

Savings and Financial Planning



This paper summarizes the results of a focus group on saving and financial planning. The group consisted of eight individuals with relatively high income and wealth. The savings behavior of such people is of interest partly due to their large contribution to total personal saving. The participants expressed concerns about how their circumstances will change as they age, and about uncertainties in income and health. While these concerns are consistent with theories emphasizing life-cycle and precautionary saving, the idea that saving involves self-control was also mentioned repeatedly. *Federal Reserve Board of Governors, Stop 180, Washington, D.C. 20551. We are grateful to Chris Carroll, Karen Dynan, Eric Engen, Myron Kwast and Dean Maki for valuable comments on this work, and to Diane Whitmore for able research assistance. This paper reflects the views of the authors, and not necessarily those of the Federal Reserve Board of Governors or its staff.

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