

Start Planning for Retirement Now: Darcy Bergen Shares Retirement Tips for Young Adults

PEORIA, AZ, UNITED STATES, March 16, 2020 /EINPresswire.com/ -- [Darcy Bergen](#) has over 20 years of experience as a financial advisor helping his clients with their financial needs, such as planning for retirement. After all of those years of experience, Darcy Bergen has seen many young adults putting off planning for retirement. Many people in their 40s and 50s have retirement in mind, but many young people fail to start thinking about it in their 20s when they join the workforce. Darcy Bergen shares vital points to keep in mind when planning for retirement early on in life.

It's Never Too Late to Make Retirement a Priority
It cannot be very easy for young adults to make retirement a priority when they have more pressing needs to take care of. They don't prioritize their retirement savings because they believe they have more time to start saving. Who wants to think about saving for something that will happen 40 years from now when they have large bills now? [Darcy Bergen believes](#) all young adults will make a significant impact on their retirement savings if they make them a part of their monthly expenses. Any amount they put away will make a difference.

Take Retirement Benefits into Account When Applying for a Job

When young adults are in the process of entering the workforce after college, they often take jobs that will pay the bills and will build their resume. The last thing on their minds is the 401(k) plan because they think they will have more time once their careers have been established. Taking this approach could be beneficial to make them better candidates for more opportunities in the future, but it won't help them save for retirement. Darcy Bergen advises against taking jobs that don't have a 401(k) plan to offer their employees. If possible, he recommends only applying for jobs that offer retirement benefits.

Enrolling in Employer Offered 401(k) Plans

Many young Americans don't take advantage of the plans offered by their employers. Only 25% of working young adults use the retirement savings plans offered by their employers. The employer-provided 401(k) plans are an excellent way for people in their 20s to start saving for retirement. Another advantage is that many employers match the contributions of their employees. [Darcy Bergen mentions](#) not taking advantage of these retirement plans could be a big mistake in the long run.

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



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