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Preparing For Your Future

Giving your children the best opportunities in life is top of mind for most parents. That means you can never start too early on a serious college savings strategy. But that's just one future financial goal. Living the retirement of your dreams means making your money last. Yet outliving our money is a worry we all have. What's the secret to securing your financial future? Start a goal-oriented savings plan today – and stick with it.

Saving For Retirement | Living In Retirement | Saving For College

It's how people save to buy a home, to send the kids to college and retire in comfort. During your working years, take a portion of your paycheck and send it via direct deposit into a separate, special account at your credit union. If you don't see it, you don't miss it. As this money accumulates, move it to more long-term investments consistent with your risk profile and time horizon. With all these goals, retirement especially, time is your friend. Properly invested, money grows. Do you know your retirement shortfalls? Use this [calculator](#) to help you determine if you have a retirement shortfall.

Shifting investment styles

When you're just starting to save and invest for your retirement, you may be like many people: comfortable accepting greater volatility and risk for the possibility of greater gain. As you approach retirement, you may have far less tolerance for ups and downs. Investors tend to shift to more conservative [decisions](#), because losses just prior to retirement can be challenging -- and leave you little time to make it up with some unknown future gain. Prior to shifting your investment styles it's important to understand your current [asset mix](#).

When should you retire?

This can be a complicated decision, and it's certainly a personal one. After a lifetime of work, are you financially and emotionally prepared for this new time of life? The fact is, you're in control of the big decision, and you can be confident you'll make the right one, especially if you've done your preparation and homework. Review your asset and liabilities to help you determine your net worth which could help you with your decision. You can also use this [calculator](#) to help you determine whether you are saving enough to cover your expenses in retirement. Your credit union is also a great resource that can help you plan for retirement. Talk to a [Financial Advisor](#) located at First Community Credit Union, to ask your questions.

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