

## Where to Start When Planning Retirement

Most folks reason that you need elaborate, high-priced retirement planning tools to get the most out of your planning. Not so! Many good retirement planning products can be had for free. They may not have tons of bells and whistles, but sometimes simple can be perfect, too.

### Start with Budgeting

This tool may not seem all that inspired, but it can make a huge difference in your retirement planning: a budget. Start with a blank piece of paper, or a blank spreadsheet, if you want to use your computer. Go through your checkbook, credit card statement, and bank statement and write down all of your monthly expenses, including your utilities, credit cards, eating out, groceries, and snacks.

Write down every single thing that you spent money on, even if it was just for fun. Now, at the bottom of the page, subtract the amount from your total take-home income. Anything that is left over is potential for retirement funds.

If you don't have anything left over, then it may be time to rethink your budget. Cut back on the little things so that you can plan for the big thing, retirement.

### The Personnel Office

Many people don't realize that the best retirement planning tools can be found at their job; it is called the personnel office. Personnel can help you find and sign up for every perk, investment, and savings benefit your employer has to offer. Some businesses even work with banks and local investment firms to get retirement information to their employees. Stock up on the brochures and reading material that the office has as well. It's like getting top-of-the-line retirement advice for free!

### Information for Free

You can get tons of nifty retirement planning products on the internet. A lot of it is what's called Shareware, which are programs that are created by programmers in their spare time to offer to the public free of charge. The Vanguard Retirement Calculator helps you see if you are investing enough and helps you average your investment returns. AARP has a Retirement Roadmap Tool that helps determine how much your retirement dreams will cost in the real world. Principal Financial Group offers many different kinds of planning and investment calculators for planning for retirement. CNN Money.com offers an intensive calculator that covers investments, goals, income, savings, and portfolios.

Free retirement planning tools can found on the internet

## About the Author

Susan Atkinson writes articles for CanAm College, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Second Article, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Email College, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for The Aroma Scene, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for The Herb Scene, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for The Crystal Scene, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Lens Foto, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Coffee Everything, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Puff Stop, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Yoga in Health, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Your Own Shops, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Home Study Central, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for Cards & Stuff, this article is posted on Money Schooling\n\nSusan Atkinson writes articles for The Herb Scene, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for CanAm College, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Second Article, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Email College, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for The Aroma Scene, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for The Herb Scene, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for The Crystal Scene, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Lens Foto, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Coffee Everything, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Puff Stop, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Yoga in Health, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Your Own Shops, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Home Study Central, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for Cards & Stuff, this article is posted on Money Schooling\n\nVanessa Herremans writes articles for The Herb Scene, this article is posted on Money Schooling\n\nJohn LeClere writes articles for CanAm









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