



5. What factor should have an effect on how much you are saving?
  
  
  
  
  
  
  
  
  
  
6. According to the article, "The ultimate goal is to save \_\_\_\_\_ times your salary by the time you are \_\_\_\_\_."
  
  
  
  
  
  
  
  
  
  
7. What happens if you contribute more than the maximum allowable contribution to your 401k plan(s)? (You will need to find this information outside the article.... Do some research?)
  - a. List the penalties (less than a year later)
  
  
  
  
  
  
  
  
  
  
  - b. List the penalties (more than a year later)
  
  
  
  
  
  
  
  
  
  
8. Why do you think most people don't save the recommended amount for retirement?