



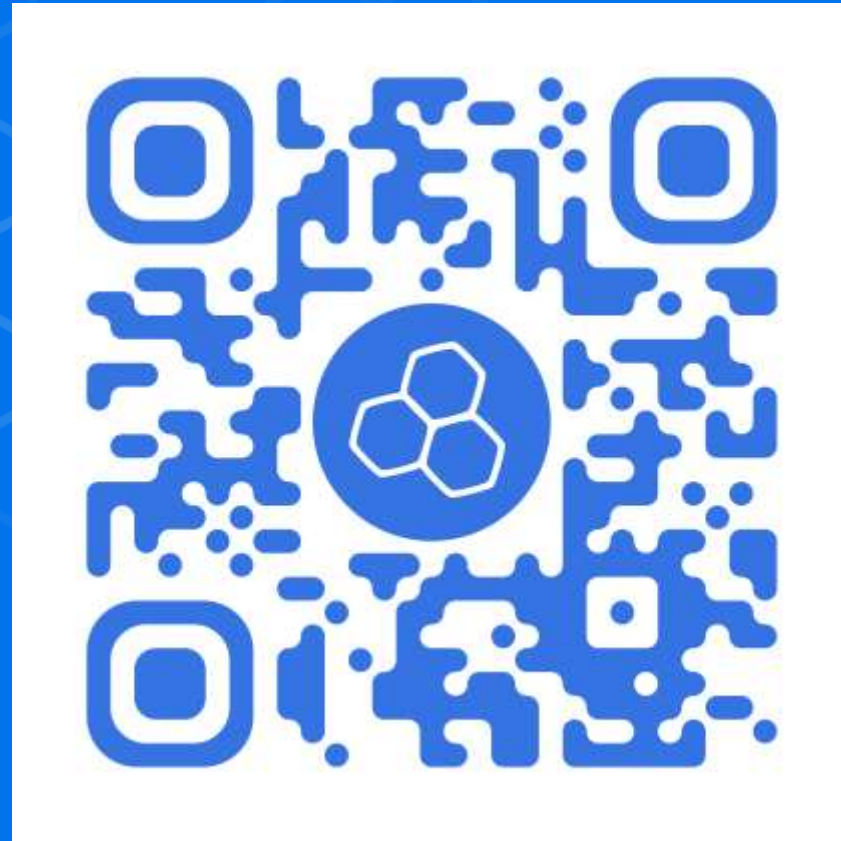
**CAPITA**  
FINANCIAL NETWORK

# Brunch & Learn



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# SAVINGS & CREDIT CARD BASICS



# SAVINGS 101

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- **Saving:** A key tool for achieving your goals
- General guideline: **Save 20% of net income** (but adjust based on your situation)
- **Common Savings Strategies:**
  - Emergency Fund
  - Retirement Savings
  - College Savings
  - Big Goals (Down Payment, Vacation, Etc.)





# EMERGENCY FUND

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- Protects you for unforeseen events like job loss, medical emergencies, etc.
- **Target Amount:**
  - 3x monthly expenses for dual income households
  - 6x monthly expenses for single income households
- **How:**
  - Keep in cash (savings or high-yield savings account)
  - Automate contributions until you reach your target





# RETIREMENT SAVINGS

- Social Security doesn't provide enough income on its own
- **How to Save:**
  - 401(k): Contribute enough to get the full employer match
  - IRA:
    - Must have earned income (spouse's income counts)
    - Watch for income & contribution limits.
  - HSA: Invest for tax-free medical expenses in retirement.







# RETIREMENT SAVINGS: LIMITS

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- 401(k)
  - (No Roth Income Limit)
  - Under 50: \$23,500
  - 50-59: \$31,000
  - 60-63: \$34,750
  - Over 63: \$31,000



# RETIREMENT SAVINGS: LIMITS

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- IRA:
  - Contribution Limits:
    - Under 50: \$7,000
    - Over 49: \$8,000
  - Income Limits:
    - Roth IRA (Married): \$236k-\$246k
    - IRA Tax Deduction (with employer plan): \$126k-\$146k
- HSA (Family): \$8,550





# EDUCATION SAVINGS

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- **529 Plan:**
  - Use: K-12 & Higher Education
  - Benefit: Tax-free withdrawals for qualified education expenses
- **Brokerage Account:**
  - Use: Flexible, not limited to education
  - Benefit: Can gift to kids (in a lower tax bracket)
  - Note: No tax-free withdrawals



# OTHER BIG GOALS

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- **Invest Savings** to grow money for specific purposes (down payment, vacation, large purchases)
- Use a **brokerage account** (individual or joint) for flexibility
- **Invest conservatively** compared to retirement assets:
  - Shorter time frame → More conservative investments





# CREDIT CARDS 101

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- **Benefits:** Earn rewards & build credit
- **Risk:** High-interest debt if not paid off regularly

## Best Practices:

- Pay off monthly or weekly – treat like a debit card
- Only use if you trust your spending habits
- Choose cards that match your reward preferences (travel, dining, etc.).



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# PREPARING THE NEXT GENERATION FOR FINANCIAL INDEPENDENCE









# THREE-STEP FORMULA

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- Teach – Lay the Foundation
- Show – Be the Example
- Do – Set Them Up for Success







# TEACH

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The first step is introducing our kids to money concepts—because even a simple conversation can make a big impact.

- **Normalize conversations** about money at home
- Tell them about **where money comes from**
- Explain the importance of **budgeting, saving, and spending wisely** in simple, age-appropriate ways



# SHOW

Kids do what we do—not just what we say. If we want them to be financially responsible, we should **model** that behavior ourselves.

- Talk through your decisions out loud
- Let them see you budgeting
- Make saving a family habit





# DO

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Even if we teach them everything there is to know about finances, there are some things they just **can't do on their own yet**— Sometimes, we need to do the heavy lifting for them.

- 529 College Savings Plans
- UTMA/UGMA Accounts
- Roth IRAs for Minors
- Teaching Investing Early





# CHOOSING THE RIGHT SAVINGS ACCOUNT

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- **529 College Savings Plans** – Best for education savings, with tax advantages
- **UTMA/UGMA Custodial Accounts** – Great for general savings in their name
- **Roth IRA for Minors** – A powerful way to build long-term, tax-free wealth
- **Brokerage Accounts** – Teaching them to invest early



# TOOLS TO GET STARTED

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## Greenlight App

- Prepaid Debit Card – FDIC-insured + High-Yield Savings
- Investing for Kids
- Chore & Allowance Feature
- Round-Up Feature





# EMPOWER YOUR KIDS

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- Teach, Show, Do
- The Right Accounts Matter
- Hands-On Learning





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## Contact us:

**Call: 801.566.5058**

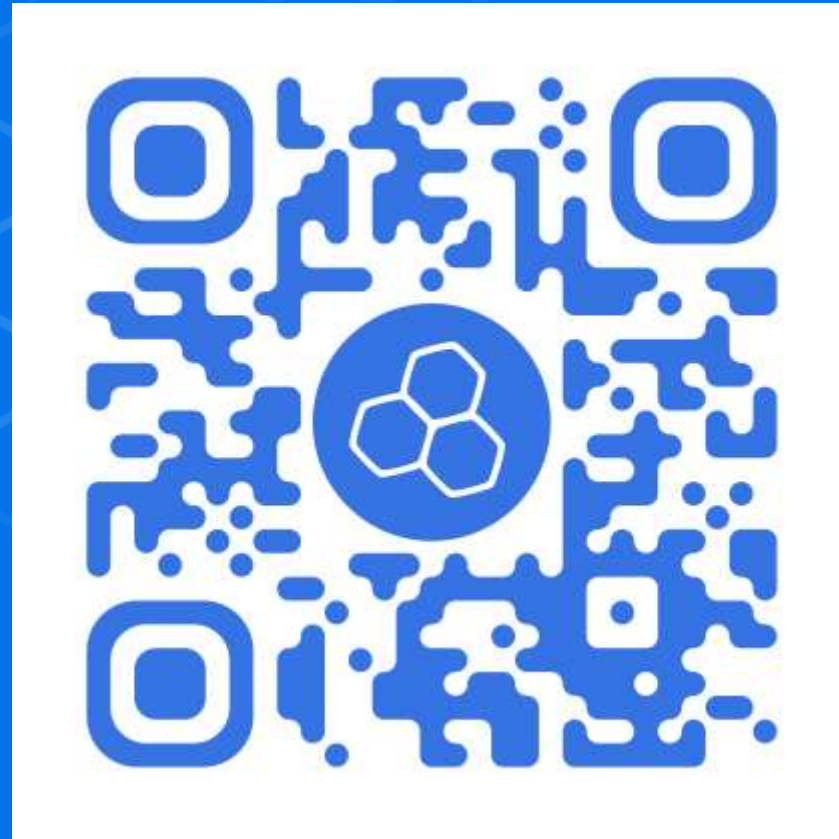
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# MEET WITH AN ADVISOR





**THANK YOU**

THE END