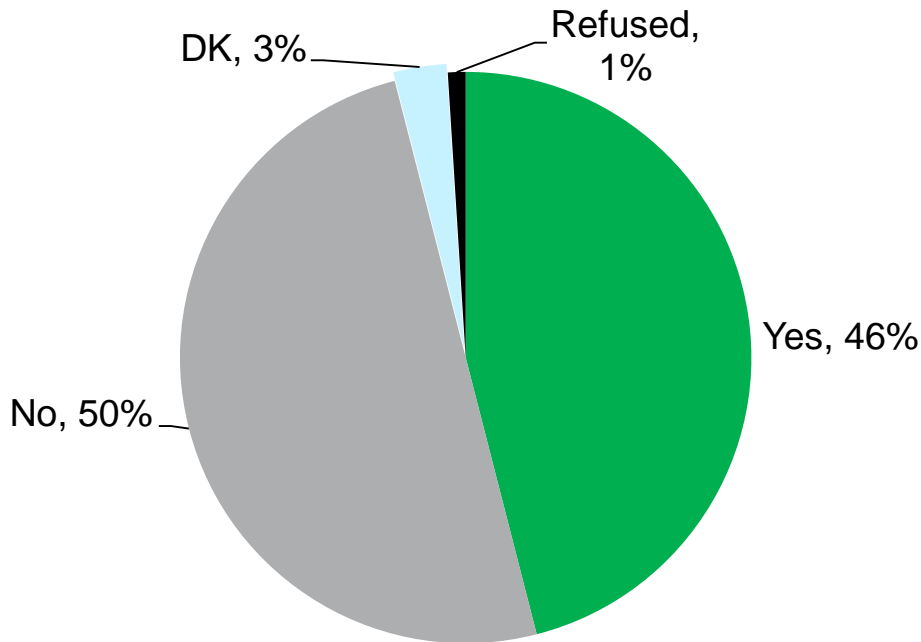
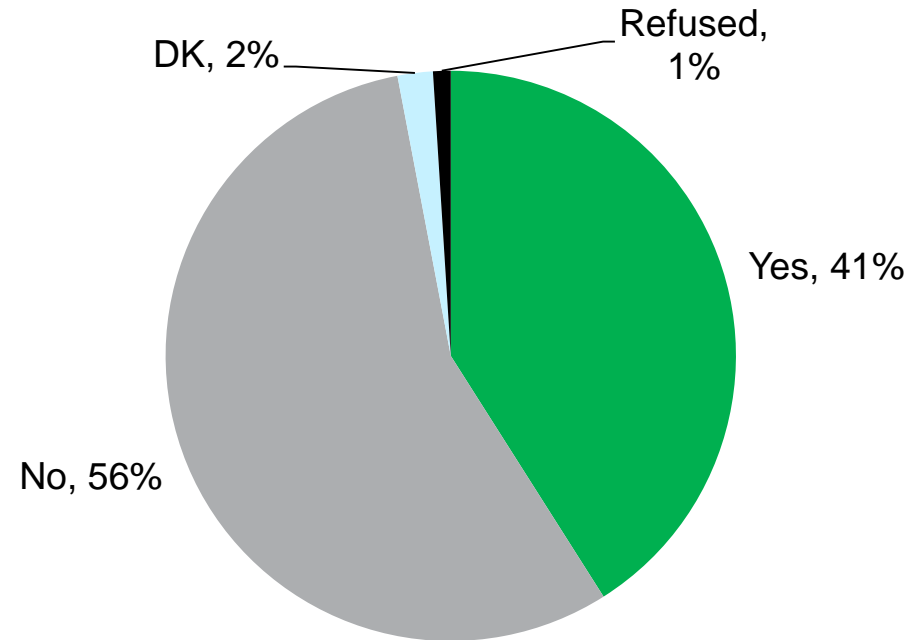


# Planning ahead: Most workers don't

**Have you ever tried to figure out how much you need to save for retirement?**



**Have you set aside rainy day funds that would cover your expenses for 3 months in case of emergencies?**



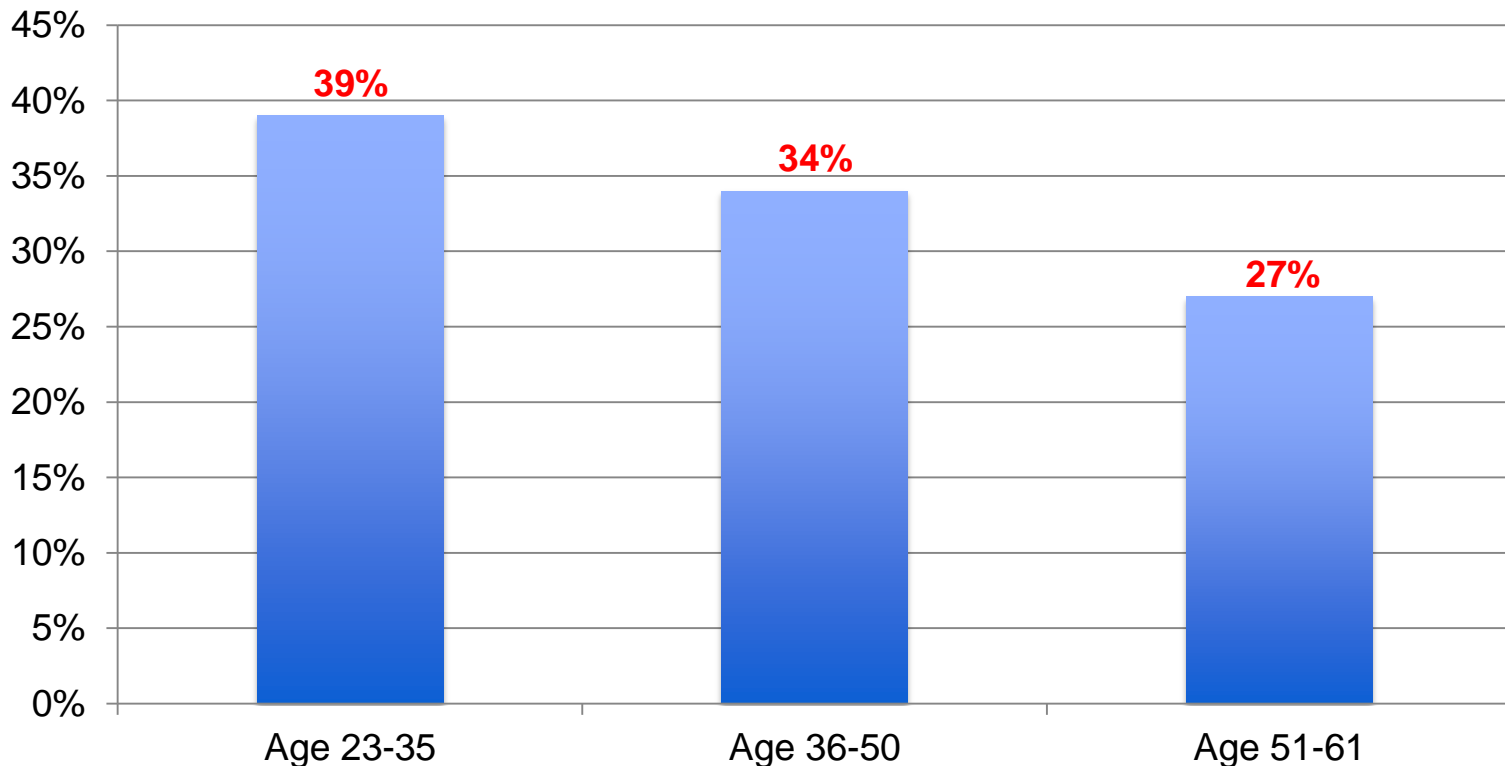
Note: Data from 2012 National Financial Capability Study (NFCS). Respondents age 23 to 61 and employed at the time of the survey.

**Annamaria Lusardi**  
**The George Washington University School of Business**  
**Academic Director, Global Financial Literacy Excellence Center (GFLEC)**

# Financial fragility by career stage

***How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?***

*% of respondents certainly or probably unable to come up with \$2,000 in case of unexpected need*

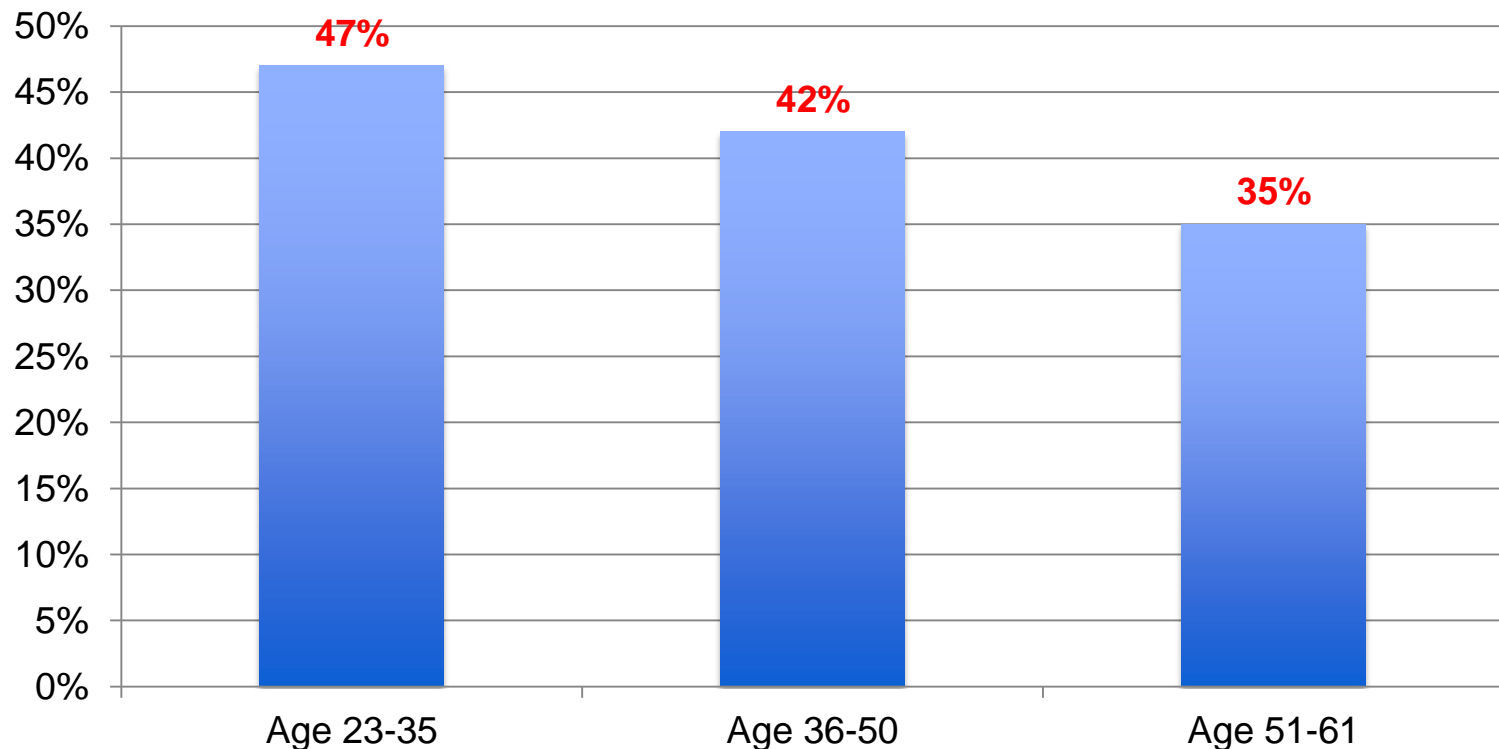


Note: Data is from 2012 NFCS. Respondents age 23-61 and employed at the time of the survey.

# Financial fragility in the population

***How confident are you that you could come up with \$2,000 if an unexpected need arose within the next month?***

*% of respondents certainly or probably unable to come up with \$2,000 in case of unexpected need*



Note: Data is from 2012 NFCS. Respondents age 23-61 at the time of the survey.