



BUILDING YOUR
FINANCIAL
KNOW-HOW



REGIONS NEXT STEP

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AGENDA

TODAY WE WILL FOCUS ON THESE BIG QUESTIONS . . .

1. What stresses you out and what motivates you about finances?
Face your money fears.
2. What can you do to take charge of your finances instead of letting your finances take charge of you? Get educated.
3. How can you best prepare yourself and be fully confident about your finances?

TAKE CHARGE OF YOUR FINANCIAL FUTURE.

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A young man with short brown hair and blue eyes is smiling broadly while sitting in the driver's seat of a bright blue car. He is wearing a blue V-neck sweater over a grey t-shirt. He holds a black car key in his right hand, raised towards the camera. The background is a blurred, light-colored setting, possibly a car dealership.

TAKE CONTROL

Why do you think it
is so hard for people
to manage their
everyday finances?



What are some things you have seen friends and family experience as a result of ineffective money management?



SHORT-TERM GOALS



- Pay off credit card debt
- Start a savings plan
- Set aside cash for emergency funds
- Acquire life or disability insurance

MEDIUM-TERM GOALS

- 
- Start college savings
 - Diversify your investments
 - Contribute maximum to 401(k) and IRA

LONG-TERM GOALS

- 
- Purchase retirement property
 - Setting retirement age
 - Maintain pre-retirement standard of living

SAVINGS TOOLS



How Do I Reach My Savings Goal?

▼ Goal Information

Savings goal i

\$ 10,000

Time to reach goal i

18

▼ Savings Information

Current savings i

\$ 2,000

Monthly savings i

\$ 250

Expected rate of return i

5 %

Marginal tax rate i

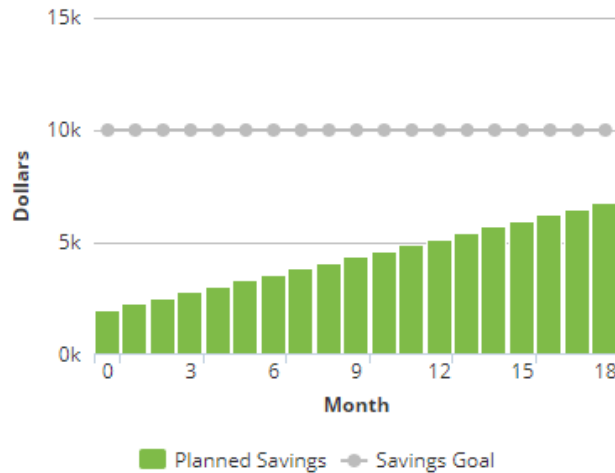
25 %

Goal Savings Summary

Planned Savings	Goal Savings
\$ 6,751.53	\$ 10,000.00

To reach your goal in 18 months, you will need an additional \$ 3,248.47 in savings either through current savings, additional monthly savings or a greater rate of return on your savings account balance.

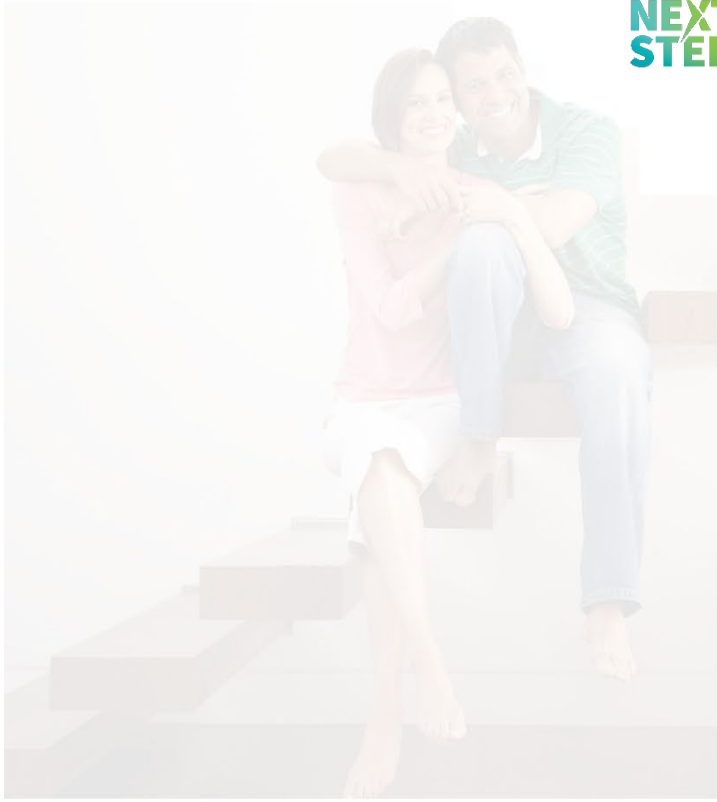
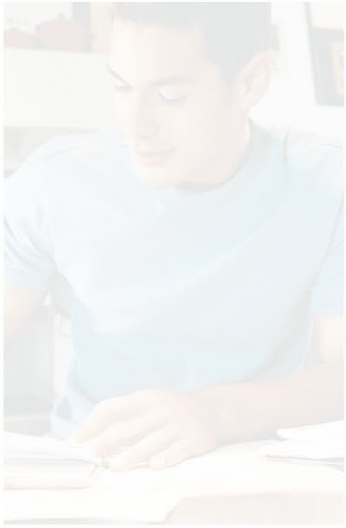
Saving Towards a Goal



fintactix
Tools of the Day

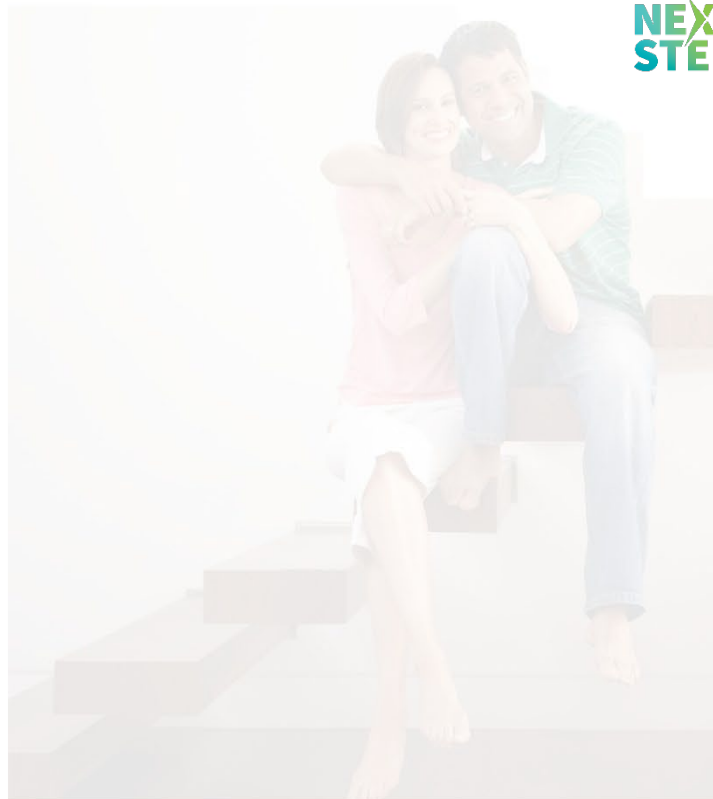
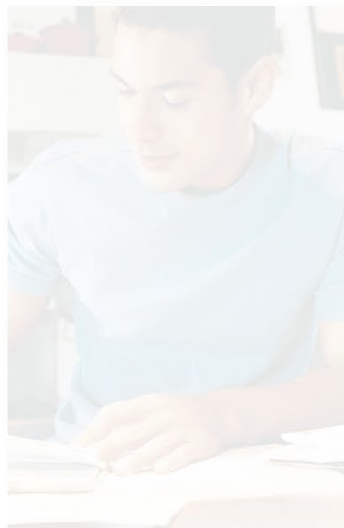
WHAT WILL IT TAKE TO REACH MY SAVINGS GOAL?

regions.com/calculators



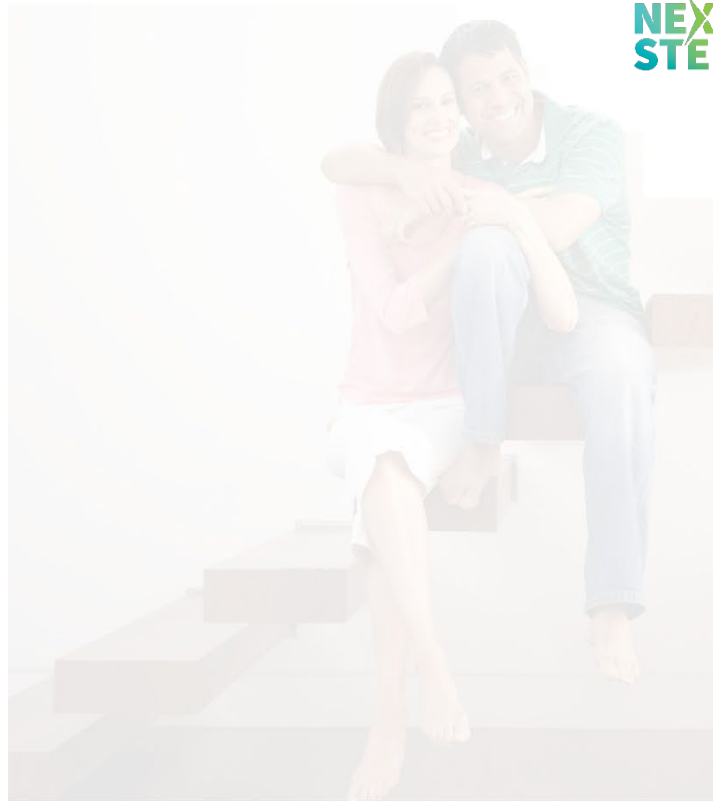
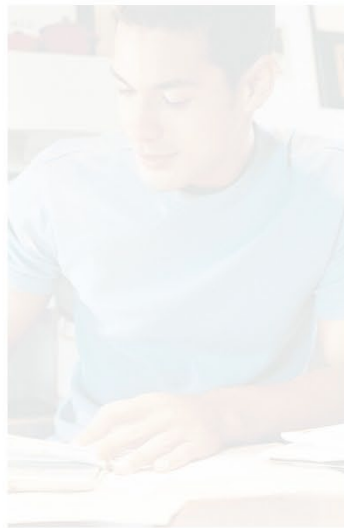
SAVING FOR A BIG PURCHASE





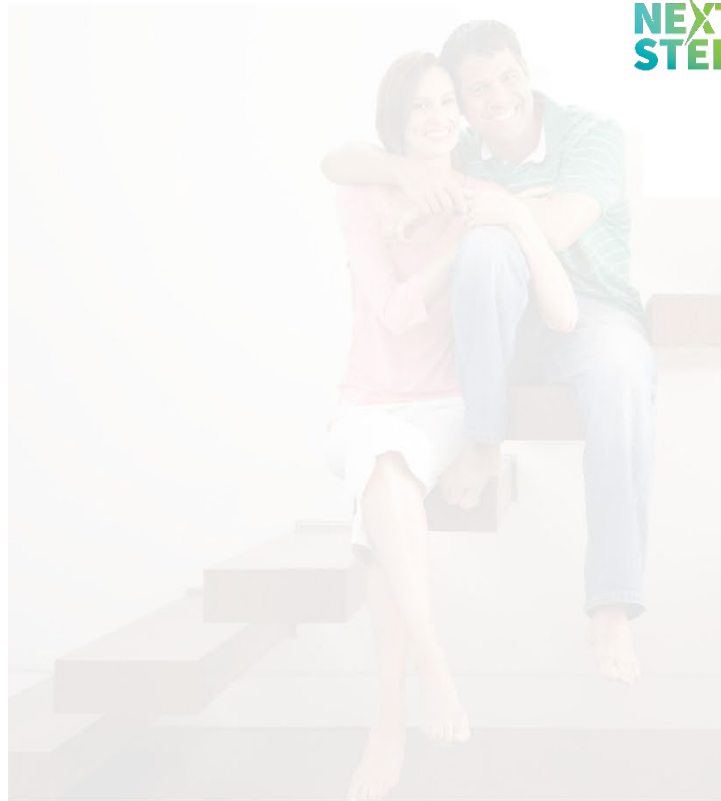
LOWER LOAN BALANCES





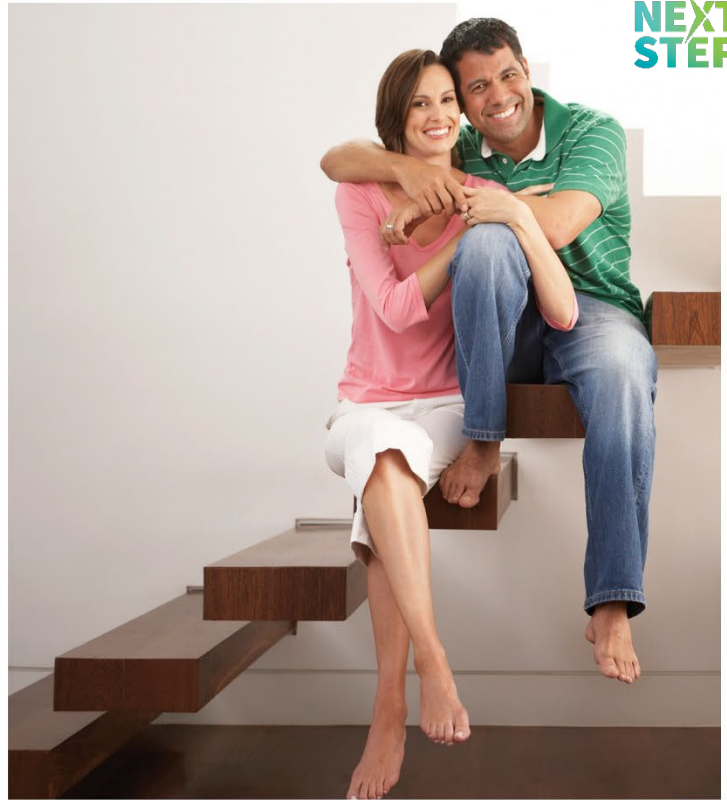
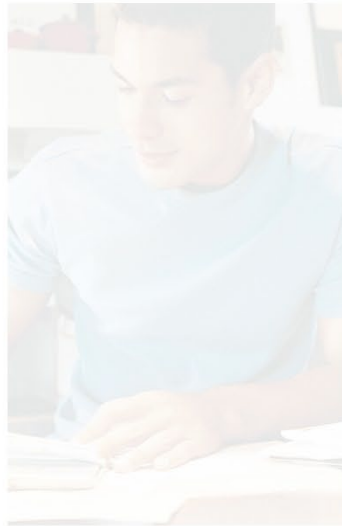
GET AHEAD ON YOUR TAXES





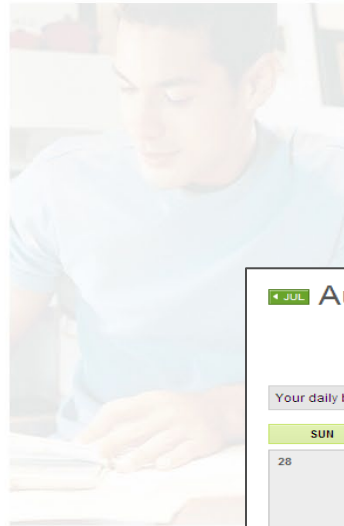
SIMPLIFY AND ORGANIZE



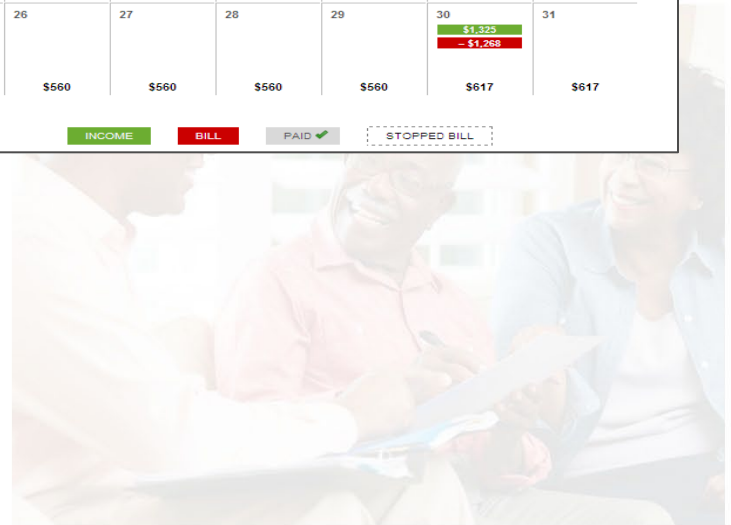
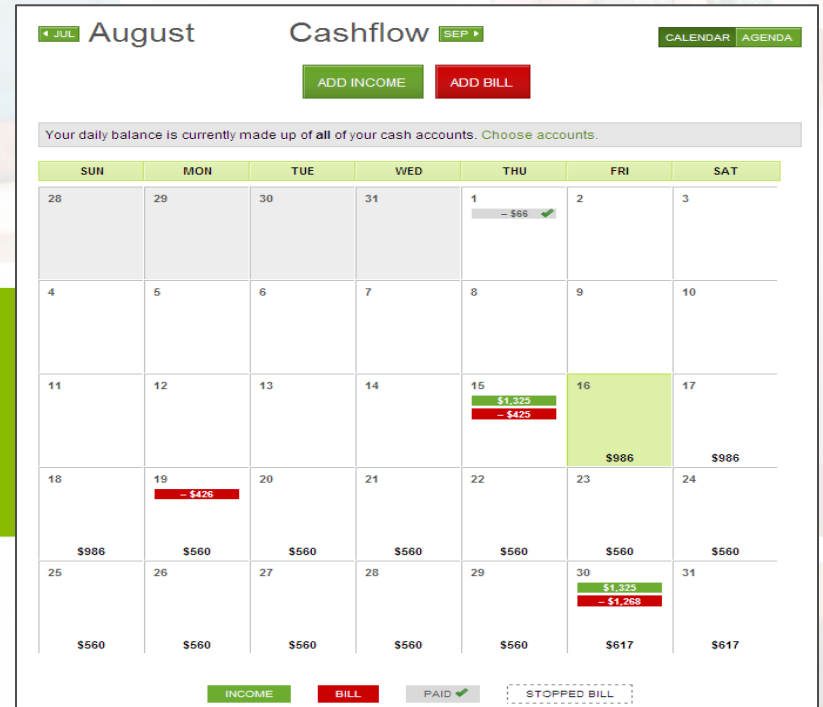


FOCUS ON SMALL, SUSTAINABLE STEPS





MAKE THE MOST OF YOUR INCOME





Move Beyond a Budget to Create a Financial Strategy

- Short Term
- Medium Term
- Long Term

ACTION PLAN



CONGRATULATIONS

TODAY, YOU WILL LEAVE WITH IDEAS TO:

- Face your money fears.
- Get educated.
- Take charge of your financial future.

Thank you.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



Family Budgeting
& Saving



Navigating
Homeownership



Financial Literacy
for Students



Retirement Saving
& Planning



Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

1

Make an appointment with a Regions banker:

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click “[Make an Appointment](#)”
- Visit any Regions branch

2

Visit Next Step Courses for free, online money management courses: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStep

