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[A Simple Guide to What Everyone Needs to Know About Money & Retirement](#)

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provides basic information to help you start making decisions about your retirement. Use this guide to develop a strategy for your retirement —and then stick to it. The most important thing you can do is to start early to plan for the future. The longer you wait, the less time you have to save for retirement and the less time your retirement funds will have to grow.

The **Women's Institute for a Secure Retirement (WISER)** is dedicated to education and advocacy to improve the long-term financial quality of life for women.