



Retirement Preparation Resources

Debra Pankow, Ph.D.
Family Economics Specialist

American Savings Education Council

www.asec.org

- What is Your R³ (Retirement Readiness Rating)? worksheet
- Retirement Personality Profiler
- Ballpark Estimate (online interactive and worksheet)
- Top 10 Ways to Beat the Clock and Prepare for Retirement

Financial Calculators

www.choosetosave.org/tools/fincalcs.htm

Retirement Calculators

- How will retirement affect my expenses?
- Am I saving enough? What can I change?
- How will this account be used?
- What will I earn with this account?
- How advantageous is increasing my savings?
- Which savings or income sources will be the largest?
- How much can I invest before taxes each year?
- What if I underestimate my expenses?
- What will my income be after I retire?
- What will my expenses be after I retire?
- What happens if tax laws change?
- How much effect can inflation have?
- Which savings should be used first?
- How much will Social Security provide?
- What if Social Security no longer exists?

Employee Benefit Research Institute,

American Savings Education Council and Matthew Greenwald & Associates

Retirement Confidence Survey

www.ebri.org/surveys/rcs/

- Fact sheets and annual survey results
- Retirement Confidence Survey

Iowa State University Extension

Retirement: Secure Your Dreams

www.extension.iastate.edu/financial/retire.html

- Retirement Income: How Much Do You Need? (retirement income planner)
- Estimating Your Retirement Expenses
- Picture Your Future

NEFE® (National Endowment for Financial Education)

5299 DTC Boulevard, Suite 1300
Greenwood Village
CO 80111

The *You First* (retirement planning for baby boomers) **handbook series**

www.nefe.org/youfirst/intro/nav.html

Identify your personal dreams and goals for the future

Prioritize those goals that require you to save and invest

Master some basic financial information and tools that will enhance your ability to reach your goals

Includes:

- Facilitators guide
- Individual workshop
- Seminar series
- Informal lunch gatherings

NDSU
Extension Service

North Dakota State University
Fargo, North Dakota 58105

JULY 2005

Your Spending, Your Savings, Your Future:

80-page guide

www.nefe.org/pages/spendingsavingfuture.html

Write for individual copies available free of charge.

The Wealth Care Kit

(Write for a copy or download)

www.nefe.org/pages/multimedia.html

(worksheets, checklists for five major financial planning topic areas: insurance, investments, taxes, retirement planning and estate planning)

Create Your Own Happy Ending (women)

www.nefe.org/pages/multimedia.html

Late Savers Guidebook

www.nefe.org/pages/multimedia.html

Purdue

Planning for a Secure Retirement

www.ces.purdue.edu/retirement

- My Personal Record Sheet (Retirement Personality Profiler)
- Longevity Game
- Life Expectancy Calculator
- Level of Risk Tolerance calculator
- How Much Risk Can You Handle worksheet
- Retirement Expense Calculator
- What will my expenses be?
- Quick Calculator (Social Security)
- Ballpark Estimate
- Medicare
- Comparison chart for small-business owners
- IRA materials
- Lump Sum Retirement Site

Purdue

A Retirement Estimator for Farm Families

www.ces.purdue.edu/farmretirement/

University of Illinois Extension

A Working Woman's Guide to Financial Security

www.urbanext.uiuc.edu/ww1

- What's My Financial IQ? worksheet
- Net worth balance sheet
- How will my spending plan change in retirement?
- How long will you live?
- Estimated cost of living worksheet
- Estimating retirement income
- Social Security
- Pensions
- Savings and investments
- Estimating your income for retirement
- Matching income to out-go
- Inflation, the hidden enemy
- Retirement planning financial security tips
- Computer programs to the rescue

