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Collector: Web Link 12 (Web Link)
Started: Thursday, February 06, 2020 9:49:26 AM
Last Modified: Thursday, February 06, 2020 10:55:54 AM
Time Spent: 01:06:27
IP Address: 207.138.79.16

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Q7 If you were to advise co-workers about why they should contribute to (and/or maximize) their 401(k)s, what would you say? This is your chance to tell your story about why you "love" your 401(k). If your 401(k) plan has a match, be sure to explain how the match affects your participation, if at all. The judges will use the following criteria to evaluate your response: (1) persuasiveness of explaining the importance of employee participation in 401(k)s; (2) conveying your own appreciation of the value of your 401(k) as a retirement goal; and (3) clarity and demonstration of overall knowledge of 401(k) plans as a retirement tool.

I started working for Wegmans when I was 16 years old. My parents encouraged me to get a job there because they had a scholarship for education I could apply for. My parents had the insight to see they were going to need help financially for me with college. See I am the youngest of 5 kids and didn't grow up with money and so my parents paying for college wasn't going to happen. Their insight turned out to be a blessing because life never goes as planned, my dad ended up passing away suddenly on my 17th birthday. My parents always instilled in me a strong work ethic. I grew up pretty fast after my dad's passing and knew at a young age I needed to be smart with money so I didn't struggle like my parents. I always was curious about money I knew it could do so much for you, if you had it; nice clothes, new cars, nice house. All those material things that you think are so important at a young age. I started reading lots of finance books, David Bach Smart Women Finish Rich, and Suze Orman The Money Book for the Young Fabulous & Broke. I took learnings from those books and started applying them to my life. I graduated college debt free because I worked full time while going to school full time and received the Wegmans scholarship all 4 years. I went on to get my masters as well and paid as I went as getting the Wegmans scholarship. At 21 years old I was still working for Wegmans, this time in a leadership position and was able to start investing in the 401k. I knew I needed to participate in this because of all I had learned in those finance books. So I started doing 15% of my income as that is what was recommended by the finance gurus. I wish I could say that I kept it at 15% of my income for there on out. But life happens, you buy new cars, you buy a house, you get married, you have kids. But I can say that I have never NOT contributed to my 401k. I have been with Wegmans now for 23 years and have been able to amass over \$350k at 40 years old. Never in my wildest dreams would I have thought I would have all that money, money that I earned all by myself! And since the money comes out pre tax I never really "felt" it. I learned to live on less. I am very fortunate that Wegmans has such a generous match as that has contributed immensely to my nest egg. The Wegmans match has been icing on the cake too! This is just one of the reasons why Wegmans has been on the fortune list for 22 years. I am older and wiser now and have been able to max out my 401k for the last 4 years and plan to do so until I retire. I have also been able to max out Roth IRAs for the last 4 years for my husband and I. Wegmans retirement plans are thru Fidelity and I have been very fortunate to be able to utilize all the tools and resources that Fidelity offers on their website and in person. On their website they have a tool that shows your hypothetical balance 5 years from now. I LOVE this tool because one of my goals is to become a 401k millionaire someday. I try and share and encourage other younger employees within the company to start participating in the 401k and to try and max out your retirement accounts. I try and be transparent with them so they too can see its possible to amass such wealth at a fairly young age. Now at 40 the material things have no value, instead I can dream of changing my family tree for my kids and my grandkids and I look forward to all the good I will be able to do in the world as I get older. I am thankful I had a curiosity about money and hope that I can share what I know with others.

Q8 If you were to be named as a 401(k) Champion, what would you be willing to do to inspire non-participants to participate in the 401(k)? Please be as specific and detailed as possible. The judges will use the following criteria to evaluate your response: (1) willingness to inspire others to participate in their 401(k) plans; (2) creativity and innovation in the methods you would use; and (3) clarity of expression, eloquence, mechanics of word choice, grammar and spelling.

I think people are visual learners, so I would first want to sit down with them and see what their goals and dreams are write them down and make a vision board. If it was their desire to start maxing out their 401k I would use the tools and resources available to me thru Fidelity, the library and the internet. We would determine how much money each pay period they would need to put in the 401k. I would make a coloring chart for the year they would fill in each pay period so they can see their progress and stay motivated and focused.

Q9 How did you first learn about 401(k)s?

I first learned about 401(k)s thru finance books.
