

JeanChatzky's
MONEY SCHOOL

Please use this worksheet to jot down notes and answers to questions throughout the class.

What's your retirement dream?

What's your spouse/partner's retirement dream?

* If you don't know...it's time to have a talk.

Fidelity's Retirement Savings Benchmarks:

Age 35 = _____ x Current Salary

Age 45 = _____ x Current Salary

Age 55 = _____ x Current Salary

Age 67 = _____ x Current Salary

**MONEY RULE #44: FINANCIAL PLANS DON'T FAIL
PEOPLE. PEOPLE FAIL TO PLAN.**

JeanChatzky's
MONEY SCHOOL

To run your retirement numbers, you'll need to know:

- How much you're earning now
- How much you're saving now
- How much you're earning on those savings
- When you expect to retire
- How long you expect to live in retirement
- How much you'll draw from Social Security

Retirement Calculators:

Jean's Retirement Nest Egg Calculator:

<https://www.jeanchatzky.com/tools/retirement-nestegg-calculator/>

Choose to Save's Ballpark E\$timate:

www.choosetosave.org/ballpark

T. Rowe Price's Retirement Income Calculator:

<https://www3.troweprice.com/ric/ricweb/public/ric.do>

If the numbers don't add up, what are your options?

MONEY RULE #22: YOU CAN RECOVER FROM ANY FINANCIAL MISTAKE BY SAVING MORE

JeanChatzky's

MONEY SCHOOL

What “mind games” can help you save more?

MONEY RULE #11: IF YOU CAN'T SEE IT AND YOU CAN'T TOUCH IT, YOU WON'T SPEND IT.

Where can you put your money out of reach?

When do you need long-term care insurance?

How can you cut your healthcare spending?

MONEY RULE #61: DIVERSIFY

