



Make sure you have a financial *plan* for each stage of your life

Having a plan for your financial well-being can help you focus on your priorities, minimize your stress, and keep your finances on track.

In your 20s? Start your new life with a plan

You have a new job, and maybe you just graduated from college or financed a car. Having a plan—in this case, a budget—can help you figure out what to do with your paycheck and how to manage your debt.

✔ Create a budget

It helps you understand how much you can spend on the fun stuff—after you've paid for all your necessary expenses—so you don't get into trouble with credit cards. Creating a [budget](#) doesn't take long, and following one can make it easier for you to make financial decisions.

✔ Prioritize your debt

If you have student loans to pay off, following a budget and sticking to it can help you prioritize your financial obligations and help you accomplish them.

✔ Start saving for your future

If your retirement plan allows for contributions, take the opportunity to contribute to the plan. If not, consider looking into starting an IRA or other savings vehicle that allows you to save for retirement. Even if you have to start small, start saving today to give your savings time to grow.

Nearly 50%

of people under age 36 believe they'd be able to save more if they knew how to balance their financial priorities.¹

Visit My Learning Center at myplan.johnhancock.com to get started.

¹ In December 2022, John Hancock commissioned our ninth annual stress, finances, and well-being survey with the respected research firm Edelman Public Relations Worldwide Canada (Edelman). An online survey of 3,825 workers was conducted between 11/29/22 and 12/14/22 to learn more about individual stress levels, their causes and effects, and strategies for relief. John Hancock and Edelman are not affiliated, and neither is responsible for the liabilities of the other.

In your 30s? Picture your retirement

You may have started a family or you could be saving for a house or a vacation. If you have student loans, you're likely closing in on paying off a good chunk of them. Whichever your priorities are, you may need to adjust your plan.

✔ Create an emergency savings account

Set aside a little from each paycheck—make it automatic, if you can—to build a financial buffer against unexpected expenses, so you don't have to turn to credit cards when they happen.

✔ Get serious about saving for retirement

Use the retirement planner at myplan.johnhancock.com to compare your retirement planning progress to your projected retirement spending needs. You'll see how much you may need in retirement, and the planner will provide you with your own personalized and unique plan to help get you there.²

✔ Set a savings goal

Setting a goal and committing to put aside a set amount a month toward that goal can help make even the most overwhelming expenses achievable.

In your 40s? Be sure you're getting in shape

Financial shape, that is. You should've established some good financial habits by now—and if you haven't, it's never too late to start. Your budget may now include a mortgage, auto expenses, and credit card payments, as well as emergency and retirement savings accounts. If you haven't already, consider expanding your financial planning.

✔ Kids' college savings

You and your kids may be thinking about college and how you'll pay for it—and for some of you, this may be coupled with the thought of still paying off the remaining balances of your own student loans. Visit the college planning tile³ at myplan.johnhancock.com to get the practical information, tools, and services necessary to help you navigate the process of saving for and applying to college all in one place. Access to this guidance is a complimentary part of your John Hancock retirement plan.



Create your plan at
myplan.johnhancock.com.

² The projected retirement income estimates for your current John Hancock accounts, future contributions, employer contributions (if applicable), and other accounts set aside for retirement used in this calculator are hypothetical, for illustrative purposes only, and do not constitute investment advice. Results are not guaranteed and do not represent the current or future performance of any specific account or investment. Due to market fluctuations and other factors, it is possible that investment objectives may not be met. Investing involves risks, and past performance does not guarantee future results. ³ John Hancock is not affiliated with the Education Planning Center, and neither is responsible for the liabilities of the other.

✔ Give your retirement plan a fitness checkup!

Have your goals changed—do you know where and when you'd like to retire? Answers to those questions, as well as your health, can affect how much you'll need for retirement. Visit the retirement planner at myplan.johnhancock.com to personalize your plan.

✔ Estate planning

It sounds fancy, but it's really a plan for what will happen to your assets—house, savings, retirement plan, and investments—should something happen to you. It should also include a healthcare proxy and living will.



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