

What's Next in Your Life?

10 Non-Financial Tips for Retiring Boomers

A lot of the more than 76 million baby boomers headed toward retirement are losing sleep at night, not because they're worried about having enough money to retire. They're wondering what they want to do with the rest of their life, according to Joan Carter, cofounder of Life Options Institute, an organization devoted to helping people plan for life after age 50.

If you're one of the millions of baby boomers beginning to think about retirement, here are tips from Ms. Carter:

1. **Life's about more than money.** Start thinking seriously about your retirement about five years before you expect to quit the workforce.
2. **Make life plans.** It is important to plan for the non-financial aspect of retirement by considering what will make you happy. Maybe you'll climb Mt. Kilimanjaro, or go dog sledding in Alaska or have time to write the next great American novel, or even continue to work part-time. Make a life plan and tick off your experiences as you move ahead.
3. **Find a purpose.** Find something on an ongoing basis that provides you with joy and structure to your life. This can involve travel, hobbies or even new career training.
4. **Keep sharp.** You may feel the need to replace the intellectual stimulation of work. If so, try learning a foreign language or musical instrument, or joining a retirement group that offers ongoing educational courses.
5. **Volunteer.** Getting involved in the community is a great way to give back, as well as a wonderful opportunity to interact and meet new people.
6. **Develop new friendships.** A measurement of whether people have a successful retirement is the strength of their social network—that includes family and friends.

7. **Spousal input.** Retirement often means a shared experience. Therefore make time to share your dreams with your spouse—you might be pleasantly surprised to learn that he/she wants to join you on that Mt. Kilimanjaro climb.
8. **Remain healthy.** There's an old adage: A lean horse for a long race. That means eating well, watching your weight and remaining active.
9. **Financial stability.** If you can't afford to retire yet, consider partial retirement—which can include working part-time in your current job or finding something new and exciting from which you can earn some money.
10. **What's next in your life?** Go to a helpful web site such as www.WhatsNextInYourLife.com to locate non-financial retirement planning tools.

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