

RETIREMENT LIFESTYLE WORKSHEET

Sit back, relax, and imagine yourself in retirement. Where are you? Who are you with? What are you doing? Use this worksheet to envision your retirement lifestyle. If you have a planning partner, do it together or compare notes. Then use it to help determine how much income you'll need in retirement. For most people, their expenses will go down in retirement but by how much depends on the life they plan to live.

Consider different expenses you could have in retirement in the list below and determine how they will effect your current expenses.

EXPENSES Consider different expenses you could have in retirement.	EFFECT ON EXPENSES Will your plan cost more, the same, or less than what you currently spend?			DESCRIBE YOUR RETIREMENT LIFESTYLE Put it all together and write down your vision.
	LOWER	SAME	HIGHER	

HOME

	LOWER	SAME	HIGHER	
Who will you retire with? Will you move in with anyone like your kids or a partner?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	What will your day-to-day life look like?
Will you stay in your home or downsize? Is taking home equity out an option?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Where will you live? Move to a more or less expensive city?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Will you be splitting time between two locations? Summer/winter?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

HEALTH

	LOWER	SAME	HIGHER	
Do you have health conditions needing ongoing care? Aware of any family medical history to help answer this question?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Do you need to plan for additional or different healthcare?
Will you have support as you get older? Should you plan on expenses such as assisted living?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

LIFESTYLE

	LOWER	SAME	HIGHER	
Do you plan to travel more?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	How do you plan to spend your time?
Do you have any expensive hobbies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Do you plan to eat out more or less?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Any other lifestyle changes you are thinking about that may affect your retirement expenses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Need help answering these questions? The [Ready, Set, Retire resource](#) will help get you there.

ADDITIONAL NOTES: