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A monthly savings tip from the American Savings Education Council (ASEC)—Dec. 2013

The Year-End Review

This is the time of year when many people both look back at the year just past—and ahead to the next with a fresh perspective. It's also that time of year when many make lists.

So, whether you're looking to make some New Year's resolutions, or just looking to improve your overall financial situation, here are 10 things to check off your 2013 list—and to get your 2014 list off to a strong start.

1. Deal with debt (see [Savings Resolutions for the New Year](#)).
2. Establish a savings goal for retirement (see [Estimate "Ed"](#)).
3. Save for retirement—at work, or on your own (see [Saving for Retirement Outside of Work](#)).
4. Save early so that your savings can work for you (see [The "Magic" of Compounding](#)).
5. If you do have a retirement plan at work, make the most of it (see [Making the Most of your Retirement Plan](#)).
6. Maximize your savings—see if you're eligible for the Savers' Credit (see [Credit Where Credit is Due](#)).
7. See if a Roth 401(k) makes sense for your situation (see [To Roth or Not?](#)).
8. Know how much you're paying for your retirement savings (see [Shedding Some Light on your Workplace Retirement Plan Fees](#)).
9. Keep an eye on your retirement savings investments (see [Are Your Savings Investments Over-weighted?](#)).
10. Don't forget that you may have other important savings goals as well (see [College "Education"—Saving For College](#)).



The American Savings Education Council (ASEC), a program of the Employee Benefit Research Institute, is a nonprofit national coalition of public- and private-sector organizations undertaking initiatives to raise public awareness about what is needed to ensure long-term personal financial independence. ASEC's goal is to make saving and planning a vital concern of all Americans. You can find more educational resources at www.choosetosave.org, a website devoted exclusively to financial education.