

## What Crisis? Young investors are counting time on their side

### FIVE REASONS TO START INVESTING NOW

**Reason Five: If you don't start now, it will only get harder when inflation returns.**

Retirement accounts are competing for limited resources with every other possible expense, and that's especially true for young adults. But one effect of the recession is that prices on a lot of basic necessities are lower, or at least not rising as fast as they were a year or two ago.

The Bureau of Labor Statistics reported prices paid by consumers in urban areas dropped 1.3% last year, with lower prices on core expenses, like rent, food, and energy.

Average rents dropped for the first time since 1992, and it was the first 12-month decrease in food prices in over 40 years. Consumers are paying 30 percent less than a year earlier to put gas in their cars, and eight percent less for utilities, even less if they used natural gas.

That means that you should have a little more money in your pocket after you've taken care of the basics, and you can choose to set some of that aside for savings.

If you're not saving now, there are only two ways to carve out some room for it in your budget: earn more, or spend less on other things. And it's easier right now to spend less on other things than it's been in a long, long time.

If you can't find a way to put money aside today, it's not going to get any easier tomorrow.