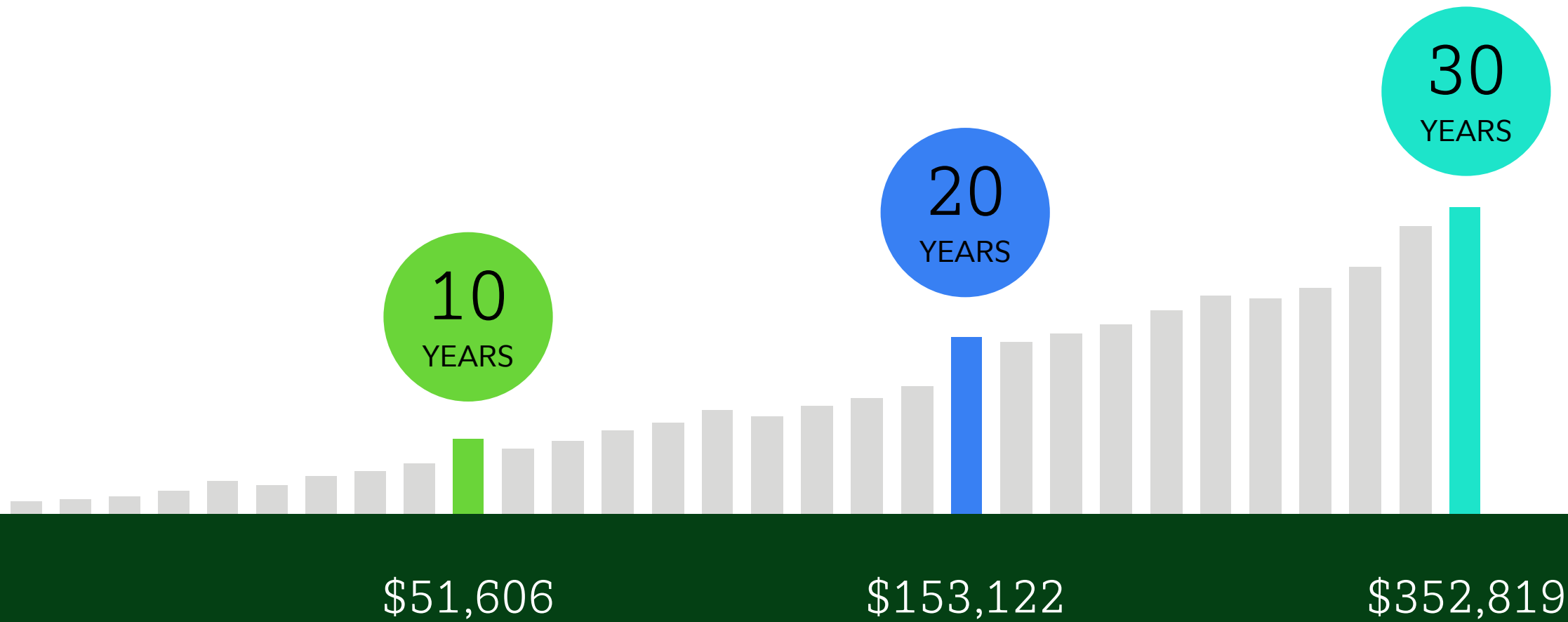
Additional
\$1,200

7% Return

For illustrative purposes only.

The hypothetical example is based on monthly contributions to a tax-deferred retirement plan and a 7% annual rate of return compounded monthly. Your own Plan account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets.

Retirement savings over time



For illustrative purposes only.

The hypothetical example is based on monthly contributions to a tax-deferred retirement plan and a 7% annual rate of return compounded monthly. Your own Plan account may earn more or less than this example, and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against loss in declining markets.

The power of small amounts

Fidelity.com/powerofsmallamounts

Approximation based on a 1%, 3%, or 5% monthly increase in contribution. Continued employment from current age to retirement age, 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 7%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars. This model does not take into account IRS contribution limits or "catch-up" contributions. Your own plan account may earn more or less than this example and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets..

Screenshots are for illustrative purposes only.

Provided by **Fidelity** INVESTMENTS

KIM

35

\$40,000

TRAVELING

TRAVELING

Increase your contribution by 3% and you could have an additional **\$219,990*** to enjoy **TRAVELING.**

1% 3% 5%

Less than \$24 per week.*

Ready to make a change, Kim? **Get started**

*Approximation based on a 1%, 3%, or 5% monthly increase in contribution. Continued employment from current age to retirement age, 67. We assume you are exactly your current age (in whole number of years) and will retire on your birthday at your retirement age. Number of years of savings equals retirement age minus current age. Nominal investment growth rate is assumed to be 7%. Hypothetical nominal salary growth rate is assumed to be 4% (2.5% inflation + 1.5% real salary growth rate). All accumulated retirement savings amounts are shown in future (nominal) dollars. This model does not take into account IRS contribution limits or "catch-up" contributions. Your own plan account may earn more or less than this example and income taxes will be due when you withdraw from your account. Investing in this manner does not ensure a profit or guarantee against a loss in declining markets..

Take the next steps



Put your plan into action



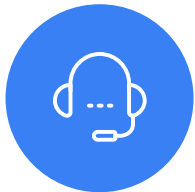
Create a **saving and spending** plan



Create a **debt management** plan



Use the resources on **NetBenefits.com**



For professional help, call **800-603-4015**



Experience complimentary support through your workplace benefits

Fidelity's one-on-one consultations help you answer questions like:



How do I create a plan to prepare for retirement?

How can I feel more confident about my investment choices?

Are all my savings goals on track?

What if I change jobs or have changes with my family?

Scan the QR code to register for a one-on-one consultation at a time that works for you



Or visit

[https://netbenefits.fidelity.com/
retirementconsultation](https://netbenefits.fidelity.com/retirementconsultation)

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