

Retirement Planning Worksheet

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Years Until Retirement	<input type="text"/>	years
Years In Retirement	<input type="text"/>	years
Pre-Retirement Nominal Inflation Rate	<input type="text"/>	
Pre-Retirement Nominal Rate of Return	<input type="text"/>	
Retirement Nominal Inflation Rate	<input type="text"/>	
Retirement Nominal Rate of Return	<input type="text"/>	
Desired Amount Remaining at Death (Nominal)	<input type="text"/>	

1. Annual Pre-tax Retirement Living Expenses (in today's dollars) <small>(You'll need roughly 60-80 percent of current income or 80-120 percent of current family living expenses)</small>	<input type="text"/>
2. Expected Annual Social Security Benefits (in today's dollars)	<input type="text"/>
3. Expected Annual Income From Other Sources (in today's dollars) <small>(From continued employment, lease of assets, pension income, etc.)</small>	<input type="text"/>
4. Expected Annual Retirement Income Needed From Savings <small>(Line 1 - Line 2 - Line 3)</small>	<input type="text"/>
5. Future Value of Additional Income Needed	<input type="text"/>
6. Amount Needed at Retirement to Generate Additional Income	<input type="text"/>
7. Current Value of Savings <small>(This includes all existing retirement savings. You may include up to 1/2 of your equity in your house and/or other business assets if you expect to sell these assets to fund your retirement)</small>	<input type="text"/>
8. Expected Future Value of Current Savings	<input type="text"/>
9. Average Annual Contributions to Retirement Investments <small>(This includes annual contributions to ORP, TSP, 401(k), 403(b), 457, IRAs, SEPs, and Keogh retirement plans)</small>	<input type="text"/>
10. Expected Future Value of Current Annual Contributions	<input type="text"/>
11. Total Retirement Capital You Need to Accumulate <small>(Line 6 - Line 8 - Line 10)</small>	<input type="text"/>

Additional Annual Savings Needed to Reach Your Retirement Goal	<input type="text"/>
Additional Monthly Savings Needed to Reach Your Retirement Goal	<input type="text"/>

Modified from a Money Magazine article (circa 1990). Original author & citation are unknown.