

Delivery alert until NaN

## Prepare psychologically for retirement

By Donna Skeels Cygan / Invest in Joy

Sunday, July 16th, 2017 at 12:02am

Is Sunday evening the best part of your week? Many recent retirees tell me they savor their Sunday evenings, because they are no longer stressed about going to work on Monday morning.

### INVEST IN JOY



Donna Skeels  
Cygan

Today's article covers how to prepare psychologically for retirement. Next month's will cover how to prepare financially for retirement.

Mitch Anthony recommends that we strive to retire to something rather than retire from something in his book "The New Retirementality." This may be a play on words, but it reinforces the importance of preparing for retirement.

The days when a man retired at age 65 and died at age 67 are long gone. We now have 25- to 30-year retirements for men and women. Retirement is a major phase of our life, and it is important to plan properly. Use the following steps as a roadmap to a joyful retirement.

**PONDER YOUR RETIREMENT:** Retirement allows you to live the lifestyle you choose. What do you want your retirement to look like? What components do you want in your daily routine? Do you want to do volunteer work or work part-time? Travel? Spend more time with friends and family? Devote more time to exercise or hobbies? Learn a new language?

**ADD SOME STRUCTURE:** I strongly recommend building some structure into your daily routine. Retirement can be stressful. Our jobs often provide us many rewards, such as friendship with co-workers, challenges, laughter and a sense of purpose. Our self-worth is often tied to our jobs. Leaving those benefits behind can be difficult – almost like losing your sense of identity. Retirement allows you to re-create yourself and to add leisure time and relaxation into your schedule. It does not happen automatically.

	MORNING	AFTERNOON	EVENING
SUN			
MON			
TUE			
WED			
THU			
FRI			
SAT			

Using the diagram provided, fill in some activities you want in your ideal week of retirement. Start with exercise. It is imperative that we focus on our health during retirement. No amount of money can make retirement enjoyable if we don't have good health. What types of exercise do you want to schedule? Perhaps you want to take tennis or golf lessons, or join a league. Maybe you want to walk with a neighbor two mornings a week, go to a health club or join a hiking group.

After filling in exercise on your ideal week in retirement, continue on to other activities. Do you want to work or volunteer one or two days a week? How about taking a class in computers, painting, repairing cars or wood-working? Having a goal of being a lifetime learner is healthy. Research what classes are offered at senior centers or nearby colleges. Many classes are now offered online. Put the class on your schedule.

Are there any hobbies you want to develop? Have you been wanting to spend more time in your garden? What about the photos you have been meaning to organize (of your kids starting at age 5 when you quit working on the project)? Do you want to write poetry or a novel? Would you like time to play a musical instrument? Now is your chance.

Do you want to meet a friend or family member for lunch or dinner? You can schedule it for every Thursday and then invite different friends and family members each week. Psychology research has shown that spending time with friends and family is the number-one way to become happier.

Schedule some time for paying bills and administrative tasks. This can be time-consuming, but now you can set aside a block of time once or twice a week to finish these tasks. Grocery shopping and cooking can also be scheduled.

Add some "down time." Many retirees report they are busier than ever, and this is not the goal. You want to save time for reading, watching TV or listening to music. Studies have shown that a short nap each day is healthy.

**EMBRACE CHANGE:** Try something new. Embracing change is more emphatic than merely accepting change. It is easy to settle into retirement without much thought, and to be disillusioned after a few months. Look at retirement as an opportunity to try new things. Go to a farmers' market to buy fresh fruits and vegetables. Take a cooking class. Buy yourself a new bicycle. Take singing or piano lessons. Or pull out that violin from when you were in high school. Try playing a ukulele.

Volunteer at a food pantry, a nursing home, a hospital or a library. Pick up litter in your neighborhood. Invite

friends to an outdoor concert.

**PLAN SOMETHING SPECIAL:** As you head toward retirement, I recommend you plan something special that you will do as soon as you retire. It may be a major trip or a three-day trip to a nearby town. It may be planning a retirement celebration and family reunion for family members who are scattered across the country.

This special event will help you look forward to the day you retire. And don't forget, the goal is to retire to something rather than from something. With a small amount of planning, your retirement can feel truly wonderful.

*Donna Skeels Cygan, CFP, MBA, is the author of "The Joy of Financial Security." She has been the owner and financial planner for her own firm in Albuquerque for 19 years. Visit [joyoffinancialsecurity.com](http://joyoffinancialsecurity.com).*