



Retirement Lifestyle Readiness Quiz

Print this document and circle the number between 1 and 7 which best describes how each statement (if applicable) applies to you. There are no right or wrong answers.

To calculate your retirement lifestyle readiness score, see page 4.

Name: _____

A) Attitude Toward Retirement

- | | | | |
|---|---------------------|---------------|----------------------------------|
| 1. How do you feel about the prospect of retiring? | I dread the thought | 1 2 3 4 5 6 7 | Looking forward To it/can't wait |
| 2. In general, would you say retirement has a positive or a negative image? | Very negative | 1 2 3 4 5 6 7 | Totally positive |
| 3. Would you say that most people associate retirement with growing old? | Most definitely | 1 2 3 4 5 6 7 | Absolutely not |
-

B) Spending Time

- | | | | |
|--|-------------------------------|---------------|----------------------------------|
| 4. Do you have solid plans for retirement? | None/haven't thought about it | 1 2 3 4 5 6 7 | I know exactly what I want to do |
| 5. Do you have a contingency plan if your first plan doesn't work out? | None/haven't thought about it | 1 2 3 4 5 6 7 | Yes, no problem |
| 6. If you are thinking about working in retirement, would your main reasons be financial or non-financial? | Strictly financial | 1 2 3 4 5 6 7 | Strictly non-financial |
-

C) Decision to Retire

- | | | | |
|--|--------------------------------|---------------|--|
| 7. Do you expect to retire by choice or will there be factors beyond your control that will force you to retire? | I will be forced to retire | 1 2 3 4 5 6 7 | Strictly my choice |
| 8. If you retire by choice, what will your decision be based on? | No longer enjoying my job/work | 1 2 3 4 5 6 7 | Have things I prefer to do in retirement |

D) Spousal Relations (if applicable)

9. Have you discussed your retirement plans with your spouse? No we haven't discussed it _____ Totally aware
- 1 2 3 4 5 6 7
10. Is your spouse looking forward to your retirement? No _____ Yes
- 1 2 3 4 5 6 7

E) Housing (If applicable)

11. Do you plan to move after you retire? Have plans to move _____ No plans at this time
- 1 2 3 4 5 6 7
12. Do you have a contingency plan if it does not work out? No/haven't thought about it _____ Yes
- 1 2 3 4 5 6 7

F) Friendships

13. Do most of your friends come from work or outside work? Strictly from work _____ Strictly outside work
- 1 2 3 4 5 6 7
14. When you retire, will most of your friends still be at work? Yes most will be working _____ No most will be retired
- 1 2 3 4 5 6 7

G) Miss From Work

15. What (if anything) do you expect to miss from no longer being involved in your current job/work? (circle the items)

- | | | |
|----------------------|-------------------------|-------|
| Social interaction | Keeping busy | Other |
| Sense of achievement | Routine | |
| Challenges | Keeping current | _____ |
| Contribution | Status in the community | _____ |
| Involvement | Responsibility | _____ |
| Stimulation | Nothing | _____ |

Calculate Your Retirement Lifestyle Readiness Score

To calculate your retirement lifestyle readiness, total the scores for each section (A to F) and divide by the number of questions answered in that section. For example, in Section A, if you answered three questions with 6, 4, & 2, your total score is 12 and your average is $12/3 = 4$. In Section B, if you answered 2 out of 3 questions (6, 5), your total score is 11 and your average is $11/2=5.5$.

If you scored less than 5 on any section, you have identified an area that requires attention. For section G, the higher the number, the more attention required.

	Total Score	Average
A) Attitude Toward Retirement	_____	_____
B) Spending Time	_____	_____
C) Decision to Retire	_____	_____
D) Spousal Relationships	_____	_____
E) Housing	_____	_____
F) Friendships	_____	_____
G) Miss from work	_____	

(How many did you circle excluding “Nothing”, including items listed as “Other”)?