

The Road to Retirement

Many people look forward to the leisure days of retirement. When you are no longer confined to a daily work schedule, you may spend your time doing whatever you choose. Retirement brings the opportunity for you to undertake diverse rewarding activities, such as playing golf, gardening, or traveling.

A successful retirement begins with preparation and planning. Knowing beforehand what you'd like to do with your time will help you enjoy your retirement and make the most of it. Think about your lifestyle and how you're going to adapt to the next phase in your life. If you were never a "morning person", consider sleeping in. If you didn't like sitting at a desk all day, focus on outdoor activities. Retirement is a wonderful opportunity to start doing the things that you've always put off because you didn't have the time. Below are some helpful tips so that you can begin to "Seize the Day!"

Get Your Finances in Order

As men and women prepare for retirement, their biggest fear is wondering whether or not they will have enough money to maintain their desired lifestyle. Financial experts constantly tell people to plan for retirement early. You do not want to work for 30 years with hopes of enjoying retirement, only to find that you need a part-time job or another source of income to make ends meet. Plan early to pay off credit cards, mortgage(s), car loan(s), and any other outstanding bills. Consult with a financial expert to make sure you're on the right track to retiring into a comfortable lifestyle.

Readjust to Being at Home

Adapting to retirement can be very challenging, especially for a couple. Suddenly you're seeing a lot more of each other, and that could take some getting used to. Even the best marriages need to prepare for the transition. It's a good idea to explore activities that you like to do together. Spending more time together before retirement can make the adjustment easier. Roles at home may change as a result of retirement; reviewing daily routines and discussing who will cook, do the laundry, etc. will be useful.

Pursue a Hobby

Retirement is the perfect time to start doing something that you've always enjoyed but perhaps never had time for. Whether it's painting, bird watching, or woodworking, a hobby is a great way to fill the expanded free time that retirement will bring. Retirement will give you time to take a class, read some books, or join a group dedicated to a favorite interest.

Hit the Road

Remember the time when you wanted to drop everything and head for the beach or the mountains? Well now you can! Instead of scheduling trips to family and friends around the holidays or other occasions, you have the freedom to go when it's convenient for you and your loved ones. Make a list of the places you want to go. Since you're not restricted to certain times of the year, you can avoid crowds, making the trip more enjoyable.

Call your Employee Assistance Program at 1-800-442-4061

Additional information, self-help tools and other resources are available online at www.MagellanHealth.com. Or call us for more information, help and support. Counselors are available 24 hours a day, seven days a week to provide confidential assistance at no cost to you.