

Reaching work-life balance before retirement



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Achieving work-life balance is an important part of staying physically and mentally healthy, reducing stress, and preventing burnout. While this is a good goal during any stage in life, finding a healthy way to juggle work and home life in the years prior to retirement can help make the transition to the next chapter a smoother one. Here are tips for bringing more balance to your personal and professional life and preparing for a happier retirement.

How to successfully transition to retirement

For employees in their 50s and 60s who are thinking about retirement, there are many factors to consider for transitioning to the next phase. This includes getting emotionally and mentally ready for what's ahead, as well as preparing financially. A good place to start is thinking about your current lifestyle and your desired lifestyle in retirement. Do you envision your life as a retiree to be full of travel and hobbies, or do you plan to work part-time? Will you stay in your current home or downsize? Will you need to adjust your budget to live comfortably? Gaining a clearer idea of what's ahead can make planning easier and allow a smoother exit from the workforce.

Finding personal and professional balance

Creating balance between your work and personal life can sometimes feel like an impossible task, but there are ways to make it more achievable. Here are tips for preparing for retirement and making adjustments now that can have positive effects in the years ahead.

Set priorities

When there are a lot of tasks to complete each day, it can be helpful to develop a system for accomplishing them. Prioritizing means deciding what should be completed first based on importance. By focusing on high-priority tasks, it's easier to take control of your time, focus, and feel more confident and effective at work. Determine the level of each task—is it immediate, short-term, or long-term?

- Focus on high priority tasks first
- Keep the most essential activities on the schedule and cut out unnecessary obligations
- Do low-priority tasks last or ask for help with projects that have tight deadlines
- Complete each task carefully to avoid having to circle back

Focus on one task at a time

If retirement is approaching, it can be difficult to concentrate on work tasks, especially with visions of fun and freedom on your mind. Or you may feel you need to focus heavily on work in the pre-retirement years. Either way, it's important to try and strike a balance so you still feel productive at work, while allowing downtime to rest and enjoy your personal time.

Whether it's at work or at home, focusing on one task at a time can help boost concentration and efficiency and lead to a greater sense of satisfaction. In a work environment, here are helpful tips for staying on task:

Make time for yourself

For many people approaching retirement, they may have accrued vacation time or have more flexibility at the office. If there is an option to work remotely, use the designated commute time to do things for yourself, whether that's going for a walk, doing a crossword puzzle, or reviving a hobby that may have been put aside due to work obligations. By making time to do something that centers you and fills your cup, you can be your best self on and off the job.

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Connect with people

If you have close bonds with your coworkers, transitioning to retirement may be emotionally difficult to think about. But leaving the workforce doesn't mean you have to completely sever ties with the people you've grown close to over the years. Keep those connections strong by planning to meet up for dinner, game nights, or coffee. This can also be a great opportunity to enjoy a shared activity with like-minded people. You'll be more likely to maintain that friendship after you retire and make regular social interactions part of retirement.

Get finances in check

Prioritizing financial goals and creating a budget are key parts of a work-life balance strategy. With a plan that builds savings, pays off debt, and supports long-term financial security, you can help reduce money stress and make the most of your income earned. Financially preparing for retirement can also help make things easier as your time at work begins to wind down. Seeking the support and guidance of a financial professional can ensure you have the income needed to support your retirement lifestyle, while helping you navigate any challenges that may arise before and during your retirement. Finding ways to create a well-balanced life while working can allow you to adopt positive habits now that can carry over into a fulfilling retirement.

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