



Helpful Retirement Web sites

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Retirement Calculators:

1. **AARP Retirement Calculators**
http://www.aarp.org/work/retirement-planning/retirement_calculator
2. **Ballpark Estimate:** www.choosetosave.org/ballpark
3. **Choose to Save:** www.choosetosave.org
4. **eXtension Financial Security: Retirement Planning**
www.extension.org/pages/Financial_Security:_Retirement_Planning
5. **The Power to Prosper: Personal Finance Tools and Calculators:**
www.foxbusiness.com/personal-finance/tools_calculators/index.html?cmpid=sem_google_adwords
6. **Social Security Administration Calculators**
Retirement Benefits Calculator: www.socialsecurity.gov/planners/benefitcalculators.htm

Retirement Calculator—Retire at 62 or 65 (full retirement age)
www.socialsecurity.gov/retire2
7. **TIAA-CREF Tools and Calculators**
www.tiaa-cref.org/public/advice-planning/tools-calculators

Retirement Tools:

1. **Excel Spreadsheet Consumption Smoothing** (Sherman Hanna, The Ohio University)
Web site: <http://hec.osu.edu/people/shanna/lcsprogram.htm>. Click on [Word File for Step-by-Step Instructions] for information on how to use the Excel spreadsheet.

Information to Read:

1. **Choose to Save:** www.choosetosave.org
2. **eXtension Financial Security: Retirement Planning** (Federal Extension):
www.extension.org/pages/Financial_Security:_Retirement_Planning

3. **Financial Planning for Retirement Workbook** (Purdue University):
www.ces.purdue.edu/extmedia/CFS/CFS-685-W.pdf
4. **Financial Security in Later Life** (Montana State University):
www.montana.edu/extensionecon/financialsecurityinlaterlife
5. **Invest NOW: Money in Retirement Online Course:** Cost \$25.
www.extension.umn.edu/financialsecurity/invest-now
6. **Investing in Your Future** (Rutgers Cooperative Extension):
www.extension.org/pages/10984/investing-for-your-future
7. **My Retirement Paycheck** (NEFE) : www.myretirementpaycheck.org
8. **National Endowment Financial Education:** www.nefe.org
 - **Guidebook to Help Late Saver's Prepare for Retirement:**
www.smartaboutmoney.org/LinkClick.aspx?fileticket=rcpmTScGSoA%3D&tabid=360
 - **My Retirement Paycheck:** www.myretirementpaycheck.org
 - **Planning for the States of Retirement:**
www.smartaboutmoney.org/LinkClick.aspx?fileticket=uDCRR8pTaXQ=&tabid=442&mid=832
 - **Retirement Planning with Your Partner:**
www.smartaboutmoney.org/LifeEventsFinancialDecisions/MajorLifeEvents/MovinginWithaPartner/RetirementPlanningWithYourPartner/tabid/318/Default.aspx
 - **Think Before Tapping Your Retirement Account for Cash:**
www.smartaboutmoney.org/economicsurvivaltips/PreparingforJobChanges/ImOutOfWorkandPanic/ThinkBeforeTappingYourRetirementPlanforCash/tabid/975/Default.aspx
 - **Understanding Planning for Retirement**
www.smartaboutmoney.org/LifeEventsFinancialDecisions/MajorLifeEvents/PlanningforRetirement/tabid/358/Default.aspx
 - **Wealth Care Kit:**
www.smartaboutmoney.org/LinkClick.aspx?fileticket=sNvKwx6uo1I%3D&tabid=406
9. **Plan Well Retire Well** (University of Illinois) www.retirewell.uiuc.edu
10. **Power to Prosper: Personal Finance:** www.foxbusiness.com/personal-finance/index.html
11. **Retirement Confidence Survey** (2011) Employee Benefit Research Foundation Institute (EBRI): www.ebri.org/surveys/rcs/2011
12. **Retirement Estimator for Farm Families** (Purdue University):
www.ces.purdue.edu/farmretirement
13. **Retirement Made Simpler News** (AARP): www.retirementmadesimpler.org
14. **Retirement: Secure Your Dreams** (Iowa State University):
www.extension.iastate.edu/finances/personal/retirement/retirement.htm

15. **Social Security Investor** (U.S. Securities and Exchange Commission):
www.sec.gov/investor.shtml
16. **Taking the Mystery Out of Retirement** (U.S. Department of Labor):
www.dol.gov/ebsa/publications/nearretirement.html
17. **Take the Road to Financial Security in Later Life** (University of Minnesota):
www.extension.umn.edu/financialsecurity/take-the-road-to-financial-security
18. **Thinking Over an Early Retirement Offer** (Iowa State University):
www.extension.iastate.edu/finances/personal/retirement/early_retirement.htm
19. **T-Rowe Price Guides**:
<http://individual.troweprice.com/public/Retail/Retirement/Retirement-Planning/Nearing-Retirement>
20. **What Every Women Needs to Know about Money and Retirement**:
www.wiserwomen.org

Comparison of Retirement Expenses:

1. **Consumer Expenditures Survey** (Bureau of Labor Statistics): www.bls.gov/cex

Life Expectancy:

1. **Life Expectancy Tables**: www.socialsecurity.gov/OACT/TR/TR08/lr5a3.html

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