

What Darcy Bergen Wants Young People Need to Know About Saving for Retirement

PEORIA, ARIZONA, UNITED STATES, November 11, 2019 /EINPresswire.com/ -- [Darcy Bergen](#) is the owner of [Bergen Financial Group](#) and has over 20 years of experience helping clients plan for retirement and other financial solutions. Although most of Darcy Bergen's clients are those who are getting close to retirement age, he wishes more people in their 20s and 30s sought the help of a financial advisor.

In fact, research shows only 25 percent of working young professionals take advantage of retirement savings plans offered by their employers. Also, only 39% of adults started saving for retirement in their 20s. According to Darcy Bergen, there are a few steps young adults can take to contribute to their retirement at an early age.

Make Retirement Contribution a Priority

Darcy Bergen believes one of the reasons why young people don't start saving for retirement early on is because they don't think it's a priority. After all, they believe, paying off their student loans or credit card debt seems more important than saving for retirement. They also believe they must start with a large contribution towards their retirement account. Darcy Bergen believes all young adults should account saving for retirement as part of their monthly expenses. Even putting away \$25-per-month can make a big difference in the future.

Take Advantage of a 401(k) Plans

Although a lot of employers offer 401(k) plans, not many young adults take advantage of them, according to Darcy Bergen. Taking advantage of 401(k) plans is a great way for people in their 20s to start saving for retirement. First of all, 401(k) contributions get taken out of their paychecks before taxes, which means they won't have to pay taxes on this income in that given year. Also, many employers match the contributions of their employees. For example, if they contribute \$100 a month towards their retirement plan, their employers will contribute an additional \$50. In a year, employees could save an additional \$600 a year.

Consider Retirement Benefits Before Taking a Job

Many young people don't consider retirement benefits when they accept a job offer, according to Darcy Bergen. As they get older and move up in the corporate world, young professionals should consider retirement benefits when accepting a job offer. The earlier they start contributing, even if the contribution is small, the better off they will be. [Darcy Bergen advises](#) young professionals



Darcy Bergen

from taking jobs that don't offer a comprehensive retirement plan.

For more information and tips on saving for retirement and other financial benefits, check out darcybergen.co.

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