

God's Way For Your Retirement

1. Your Expected Retirement Plan

What daily activity are you planning to do after you retire from your regular job?

Retirement does not mean stop working. The Bible doesn't use "retirement" or mandate a specific age for ceasing work. Still, it does emphasize the importance of work and using one's talents for service, which suggests that ceasing to work may not be what God wants. In Numbers 8:23-26, the Levites, who served in the Tabernacle, are instructed to cease their regular duties at 50 but continue to serve in other capacities.

This mindset could be good news for you, especially if you don't have a pension lined up or a 401K from your employers to count on. Rather than worrying about how much money you will need at retirement, your mindset should be what skills you should learn today to support yourself financially during that "retirement," hopefully with something you love and enjoy doing.

2. Will Your 401K or Your IRA Funds be Enough?

Matthew 6:19-21 states, "Do not store up for yourselves treasures on earth," where Jesus advises against accumulating earthly possessions and instead urges people to focus on storing treasures in heaven. In addition, you must work hard to have a strong relationship with God now. Your relationship with God will guarantee you an abundant and more satisfying lifestyle. This relationship will help you increase your faith in God, which you need now and during those later years.

When you add the "retirement" costs: your house payments, food, transportation, debts, car, home, health, and long-term care insurance, medications, and lifestyle, it will mean hundreds of thousands of dollars yearly to support your life. Worrying about running out of money is a daily concern for retirees today, even though they meticulously planned for their retirement.

I have retired thousands of people in the last 23 years, and my experience tells me there can be a happier, more abundant, and more hopeful life.

3. Plan on Being Pro-Active by Planning

With high inflation, an uncertain stock market, fixed monthly incomes, and a cloudy political environment, how can you guarantee a successful retirement? Here is how to leverage all your work experience to plan for a more confident retirement.

You can start today by adding two new skills to your current work experience, something you're passionate about. This proactive step can lead to a more secure and profitable lifestyle, easing your financial worries. There will be many employment opportunities that you can participate in.

Think about it: If you are 60 and want to do something different from your normal job, at 65, you can have two new ways to improve and enrich your work experience. The "retirement" process is just a new lifestyle. Why stop growing, learning, or providing more when you still have the desire and energy to do more?

4. Build a Stronger Relationship with God Now

1 Timothy 6:17 says, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment."

Building a closer relationship with God, once again, will give you the financial peace you want now and during those golden years. This relationship should be strengthened daily with prayers, learning more ways to know God, and enriching your life with spiritual experiences. Do not minimize this part of your life; you need it to increase your faith.

All the experience you have learned, and your strong faith in God, will help you live a more productive life. Pray for wisdom and discernment, and put all your skills into serving God. Proverbs 21:5: "The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty."

Live your life to the fullest, enjoying the fruits of your labor and creating long-lasting unlimited memories with your loved ones. Matthew 6:34: "Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."

WealthyDollar
Financial Planning

Art De La Rosa

Financial Advisor/Realtor
USC Graduate/Author

DRE Lic#: 01791246 - CA Lic#: 0D32909

