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Econ 255

16 May 2022

When changing the annual income you are able to save more and increase your savings at death. By increasing annual income you also increase quicker the salary with the inflation rate. When you decrease the retirement age the amount of savings in the end is lower and when you raise the retirement age it is higher. This is common sense for having more time is more money to be made. If the inflation rate is increased all the numbers increase. Inflation causes everything to go up including salary and more money to save. That is if your expenses do not change, but with inflation those would also increase. By increasing the assumed rate of return also increases the savings after death. Age is one of the parameters with the biggest effects on savings at death. By starting to save a year sooner you make more money and it can be a significant amount depending on the salary and how much is actually needed for saving. Inflation rate is also a parameter that has a great effect on savings at retirement. Inflation is a percentage increase and they add up quite a bit over time. By adding $30,000 at age 65 this increases the savings. By increasing interest rates this would increase your savings at death. You would then not need to save as much income because it would balance out over time. Using the solver was very difficult. This was my first time using it and I struggled to get it to actually work. I got help and they were able to make it a little easier by creating the button on the spreadsheet. For finding the breakeven