WealthPulse — Retirement Readiness Calculator

■ **Viewing on mobile?** This PDF shows you the full spreadsheet layout. To use it interactively, open the .xlsx file in **Microsoft Excel** on a computer or upload it to **Google Sheets** (free at sheets.google.com). All formulas, calculations, and charts work in both.

What This Spreadsheet Does

Enter 9 numbers about your situation — age, current savings, monthly contribution, expected return, and retirement spending. The calculator uses the FV (future value) formula and the 4% Safe Withdrawal Rule to tell you exactly where you stand, your projected savings at retirement, and whether you're on track.

Blue cells = your inputs (type here) **Green cells** = auto-calculated (don't edit)

YOUR INPUTS — Fill in the blue cells

Input	Your Value	Notes
Your Current Age	32	
Target Retirement Age	65	Adjust to your goal
Current Annual Income	$75,000	
Current Retirement Savings	$48,000	All 401k, IRA, Roth IRA combined
Monthly Contribution	$600	What you contribute per month now
Expected Return (pre-retirement)	8.0%	S&P 500 historical ~10%, conservative 7-8%
Expected Return (in retirement)	5.0%	Lower in retirement (more bonds)
Expected Monthly Spending (retired)	$4,500	What you expect to spend per month
Expected Social Security (monthly)	$1,500	Estimate at ssa.gov — use $0 if unsure

YOUR RESULTS — Auto-Calculated

Result	Value	Notes
Years Until Retirement	**33 years**	
Your Retirement Number (4% Rule)	**$720,000**	Amount needed to retire
Projected Savings at Retirement	**$1,240,000**	Based on current savings + contributions
Projected Surplus / (Shortfall)	**+$520,000**	How far above/below your target
Monthly Income Portfolio Can Generate	**$4,133/mo**	At 4% withdrawal rate
Are You On Track?	**YES**	■ You're on track!

• The 4% Rule: at retirement, withdraw 4% of your portfolio per year — historically sustainable for 30+ years.

- Step 1: Always get your full 401k employer match first — it's an instant 50-100% return.
- Step 2: Max your Roth IRA ($7,000/year). Step 3: Return to max your 401k ($23,000/year).
- Every 10 years you delay roughly doubles the monthly amount you'd need to save to catch up.