



Save and Invest Without Even Thinking About It

Automate your retirement planning and wealth-building approach.

Build your emergency fund with automatic transfers. Practically any bank or credit union can arrange daily, weekly, or per-paycheck transfers of money from a checking account into a savings account, or split your incoming paycheck into percentages going to both accounts.

Try some apps. Apps like Qapital subtly direct spare change from debit and credit card purchases into your savings account.¹

Arrange per-paycheck salary deferrals. Pay yourself first. Direct 10% or more of your earnings into your retirement plan if you can—your future self will thank you. Augment it with a tax refund or a bonus, if you receive one.

Ask your employer about an auto-escalation retirement plan. Your company’s plan may already offer this feature, which gradually increases your degree of retirement contribution over time, often by 1% a year.

Millennials are good savers. As a Harris Poll found, millennial parents have a median retirement savings rate of 10% of their incomes, better than parents who are Gen Xers (8%) and baby boomers (5%).²

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Not FDIC or NCUA/NCUSIF Insured	No Bank or Credit Union Guarantee	May Lose Value
Not Insured by any Government Agency		Not a Bank/Credit Union Deposit

¹Fool.com, “3 Ways to Make Saving Easy and Painless,” September 15, 2017

²NerdWallet.com, “To Save More for Retirement, Follow These Millennials’ Lead,” October 10, 2017