



M-FinBytes

How to Build A Retirement Plan Without Giving Up Fun Today

One of the strangest financial myths people inherit is that enjoying your twenties and planning retirement sit at opposite ends of the spectrum.

Some approach it with iron-clad discipline, as though every trip taken today is stealing from tomorrow. Every concert, weekend getaway, or café bill becomes a quiet delay of financial freedom. They believe building a future means putting life on hold until sixty. But modern life does not work that way.

Today's generation values experiences differently. People want to travel while they still have the energy for overnight road trips and chaotic airport layovers. They want to attend weddings without calculating every expense in panic. They want to explore hobbies, upgrade their lifestyle gradually, and create memories while life is actively happening, not decades later when health, time, or responsibilities may look very different.

The real problem begins when **Enjoyment Happens Without Structure**.
Because then, every month slowly turns into a conflict between the present and the future.

Think about how people prepare for a long road trip.

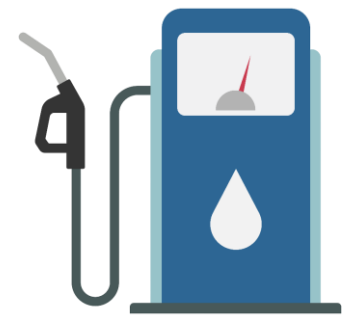


Nobody says:

“Don’t enjoy the drive. Save the fuel for later.”

Instead, they make a checklist,

- ✓ The Fuel tank is filled.
- ✓ The Tyres are checked.
- ✓ Emergency Tools are packed.
- ✓ The Route is planned.



And once those essentials are taken care of, the journey becomes enjoyable precisely because there is no constant anxiety running in the background. **Money works in a surprisingly similar way**. A Goa trip feels very different when your **SIP** continues uninterrupted, your insurance premiums are **paid on time**, and your emergency fund remains untouched afterward.

That is not financial restriction. That is planned enjoyment.

One of the biggest misconceptions around retirement planning is that it demands sacrifice from young earners. In reality, sustainable retirement planning is usually less about cutting joy and more about organising cash flow intelligently.



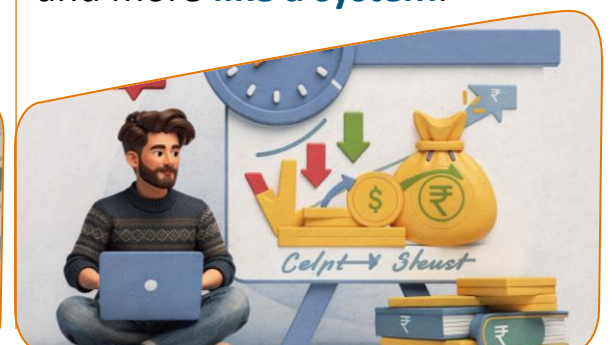
Most **financially stable** young professionals do not eliminate enjoyment from their lives.



They simply **stop letting money flow** randomly.



Their salary begins behaving less like a monthly surprise and more **like a system**.



A Broad Structure For Someone In Their Twenties Or Early Thirties Often Looks Something Like This:



Around **50%** toward essentials such as rent, groceries, commute, EMIs, and family responsibilities.



Around **20%** toward long-term investments like SIPs, retirement planning, or equity exposure.



Around **10%** toward protection like emergency savings, health insurance, and term insurance.

And the remaining portion toward lifestyle and experiences:
Travel, Hobbies, Outings, Gadgets, or Personal Interests.

The exact percentages might vary from person to person. Someone living with parents may invest more aggressively. Someone supporting family members may need higher allocations toward responsibilities.

But the larger principle stays the same:

When enjoyment has a planned place in your finances, it stops competing with **Your Future**.

This is where many people unintentionally create stress for themselves.



They treat investing as “whatever remains at the end of the month”.

But the end of the month rarely leaves much behind. Food deliveries become habits. Small upgrades quietly become lifestyle expectations. Random spending rarely looks dangerous individually, but over time, dozens of small, unplanned decisions slowly consume the space where future planning was supposed to happen.



At the same time, going to the opposite extreme creates different problem. Someone who refuses every outing, every vacation, and every enjoyable experience in the name of “saving for retirement” often builds frustration instead of discipline. Eventually, the plan begins to feel emotionally exhausting and unsustainable.

A good financial plan should support your life, not make you resent it.

This is why automation becomes so powerful.

Many financially disciplined people no longer rely entirely on willpower every month. Instead, they automate the important decisions first.



The Day Salary Gets Credited:



Investments are deducted automatically,



Insurance obligations are accounted for,



Emergency Savings continue quietly in the background.

What remains afterward becomes significantly easier to spend guilt-free. This small sequencing change creates a surprisingly large psychological shift.

Instead of constantly asking:

“Should I really spend this money?”



The question becomes:

“Does this fit within the lifestyle portion I already planned for?”

That shift replaces guilt with clarity.

Retirement planning was never supposed to mean “Stop Living”.

It is supposed to mean keep living, without fear later.

Because the real luxury is not retiring rich at sixty after postponing every meaningful experience before it. The real luxury is reaching every stage of life with both: memories behind you, and financial security ahead of you. And that balance rarely comes from extremes.

It comes from building a system where enjoyment and planning are allowed to coexist month after month, year after year, quietly shaping a future that feels both financially secure and fully lived.



SIP: Systematic Investment Plan

Disclaimer

An Investor Education & Awareness Initiative by Mirae Asset Mutual Fund.

All Mutual Fund investors have to go through a one-time KYC (Know Your Customer) including the process for change in address, Phone number, bank details, etc. Investors should deal only with registered Mutual Funds details of which can be verified on SEBI website (<https://www.sebi.gov.in>) under ‘Intermediaries /Market Infrastructure Institutions’. For further information on KYC, RMFs and procedure to lodge a complaint in case of any grievance, you may refer the Knowledge Centre section available on the website of Mirae Asset Mutual Fund. Investors may lodge complaints on <https://www.scores.gov.in> against registered intermediaries if they are unsatisfied with the responses. SCORES facilitate you to lodge your complaint online with SEBI and subsequently view its status.

Mutual Fund Investments are subject to market risk, please read all scheme related documents carefully