

ADVERTORIAL

5 Things People Spend Too Much Money On

Don't Let Your Nest Egg Be Devoured

Written By: Anthony Holyoak

Retirement is a word that means something different to each person.

This is especially true the closer you get to retirement age.

When people are young they think of retirement as an endless possibility. The chance to live their dreams to the fullest.

Somewhere along the way, "reality" starts to set in. They begin to change their perspective on this word.

It begins to become less about chasing their dreams and more about preserving their reality. *(you know, the reality they spent their entire life building.)*

This becomes more of an objective rather than a dream.

The reason is when we are young there are no limitations to our dreams.

It is literally like being at a dream buffet where you can pick and choose any dreams you want.

Then we get older and what was once a buffet of dreams turns into a buffet of responsibility.

Only this buffet is one that doesn't give you a choice to what gets thrown on your plate.

Get a job... Buy a house... Get a car... Raise a family... The responsibilities become the new focus.

The worst part is all of this costs money. Many of which are ongoing expenses.

Forbes.com says one of the **biggest mistakes we all make** is:

"Failing to appreciate the power of personal spending decisions."

During the peak earning years you can get away with spending freely on whatever you desire.

However, later in life as many people may be relying solely on (or at least partially on) a fixed income, it is important to pay more attention to personal spending habits.



Here Are 5 Things Retirees Commonly Overpay For:

- 1. Car Payments** – It is common to see retirees with multiple vehicles from when they were spending more time in a daily commute. The extra car that was once useful may now just be collecting dust.
- 2. Cell Phone Payments** – Cell phone plans are typically more expensive the more features you use. It is a good idea to reevaluate the plan to see if it has some features that are not necessary.
- 3. Entertainment** – As free time increases so does the need to fill that time with something interesting. This often results in going all out on the top cable packages so there is no shortage of options.
- 4. Utilities** – This is something that most people overpay on at every stage of life. The utility companies are masters at squeezing every dime they can out of our pockets.
- 5. Dining Out** – Let's face, it dining out is fun. You get a chance to try new meals, hang out with friends or family, and meet new people. It is also typically more expensive than a home-cooked meal.

These costs can easily add up to thousands of dollars in ongoing expenses.

That is potentially *thousands of dollars* in wasted spend each month!

Thousands of dollars that could be saved, invested, or spent on more things you love.

But what if you could still have all those things, and still have the savings?

Well, there just might be a way.

I stumbled on a hidden gem the other day.

It is called "The Ultimate Golden Years Blueprint".

I was absolutely blown away with what this book contained.

Here is just a glimpse of what you'll find inside:

- ✓ Learn how to make your CAR pay for ITSELF!
- ✓ Secret to getting FREE electricity.
- ✓ Simple way to save BIG on your cell-phone bill.
- ✓ and 36+ other ways to squeeze more money out of your everyday life!

I couldn't believe the value contained within this booklet.

The fact that this book could mean substantial amounts of savings per year is amazing.

Better yet, this book will *cost less than a cup of coffee* (talk about a good deal).

Click below to learn more about how you can claim your copy of *The Ultimate Golden Years Blueprint* today!



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