

## **Patricia and Scott Audio Transcript**

**Recorded on August 8, 2017**

**Patricia:** Before I actually met my husband, we spoke on the phone. We were just getting to know each other. And one of the very first things he said was, “Are you maxing out your 401K?”

**Scott:** I had to work to go to high school, I had to work to go to college. So that was kind of instilled of — working hard, saving your money — so that if that rainy day were to come, you didn’t have to rely on somebody else and you could take care of it yourself.

**Patricia:** There were two things that really led me to the decision to retire eight years later from when we were contemplating.

We spent a lot of time doing scenarios if you will. Like: what happens if you retire now? Where would the money come from? What would happen when the kids started education? And when we got to a point where all scenarios pointed to “I feel comfortable retiring now” — that was probably one of the biggest motivators to say, “Okay, I’m ready.”

Now that I’m retired, I feel the security to go and work in an area that provides more fulfillment at this stage of my life. While I enjoyed working with health care, you do have a desire to go where your heart wants to take you.

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