

## How to Afford the Best Moments In Life.

(Prefer to watch rather than read? Check out our video <u>Your Retirement Planning Timeline!</u>)

As you enter each new phase of your life, milestones like marriage, buying a home, and having kids will, while exciting, impact you financially and, inevitably, could affect how much money you can put toward retirement. While these new expenses can be daunting, the good news is these also typically coincide with your peak earning years.

While you move through life and its ups and downs, you'll want to focus on balancing your spending with saving, avoiding common pitfalls, and preparing for your future. Here are eight tips you should consider when approaching or entering the second half of your life and career to ensure you stay on track with your retirement plan, as well.

**Invest in Yourself.** Consider learning new skills and focusing on long-term career goals.

**Supercharge Investments**. Take advantage of time in the market and prioritize retirement savings.

**Network.** Keep in touch with friends, colleagues, and other professionals.

**Pay Off Debt.** Act now to make sure you won't be bringing your debt with you into retirement.

**Focus on Healthcare**. Learn about insurance plans, deductibles, and HSAs, and, above all, work on staying healthy.

**Invest in Your Kids**. Teach them the value of a dollar.

**Talk to Your Parents**. Find out where they stand financially for retirement, healthcare expenses, and more.

Create a Will. Proper estate planning helps you and your family prepare for the inevitable.

Another important thing to remember is to share each of your new milestones with me. Together, we can reevaluate your investments and map out an updated path to keeping you on track as you navigate the exciting moments in your life.