

FINANCE

MARKETING TIPS

BUSINESS

BUDGET PLANINING

A Financial Warmup

Most of us know it is smart to save money for those big-ticket items we really want to buy - a new television or car or home. Yet you may not realize that probably the most expensive thing you will ever buy in your lifetime is your retirement.

Perhaps you've never thought of "buying" your retirement. Yet that is exactly what you do when you put money into a retirement nest egg. You are paying today for the cost of your retirement tomorrow.

The cost of those future years is getting more expensive for most Americans, for two reasons. First, we live longer after we retire - with many of us spending 15, 25, even 30 years in retirement - and we are more active.

Second, you may have to shoulder a greater chunk of the cost of your retirement because fewer companies are providing traditional retirement plans. Many retirement plans today, such as the popular 401(k), are paid for primarily by the employee, not the employer. You may not have a retirement plan available at work or you may be self-employed. This puts the responsibility of choosing retirement investments squarely on your shoulders.

Unfortunately, just about 54 percent of all workers are earning retirement benefits at work, and many are not familiar with the basics of investing. Many people mistakenly believe that Social Security will pay for all or

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Dueep Jyot Singh, John Davidson



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grow This book is going to tell you something of finances based on experience and real life stories but the idea is there is money out there just waiting for you I remember as a child my father talking about his parents and their ideas of finances he knew the value of money every single red cent coming into the house and which needed to go into the care of grandpa s wife six children elderly parents and a number of relatives including cousins nephews and nieces because in keeping with the culture of the times joint families were the rule and not the exception and nuclear families had not been thought up The men of the family worked hard throughout the day and earned enough money to feed their children either on daily wages monthly salaries or what they paid themselves in their own businesses The women managed the best way of making sure that everyone was well fed well clothed and the family never got into debt **Kiplinger's Personal Finance** ,1989-10 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics **Kiplinger's Personal Finance** ,1984-01 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics

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