



One-Page Checklist: Coordinating Retirement & 529 Education Savings

Use this checklist to guide a quick planning conversation. Check the boxes you've already completed and circle the items you want help prioritizing.

Retirement Readiness

- I'm capturing my full employer match (if available).
- I know my target retirement date and estimated monthly income need.
- I have an emergency fund (so education costs don't force retirement withdrawals).
- I understand how Social Security and pensions (if any) fit into my income plan.

Investments & Risk

- My portfolio risk level matches my timeline (accumulation vs. distribution).
- I have a plan for sequence-of-returns risk (especially the first 5–10 years of retirement).
- I've reviewed my account types (taxable, tax-deferred, Roth) and how they affect withdrawals.

529 Plan Decisions

- I'm clear on the goal: fund all costs, fund part, or provide a "starter" amount.
- I understand qualified uses (college, certain K–12 tuition limits, apprenticeship programs).
- I'm coordinating 529 contributions with any available state tax benefits (if applicable).
- I've considered beneficiary changes and what happens if funds go unused.

Action Items

- I've set an annual savings target for retirement and for education (with priority on retirement).
- I know how much I should contribute monthly to stay on track.
- I've reviewed my plan at least annually—or after major life changes.
- Next step: schedule a review meeting to coordinate retirement income, taxes, and education savings. [Schedule a review meeting.](#)

Note: This checklist is for educational purposes and is not individualized investment, tax, or legal advice.