

Retirement Readiness Scorecard

Use this scorecard to assess your preparedness for a secure and stress-free retirement. Answer each question honestly. Tally your score to see where you stand.

1. Have you calculated how much money you'll need for retirement? - [Yes / No]
2. Do you know when you want to retire and your expected lifestyle? - [Yes / No]
3. Do you contribute regularly to a retirement savings plan (e.g., pension, 401k, RRSP)? - [Yes / No]
4. Have you estimated your expected retirement income (pensions, investments, rental)? - [Yes / No]
5. Do you have a strategy for managing inflation and healthcare costs? - [Yes / No]
6. Do you have an emergency fund separate from retirement savings? - [Yes / No]
7. Have you reviewed your retirement plan in the last 12 months? - [Yes / No]
8. Have you reduced or eliminated high-interest debt? - [Yes / No]
9. Do you have a written retirement plan or roadmap? - [Yes / No]
10. Have you spoken with a financial planner or advisor about retirement? - [Yes / No]

How to Score Yourself:

Give yourself 1 point for every 'Yes' answer. Use the guide below to assess your readiness:

- 9–10 points: Excellent – You're on track for a comfortable retirement.
- 6–8 points: Good – You're doing well, but review gaps with a professional.
- 3–5 points: Fair – Take immediate action to address major areas.
- 0–2 points: Poor – You need a retirement strategy now. Consider working with a planner.

WHAT NEXT?

Now you know how retirement ready you are.

Do you need help understanding your score and taking the next step in the right direction?
If yes, book a free financial clarity call. Click this link



<https://calendly.com/royaldarasproutconsulting/clarity-call>