



## **Retirement – It’s Coming. Are You Ready?**

Retirement brings about both anticipation and trepidation. Most people don’t think about the implications of retirement beyond whether they are financially prepared to do so. Ironically, research indicates it is not just financial readiness that should be considered before turning in the letter announcing your retirement date.

I recently had the occasion to work with a prospective retiree who had just announced her planned retirement date. I thought she might benefit from some of the tools introduced to me through the Certified Professional Retirement Coach (CPRC) training and I offered to do some retirement coaching with her.

After our initial session, and a homework reflection exercise involving identity and purpose work, my client was quite surprised to recognize she had not really focused on herself or what was important to her for some time. She had worked for more than 25 years in corporate America and, simultaneously, had also been the primary caregiver for several family members. This had been the crux of her identity. Life up to this point hadn’t really afforded her much time to focus on herself because she was too busy giving and caring for others.

Reflection allowed her to discover this was exactly who she is and this is her purpose, to give and care for others! She wants to continue doing this in some way in her retirement. We brainstormed ideas for how and where she might volunteer when she’s ready – but not before she first enjoys some well-deserved time off to just get up each morning and do whatever she wants free of schedules dictated by the needs of others.

In another session we explored the importance of friends in retirement. Social interaction is very important to overall well-being and even more so in retirement. It is estimated that during employment a person can have up to 22 face-to-face interactions per day. Post-retirement, this number can be cut in half and be of lower quality. <sup>(1)</sup> One pro-active approach to prepare for this loss of interaction involves developing a “Friends List.”

### **Friends List Exercise**

1. Categorize the list by: Family, Friends, Co-Workers, and Professionals
2. List them according to the respective categories.
3. Define what “friend” means to you.
4. On a scale of 1-5 (Low-High) rate each of the friends you listed.
5. Who are the friends you need to spend more time with now so they are there for you to connect with in retirement?
6. Ask yourself if you meet the definition of “friend” to those who think of you as their friend and how might they rate you on the friendship scale? If you think someone might

rate you on the lower end of the scale, what can you do now to improve the quality of this friendship?

Taking time to engage in a more meaningful way now with friends, family, and co-workers will prove to be rewarding and possibly just when you'll be in need of a friend!

<sup>(1)</sup> Source: [www.CertifiedRetirementCoach.org](http://www.CertifiedRetirementCoach.org)

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