

Preparing for a Major Life Change: A Simple Checklist

Life transitions — whether planned or unexpected — can feel disorienting. Whether you're retiring, grieving a loss, starting over, or navigating big changes, this checklist offers a steadying place to begin. It combines both emotional and financial touchpoints to help you move forward at your own pace.

You don't have to do everything at once. Just start where you are.

Emotional & Mental Preparation

- Give yourself permission to pause. Transitions take energy.
- Write down how this change is impacting you emotionally.
- Talk to someone safe — a friend, counsellor, or spiritual mentor.
- Name what you've lost, but also what might now be possible.

Financial Grounding

- Take stock: What do you own, owe, and earn?
- Update or check your budget — or simply track spending for 30 days.
List any financial commitments or deadlines (e.g. tax, bond, policies).
- Avoid big financial decisions while you're emotionally raw if possible.

Admin & Practical Tasks

- Gather key documents (IDs, bank info, insurance, legal papers).
- Review your will or beneficiaries if this change affects your family.
- Check what's in your name (or not) — especially if widowed or divorcing.
- Note anything that feels too hard — and get help where you can.

Gentle Next Steps

- Choose one small action this week that brings peace or progress.
- Pray or reflect: What is the next right step for today?
- You don't have to see the whole path. Just take the next step.

Transitions are tender, but they're also a doorway to something new. You don't have to rush. You don't have to do it perfectly. You're not alone.

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