

Retirement After 50 Catch-Up Worksheets + 12-Month Calendar

Free printable companion to *Retirement Planning After 50* (2027 Edition)

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How to use this download. Print it and fill it in with a pencil. Worksheet 1 is your starting point; Worksheet 2 finds your number; Worksheet 3 is your catch-up plan; Worksheet 4 finds the money; Worksheet 5 maps your retirement paycheck; Worksheet 6 lists your next steps with dates. The reference tables and the 12-month calendar are copied from the book. Take them to your tax professional or advisor. Every rule and figure here comes from *Retirement Planning After 50*, which explains each one with its source.

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Worksheet 1: Your Starting Point

Year: _____

List every account and every debt. Use your most recent statements.

Account or debt	Owner	Type (pre-tax, Roth, taxable, debt)	Balance	Interest rate	Beneficiary

Total retirement savings (not counting your home)

Monthly spending, averaged over the last three months

Three highest-interest debts and their rates

Worksheet 2: Your Retirement Number

Year: _____

Use Chapter 3 and your Social Security estimates from Chapter 4. Work in today's dollars.

Yearly spending in retirement (today's dollars)

Social Security per year at 67 (yours plus spouse's)

Social Security per year at 70 (yours plus spouse's)

Pension per year

Yearly gap at 67 (spending minus Social Security and pension)

Yearly gap at 70

Gap plus 10% to 15% for taxes

Savings target at 4% (gap times 25) and at 3% (gap times 33)

Savings I expect by my stop date, before growth (Chapter 1 table)

Worksheet 3: Your Catch-Up Plan

Year: _____

Fill in from your plan website, your W-2 and Chapters 5 to 9.

Workplace plan contribution now (percent) and new target (percent)

Employer match formula, and the percent needed for the full match

My 2026 limit (age 50 to 59 or 64+: \$32,500; age 60 to 63: \$35,750)

2025 W-2 box 3 over \$150,000? (If yes, catch-ups must be Roth)

Traditional, Roth or split

IRA type and monthly amount (2026 limit at 50+: \$8,600)

Spousal IRA, if married

HSA eligible? Monthly amount (2026 limit: \$4,400 self-only or \$8,750 family, plus \$1,000 at 55+)

Saver's Credit check (2026 AGI under \$80,500 joint, \$60,375 head of household or \$40,250 single)

Worksheet 4: Find the Money

Year: _____

List every change, the monthly amount it frees, and where that money goes. See Chapter 10.

Change	Monthly amount freed	Goes to (account or debt)	Start date

Total freed each month

Share of each future raise that goes to savings

Worksheet 5: Your Paycheck Map

Year: _____

For your planned stop date. See Chapter 13.

Floor: Social Security per month

Floor: pension per month

Flexible: planned withdrawals per month (savings times planning rate, divided by 12)

Extras: part-time work per month, and years

Essential monthly bills (housing, food, utilities, insurance, health care)

Do floor sources cover essential bills? If not, by how much do they fall short?

Cash reserve for bad years (one to two years of planned withdrawals)

Worksheet 6: Your Next Steps

Year: _____

Write each step from the calendar below that you will take, the date you will take it, and who will help.

Step	Date	Who helps	Done

2026 workplace plan limits by age

Your age at year-end	401(k), 403(b), 457(b), TSP	SIMPLE IRA or SIMPLE 401(k)
Under 50	\$24,500	\$17,000
50 to 59, or 64 and older	$\$24,500 + \$8,000 = \$32,500$	$\$17,000 + \$4,000 = \$21,000$
Turning 60, 61, 62 or 63 this year	$\$24,500 + \$11,250 = \$35,750$	$\$17,000 + \$5,250 = \$22,250$

2026 IRA and HSA limits

Item	2026
IRA contribution limit	\$7,500
IRA catch-up, 50 or older	\$1,100
HSA, self-only / family	\$4,400 / \$8,750
HSA catch-up, 55 or older	\$1,000
HDHP minimum deductible, self-only / family	\$1,700 / \$3,400

Social Security and Medicare figures

Item	Figure
Full retirement age, born 1960 or later	67
Reduction for claiming at 62	30%
Delayed retirement credit after 67, up to 70	8% a year
Cost-of-living adjustment, January 2026 / January 2027	2.8% / 3.6%
Earnings test, under full retirement age all year, 2026 / 2027	\$24,480 / \$25,560
Earnings test, year you reach full retirement age, 2026 / 2027	\$65,160 / \$67,920
Medicare Part B standard premium, 2026	\$202.90 a month

A 12-month catch-up calendar

Month	Do this
Month 1	Worksheet 1; sign in to my Social Security; check your earnings record
Month 2	Worksheet 2; set your target; raise your workplace contribution
Month 3	Open or fund an IRA; set up automatic transfers
Month 4	Start the debt payoff plan; call card issuers about rates
Month 5	Check HSA eligibility; check beneficiaries on every account
Month 6	Review disability and life insurance; build the emergency fund
Month 7	Shop home and auto insurance; cancel unused subscriptions

Month	Do this
Month 8	Price long-term care in your area
Month 9	Ask HR about catch-ups, Roth catch-ups and automatic increases
Month 10	Meet a tax professional before year-end (Saver's Credit, Roth or traditional)
Month 11	Check the IRS's new limits for next year; plan contribution changes
Month 12	Update all six worksheets; set next year's raise-to-savings rule

Figures are federal limits for 2026 and Social Security figures for 2026 and 2027, as of October 24, 2026; the IRS had not yet released 2027 contribution limits. Educational only; not individualized investment, tax or legal advice. Examples are hypothetical. The author and LPL Financial do not provide tax or legal advice.