

RETIRE WELL  
SESSION 4  
WORK-LIFE

JANICE FLUG  
RETIREE

# RETIREMENT FROM WORKING IN CURRENT POSITION BUT NOT FROM LIFE

# ASSESSMENT



Are you eligible  
for retirement



Are you eligible  
for early  
retirement  
benefits



Review health  
benefit options



Financial  
planning



Timing of annual  
leave payout



What do you  
want to do in  
retirement?

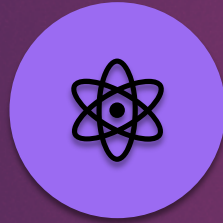


What groups are  
you involved with  
currently?

# BASIC ADVICE



ESTABLISH AND  
MAINTAIN NETWORKS



WILLING TO TRY NEW  
ACTIVITIES



WILLING TO BE LIFE-  
LONG LEARNER



STAY INVOLVED WITH  
SOME ASPECTS  
CONNECTED WITH YOUR  
WORKING LIFE, SUCH AS  
ASSOCIATIONS



OPPORTUNITIES TO MEET  
NEW PEOPLE,  
INCLUDING MENTORING

# MY TAKE ON RETIREMENT OR HOW I FAILED RETIREMENT

- Focused on my health – weight (Weight Watchers), exercise (water walking), sleep, etc.
- Social interactions and connections
- Working: American University (part-time for short period); University of Maryland, College Park (part-time and full-time) and Consulting
- Homeowners Association
- Church Financial Secretary
- Church Craft Fair – cashiers, monies, security
- University of Maryland Library Capital Campaign Committee

# Failing Retirement continued

- ▶ Traveling – conferences, personal
- ▶ Association committee work
- ▶ UMD Women's Basketball games
- ▶ Kennedy Center theatre series
- ▶ Church committee work
- ▶ Lunch with friends and colleagues
- ▶ Relaxing
- ▶ Addressing home maintenance issues

# FAILING RETIREMENT continued

- Mentoring
- Addressing “administrative issues” – updating will, health directive, retirement plan, etc.
- Pets – good distraction and good company

# CHALLENGES IN RETIREMENT

- ▶ Used to being busy due to work demands – now need to develop schedule, distractions, social interactions, etc.
- ▶ Aging issues – addressing health challenges takes time
- ▶ Partner, family or friends having health challenges
- ▶ There can be financial issues
- ▶ Assumptions by Church, volunteer organizations that you are available to assist at any time (how to say “no”)
- ▶ If single it can be lonely at times and a challenge to have someone to do things with

# QUESTIONS FROM FOCUS GROUP

- ▶ Restructuring time – need to take charge of own time
- ▶ Long term care insurance – personal experience
- ▶ Transferring institutional knowledge – opportunity to mentor
- ▶ Housing options
- ▶ Hobbies and interests in retirement – need to plan prior to retirement