Retiring With My HIV

As we age with HIV are many of us ready to retire? And what does our financial future look like?

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How much is in your wallet?

An avid TV viewer will recognize this slogan from a commercial. For myself, this stuck with me as I had to look not at my wallet but my retirement account. A retirement account which was almost non-existent. After all who plans for retirement when you're diagnosed with HIV? And how do you plan a financial future when you believe you won't have a future? As we approach the new year I have made a resolution to prepare for my financial future.

I had so many reasons of not saving money in my younger years. From "You can't take it with you" to "I have HIV so why save?" This was my life and in some ways it still is. As I near 50 I hear people talking about putting away for their retirement. I also hear the stories of how by a certain age you should have this much tucked away by now. And based on your age a certain percentage should be in a 401 for when you do retire.

I truly don't believe it's too late for me but I often look back at what stopped me from putting away for a possible future. I say that as a future life for me was not in my mindset. After learning about my status I stopped dreaming and planning. What was the point? I was going to be dead in a few years. Why save for a future which was to never come?

I've been fortunate to always have a job. During the days when a financial planner came in to discuss our options, I would blow them off. In fact, any information they left would go into the garbage. Talk about regrets.

I now feel like I'm playing catch up as I now turn the corner with an upcoming birthday. I am nowhere near retirement but also neither is my saving plan. In the early days of HIV, I was not alone. People felt they were not going to live long so they spent their savings or stopped saving in general. With the reality people are living longer with today's treatments, the questions has shifted. It's shifted from should I, too, is there still time?

Today we live in a world of uncertainties. Will Social Security even be around? Will I be on a fixed-income and will it be enough? Will I have to depend on the income of another, such as a partner, to live comfortably?

I'm a believer in that's it's never too late. Especially if your workspace has a retirement plan. You

may have to put more into it but there’s peace of mind knowing you’re planning for a future. I say this knowing I may also have to join those who are working past retirement age.

I try to convince myself a life sailing around the ocean will never happen. But if I feed into that mindset, I’m back to where I started when I limited my options as it relates to my future. Back then I doubt I would be where I’m at now. So to place any doubts in my mind creates that vicious cycle of self-defeat which got me this place of not saving.

So as I step into the New Year I’m letting myself know that it’s not too late to invest in myself. I hope those who are younger hear this message as well. Investment is not just taking medication on time or having a healthy positive mind. It’s also recognizing that as we age, we will have to ask ourselves. Are we preparing ourselves for the future?

And although I’m almost 50, I say yes.

How about you?

What’s in your wallet?

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