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A worker can choose to retire as early as age 62, but doing so may result in a reduction of as much as 30 percent. Starting to receive benefits after normal retirement age may result in larger benefits.

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Try making a retirement budget and living off it for six months before you retire. If you can't make it without raiding savings or using credit cards, you're not ready yet.

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Early Retirement Financial Tips and Advice for Retiring Early

Early on in retirement, you tend to spend more freely, as you can finally do all the things you were too busy to do when you worked: travel, eat out more, or indulge a costly hobby.

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When Can You Retire Early Retirement Calculator

But it hopefully can help you understand how things like saving rate will impact when you can retire. You can also control a lot of the variables that I see missing in a lot of retirement calculators. Who knows what the inflation rate or your tax rate will be in retirement. This is what makes trying to plan for early retirement so challenging.

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3 Reasons to Retire As Early As You Can The Motley Fool

3 Reasons to Retire As Early As You Can Retiring early -- or earlier than you had planned -- may be more possible than you thought. It might be more satisfying, too.

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Can I Retire Early DaveRamsey com

If you have bigger plans for the second part of your life, you can pursue them and feel financially secure to make that big move. How to Retire Early. If these examples don't work for your budget or you can't afford to save more, that's okay. Remember, investing 15% of your household income for retirement is always a good rule of thumb. Just be sure you're out of debt with three to six months of expenses in your emergency fund first.

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You need to put every extra dollar you can toward investing if you want to retire early. For example, if your typical vacation costs your family \$5,000, you may want to cut that in half and put the other \$2,500 toward investing.

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Benefits By Year Of Birth Social Security Administration

If You Retire Early You can retire at any time between age 62 and full retirement age. However, if you start benefits early, your benefits are reduced a fraction of a percent for each month before your full retirement age.

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