Before you retire

Your bridge funding worksheet

Organize the years between stopping work and later income. Use one consistent dollar-year basis. Include healthcare once in spending; keep income taxes separate.

Work-stop date: _____ Dollar-year basis: _____

Medicare dates by person: _____

Social Security or other benefit start dates: _____

1. Calculate the annual gaps

Gap = spending + income-tax allowance - gross nonportfolio income. Enter zero for a negative gap when adding the positive gaps. Do not count portfolio withdrawals as income here.

Year / age	Spending incl. healthcare	Income-tax allowance	Gross nonportfolio income	Positive gap
1	$_____	$_____	$_____	$_____
2	$_____	$_____	$_____	$_____
3	$_____	$_____	$_____	$_____
4	$_____	$_____	$_____	$_____
5	$_____	$_____	$_____	$_____
6	$_____	$_____	$_____	$_____

Sum of positive gaps: $_____ Accessible savings: $_____

2. Match funding to the year it is needed

List the accounts, amounts and access dates separately. A total surplus does not prove funds are available in each year. Confirm account-access rules before relying on a balance.

Account / access date / planned amount: _____

_____

This arithmetic excludes investment growth, automatic inflation, discounting, tax calculations, ACA assistance and benefit or account eligibility. It is not a determination that retirement is affordable.

A fictional bridge example

All figures below are invented annual 2026 dollars. The household stops work at 62 and explores five years before additional benefits begin. Medicare changes a cost assumption at 65; it is not an income payment.

Ages	Spending	Tax allowance	Gross income	Annual gap
62-64 (3 years)	$78,000	$6,000	$24,000	$60,000
65-66 (2 years)	$72,000	$6,000	$24,000	$54,000

3 x $60,000 + 2 x $54,000 = **$288,000** in positive funding gaps.

Fictional accessible assets of $320,000 exceed that sum by $32,000. This difference does not establish account access, sufficient funds in every year, or a sustainable long-term plan.

3. Review a fuller scenario

Use the editable worksheet, then review what carries into the planner. Separate first-year healthcare to transfer spending. Later annual rows, income-tax allowances, income totals and accessible assets remain reference notes because the planner needs their sources and timing.

For a new scenario, other planner inputs are illustrative defaults, not answers you supplied. Review household, savings, income, spending and outlook before using results. The planner uses one household Social Security stream and changes healthcare at the primary person's age 65; it does not calculate ACA subsidies or determine eligibility.

Open the worksheet and short walkthrough

myretirebridge.com/resources/retirement-bridge

Primary sources to check

SSA: ssa.gov/prepare/get-benefits-estimate
Medicare: medicare.gov/basics/get-started-with-medicare
HealthCare.gov: healthcare.gov/retirees/

For educators and newsletters

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