

Transition from Work Life to Retired Life... a difficult passage, or a seamless journey?"

By Donna M. Bennett, author of "Is 65 the new 25?"~ reclaiming your life.....

In Aileen Ward's book, *John Keats, the Making of a Poet*, Ward observed that before Keats had become more insightful about his work, "he had described the writing of poetry in terms of a journey, a battle, a cliff to be scaled. Now he saw it in images of grain ripening, of wine aging, of the sun rising and setting, the flower which must drink the nature of the soil before it can put forth its blossoming."

Keats' description of his initial struggles and ultimate joy as he learned to write poetry could also describe one's uncharted transition into retirement. This too can feel daunting and challenging. Yet like Keats, as you gain more insight, you may see a whole new dimension to your retirement journey. How? Instead of pushing for quick answers to, "Now what?" Ask additional questions such as, "How will I spend my time? What do I want to learn? What is the best way to use my talents?" Allow the answers to evolve and let your ideas take shape. Then incorporate them into your retirement planning.

By now, you have most likely planned well for what you need to keep a roof over your head and food on the table (along with other essentials). Yet, it takes a different kind of planning when confronted with how to spend your time and talents, which requires a certain sum of money as well. You may want to keep learning, to travel, to try a new skill, or focus entirely on leisure and/or volunteer activities. Or you may want (or need) to earn a supplemental income, either to help pay the monthly bills or to ensure a desired quality of life. Let's focus now on the latter kind of planning, which takes a deeper look into your life.

Have a Conversation

Begin by having a conversation with anyone who is impacted by your choices and decisions about retirement. Are you on the same page? If not, clear up any assumptions or misunderstandings about your goals. Prepare to have these conversations regularly; one talk will never do the whole job.

Explore

Keep a real time log of what interests you, and how you most enjoy using your time. When you are involved in a particular activity (for example: learning the intricacies of

social media; advising a friend who asks for help in an area in which you have some talent; reading an article, the substance of which makes you sit up and take notice; any form of exercise, or travel; etc.), write it in your log, and see what things come up the most. How can these interests/activities become translated and incorporated into a plan for a fulfilling lifestyle? You may decide you want to take a course to satisfy your interest in writing; or look for a volunteer or paid position that includes helping people (particularly in the ways that use your gifts/talents); you may want to teach others how to use social media productively), etc.

Finally, when you are doing your financial planning for your essentials, plan too for the sum of money that includes a variety of things that allow for the greatest amount of fulfillment. Planning proactively both for security and a fulfilling lifestyle, facilitates a realistic transition into retirement - one that is based on the uniqueness of your life. What may seem at first like a difficult passage, can turn into a seamless journey.