ARDENT WORKSHOP

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Where-to-Retire Starter Scorecard

Score two places you might retire to across six of the things that matter most. Give each criterion a weight (how much it matters to your household — the example weights add up to 100), rate each option 1–5 (1 = poor, 3 = acceptable, 5 = excellent), multiply and add, then divide by the total of your weights. The higher weighted score is the stronger overall fit — not just the cheapest state, and not just the warmest one.

The two cost rows are different — do not guess them. Work out what a year in each place would cost you all in, and what the state and county would take of that. Then convert: the cheaper place scores 5 and the pricier scores 1, unless the two are within about 3% of each other, in which case give both a 3. Do the same separately for the tax bill. Guessing these two is the mistake the method exists to prevent, and they carry 38 of the 100 points.

Criterion	Weight	Option A (1–5)	A × wt	Option B (1–5)	B × wt
Cost of Living	22				
Tax Burden	16				
Healthcare Access & Quality	21				
Proximity to Family & Friends	19				
Climate & Weather	13				
Lifestyle & Sense of Place	9				
Total	100				

Comparing more than two places?

The full Where-to-Retire Decision Helper compares up to five locations across ten criteria you weight yourself, works each one's housing, insurance, healthcare, taxes and trips home into one comparable annual cost — looking the state tax up for you from a built-in reference covering all 50 states and DC — then ranks them and names what your best-fit place costs over your cheapest. An 8-tab workbook (Excel, Google Sheets, LibreOffice) plus four guides, yours to keep. Or try the free web scorer first.