



March 12, 2017

**These are the 6 common EXCUSES people use to justify not saving anything for retirement. Whatever your personal excuse is, it doesn't matter. If you are not saving anything for your future, you will someday pay for it...and it will be EXPENSIVE.**

**You might have an \$800 smart phone w/high monthly bills, premium cable TV w/500+ channels, go out to eat everyday, buy new clothes that sit unused in the closet, pay a ridiculous monthly car payment, all while making excuses for not saving.**

**Ps. It might be counter intuitive, but If you are 100% focused on paying down debts (non credit card) and yet you have nothing saved/invested, I believe you're making a mistake as well.**

**We work with a couple who is retired now with more than \$2.6 million in their retirement accts who never made more than \$85,000 per year. They simply were disciplined and saved/invested from every paycheck since college.**

- 1. Find non-essentials to cut from your budget**
- 2. Automate a portion of your paycheck to go to savings/investment**
- 3. Find ways to increase your income outside of your paycheck**
- 4. Stop making excuses**
- 5. Stay disciplined**

**There is NO EXCUSE today that is going to somehow pay for the shortfall you will face when retirement comes.**

**Start now.**



#### [Paying Off Your Credit Card Debt](#)

Don't let overspending get the best of your finances. Many people are living out of their means and getting themselves into massive amounts of debt. We can help you figure out how to pay off your debts, and start saving your money instead. [Read more...](#)



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Worried about your college savings plan? We can help with making a college plan for your children and grandchildren, such as the college 529 plan that gives you certain tax benefits. College is expensive, but it's not impossible to save for. [Read more...](#)

