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Living Your Best Life After 50

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The Experts
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Living Your Best Life After 50

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by The Experts at AARP and For Dummies

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Introduction

Have you turned 50 yet, or will you be turning 50 soon? Reaching this milestone means that you're heading into an exciting second act of your life. If you're ready to make the most of your new chapter, *Living Your Best Life After 50 All-in-One For Dummies* is here to help.

About This Book

Living Your Best Life After 50 All-in-One For Dummies is chock-full of tips for taking charge of your finances — including investing and getting Social Security benefits — so that you can pay your bills and still have money to do the things you enjoy. This book will help you get the work you *really* want, whether paid or unpaid. You'll also find loads of pointers for downsizing and decluttering, and even hitting the road for weeks or months at a time as you consider a nomad lifestyle. And experts offer advice on eating healthy (yummy recipes included) and staying active. Have you thought about trying yoga or pickleball? Now is your chance!

A quick note: Sidebars (shaded boxes of text) dig into the details of a given topic related to living your best life after 50, but they aren't crucial to understanding it. Feel free to read them or skip them. You can pass over the text accompanied by the Technical Stuff icon, too. The text marked with this icon gives some interesting but nonessential information about making the most of your later years.

Within this book, you may note that some web addresses break across two lines of text. If you're reading this book in print and want to visit one of these web pages, simply key in the address exactly as it's noted in the text, as though the line break doesn't exist. If you're reading this text as an e-book, you've got it easy — just click the address to be taken directly to the page.

Foolish Assumptions

This book assumes that you want to explore new opportunities as you make the most of the decades ahead. You can find help in these pages if you want to do any of the following:

- » Manage your money, invest for the long term, collect Social Security benefits, and put together a will or a trust
- » Find a new job and negotiate for what you want (and deserve)
- » Downsize from your current home
- » Travel around the country or the world and try a nomad lifestyle
- » Whip up delicious and nutritious recipes (including some that are gluten-free)
- » Boost your health by trying new activities like pickleball and yoga

Icons Used in This Book

Icons are those fun drawings you see in the page margins now and again. Here's what they mean.



REMEMBER

The name says it all! This icon indicates something *really* important to take away from this book.



TECHNICAL
STUFF

Information marked with this icon is interesting but not crucial to understanding how to live your best life in your 50s and beyond. Skip it or read it; the choice is yours.



TIP

This icon highlights helpful strategies for handling your finances, downsizing, eating healthy, and much more.



WARNING

This icon indicates potentially territory when it comes to making the most of your later decades. Skip this information at your own peril.

Beyond the Book

In addition to the material in the book you're reading right now, this product also comes with some access-anywhere info on the web. Go to www.dummies.com and type "Living Your Best Life After 50 All-in-One For Dummies Cheat Sheet" in the search box to discover some additional life-after-50 pointers.

Where to Go from Here

You don't have to read this book from cover to cover, but if you're an especially thorough person, feel free to do so! If you just want to find tips in a specific subject, take a look at the table of contents or the index, and then dive into the chapter or section that interests you. For example:

- » Want to get a better grip on your finances so that you can afford the lifestyle you choose? Start with Book 1.
- » Eager to find a new job? Check out Book 2.
- » Thinking about downsizing? Want to declutter? Book 3 shows you the way.
- » Curious about traveling more and even living like a nomad, either domestically or abroad? Get the scoop in Book 4.
- » Interested in eating healthy, trying new recipes, and staying active in your later years? You'll find lots of tips in Books 5 and 6.

The future is bright — good luck!

1

Handling Your Finances

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- » Tracking your expenses
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- » Exploring your financial goals
- » Putting together a budget

Chapter **1**

Managing Your Money

A budget is the first step to living within your means and, even more important, living the life you choose. Knowing your expenses, your income, and your financial goals is the foundation. In this chapter, you grab a notebook — or create an easy spreadsheet on your computer — to find out just where you stand financially so that you can move forward with financial awareness and stability.

Start by taking a look at expenses. How much do you spend each month? What are fixed expenses — those bills you pay regularly? What about variable expenses — those that fluctuate? Think about the difference between basic necessities and luxuries — needs versus wants.

The next step is looking at income. How much do you earn? Do you have investments? Other streams of income? Do you have retirement income?

The final step is setting your sights on the future. What are your financial goals? Going out to dinner more often? Fixing the roof? Visiting family more often or going on that dream vacation?

These are the types of questions you look at in this chapter. And, with the answers to these questions, you can begin to create a budget. When you become financially aware, your life can change in ways small and big. You can make room for things that matter so you're living life on your terms.

Seeing Where Your Money Goes: Your Expenses

Tracking your expenses for a month or longer can show you exactly where your money is going. Write down what you spend in cash, by check, and through payment services such as CashApp, PayPal, and Venmo. Review your debit and credit card expenditures. Then look at periodic — including quarterly and annual — expenditures such as taxes, homeowners or renters insurance, and vacations. You'll most likely discover spending patterns, some of which may surprise you. Perhaps you realize you're spending way too much in a category, like takeout meals or multiple streaming services. Or maybe you find that your medications are depleting your income, and you want to look at discount cards or different insurance options.

Identifying fixed expenses

Fixed expenses are approximately the same amount of money every billing period, such as your rent or mortgage and car payments. Fixed expenses are paid weekly, monthly, quarterly, or annually. For example, you may pay for your car registration every year or two and your car insurance monthly or quarterly. Weekly fixed expenses may include things like a parking or commuter pass. Figure 1-1 shows various examples of fixed expenses.

Allowing for variable expenses

Variable expenses, or *variable costs*, unlike fixed expenses, vary from month to month and may be items you regularly purchase or ones you buy only occasionally (see Figure 1-2). Common variable expenses include areas like the following:

- » Groceries
- » Gas for your car
- » Food for your pets
- » Items for any hobbies
- » Personal care items like hygiene products or makeup