

## **How Much \$ to Retire?**

### **Retirement Calculator Spreadsheet**

This spreadsheet helps you determine how much money you'll need to get you through your retirement and how fast you'll need to save to meet those retirement goals. Retirement management professionals often state that the most common mistake people make in planning for their retirement is to fail to estimate a few years of losses on their investments in the early years. This spreadsheet allows you to input whatever returns you would like to use, and to change them to evaluate what would happen under the various "what if" conditions you choose. You may change any of the numbers in the areas with a yellow background. As soon as you depress the "enter" key, the spreadsheet and its accompanying charts will update.

The spreadsheet assumes before tax dollars and allows you to correct for inflation at inflation rates you input. Save an unused copy of the spreadsheet when you begin or reload the spreadsheet from the web site if you would like to start over.

### **How Fast Should I Save Spreadsheet**

The second spreadsheet in this file allows you to enter various savings and see how rapidly your savings grow under various conditions. It also tells you how much more money you'll need to spend each year dependent upon the inflation assumptions you enter.