My Retirement Lifestyle

Everyone’s ideal retirement is different. Some are satisfied living simple, quiet lives. Others want to enjoy world travel, expensive hobbies or upgrade their home. Use the categories below to determine your future lifestyle.

**HOUSING:** Stay in my current home, downsize, pay off mortgage, do home repairs or maintenance, sell then rent, buy a second or vacation home, move to an active adult community, live with family or in an assisted facility?

**LOCATION:** Live near friends or family, live in a different climate, move closer to family, move to a place with lower cost of living?

**TRANSPORTATION:** Reduce the number of cars I own, use public transportation? No work commute means less gas and car expenses.

**FOOD:** Spend more or less on food, spend more time entertaining friends and family, more time making home meals and eating out less? Age and health may require a more restrictive diet.

**CLOTHING AND PERSONAL CARE:** Spend more or less on clothes and personal care items? The cost of work clothes may have been a big part of expenses. Also, no work may mean less money spent on grooming.

**HEALTH AND MEDICAL EXPENSES:** Cancel or join a local gym, purchase supplemental Medicare insurance, pay for increases in insurance premiums, increased use of prescription medication or potential health conditions?

**ENTERTAINMENT:** More free time to enjoy movies, books, clubs, concerts, theater and other activities?

**HOBBIES:** Spend more time and money on hobbies or turn a hobby into extra income?

**RECREATION:** Spend more time fishing, hiking, golfing, camping, yoga and more?

**TRAVEL:** Travel as much as possible, take one trip a year, buy an RV, visit family?