



Retirement Starts Today

Just now · 🌐



No Recession, No Crash, A soft Landing. INFLATION DIES.

The recent news on consumer inflation is a cause for celebration, as experts note that the numbers are finally stabilizing, signaling a return to normalcy after the pandemic.

For those of us who aren't economists, it's exciting to see headline inflation drop below 3% for the first time since 2021. The fact that inflation has decreased from over 9% to 2.9% in just two years, without causing a recession, is an extraordinary achievement that has only happened once in the last sixty years.



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Ok, but I'm still feeling it, so what do I do?

First, take control of your spending. Get with (me) or a Financial Advisor. Have a plan. Cut up your plastic. Live within your means. These answers are simplistic and NOT the fix-all, but you have to do the work.

1. High-Interest Debt:

- Consider debt settlement or consolidation to reduce debt and save on interest payments.

2. Subscription Services:

- Review and reduce subscriptions by cutting unused or overlapping services.

3. Dining Out and Takeout:

- Reduce dining out frequency by cooking at home. I know people it's easy to spend THOUSANDS annually on food away from home.

4. Vehicle Expenses:

- Downsize by selling unused cars, saving \$200 to \$400 monthly on insurance, maintenance, and loan payments.

5. Cable and Internet Packages:

- Downgrade cable or switch to internet-only plans with streaming services month. But be careful as the Streamers can also accumulate.

6. High-End Smartphones:

- Opt for older smartphone models. I'm slow to learn cuz I love tech. The Samsung S 21+ broke, so I replaced it – not with an S24, but another S21+. This time I spent \$400. Last time? \$1,400!

7. Brand-Name Groceries:

- Switch to store-brand groceries, which are nearly identical in quality but significantly cheaper. If you have not noticed? People have been flocking to WalMart. I'll give another plug for Aldis.

8. Gym Memberships:

- Consider free or low-cost alternatives like outdoor exercises or online classes to stay fit without high costs. Example: I gave up the gym membership for a good set of Resistance Bands you use at home. Plus? Walking 4 or 5 miles a day is free.

9. Daily Coffee Purchases:

- Brew coffee at home instead of buying from cafes, which can dramatically cut down monthly expenses.