



Make your money last in retirement

Making simple adjustments to how you spend can help funds last through your golden years:

1 Withdraw at a sustainable rate.

Limit spending to 4% of your retirement nest egg annually. Adjust the amount for inflation each year.

2 Reduce expenses.

Downsizing to a smaller home is the single most effective move many retirees can make to lower fixed expenses.

3 Consider a part-time job.

Extra income from working just a few hours a week reduces the need to tap into savings.

4 Stay well.

Regular exercise, a healthy diet, checkups and following doctor's orders can keep costly medical bills away.

— Mark Henricks



Ace the interview

Got a top-notch résumé and the skills to do the job? Check. Now, make the best impression during the interview. — Tamekia Reece

- Research the company. Know the latest news, the biggest players that you may come into contact with and any relatable information that could give you an edge.
- Practice answering common interview questions. Prepare concise, specific, uniquely personal answers.
- Work on your elevator pitch — a 30-second summary of who you are and what you bring to the position.
- Dress for the position you want.
- Be prompt. Better yet, be early. When you arrive, be sure to turn off your phone.
- Make eye contact.
- When given the opportunity, ask questions. Concentrate on the culture and environment that you would be working in. Don't ask about salary or benefits.