**Planning for a good retirement**
K-State specialist says adults need to plan to have a purposeful post-career life

By Lisa Moser, K-State Research and Extension news service

MANHATTAN, Kan. — Ah, retirement…what working person hasn’t dreamed of the day when they can just walk away from all the day-to-day stresses of a career?

As dreamy as it might sound to some, without having a plan for how to spend all the unscheduled free time, retirement may not be exactly as it was imagined.

“When you have your eyes set on retirement without a plan about how you are going to spend the time, it can be a bit of a shock and can disrupt your life by bringing about emotions about a lack of purpose,” said Erin Martinez, K-State Research and Extension specialist and associate professor of adult development and aging.

She advises folks to not only have a financial plan for retirement, but also to take time to think through what they want to accomplish in retirement.

“You don’t have to know exactly what you are going to do day-to-day, but spend time reflecting on what you value and what you want your big priorities in retirement to be,” Martinez said.

Knowing that will help folks move through what Martinez refers to as the stages of retirement: honeymoon, disenchantment, reorientation, retirement route, termination.

While honeymoon refers to newfound freedom, Martinez said it can be followed by feelings of disenchantment if they haven’t found a new purpose. During the reorientation phase, folks find new activities and form a plan for their retirement years along with settling into a new routine.

Termination, Martinez said, can either refer to ending the retirement plan by going back to work, but more commonly it means that the retiree needs to reduce their involvement due to declining health.

For some folks, shifting from full-time work to part-time work is a beginning retirement strategy, Martinez said.

“Talk with your employer to see if you can step into a part-time role or see what other options there might be even if it has never been done before,” Martinez said.

Looking for volunteer opportunities is another way to find a purpose in retirement.
“Older adults make up a significant part of the volunteer workforce and there are a lot of great opportunities out there,” Martinez said. She said Volunteer Kansas is a great website to explore when looking for ideas.
Serving others is one way that older adults can keep themselves physically and mentally healthy, Martinez said.

“As you shift in retirement, you can go from volunteering at school events to helping out at the senior center allowing you to make different friends in new spaces,” Martinez said. “Socialization is incredibly important to healthy aging.”

As part of the retirement plan, it is important to communicate with one’s family about the plan so that adult children are not making assumptions about how the retiree is going to spend their time. That is true for couples as well, according to Martinez.

“Oftentimes we see struggles in couple dynamics in retirement because we all have our own ideas of what I should do in retirement but also what my partner should do during retirement, and those ideas may not always align,” Martinez said.
She advises couples to talk through their retirement goals and have a clear plan of what they hope to accomplish.

“If you are privileged enough to retire at the same time, it is great to embrace the journey together,” Martinez said.

She added: “Mentally preparing for retirement involves a lot of internal processing about what is most meaningful to you and what you want your retirement legacy to be.”

For more information on this topic, read So Now What? Tips for Managing Life after Retirement.

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FOR PRINT PUBLICATIONS: Links used in this story

Volunteer Kansas, https://www.volunteerkansas.org

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