

YOUR ROADMAP TO SAVING AT ANY AGE.



TAKE THE AMERICA SAVES PLEDGE

AMERICASAVES.ORG

In Your 20's: Build Your Foundation

Start an emergency fund, maximize employer 401(k) matches, pay down high-interest debt, and automate contributions to a high-yield savings account.



In Your 40's: Maximize & Plan Ahead

Maximize your retirement savings, paying off major debts, and plan ahead for long-term care needs through an HSA or long-term care insurance.



In Your 60's+: Preserve & Enjoy:

Develop a tax-efficient withdrawal strategy, delay Social Security for higher benefits (if possible), focus on your health, and keep your estate plan up to date.



In Your 30's: Grow Your Savings

As your income increases, boost retirement contributions, saving for your families long-term goals, diversifying investments, and adjusting your budget to meet evolving financial priorities.



In Your 50's: Catch Up & Solidify

Optimize retirement savings with catch-up contributions, maximize tax-advantaged accounts, continue to plan for healthcare costs, and review your retirement strategy.

