

ATTITUDE TOWARD RETIREMENT ASSESSMENT

Your retirement success depends mostly on how keenly you are aware and how you deal with your attitudes and values. Attitudes are a set of beliefs that point you towards the actions they eventually taken. Attitudes not only help shape your actions but also determine feelings and expectations. The following questionnaire will help you assess your own attitudes and values concerning retirement.

The following paired statements represent opposite ends of a spectrum of attitudes about retirement. Between each pair is a set of numbers from 5 to 1 which represent the strength of your agreement with one of the statements. If you circle 1 or 5, it means you agree strongly with the statement on either end. If you circle 2 or 4, it means you agree somewhat with the statement on either end. If you circle 3, it means you neither agree, nor disagree with either statement.

I expect my retirement to be a very exciting period in my life	5 4 3 2 1	As compared to previous stages, my retirement will be deadly dull
I'm looking forward to a lot of great opportunities after retirement	5 4 3 2 1	Retirement is the end of opportunity
Changes are openings to possibilities	5 4 3 2 1	I wish things didn't have to change
Life can be funny: I'm going to look for the humor in whatever I do	5 4 3 2 1	There's nothing funny about retirement
Retired people have a lot of advantages over younger folks	5 4 3 2 1	Retired people are mostly disadvantaged in our society
I'm looking forward to new friends of all ages	5 4 3 2 1	No one is interested in my old stories
Retirement is a great time to try some new ideas and take some risks.	5 4 3 2 1	Retirement is not time to be taking chances
I'm in a position to be creative and make some contributions to society	5 4 3 2 1	I'm all used up; there's nothing left to give
Maybe I can't run a 4 minute mile, but I can still have a good physical life	5 4 3 2 1	I'm broken down and getting worse; why fight it

TOTAL THE CIRCLED NUMBER _____

IF YOUR TOTAL IS 40-50, YOUR ATTITUDES WILL LEAD YOU TOWARD A HAPPY, REWARDING RETIREMENT CHAPTER. IF YOUR TOTAL IS 30-39, YOU ARE SOMEWHAT SKEPTICAL BUT ARE OPEN TO POSSIBILITIES OF CONTENTED RETIREMENT LIVING. IF YOUR TOTAL IS UNDER 30, YOU WILL NEED MORE POSITIVE ATTITUDES AND APPROACHES TO THE RETIREMENT PHASE OF YOUR LIFE.

TOP 10 WAYS TO BEGIN YOUR RETIREMENT PLANNING!

- 1. DEVELOP A MINDSET OF ANTICIPATION:** Planning for retirement can seem daunting, but the beauty of writing this next chapter is that you can create a life that reflects what is truly meaningful to you. One way to foster a sense of anticipation and curiosity is to surround yourself with books and media that promote “possibility.” Another simple can-do is a vision board: create a picture of your inspired life by cutting out inspirational words and pictures from magazines and newspapers and pasting them on cardboard. Place the board where you’ll see it every day.
- 2. DON’T ASSUME RETIREMENT WILL TAKE CARE OF ITSELF:** Many people make the assumption that it will all be “oh so clear” when they “get there.” But there are so many moving parts to a good retirement – money, location, purpose, fulfillment, and socialization, to name just a few – that you cannot afford to leave to chance. Why not start early when there’s no pressure to begin planning the garden and planting the seeds?
- 3. GET REAL ABOUT YOUR FINANCES:** While most people are overly focused on their finances (to the exclusion of the rest of their needs), planning for your retirement helps you understand what you’re going to need those funds for. Find a financial planner you feel comfortable with, and develop a clear and solid picture of your financial landscape. This will make it easier to project your options for things like housing, vacations, and entertainment, and help you determine when to transition from your current work situation.
- 4. COME BACK TO WHO YOU REALLY ARE:** Who were you before you got married, had children, chose your career, or decided where to live? Many people report that life just seemed to happen to them; one decision led to another and another. Now is the time to consider reclaiming some of the old dreams, talents, and interests that you postponed or gave up on. This chapter of your life should be the culmination of all your experiences, integrated with who you are, at your core. It’s a time to remember, reflect, and reintroduce!
- 5. BE WILLING TO BE RIDICULOUS:** Some of the best ideas and plans come from a willingness to say yes when everyone else says no. Thinking outside the box can yield incredible results! If you’ve worn the corporate suit most of your life, now may be the time to work on a vineyard in Tuscany. Allowing yourself to consider the preposterous can get the creative juices flowing and generate exciting opportunities.
- 6. TAKE YOUR HEALTH SERIOUSLY:** Our bodies can absorb a multitude of sins when we’re young that our older bodies don’t handle as well. If you’re in good health, you want to stay that way. This means making friends with your body, learning what it needs and nourishing it. If you’ve had health challenges, all the more reason to work towards optimum wellness and create habits that reinforce healthy living. It’s much easier to prevent a problem than to fix it.
- 7. LOOK AT YOUR CURRENT LIFE HONESTLY:** What’s in your life, right now, that you absolutely love? The answers may be the bricks in the foundation of your retirement plan. Conversely, what isn’t working for you? Are there holes in your current day-to-day that you haven’t been taking seriously enough or haven’t had the time or motivation to tend to? The best retirement plan is a living, breathing, fluid transition that starts with taking an honest look at where you are...right now.
- 8. PURPOSE IS PARAMOUNT:** A sense of purpose and meaning is crucial in life, and this is especially true in the transition to retirement. People often derive their sense of purpose from external factors such as work or parenting. When arriving at this junction in life, it is important to unite your internal and external sense of purpose. Purpose and meaning are intensely personal and uniquely our own, and living from a place of authenticity ignites our spirit and creativity, and nourishes us on the deepest levels.
- 9. GET EDUCATED:** Thousands of people are retiring or approaching retirement every day. The transition is totally unique for everyone, yet at the same time it’s a communal experience being shared by the entire planet! There are many great resources, printed and on the Internet, to help you create this next chapter. But the single most helpful resource is connection and community. Talking and sharing with others can be inspiring and keep you from getting lost in your own head. It’s also reassuring to know that so many people haven’t “figured it out” yet. You’re not alone.
- 10. HIRE A RETIREMENT COACH:** A retirement coach is a trained professional who will help you define what is most important to you. Your coach is a partner who will provide support and encouragement, and hold you accountable to attainable, realistic goals. Together you will work to visualize your ideal retirement and take steps NOW to ensure that your vision becomes your reality.