

The *future*
depends on
what you
do today.

TUESDAY 1/5/2021 -

If you have lots of money leftover after paying bills, saving for other goals, and having automatic transfers made to 401(k)s and IRAs, you may not be saving enough. Many professionals suggest saving about 15% of income for retirement, including any employer match in a 401(k). And while retirement accounts and automatic transfers are easy to set up, they can also be easy to forget about. Increasing your contributions each year is a good habit to get into, and some accounts offer automatic increases each year. But, if you still notice lots of extra cash leftover, saving and investing that money now can help make ends meet later.

(Source: Business Insider)

[businessinsider.com/personal-finance/signs-not-saving-enough-for-retirement-2020-12](https://www.businessinsider.com/personal-finance/signs-not-saving-enough-for-retirement-2020-12)