

# 5 Tips for Easing Into Retirement

## No alarm clock, no commute — it sounds fabulous, but are you really ready?

by Stacy Julien, [AARP](#), April 12, 2012

Worker bees around the world fantasize about the last day of the daily grind. No more ringing alarm clocks. No more bumper-to-bumper traffic. No more pressure. Freedom. But the reality is, the mound of free time offered by [retirement](#) comes with its own set of challenges — and many people aren't quite prepared for it.

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“I don't live for the weekend anymore. Every day is Saturday,” says a recent retiree, who left a satisfying career after nearly 40 years last November. Happy to reach retirement, but fearful of too much idle time, he's searching for an answer to an important query: “What am I retiring to?”

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It's a question millions of [baby boomers](#) should be asking themselves before breaking out the champagne. Don't just consider the size of your nest egg; consider your psychological and spiritual readiness, too. When your career is a large part of your identity, who are you without it?

“Retirees really want to do something meaningful for them,” says [Will Wiebe](#), a certified life and career coach, whose eldest client is 73. “They're taking a step back to see how they will reposition themselves in the world.”

So [start getting yourself financially prepared now](#) — sit down and crunch the numbers and try to map out how the income will keep coming in for what could be 30 more years of life.



Are you slowly easing into retirement? — Photo by Getty Images

But give equal thought to your future state of mind. Here are five steps you should consider:

**1. Find your passion.** [Gardening](#), tai chi, teaching? “It doesn’t have to be something formal,” says Rita Cheng, an ambassador for the Certified Financial Planner Board of Standards. When you’re tied up working your full-time job, “your passion doesn’t come to you right away. It could be related to work, but it doesn’t have to be.”

“Go back to dreams that were interrupted,” suggests Wiebe. Try out a second career (paid or unpaid) that you were always curious about — online services such as [VocationVacations](#), [Taproot Foundation](#) and [Encore Careers](#) can help you.

**2. Don’t go cold turkey.** If the idea of going from 60 to zero frightens you, see whether your employer will allow you to [work part-time](#). “Negotiate your own transition by thinking how you can make it a win-win situation for you and the employer,” says best-selling author [Jean Chatzky](#), whose latest book is *Money Rules: The Simple Path to Lifelong Security*.

**3. Get a health checkup.** If it’s time for a [doctor visit](#), make the appointment now. Experts say you should retire as healthy as possible so you can be active. “You can’t put a price on good health,” Cheng says. “Focus on activities you can do in your current state, not what you used to do.”

**4. Connect with others.** We often allow work to steal us away from our involvement in the community. Take a good look at what and who is around you. Get more involved in organizations and groups that may need your contributions.

**5. Talk to your spouse.** “We often assume that our [spouses](#) feel like we do about retirement,” says Chatzky. “When one wants to sleep in, and the other has more energy, it is a source of tension. You have to know what’s expected. Have that dialogue now so you’re not flying blind.”

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*Stacy Julien is an editor and staff writer at AARP.org.*

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