



My Plans *for* Retirement

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How will you spend your time in retirement?

Creating a structure to your days when you no longer work can be one of the more challenging parts of retirement. It may sound fun to have no plans or to sit on the couch all day and watch TV. But after a few weeks of total freedom, boredom can set in.

Take some time to think about all that time off. Thirty years of no commitments, no obligations, nothing to do. That's 10,957 days of freedom. Could be trouble on the horizon!

Start your planning by trying to **answer questions** such as:

- What do you want to do with your time?
- How do you want to structure your days?
- How will you make a contribution and be productive?

Stumped? Well, so am I! **Try filling out the following sections** and see what you find:

- Ideas from current retirees
- Family and friend commitments
- Create a 1-week view of your retirement
- Travel plans
- Volunteering
- Working in retirement
- Pursing hobbies, learning new things, exploring new paths

Who knows—you might like your ideas so much that you'll retire sooner than you thought!

1 Ideas from current retirees

What are the retirees you know doing in retirement? Have you seen or heard of any ideas that are particularly interesting to you? Make a list of vocations, hobbies, volunteer organizations or jobs that you might be interested in.

Retirees I know... and what they are doing	Ideas I like	Ideas I don't like

2 Family & Friend Commitments

Have you become the “holiday house” for some of the family get-togethers? Are you the one who plans barbeques and reunions with your friends? Do you have elderly relatives you may need to care for in retirement? Will you babysit your grandchildren? Think about the family commitments you could have in retirement and how much time you might spend on them.

Family commitments I may have	Hosting family or friend events	Holiday Fun

3 Create a 1-week view of your retirement

Start by filling in the calendar for a typical week in your life today. Shade in boxes where you are at work. Then, try filling out what a typical week could look like when you are living in retirement. Having some structure to your week may help you see yourself as a retiree.

	SUN	MON	TUE	WED	THU	FRI	SAT
7 – 8 a.m.							
8 – 9 a.m.							
9 – 10 a.m.							
10 – 11 a.m.							
11 – 12 noon							
12 – 1 p.m.							
1 – 2 p.m.							
2 – 3 p.m.							
3 – 4 p.m.							
4 – 5 p.m.							
5 – 6 p.m.							
6 – 7 p.m.							
7 – 8 p.m.							
After 8:00							

4 Travel Plans

Many Boomers think that travel will be a big part of their retirement. What are your travel plans and where do you most want to go? Start your list here.

Places to Travel	When to go	How long to stay	Travel partner(s)

5 Volunteering

There is a tremendous need for volunteers in every community. Are you planning to spend some of your time in retirement giving back in some way? Start a list of possible organizations who could benefit from your time and expertise.

Which organizations could use my help?	What might I do in a volunteering capacity?	How much time am I willing to spend?

Think about organizations that you've participated in or are interested in. There are many options including: your local Council on Aging, food pantries, Girl Scouts/Boy Scouts, Big Brother–Big Sister, International exchanges, coaching, local boards, caregiving, United Way, Red Cross, animal shelters, religious organizations, and many more. Search for volunteer activities at www.VolunteerMatch.org or www.IdeaList.org or www.allforgood.org

6 Working in Retirement

It's really not a bad idea! Many people spend 30, 40 or more years building an expertise in their field. Why turn it off overnight? Continuing to work in retirement, either full-time or part-time may be just what you want to do. What might your options look like?

Work Options	How long do I want to do this job?	What will it take to do this job?
Staying at my job full-time		
Reducing hours to part-time		
Joining a new company or new job		
Using my expertise to consult		
Hanging my own shingle		
Starting or buying a business		
Working a gig job (driving, renting rooms, etc.)		
Buying/Managing rental property		
Something else?		

7 Pursuing Hobbies, Learning New Things, Exploring New Paths

Retirement can be a wonderful time to spread your wings and delve into new areas just because you can. What's on your list to learn and explore?

Hobbies	Education	Exploration



Take Some Time to Think

There's no right answer to what you want your retirement to be. It may be a series of starts and restarts. Life might throw in a curve ball. Take some time to doodle and noodle what you might want your one, very special retirement to be. Jot down some thoughts and ideas whenever they pop in your head.

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