

The Top 26 Challenge



Brought to you by:
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Richards Financial Planning, LLC

INSTRUCTIONS

Challenge

Retirement is one of the most significant changes that any person will face. You will be much better off if you do not face retirement as an all-or-nothing alternative.

The Top 26 Challenge is a strategy to test drive your life in retirement before you jump in with both feet. Or if you're already retired, you can use the challenge to explore changes.

On the following pages, you will find a list of 26 aspirations and goals many people have for retirement.

Wants & Wishes

Let's find out what is most important to you. To begin, go through the list and write down what is a want and a wish. Wants are aspirations or goals that are very important to you. Wishes are just that, something that you'd like to have but it's not essential.



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26 ASPIRATIONS AND GOALS



1	Antiquing, collecting art or other collectibles
2	Attending sporting events
3	Cultural activities such as concerts, ballet, or shows.
4	Developing my cooking skills
5	Dining out and entertainment activities
6	Exercising
7	Following my favorite sports teams
8	Gardening
9	Going back to school or learning new skills
10	Going to the gym
11	Home Hobbies
12	Managing my investments
13	Pursuing creative interests such as art or pottery
14	Reading
15	Recreational Activities - fishing, hunting, or skiing.
16	Spending time at a vacation home
17	Spending time with friends and family
18	Spending time with my family
19	Starting a new business
20	Staying connected to friends and family online.
21	Travel in an RV
22	Traveling domestically
23	Traveling internationally
24	Upgrading or renovating my home
25	Volunteering for charitable organizations
26	Working part-time

To begin write the goals and aspirations that you want on the following page. Second, decide the importance of each item on a scale between 10 and 1, with 10 being very important and 1 not so much. Then, consider if you will begin that goal as soon as retirement begins or later. Is the aspiration or goal for you, your spouse, or both? What is your budget for that aspiration or goal? And how often and how many times do you plan for that aspiration or goal? It is essential to be as specific as you can on the goals and aspirations that are high on your list. Afterwards, go through the same process for your wish list on page 6.

Wants: Retirement Life Goals Before and After Retirement

Importance High Low 10 1	Description	Start Year		SA	SB	Both	Amount	How Often	How Many Times
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$		
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Wishes: Retirement Life Goals Before and After Retirement

Importance High Low 10 1	Description	Start Year		SA	SB	Both	Amount	How Often	How Many Times
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Time for the Challenge!

Try your top aspiration or goal for two weeks.

Keep the long-term perspective in mind. Remember, not every day will be a mountain top day.

Decide if that aspiration or goal will fit into your retirement life as a new normal; love it or leave it.

If you are inclined, move on to the next aspiration or goal.

Remember, you are trying to build a retirement life you genuinely love.



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