

Reading across each row, check the box which most closely matches your situation.

SAVINGS TARGET CALCULATOR

	#1	#2	#3	#4
AGE	18 - 30 <input type="checkbox"/>	31-42 <input type="checkbox"/>	43-55 <input type="checkbox"/>	56+ <input type="checkbox"/>
HOUSEHOLD INCOME	Less than \$35,000 <input type="checkbox"/>	\$35,000 - \$60,000 <input type="checkbox"/>	\$60,000 - \$100,000 <input type="checkbox"/>	\$100,000+ <input type="checkbox"/>
EMPLOYMENT SECURITY	Extremely Secure <input type="checkbox"/>	Relatively Secure <input type="checkbox"/>	Some instability in industry/company <input type="checkbox"/>	Vulnerable to layoffs, cutbacks, or termination <input type="checkbox"/>
ASSETS TO PROTECT	Single/Renter/Few Assets <input type="checkbox"/>	Married, Mortgage and/or Children <input type="checkbox"/>	Married, Mortgage, and Children <input type="checkbox"/>	All that plus other valuables <input type="checkbox"/>
CURRENT DEBT	None <input type="checkbox"/>	Moderate Amount <input type="checkbox"/>	Substantial Debt <input type="checkbox"/>	Mountains of Debt <input type="checkbox"/>
RETIREMENT PLAN	Generous Employer Plan/ Match Maximized <input type="checkbox"/>	Employer Plan OK/ Participate in Match <input type="checkbox"/>	Inadequate Plan and/or Low Participation <input type="checkbox"/>	No Employer Plan or Not Contributing <input type="checkbox"/>
INSURANCE COVERAGE	Ample Coverage <input type="checkbox"/>	Good Coverage <input type="checkbox"/>	Minimal Coverage <input type="checkbox"/>	Only Auto Liability Coverage <input type="checkbox"/>
CHILDREN	None or Grown <input type="checkbox"/>	2 or Fewer Young Children <input type="checkbox"/>	3 or more Young Children <input type="checkbox"/>	Children without College Funds <input type="checkbox"/>
CURRENT SAVINGS, INVESTMENTS, AND RETIREMENT BALANCES	Balances Exceed \$1,000,000 <input type="checkbox"/>	Balances from \$250,000 - \$1,000,000 <input type="checkbox"/>	Balances Between \$50,000 - \$250,000 <input type="checkbox"/>	Less than \$50,000 saved <input type="checkbox"/>
PLANS FOR THE FUTURE	I just want to be safe, secure, and comfortable, now and when I retire. <input type="checkbox"/>	I like some nice things and want to be able to live a good, but not extravagant lifestyle. <input type="checkbox"/>	I would love to be in a position to retire early, travel a bit, and pamper my family. <input type="checkbox"/>	I want it all: McMansion, Lexus, travel, retire in the Bahamas, and have my own business. <input type="checkbox"/>



751 Chambers Road
Aurora, CO 80011

18856 E Hampden Ave
Aurora, CO 80013

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SAVINGS TARGET CALCULATOR

#1 Add the check marks from each numbered column on the first page, then record them under the corresponding numbers here.



#2	#3	#4	Total Score
# of check marks _____ Multiply by 1 _____	# of check marks _____ Multiply by 2 _____	# of check marks _____ Multiply by 3 _____	# of check marks _____ Multiply by 4 _____
			Add together the bottom scores from the left <input type="text"/>

Using your Total Score above, find the corresponding Target Savings Rate %.



Total Score:	10	→	15	→	20	→	25	→	30	→	35	→	40
Target Savings %:	8%	...	11.5%	...	15%	...	17.5%	...	20%	...	22.5%	...	25%

Multiply your annual income by your Target Savings Rate % above to determine how much you should save.



Annual Household Income \$ _____ x Target Savings Rate _____ % = Annual Savings of



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