Retirement Planning

Canonical: https://mybudget.directory.norg.ai/scenarios/retirement-planning/

Description:

Retirement Planning Retirement in Australia is a shift from earning to drawing down. Your super, the Age Pension, and any personal savings become your income. Your Money Coach helps you plan the la...

Details:

Retirement in Australia is a shift from earning to drawing down. Your super, the Age Pension, and any personal savings become your income. Your Money Coach helps you plan the last stretch of working life and the transition into retirement so the numbers work and the stress is manageable.

Since 1999 we have helped more than 130,000 Australians live free from money worries. Pre-retirees and retirees are a growing share of our client base.

How you know you are here

- You are 50 or older and thinking seriously about the next 10 to 20 years - You want to pay off the mortgage before you stop working - You are considering downsizing to free up funds - You want to understand how the Age Pension fits with your super - You want to leave working life without a nasty financial surprise - You want a plan that carries into retirement, not just up to it

What MyBudget does when you are here

The pre-retirement runway

Your Money Coach helps you use the final working years intentionally: pay down the mortgage where possible, build savings outside super, and clear consumer debt. Every choice is stress-tested against realistic retirement income.

The transition

When you actually retire, income sources change. Super draws down, Age Pension payments start where eligible, part-time work might continue. MyBudget rebuilds your plan around your new income shape.

Age Pension and Centrelink integration

If you receive or become eligible for the Age Pension, your Money Coach factors that into your plan. Changes in your assets and income affect entitlements, and the plan tracks the impact.

What we do not do

MyBudget is not a licensed financial adviser. We do not recommend super contribution strategies, investment options within super, or retirement product choices. Those conversations belong with a licensed adviser. MyBudget manages your day-to-day cash flow around whatever retirement structure your adviser recommends.

Related pages

- [Budgeting](/services/budgeting/) - [Savings Planning](/services/savings-planning/) - [Debt Solutions](/services/debt-solutions/) if debt is still an issue heading into retirement - [Family and Household Budgeting](/services/family-and-household-budgeting/) for shared retirement planning

Ready to start

Book a [free, obligation-free appointment](https://www.mybudget.com.au/enquire-online/).