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- **Consider increasing the amount you’re saving.** One trick to boosting your savings is to increase your savings to that of any raise you are awarded at work.
- **Work a little longer.** Each additional year you put in on the job is one less year you’ll need to fund in retirement—and one more you’ll have to save.
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- **Focus on your debt.** For maximum impact, prioritize reducing high-interest debt such as credit cards first, and then tackle other obligations that aren’t racking up quite as much interest.

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