

The retirement decisions worth sorting

A 15-minute triage: decide what to verify first, not what benefits to elect today.

MICHAEL'S TAKE

The decision to research first is the one where waiting could close an option, not necessarily the one that feels most complicated.

SCAN: WHAT IS STILL UNANSWERED?

- ☐ Retirement date + final paycheck
Employer notice, final pay, unused leave and plan rules
- ☐ Healthcare start and end dates
Coverage handoffs; verify Medicare deadlines individually
- ☐ Social Security claiming
Compare estimates, benefit start date and household needs
- ☐ First retirement paycheck
Pension timing, withdrawals, reserve and recurring bills
- ☐ Tax withholding and estimated payments
Compare income after retirement with actual withholding
- ☐ Household / beneficiary handoff
Who knows where documents are and whom to call?

CHOOSE ONE, THEN GET EVIDENCE

The question I will verify first

The person / official source to ask

My verification date

Check the actual plan, employer and agency terms. No election or deadline is decided by this sheet.

The 20-minute retirement money talk

Two people can share a balance and feel very differently about what it means.

GROUND RULE

No one has to win. Each person gets five minutes without interruption. Write down the disagreement as a question that can be checked.

1 / EACH PERSON ANSWERS

Person A: one retirement hope

Person B: one retirement hope

Person A: biggest money worry

Person B: biggest money worry

2 / TURN FEELINGS INTO CHECKABLE QUESTIONS

- ☐ What monthly income is truly dependable, and what could change?
- ☐ How much spending flexibility would make both of us comfortable?
- ☐ What happens if one of us cannot handle the bills or paperwork?

3 / AGREE ON ONE NEXT MOVE

We agree to verify / gather

Who will do it

When we will talk again

If this leads to legal, tax or benefit elections, verify the rules before acting.

First 30 days: verify the handoff

Retirement is not a switch. Check that the transition works in the real world.

EARLY WARNING

A deposit or coverage promise is not the same as a deposit or coverage in force. Confirm dates and amounts from actual statements.

VERIFY THESE FIVE THINGS

☐ Income arrived on time
First pension, Social Security, salary or planned withdrawal: confirm amount/date.

☐ Healthcare is active
Check actual coverage effective dates, premiums and any gap.

☐ Recurring bills still clear
Track the account paying housing, insurance, utilities and taxes.

☐ Withholding is plausible
Retirement changes income; review withholding with payer/tax professional.

☐ Emergency cash is accessible
Confirm who can access cash and how essential bills would be handled.

ONE MISMATCH TO FOLLOW UP

What did I expect vs. what actually happened?

Person / organization to contact

Date to confirm resolution

Do not enter account numbers, Social Security numbers or passwords on this sheet.

Days 31-90: decide what to adjust

Use one actual month of results before declaring the retirement budget good or bad.

THE AHA

Your plan is not proven because it looked reasonable before retirement. It improves when you compare the first real results with the forecast.

COMPARE: PLAN VS. REALITY

Monthly measure	Planned	Actual
Net income received		
Essential recurring costs		
Optional / variable spending		
Savings or reserve transfers		

DECIDE WHAT CHANGES NEXT

- ☐ Identify the biggest difference; was it recurring or one-time?
- ☐ Review whether healthcare, benefits or tax settings need updating.
- ☐ Choose one repeatable adjustment before the next monthly review.

The one adjustment / unanswered question

Owner / source I will verify

Date for the next review

Verify deadlines: SSA ssa.gov/benefits/retirement | Medicare medicare.gov | IRS irs.gov