

Make saving and spending as *easy as pie.*

Use our simple guideline for saving and spending:

50%

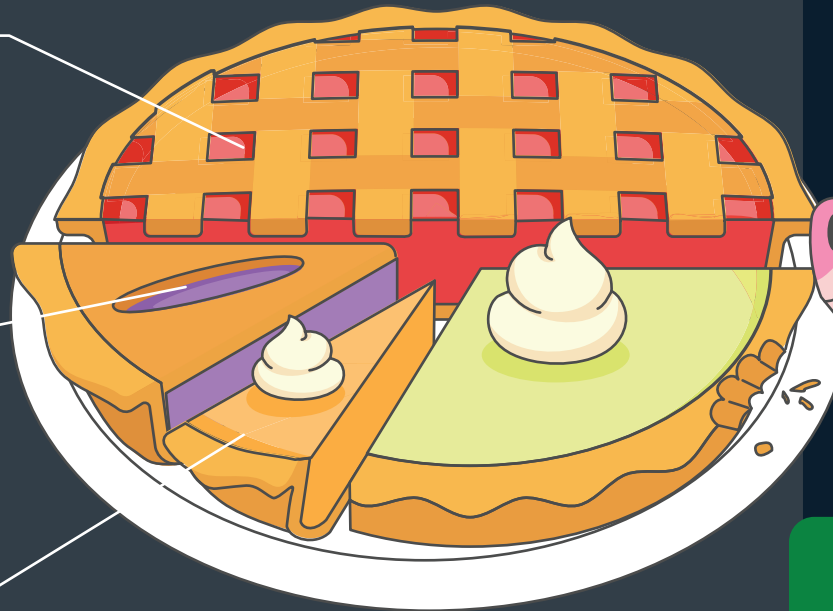
of take-home pay to **essential expenses** such as rent, food, and transportation

15%

of pretax income for **retirement savings** (this includes any employer contributions)

5%

of take-home pay for **short-term savings**



As long as you stay within these guidelines, the remainder is yours to save or spend as you see fit.

[Learn more ways to save »](#)

Investing involves risk including the risk of loss.

* Total savings rate includes both employer contributions and employee deferrals.

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