

Money Habits For Me



Money Habits Retirement Readiness Worksheet

Why Complete This Worksheet?

Retirement planning is about much more than reaching a certain age or accumulating a specific amount of money. It is about preparing for the lifestyle you want while making sure your financial resources can support it. This worksheet will help you clarify your retirement goals, organize your current resources, evaluate your readiness, and identify practical next steps toward the retirement you envision.

Start Here

Step 1: Define Your Retirement Vision

At what age would you ideally like to reduce or stop full-time work?

Would you like to stop working completely, work part-time, consult, or start a small business?

What activities, hobbies, or interests would you like more time for?

Where would you like to live during retirement?

What concerns you most about retirement?

What excites you most about retirement?

Step 2: Current Retirement Resources

Resource	Estimated Amount
401(k)	\$_____
Traditional IRA	\$_____
Roth IRA	\$_____
Pension	\$_____
Cash Savings	\$_____
Other Investments	\$_____
Expected Social Security Benefit	\$_____
Other Income Sources	\$_____

Step 3: Retirement Progress Check

- ☐ I currently contribute to a retirement account.
 - ☐ I receive an employer retirement match.
 - ☐ I know approximately how much I have saved for retirement.
 - ☐ I have reviewed my Social Security statement or estimate.
 - ☐ I have considered where I will live in retirement.
 - ☐ I have thought about healthcare costs in retirement.
 - ☐ I have discussed retirement plans with my spouse or family.
 - ☐ I review my retirement progress at least once per year.
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Step 4: My Next Steps

- ☐ Increase my retirement contribution by ____%.
 - ☐ Open an IRA.
 - ☐ Review my retirement investments.
 - ☐ Create a retirement spending estimate.
 - ☐ Obtain a Social Security benefit estimate.
 - ☐ Meet with a financial professional.
 - ☐ Other: _____
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Step 5: Retirement Reflection

What excites me most about retirement?

What concerns me most about retirement?

What is one action I will take within the next 30 days?



Personal Reflection

Looking at everything you've completed, what is the one decision or action that would improve your retirement readiness the most?

Remember

Retirement planning is not about predicting the future perfectly. It is about making thoughtful decisions today that give you more choices tomorrow. Even small improvements, repeated consistently over time, can make a meaningful difference in your financial security.

Money Habits Resource Library

Small steps. Better habits. Stronger financial confidence.

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