RETIREMENT FASTLANE

FREE PRINTABLE WORKSHEETS

Late Start, Strong Finish

Catch Up on Retirement Savings in Your 50s and 60s and Still Retire with Confidence

Daniel Larsen, CFA

1. Worksheet A: My Late-Start Scenarios
2. Worksheet B: My Net Worth
3. Worksheet C: My Targets
4. Worksheet D: My Debt Payoff Plan
5. Worksheet E: My Savings Plan for This Year
6. Worksheet F: Retirement Age Comparison
7. Worksheet G: Social Security Comparison
8. Worksheet H: My Investment Plan
9. Worksheet I: Housing Options
10. Worksheet J: Programs and Benefits
11. Worksheet K: Trap Checklist
12. Worksheet L: Key Ages and Annual Check-Up
13. Worksheet M: Spending Review

These worksheets come from *Late Start, Strong Finish* by Daniel Larsen, CFA, part of the Retirement Fastlane series. Print as many copies as you like for your own personal, non-commercial use. Fill them out in pencil and update them as your plans change.

For educational purposes only; not individualized investment, tax, legal, or insurance advice. Examples and figures follow the book (2027 figures as of November 18, 2026). See the Important Disclaimer in the book before relying on anything here.

Copyright © 2026 Retirement Fastlane LLC. More free tools at retirementfastlane.com and app.retirementfastlane.com.

Worksheet A: My Late-Start Scenarios

Use with Chapters 1 and 5.

Item	Scenario 1	Scenario 2	Scenario 3
Retirement age			
Yearly savings until retirement			
Estimated savings at retirement			
Social Security claiming age (me / spouse)			
Social Security per year			
Savings income per year (about 4%)			
Other income (pension, part-time work)			
Total yearly income			
Retirement spending target			
Gap (spending minus income)			

Worksheet B: My Net Worth

Use with Chapter 2. Update every year.

What I own	Value	What I owe	Balance
401(k) / 403(b) / 457(b)		Mortgage	
IRAs and Roth IRAs		Home equity loan or line	
Old employer accounts		Credit cards	
HSA		Car loans	
Checking and savings		Student loans	
Brokerage accounts		Medical debt	
Home value		Personal loans	
Vehicles		Other	
Other			
Total owned		**Total owed**	

Net worth (total owned minus total owed): _____ **Last year:** _____

Lost-money search: old 401(k)s _____ old pensions _____ unclaimed property _____

Worksheet C: My Targets

Use with Chapter 2.

Target	My goal	Date
Savings rate (including employer contributions)		
Consumer debt-free date		
Emergency fund amount		
Mortgage payoff or housing decision		
Retirement age (me / spouse)		
Social Security claiming age (me / spouse)		
Retirement spending target (per year, today's dollars)		

Worksheet D: My Debt Payoff Plan

Use with Chapters 3 and 11.

Debt	Balance	Interest rate	Minimum payment	Extra payment	Payoff order	Target payoff date

Method: Avalanche (highest rate first) _____ Snowball (smallest balance first) _____

Monthly amount freed up after payoff, to redirect to savings: _____

Worksheet E: My Savings Plan for This Year

Use with Chapter 4.

Account	2027 limit (50+)	My planned contribution	Traditional or Roth?	Employer match
401(k) / 403(b) / 457(b)	$34,000 ($37,250 at 60–63, if allowed)			
Spouse's workplace plan	$34,000 ($37,250 at 60–63, if allowed)			
My IRA	$8,600			—
Spouse's IRA	$8,600			—
HSA	$5,500 self-only / $10,000 family (55+)		—	
Solo 401(k) or SEP (self-employed)	Up to $75,000 (plus catch-up for Solo 401(k))			—
Total				

Saver's Credit check (ABLE contributions): AGI _____ Filing status _____ Credit rate (50% / 20% / 10% / none) _____

Saver's Match check (retirement-plan or IRA contributions, 2027): MAGI _____ Filing status _____ Full / partial / none _____ Estimated match _____

Worksheet F: Retirement Age Comparison

Use with Chapter 5.

Item	Retire at 62	Retire at 65	Retire at 67	Retire at 70
Savings at retirement				
Social Security per year				
Savings income per year				
Bridge job income				
Total income				
Health coverage until 65				
Gap				

Plan B if I can't keep my current job: _____

Worksheet G: Social Security Comparison

Use with Chapter 6, with figures from your statement at SSA.gov.

Item	Me	Spouse
Full retirement age		
Benefit at 62		
Benefit at full retirement age (PIA)		
Benefit at 70		
Years of earnings on record (out of 35)		
Work credits (40 needed)		
Planned claiming age		
Survivor benefit if the higher earner dies first		
Divorced spouse benefit possible? (10+ year marriage)		

Worksheet H: My Investment Plan

Use with Chapter 7.

Item	My answer
Approach (target-date fund or a few index funds)	
Target mix: stocks / bonds / cash	
Total annual cost of funds and advice (%)	
Total annual cost in dollars	
Emergency fund held separately?	
Rebalancing date each year	
Cash and short-term bonds held for first 1–2 years of withdrawals	
Adviser checked on BrokerCheck / SEC site?	

Worksheet I: Housing Options

Use with Chapter 8.

Item	Stay	Downsize	Relocate	Rent
Home value or sale price				
Mortgage balance				
Selling and moving costs				
Cost of new home				
Cash freed up				
Monthly housing cost				
Monthly savings vs. staying				
Near family, friends, health care?				

Worksheet J: Programs and Benefits

Use with Chapters 9 and 10.

Program	May qualify?	Date applied	Result	Value per year
Marketplace premium tax credit				
Medicaid				
Medicare Savings Program				
Extra Help				
SSI				
SNAP				
Energy assistance (LIHEAP)				
Property tax relief				
Veterans benefits				
Other				

Worksheet K: Trap Checklist

Use with Chapter 11. Review once a year.

Trap	Am I at risk?	What I'll do
Cashing out a retirement account		
Claiming Social Security early without a reason		
Supporting adult children beyond my means		
High-cost financial products		
Scams		
New debt		
Missing insurance		
Lifestyle creep		
No will or powers of attorney		
401(k) loan I couldn't repay if laid off		
Retiring before my plan is ready		
Giving up		

Worksheet L: Key Ages and Annual Check-Up

Use with Chapter 12.

Milestone	Age	Date for me	Date for spouse
Catch-up contributions begin	50		
HSA catch-up; rule of 55	55		
Penalty-free withdrawals	59½		
Higher catch-up window	60–63		
Earliest Social Security	62		
IRMAA look-back year	63		
Medicare	65		
Full retirement age	67		
Maximum Social Security	70		
Required minimum distributions	73 or 75		

Annual check-up item	This year	Last year
Net worth		
Savings rate		
Total debt		
Emergency fund		
Estimated retirement income		
Gap		
Documents and beneficiaries current?		

Worksheet M: Spending Review

Use with Chapter 3. Work from three months of real statements.

Expense I found	Monthly amount	Easy / takes effort / not now	Change I'll make	Monthly savings
Total monthly savings				

Where the savings will go (401(k), IRA, debt, emergency fund): _____