

JUGGLING FINANCIAL GOALS

# 4 Things to consider when managing financial goals

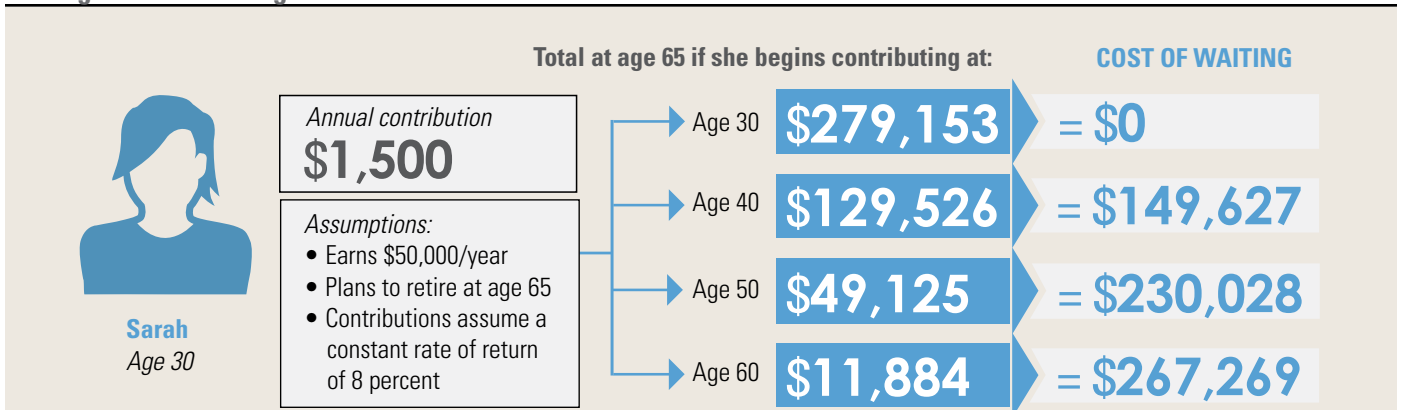
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Trying to prioritize preparing for retirement while juggling other financial goals can be tough. Here are four things to consider as you make retirement readiness a priority.

## 1. So many goals, so little time

Early in your career, you may think that reducing or stopping your retirement plan contributions is the only way to free up money to meet other financial demands. Paying off student loans or buying a car may seem more pressing, and you also may want to buy a home, raise a family and eventually help your children

### The high cost of waiting



**Note:** Any individuals are fictitious, and all numeric examples are hypothetical. These hypothetical investment returns are for educational purposes only and are not indicative of any particular investment or performance. Hypothetical returns assume reinvestment of earnings. Actual returns or principal value will vary.

pay for college. But as you can see, you will always have new goals. Putting off contributing toward your retirement account could mean not having enough money to live on when you're ready to retire.

## 2. A little extra can go a long way

It's important that you start preparing early in order to reach your retirement income goals, because waiting even one year can make a big difference.

## 3. Categorize and compare your financial priorities

By comparing categories that seem to compete for the same dollars, such as retirement preparation, college planning, emergency funds or major purchases, you can simplify the process of dealing with different financial priorities.

## 4. Consider projected retirement expenses

How much should you invest for retirement? While you don't have a crystal ball, chances are the things you buy today will cost more in the future because of inflation. There also are other factors, such as health care costs during retirement, you may need to take into account when deciding how much to invest.

## Don't let short-term financial goals get in the way of your long-term future

Fully funding your retirement may mean not letting other short-term financial goals take center stage. Since you're probably going to need a lot of money for a comfortable retirement, it makes sense to keep that as a top goal. Try the Retirement Income Calculator at [www.oneamerica.com/today](http://www.oneamerica.com/today) to confirm your retirement strategy is aligned with your retirement goals.

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