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**The Retirement Freedom Roadmap — Quick Checklist**

**6 Steps to Financial Freedom & Peace of Mind**

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### Phase 1: Assess Your Situation

*“Clarity creates control. You can’t build freedom on confusion.”*

☐ Calculate your net worth
☐ Track your spending habits
☐ Estimate retirement expenses
☐ Build a zero-based budget

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### Phase 2: Set Retirement Goals

*“Retirement is not an ending, it’s a reimagining.”*

☐ Visualize your ideal lifestyle
☐ Define SMART financial goals
☐ Break large goals into milestones
☐ Align goals with your time horizon

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### Phase 3: Maximize Savings & Investments

*“Every dollar invested today is a worker for your future freedom.”*

☐ Max out retirement accounts (401k, Roth IRA, HSA)
☐ Diversify with low-cost index funds/ETFs
☐ Consider delaying Social Security
☐ Explore passive income streams
☐ Automate contributions and increase annually

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**Phase 4: Manage Debt Strategically**

*“Debt steals freedom. Eliminating it buys peace.”*
☐ Pay off high-interest debt first (avalanche method)
☐ Explore consolidation or refinancing options
☐ Decide on mortgage payoff vs continued investing
☐ Avoid new consumer debt

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**Phase 5: Plan for Peace of Mind**

*“True freedom is living with purpose, not just security.”*
☐ Prepare for the emotional transition out of work
☐ Pursue new hobbies and passions
☐ Strengthen relationships and social ties
☐ Prioritize health and wellness

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**Phase 6: Execute & Review**

*“Freedom isn’t one big decision. It’s a series of steady, intentional choices.”*
☐ Review your plan annually
☐ Adjust savings, debt, and investments as needed
☐ Consider professional guidance when complex
☐ Create a withdrawal strategy for retirement income

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