Week 1

Know where your paycheck goes

Take-home pay
The amount of money you receive is determined by two factors: Your earnings and the number of weeks you work. Here’s how to maximize the amount you take home:

- **Earnings**: How much money you earn from your job. This includes your base pay, any bonuses, and other forms of compensation.
- **Weeks Worked**: The number of weeks you work in a given pay period. This includes both full-time and part-time work.

By understanding how these factors affect your take-home pay, you can make informed decisions about your career and financial goals.

Week 2

Arms of a Castle Want

- **500,000**: A significant amount of money that can impact your financial planning, especially when considering retirement or large purchases.
- **$9,500**: The minimum amount that you can contribute to a retirement account in 2024.
- **$25,000**: The limit for contributions to a Roth IRA for individuals in 2024.
- **$1,000**: A common starting point for setting aside money for retirement.

By taking advantage of retirement savings opportunities, you can ensure a comfortable future.

Week 3

Financial Literacy Month

Learn to Do It All. No more tearing your hair out trying to pay your bills. Here’s how:

- **Budgeting**: Creating a budget to track your spending and saving.
- **Inflation**: Understanding how inflation affects your purchasing power.
- **Investment**: Choosing the right investment options for your financial goals.

By mastering these concepts, you can take control of your financial future and achieve your goals.

Week 4

Make your money work harder

- **Reserves**: Money set aside to help cover unexpected costs like medical bills or home or car repairs.
- **Emergency fund**: A savings account designed to cover 3-6 months of essential expenses.
- **Savings**: Money put aside for future use, such as retirement or a down payment on a home.
- **Investments**: Money put aside to make your money work for you, generating returns over time.

By creating a budget and saving intelligently, you can increase your financial security and achieve your goals.

Fidelity

A financial playbook for the future. It includes a guide to understanding your financial situation and developing strategies to achieve your goals.

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