MASTER WORK-OPTIONAL LIFE QUESTIONNAIRE
by Tanja Hester, author of WORK OPTIONAL: Retire Early the Non-Penny-Pinching Way

Before you make the leap to your new, work-optional life, make sure you know the answer to each of these 11 questions:

1. What is your money mission statement?

2. How will you derive income in the long term without full-time traditional employment? (Check all that apply.)
   - Market-based investments
   - Rental real estate
   - Part-time work
   - Passive business income
   - Other:

3. What contingencies do you have in place to deal with unexpected financial hardship? (Check all that apply.)
   - Low safe withdrawal rate (<3.5%)
   - Two to three years of expenses in cash
   - Home you could downsize or sell outright
   - Extra rental properties you could sell
   - Home equity line of credit (HELOC)
   - Funds in Roth IRA
   - Other:

4. How will you ensure you always get good health care? (Check all that apply.)
   - Buy ACA exchange plan until eligible for Medicare.
   - Work part-time to stay on employer coverage.
   - Receive military health care (Tricare, VA, etc.).
   - Join health care sharing ministry.
   - Practice health care tourism for procedures you can plan.
   - Practice dental tourism.
   - Other:

5. How will you ensure that you stay physically and mentally healthy? (Check all that apply.)
   - Set physical activity goals.
   - Sign up for events to stay accountable.
   - Sign up for classes or training.
   - Take on more manual labor at home.
   - Cook more meals from scratch.
   - Grow produce at home.
   - Stay on top of scheduling regular physicals and preventive medical care.
   - Commit to learning new skills.
   - Take classes in new subjects or skills periodically.
   - Stay in tune with new technology.

6. What will be your living situation in each chapter of your life? (Fill in. For example: “Stay where I am, move to a smaller home, move to a new location, travel full-time, RV full-time, etc.”) 
   - Accumulation phase:
   - Early retirement phase:
   - Traditional retirement phase:
   - Late in life:
   - Other:

7. What do you want a typical day in early retirement to look like?

8. How will you ensure that you maintain strong social connections? (Check all that apply.)
   - Focus on making new friends with similar schedules.
   - Make an effort to make younger friends.
   - Make an effort to make older friends.
   - Make more time for family.
   - Sign up for new clubs or community groups.
   - Other:

9. How will you and your partner stay on the same page about both life and money goals? (Check all that apply.)
   - Start your financial planning by thinking about what you each want out of life.
   - Schedule monthly money dates.
   - Allow both partners some spending autonomy (trust plus allowance or fun money funds as needed).
   - Check in often about life goals.
   - Cultivate shared hobbies.
   - Know before you retire what you’ll do financially in the event you split up or divorce.

10. How will you define yourself without a traditional career?

11. What is your purpose? In what ways do you want to matter to those around you? What do you want your legacy to be?