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## 3 Ways to Handle Inflation in Retirement



I think we all know why retirement is great in theory. You don't have to work. You have more time to do the things that you want to do. You can spend the golden years of your life with the people you love. But if you're not sitting on a large nest egg, things can get a little stressful when inflation moves into the neighborhood. *John Pettit with CUInsight.com*

provides insight so that if you're retired and worried about rising inflation costs, here are three things to consider...

**1. Make your own data:** Take a deep look at your expenses in 2022 and figure out how bad inflation is currently affecting you. Hopefully your month to month isn't jumping up too much and you can get some relief from your worries. If your spending has gone up dramatically, it's time to...

**2. Analyze your budget:** The fixed costs in your budget are the ones you don't have to worry too much about when it comes to inflation. Your mortgage and internet bill probably haven't changed so those aren't the things causing you problems. Focus in on the variable costs in your budget, like groceries and entertainment. These are the areas where you're going to see the most change. If you decide you're going to have to cut back, these areas are the ones that you'll probably need to look at first.

**3. Get active:** We all know that as we get older we spend more money on healthcare. That's a given. As those costs rise due to inflation, do everything you can to keep healthcare costs down. You can obviously only do so much, but a daily walk might do your body and your wallet some good.

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