

How To Make Your Senior Years The Best Years Of Your Life

A Simple Blueprint For Fun, Productivity, and Renewed Happiness

By Faust Ruggiero, M.S.

Retirement from a lifetime of schedules, work responsibilities, interrupted sleep, and taking care of the people in our lives can introduce us to the prospect of living life one's own way. I have counseled seniors for over thirty-five years, and almost invariably, as retirement approaches, I hear them say “I don't want to be told what I must do. I want to get up every day with limited responsibilities, and do whatever I want to do. I want things to go my way for a change.”

Making a conscious decision to do little or nothing after we retire can have a significant impact on the healthy direction we all need in life, and can pave the way for increases in boredom, depression, anxiety, substance abuse, and a loss of self-esteem. We don't need to be as active, scheduled, and committed to projects and responsibilities as we were in our work lives, but we do need to consider ourselves still capable of contributing to our families, and our communities, while at the same time experiencing the joy that comes with living life more in tune with our own way of doing things.

Retirement does not signal the beginning of the end of life. It begins a new chapter in our lives, one that is full of options, choices, and the time to develop to an entirely new direction, one that we ourselves choose, and one that keeps us productive, and feeling good about ourselves. What we choose to do will have a direct effect on how happy we are, and how much we still have to give.

The Blueprint For Retirement Productivity And Happiness

In some employment scenarios, when we are preparing to retire, or leave the job for another employment opportunity, an exit interview is scheduled. This allows us to put our previous work life into a coherent perspective, and also helps us to formulate a plan to move to the next chapter of our lives. Retirement, though it is not a new employment position, needs a plan to make it, and us, continue to remain active, vibrant, and happy. To get started:

1. *Make the decision to be willing to pursue some new ventures in your life.*
This decision can be made five years before you retire, one year before your retirement date, or even after you retire. It's never too late to make some new choices in your life.

2. Instead of deciding that there's nothing you're really interested in, *take some time, and do an exhaustive search of what's available to you, and what you think you might want to do.* It's a good time to take a look at that bucket list that you've been formulating during all those work years when you had no time to make any of it happen.
3. *Narrow your choices down to one or two.* Then take some time and find out everything you can about those choices. Talk to other people. Learn as much as you can so that what was once unknown and a bit intimidating, becomes known with parameters you can understand, and with a little help, turn into action.
4. *Don't try to do this alone.* Unless you're expanding on something that you've already started, like a part time job or a hobby, and you're used to doing it alone in your spare time, it may be something that is new, and not so familiar to you. Be willing to accept help to get things up and running. Remember, you're not trying to change the world. You're just adding a few changes that are designed to help make your life more interesting, and more enjoyable.
5. *Take everything one step at a time.* One of the reasons people have a difficult time with change and moving in new directions is that they tend to get ahead of themselves. Every plan in life, that is, every goal you want to accomplish consists of small step-by-step procedures to get you there. The trick is to outline your plan in small incremental steps that can lead to something you want to do or experience.

It's all about setting goals, and taking the necessary steps to accomplish them. Be willing to write down your plan. In my first book, *The Fix Yourself Handbook*, I present such a plan. I have used a **goal grid** with over one thousand seniors in my private practice and in seniors workshops I have conducted to help them set simple goals, or include new endeavors into their post-employment lives. The plan helps you decide what you want to do, and then gives you a simple, systematic way to make it all happen. I've included the example from the book below. A goal grid helps you organize and execute some simple changes that you may want to include in your life.

A goal grid includes long-term goals, short-term goals, and action steps. A goal grid is easy to prepare, and allows you to see your entire goal structure. The grid is laid out with the long-term goal (something you want to add or change) at the top. Under the long-term goal are three short-term goals to help you arrive at the long-term goal. Under each short-term goal are three action steps. These action

steps are necessary to achieve the short-term goals. Action steps are always stated in time frames, since the entire grid depends on these steps being carried out appropriately, and in timely fashion. I've used the book's example of setting up an organic pastry shop, but you can change the goals and action steps to meet your own personal needs. It's always a good idea to get some input from those close to you to help you formulate the grid. Here's how a typical goal grid looks:

My Personal Goal Grid

<p style="text-align: center;">LONG-TERM GOAL: To own my own organic pastry shop</p>
<p style="text-align: center;">SHORT-TERM GOAL #1: To get my associates degree in business management.</p> <p style="text-align: center;"><i>Action step #1: to save \$100 for my college admission fee (one month)</i></p> <p style="text-align: center;"><i>Action step #2: to apply for admission to the community college (six weeks)</i></p> <p style="text-align: center;"><i>Action step #3: to be accepted at the community college (three months)</i></p>
<p style="text-align: center;">SHORT-TERM GOAL #2: To get my car ready for the daily ride to college.</p> <p style="text-align: center;"><i>Action step #1: to save \$150 for auto parts (one month)</i></p> <p style="text-align: center;"><i>Action step #2: to repair my car (one week)</i></p> <p style="text-align: center;"><i>Action step #3: to get my car inspected (one week)</i></p>
<p style="text-align: center;">SHORT-TERM GOAL #3: To identify the appropriate classes to enroll in during my first semester.</p> <p style="text-align: center;"><i>Action step #1: to call the admissions and financial aid offices at the college (one week)</i></p> <p style="text-align: center;"><i>Action step #2: to visit the college website online to examine course selections (one week)</i></p> <p style="text-align: center;"><i>Action step #3: visit the college (one month)</i></p>

So, if you address all your action steps, which are very small, and have time-frames associated with them, they will lead to your short-term goals. As you achieve the short-term goals, they will bring you closer to your long-term goal, something that you want to add or change. At times, you may need to add a few extra short-term goals. That's not a problem. Simply do the same thing you did when you started the grid. Keep your long-term goal the same, add a short-term goal or two, and the action steps you need to arrive at your new short-term goal. Don't forget to discuss your grid with someone close to you. This makes the whole process just a little bit easier, and it's nice to have a little support along the way.

The beauty of retirement is that we have the time and the opportunity to do some of those things we've always wanted to do, even if we're not sure exactly what they are. We have the time to look into some new things, and add some very exciting new options to our lives. Sometimes the most difficult part of introducing change or new directions into our lives, is simply understanding how to start the process. When you decided to retire, you decided to make a change in your life. That was a huge change. Try not to stop there. Be that productive, enthusiastic, energetic, and happy person you were meant to be in your retirement years.

Think about how your life progressed, and you will notice that everything had a step-by-step approach involved, even if you weren't aware that it was unfolding at that time. Retirement is the start of an entirely new and potentially very wonderful part of your journey through the rest of your life. Instead of simply watching it unfold, be your own personal catalyst into an exciting and productive way to live. As you do, you will realize the potential you still have, and how much happiness comes along with it. Do enjoy the time you are spending including these new directions in your life. Becoming a person who embraces the changes you are making is a wonderful way to live in your new life. Be happy. You worked for it, and you deserve it. You got this!

Faust Ruggiero is the award-winning author of The Fix Yourself Empowerment Series. <https://www.faustruggiero.com/>