

# When you envision your retirement, what do you see?

**My ideal retirement age is:** \_\_\_\_\_

**I would consider retiring early if**  
(check all that apply):

- I am able to save more than expected
- I become debt-free earlier than expected
- My health changes
- I am ready to leave my career
- Other \_\_\_\_\_

**I would consider delaying my retirement if:**  
(check all that apply):

- I haven't saved enough to maintain the retirement lifestyle I want
- I still have significant debts when I reach my ideal retirement age
- My family (parents or children) rely on me for additional financial support
- My career keeps me challenged and engaged
- Other \_\_\_\_\_

**If I don't have enough money, to fund my ideal retirement, I would be willing to save more by scaling back on:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**If I have extra money, I would like to:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**I want my retirement plan to**  
(check all that apply):

- Assure me that I am on track with my savings
- Give me choices about when I decide to retire
- Help me calculate my retirement income
- Help me calculate my retirement costs
- Present strategies that help me catch up with my saving
- Present strategies that help me maximize my legacy
- Other \_\_\_\_\_

## How much should you save for your retirement?

Using today's essential and discretionary costs as a guide, you can plan to save enough money to carry you through the retirement lifestyle you've been looking forward to. Fill in your monthly costs below to get a clear picture of how much your retirement could cost.

### Housing

\$	Mortgage/rent
\$	Utilities (heat, electricity, water)
\$	Phone (mobile/landline)
\$	Cable/satellite TV
\$	Internet/wi-fi
\$	Insurance (home)
\$	Property tax
\$	Condominium fees
\$	Maintenance
\$	Other
<b>\$</b>	<b>Total</b>

### Transportation

\$	Gas/fuel
\$	Insurance (auto)
\$	Loan/lease payments
\$	Road tolls and parking
\$	Maintenance and repairs
\$	Public transit
\$	Other
<b>\$</b>	<b>Total</b>

### Daily living

\$	Groceries
\$	Clothing
\$	Other
<b>\$</b>	<b>Total</b>
<b>Health care</b>	
\$	Prescriptions
\$	Home health equipment
\$	Dental care
\$	Eye care
\$	Assisted living care and nursing
\$	Other
<b>\$</b>	<b>Total</b>

### Financial obligations

\$	Loan payments
\$	Credit card payments
\$	Insurance (Health, Life)
\$	Other
<b>\$</b>	<b>Total</b>

### Recreation and leisure

\$	Fitness
\$	Travel
\$	Pets
\$	Hobbies
\$	Entertainment
\$	Restaurants (eat-in/take-out)
\$	Other
<b>\$</b>	<b>Total</b>

### Miscellaneous

\$	Subscriptions
\$	Memberships
\$	Gifts
\$	Charitable donations
\$	Assistance to family, community organizations, etc.
\$	Other
<b>\$</b>	<b>Total</b>

**\$ Total monthly expenses**