



Build Your Free Non-Financial Retirement Plan at www.LeanRetirement.com

Retirement and Leisure Readiness Assessment

This self-assessment helps you evaluate your overall preparedness for retirement—financially, emotionally, and in terms of lifestyle planning. Use the checkboxes to reflect honestly on your current situation. At the end, you'll find a space to note key insights or actions you may want to take.

Readiness Questions

Please check **Yes** or **No** for each question:

1. Do you have a clear understanding of your retirement income sources (e.g., savings, pensions, Social Security)?
☐ Yes ☐ No
2. Have you estimated the annual income required to maintain your desired lifestyle in retirement?
☐ Yes ☐ No
3. Have you developed a retirement budget that includes lifestyle choices and healthcare needs?
☐ Yes ☐ No
4. Is your retirement savings plan sufficient to support the lifestyle you envision?
☐ Yes ☐ No
5. Have you factored in inflation and unexpected expenses as part of your retirement planning?
☐ Yes ☐ No
6. Have you eliminated or significantly reduced major debts (e.g., mortgage, car loans)?
☐ Yes ☐ No
7. Have you set aside an emergency fund specifically for unforeseen retirement expenses?
☐ Yes ☐ No
8. Do you have health insurance or a strategy to manage healthcare costs during retirement?
☐ Yes ☐ No
9. Do you work with a financial advisor or feel confident managing your financial affairs independently?
☐ Yes ☐ No

10. Are you comfortable living on a fixed income, if necessary?
☐ Yes ☐ No
 11. Are you emotionally prepared to transition away from your career?
☐ Yes ☐ No
 12. Are you enthusiastic about dedicating more time to personal interests and hobbies?
☐ Yes ☐ No
 13. Do you anticipate missing the structure and routine that work currently provides?
☐ Yes ☐ No
 14. Are you comfortable having more unstructured time without the need to be constantly busy?
☐ Yes ☐ No
 15. Do you feel you have accomplished most of your personal and professional goals?
☐ Yes ☐ No
 16. Are you confident in your ability to adapt to the changes that retirement may bring?
☐ Yes ☐ No
 17. Do you feel ready to establish a new daily routine free from work-related obligations?
☐ Yes ☐ No
 18. Are you open to discovering new purposes and pursuits in retirement?
☐ Yes ☐ No
 19. Do you maintain a positive outlook on life beyond your working years?
☐ Yes ☐ No
 20. Are you mentally prepared to face potential retirement challenges such as loneliness or boredom?
☐ Yes ☐ No
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Scoring and Interpretation

Count the number of **Yes** responses to assess your retirement readiness:

- **16–20 Yes answers:**
You are highly prepared for retirement. Your financial, emotional, and lifestyle plans are well-developed, positioning you for a fulfilling next chapter.
 - **12–15 Yes answers:**
You are on solid ground. Strengthening specific areas—such as financial planning or leisure activities—could help enhance your overall readiness.
 - **8–11 Yes answers:**
There are several areas to work on. Focus on financial security, building structure, and creating engaging routines for retirement life.
 - **0–7 Yes answers:**
This may be a good time to step back and re-evaluate your plans. Consider seeking support in financial, emotional, or lifestyle planning to better prepare for retirement.
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Reflection & Action Planning

Use the space below to record any key insights, concerns, or action steps you'd like to take based on your responses.

Comments / Key Takeaways / Next Steps:

Disclaimer

This assessment is for informational and entertainment purposes only and should not replace professional financial, medical, or psychological advice.