

Continuing to Secure Your Financial Journey

Investors in their 30s

Goals to Consider in your 30s:

Maybe you resemble this profile: You're in your 30s and feel you have some breathing room after having paid off most of your college debt and getting settled in your career. And recently, you've started to think about how to be sure your financial future is on the right path. In your 20s, hopefully, you had some time to start saving towards your emergency cash cushion. You are on the right path with your employer benefits and started saving in your retirement plan. In your 30s, we have a new set of goals we would recommend you consider.

- Have six months of expenses in a cash emergency savings account
- Get all estate planning documents completed
- Start saving in a college savings account for your kids
- Continue to increase your retirement plan contributions annually
- Do a life & disability insurance analysis and purchase the necessary amount of both life and long-term disability insurance.