

# What's Your Most Valuable Retirement Planning Tool?

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Retirement Rehab

What tools do you need to succeed in retirement planning? Savings, smart investments and a 401(K) probably come to mind.

These are all great assets, especially if you have years to build them into a big financial safety net. But if you need to build savings fast, I wouldn't call any of them your most valuable retirement planning tool. So what is it?

**Time.**



It might not make sense at first, but time is your biggest asset, your most valuable commodity, and the best way to save money for retirement. Here's how.

## **Time ≠ Money**

If you've spent much of your adult life working for a salary, you've probably stopped thinking how valuable your time can be.

But if you're in your 50's and just now starting to save for retirement, time is of the essence in retirement planning. Between your day job and personal time with your family, there's only so many hours in the day to build additional

streams of income.

You've heard the phrase "Time is money" time and again. And if you think back to your hourly summer job when you were a teenager, that statement's completely true.

But now it's different. Your time is more valuable than money to solve your financial problems, as long as you use it right. Spend your time wisely, and you can build extra retirement savings you couldn't dream of getting with just your day job and a pension.

## Take the Time for Smart Retirement Planning

You might think you don't have time to start a side business to build an extra stream of income for retirement planning. But trust me, everyone does.

Check out this statistic from the [Society for Human Resource Management](#):

"70% of employees **work beyond scheduled time and on weekends**; more than half cited 'self-imposed pressure' as the reason."

People work extra hours from home all the time, not because their bosses are forcing them, but because they pressure themselves into it. And sadly, most of the extra work people do is for their salaried jobs. Extra hours ≠ extra money.

But what if you used "self-imposed pressure" to work nights and weekends on an online business? Then you'd have a day job, and a night gig with the potential for exponential growth.

## Don't Waste a Valuable Commodity

Don't have a lot of savings to speak of? Then time isn't your best retirement planning tool, it's your only tool.

So if you want to succeed, the first thing you should do is get in control of your time management. Did you know investing [10-12 minutes in planning your day](#) will save at least 2 hours of wasted time and effort? It's time to get serious and stop wasting a valuable commodity.

Figure out what you need to do to succeed, and make a plan. This won't be without sacrifices.

You'll face tough questions, like:

- Is it really worthwhile to take a 3-week vacation this year?
- Should I watch both of my son's baseball games this Saturday or work for the first few hours?

There are trade-offs in-terms of quality family time and relaxation, but the payoff is better for you and your loved ones in the long term.

I quoted wise words from *Seneca* in my upcoming video course and I'll do it again here:

*In guarding their fortune men are often closefisted, yet, when it comes to the matter of wasting time, in the case of the one thing in which it is right to be miserly, they show themselves most prodigal.*

**Prove Seneca wrong and make the most of your most valuable retirement planning tool. Ten years from now, you'll thank yourself for it.**

## RETIREMENT REHAB

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