

Dreams and Goals in Your Retirement Years



Retirement is not simply a financial decision; it's also an emotional decision. Ask yourself these questions as you begin moving toward your retirement years:

When do you want to retire? _____ **Do you think you will work part-time?** _____

What would you like to spend your time doing?

- Serving
- Volunteering
- Traveling
- Hobbies
- Mentoring
- Learning something new
- Other: _____

Where would you like to live and would you need to move?

Who would you like to spend your time with?

How would you like to continue to make a difference in the Kingdom?

How would you like to stay active?

Have you considered how you will handle any support you may need if leaving full-time ministry?

Do you have any other dreams or plans for your retirement years?

Retirement Dreams and Goals Checklist

Retirement may be in the distant future or just around the corner. Whatever your time horizon, it takes preparation to ensure you meet your financial goals. Use this checklist to think through decisions and financial adjustments – some with immediate actions and some for the future.

What are your retirement financial goals?

GIVING

- Support a special ministry or cause
- Leave a financial legacy for my children
- Give generously throughout retirement
- Financially care for aging parents or relatives
- Give financial gifts to grandchildren
- Leave a bequest to a ministry/organization
- Make specific Kingdom investments
- Help pay for college for children/grandchildren
- Support specific missionaries
- Give to a capital campaign

SERVING

- Help other family members
- Create a ministry or not-for-profit
- Be free to serve without compensation
- Be able to host missionaries or other individuals
- Provide for a disabled family member

SAVING

- Create a better emergency fund
- Be financially secure in retirement
- Retire early
- Allow my spouse to retire early
- Save a specific amount of money:

- Provide extra protection for my spouse
- Create multiple income streams
- Save for long-term care

SPENDING

- Purchase a car every _____ years
- Travel overseas
- Vacation with family and/or close friends
- Purchase rental property
- Undergo a medical or wellness procedure
- Purchase a recreational vehicle and travel
- Pay-off debt
- Pay off your home early
- Purchase into a retirement community
- Pay for wedding(s) or honeymoon
- Do a major renovation or add on to your home

LIFE DECISIONS

- Start a business
- Purchase or improve land
- Purchase a house, second house or vacation home
- Adopt/foster a child(ren)
- Relocate with children during retirement
- Move in with children during retirement
- Plan for assisted living
- Stay in the same place during retirement

CONTINUED WORK

- Work for yourself
- Launch a new career
- Earn a professional certification or degree
- Continue my current income into retirement
- Provide seed money for family business opportunities
- Transition to part-time work in retirement
- Work beyond the “normal” retirement age

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