Plan a Special Vacation to Start Retirement



If you're about to retire but not really looking forward to it, maybe it's time to schedule something you will look forward to. Kicking off your retirement with a well-deserved vacation can ease you into this complicated transition and give you a small taste of everything you have to look forward to.

Here are two reasons why you should consider plotting a dream vacation right next to retirement on your financial plan.

1. Avoid "the Monday morning after."

Many retirees will tell you that the first Monday after retirement is one of the toughest days of their lives. No matter how much you've thought about retirement and planned for it with family, friends, and your advisor, those first couple of days without work can be jarring. You might feel a

profound loss of identity now that you're no longer a doctor, engineer, or CEO. You might find yourself staring at a blank weekly calendar, wondering how you can possibly fill all that time. And without the drive to execute important work tasks, collaborate with colleagues, and provide for your family, you might feel like you've lost your purpose.

Taking a spectacular vacation isn't going to erase all those anxieties. But filling in the first big block on your retirement schedule might lead to you scheduling another big bucket list item, and then another. Planning for the activities ahead will give you something to do; anticipating them will give you more and more to look forward to. Pretty soon you'll be excited about filling in those smaller blocks as well, with things like sports, online learning, volunteer work, or shorter trips to see friends and family.

Taking a big vacation after retirement can also be a great way to unplug from one phase of your life, reflect, and start planning for the future. You might even use some of your travel experiences as cornerstones of your new retirement schedule. If you fall in love with new cuisine, take some classes when you get home and turn dinner time into its own mini vacation. Explore your destination on foot and you might find you want to make walking or hiking part of your morning routine.

2. Enjoy your best life with the money you have, right now.

We all have things that we want to do "someday" that get pushed off while we're working and raising a family. Some retirees continue to push off "someday" because once they stop earning a paycheck, they worry about running out of money. For too many of those folks, "someday" never comes.

The earlier you switch from a "saving" mindset to a "reward" mindset, the sooner you're going to start making the most out of retirement. It's all too easy for struggling retirees to

fall into an unfulfilling routine of puttering around the house until they settle into the couch for the night. A vacation can help you to break that routine before it starts. As you become more comfortable with responsible spending, you'll start to appreciate the possibilities that all your hard work has secured for you in retirement. Hopefully, that will inspire you to try new things and visit new places while you're still able.

And once you start to slow down and move into new phases of retirement, your Personal Pathway will be there as you explore new ways to keep living the best life possible with the money you have.

In your life and career, you've probably found that the best way to get better at something is to work with a coach. Retirement is no exception. If you're struggling with your transition into retirement, make an appointment to talk through it with us. Locking down that first bucket list vacation can be the start of a whole new way to think about and enjoy your golden years.

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Don't Forget Those in Need After the Holidays



The outpouring of giving and goodwill during the holidays always makes a special time of the year feel even more precious. Unfortunately, holiday generosity isn't enough to sustain the important missions that charities and nonprofits carry out during the rest of the year. And as the fellowship of the holidays and the excitement of a New Year begin to fade, the "winter blues" can draw many people away from the connections and sense of purpose they need to feel happy and fulfilled.

Devoting some of your time or resources to one of these three areas of need could help you to keep growing your impact in your community and in your own home throughout the year.

1. Food banks and shelters.

According to the latest data from the U.S. Department of Agriculture, 13.5 million households struggled to meet their dietary needs at some point during 2021. Those numbers were even higher for households that included children.

Many charitable organizations, such as the Feeding America

national network of food banks, try to stem the drop off in post-holiday donations by encouraging folks to sign up for recurring monthly monetary donations. If you have a spare hour or two during the week, most food banks and shelters are also very dependent on volunteers for their operations. You could also start your own monthly neighborhood food drive to encourage more giving and spread awareness of this year-round problem.

2. Animal shelters.

Pets are often high on holiday wish lists, especially for children. But many folks who weren't expecting to find a puppy under the tree aren't prepared for the financial, physical, or emotional commitments that pets require. The holidays can also be extremely stressful for young animals that are trying to acclimate to a new place, which can lead to behavioral issues. Sadly, too many of these animals are abandoned or brought to shelters.

That means your local shelter might need a few extra animal lovers or part-time administrators to help these pets find new homes. You could also help by adopting a new pet yourself, provided you and your family are ready to give that animal the love and care it will need for years to come.

3. Friends, family, and neighbors.

The National Institute of Mental Health estimates that millions of Americans suffer from seasonal affective disorder (SAD), mood swings that coincide with changing seasons. SAD is most common during the low daylight fall and winter months and can create feelings of low energy, difficulty sleeping, and even depression.

Anyone dealing with severe SAD should talk to their doctor. But if you or someone you know tends to feel a little down once the days get shorter and holiday get-togethers wind down, make an extra effort to reach out. Drop by a friend's house to

watch a game on TV. Make plans with your siblings to grab a cup of coffee or get all the little cousins together for a playdate. Check in on homebound seniors on your block and see if they need help getting their mail, picking up groceries, or rolling out their garbage cans. These small moments of kindness and connection can reverberate out into your social circle and echo back to you, adding a little bit of light to help everyone get through the cold months ahead.

One of the most effective ways to create sustainable giving goals and habits is to build them into your financial plan. Whether you want to donate to your local shelter every month or bust those blues by planning a big family vacation, let’s discuss some additions to your 2023 Pathway that will help you give and get more with the money you have.

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Don’t Let Holiday Stress Get the Best of You



Are you feeling the crunch?

With the holidays in full swing, the stress from all that planning, shopping, entertaining, and traveling might be starting to mount. And in between wrapping presents and baking cookies, you still have work to do, your kids still need help with school, and your heart still needs that 30-minute morning run.

Here are four tips to help you turn down the stress so that you can get more from your holidays.

1. Stick to a schedule.

Giving your holidays the same kind of structure that you give to your normal week can help you get everything done without going crazy. Start by preserving non-negotiables from your regular schedule, like work, driving kids to extracurriculars, doctor appointments, and exercise. Then, add your holiday non-negotiables: parties you're hosting, planes you have to catch,

and kid's holiday concerts that you're attending.

Next, block off a few days for shopping, whether online, in-store or both. This shopping schedule will keep you from clicking on every new deal that pops up on your phone while also making sure you cover everyone on your Nice List. From here, you'll have a good idea of when to decorate, bake, stroll the neighborhood to look at the lights, and maybe just take a nap.

2. Leave work at work.

Your job might not stop for the holidays, but you should at least be able to pause it for a day or two. Putting in a few extra hours at the office or on your laptop at home to close out a big year-end project might ease some stress and make your holidays more enjoyable.

If someone has to hold down the fort during holiday hours, talk to your coworkers about everyone's party plans and try to work out a schedule so no one misses out. And when you are off the clock, stay off. Power down your computer, put your cell phone out of reach and be truly present with the people who matter the most.

3. Maintain healthy habits.

The good news is that the dreaded "holiday weight gain" is a bit of a myth. According to The New England Journal of Medicine, even someone who gorges from Thanksgiving through New Year's Day will probably only gain a pound or two. And if your holiday meals are heavy on starches that you normally limit, like stuffing and rolls, any larger jumps on the scale are probably due to temporary water retention.

The bigger danger to your health over the holidays is that you might fall out of your wellness routine or let some of those holiday treats sneak into your regular diet. Moreover, if you're vulnerable to feelings of stress or depression over the

holidays, overindulging at meals could make you feel guilty even if you aren’t really hurting your health very much.

In other words, enjoy yourself, but try not to overdo it at the buffet. And while an extra lap around the block might not make that extra slice of apple pie vanish, it will keep you on track for your larger fitness goals and give you some welcome headspace away from all the happy hubbub back at home.

4. Put a bow on year-end financial tasks.

If you have a spare hour on your holiday schedule, we’d love to talk to you about some year-end housekeeping that can help you get a jump on 2023. From topping off retirement account contributions to locking in tax deductions on charitable donations and reviewing your estate plan, let us help you take a few things off your to-do list and prep for a successful New Year.

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