**Setting the Right Plan for Your Retirement**

Complete this questionnaire to help plan for your golden years. Remember, there are no wrong answers to these questions! Just think carefully and be honest. This will help you determine how much you really need to save.

1. What age do you really want to retire?
2. Will you retire fully by that age or would you want to continue working, at least part-time or in a consulting role?
   1. What kind of work do you want to do during retirement?
   2. How much would your retirement dream job bring in annually?
3. Do you plan on moving somewhere after you retire?
   1. If so, where and what’s the cost of living there?
4. How important is it for you to live independently?
5. If you would need assistance during retirement, would you prefer assisted living or would you want to live relatives?
   1. If you’re considering assisted living, what does it cost in the area you want to live?
6. Given your health and family medical history, what health conditions are you concerned about having in your golden years?
   1. Would you anticipate high out-of-pocket costs for treatment?
7. How likely are you to be debt-free by the time you retire?
   1. If you’re a homeowner, will your home be paid off?
   2. Do you have student loans for yourself or your kids that you’re paying off?
   3. Will you be able to retire without credit card debt?
8. What do you want to do during retirement?
   1. What hobbies would you like to nurture and how much do they cost?
   2. How do you plan on spending your time?
9. How lavishly or simply would you like to live during retirement?
10. How much do you want to travel after you retire?
    1. Would the travel be domestic or international?
    2. How much money would you need for the kind of travel you want to do?
11. Would you want to go back to school or pick up courses at community college after you’re retired?
12. How likely are you to need to have money to support kids, grandkids, or others during your retirement?