

Plan for Retirement©

1. What couple do I know well who has the kind of retirement that I want. What about their retirement that impresses me?
2. I am thinking about my parent's retirement. What do they do or have in their retirement that I want to do or have in my retirement?
3. What do I want to do or have in my retirement that is completely different from my parent's retirement?
4. I am thinking about other people I know who have retired well. What coping strengths, temperament strengths, and values do each of these people seem to have in common?
5. What coping strengths, temperament strengths, and values do I think will help me in planning for my retirement? Which ones are the same as those in 4.? Which ones are different?
6. What coping strengths, temperament strengths, and values does my spouse have which will help us in planning for our retirement? Which ones are the same as those in 4.? Which ones are different?
7. As I look over my PSA©, do I tend to trust myself or trust others?
8. If I tend to trust myself, will I use a financial planner or invest the money myself?
9. If I tend to trust others, will I trust my spouse to invest the money or trust a financial planner to invest our money?
10. If we use a financial planner, I might want to
 - A. Ask people who have retired well who they use – and does this financial planner have a younger financial planner to offer their children?
 - B. Ask the Dean of the Business school of a local university to recommend a financial planner
 - C. Say that I do not want to hear about any investment unless he has already bought it for himself.
 - D. Add something not on this list.
11. What can I learn on the internet about planning for retirement?
12. Who can be my mentor to help me plan the best use of my money over the years until I retire? I will make an appointment with some people who have retired well and take notes on what they tell me. Ask them for references of financial planners that they have used and recommend. When I find that several of these people recommend the same person, I might want to talk with this person.
13. How important is it that I have a college degree?
14. How important is it that my spouse has a college degree?
15. How important is it that I get an additional college degree?
16. How important is it that my spouse gets an additional college degree?

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17. How many children do we want to have?

18. What can we do now to start setting money aside for my children's college education?

19. Do I want to own my own home? Does my spouse?

20. Debt management. How can I pay off my debt as soon as possible so that I do not have to pay any more interest than absolutely necessary? I can get a software program that lets me plug in the loan payment schedule for each asset (house, car, etc.). Then get an amortization schedule for each option I create for making larger monthly payments to pay off my loan earlier. For instance, if I pay \$200 more a month how long will it take to pay off my home loan? How much interest will I save? If I pay \$500 more a month...or \$800 more a month....

21. Do we want to own a second home?

About money:

22. What did I learn about money in my family?

23. What did my spouse learn about money in his/her family?

What do my spouse and I need when it comes to...

24. Saving money?

- A. Me
- B. My spouse

25. Spending money?

- A. Me
- B. My spouse

26. Borrowing money?

- A. Me
- B. My spouse

27. Do I like conservative, moderate, or high risk/high reward investments?

- A. Me
- B. My spouse

You are doing retirement planning with your spouse. What do your personality strengths tell you about how well you listen to him/her?

28. How important is listening to each other?

- A. What will I do if I feel like s/he is not listening to me?
- B. What will I do if s/he tells me that I am not listening to him/her?
- C. Do I think that not listening to each other could cause issues in retirement planning?

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You and your spouse are making important decisions now that determine how enjoyable your retirement will be later. What do your personality strengths tell you about how you and s/he make decisions?

29. What process do we use to make decisions?
 - A. Which decisions do should require two votes?
 - B. Who else's thoughts should we consider?
 - C. What other factors should we consider?
 - D. Can how we make decisions causing issues in a relationship?
30. Do I want to live in my own home in retirement?
31. Do I want to live with my children in retirement?
32. Do I want to work internationally now?
33. Do I want to travel internationally in retirement?
34. Do I want to do consulting part time in retirement?
35. Do I want to have an internet business that someone else can run while I play?
36. Do I want to do volunteer work?
37. Do I want to have a second home that I can enjoy before retirement and then live in fulltime in retirement?
38. Do I want to visit friends and family?
39. What else do I want to consider as I plan for retirement?
40. What else does my spouse want to consider?
40. VERY IMPORTANT: Take care of your health now so that you have it in retirement. We wish you health, wealth and the time to enjoy it. Here is one example of how a couple uses their personality strengths to plan for retirement.

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