RETIREMENT PLANNING MINI KIT

Retirement Countdown Checklist

A month-by-month plan for the year before your last workday.

THIS COPY BELONGS TO

Her Next Chapter Co.

12-9 months before

- [ ] Request an updated pension or retirement-income estimate
- [ ] List all retirement income sources and expected start dates
- [ ] Review debt, emergency savings, and major planned expenses
- [ ] Confirm health coverage options after employment
- [ ] Start a folder for estimates, forms, and correspondence

My notes and deadlines

8-6 months before

- [ ] Test-drive the expected retirement budget
- [ ] Review beneficiary and survivor-benefit choices
- [ ] Create a plan for unused leave or final payouts
- [ ] Discuss the target date with your spouse or support person
- [ ] List questions for HR, the pension office, and Social Security

My notes and deadlines

5-3 months before

- [ ] Submit retirement paperwork by the required deadline
- [ ] Confirm tax withholding choices
- [ ] Schedule medical, dental, and vision visits as needed
- [ ] Create a transition list for work responsibilities
- [ ] Plan how and when to share the news

My notes and deadlines

Final 60 days

- [ ] Confirm the first pension or benefit payment date
- [ ] Verify direct deposit and contact information
- [ ] Update emergency contacts and personal records
- [ ] Return employer equipment and close work accounts
- [ ] Plan a meaningful last day and celebration

My notes and deadlines

First 90 days after retirement

- [ ] Give myself permission to rest
- [ ] Create a gentle weekday rhythm
- [ ] Review the first benefit deposits
- [ ] Track actual spending for three months
- [ ] Schedule connection, movement, and something fun
- [ ] Delay major commitments until the new routine feels clear

What I want this season to feel like

A plan can be simple and still be powerful.

Use these pages as often as you need, and update them whenever your dates, priorities, or circumstances change.

IMPORTANT NOTE

This printable is for general organization and education only. It is not financial, tax, legal, medical, admissions, or benefits advice. Verify important decisions with the appropriate organization or qualified professional.