

Retirement Blueprint Worksheet

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Craft Your Personalized Plan for a Secure Retirement

Section 1: Your Current Financial Snapshot

1. Personal Information

- Name: _____
- Current Age: _____
- Desired Retirement Age: _____

2. Current Income & Expenses

- Annual Gross Income: \$ _____
- Monthly Living Expenses: \$ _____
- Monthly Savings Contribution: \$ _____

3. Net Worth Assessment

- Total Current Savings (Retirement & Other): \$ _____
- Total Debt (e.g., Mortgage, Loans, Credit Cards): \$ _____
- Net Worth (Assets – Liabilities): \$ _____

4. Retirement Accounts

- 401(k)/403(b) Balance: \$ _____
 - IRA (Traditional/Roth) Balance: \$ _____
 - Other Investments: \$ _____
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Section 2: Define Your Retirement Goals

1. Retirement Lifestyle

- Describe your ideal retirement lifestyle (e.g., travel, hobbies, location):

■ _____

■ _____

2. Income Replacement Goal

- What percentage of your pre-retirement income do you want to replace?
_____ %
- Monthly/Annual income goal in retirement: \$ _____

3. Key Milestones

- List any specific goals (e.g., paying off the mortgage, travel fund, healthcare planning):

- _____
- _____

Section 3: Savings & Investment Strategy

1. Current Savings Rate

- What percentage of your income are you currently saving? _____%

2. Catch-Up Contributions

- Are you eligible for catch-up contributions? Yes / No
- If yes, how much extra can you contribute annually? \$_____

3. Target Savings Goals

- Short-Term Goal (next 1–3 years): _____
- Mid-Term Goal (next 3–10 years): _____
- Long-Term Goal (by retirement): _____

4. Investment Approach

- How would you describe your risk tolerance? (e.g., Conservative, Moderate, Aggressive)

▪ _____

- Preferred investment vehicles (e.g., target-date funds, index funds, bonds, stocks):

▪ _____

Section 4: Action Plan & Milestones

1. Specific Action Steps

- Example: Increase contribution by X% on your next raise.
- Example: Set up automatic transfers to your retirement accounts.
- Action 1: _____
- Action 2: _____
- Action 3: _____

2. Timeline & Milestones

- What are your key milestones? (e.g., “By age 55, achieve \$X in retirement savings”)
 - Milestone 1: _____
 - Milestone 2: _____
 - Milestone 3: _____

3. Review & Adjust

- How often will you review your retirement plan? (e.g., Quarterly, Annually)
 - _____
- Who will help you keep accountable? (Financial advisor, spouse, peer group)
 - _____

Section 5: Notes & Next Steps

- **Additional Considerations:**

Write down any ideas, questions, or notes you have as you work through your retirement plan:

- _____
- _____

- **Next Steps:**

- Set up a meeting with your financial advisor.
- Research additional ways to boost your income.
- Explore new budgeting or investment tools.

Remember: This blueprint is a living document. Review it regularly and adjust your plan as your life, goals, and financial situation change.