



FINDING YOUR CLEAR PATH: A RETIREMENT READINESS WORKBOOK

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How ready are you for retirement?
Use this Retirement Readiness Workbook to find out.



About Me

I developed the Act3 Life Coaching program because I've done this work myself and I knew I wanted to help others do the same.

I have had the opportunity to explore what I want my own Act3 to look like. I've spent a lot of time thinking about what I value and how I want to show up in my life.

I love to talk with people who are exploring possibilities for their way forward at this point in their lives. For me, living a beautiful and meaningful Act3 means to help others do the same.

I'd love to help you make the most of your life based on your values and what's most important to you.

Imagine creating a vision for your Act3 that inspires you AND helps you move towards that vision with clarity, joy, and meaning.

Let's be curious together!

Melinda



Welcome

If you are like so many of my other clients, you have given a great deal of thought to your financial readiness for retirement.

But retirement is so much more than financial security.

This is the stage of life where you can reap the benefits of having planned financially. Whether you're approaching retirement or already there, this workbook will help you assess, reflect and clarify your next steps for actually living a full and meaningful life in retirement.

As you go through the workbook, take your time and be honest with yourself. There are no right or wrong answers — only insight and information to help you move forward in the best way possible.



Act **3** Life Coaching

MY CURRENT LIFE

Rate each statement from 1–5

1 = Strongly Disagree

5 = Strongly Agree

1. Meaning & Purpose

- _____ I have a clear sense of direction in this stage of my life.
_____ Most mornings I feel motivated to start my day.
_____ I feel useful and able to contribute in ways that matter to me.
_____ My daily activities reflect what matters to me.
_____ I feel energized by how I spend my time most days.
_____ **ENGAGEMENT SUBTOTAL**

Satisfaction Rating: _____

On a scale of 1–10, how fulfilled are you in the area of **Meaning and Purpose** in your life?

1 = low satisfaction, 10 = very high

Score: _____

2. Joy & Energy

- _____ I regularly do things that bring me joy.
_____ I know what increases my energy and what drains it.
_____ I make and protect time for hobbies or interests.
_____ My mind feels engaged and curious on a regular basis.
_____ I experience lightness, playfulness, or laughter in my life.
_____ **ENGAGEMENT SUBTOTAL**

Satisfaction Rating: _____

On a scale of 1–10, how fulfilled are you in the area of **Joy and Energy** in your life?

1 = low satisfaction, 10 = very high

Score: _____



3. Relationships & Community

- _____ I have strong, supportive relationships.
- _____ I intentionally nurture friendships.
- _____ I feel connected to a community.
- _____ I invest time in family relationships.
- _____ I'm open to meeting new people.
- _____ **ENGAGEMENT SUBTOTAL**

Satisfaction Rating:

On a scale of 1–10, how fulfilled are you in the area of **Relationships and Community** in your life?

1 = low satisfaction, 10 = very high

Score: _____

4. Growth & Contribution

- _____ I am learning something new.
- _____ I feel like I'm growing as a person.
- _____ I contribute to something bigger than myself.
- _____ I mentor, volunteer, or share my wisdom.
- _____ I challenge myself in healthy ways.
- _____ **ENGAGEMENT SUBTOTAL**

Satisfaction Rating:

On a scale of 1–10, how fulfilled are you in the area of **Growth and Contribution** in your life?

1 = low satisfaction, 10 = very high

Score: _____

5. Security & Stability

- _____ I feel confident in my ability to meet my current and future financial needs.
- _____ My physical health can support the life I want to live.
- _____ My living situation feels safe and dependable.
- _____ I am emotionally steady and able to manage stress and uncertainty.
- _____ I have reliable people I can turn to for practical or emotional support.
- _____ **ENGAGEMENT SUBTOTAL**

Satisfaction Rating:

On a scale of 1–10, how fulfilled are you in the area of **Security and Stability** in your life? 1 = low satisfaction, 10 = very high

Score: _____



Act3 Readiness Score

**This assessment is not a test. It is a reflection tool.
Retirement readiness is not only about finances.**

It is also about structure, engagement, connection, growth, and stability.

This snapshot gives you two kinds of information:

1. How actively engaged and prepared you are for your Act3?
2. How satisfied you feel in each area?

Both matter – but they tell you different things.

To get your score, add the five life area subtotals. (Maximum = 125.)
This score reflects what you are actively building, maintaining, and engaging in across five areas of life.

My Score is _____

100–125 You are well positioned for Act3

You are actively engaged across most key life areas. Your current structure supports a meaningful and sustainable transition into retirement.

75–99 You have begun developing your Act3 Roadmap

There are important elements in place, but some areas may benefit from intentional strengthening or clearer design.

50–74 You are beginning to conceive of how you want your Act3 to look

Several life areas may not yet feel fully developed for retirement. Greater clarity, alignment, or engagement could improve long-term satisfaction.

Below 50 Foundational Act3 Work Ahead

Before or during retirement, you may want to intentionally strengthen areas such as purpose, relationships, growth, or stability.

Important: Look at each area individually. If you are very developed in one area but less so in another, this may detract from your Act3 happiness. These are areas for continued thought or discussion in coaching. Retirement joy, and meaning depend on alignment across multiple areas – not just strength in one.

Your Satisfaction Snapshot

(Each life area rated 1–10.)

Satisfaction score is more about how you are feeling and less about how you are doing.

Look for patterns:

- **Any life area under 5 → an area that may deserve attention**
- **Any life area 8–10 → a strong source of fulfillment**
- **A noticeable gap between engagement and satisfaction**

Examples:

High engagement + Low satisfaction

You may be active but overextended.

Low engagement + High satisfaction

You may feel content but could be overlooking opportunities for growth or connection.

The goal is not perfection. The goal is alignment between how you live and how you want to live.

A Final Reflection

Financial readiness provides freedom. Act3 readiness shapes joy and meaning.

This snapshot highlights where your life is strong – and where thoughtful design could make your next chapter more meaningful, energized, and balanced.

Retirement and your Act3 are not simply about stopping work. This exercise is about intentionally designing what comes next.

If reviewing your results raises questions or sparks reflection, that may be a sign you're ready for a deeper conversation about designing your Act3 intentionally.

Your Next Step

Act3 isn't about filling time.
It's about living with purpose.

If this workbook revealed gaps, confusion,
or untapped potential – that's not failure.
That's awareness.

Curiosity and awareness are where transformation begins.



Schedule a call
with me today.

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