



Money-Smart Tips for Retirees

Resources on budgeting, saving, and financial planning during retirement.

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Budget Methods

Choose a method that works for your needs.

- 70/30
- 50/20/30
- “Pay Yourself First” method
- Zero-based budget
- Envelope budget
- Budget calendar

Apps or tools can make budgeting easier, such as the YNAB app or Google Sheets.

Budgeting isn't one-size-fits-all. Try different methods & tools until you find the right combo.

Ways to Save



Check for senior discounts



Consider a membership program



Choose a high-yield savings account



Get help with Medicare

Plus, visit **NCOA Benefits Checkup** for financial help info in your area.

3 Common Scams

Grandparent Scam: impersonating a grandchild to trick you into sending money for aid

Financial services scam: pretending to represent a bank or other financial institution to get your info

Tech support scam: acting as tech support to gain access to your info



Visit [HealthCompare.com](https://www.healthcompare.com) to learn about private Medicare options, including Medicare Advantage, Medigap & Part D.

Why Work with a Pro

Financial planning is for everyone, even if you don't have a lot of assets. A licensed financial advisor can help:

- Organize your finances
- Explore all available resources
- Create a custom savings & retirement plan

HealthCompare wants to set you up for success. We've partnered with Retirable, a trusted financial planning resource that helps customers like you plan for the future.



Learn how Retirable can help you enjoy a confident, worry-free retirement. Call **888-207-6054** TTY-711 to get started or visit partners.retirable.com/partners/healthcompare

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Investing involves risk, including the possible loss of principal. Results vary based on individual circumstances. Financial planning services do not guarantee investment outcomes or a specific level of income.