Get to what’s next.

Sit down by yourself or with loved ones and start to imagine your future. Consider what drives you in your life and how that has changed over time. Start by recording where you are today:

Name(s)__________________________________________________________________________________________

Current age(s)__________________________________________________________________________________________

Date____________________________________________________________________________________________________

What milestones do you see in the future? - start a family, send kids to college, buy a new home, retire, others
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If you could do anything, time and money aside, what would it be? – spend time with family, buy a vacation home, start your own business
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What would you like to add in your life? - more time, more money, others
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What would you like to reduce in your life? - debt, job stress, others
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Retirement Goals
Worksheet

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Retirement Goals
Worksheet

Who do you want to spend time with?

Maintaining social connections can be challenging throughout our lives. Young parents are often surprised by how much they miss just talking to adults. The newly self-employed may miss the “water cooler”. And the loss of work friends is the most unforeseen challenging of retirement. It’s important to take an active role in building and maintaining your support network of friends, family and acquaintances throughout your lifetime.

**Spouse or partner** - consider new activities you may want to participate in together.

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**Family** – how far away are your parents, children and grandchildren? What activities do you like to do together? Do you desire or need to travel to see family members?

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**Friends** – how much do you like to entertain and stay socially active?

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**New friends** – how can you meet new people? (consider classes, clubs and organizations)

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Where do you dream of going?

Travel is one activity that can satisfy many of your deepest desires. It can provide solitude, companionship, adventure or relaxation. The possibilities are endless.

**Destination** – U.S., overseas, historical sites, places from your roots, homes of friends or family.

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**How do you want to travel?** – motor home, car, bicycle, motorcycle, plane, train

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**How much traveling do you want to do?** – number of trips each year, duration

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**Who are your travel companions?** – spouse or partners friends, children, tour groups

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Retirement Goals
Worksheet

Where do you see yourself living?

Where you want to live is an important part of your vision of the future. Do you want to be part of a community? Do you want to try a new climate or lifestyle? Do you want to live in multiple locations?

Stay in the area – loft in the city, current home, smaller/maintenance free home

Move closer to family – spend time with children, grandchildren or parents

Move for work – be in a hot spot for your field, start a business with a colleague

Relocate near activities you love – vacation home, overseas, learning community, active outdoor setting
How do you intend to stay healthy and active?

As your lifestyle and your health change throughout life, think about how you will take care of yourself. Consider it in broad terms, including mental and physical well being, a healthy soul and a nurturing environment.

Physical fitness – join a health club, take walks, learn martial arts, play golf, buy a home gym, practice yoga

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Mental fitness – take classes, go to concerts, play chess or cards, write a book, practice meditation

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Health care – learn about and make the most of your benefits: health insurance health savings accounts, flexible spending accounts, medical help lines, Medicare, long-term care, prescription drugs

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How do you want to make a difference?

Sometimes dreams can include helping others. Think about the people that matter to you, what you hope the future holds for them, and how you might help them realize their own dreams. What organizations or causes represent your values? How do you want to support them now and in the future. Think big.

**Family** – fund education, instill values, teach personal skills

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**Community** – serve on a board, provide volunteer outreach, do fund-raising, donate money

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**Friends** - form support groups, be a mentor

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How do you want to make your lasting mark?

We all have a say in how we’re remembered. Our legacy is formed by the ideas, actions and causes to which we dedicate ourselves today. What’s important to you? What do you want to pass on to others?

**Family and friends** — children, siblings, parents, friends, pets

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**Spiritual interests** — your place of worship, religious organizations

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**Schools** — your alma mater, your family members’ schools

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**Charities or causes** — food banks, shelters, arts, research organizations

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Retirement Goals
Worksheet

Turn your dreams into goals

You may find the following format useful in getting more specific for your most important dreams. First, write out each dream using the STAR technique (specific, time-bound, action-able, relevant). Then, prioritize your dreams and work to develop your plan and track your progress along the way.

Dream # 1

(S) What do you want to achieve? Be specific. ___________________________________________
________________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

(T) By when? Set a deadline. __________________________________________________________

How much will it cost? ______________________________________________________________

(A) What action steps do you need to take?

1) _______________________________________________________________________________
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________________________________________________________________________________

2) _______________________________________________________________________________
________________________________________________________________________________
________________________________________________________________________________

3) _______________________________________________________________________________
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4) _______________________________________________________________________________
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(R) To keep yourself on track, why is it relevant?
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Retirement Goals
Worksheet

Turn your dreams into goals

Dream # 2

(S) What do you want to achieve? Be specific. __________________________________________
________________________________________________________________________________
________________________________________________________________________________

(T) By when? Set a deadline. __________________________________________________________
How much will it cost? ______________________________________________________________

(A) What action steps do you need to take?
1) ______________________________________________________________________________
________________________________________________________________________________

2) ______________________________________________________________________________
________________________________________________________________________________

3) ______________________________________________________________________________
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4) ______________________________________________________________________________
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(R) To keep yourself on track, why is it relevant?
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Retirement Goals
Worksheet, Page2

What would you like to do?

Use your imagination to create the possibilities for your future. Does anything stand out as most important?

**Career** – change careers, start a new business, continue the work you love

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**Hobbies** – restore an old car, make quilts, garden, write a novel

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**Volunteer work** – build homes for the homeless, volunteer for a political party, teach people to read

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**Learning** – go back to school, learn another language, get your pilot’s license

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**Relaxing and enjoying life** – travel with family, read more, savor quit time

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