

# BLACK ENTERPRISE

YOUR ULTIMATE SOURCE FOR WEALTH CREATION

As 30 approached, Yolanda F. Johnson began to reflect on all the things she hadn't done yet: traveling, putting on a debut singing recital, conquering her fear of heights, and saving for retirement. A classically trained singer, Johnson has supported herself over the years with jobs in event planning at nonprofit organizations such as her current post at the Princess Grace Foundation-USA in New York City.

The screenshot shows a webpage from Black Enterprise. At the top left is the logo "BLACK ENTERPRISE YOUR ULTIMATE SOURCE FOR WEALTH CREATION" with a "More Video" link. Below the logo is the title "BEBR 35 Chapter 5 - Luxe Life". A video player is visible with a "Play Video" button and a progress bar showing 00:00 to 05:12. Below the video are several article thumbnails, including one titled "BEBR 35 Chapter 5 - Luxe Life" and another "BEBR 35 Chapter 4 - Entr...". On the right side of the page, there is a text block with a sub-header "Single Without children". An orange callout box highlights a quote from Yolanda F. Johnson: "At 30, you stand at a fork in the road," says the now 31-year-old Johnson. "I decided that I don't want to have a baby right now, and I don't need to get married. But I have a lot more disposable income than I've ever had in my life, so I need to do something with it." Below the quote is another paragraph of text and a sub-header "Invest small amounts".

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Johnson hadn't participated in a retirement savings program before. But when she turned 30, retirement suddenly didn't seem that far away. Since the New York resident wasn't confident in her ability to pick the right funds in her 403(b) plan, she sought the advice of a financial analyst friend. Last July, she began contributing 1% of her pay to an all-equity portfolio consisting of large-, mid-, and small-cap stocks as well as international funds, and she plans to increase her savings in about six months. Johnson also opened a high-interest savings account and is actively paying off debt. Her goal in saving is to open her own business, a singing studio.