**K-State Research and Extension is Exploring the Ups and Downs of Retirement**

Coming in at 10th in the list of life’s most stressful events – after events like divorce, bankruptcy, and death of a spouse or child – is retirement. But wait, isn’t retirement supposed to be grand?

Researchers have been focusing on more than just managing retirement accounts and are exploring retiree’s life experiences. What they have found is several distinct stages of retirement that many retirees face. First up is the honeymoon stage. You are finally free from the daily grind and you can spend all of your time doing the things you have always wanted to do. This is your moment and you are going to shine! Then something happens. Your list is checked off, and you are bored or maybe even lonely. Once retirees are out of the ‘honeymoon stage’ of retirement, many might begin to question their purpose and why they chose to retire. Others worry about how much more money they could have made had they stayed in the workforce for a year or two longer. According to researchers, this stage of questioning is completely normal and is referred to as the stage of ‘disenchantment’. “During the disenchantment stage, retirees may experience a lull and simply find that retirement may not be as exciting as they had hoped. Many people check those immediate desires off the list and are left thinking about what’s next,” says Dr. Erin Yelland of K-State Research and Extension.

The good news? Most of us will eventually find our way. The next stage of ‘reorientation’ occurs when retirees face those fears and develop a realistic plan for moving forward. Many will reinvigorate their sense of purpose at this time and start to feel more comfortable with their retirement life. They may develop a schedule or plan that includes volunteer commitments, spending time with family and friends, and engaging in self-care. Others may find that they truly do miss the workforce and might return to work full- or part-time. Whatever path they choose, successfully reorienting is a satisfying feeling.

For those who do continue on the retirement path, most will eventually settle into a comfortable routine and adapt to their new, retired life. In this stage, individuals will feel content with themselves, their purpose, and the activities in which they are engaged. “Once an individual has identified their retirement routine, the true enjoyment of a work-free life can officially begin,” reports Yelland.

These stages of retirement are experiences that many retirees will have. But, there are some tips and tricks to managing your retirement well, no matter what stage you are in or even if you are not retired just yet. To learn more about the retirement stages and healthy living during retirement, contact [name], [title] in [county/district]. You can reach me by phone at [number] or email at [email address]. As always, you can stop by the [county/district] Extension office to learn more about this and other programs we will be offering and to explore research-based resources that can help to improve your life. Our office is located at [address].

**Retirement is About More Than Money: Four Ways to Prepare Yourself for The Next Stage of Life**

Your finances are all in order and your bucket list is complete. You are officially ready to retire, right? Not so fast.

Research has consistently shown that we need to be concerned about more than just money before and during retirement. Leaving the workforce has implications for your wallet, of course, but it can also affect relationships, physical and emotional health, and even your ability to live independently for longer periods of time. The good news? You can make a difference in all of these areas by being aware and making smarter, well-informed choices.

Researchers at Kansas State University have been working to understand steps individuals can take to live a successful, healthy retirement. They have found four key steps that can avoid common challenges and improve the overall retirement experience.

1. *Focus on your fundamental relationships.* Retirement can have a significant impact on your most fundamental and meaningful relationships. It is crucial to have conversations that will establish expectations, lay out plans, and allow others to provide input about their role in your well-deserved free-time.
2. *Live a healthy lifestyle.* Research shows that retirement has the ability to either improve your health or send you packing to the doctor’s office or hospital. Some individuals will use their time in retirement to focus on preparing healthier meals and exercising, while others may become permanent couch potatoes. What path will you choose?
3. *Find your balance.* Leaving a 40-hour workweek can be tough, and establishing a new normal may not be easy for some people. Some may dive head-first into volunteering, babysitting their grandchildren, socializing, and doing all of their long-desired hobbies. Others might be unsure of what to do with all of their time. Establishing a balance that works for you is an important factor of living a successful retirement.
4. *Continue planning for the future.* Just because your retirement funds are set does not mean you are done planning and preparing for the years ahead. It is valuable to identify ways in which you can continue to manage your finances appropriately, prepare for future medical crises and manage your health insurance, and prepare your home for long-term living.

To find out more about each of these four steps to achieving the optimal retirement experience, contact [name], [title] in [county/district]. You can reach me by phone at [number] or email at [email address]. As always, you can stop by the [county/district] Extension office to learn more about this and other programs we will be offering and to explore research-based resources that can help to improve your life. Our office is located at [address].