Savings and Moan

No more excuses! Plan for retirement now.

September 1, 2005 By Lucile Scott

In 1996, HIVer Tom Swift, now 43, cashed out his retirement funds and moved to California—to die. Then, HAART arrived, and, like many HIVers, Swift realized he would indeed survive —and need cash for the future. He consulted a financial planner, who, typically misinformed about HIV, told him: Keep planning to die. So he started his own HIV-friendly service, Financial Avengers (415.773.2174; www.financialavengers.com).

Even now, Swift says, many HIVers don't save. Some still believe they won't live long enough. Also, health costs,ndisability-income caps and other HIV expenses can make saving seem impossible. "Folks should adopt a plan balanced between living for the moment and the future," Swift says. "Most people just aren't sure how to plan. But it's never too late." First, master your employee benefits. Then, make a plan to conquer debt. Trim expenses so that you have enough to invest, say, in matching company plans. And beware: Disability benefits generally end at 65. Your local AIDS service organization likely offers HIV-specific financial planning. Now settle down—and keep those nest eggs warm.

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