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Isaac M. O'Bannon • Nov. 05, 2014

A recent survey by [Wells Fargo](#) found that 22 percent of Americans in the middle class would rather die early than not have the means to live comfortably through their retirement years. And whether your idea of a comfortable retirement includes time with grandchildren or daily tours on the golf course, Americans have never been more aware of one thing: their retirement savings isn't up to par.

The problem is we're still not saving. In fact, the survey found that 41 percent of Americans aged 50-59 in the middle class aren't actively saving anything and those in their 40s who have been contributing to a 401(k) have just enough for about one year of retirement. More distressing is that this isn't necessarily for a lack of trying, but could be the result of high fixed costs and lower annual incomes.

Joshua Kadish, AIF, RFC of [RPG Life Transition Specialists](#), a holistic wealth management firm, advises clients to decide what's most important in life to them and look for ways to live that ideal retirement while staying true to their budget.

"The results of this survey are heartbreaking," says Kadish. "We know how important money is to survival, but if we just define and adjust our expectations, we can live meaningful lives in retirement on any budget. It's certainly helpful for you to know what lifestyle your current assets and Social Security may support so you can be prepared to make sacrifices, if needed."

Kadish offers the following three tips for how to live out your retirement dreams without breaking the bank.

- **Start saving airline points:** This is a simple thing to do and can pay you back in

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Schedule on peak tee times. Nobody wants you to give up your dream of endless golf in retirement, so make some easy adjustments and get the best of both worlds. Many courses offer lower rates for off-peak tee times. If you're in a warm climate, the same round of golf could cost considerably less in the afternoon than the morning.

Retirement planning isn't always easy, but it should never be so daunting as to make an early death more appealing.

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