



# 10 ways to help reach your financial goals

- 1 | Take advantage of employer 401(k) matches.
- 2 | Try to save 20-25% of your income for retirement.
- 3 | Start saving for retirement as soon as possible.
- 4 | Sign up for employee benefits.
- 5 | Enroll in a health savings account or flexible spending account.
- 6 | Protect what matters most with disability and life insurance.
- 7 | Establish a budget.
- 8 | Create an emergency fund.
- 9 | Build your credit score.
- 10 | Beware of taking on too much debt.

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