

Darcy Bergen: Tips for Millennials to Create the Best Plan for Their Retirement

When people are dealing with their day-to-day lives it is difficult to think forward. Darcy Bergen explains how to prepare for retirement.

PEORIA, AZ, UNITED STATES, May 21, 2020

/EINPresswire.com/ -- Right now when we are smack dab in the middle of a pandemic, the last thing you may be thinking about is how to plan for your retirement. After all, some of us are trying to plan for how to eat or where to get toilet paper! But for millennials, it is still important to think about the future. Despite the common belief, millennials are actually fairly industrious; they have a strong work ethic and are notably idealistic. But everyone needs help, and [Darcy Bergen has](#) some advice to help this generation have a leg up going into retirement.



Helpful Tips for Millennials from Darcy Bergen on Planning for Retirement

Now, a lot of these tips are not likely going to be something you will be taking advantage of today. If you can afford to do so, more power to you, but as Darcy Bergen points out, a lot of millennials are getting hit fairly hard by the pandemic financially. Nevertheless, these are the tips to consider when you are able to do so.

Firstly, the simplest thing you can do is to squirrel away money. As tempting as it may be to buy luxury items, putting a percentage of your paycheck into a retirement fund will make a world of difference down the road. On the same note, [Darcy Bergen recommends](#) that you deal with your debts now before they begin to get any more out of control than they already are. Once you have reduced or eliminated your debts, you can both begin to put more into your retirement fund as well as treat yourself to more luxuries without feeling bad.

People, and not just millennials, tend to eat out a little too much. This certainly adds up, and a

much cheaper option is to learn to cook and buy the ingredients yourself. In fact, a lot of things, [Darcy Bergen explains](#), can be accomplished through a do-it-yourself attitude. Learn how to maintain things around your house? Don't have to pay maintenance people as often. Need a hobby that does not cost a lot of money to get into? Try learning to draw. There are a number of things you can do to reduce the amount of money you spend on things while giving you more money to put into your retirement. On top of that, you will come out of it feeling more capable and accomplished, Darcy Bergen points out.

One thing Darcy Bergen thinks people should consider more often is therapy. There are some people who, when they are depressed or mentally unwell, turn to 'shopping therapy,' where they purchase things they do not need just to buy it. Dealing with this can be difficult, but in doing so, you will feel less of a pull to buy if you struggle with this, Darcy Bergen explains.

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