

# From First Savings to Post-Retirement Stability

A 30-Minute Virtual Financial  
Planning Seminar

# Intro: Why Planning Matters

- Welcome & Quick Agenda
- Financial Planning = Freedom of Choice
- You don't need to be rich to build wealth — but you

**Need to PLAN**

# Part 1: Getting Started with Saving

- Track income and expenses: Know your numbers
- Set a budget using 50/30/20 rule (of taxable income)
- Build an emergency fund (3–6 months)
- Automate retirement savings (401k, 403b, IRA)

**20% No matter what**

90k Income – 10% ret. Savings = \$81,000 taxable income  
\$81,000 income – 25% tax withholding = \$60,750 take home  
\$60,750 take home / 12 months = \$5,000/m  
\$3000 Expenses / \$1500 Spending / \$500 Additional Savings

# 20% EXAMPLES

90k Income – 10% ret. Savings = \$81,000 taxable income  
\$81,000 income – 25% tax withholding = \$60,750 take home  
\$60,750 take home / 12 months = \$5,000/m  
\$2800 Expenses / \$1700 Spending / \$500\*\* Add. 10% Savings

Recommended

**Total Saved**  
\$9k Retirement + \$6000 Emergencies

**\$15,000/yr**

## Save Nothing for Retirement

90k Income = \$90,000\* taxable income  
\$90,000 income – 25% tax withholding = \$67,500 take home  
\$67,500 take home / 12 months = \$5,625/m  
\$2800 Expenses / \$1700 Spending / \$1125\*\* Savings

Typical Spend  
50/30/20

**Total Saved**  
Zero!! Retirement + \$13,500 SAVINGS

**\$13,500/yr**

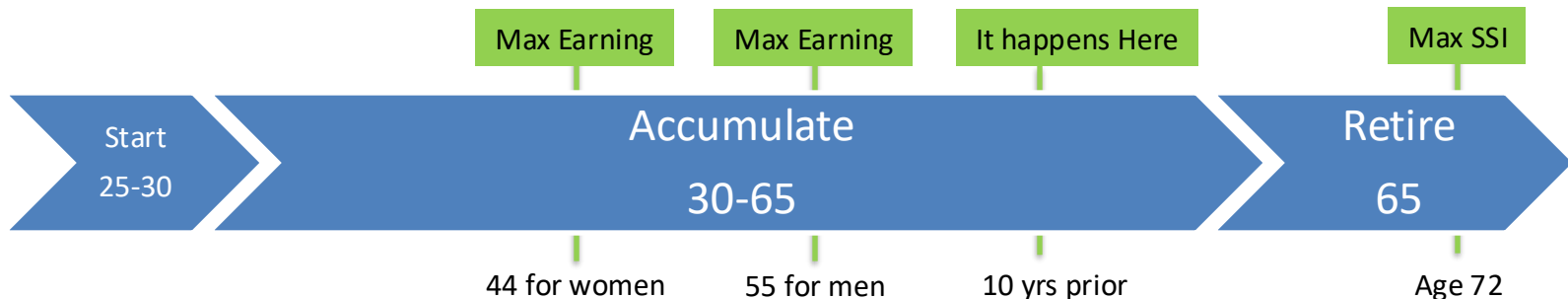
\*You're paying the gov't an additional \$2,250 in taxes, when you could have that invested for yourself!

\*\* You're putting MORE away (with more interest growth), expenses and spending are level AND still have MORE savings at the end of the year!

# Part 2: Planning for Retirement

- Maximize 401(k), IRA, and Roth contributions
- Diversify: stocks, bonds, index funds
- Rebalance portfolio annually
- Set retirement goals & make catch-up contr. at 50+

Retirement Planning  
Doesn't happen NOW



# Part 3: Post-Retirement Diversification

- Shift mindset: Growth → Income & Stability
- Tools: Annuities, dividend stocks, REITs, bonds
- Watch for sequence-of-returns risk!
  - **Will you run out of money**
  - **This is the problem with early retirees!!**
- Begin RMDs at age 73
  - This is the goal, but most w/d sooner

# Part 4: Accelerating Wealth with Alternatives

- Advanced strategies:
  - Real estate
  - business buying
  - Venture Capital
  - Cryptocurrency
- Higher risk = higher potential reward
- Requires capital, time, and expertise
- Example: Age 35 – Invest in startup; Age 45 – passive real estate income

**These are Add-Ons  
NOT foundational tools!**

# Closing & Next Steps

- Start early, stay consistent, then explore acceleration
- Small steps today = big impact later
- Take one action this week:
  - open account
  - set budget
  - review plan
- STEM So(ul)cial will Send out Deck

**KimEPerkins**

