

The Dream Retirement

What is your dream retirement? When the time arrives that you have been working for your entire career, will you be ready? More importantly, will your nest egg be ready to sustain the retirement of your dreams? If the answer is no or maybe then you need to make changes in your finances now to move closer to the retirement you want to enjoy. I would define “The dream retirement” as a kind of future where you get to do what you want because you made the sacrifices earlier in life to get to that point. Folks who achieve the dream retirement made a plan and followed it. They stayed focused on the goal and didn’t let distractions sidetrack them. They set limits for themselves, lived on a budget, systematically saved for the future and stayed out of debt. They lived on a cash-only basis and didn’t try to keep up with the Joneses. As a result of their hard work, dream-minded people make their dreams a reality.

What can you do now to prepare for your retirement? Here are some steps to take:

1 – Get on a budget. If you’re not defining where your money goes, then it will disappear without going to the important things – like retirement. A budget keeps your financial priorities in line, but only if you stick to it!

2 – Get out of debt. Think about the amount of money you could be putting away for retirement if you didn’t have to pay Visa or make a car or mortgage payment. Debt steals from your future retirement.

3 – Get with a professional and make a plan. Talk to a Financial Advisor, ideally someone with the heart of a teacher to explain the best way to invest your money based on your financial situation.

The good news is that it is never too late or never too early to get serious about your retirement planning. But it doesn’t happen by accident. It takes intentional action, and only you can take that next step!

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