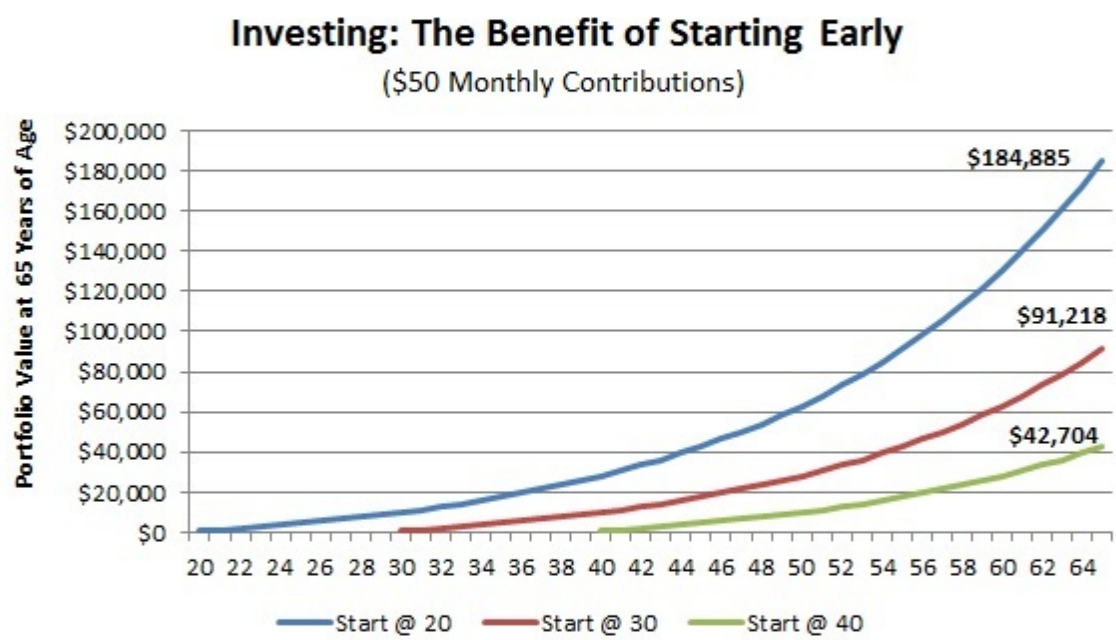
Your Financial Health

Start Investing Early

When it comes to retirement planning, it's never too early to start saving. You may believe you can't afford to save for retirement yet and you may be putting off investing into a 401(k) or IRA until you get a raise or find a higher paying job. You might be assuming you can't afford to save enough to have an impact on your retirement account.

The earlier you start means your retirement savings will have that much more time and potential to grow. The graph below illustrates 3 scenarios where an investor contributes $50 monthly and starts at age 20, age 30 or age 40. The illustration assumes a 7% rate of return.



Consider increasing your monthly contribution over time, whether that is 1% per quarter or 1% per year. Also, try and invest a portion of any raises or bonuses you may receive. This is money that is not currently a part of your budget and can be an easy way to increase your 401(k) contributions over time.

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