

Weekly Insight
April 13, 2026

Bills Keep Rising - Your Income Does Not. Do THIS Tonight

This Week's Focus

If you are retired or close to it, you may be doing everything "right" and still feel stressed. Groceries cost more. Utilities cost more. Medical costs feel unpredictable. Many people say prices are rising faster than their income, and it makes them worry they will not have enough later in life.

This edition of SFL Weekly Insights shows how to build a clear monthly paycheck plan that covers essentials first, reduces surprise withdrawals, and helps you feel steady even when prices keep moving.

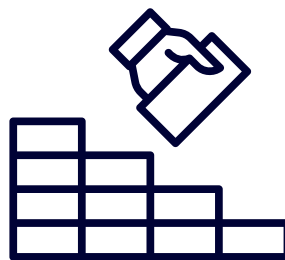
What You Will Learn



Why retirement income feels unstable even with savings



The silent drains that create monthly money stress



How to build an income floor for essentials



A 5-minute worksheet to find your income gaps



Rising Prices, Fixed Income: *What To Do Next*



If you feel like you are always watching money in retirement, you are not alone. Many older Americans say rising prices are one of their biggest worries, and many worry they will not have enough money later in life. **This stress usually comes from one simple problem: Your bills can rise every year, but your income may not.** Inflation slowly lowers what a dollar can buy. The Bureau of Labor Statistics explains that as prices rise, the purchasing power of money falls over time. That is why people say, “Everything costs more every day.” This page shows the biggest reasons retirement feels tight and the clear next step for each one.

The “income gap” problem

Most people do not actually know their monthly essentials number. They know they “spend a lot,” but they do not know the amount that must be paid every month no matter what.

When you do not know that number, every bill feels like a threat. **What to do next:** Write down your monthly essentials: housing, utilities, groceries, basic transportation, insurance, and medical. Then compare it to your reliable monthly income. When income is not structured and expenses are underestimated, retirees can feel constant pressure even with savings.

The “bad timing” risk

When markets drop, people still need to pay bills. If you are pulling money from savings at the same time the market is down, you may be selling more shares than you planned. That can hurt long-term recovery.

This is called sequence of returns risk, and Schwab explains it clearly: withdrawals during early down years can cause a retirement plan to run out faster. **What to do next:** Build a plan that protects your essentials from market timing. Your guidebook emphasizes having an income ladder and a withdrawal strategy so you are not forced into panic decisions.

The healthcare cost shock

Many retirees underestimate healthcare costs. Your guidebook calls this out directly: medical costs often rise with age, and failing to plan for them can create strain. Outside research supports this fear too. Fidelity estimates that many couples may need a large amount set aside to cover healthcare expenses in retirement. **What to do next:** Treat healthcare like a monthly line item, not a surprise. A plan should include “normal” costs and also “what if” costs.

The missing emergency buffer

A single surprise expense can break a plan. A roof repair. A car breakdown. A dental issue.

Without a separate buffer, people end up pulling from savings at the wrong time or running up debt. Your guidebook warns that not having an emergency fund can force withdrawals that drain retirement faster.

What to do next: Build a small, separate emergency bucket so surprises do not control your month.

The “no plan for late life” problem

Many people plan for retirement, but not for living a long time. Your guidebook highlights longevity risk and the danger of outliving savings. When people do not have a late-life income plan, they often live in fear, even if things are “fine” today. **What to do next:** Build your plan in stages, so it covers today, later, and late life. That is the income ladder idea your guidebook pushes.

Why this matters

If you feel like money stress follows you, the goal is not to “work harder” at retirement. The goal is to replace guessing with a written monthly paycheck plan that covers essentials first. A Nobel Prize-winning economist, William Sharpe, called turning savings into retirement income “the nastiest, hardest problem in finance.” If it feels hard, that is normal.

Your *5-Minute* Retirement Paycheck Check

SFL Solutions
For
Life

If rising prices have you worried, you are not alone. This page helps you find the gap and choose your next step.

Step 1: Write your "Essentials First" number - These are bills you must pay every month.

Housing: \$ _____

Utilities: \$ _____

Groceries: \$ _____

Transportation: \$ _____

Insurance: \$ _____

Medical: \$ _____

Other essentials: \$ _____

My Monthly Essentials Total: \$ _____

Step 2: List your reliable monthly income

Social Security: \$ _____

Pension: \$ _____

Other reliable monthly income: \$ _____

My Reliable Monthly Income Total: \$ _____

Step 3: Check YES or NO

1. YES / NO - I worry prices are rising faster than my income.
2. YES / NO - I have had a large, unexpected expense recently.
3. YES / NO - I use savings to cover essential bills sometimes.
4. YES / NO - I do not have a dedicated emergency fund.
5. YES / NO - I do not have a clear withdrawal plan written down.
6. YES / NO - A market drop would force me to sell investments to pay bills.
7. YES / NO - I do not have a plan for later years (70s, 80s, 90s).

Score

0-2 YES: Confirm your plan and keep it updated.

3-4 YES: You likely need an income plan review.

5+ YES: High risk of ongoing money stress. Act now.

Step 5: Your next step (do this now)

If you scored 3+ YES, bring this page to a no-cost review. We will help you build a clear plan that covers essentials first, prepares for rising costs, and reduces the risk of running short later in life.

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