

EXTENDED WRITING: RETIREMENT

B2 | Adults / Teens | Discussion Writing | 20–30 minutes | Set 2

Write developed answers. Support your ideas with reasons, examples, or a personal experience.

1. At what age would you like to retire, and why?

2. What would you like to do after you retire?

3. How can someone retire early?

4. Is a government pension enough to live on? Why or why not?

5. In what ways might retirement be stressful?

6. Do you think young people today will be able to retire?

7. What challenges could an ageing population create?

8. Are you prepared for retirement? In what way?

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Possible B2 answers: Notice how each response gives a clear idea and support.

1. At what age would you like to retire, and why?

Example: I would like to retire when I am financially secure and still healthy enough to enjoy my free time. The right age depends more on circumstances than on a fixed number.

2. What would you like to do after you retire?

Example: After retirement, I would like to spend time learning, travelling locally and helping with community activities. A routine is important because too much unplanned time can feel empty.

3. How can someone retire early?

Example: Early retirement usually requires steady saving, sensible investing and avoiding unnecessary debt. It also helps to have a realistic plan for healthcare and unexpected expenses.

4. Is a government pension enough to live on? Why or why not?

Example: In many places, a government pension provides a basic safety net but may not cover a comfortable lifestyle. Housing costs and health needs can make a major difference.

5. In what ways might retirement be stressful?

Example: Retirement can be stressful because people lose a familiar routine, professional identity and regular contact with colleagues. Financial uncertainty can make the transition harder.

6. Do you think young people today will be able to retire?

Example: Young people may retire later because people are living longer and pension systems face pressure. They may need to save independently as well as rely on public support.

7. What challenges could an ageing population create?

Example: An ageing population can place pressure on healthcare, pensions and the workforce. It may also require workplaces and cities to become more accessible.

8. Are you prepared for retirement? In what way?

Example: I am partly prepared because I understand the importance of saving, but I would need a clearer long-term plan. Preparing early gives people more choices later.
