

Want to Make the Most Out of Your Retirement? Darcy Bergen Explains How

PEORIA, AZ, UNITED STATES, February 24, 2020 /EINPresswire.com/ -- [Darcy Bergen](#) is the owner of Bergen Financial Group and has experience working with clients who have various financial concerns. He has over 20 years of experience helping clients with their financial planning needs from IRAs, Social Security benefits, and Fixed Index Annuities. Darcy Bergen says the key to a happy retirement is to start planning early. However, only about 71 percent of Americans are financially prepared for retirement, and the other 29 percent have trouble with budgeting and living a comfortable retirement. Darcy Bergen shares tips for those who want to learn how to budget for retirement.

Affordable Housing

While having a nice big house with a yard is great, retirees can accrue a lot of expenses while trying to maintain the house. [Darcy Bergen recommends](#) those who want to live more frugally during retirement, should give their housing situation a bit more consideration. Retirees who want to live on a budget consider moving somewhere where the cost of living is more affordable, downsizing or find ways to get rental income. In the long run, even yard maintenance can add up and become a burden on the fixed income of a retiree. Moving to a smaller house or a condo is something many retirees should consider.

Treating Their Retirement Accounts Like a Paycheck

One of the best things retirees can do is manage their retirement funds like a paycheck. Darcy Bergen mentions it's a good idea to set up automatic withdrawals from their accounts. During retirement, it's tempting to know that they have access to a large pool of money; however, those funds are not unlimited. Setting up money transfers from their accounts on a weekly or bi-weekly is called a systematic withdrawal. Talking to a financial advisor will ensure they make the withdrawal process more convenient.

Healthcare Should Be a Priority

During retirement, it's more important than ever for senior citizens to stay healthy. The average retiree spends \$4,300 on out-of-pocket healthcare expenses. Although it's impossible to predict the health of a person, there are preventative measures retirees can take to stay healthy. Exercising regularly and eating home-cooked hearty meals, for example, can help them save a lot of money down the line. Senior citizens can prevent many conditions that can lead to health complications such as high cholesterol, only by eating right.

For more of [Darcy Bergen's](#) retirement tips and other concerns, check out darcybergen.co.



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