

# How to plan your retirement journey

Planning for retirement is easier when you take it one step at a time. Consider inviting a family member to join you and follow this path on [Moneysmart.gov.au/retirement/language](https://www.moneysmart.gov.au/retirement/language).



## Start here

### Find translated resources

Here you'll find information on how retirement in Australia works. Learn what super is (money your employer pays into your retirement fund) and who can get the Age Pension (payments from the Australian Government to help with living).



### Use the budget planner

Understand your money better. Try the translated budget planner. Type in what your everyday costs, like groceries and electricity may look like in retirement to help you see how much you will need.



### Use the super calculator

Ready to look at your retirement savings? Use the super calculator to find out how much money you could have when you retire.



### Create your plan with the retirement planner

Use the translated retirement planner to plan for the future. You can see what happens if you stop working, or if you can transition to working less.

