

# I Can't!

## **Age 21 – 30**

I can't save now. I'm just getting my start in life I don't make a lot yet, and I'm entitled to a little fun while I'm young. There is plenty of time. Wait until I start making a little more. Then I'll save.

## **Age 30 – 45**

I can't save now. I've got a growing family on my hands. Children and a house cost a lot of money. It takes all I have to keep them going. As soon as they are a little older, it'll cost less. Then I'll save.

## **Age 45 – 55**

I can't save now. I've got two children in college. It's all I can do to pay their expenses. In fact, I had to borrow for their tuition last fall. This is the most expensive period in a man's life. I can't save a penny.

## **Age 55 – 65**

I can't save now. I know I should. But things aren't breaking like they were. It's not easy for a man my age to step out and get a better job. I'll have to ride along where I am. Maybe something will break.

## **Age 65**

I can't save now. We're living with my son and his wife. My \$40.00/week from Social Security doesn't go far. I wish I had started saving 20 years ago, but it's too late now. You can't save when there's no income.