



# LEARN FINANCIAL SECRETS OF AMERICA'S MOST **CONFIDENT** WORKERS

The Guardian Study of Financial and Emotional Confidence™ found that just **23%** of American workers are **Confident Planners** — the most confident members of the American workforce. What makes them stand out? And what can you do to join them?

## How do they feel?

Compared to the least financially confident members of the American workforce, **Confident Planners** are...

### CONFIDENT

**2X** more likely to feel confident day to day

### SATISFIED

**1.6X** more likely to be very satisfied with their life overall

### CALM

**16X** less likely to feel overwhelmed by their finances

### BALANCED

**1.4X** more likely to do a good job balancing work/life demands

### READY

**4.6X** more likely to be confident they're financially ready for retirement

### FOCUSED

**1.7X** more likely to consider themselves much more focused on the long term than the short term

## What do they do differently?



say they're pretty good about setting up and sticking with a long-term financial strategy



have a written financial strategy



## of those:

**61%** have clear financial goals

**54%** state investment strategies by comfort level

**45%** list out a planning time horizon

**39%** declare an expression of risk tolerance

## What can you do to join them?

- Identify goals early and often
- Settle on a target timeline
- Prioritize your protection
- Assess your risk tolerance
- Focus on your big picture
- Draft a financial strategy
- Set up a meeting with a financial professional



worked with a financial professional to make their plan



**?** Think you might be a Confident Planner? Take the **Financial and Emotional Confidence** quiz and find out.