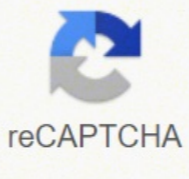




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Life quotes life is too short

CC0/rawpixel/Pixabay Life insurance is something most people have at least heard of, but not everyone understands who should get it and what it's actually for. Contrary to what you might expect, life insurance isn't just for the elderly. Instead, it's a guarantee for your loved ones that they'll have the financial resources they need in the event of your death. While the specifics can vary from plan to plan, you're paying to ensure the well-being of the people you leave behind, whether that happens today or decades from now.From Lincoln Heritage to MetLife to Erie Insurance, there are many life insurance providers to choose from, each with their own range of plans and options to choose from. Between the range of choices and the prospect of dealing with your own mortality, making sense of life insurance can seem like a daunting task. However, it doesn't have to be. With a bit of basic information, you'll be prepared to decide for yourself if life insurance is right for you and your family. Understanding the Different Kinds of Life InsuranceLife insurance plans in the United States are usually divided into term and permanent policies. A term policy lasts for a set period of time, such as 10 or 20 years. If the insured individual dies while the policy is in effect, the beneficiary receives a payment from the insurance company. Term insurance has the benefit of usually being cheaper than permanent insurance with equivalent benefits.Photo Courtesy: Don Bartlett/Getty Images Permanent insurance — which also includes whole life, variable life and universal life insurance — combines a death benefit with some form of cash savings. Part of the premium covers the cost of the insurance, while the rest is set aside and earns interest. Generally speaking, you can withdraw that amount early or let it ride for a much larger sum upon your death. You may also be able to borrow money against the policy or use it to pay for future premiums.If You Have Dependents, You Need Life InsuranceThe most common reason for needing life insurance is if you have dependents: people who depend on you financially, such as children, a spouse that doesn't work or a parent who you support. At the very least, a life insurance policy can cover the costs of your final expenses, such as the cost of a burial or cremation, funeral and outstanding debts, which in turn keeps those things from burdening your family.Photo Courtesy: Chris Hondros/Getty Images With a better policy, you can also provide money to cover a mortgage, education, or other large expenses that could be too much to manage with the loss of your income otherwise. If used wisely, life insurance is the final way of providing for those you care about.Determining Your Life Insurance NeedsSome people shy away from life insurance policies because they think they can't afford them. While the best plans can definitely be expensive, cheaper plans are available, especially if you're comfortable with a term policy.Photo Courtesy: Sean Gallup/Getty Images Other factors also affect how much life insurance will cost. Smokers and individuals with serious health conditions can expect to pay more for their policies, while younger people and women tend to have lower premiums than older adults and men. In fact, the premium for a plan that has coverage of \$250,000 can cost less than \$200 per year depending on your demographic and the plan you select.Finding Affordable Life InsuranceThe level of life insurance coverage you need changes over time. When you're young and have no spouse or children, you may not need a policy because no one is counting on your income. The same is true for individuals with adult children and those who have enough money in savings to cover their loved ones' expenses.Photo Courtesy: Lars Baron/Getty Images Another consideration is when to buy a life insurance policy. Some people wait until they marry or have children. Others purchase a guaranteed renewable policy before they have dependents. This type of policy ensures they will always have coverage as long as they pay the premiums on time.Either way, buying one when you're younger and healthier is usually cheaper than waiting until you're closer to needing one, even if you end up spending money on a policy you likely won't need. The right time for you to buy one will ultimately depend on your personal financial and health situation. How to Find a PolicyThere are plenty of online tools that can evaluate your insurance needs and help you choose a policy that works for you. Some are run by individual insurance companies, such as this one from Guardian Life, while others are maintained by independent sources.Photo Courtesy: Tim Boyle/Getty Images Alternatively, you can also seek out an expert who understands the industry and available products to help you make an informed decision. Insurance agents, estate planning lawyers and tax professionals can help you navigate the many life insurance policies and providers out there. They can explain the pros and cons of life insurance and help you find the perfect policy for your situation. MORE FROM ASKMONEY.COM Count the moments that take your breath away, life is too short. Every person on Earth is living on borrowed time and we never know when it will suddenly come to an abrupt end. Many people waste their lives on heedless luxury and on meaningless activities. Only when faced with death do we realize that life has passed without us even noticing it. Therefore, life is not short; we make it short. We are not ill-supplied of adventures but wasteful of the opportunities. We need to engage in activities that scare us because life is too short for "what ifs." Here are some inspiring quotes to help you understand how short life really is: 73 Life is Too Short Quotes 1. Life is too short to hide your feelings so don't be afraid to say exactly how you feel. 2. In the end of it all we should not count the amount of breaths we've taken but instead the amount of moments that have taken our breath away. 3. Learn from your old mistakes and start making new mistakes. Life is too short to make the same mistake twice. 4. Life is too short to force someone to love as wholeheartedly as you do. 5. Life is too short to be anything other than happy. 6. If something makes you happy, risk it all. Life is too short and happiness is too rare. 7. Life is too short to so smile while you still have teeth. 8. Life is too short to have regrets. 9. Life is too short to worry about if you're wearing matching socks. 10. Life is too short to worry about what others think of you. Have fun and give them something interesting to talk about. Next: Life Quotes - Jump into a New Reality 11. Life is too short to miss out on being happy. 12. Don't punish yourself for anything, life is too short and too fragile. 13. Life is too short to say no to that brownie 14. Life is too short to waste time hating anyone. 15. Life is too short to relive the same day over and over again. 16. It's a very short life so go after what sets your heart on fire. 17. Life is too short so learn to love the one you've got. 18. Kiss slowly, love deeply, forgive quickly, take chances and never regret anything because life is too short. 19. Life is too short so don't spend it being bored, angry or dull. — 20th of 73 Life is Too Short Quotes 20. Live like a king not like a soldier, life is too short. 21. Life is too short to wait for anything. 22. Life is too short to waste time with anyone who doesn't appreciate or value you 23. Life is too short to remove the USB safely. 24. Life is short, death is forever. 25. Life is too short to not have fun with your outfits. 26. Love with your whole heart because you never know if you'll be able to show your love tomorrow 27. A person who lives fully is prepared to die at any given time. 28. Life is too short to skip the whipped cream 29. The life is too short to be distracted about things so focus on each day's activities whole heartedly. 30. In the end, time takes all the materialistic things, all that you're left with are the memories. Next: 50 Inspirational Quotes for Women 31. Life is too short to be at war with yourself. 32. Life is like riding a bicycle, to keep your balance you need to keep moving. 33. You were given a life to live, try something new and don't be afraid of a newer and richer experience. 34. If you want something, work for it. Life is too short to wish for things. 35. Don't wish your life away waiting for better days to come, make each day better yourself. 36. You should always have an adventure lined up, excitement fuels a happy life. 37. Being happy never goes out of fashion. 38. Life is too short to prove everyone wrong. 39. Life is too short to leave words unspoken. — 40th of 73 Life is Too Short Quotes 40. You should celebrate every single moment and every single achievement because life is too short. 41. Life is too short to be living someone else's dream. 42. Rather be the person that says "I messed up" instead of "I wish I did that" 43. Life is too short to complain about silly things. 44. Life is too short to miss out on a beautiful thing called a double cheeseburger with fries. 45. Life is too short to not laugh at embarrassing situations. 46. Life is a beauty, admire it 47. Every moment of life is precious, therefore there's always a reason to appreciate it, be grateful for it and celebrate the fact that you're alive. 48. If you're always racing to the next moment you will lose sight of the moment you're in. Slow down and enjoy the moment. 49. Live your life as if there's no future to worry about. 50. Tomorrow does not make any promises so live for today because life is too short to worry. 51. Believe that life is worth living and your belief will create the fact. 52. Live everyday as if it were going to be your last because one day you'll be right. 53. Life is too short to worry about what people who exist in a free app on your phone think of you. 54. Hop, skip and jump while your knees still allow you to. 55. As you breathe, another person takes their last breath so enjoy your life as much as you can. 56. Life is too short to get caught up on things that don't matter in the long run. 57. The most beautiful things in life are not things. They are people, places, memories and pictures. 58. Lifetime happiness is an inside job. 59. Happiness is not something you postpone for the future, it is something you design for the present. Life is too short for procrastination. — 60th of 73 Life is Too Short Quotes 60. Make the rest of your life the best of your life. 61. Those that are unable to see the precious things in life are unable to be truly happy. 62. A happy life is goal and adventure orientated, it is not tied to a person or a thing. 63. Life is short so when the waiter asks if you want dessert just say yes. 64. Life is too short to worry about what makes other people happy. 65. It's your choice, get busy living or get busy dying. 66. You only live once but if you do it right then that's all you need. 67. You can't live a full life if you're scared of anyone or anything. 68. Sing like no one is listening and love like you've never been hurt because life is too short. 69. Live without hesitation. 70. Life is about making an impact not and income. 71. The best way to predict your future is to create it. 72. Life is too short to believe in mistakes rather than opportunities. 73. Never take life so seriously. Nobody gets out alive anyways. 74. Life is not lost by dying, it is lost in all the small uncaring ways. 75. Don't be fooled by the calendar. You decide how many fulfilling days there are in a year. My name is Tyler-Jade Eatwell, and I am an English teacher based in South Africa. My job involves a lot of patience and selflessness, which is why it's so rewarding. My ultimate goal would have to include running into one of my past students in the future and having them tell me how successful they've become due to the positive impact I've made on their lives. One of my biggest achievements includes my distinctions throughout the past few years in university, studying towards a Bachelor's degree in education. The world yerns for strong leaders, and I hope to be part of creating that strength in my students. Latest posts by Tyler Jade Eatwell (see all) Was this article helpful?

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