Retirement awareness budget/savings tips 101

Be aware and prepare

When you pay attention to the minor purchases, you can treat yourself without cheating yourself out of long-term savings. Retirement will come sooner than you might think, and even the little things can make a difference.

We encourage you to use these tips as a way to better understand how to take action now and secure your financial future.

Pay with cash

Decide in advance how much you are going to take out for the week. If you can't afford to pay for something with cash, don't buy it!

Cut down the habit

Whether it's cigarettes, coffee or candy, try cutting out or at least reducing how much you spend on incidental items every week. Instead of two cups of coffee a day, try just one cup.

Brown bag your lunch

Instead of eating out for lunch, bring your own. When you do this, you buy ingredients for multiple meals, spreading the cost out and getting more bang for your buck.

Check out the resources at **www.peba.sc.gov/retirementawareness.html**.

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