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In-The-Know Monthly eNewsletter

Taking the Stress out of Retirement

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Transition brings change.

You have faced and will face several transitions in your lifetime, but none is quite as monumental as the transition into retirement.

Are you ready? Over the years you put in your time at work so you qualify (with years) for retirement. You put your money in a TSP to provide dollars for your future, you contributed to Social Security and you are eagerly anticipating that first check! And oh yes, you lived life so you have that "age" requirement. Have you also prepared mentally and physically for the transition?

There is always a measure of stress with change, even welcomed change. In fact, two of life's greatest stressors are change and loss of control. Have you considered the stress that might occur with retirement? Working folks share a belief that the majority of our stress is work related. Stress is inherent with everyone's goal to find work/life balance. What can possibly be stressful about retirement? Take away my job...take away my stress...maybe. That depends on how well prepared you are for the inevitable changes that will happen in retirement, changes that are unfamiliar. Aging bodies are unfamiliar. Abundant time is unfamiliar. Retirement changes relationships. And at some point life changes because of loss: the death of a spouse or divorce or elder parent responsibilities. Maybe children you thought were launched come back. Have you considered changes that can significantly alter your plans? What will you do then?

The Transition Process

Most individuals do not put a whole lot of thought into all aspects of the transition process. We simply assume we will "figure it out" when we "get there". Big mistake. Rethink that strategy and start to plan.

You have only one job in retirement, a job you might have neglected during your work life. That job is simply to create experiences that make you happy. That's it!

In preparation for that life you need to be confident that you can be successful "letting go" of your work life and all that it provides. This can be a challenging process. Successful transitions happen when you enjoy good health and you bring a positive mind-set to the process. The medical community has altered the definition of good health from the absence of disease to the presence of total well-being. A happy lifestyle promotes total well-being!

When you retire you will need to replace all that your job provides. Those benefits include...

- Structure
- A Social Network
- Validation/value and visibility
- Exercise
- Mental Challenges
- Meaningful Contribution
- AND...a Paycheck!

When you focus on your goal to design your retirement, one step serves multiple purposes. A growing social network will bring you value and

visibility. Friendships are a major source of support in our lives, and this is especially true in retirement years. Exercise options offer the opportunity for new social environments. You have time now to focus on those fitness goals! Your reward will be more friends and a feel-good body!

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How will you create mental challenges Consider an activity that truly challenges your brain. Do you like foreign travel? Learn the language of the country you plan to visit. Commit to lifetime learning. Stay current with technology, which is evolving at the speed of light. Enroll in a class, maybe an art class. Learn to play an instrument. Those activities help to create and creating is something humans are meant to do for a lifetime. Mentoring and volunteering satisfies meaningful contribution. Have you considered writing a Legacy Journal, pen your life story for future generations. Pick new friends from each generation. Traditionalists can connect to baby boomers. Baby boomers can connect to Gen X and Gen Y, and so on. Sharing your life story is the common denominator for connecting the generations! Do you want a part-time job, something that will provide you with extra income and provide your life with structure? Focus on finding work you want to do.

Do what makes you feel Most Happy

Prepare your mind for all the possibilities. Write down 7 things that you like to do. Do one of those 7 things every day. Pay attention to how those things make you feel.

Joseph Campbell, author and teacher, encouraged his students to follow their bliss. Joe said, "The way to find out about your happiness (bliss) is to keep your mind on those moments when you feel most happy...when you are really happy-not excited, not just thrilled, but deeply happy!" Make a list of your core values. Make choices that include those values.

There is also an avenue for revenue with things you love to do. Stop focusing on the "tip of the iceberg", the skills that your job provided. Instead explore beneath the surface for lifetime skills that offer you so many choices for creating a fulfilling retirement. Could "entrepreneur" be one of those new identities you add to your life's resume in retirement? Think outside the box and ask, "What if I could make money doing what I love to do?" "Why can't I do that?" Once you start exploring with a can-do attitude the "how" will be forthcoming.

Stressors

I would also like to challenge you to change your mind about your stressors. Kelly McGonigal, PhD and author of the book, "The Upside of Stress" says in her book that choosing to look at your stressors as beneficial and as an actual asset to your life will change your life. This shift in thinking will take you from living life as a victim to living life victoriously. She cites several studies that prove your mind-set filters your attitude about your life. It creates beliefs that bias how you think, feel and act. She says, "How you think about aging affects health and longevity, not through some mystical power of positive thinking, but by influencing your goals and choices." She calls it the mind-set affect. She goes on to say that "how you think about stress is also one of those core beliefs that can affect your health, happiness and success". Your mind-set shapes the emotions you feel during a stressful situation and the way you cope with those stressful events. Switching your stress mindset from the belief that "stress is harmful" to "stress is enhancing" will help you find strategies for dealing with the source of stress. You will act to overcome, remove or change the situation.

Stress is both positive and negative. To help you with mind-set intervention, find 3 good things in every stressful situation. Bring that can-do attitude to your stressful situations helps you eliminate the harmful effects. Healthy mindful thoughts are powerful, they help create beliefs that enhance total well-being!

Finally take the time to write a script about how you want your retirement to look. Scripting will help you to begin thinking about how you would like things to be. Your script needs to be written in the present tense, and you are the main character in your script. It needs to include every bit of information to describe your retirement life. Focus on the way this life will make you feel.

Believe your story and watch your future unfold! The best is yet to be!

Ms. Hudson has been a presenter with NITP for over 5 years, and has been working in the health and fitness area since 1982. She specializes in providing lectures on stress management, transition, health and fitness and nutrition/weight management to individuals planning for retirement

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