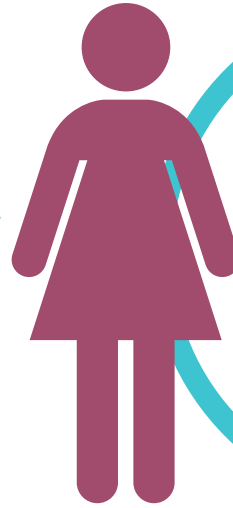


Women & MONEY



Alabama women, take control of your money and personal finances!

Here are some milestones to think about for a lifetime of financial health.

Limit your credit card spending.



Fact: The average American's credit card balance is \$7,100.

Start saving as a teenager in a Roth IRA or savings account.



Fact: Start a Roth IRA at age 18, contribute \$1,000 annually, and at age 70 the fund will have \$726,000.

Consider spending less on prom. Do you really need \$200 shoes?



Fact: In Alabama, the average couple spends \$780 on prom-related expenses.

Should couples keep their financial assets separate?



Fact: Financial IQ matters! 50% of Americans are single and more than 50% of women age 65+ are single because of unexpected death or divorce.

Save at least \$400 in cash to avoid car title, payday, or 401k hardship loans.



Fact: 1 in 4 U.S. workers withdraw from their 401(k) or IRA retirement funds because they don't have emergency cash.

Consider retirement separately from your spouse.



Fact: 1/3 of women retire simply because their spouse does.

alabama
WOMEN'S
Commission



Middle-aged women are the primary unpaid caregivers of loved ones. Doing so reduces paid work hours.



Fact: \$324,044 in wages and benefits is lost for female caregivers age 50+.