**Four Tips for Millennials to Prepare for Retirement**

When was the last time you thought about your ideal retirement? If it’s not top-of-mind, don’t sweat it – you’re not alone. For many young people, it’s hard to imagine retiring when it’s so far away. However, it’s important to look to the future and plan what you’ll need to live out your golden years.

Here are some tips to help make your dream retirement come true:

**Find Fun Ways to Learn**

Thinking about something 35-40 years away can seem so abstract (and boring!), but there are ways to make it more perceptible. Research shows a majority of millennials see clear benefits from playing digital games; two in three (67%) say that games are important in helping them learn how to create winning strategies and seven in ten (70%) feel it aids them in learning how to solve problems. With these statistics in mind, programs like [Feed the Pig](http://www.feedthepig.org/) strive to create resources that enable millennials to build a strong financial foundation while still having fun. The campaign’s new resource, [*Yesterday’s Tomorrow*](https://game.feedthepig.org/)*,* a free digital personal finance game, does just that by helping players understand the long-term impact of their financial choices and build a relationship with their future self.

**Establish Your Retirement Needs and Goals**

While looking to the future, it’s important to think about potential needs and goals in retirement. Nailing down an exact number is impossible because of constantly shifting financial needs and desires, but in this case, percentages and ratios are your best friends. There are three main percentages you’ll want to keep in mind: the 5% Rule, the Stock Percentage Ratio and the “Safe” Withdrawal Rate. Head to [feedthepig.org](http://www.feedthepig.org/manage-your-money/retirement/needs-goals#.WUqaFesrKM8) to find out what each of these means for you.

**Start Funding Now**

Holding off on saving for your retirement now (in the hopes of making up for it later), could be a very costly mistake. Regardless of your career situation, it’s never too soon, too late or too complicated to get started. The first step is finding the right retirement options available to you and funding them to their fullest potential. Once you’ve determined what percentage of income you’ll need to save for retirement, the next step is figuring out *where* you need to put it. Visit [feedthepig.org](http://www.feedthepig.org/manage-your-money/retirement/account-types#.WUqcH-srKM8) to see what different types of retirement accounts are available to you.

**Consult Your CPA**

When you set up a personal meeting with your [local CPA](http://www.360financialliteracy.org/Topics/Taxes/Find-a-CPA), you receive expert advice on a wide range of financial topics, including insights that can help you enhance any area of your financial life, including saving for retirement. Turn to your CPA for help with all your financial concerns.