

**Plan Ahead to Enjoy Your Golden Retirement Years**  
*Texas Society of CPAs Offer Advice on How to Build a Retirement Nest Egg*

Wouldn't it be nice if French hens laid golden eggs? Saving for retirement would be so easy. However, it's safe to say that many of us will have to work for our (nest) eggs.

It's never too early to get serious about retirement. The best way to start is to make a list of specific goals in order to secure your retirement savings dream.

Texas Society of CPAs says simple objectives such as spending less than you earn or contributing every month to your employer-sponsored retirement plan, personal IRA or Roth IRA, will help make a noticeable difference.

Cut your monthly expenses each a month and set aside that money for retirement savings. It's a simple matter of paying yourself first and then bills and payments.

TSCPA also recommends paying off your credit card balance. While this may seem counter-productive, it's difficult to save for retirement when you're paying more in interest than you earn on your retirement investments.

Unless you can come up with a plan that allows you to reduce your debt and save for retirement at the same time, it typically makes sense to pay off your credit card debt first. Once out of credit card debt, stay out. Avoid charging what you cannot pay off each month.

In 2011, CreditCards.com reported that average credit card debt per household is \$15,799.