

February is Black History Month

Plan for tomorrow. Thrive today.

Black History Month is a time to celebrate progress and embrace opportunities for building a stronger financial future. While challenges remain, understanding where we stand today can help us take meaningful steps forward:


- 72% of Black men and 70% of Black women face financial struggles, compared to 52% of all workers.¹
- In 2022, only 58% of Black Americans were invested in the stock market — a sharp decline from 74% in 2002, and consistently less than other groups.²
- If current trends continue, median Black household wealth is projected to reach zero by 2053.³

You have the power to make a difference.

Take charge of your financial future with tools and strategies designed to help you grow your wealth and retirement savings. Whether you're just starting or looking to maximize your investments, every step counts.

Here's how to get started:

- [Log in to your account by clicking here](#) or scanning the QR code.



- Move the contributions slider left and right.
- Watch how it affects your estimated retirement income and replacement percentage.

Build your legacy — one step at a time.

¹ Defined Contribution Institutional Investment Association, "Who is being left behind? Part 3: Analyzing the intersection of ethnicity and gender," November 2022.
² Schwab Moneywise®, "Ariel-Schwab Black Investor Survey," 2022.
³ Institute for Policy Studies, "Report: The Road to zero wealth," September 2017.



Investing involves risk, including possible loss of principal.

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