

## Tips for Pre-Retirees to EXPLORE

For individuals considering the role of work in retirement.

Retirement often includes a mixture of leisure, education, and work. Some people continue to work for income and the structure that a job provides, while others volunteer; take classes; and get serious about recreation and relaxation. Before you retire, take time to re-examine what you want and make conscious choices about the role of work in your retirement.

Tip	Description
<b>Clarify</b>	<ul style="list-style-type: none"> <li>• Before retiring, get clear about your vision for retirement and your ideal about daily life structure and possible work options (paid or volunteer).</li> <li>• If considering paid work, will you want to work part-time or full-time; are you interested in entrepreneurship -- consulting, teaching or opening a franchise business?</li> </ul>
<b>Self-Assess</b>	<p>Before making a move, assess your skills, values, interests, work environment and other preferences to gain clarity on the type of work that will meet your needs. Consider how work should fit within the entirety of your schedule.</p>
<b>Generate New Options</b>	<p>In retirement, do you want to acquire new skills? Do you have some potential work / volunteer options in mind that need exploring? Are you interested in becoming entrepreneurial? Do you see yourself mentoring others or partnering with someone?</p>
<b>Gain Experience</b>	<ul style="list-style-type: none"> <li>• Look for opportunities within your current company or job to test your skills in new ways or join a special project or task force outside your usual job.</li> <li>• Seek part-time project work to test your interests for your post-retirement work life</li> <li>• Think about opportunities within your community where your expertise can be put to use.</li> <li>• Volunteer for an organization in which you support their mission.</li> </ul>
<b>Discover</b>	<ul style="list-style-type: none"> <li>• Take time to discover new passions and interests available to you as you retire.</li> <li>• Take classes at community college to assess your level of interest in a new field.</li> <li>• Read or subscribe to a publication you usually do not read to scan for new interests.</li> <li>• Think about opportunities within your community where your expertise can be put to use.</li> </ul>
<b>Connect</b>	<ul style="list-style-type: none"> <li>• Talk to other retirees, or friends of friends, to learn how they have achieved their post-retirement work goals.</li> <li>• Attend retirement planning programs to meet others who have moved into retirement.</li> </ul>
<b>Action Plan</b>	<p>To get traction on your goals, make an action plan with two or three goals per week. Consider asking a friend to be a goal “accountability” partner with a weekly check in call or meeting. Be sure to write down your goals and enter your weekly goals in your electronic calendar.</p>