

# 3 Things To Get Squared Away In Your 30's

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Life has a way of sneaking up on you and catching you by surprise. Before you know it, you hit 40, then 50, 60, and beyond. But if you want to make those later years more enjoyable, the time to start is now - in your 30s. Taking control of your lifestyle habits, establishing your retirement plans, and managing future risks today can have a huge positive impact in the years to come.

There are dozens of ways you can get ahead of life during your thirties, but here we will focus on three general areas you need to get squared away as early as possible to improve your quality of life for the long term.



## 1. Get Control Over Your Health & Wellness

There's no doubt that one's 30s are a busy, even hectic, time of life - with a marriage, kids, a career, and a mortgage all active and competing for your attention. But getting a hold of your health in your 30s is crucial, for it's a lot harder to do so in your 40s and beyond.

We can divide the management of your health and wellness into three basic activities: eat, sleep, and exercise. Following a healthy, vitamin-rich diet now will help prevent many chronic diseases and conditions, like diabetes, heart disease, respiratory problems, and chronic obesity. Balancing protein, fats, and carbs and monitoring daily caloric intake are a part of the solution. But the biggest problem today is not how much we eat but what we eat.

We like to tell our kids to eat their vegetables, but eating more fruits and vegetables is also key for adults. It's a simple equation: the more vitamins and nutrients you consume and the less sugar and artificial ingredients, the healthier your body is going to be.

The second key element of good health is proper sleep patterns. More broadly, we can put this under the rubric of time management. Poor sleep means lack of energy during the day, being underproductive at work, and being more prone to outbreaks of stress and anxiety. Lose your circadian rhythms, and your whole day (and whole life) can be out of kilter.

There are many tricks you can use to get a better night's sleep consistently, including getting more sunlight during the day, avoiding caffeine after noon, skipping midday naps, creating a peaceful, comfortable sleep environment, and more. Interestingly, good sleep makes it easier to exercise - and good exercise makes it easier to get a good sleep, which brings us to our last point.

A regular exercise program, even for just half an hour a day five days a week, will do wonders for your long term health. It will also make you feel better, look better, lose excess weight, strengthen your muscles and bones, boost energy levels, and improve your memory and focusing ability. There's no need to overdo it. Just get started, and you can add more exercises later when you've already got the basic routine down.



## 2. Get Retirement Straightened Out Now

When should you plan for retirement? Your thirties are a good time to start. Waiting too long may make it impractical to sufficiently “feather your nest,” while the earlier you start saving, the more time that “nest egg” has to grow and hatch.

In your 20s, you may not be sure where your career is heading, but sometime in your 30s, you should try to hold a job that offers a valuable pension program. Twenty years or more - or even 15 years, at the same company, paying into your pension out of every paycheck, can provide much of what you'll need going into your golden years.

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But don't count on the pension alone. Also be sure to save money and invest some of it in a 401(k), in stocks or bonds, in a money market account, or in anything relatively safe and sure to bear substantial interest over the course of several decades. Finally, get on top of social security so you know how the system works and how much you “have coming” when the time comes.

But don't think only in monetary terms about retirement. Most people feel the need to stay active during retirement, so plan on a part-time job, charitable volunteer work, a hobby, or doing something else that is both useful and enjoyable. And think long and hard about where you want to live. Some states, like Hawaii for example, are

extremely expensive to retire in, while others (like Florida and Texas) are very retiree-friendly.

Planning for retirement may mean paying off your mortgage, selling your house, and moving to a smaller structure that is adequate to your needs. It should mean thinking about which friends and relatives you will leave with or near and how you will spend your average retired day. Health management and being prepared to deal with emergencies is also to be planned out ahead of time, which could mean using a health alert system and a home security defense.

Remember that leaving everything haphazard till the last minute is going to make retirement more stressful and maybe less accommodating than you'd like. Plan it out in detail in your 30s, and you can likely do more out of choice than out of necessity.

## 3. Shore Up The Right Insurance Repertoire

Most people in their 30s already have health insurance, so we'll not dwell on that here - though, of course, that is a key component to your insurance “repertoire” going into later life. But on point to mention: don't overlook dental and vision insurance. These are often relatively cheap and almost always pay for themselves and more over the long run. Dental expenses for adults are not covered in most health insurance policies, and coverage for new glasses and contacts may not be either.

Getting ideal auto insurance is the next thing to consider. When you were younger, you may have driven a “clunker” that didn't need much insurance - just enough to keep you legal. But if you've managed to buy a more valuable car by your 30s, it only makes sense to protect your investment. That could mean increasing your property damage, bodily injury, and liability coverage; and it could also mean adding collision and/or comprehensive. Almost everyone should add the uninsured and underinsured motorist rider to their policy since it costs very little extra and can make such a huge difference.

For anyone who is paying off a mortgage, or who owns their home outright, homeowners insurance is a must. Total loss of your life's greatest financial investment through a house fire would be devastating, to say the least. And most homeowners policies will also insure your home's contents up to a specified limit, allow you to add a rider for detached structures like your garage, sheds, fence, or boat



# Homeowners insurance is a must

dock, and include a limited amount of liability cover. Additionally, there is normally a loss of use clause that reimburses you for the costs of living somewhere else while your home is being repaired or rebuilt.

Every home is different. But take the time to investigate both the [basic components of home insurance](#) and the various riders and adjustments you can make to customize your policy. The last type of insurance to include in your insurance arsenal, life insurance, is something many of us don't like to think about. But consider what will happen to your spouse and other dependents were you to suddenly pass away. Would they be taken care of and able to live a lifestyle comparable to what they are living now?

[Life insurance](#) can be used to protect your family home, your kids' future college education, the small business you helped found, and the retirement funds of your spouse. But there are many forms of life insurance to choose from, and the details of each policy type can be bewildering to the

uninitiated. The most basic choice is between [term life](#) and [whole life](#), but there are many sub-types of these two and several alternative forms of life insurance (like universal life, for example).

But do you really need to start paying for life insurance in your 30s? The answer is, yes, it's an ideal time to take out a policy. Why? Because by the time you hit 40 or older, the premiums begin to spike noticeably. Once you are locked into a policy, your premiums never go up and your benefits never decrease, so long as you make the regular monthly payments on time. Get set with a 20-year term or a whole life policy now, and you're set for life.

Your thirties are a busy decade in your life, but they are the prime time for getting your health under control, setting up a workable retirement plan, and taking out all necessary insurance, including homeowners, life, auto, and vision/dental.

For assistance in planning your future insurance-wise, talk to a friendly agent at [Flagler County \(FL\) Insurance Agency](#) today!

**Call 386-445-4640 or visit [fciains.com](http://fciains.com) to get an insurance quote!**



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