

## Prepare emotionally for retirement, too

HSA  
3/14/16  
B6

We usually think of being ready for retirement as meaning that we have accumulated a big-enough nest egg — but being emotionally ready for it is important, too.

Even if you don't particularly like what you do to earn a living, your job provides structure to your week and daily social interactions.

When that goes away, many people experience a sense of loss, particularly in the early days of retirement. That loss can be felt acutely, particularly by people who were in high-influence professions. There's a loss of responsibility, routine, and a place to go to when you get up in the morning.

And then there's the loss of relationships — or at least the built-in, day-



-to-day interactions with colleagues that most of us take for granted. Anticipating the potential side effects of retirement can help you adjust. Here are some suggestions:

1. Plan how you're going to spend your time. Make a list of things you want to do and activities to enjoy. If you think you'd like working a little in retirement, look into how you might do that.

2. Make new friends and keep the old ones. Don't let yourself become isolated. Make an effort to plan meals or activities with friends. And seek new buddies, too, through hobbies, social groups and so on.

3. Find a purpose to fulfill your sense of contributing to society. For many people, a key determinant of a happier retirement is having a purpose. Volunteering can keep you busy, socially active and feeling useful.

4. Discuss with your spouse how you can avoid driving each other crazy. Suddenly being together 24/7 can be stressful, so prepare to work at finding a balance between being together and being apart that suits you both. Discuss activities you'd enjoy doing together and on your own.