

Reasons Why People May Not Save Enough for Retirement

I can't afford \$\$

Don't know how to use FlexOnline

I do not know how much I will need

Few people like me do it

Too many unexpected expenses

Don't know where to put \$\$

I do not have a computer

No time now

My debt is too expensive



See Other Side

For Easy Answers

Helpful Solutions To Save More for Retirement

You can start with
only \$16 per month

Log ID & PIN are in
your packet

Use an online
investment calculator

More than 60% of
employees contribute

Bring lunch 2/month
Carpool
Skip the latte

Make an investment
selection now. You can
change it at anytime

Computers are
available at HR and
the library

Start early &
your money will
grow fast

With the tax
benefit
you will save
even more



*Provided by Annamaria Lusardi,
Economics,
and
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Tuck School of Business,
in conjunction with the
Retirement Savings Study.*