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Find out if you can retire

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Here's our Unbiased step-by-step guide on how to retire early: 1. Pay off debts.

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How To Retire Early by  
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dreams of early retirement  
come true within 15 years.

They admit that being a  
child-free couple helped  
them to succeed with their  
15 year retirement goal.

However, they also emphasize  
how their ideas could also

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you could get back less than  
you originally invested.

Money in a pension isn't  
usually accessible until age  
55 (rising to 57 in 2028).  
If...

**How to retire early |**

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years' worth of National Insurance contributions you have. You need 10 years' worth of contributions to get any state pension at all, and 35 years' to get the full state pension, which is currently £175.20 a

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retirement explained -  
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If you wait until you are 40  
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contribute £384 per month to achieve a comfortable retirement by the time you reach state pension age. The figure rises to £1,030 per month if you are aiming for a luxurious lifestyle.

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There are many things to  
consider as you approach

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retirement. It's good to start by reviewing your finances to ensure your future income will allow you to enjoy the lifestyle you want. You should also consider how you'll stay active and social after you

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leave work. Age UK can help you prepare and support you through the retirement process.

## **Planning and preparing for retirement | Age UK**

While this is a hotly

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debated topic in the early retirement community, based on a series of papers known as the Trinity Studies, you need to save approximately 25-30x your expected annual expenses to have enough money to last you for the

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you motivated to stick to  
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the Gap, as they say by the subway in London. You need to grow the gap between your income and your spending. There are obviously two ways to do that, more income or less spending - and either one will work.

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You need to put every extra dollar you can toward investing if you want to retire early. For example,

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if your typical vacation costs your family \$5,000, you may want to cut that in half and put the other \$2,500 toward investing. What if you could cut your grocery budget by \$100 a month? That's an extra

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retirement expenses and the  
percentage of your portfolio  
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to measure what is possible  
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years. If we can do it, so  
can you! If we can empower  
you to stop dreaming and  
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wishing and start willing  
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when you're young enough to  
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personalized retirement plan  
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membership to a boat club,  
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But underneath the surface,  
Scott was creatively  
stifled, depressed, and  
overworked trying to help  
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achieving a purpose-filled

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