The

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RETIREMENT REALITY CHECK

An honest number, three scenarios, and a 12-month plan. No shame. No bro-talk. Just where you stand and what to do next.

- **KNOW your number**
- **SEE your scenarios**
- **MOVE on a plan**

Tools that get used, not shelved.

A companion guide to your Retirement Reality Check spreadsheet.

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How to Use This

You already know you are behind. You do not need another lecture about it. What you need is a clear number, an honest look at your options, and a short list of things to actually do. That is all this is.

This guide walks alongside your Retirement Reality Check spreadsheet. The spreadsheet does the math. This guide tells you what each part is for, why it matters, and how to read what it shows you. Do them together, in order, top to bottom.

1. **Fill in Tab 1 (Your Numbers).**
   About 20 minutes. Log in to the real accounts. Real balances, not memory. This is the only part that takes digging.

2. **Read Tab 2 (Where You Stand).**
   Nothing to fill in. It reflects your numbers back to you in plain language, no shame attached.

3. **Play with Tab 3 (Three Scenarios).**
   Do nothing, small change, bigger change. See the projected result at 62, 67, and 70. These are illustrations, not promises.

4. **Work Tab 4 (12-Month Plan).**
   One move a month. Check them off. See slide 7 for the full list explained.

5. **Keep Tab 5 (Scripts) close.**
   Word-for-word language for the three money conversations you have been putting off. See slide 8.

Three honest notes before you start

- This will not turn you into a personal-finance person. It is not trying to. It is trying to get you an honest picture and a few concrete moves.
- Every projected number in this tool is an illustration built on steady assumptions the real world does not follow. Treat them as direction and rough size, never as fact.
- Nothing here is financial advice. Before you act on any number, have it and your full situation reviewed by a licensed financial professional.

That is the whole system. Open the spreadsheet, start on Tab 1, and come back here whenever a slide tells you to.

Download the Excel spreadsheet: https://go.genxella.com/retire-excel
Best if you use Excel or Numbers. Save it, then fill it in on your computer or iPad.

Download the Google Sheets: https://go.genxella.com/retire-google
Best if you live in Google. Save it, then fill it in on your computer or iPad.

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The Honest Inventory, Part 1

This mirrors Tab 1, sections A and B. Fill it here if you like, then copy into the spreadsheet so the math runs. The rule: log in and use real numbers. Do not round up to feel better or down to punish yourself.

A. What you have for later (retirement savings)

401(k) or 403(b) balance	
Traditional IRA	
Roth IRA	
Old accounts from past jobs (not yet rolled over)	
Other retirement savings	
Total retirement savings (the spreadsheet adds this for you)	

B. What you have now (savings you could reach)

Checking	
Savings	
Emergency fund (if separate)	
Taxable brokerage / investments	
HSA	
Total accessible savings	

Blanks are fine. A category you do not have is a zero, not a failure. Turn to the next slide for debts, your monthly nut, and your Social Security number.

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The Honest Inventory, Part 2

C. What you owe

Debt	Balance	Rate %	Min / mo
Mortgage			
Car loan(s)			
Credit cards			
Student loans			
Medical debt			
Other			

Totals (balance and minimum monthly payment) calculate in the spreadsheet.

D. Your real monthly expenses

Housing		Utilities		Insurance	
Food		Transportation		Medical / Rx	
Debt minimums		Subscriptions		Everything else real	

Total monthly to keep the lights on

E. Guaranteed monthly income later

Get the Social Security number real: log in at ssa.gov, open your my Social Security account, and read your actual estimate. Do not guess this one.

Social Security at your full retirement age	
Social Security at 62 (optional)	
Social Security at 70 (optional)	
Pension income, if any (per month)	

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Where You Actually Stand

Tab 2 of the spreadsheet turns your inputs into the numbers below. Nothing to calculate here. This slide explains what each one is telling you, so a big or small number does not send you into a spiral or a false sense of ease.

Savings minus debt

A rough position, not a verdict. It leaves out home equity and things you own, so it is a floor, not the full picture.

Your monthly gap

Your monthly nut minus your guaranteed income (Social Security plus any pension). This is the number your savings and investments have to fill each month in retirement. It is the single most useful number in the whole tool.

Months of expenses covered

How long your reachable cash would last at your current spending if income stopped tomorrow. A reality check on your emergency cushion, separate from retirement.

If the gap number scares you, read this

Two-thirds of women aged 50 to 64 are not confident they will have enough for retirement (AARP, She's the Difference, 2025-2026). If your number feels bad, you are sitting with the majority of women your age, not failing a test the rest are passing. The point of seeing the gap is not to feel worse. It is so Tab 3 can show you what moves it.

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Your Three Scenarios

READ THIS FIRST

Every number in Tab 3 is an illustration, not a prediction or a guarantee. It assumes a steady 5.5% annual growth and 2.5% inflation, every single year. Real markets never behave that way. These figures show the direction and rough size of a change, nothing more.

Tab 3 runs your Tab 1 savings forward three ways, so you can see what actually moves the needle. You can change the growth and inflation numbers in the spreadsheet to stress-test them yourself.

Do nothing

Your current savings keep growing. No new money added. This is your baseline.

Small change

Add $200 a month, about $46 a week. Roughly one restaurant meal and two subscriptions.

Bigger change

Add $500 a month, or the same idea as working a few more years before you draw down.

Jot your spreadsheet results here (from Tab 3):

	Age 62	Age 67	Age 70
Do nothing			
Small change			
Bigger change			

The 'illustrative income' column in the spreadsheet takes 4% of a balance and divides by 12. The 4% figure is a common illustration and a contested one, not a safe-spending guarantee. It ignores taxes and your actual life. Confirm any real withdrawal plan with a licensed professional.

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Your 12-Month Move List

One move a month, in order. Not twelve things this weekend. Each is designed to take an afternoon or less. Track them on Tab 4 of the spreadsheet, or check them off right here. If a month does not apply to you, skip it. Skipping is allowed. Quitting because you missed a month is not the vibe.

- [ ] **1** Get your real Social Security number at ssa.gov.
- [ ] **2** Track down every old employer account you never rolled over.
- [ ] **3** Find out what your 401(k) fees actually are. Write the number down.
- [ ] **4** Name your emergency-fund gap: accessible savings vs. 3 months of your nut.
- [ ] **5** Automate one transfer into savings or retirement. Even $25 counts.
- [ ] **6** Make one concrete move on your highest-rate debt.
- [ ] **7** Log in and update your beneficiaries on every account.
- [ ] **8** Book a Social Security consult (1-800-772-1213 or ssa.gov).
- [ ] **9** Confirm your full employer match and age-50-plus catch-up eligibility.
- [ ] **10** Do your spousal / survivor math using the bonus slide (slide 9).
- [ ] **11** Have one avoided money conversation, using the scripts on slide 8.
- [ ] **12** Re-run your numbers on Tab 1 and look at Tab 3 again.

Month 3 says learn your fee number, not switch funds. Month 9 says find out your match, not change your contribution. That is on purpose: this list gets you the facts. What to change with them is a conversation for a licensed advisor.

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The Money Conversations

Three conversations, borrowed word for word. Change the names, keep the spine. You do not have to soften them to be kind. Direct is kind. Say the line, then stop talking and let them answer.

The partner (let's actually look at this together)

"I've been avoiding our retirement numbers because looking felt worse than not looking. I did the looking. I'd like us to sit down for one hour and go through where we actually stand. Not to assign blame. Just so we're both holding the same real picture instead of each guessing. Can we do it Sunday?"

If they deflect: "I hear you're slammed. This is the thing I need most this month. One hour."

The advisor you don't fully trust (show me the fees)

"Before we go further, I want the full fee picture in writing: your advisory fee, the expense ratios on every fund you've put me in, and any commissions. I'd also like to know, in writing, whether you're a fiduciary required to act in my best interest at all times. I'm not questioning your competence. I make this a rule with every professional I pay."

A fee-only fiduciary answers these easily. Hesitation or vagueness is your answer.

The adult kid asking for money you can't spare

"I love you and I want to help, and I have to be honest about something hard to say out loud. I'm behind on my own retirement, and money I give now is money I won't have when I'm 75 and can't earn it back. I can't give you this. What I can do is help you figure out another way through it. That offer is real and it stands."

For a true emergency: "This once I can help with part of it, and I need to be clear it's a one-time thing, because my own runway is real."

Communication tools, not legal or financial advice. You make your own decisions.

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Social Security, for Women

Spousal and survivor rules are where a lot of money quietly goes unclaimed, and they hit women hardest because women more often earn less, live longer, and outlive a higher-earning spouse. Here is the plain version. Confirm your own numbers at ssa.gov, because your exact benefit depends on your record and your birth year.

Spousal benefit

You can claim up to 50% of your spouse's full-retirement-age benefit if that is more than your own. Claim before your own full retirement age (66 to 67) and that percentage drops.

Survivor benefit

If your spouse dies, you can receive up to 100% of what they were getting, if you claim at your full retirement age. Claim at the earliest age of 60 and it is reduced to about 71.5%.

Divorced? You may still qualify

If your marriage lasted at least 10 years and you are 62 or older, you may claim up to 50% of an ex-spouse's benefit on their record. It does not reduce their check, and they never have to know.

You get the higher one, not both

If you qualify for your own benefit and a spousal or divorced-spouse benefit, Social Security pays the higher of the two. It does not stack them.

The one move that pays for this whole tool

Before you claim anything, run the spousal and survivor math for your own situation, or ask the SSA to run it with you (month 8 on your plan). For many women the difference between claiming at 62 and waiting, or claiming on their own record versus a spouse's, is tens of thousands of dollars over a retirement. This is worth a phone call.

Figures from the Social Security Administration and AARP, current as of 2026. Confirm your specific benefit at ssa.gov.

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Where the Numbers Came From

This tool refuses to invent statistics. Everything cited was checked against the original source. If you want to read them yourself, here they are. All free, all real.

AARP, She's the Difference (2025-2026)

aarp.org

Where the figures on women 50 to 64 and retirement confidence come from. Two-thirds not confident about retirement; more than 4 in 10 women 50-plus could not cover a $400 emergency.

Northwestern Mutual, 2025 Planning & Progress Study

news.northwesternmutual.com

54% of Gen X believe they will not be financially prepared for retirement. If that is you, you are squarely in the majority.

Social Security Administration

ssa.gov

Your my Social Security account, spousal and survivor rules, and the claiming appointment. The single most useful government website you are not using enough.

SSA Trustees Report (2026)

ssa.gov/oact

The source of the 2.5% inflation assumption used in your projections (their long-range figure is 2.4%).

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You Did the Hard Part

Most people never look. They keep the not-knowing because the not-knowing feels safer than the number. You looked. That is the part almost everyone skips, and you already did it.

You do not have to become a finance person. You do not have to fix it all this year. You have an honest number, three scenarios, and twelve small moves. That is a plan, and a plan beats dread every time.

Your actual next step

Pick one. Today, if you can.

- Open the spreadsheet and finish Tab 1 if you have not.
- Do move number 1: get your real Social Security number at ssa.gov.
- Put a 60-minute money date on the calendar and use the partner script.

One honest hour changes the next twenty years.

Not because the numbers got better today, but because you can finally see them. Go get your plan.

Reminder: this entire tool is educational. It is not financial, tax, or legal advice, and it does not account for your specific situation. Before acting on anything in it, review your plan with a licensed financial professional.

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