

Community Education – Spring Quarter 2026

Course Title: Retirement Planning

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Course Details

A comprehensive roadmap for the non-financial professional. This course demystifies the transition from the workforce to retirement, focusing on lifestyle design, income sustainability, and planning for asset protection. Students will move beyond basic "saving" principles to active strategy "planning"

Course Description

Retirement Planning is a practical, three-part virtual workshop designed to help adults navigate the complex transition from their primary career to a sustainable and fulfilling retirement. Rather than focusing solely on balance sheets, this course empowers students to bridge the gap between their ideal lifestyle vision and their actual financial resources through hands-on exercises in income optimization, tax-efficient withdrawal strategies, and legacy protection. Participants will walk away with a personalized "Retirement Readiness" roadmap, covering everything from Social Security timing and Medicare basics to the essential legal documents required to safeguard their future.

Learning Outcomes

By the end of this course, students will be able to:

- **Quantify** their desired retirement lifestyle into a monthly budget.
- **Identify** optimal Social Security claiming strategies based on personal health and goals.
- **Categorize** assets for maximum tax efficiency.
- **Recognize** the critical "Big Five" estate documents needed to protect their legacy.
 - **Last Will and Testament:** The foundation of an estate plan that dictates how your assets are distributed and names an **executor** to manage the process.
 - **Durable Power of Attorney (Financial):** Designates a trusted person to manage your **financial affairs**—such as paying bills and filing taxes—if you are unable to do so.
 - **Healthcare Power of Attorney (Healthcare Proxy):** Appoints an agent to make **medical decisions** on your behalf when you cannot communicate your wishes.

- **Living Will (Advance Directive):** A document that outlines your specific preferences for **end-of-life medical treatment**, such as the use of ventilators or feeding tubes.
- **Living Trust (Revocable Trust):** A legal entity used to hold and manage your assets, primarily to **avoid probate**, maintain privacy, and provide management continuity during incapacity.

Course Schedule

Week	Unit Topic	In-Class Focus
1	Lifestyle & Math	Defining "The New Tuesday," inflation, and the "4% Rule" of withdrawals.
2	Income Streams	Social Security optimization, 401(k)/IRA distributions, and the "Three Bucket" strategy.
3	Health & Legacy	Medicare Parts A-D, Long-Term Care options, and Estate Planning essentials.

Resources

Recommended references for further study:

https://advisor.morganstanley.com/andrew.champagne/documents/field/a/an/andrew-champagne/retirement_planning.pdf

Class Evaluation

- Class evaluations are sent by email.
- If you don't see it right away, check your **junk/spam folder**.
- Evaluations are **anonymous** and come directly from Clark College.
- If you don't receive one, contact: continuingeducation@clark.edu or 360-992-2939

Incident Weather

- If the college closes due to weather, updates will appear at www.clark.edu
- Community Education may also cancel classes independently if travel is unsafe.
- If canceled, you will be notified by both phone and email.
- Please check that your contact information is correct on the class roster.

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