

Josiah Grauso Advocates for Smarter Retirement Planning to Reduce Financial Stress

Retirement Expert Encourages Americans to Take Control of Their Future Before It's Too Late



Pocono Pines, Pennsylvania Mar 2, 2025 ([IssueWire.com](https://www.IssueWire.com)) - Retirement is a significant milestone, but without proper planning, it can also be a time of financial stress and uncertainty. Josiah Grauso, Vice President at ASC Financial Group, is raising awareness about the critical steps individuals should take in the years leading up to retirement to ensure long-term financial security.

"Too many people enter retirement without a clear plan, and that's when financial anxiety sets in," says Grauso. "Retirement should be a time to enjoy life, not a time to worry about whether your money will last."

The Growing Need for Retirement Readiness

The need for retirement planning has never been greater. According to a 2023 Transamerica Center for Retirement Studies report, 42% of Americans say they are not financially prepared for retirement. Additionally, a 2022 Federal Reserve survey found that one in four adults have no retirement savings at all.

Grauso stresses that financial stability in retirement doesn't happen by chance—it happens through intentional planning. He urges individuals within five years of retirement to take the following key steps:

- Assess their financial situation by listing all income sources, savings, and expected expenses.
- Develop an income strategy that accounts for longevity and unexpected costs.
- Optimize Social Security benefits by determining the best time to start claiming.
- Plan for healthcare expenses, including Medicare and potential long-term care needs.
- Build an emergency fund to avoid tapping into retirement savings for unplanned expenses.

"The sooner you take these steps, the smoother your transition into retirement will be," he adds.

The Social Security Trap: Why Timing Matters

One of the biggest mistakes Grauso sees is people claiming Social Security too early without considering the long-term impact. While 62 is the earliest age to claim, waiting until full retirement age (66-67) or even age 70 can increase lifetime benefits by as much as 24%.

"Many retirees leave thousands of dollars on the table by claiming too early," Grauso warns. "If you don't need Social Security right away, delaying your claim could mean a more comfortable retirement."

Income Diversification: The Key to Stability

Beyond Social Security, Grauso stresses the importance of income diversification to avoid over-reliance on a single source of funds.

"Relying solely on a pension or a 401(k) isn't enough," he says. "You need a mix of investments, savings, and guaranteed income streams to create stability."

He recommends that retirees explore options like annuities, rental income, dividend-paying investments, and even part-time work if needed.

The Healthcare Factor: Why It's a Hidden Retirement Cost

Many retirees underestimate how much they'll spend on healthcare. A 2023 Fidelity study estimates that the average 65-year-old couple will need \$315,000 for healthcare expenses throughout retirement.

"Medicare is great, but it doesn't cover everything," Grauso explains. "You need a plan for out-of-pocket expenses like prescriptions, dental, and long-term care."

He encourages retirees to consider Health Savings Accounts (HSAs) and long-term care insurance to offset these costs.

Spreading Awareness Through Financial Education

Grauso isn't just advising clients—he's on a mission to educate the public. He frequently hosts retirement planning workshops that cover Social Security strategies, risk management, and wealth preservation.

"I don't just want to manage people's money," he says. "I want to give them the knowledge to make smart financial decisions on their own."

His workshops and community outreach efforts provide free, practical financial education to those approaching retirement.

Planning Today for a Stress-Free Tomorrow

Grauso urges those within five years of retirement to take action now.

"Retirement doesn't have to be stressful if you plan ahead," he says. "The decisions you make today will determine how comfortable and secure your future will be."

For those seeking personalized retirement planning advice, Grauso encourages scheduling a consultation to build a customized strategy that aligns with individual goals and needs.

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