

Title:

How To Save For Retirement - Even When Money Is Tight!

Word Count:

370

Summary:

So, you want to save for retirement, but you're having enough trouble paying your bills every month?

Now what?

How can you possibly find enough money to save for the future when the present is difficult enough?

If this sounds familiar, then here are a few suggestions to help making saving money easier. Not necessarily easy - when money is tight, saving is probably not going to be easy. But at least it can be a little bit easier.

For this to work, you first have to...

Keywords:

save for retirement,bank on yourself,saving money,investing

Article Body:

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If this sounds familiar, then here are a few suggestions to help making saving money easier. Not necessarily easy - when money is tight, saving is probably not going to be easy. But at least it can be a little bit easier.

For this to work, you first have to be willing to make a few changes. Actually, it all comes down to one big change - and that is making a commitment. Without this commitment, and a plan to go along with it, then most likely nothing will ever change.

So, go ahead and make a commitment to yourself that you'll do WHATEVER it takes to change your financial situation. And this change won't come overnight, so give yourself a time frame to make it happen. Write down your commitment. And put it in a safe place.

And get ready to make it happen! Here are some suggestions for saving money - even when money is tight:

First, take a few minutes to read your commitment each day. The more you believe in what you are doing, the more you will be willing to take action, and achieve what you want!

Second, think of ways to make some extra money:

- get a part-time job
- start your own business
- sell items around the house that you don't need any more

Third, take out your checkbook and write down a list of all your expenses for the last month or two. Write down everything. Then decide which expenses you can eliminate (and remember, you make a commitment to change your financial situation, and won't necessarily be easy). And decide which ones can be reduced:

- cable TV
- cell phone
- internet service
- newspapers
- magazines
- entertainment
- luxuries
- anything else you can live without!

Be creative. Be honest. And be committed!

Because when money is tight, and you still want to save for your future, you either need to find a way to make some more money. Or find a way to lower your monthly expenses.