

## Sample ghostwritten Casual tone blog post for an influencer/coach.

### Retirement Ready!

Does thinking about retirement planning make you feel stressed or scared?

**Are you plagued by questions like:**

*Will I have enough?*

*Am I making the right decisions?*

*Will I burden my children?*

*What if I get sick?*

*What if my spouse passes and we aren't prepared?*

*I'm not even out of debt much less prepared for retirement!*

Instead of dealing, do you ignore? I understand. Believe me.

I have found one of the main reasons people often work to build a side business is to ease the fear of their finances. If anxiety arises when you think of retirement, it's important to remember that fear won't meet your need, it only slows you down. Telling our money what to do instead of letting it tell us what to do is one of the most freeing and empowering experiences! I love bossing my money around!

I shared this formula for retirement income with my team, but I got to thinking about how important it is for everyone to run this exercise. EVERYONE. If you do this exercise and find you need more, don't fall in to fear. If you have a long way to go to being debt-free before you can even consider saving for retirement, maybe I can help? What if one conversation could ease your fear? Take a deep breath and let's chat and help you with a plan.

**Here is an excellent exercise from Dave Ramsey to wrap your head around the facts of what you need for retirement.** I find it's so much easier to meet a goal when you know what the goal is!

1. Take the annual amount you'll need to live your desired lifestyle (expenses and extras) and divide by .08. *That is the nest egg you need.*

2. Take your nest egg and multiply by your age factor from the chart below.

This formula will give you the amount you need to save monthly to meet your retirement income target.

*\*Formula from Total Money Makeover by Dave Ramsey*

A plan goes a long way in easing our fears and making us feel powerful in the scary things of life. *Give this a try and tell me how it goes.*

**Step One:**

Annual Income (today) you wish to retire on:

\$30,000

divide by .08

(Nest egg needed) equals:

\$375,000

**Step Two:**

To achieve that nest egg, you will save at 12%, netting 8% after inflation, so we will target that nest egg using 8%.

$$\begin{array}{rcccl} \underline{\$375,000} & \times & \underline{.000436} & = & \underline{\$163.50} \\ \text{Nest Egg Needed} & & \text{Factor} & & \text{Monthly Savings Needed} \end{array}$$

8% Factors (select the one that matches your age)

AGE	YEARS TO SAVE	FACTOR
25	40	.000288
30	35	.000436
35	30	.000671
40	25	.001051
45	20	.001650
50	15	.002580
55	10	.005066
60	5	.013510

Note: Be sure to try one or two examples if you wait 5 or 10 years to start.