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(2000) used data from the Health and Retirement Survey to examine the role of planning and the lack of financial literacy in retirement saving. She found that individuals who did not plan for retirement have lower net wealth and were less likely to invest in assets with higher expected returns such as equities.

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The plan has enabled youths not only to acquire more financial planning skills but also to culture saving practice. The paper intends to research on retirement planning and how it impacts on people. The first most important step in retirement planning is decision making, majority young people are afraid of saving at early age.

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The majority of papers that include a measure of time preferences find that they play an important role in determining retirement decision making (e.g., Petkoska and Earl, 2009; Finke and Huston, 2013; Brown and Previtero, 2014; Bradford, Courtemanche, and Heutel, 2014; Brown, Farrell, and Weisbenner, 2015, and Koehler, Langstaff, and Liu, 2015).

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