



CPRC Couples Retirement Assessment

Overview

When it comes to retirement, making sure you and your significant other are on the same page, or at least, in the same book is important to how well you make the transition together.

This quiz is designed to help you both begin to work through some of the challenges that often hold couples back from creating the retirement life they deserve. It is important that you both complete the short assessment (print two different copies and then go over your answers together). Furthermore, we encourage you to work with a Certified Professional Retirement Coach to process the information and develop a "win-win" retirement plan.

The quiz is set up to identify areas in which you both see eye-to-eye as well as those factors that still need to be worked on. We do encourage you to use the online version when possible because it will organize your answers in a way that you can see where you both stand on each of the 28 items, including things you are already in agreement on and others that may need further discussions. [Click here to access the online version](#)

How It Works

The quiz looks at 28 key areas for couples to have a plan for as they transition into retirement and allows you to identify your progress on each of them. There are 4 possible answers to each question

1. Thought about it:

It's a topic on your mind but you and your spouse have not discussed it yet.

2. Talked about it:

You and your spouse have broached the topic, but you are not in complete agreement yet.

3. Agree on it:

You are both in agreement about it after discussions and are working on a plan.

4. Not applicable.

The topic doesn't apply to you and your partner.

It's important to point out that there is not a "Disagree on it" answer because it falls into the "Talked about it" category. Simply put, if you talked about one of the topics and agree on it, you would mark it as "Agree on it." However, if you have talked about it but aren't in full agreement, then it would remain in the "Talked about it" section until you do find some common ground.

Please understand that this is the first step in your plan as a couple. Often times, some of the topics that come up may require multiple discussion and there may be sometimes where you have to agree to disagree for the time being.

That being said, it's also important to provide some give and take with each other since retirement is about, and for both of you. It's not just a one-way street. Have fun and please contact me with any additional questions or needs.

The couple's retirement assessment looks at 28 key areas for couples to have a plan for as they transition into retirement and allows you to identify your progress on each of them. There are four possible answers to each question

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

1) Retirement date: Do you have a definitive date when one or both of you plan to retire?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

2) Retirement budget: Do you have a specific dollar amount you plan to live on each month or year?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

3) Time spent with family: Do you agree on how much time you will spend with family?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

4) Time spend together and apart: Do you have specific days or times in which you will be apart from each?other?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

5) Combined social network: Do you as a couple have friends you both enjoy spending time with?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

6) Your social network: Do you have friends that you spend time without your partner?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

7) Partner's social network: Does your partner have friends that he/she spends time with on her/his how own?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

8) Moving: Do you plan to move or stay in your current location?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

9) Spirituality: Do you share the same spiritual beliefs?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

10) Religious Activities: Do you plan to participate in organized or other religions activities together?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

11) Legacy wealth: Is there a written estate plan in place (Will, trust, durable & medical powers of attorney)?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

12) Legacy Wisdom: Are there written document to pass on family values, wisdom, and more personal aspects of your legacy?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

13) Hobbies and passions: Do you have hobbies or passions you plan to participate in?

- a) Thought about it
- b) Talked about it
- c) Agree on it
- d) Not Applicable

14) Partner hobbies and passions: Do you and your partner have shared hobbies or passions you plan to participate to in?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

15) Volunteering: Do you intend to volunteer?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

16) Volunteering: Does your partner have a plan to volunteer?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

17) Work: Do you intend to work in retirement? (Part-time, seasonal, gig entrepreneurship)

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

18) Partner work: Does your partner intend to work in retirement?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

19) Cognitive Engagement: Do you have a plan to stay mentally engaged?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

20) Physical health: Is there a plan to start or continue an exercise routine in retirement?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

21) Partner's physical health: Is there a plan for your partner to start or continue an exercise routine in retirement?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

22) Nutritional health: Do you have a healthy / balanced diet?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

23) Partner's Nutritional health: Does your partner have a healthy / balanced diet?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

24) Household chores: Will the division of household chores change in retirement?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

25) Travel: Is there a plan for how often you may travel each year?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

26) Travel Budget: Is there a plan for how much money you will allocate for travel?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

27) Aging parent: Do you have an aging parent(s) that may impact your retirement?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable

28) Family dynamics: Are there other family issues that may require additional planning (special needs, health, blended family, siblings)?

- a. Thought about it
- b. Talked about it
- c. Agree on it
- d. Not Applicable