

**PLANNING  
YOUR  
LONGEST  
VACATION**

**JAMES L DRUFFNER  
CPA/PFS, CFP, CMA  
APRIL 2017**

What was the best vacation you ever had that you yourself arranged?

How long was that vacation?

How much did it cost?

How much time and energy did you expend planning it?

And when you finally embarked on that vacation, did everything go according to plan? Or were there some glitches and surprises along the way?



Now think about your future, especially your golden years.

How long will they last? And will there be glitches and surprises along the way?

How much should you be willing to pay, and how much time and energy should you be willing to expend, to make sure that those years are happy, fulfilling, and comfortable?

Sure. Planning that vacation was part of the experience and was a lot more fun than long term comprehensive financial life planning. But your golden years will be longer than any vacation you have had or will have.

And much more expensive than any vacation. Shouldn't you be willing to spend at least as much money, time, and energy planning for your golden years as you did for that vacation?

And your retirement.

Enjoy your future vacations. And your retirement.