

RECENT GRADUATE – CASE STUDY

Ashley is a recent college graduate that has just received her first job offer with a local technology company. She had to take out some student loans to get through college although she worked as much as her schedule allowed. Ashley wants to start saving as quickly as possible but also wants to pay off her student loans. She also has questions about her current employer's benefit plan.

Her employer offers a SIMPLE IRA plan, along with Health Insurance, Group Term Insurance, and Group Long-Term Disability insurance.

The first thing we do is help Ashley come up with a budget to see how much discretionary income she has to work with. Her company's retirement plan offers a 3% match so we recommend to start contributing to that at 3% to get the company match. We also help her sign up for the correct health insurance policy and also help her identify how much life insurance she needs.

This is a hypothetical example and is not representative of any specific investment. Your results may vary.