

## Maximize Roth IRA Contributions Consistently

My wife and I have been married for over 20 years. Early in our marriage, we decided that saving for retirement needed to be a priority. We involved a trusted and reliable financial advisor to help us stay accountable. We decided to maximize our Roth IRAs each year, regardless of how the stock market performs. By taking this approach, we demonstrate discipline and consistency.

Most Americans can save enough for retirement if they allocate the necessary funds to max out their Roth IRA contribution limit each year, especially if they start doing so in their 20s or early 30s. They also need to be reasonably aggressive in their investments through Roth IRA contributions, understanding that successful wealth building generally requires a long-term perspective and a willingness to take “calculated risks.”

To ensure we have the funds to maximize our Roth IRA contributions each year, we avoid unnecessary expenses like buying lottery tickets, gambling at casinos, or engaging in other discretionary spending habits that can quickly diminish our ability to save. Many of our friends and family members struggle to save enough for retirement. However, a common issue with most of them is not taking a long-term view of saving and investing.

My wife and I are in our late 40s. We plan to follow this strategy until we retire. We’ve also stayed with the same investment advisor for nearly twenty years. While we know there are other qualified professionals out there, he has consistently remained at the forefront of his industry and fully understands our retirement goals and aspirations.



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