SOLIVITA

Resident to Resident RESOURCE CENTER

Presents:

The Retirement Puzzle

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Speakers:
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Why is Retirement Such a Puzzle?

The Unforeseen

- 100 m.p.h. to practically zero
- Workforce is fine without me
- What to do with all this spare time?
- No one seems to need me anymore
- What's my purpose in life?
- How do I contribute to the community?

Stop – Look - Listen

- Where do I go from here?
- New reality, new possibilities
- Where do I fit in?
- Meaningful Volunteering
- Full-time or part-time employment

What Is There Here for Me?

- 200+ Clubs
- The opportunity for new clubs
- Sports
- New friends from old places
- Travel
- Non-profits
- Check Reflections and the HOA Website

Feeling of loss after retirement is normal. We have lost:

- Work friends
- Source of self-worth
- Structure
- Financial control
- Pleasure: work was fun for many of us

It's OK to feel this way

Managing Transition in Retirement

- Understanding our own transitional style. Do we:
  - Seek adventure and new experiences?
  - Feel sorry for ourselves and retreat from the world?
  - Attempt to recreate prior lifestyle, same hobbies, activities, structure?
  - Let others plan everything?
  - Try and quickly abandon a series of diversions?

Perceptions vs Reality

- I thought I'd feel relaxed … yet I feel bored
- I thought I'd be social … but feel lonely
- I thought I'd be busy … busy doing what??
- I thought I'd have plenty of money … the funds seem to be dwindling and I stress about money

Stress in Retirement

- Studies about change-related stress have largely ignored retirement-based stress
- Causes of change-related stress
  - new location
  - new sleep patterns
  - different weather
  - change in relationships with spouse, children, friends
  - guilt because others seem more engaged, active, happy

How to Manage Stress After Retirement

- Identify and explore your passion(s)
- Engage in meaningful volunteering that utilizes your specific skills or try something new
- Set goals/structure (every Tuesday we take a drive somewhere we haven't been)
- Consider returning to less demanding work (substitute teaching; part-time theme park jobs; TSA screeners at airports, museum guide, etc.)
- Seek out kindred spirits; form a lunch group for people in your former profession or who share a hobby
- Understanding that stress is normal
- Share your concerns with spouse, family members, friends

It's Your World … Shape it!

- Know what you want to change and create a plan to make that change
- Remain engaged
- Know your "new world"; learn about local politics, how Solivita is run, etc.
- Volunteer to share your unique experiences with pre-retirees at local employers or organizations.

Is Your Financial Plan Meeting Expectations?

- Do you need to think about estate planning?
- The issue of probate
- Avoid running out of money in retirement
- Set a primary investment objective
- Do you need to consider trade-offs to meet your goals? Should you forego your twice-a-week restaurant visit in order to afford a nice vacation?

Steps Toward Solving the Retirement Puzzle

- Match a club to your interests … or your interests to a club; consider starting a new club or group.
- Fitness classes in Solivita address ALL activity levels and interests. And, exercise is a great mood booster.
- Find volunteer opportunities that are meaningful because they fit with your specific skills and interests.
- Consider returning to work on a full or part-time basis.

References and Sources

Presenters

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Blogs

If you're a regular blog follower … or you've never read one, there are several entertaining and helpful ones geared to retirees. Some are amusing, some are rich with advice. You can find a wealth of them by using your search engine to locate "blogs for retirees, but a few we suggest include:

- **Cracking Retirement: https://www.crackingretirement.com/**
- **Life Lived Forward: http://www.lifelivedforward.com/**
- **Sightings Over Sixty: https://sightingsat60.blogspot.com/**

Websites

There are way too many websites devoted to retirees to include on this list. Fortunately, "Seniorliving.org" has done some of the research for us. Check out their webpage for links to helpful sites:
https://www.seniorliving.org/internet/websites/

Employment

- Disney: https://jobs.disneycareers.com/
- Schools (substitute teaching and other opportunities): https://jobs.osceolaschools.net/; https://polkschoolsfl.com/careers/
- Online job searches for full and part-time jobs: https://www.indeed.com/