



Class Name: \_\_\_\_\_

Date: \_\_\_\_\_

1. What is the first letter of your first name? \_\_\_\_\_
2. What is the first letter of your last name? \_\_\_\_\_
3. What is the number of the month you were born in? \_\_\_\_\_

**Please circle your answer for each of the following questions.**

- |  |      |       |
|--|------|-------|
| 1. The total amount of money desired for retirement must be calculated before it can be determined how much money is needed to save each month or year for retirement.                       | TRUE | FALSE |
| 2. The nice thing about retirement is that a person no longer needs to decide between needs and wants because he or she will finally be able to buy whatever he or she wants.                | TRUE | FALSE |
| 3. One way to estimate how much money will be needed each month during retirement is to simply use a percentage of current monthly expenses, such as 70% to 80% of current monthly expenses. | TRUE | FALSE |
| 4. Social Security replaces about 60% of all workers' wages upon retirement.   | TRUE | FALSE |
| 5. Social Security retirement benefits are based on an individual's 35 highest years' wages subject to Social Security tax.  | TRUE | FALSE |
| 6. A Roth IRA allows the contributions of an investor to grow tax-free.  | TRUE | FALSE |
| 7. The two most important things when saving money over long periods of time are the amount of time the money is saved and the interest rate that is earning.                                | TRUE | FALSE |
| 8. The most common corporate-sponsored retirement plan is known as a 401(k) plan.  | TRUE | FALSE |
| 9. If an individual leaves their employer before retirement, they are required to leave their 401(k) funds with that employer.   | TRUE | FALSE |
| 10. You can only receive Social Security after you reach "full" retirement age.  | TRUE | FALSE |

**Please circle the number that best describes:**

<b>Your confidence to:</b>	<b>Not confident</b>	<b>A little confident</b>	<b>Somewhat Confident</b>	<b>Confident</b>	<b>Very Confident</b>
1. Estimate the amount of money you will need at retirement in order to have your desired retirement income from personal savings.	1	2	3	4	5
2. Check your annual Social Security statement for errors.	1	2	3	4	5
3. Learn about retirement savings options available through your employer.	1	2	3	4	5
4. Take advantage of any income tax credits or deductions available from credits or deductions available from retirement savings.	1	2	3	4	5
5. Save money regularly.	1	2	3	4	5

<b>Do you currently:</b>	<b>No</b>	<b>Maybe</b>	<b>Yes</b>	<b>Already Doing This</b>	<b>Does not Apply</b>
1. Estimate the amount of money you will need at retirement in order to have your desired retirement income from personal savings.	1	2	3	4	5
2. Check your annual Social Security statement for errors.	1	2	3	4	5
3. Learn about retirement savings options available through your employer.	1	2	3	4	5
4. Take advantage of any income tax credits or deductions available from credits or deductions available from retirement savings.	1	2	3	4	5
5. Save money regularly.	1	2	3	4	5



Student Initials \_\_\_\_\_  
 Class Name: \_\_\_\_\_  
 Date: \_\_\_\_\_

**Please rate the following program:**

	<b>Not Helpful</b>	<b>Somewhat Helpful</b>	<b>Helpful</b>	<b>Very Helpful</b>
Instructor	1	2	3	4
Educational Materials	1	2	3	4
Overall Program	1	2	3	4

**Please circle the answer to the following questions:**

- |  |      |       |
|--|------|-------|
| 1. The total amount of money desired for retirement must be calculated before it can be determined how much money is needed to save each month or year for retirement.                       | TRUE | FALSE |
| 2. The nice thing about retirement is that a person no longer needs to decide between needs and wants because he or she will finally be able to buy whatever he or she wants.                | TRUE | FALSE |
| 3. One way to estimate how much money will be needed each month during retirement is to simply use a percentage of current monthly expenses, such as 70% to 80% of current monthly expenses. | TRUE | FALSE |
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| 5. Social Security retirement benefits are based on an individual's 35 highest years' wages subject to Social Security tax.  | TRUE | FALSE |
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| 8. The most common corporate-sponsored retirement plan is known as a 401(k) plan.  | TRUE | FALSE |
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| 10. You can only receive Social Security after you reach "full" retirement age.  | TRUE | FALSE |

**Please circle the number that best describes:**

<b>Your confidence to:</b>	<b>Not confident</b>	<b>A little confident</b>	<b>Somewhat Confident</b>	<b>Confident</b>	<b>Very Confident</b>
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4. Take advantage of any income tax credits or deductions available from credits or deductions available from retirement savings.	1	2	3	4	5
5. Save money regularly.	1	2	3	4	5

**As a result of this program do you plan to:**

	<b>No</b>	<b>Maybe</b>	<b>Yes</b>	<b>Already Doing This</b>	<b>Does not Apply</b>
1. Estimate the amount of money you will need at retirement in order to have your desired retirement income from personal savings.	1	2	3	4	5
2. Check your annual Social Security statement for errors.	1	2	3	4	5
3. Learn about retirement savings options available through your employer.	1	2	3	4	5
4. Take advantage of any income tax credits or deductions available from credits or deductions available from retirement savings.	1	2	3	4	5
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