

8 Tips for Thriving in Your 30's

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Your 30's are a pivotal time. **There's still time to make some big changes in your life without it being excessively challenging.** You're probably still in pretty good shape physically. Financially, you can still make adjustments to have a great retirement.

Avoid the tendency to coast through this time in your life. This is an important time and can have a great impact on the rest of your life.

Make the most of your 30's with these ideas:

1. **You still have time for a major career change.** In theory, you can always go back to school or choose a different career path. However, it's much more practical and feasible to accomplish in your 30's rather than your 40's or 50's. If you've always wanted to try a new career, now is the time to plan your escape.
2. **You still have time for a major life change.** You can still get married and have a family or end a relationship and start over. Men are fortunate to have another decade or so before starting a family becomes less practical. If you've always wanted children, it's time to get serious.
3. **Stay in shape.** There's something that happens during one's 30's. It might be early 30's or late 30's, but there's no doubt that your body changes. There are still many professional athletes in the 30's, but practically none outside of golf in their 40's.

- **When your body changes, it's important to make a few adjustments to**

your diet and activity levels. If you allow your weight to get away from you, it's much more challenging to get back to a reasonable weight than when you were younger.

4. Stay in touch with your friends. Many people become more settled and solitary in their 30's. It's important to stay in touch with your friends.

- You'll find that making new friends becomes more challenging. There are fewer opportunities to meet new people, and you'll find that after a certain age, people are less interested in making new pals.

5. Start crossing items off your bucket list. If you have dreams of climbing mountains, going skydiving, or diving the Great Barrier Reef, it might be time to start checking off a few of these physically challenging items. You can't be sure of how long your physical health will last or even your interest for that matter.

6. Set a few long-term goals. Look into the future and decide how you want to live in your 50's and beyond. Now is the time to begin laying the framework for that lifestyle. You probably have a different view of life than you did 10 years ago.
Adjust your goals and behavior to accommodate those changes.

7. Enjoy your children. If you have children, it's important to understand that they won't be around forever. You can redo a lot of things, but your children's childhood isn't one of them.

8. Start (or keep) saving and investing. There's still time to save your way to a million dollars. That won't be true for much longer unless you have a significant income. Keep socking money away and avoid taking on unnecessary debt. Do you really want to be working a minimum wage job to pay your bills when you're 70?

Are you ready to make the most of this decade? What will you do? Will you go back to school or change careers? Will you finally climb that mountain you've had your eye on for the last 10 years? Will you start contributing to your company's retirement plan?

Now is your time! Making big changes will only be more challenging in the future. Make the most of your 30s. You'll be glad you did.