



## Retirement Planning at Any Age

Below are helpful retirement Web sites:

1. **Retirement Confidence Survey** (January 2008)  
Web site: [www.ebri.org/surveys/rcs/2008](http://www.ebri.org/surveys/rcs/2008)
2. **Choose to Save**  
Employee Benefit Research Foundation Institute (EBRI)  
Web Based Financial Calculators  
Web site: [www.choosetosave.org](http://www.choosetosave.org)
3. **Ballpark Estimate**  
Web site: [www.asec.org](http://www.asec.org)
4. **AARP Web Based Financial Calculators**  
Web site: [www.aarp.org/money](http://www.aarp.org/money)
5. **Other Web Calculators**  
TIAA-CREF: [www.tiaa-cref.org/support/tools](http://www.tiaa-cref.org/support/tools)  
T-Rowe Price Retirement Income Calculator: [www3.troweprice.com/ric/ric/public/ric.do](http://www3.troweprice.com/ric/ric/public/ric.do)
6. **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.
7. **Life Expectancy Tables**  
Web site: [www.irs.gov/pub/irs-pdf/p590.pdf](http://www.irs.gov/pub/irs-pdf/p590.pdf). See Appendix C.
8. **Consumer Expenditures Survey** (Bureau of Labor Statistics)  
Web site: [www.bls.gov/cex](http://www.bls.gov/cex)
9. **Retirement Benefits Calculators**--Social Security Administration  
Web site: [www.socialsecurity.gov/pgm/links\\_retirement.htm](http://www.socialsecurity.gov/pgm/links_retirement.htm)  
  
**Retirement Calculator—Retire at 62 or 65 (full retirement age)**  
Web site: [www.socialsecurity.gov/retire2](http://www.socialsecurity.gov/retire2)
10. **Guidebook to Help Late Saver's Prepare for Retirement** (NEFE)  
Web site: [www.smartaboutmoney.org](http://www.smartaboutmoney.org)

(Over)

11. **T-Rowe Price Guides**  
Retirement Readiness Guide (40 pages)  
Retirement Savings Guide (26 pages)  
Web site: [www.troweprice.com/retirement](http://www.troweprice.com/retirement)
12. **Taking the Mystery Out of Retirement** (U.S. Department of Labor)  
Web site: [www.dol.gov/ebsa/publications/nearretirement.html](http://www.dol.gov/ebsa/publications/nearretirement.html)
13. **Plan Well Retire Well** (University of Illinois)  
Web site: [www.retirewell.uiuc.edu](http://www.retirewell.uiuc.edu)
14. **Financial Planning for Retirement** (Purdue University) 25 pages  
Web site: [www.ces.purdue.edu/extmedia/CFS/CFS-685-W.pdf](http://www.ces.purdue.edu/extmedia/CFS/CFS-685-W.pdf)
15. **Retirement: Secure Your Dreams—Begin by Planning Today** (Iowa State University)  
Web site: [www.extension.iastate.edu/finances/personal/retirement/retirement.htm](http://www.extension.iastate.edu/finances/personal/retirement/retirement.htm)
16. **Thinking Over an Early Retirement Offer** (Iowa State University)  
Web site: [www.extension.iastate.edu/finances/personal/retirement/early\\_retirement.htm](http://www.extension.iastate.edu/finances/personal/retirement/early_retirement.htm)
17. **Plan Well Retire Well** (University of Idaho-Extension)  
Web site: [www.extension.org/pages/Plan\\_Well%2C\\_Retire\\_Well](http://www.extension.org/pages/Plan_Well%2C_Retire_Well)
18. **MSU Financial Security in Later Life**  
Web site: [www.montana.edu/extensionecon/financialsecurityinlaterlife](http://www.montana.edu/extensionecon/financialsecurityinlaterlife)