



Categories: Retirement,

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United States of America

Below we offer some suggestions on how to successfully arrange your financial affairs, stay healthy and enjoy life when retired in the USA.

Property matters

In a survey conducted by USA Today, 33% of adults aged 45 to 65 said they plan on moving after retiring. An additional 24% are not sure what they will do yet. [FortuneBuilders](#) offers advice on buying a home for retirement.

[Forbes](#) details how it can be possible to get a mortgage in retirement, while for those considering buying a rental property, [Investopedia](#) makes recommendations.

Independent Retirement Living arrangements enable patrons typically aged over 55 to live independently with access to support and amenities. Information about schemes is available from [HelpGuide.org](#), while [Forbes](#) has information on benefits, types and costs.

Approximately 21% of retired Americans rent. [Yahoo Finance](#) looks at the pros and cons of this living arrangement, and [MassMutual](#) explores why renting may be a good idea for older people.

The [RetireGuide](#) site contains tips for those choosing to move to another state or retire abroad.

Finances

Only half of Americans have calculated how much they need to save for retirement. The [US Department of Labor](#) lists the top 10 ways to prepare for this time of life, with advice on the benefits of starting to save early.

The [US government](#) website outlines retirement planning tools to help you reach your financial goals, while the [US Bank](#) Wealth Management website explains investment options for retired people.

[Investopedia](#) provides advice on managing your money in retirement, including your investments, pension and social security benefits. [RetireGuide](#) outlines social security benefits in retirement.

Health care

The Affordable Care Act (ACA), known as Obamacare after the former President, enabled millions to choose a government subsidised healthcare plan.

Medicare – explained here by [RetireGuide](#) – is federal health insurance typically for people aged 65 or older. The [Medicare](#) government site covers the different sections of Medicare. Most people get Part A free of charge. This covers hospital care and nursing (not custodial or long term care). If you don't qualify for free Medicare Part A, you can purchase private insurance.

