

The Happy Retirement Handbook:

A Step By Step Guide To
Making The Most Of Your
Golden Years

By Martin Hurlburt, CRC
Certified retirement counselor

*Aging is an
extraordinary process
where you become the
person you always
should have been.*

David Bowie

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Introduction

After working hard for decades, retirement is easy. Nothing but endless relaxation, adventure and naps, right?!

Well... it doesn't always turn out that way. Retirement has its own unique challenges and opportunities.

Our golden years may be the most eagerly anticipated yet least understood phase of life. In fact, 80% of people who haven't retired yet believe it will be awesome! But once they get there, only 40% agree. This striking disconnect highlights the gap between our expectations and the reality of retirement.

This book aims to close that gap!

I will share real stories from real people who, just like you, are trying to navigate this transformative phase of life. Along with the stories, I'll share research and give you challenges to apply what you are learning. My mission is to guide and inspire you toward a happy and fulfilling retirement.

Take the story of Margaret, for example. After a successful career as a nurse, she found herself struggling in the first few months of retirement. Without the structure of her daily routine, she felt adrift, unfulfilled and even lonely. That's when she discovered these 12 keys to a happy retirement. By following the steps, she began to reshape her days with purpose. She found joy in volunteering, rediscovered old hobbies and reconnected with friends she'd lost touch with. Within a year, Margaret went from feeling lost to living a deeply fulfilling retirement.

These 12 steps are your guide to ensuring your golden years are not just lived but truly enjoyed.

This is it. Retirement is your next adventure and you won't get a second chance.
Now is the time to plan for the rest of your life.

Martin Hurlburt

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How to use this book

You can read this book in order or skip to any step that interests you. Each step is a stand-alone section.

Some steps are relatively easy and some will take more time and effort. Consider setting aside a set time every week to dive into this manual.

Be sure to take notes and jot down ideas that come to mind. Create an action plan and then... take action! First action should be to print this and put it into a binder.

A good book will answer your questions, but a great book will create even more questions by exposing you to ideas you may not have considered. Ideas that, when applied, make a real difference in your life.

So, if questions come up, don't worry! I'm not going to leave you hanging. Here are four resources that will help you find and share solutions.

1. **Stories Of Retirement.** This is a podcast where real people share real stories about what retirement is actually like. I ask people who have been retired from their principal career for at least a year the following questions:

What are you glad you did to prepare for retirement?

What do you wish you had done better?

How is retirement just like you imagined it?

How is it completely different?

What advice would you give someone approaching or in retirement?

You can listen to episodes or submit your name to be a guest at www.StoriesOfRetirement.com. I'd love to hear *your* story!

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2. **Life Starts At Retirement.** This is a facebook group with over 30,000 members asking questions and sharing ideas about all aspects of retirement. It is called “Life Starts At Retirement” and is run by Maureen Dobranski. Consider joining the group. [Click here.](#)
3. **Start a discussion group.** Invite some friends to your home or meet somewhere else. Discuss and review one step per week. You’ll be amazed at the ideas shared and have fun doing it. To request a free moderators guide, send an email to Martin@AchieveMoreRetirement.com with ‘moderator’s guide’ in the subject line.
4. **A complimentary conversation.** As a certified retirement specialist (CRC), I love talking to people about retirement. From a simple question to a complex analysis, it gives me great satisfaction when the proverbial light bulb goes on and someone tells me “Now I get it.” I offer any reader who is uncertain or has doubts about their retirement a private session where you can ask me any questions you like and I’ll do my best to answer them at no charge. To schedule yours, go to www.AchieveMoreRetirement.com, send an email to Martin@AchieveMoreRetirement.com or call 801-477-0444.

Retirement is not a destination but rather it is a transition. To what? That is up to you.

Martin Hurlburt

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1. Maintain Strong Social Connections

We humans are social creatures. Our need for social acceptance and inclusion is part of our DNA! When I took the training to become a certified retirement counselor, I was taught that the average retiree has only 4 social interactions per month. That is not nearly enough.

In this step, we'll explore the powerful impact of social connection in retirement and how meaningful relationships can enrich every aspect of life. You'll find practical ways to foster connections and build a fulfilling social life on your terms. If you're ready to enjoy a happier, healthier retirement, let's dive in and see how you can make the most of opportunities to connect.

Statistics:

A Harvard Study on Adult Development, which followed participants for over 80 years, concluded that people with strong social ties lived longer and were generally happier. Loneliness can increase mortality risk by up to 26%, making social connections a crucial element of well-being in later years.

It's weird being the same age as old people. –

Unknown

Story:

John had always been the life of the office, surrounded by colleagues and constant chatter. When he retired, the silence of his home became deafening. Initially, he reveled in the freedom of not waking up to an alarm, but within a few months, he started to feel isolated. His wife had passed a few years earlier and his kids were scattered across the country, busy with their own lives. Loneliness began to creep in.

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One day, while walking aimlessly through the park, he noticed a group of seniors gathered around a garden plot laughing and sharing stories. Intrigued, he walked over and struck up a conversation. The group was part of a local gardening club, and they invited him to join. Despite not knowing much about plants, John decided to give it a try.

Over time, John became an integral part of the group. They not only gardened, but had weekly coffee meetups, exchanged book recommendations and even went on group trips. For John, the friendships he developed through the club were transformative. His days no longer felt long and empty, and he rediscovered the joy of connection. John realized that retirement wasn't about solitude; it was about creating a new community.

Human happiness is produced not so much by great pieces of good fortune that seldom happen, as by little advantages that occur everyday. – Ben Franklin

As we transition into retirement, many of us eagerly anticipate more free time, freedom from rigid schedules and a chance to rediscover passions we may have set aside. But there's one essential ingredient that can make or break our retirement experience: social connection. Research consistently shows that as we age, staying socially connected is crucial to not only our happiness but also our mental and physical well-being. Whether it's meeting a friend for coffee, joining a local group, or simply keeping up with family, the relationships we nurture in retirement can add purpose, joy, and even years to our lives.

In summary, retirement may come with the unanticipated challenge of losing the automatic social circle that work once provided. Without regular colleagues or a daily routine, it's easy to become isolated, which can affect self-esteem, lead to

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loneliness, and even impact our health. Yet, this new chapter also presents an amazing opportunity to choose connections intentionally, rediscover old friendships and form new bonds that align with the person we've become over the years.

The best way to cheer yourself up is to try to cheer somebody else up. – Mark Twain

Statistics:

The Harvard Study of Adult Development found that retirees with strong social connections are 50% more likely to live longer and report higher levels of happiness compared to those with weaker social ties.

Assignment:

Take stock of your current social circle. If you feel isolated, look into local clubs or groups that match your interests. Set a goal to attend one new event or reconnect with an old friend this week. Start with something small and manageable, and build from there.

1. **Reconnect:** Write a list of five people you've lost touch with over the years. Reach out to one person each week to catch up.
2. **Join a Group:** Look for a local club, organization, or community group that aligns with your interests. Attend at least one meeting or event this month.
3. **Host a Gathering:** Plan a small social gathering with friends, neighbors, or family. Consider making it a regular event to foster ongoing connections.

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Today I will

This week I will

This month I will

This year

Other thoughts on this step

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2. Pursue Lifelong Learning

In this step, we'll explore how lifelong learning can transform your retirement and keep your curiosity alive. You'll discover strategies for finding subjects that excite you, ways to integrate learning into your lifestyle, and resources to fuel your journey of discovery. If you're ready to unlock the benefits of lifelong learning and add an inspiring dimension to your retirement, let's get started on this rewarding path together.

Statistics:

Lifelong learning has been shown to reduce cognitive decline. A study by the University of California, Irvine, found that older adults who engaged in new learning experiences had better cognitive health than those who didn't. The study also found that learning new skills improves emotional well-being, giving retirees a sense of accomplishment and purpose.

It's what you learn after you know it all that really counts. – John Wooden

Story:

Maria had always been passionate about learning. As a young woman, she had dreamed of studying art history, but life took a different path. She became a nurse, raised a family, and spent decades caring for others. When she retired at 65, she was grateful for the time she'd had in her career but she couldn't shake the feeling that there was still so much she hadn't explored.

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One evening, while scrolling through social media, she came across an advertisement for an online art history course. She hesitated for a moment, wondering if it was too late to pursue her old passion. But something inside her told her to go for it.

The first week of the course was challenging—navigating the online platform was unfamiliar and she found herself surrounded by younger students. But Maria soon realized that her age was an advantage. She had the time and patience to delve deeply into the material and her life experiences gave her a unique perspective. She engaged in discussions with her classmates and even began visiting local museums, looking at paintings with fresh eyes. By the end of the course, Maria had not only learned about art, but had also reawakened a part of herself that had been dormant for decades.

The book you don't read won't help. –John Rohn

Retirement is often seen as a time to relax and finally put down the “books” from a lifetime of work. But what if lifelong learning is one of the keys to a truly fulfilling retirement? Staying curious, challenging your mind, and exploring new topics can be as energizing as any physical activity—and it comes with its own set of remarkable benefits. Studies show that engaging in continuous learning helps keep the mind sharp, reduces the risk of cognitive decline and even improves our mental well-being. In short, learning is not just for the young; it's a tool to keep life vibrant and purposeful at every age.

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Without the structure of work, some retirees find that their days lose a bit of that mental stimulation, leaving them feeling unfulfilled. However, the beauty of retirement is that it offers a chance to learn what *you* want to learn. Whether it's picking up a new language, diving into history, mastering an instrument or understanding a topic you've always been curious about, learning in retirement can give you a fresh perspective and new skills that continue to enrich your life.

Statistics:

The National Institute on Aging found that retirees who engage in lifelong learning have a 20% reduced risk of developing dementia.

*When all is said and done, success without
happiness is the worst kind of failure.*

—Louis Binstock

Assignment:

Choose a subject or skill you've always wanted to explore—whether it's learning a new language, picking up a musical instrument or studying an academic topic. Set aside at least 30 minutes each day for this pursuit. If you're unsure where to start, look into online platforms like Coursera or your local community college for courses. YouTube has a huge library of videos on a wide range of topics. Personally, I now watch more YouTube than television and I pay about \$12 a month to have YouTube be commercial free.

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Assignment: Keep Learning

1. **Enroll in a Course:** Find a class, either in-person or online, on a subject that interests you. Set aside time each week to study and engage with the material.
2. **Read Regularly:** Choose a book on a topic you're curious about. Aim to read at least one book a month and consider joining a book club.
3. **Attend Educational Events:** Look for lectures, workshops, or seminars in your area. Make it a goal to attend at least one educational event each month.

Today I will

This week I will

This month I will

This year

Other thoughts on this step

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3. Define New Roles: Time Together & Time Apart

In this step, we'll explore how couples can foster connection and understanding in retirement by discussing expectations, dividing responsibilities and finding the right balance between time together and apart.

If you are single, this step still applies to relationships with family members and friends. For example, your kids may expect you to offer daily free babysitting, but you have other ideas. Or friends may want you to join them for a daily walk, but you prefer not to.

*I married him for richer or for poorer... but not for
lunch everyday!* –Unknown

We hope you'll gain insights into how small changes can make a big difference in everyday happiness and learn strategies for approaching these conversations constructively. With the right approach, retirement can be a deeply rewarding chapter, offering renewed partnership and fresh possibilities to enjoy as a couple and with your family and friends.

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Story:

When Lisa and Jim retired, they had very different visions of what their golden years would look like. Lisa imagined filling their days with shared activities—traveling, taking cooking classes, and spending time together. Jim, on the other hand, was looking forward to finally having the time to indulge in his hobbies—fishing, woodworking and spending quiet afternoons by himself.

At first, they didn't talk much about how they would spend their time. Lisa would suggest outings and Jim would go along, but he started to feel restless, longing for the solo activities he enjoyed. Meanwhile, Lisa began to feel disappointed that Jim wasn't as excited about spending every moment together as she was. Resentment quietly grew, even though neither of them wanted to hurt the other.

One evening, after an argument about Jim spending too much time in his workshop, they realized something needed to change. They sat down and had an honest conversation about their expectations. Jim explained that while he loved spending time with Lisa, he also valued his time alone. Lisa admitted she had been afraid that if they didn't do everything together, they would grow apart.

I hate housework! You make the beds, you do the dishes – and six months later you have to start all over again. –Joan Rivers

Through this discussion, they agreed on a balance. They planned special "together days," like exploring new cities or going to their favorite restaurants and also carved out "solo days" where Jim could enjoy his hobbies and Lisa could spend time with friends or read in peace. By setting clear boundaries, they both got what they needed—quality time together without sacrificing their individual interests.

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This simple conversation transformed their retirement. They felt more connected because they had worked together to understand each other's needs. Retirement became a blend of shared experiences and personal fulfillment, allowing them to grow both as a couple and as individuals.

Retirement marks a new era not only for individuals, but also for couples. With both partners spending more time together, it's a fresh chance to redefine how you connect, support one another and manage the day-to-day routines that shape your shared lives. For many couples, retirement shifts the traditional roles they've each held for years. A partner who may have been the "stay-at-home" spouse might feel ready for a break from household duties like cooking or errands, while the partner who has just retired from a career may be eager to take on more responsibilities or even explore new interests. Understanding and embracing these changes can lead to a smoother, more fulfilling retirement for both partners.

The difference between school and life? In school, you're taught a lesson and then given a test. In life, you're given a test that teaches you a lesson.

—Tom Bodett

If you are single, use this step to evaluate relationships with family and friends. Don't be afraid to have a conversation with them.

Navigating these shifts takes open communication and a little flexibility. Spending more time together doesn't mean every moment has to be shared; maintaining individual hobbies and friendships is essential, too. Many couples find that balancing togetherness with time apart strengthens their relationship, giving each partner room to grow and pursue interests independently. These adjustments

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might feel challenging at first, but they're also an exciting opportunity to create new rhythms and routines that reflect this stage of life.

Statistics:

A study published in the Journal of Marriage and Family found that couples who maintain both shared activities and individual interests in retirement report higher levels of marital satisfaction. Balancing time together and apart can reduce tension and prevent feelings of suffocation or neglect, which often arise when couples are unprepared for the amount of time spent together in retirement.

Assignment:

- 1. Have a discussion.** If you haven't already, sit down with your spouse and talk openly about how you both envision your time in retirement.
- 2. Decide which activities** you want to share and which ones you prefer to do alone or with someone else. Set up a regular schedule that balances "together time" and "apart time".
- 3. Revisit this conversation** periodically to ensure both of you feel fulfilled and connected. Having this understanding will strengthen your relationship and allow both of you to enjoy retirement more fully.

Today I will

This week I will

This month I will

This year

Other thoughts on this step

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4. Volunteer And Give Back

In this step, we'll dive into the powerful benefits of giving back in retirement and explore practical ways to get involved. You'll find inspiration to identify causes that resonate with you, ideas for finding the right volunteer opportunities and stories of other retirees who've found new purpose through service. If you're ready to discover how giving back can enrich your life and create a legacy that endures, let's explore the world of volunteering and all it has to offer.

Statistics:

A study from Carnegie Mellon University found that retirees who volunteer at least 200 hours a year are 40% less likely to develop high blood pressure, leading to better health and longevity.

*What lies before us and what lies ahead of us are
small matters compared to what lies within us. —*

Henry David Thoreau

Story:

Linda had spent her entire career working as a high school teacher, guiding students through the ups and downs of adolescence. When she retired, she missed the sense of purpose and connection that her job had provided. Her mornings felt aimless and she found herself questioning how she could fill the void left by her teaching career.

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One day, a friend mentioned that the local food bank was looking for volunteers. Linda had never considered herself the "volunteering type" but with nothing to lose, she decided to give it a try. Her first day at the food bank was humbling. She met families who relied on the service to make ends meet and she saw firsthand the impact her help had.

Over time, Linda became a regular volunteer. She loved seeing the smiles on people's faces as they left with groceries and she felt a deep sense of fulfillment knowing that she was making a tangible difference in her community. Volunteering filled her with a renewed sense of purpose, one that even her teaching career hadn't fully provided. For Linda, giving back had not only enriched the lives of others but had also given her a new reason to wake up every morning.

*Stop thinking that the world owes you something.
The world owes you nothing. It was here first.*

—Mark Twain

Retirement often brings with it a question many of us wrestle with: *How can I continue to make a difference?* After years of contributing through work and family, the desire to leave a lasting impact doesn't simply fade with age—it can grow even stronger. Volunteering and giving back to the community offer powerful ways to stay connected, find new purpose and experience the joy of helping others. Far from being just "something to do," volunteering has been shown to boost mental and emotional well-being, reduce stress, and even improve physical health. For many retirees, it's the perfect avenue to stay active, engaged and fulfilled.

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Beyond the personal rewards, volunteering lets us share our unique skills and experience with others, from mentoring younger generations to supporting causes we care about deeply. Whether you choose to lend a hand at a local charity, join an environmental project or support a community initiative, each act of service can bring fresh meaning to your days and foster a sense of connection with others.

Statistics:

Research conducted by the Corporation for National and Community Service found that retirees who volunteer report higher levels of happiness and lower rates of depression. Volunteering offers a sense of purpose, helps people stay socially engaged and often improves physical health as well.

Not everything that counts can be counted and not everything that can be counted counts.

—Albert Einstein

Assignment:

Identify a cause or organization that resonates with you. It could be a food bank, animal shelter, tutoring service or environmental group. Set a goal to volunteer at least once a week, and reflect on how it impacts your sense of purpose and connection to your community.

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Assignment: Make a Difference

1. **Identify Causes You Care About:** Write down a list of causes or issues that are important to you. Research local organizations that align with your values.
2. **Volunteer Regularly:** Commit to volunteering a certain number of hours each week or month. Start small, and gradually increase your involvement as you find your niche.
3. **Share Your Expertise:** Offer your skills and experience to non-profits, community groups, or mentoring programs. Your professional background can be incredibly valuable to others.

Today I will

This week I will

This month I will

This year

Other thoughts on this step

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5. Stay Financially Secure

I'm going to retire and live off of my savings. What I'll do on the second day, I have no idea. – Unknown.

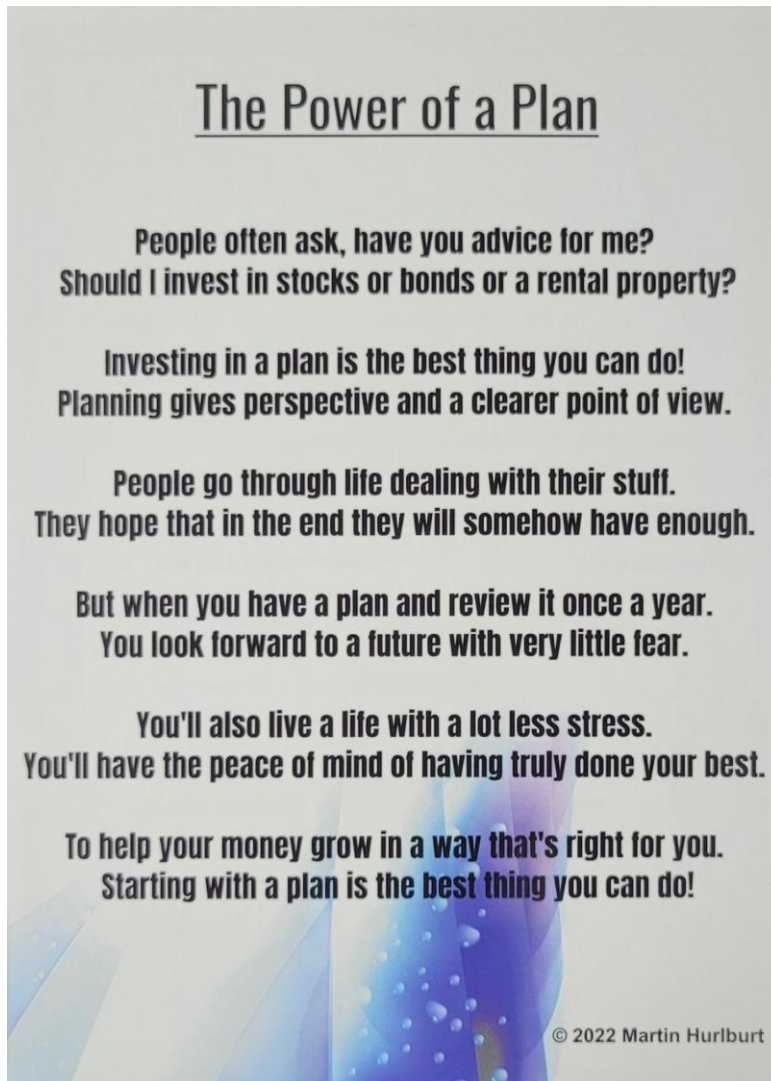
Anyone can retire at any time. The real question is for how long can you stay retired? For some people they can live off their life savings for a week, for some a year, for some a decade and some for multiple lifetimes. You need to figure out your numbers.

In this step, we'll cover essential strategies for staying financially secure throughout retirement. You will see how the power of a plan can increase clarity and give you a better perspective, which in turn, leads to improved financial choices and results. If you're ready to protect your nest egg, reduce stress around finances, and make empowered decisions, this step will give you the roadmap to a financially fulfilling retirement.

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Here is a poem I wrote about the power of a plan:



If you would like to request a FREE 5x7 print of this poem, [click here](https://www.achievemoreretirement.com/poems) or go to <https://www.achievemoreretirement.com/poems>.

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As you'll see in the statistic that follows, it may also help you stay out of prison!

Statistics:

Geriatric crime is up. This is crime committed BY the elderly and not against them. The percentage of inmates 55+ went from 3% to 15% from 1991 to 2021. That is a 500% increase!

They are robbing banks because they run out of money or lose purchasing power due to inflation. They were not planning to live this long.

To read the article about geriatric crime, [click here](#).

This picture is from an article in Bloomberg magazine 2015.

Business

Instead of Playing Golf, the World's Elderly Are Staging Heists and Robbing Banks

Loneliness and poverty are two factors blamed for increased criminal activity among senior citizens

By Carol Mattlack

May 28, 2015, 6:30 AM MDT



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Story:

Susan had always been a cautious spender but when she retired, her financial anxieties grew. Without a regular paycheck coming in, she found herself scrutinizing every expense. She avoided going out to dinner, hesitated before buying new clothes and started declining invitations to events. While she had some savings, Susan didn't have a clear sense of how long they would last or whether she was spending too much.

One night, after another bout of financial worry, she decided it was time to get help. She contacted a financial advisor, something she had never thought she'd need. Together, they worked through her savings, investments and monthly expenses. They identified areas where she could cut back without sacrificing her lifestyle. They also made a plan to ensure her money would last through her retirement.

*I came into this world with nothing and
I still have most of it. –Unknown*

For the first time since she'd stopped working, Susan felt at ease. She could enjoy dinner out with friends without guilt, knowing that her spending was in line with her budget. The financial clarity gave her a sense of freedom she hadn't felt in years. Retirement, she realized, wasn't about penny-pinching, but about smart planning. With a clear financial roadmap, Susan was able to fully enjoy her golden years.

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Retirement is a time to savor the rewards of years of hard work and careful planning. But to achieve this lasting peace of mind, you need to continue to manage your finances intentionally. Financial security is the foundation that allows retirees to enjoy their newfound freedom without constant worry about money. With the transition away from regular income, however, comes new financial considerations—from managing a fixed budget and dealing with inflation to planning for healthcare needs. Mastering the art of money management in retirement can help you preserve the lifestyle you want and provide the confidence to pursue your dreams without hesitation.

For many retirees, financial independence is about more than just budgeting; it's about learning how to make the most of what you've saved, knowing where to turn for sound advice, and anticipating future needs. With the right planning, retirees can maximize their savings, make wise investments and feel secure in the face of life's unpredictability. By aligning financial goals with personal values, retirees can craft a spending plan that supports both practical needs and cherished experiences.

We could all use a little coaching. When you're playing the game, it's hard to think of everything –
Jim Rohn

Statistics:

According to the Employee Benefit Research Institute, retirees with a detailed financial plan are 44% more likely to feel confident about their financial future. *Feeling confident about your financial future can impact your physical & emotional health, relationships and overall well-being.*

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Assignment:

As a CRC (certified retirement counselor) retirement planning is a passion of mine. Experience has shown me the importance and power of using retirement planning software to 'pre-live' multiple scenarios until you find the one that is just right for you. For example, should you work part-time? Should you downsize your house or buy a second home? What if you spend more now while you have good health and less later? These are the kind of scenarios you should explore until you find one that fits you best based on your goals, your resources and your circumstances. There truly is no 'one size fits all' approach to financial success in retirement. Be wary of anyone who gives advice, especially online, without looking at the complete picture and running various scenarios.

So, where do you start?

1. First, watch a short video with a case study that gives examples of going through multiple scenarios until you find the best one for you.
2. Next, decide if you'd like our help to run the software or do it yourself.
3. Finally, either set up a time to have us do it with you or set up a free account.

All three steps can be done at www.AchieveMoreRetirement.com/resources. Look for a blue box on the right side called **Boldin Software**.

There are far too many variables to give specific financial advice in this book. But here are four steps that I use with my clients.

To help you get the most out of your money:

1. *Determine exactly what you have.*
2. *Look at your expenses.*
3. *Pre-live various scenarios.*
4. *Repeat at least once a year.*

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6. Prepare for the Final Act.

You can leave memories or you can leave a mess!

In this step, we'll explore how to approach estate and end-of-life planning thoughtfully and how doing so will help you enjoy life more. We will also look at tips for preserving your life story for the next generation. By creating a plan that reflects your wishes, capturing your personal history and talking to your loved ones about it, you will reduce your stress and increase your sense of control and overall emotional well-being.

*Success has less to do with speed and more to do
with direction. –Unknown*

Statistics:

According to a large study by Allianz, it's not your money that your loved ones will value most—it's your story!

Your story is something they will treasure long after you're gone. It's a legacy they can share with their children and grandchildren, impacting generations to come. But that can only happen if you take the time to capture it.

Not sure where to start? Download our FREE guide, which includes a list of 240 questions in 8 categories designed to help jog your memory by [clicking here](#) or going to www.StoriesOfRetirement.com. Categories include family history, childhood, young adulthood, career and more.

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Story:

Margaret had lived a long and fulfilling life. In her late 60s, she had retired from her job as an accountant and was now enjoying her days with her grandchildren, tending to her garden and traveling with her husband. Life seemed peaceful, but there was a nagging feeling in the back of her mind—she hadn't prepared for what would happen when she was gone.

It is important to occasionally step back and reflect on what is truly important to you. –Martin Hurlburt

She remembered how chaotic things had been when her own parents passed away. There had been no will, no instructions and it had taken months for her and her siblings to sort out the legal and financial mess. They were left not only grieving but stressed and overwhelmed. Margaret didn't want to leave her family in the same situation.

So, one afternoon, she decided to face what she had been putting off. She scheduled a meeting with an estate planner and began organizing her affairs. She created a clear and detailed will, set up a living trust and made sure her beneficiaries were updated. She also wrote out her healthcare directives and talked with her family about her wishes for her funeral. It wasn't easy to discuss these things but she found a sense of peace in knowing that everything would be taken care of.

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As Margaret finished the process, she felt an enormous weight lift from her shoulders. Instead of fearing the unknown, she could now focus fully on living the rest of her life with joy and contentment. Preparing for the end didn't detract from her life—it enhanced it. She knew that when the time came, her family would be spared the added burden of navigating legal and financial obstacles. They could focus on celebrating her life, rather than managing a stressful situation. With everything in place, Margaret was able to truly enjoy her retirement, knowing that she had given her loved ones the greatest gift of all—peace of mind.

Dost thou love life? Do not squander time, for that is the stuff life is made of. –Ben Franklin

As we move into retirement, many of us begin to consider the lasting legacy we want to leave behind, not only in terms of material assets but also the stories, values and experiences that define our lives. Estate and end-of-life planning are essential steps that ensure our wishes are honored and our loved ones are supported. While planning for the end of life may seem daunting, it's ultimately an act of love and care that provides clarity and comfort for family and friends. Beyond financial matters, capturing your life story can be a gift to future generations, offering insights, wisdom and memories that will live on long after we're gone.

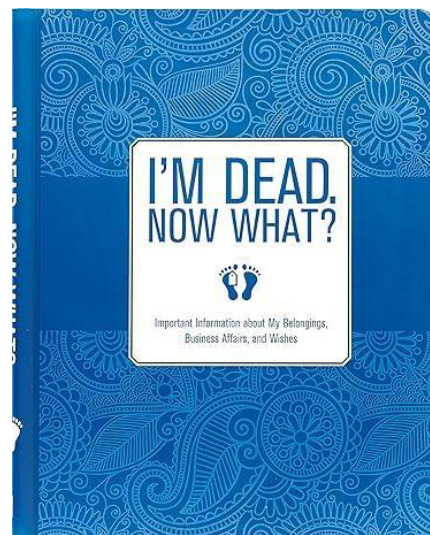
Estate planning involves organizing your affairs in a way that aligns with your intentions, from designating beneficiaries and crafting a will to managing healthcare directives. Taking the time to outline these details can prevent uncertainty for your loved ones and give you peace of mind. Alongside the practical, sharing your personal journey—your values, your lessons learned, and the moments that mattered most—can create a powerful legacy. By recording

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these reflections, either in writing or through storytelling, you leave a piece of yourself that will continue to guide and inspire your family.

A living trust, will and powers of attorney are all important components of an estate plan. But people often overlook something simple but powerful. What exactly should your family do when you check out? An end of life planner like this one can help tie everything together. It lets them know where your living trust is, where your bank accounts and investments are, how to care for your pets, what keys go to what, etc. This book (or others like it) should be the first thing your family & friends turn to. To learn more, [click here](#).



Finally, pre-plan your funeral. You may or may not want to pre-pay it but planning in advance is a must do! You don't want your spouse or family members making those decisions immediately after your death. They are not in the proper emotional state. Also, talk to at least two, if not more, funeral homes. Prices can vary by thousands or even tens of thousands of dollars.

By preparing for the inevitable, you can free your mind from anxiety and focus on enjoying your retirement. It's not about morbidity—it's about creating a legacy of love, care, and foresight for those you leave behind.

Statistics:

According to a study by the National Bureau of Economic Research, less than 50% of Americans have a will or estate plan, despite the fact that those who do report significantly lower levels of anxiety about aging and death. Having a clear plan in place not only reduces stress for family members but also increases retirees' overall sense of control and emotional well-being.

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Assignment:

1. **Capture your life story.** Write down or video record your life lessons, memories and experiences. If you need help, get the FREE guide by [clicking here](#).
2. **Talk to an expert.** Find an attorney in your area who specializes in estate planning. Laws vary from state to state.
3. **Buy an end-of-life planner.** A book like I described above will relieve so much stress from your loved ones.
4. **Pre-plan your funeral.**

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7. Cultivate Hobbies and Passions

In this step, we'll delve into the importance of cultivating hobbies and passions in retirement, sharing insights on how to identify interests that excite you, tips to overcome any initial hesitations and practical ways to incorporate these activities into your daily life. If you're ready to unlock the possibilities of this new chapter and find inspiration in pursuing what you love, let's get started on this path to a hobby-filled, passion-driven retirement!

Statistics:

The Journal of Happiness Studies reports that retirees who actively engage in hobbies have a 34% higher life satisfaction rate compared to those who do not.

*I have enough money to last the rest of my life,
unless I have to buy something. —Jackie Mason*

Story:

David had spent the better part of his life as a lawyer, and while his career was fulfilling, it had never left much time for personal passions. As a young man, he had always loved working with his hands—fixing things, building furniture, and crafting small objects out of wood. But as work consumed more of his life, that passion faded into the background.

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When he retired at 68, David suddenly had an abundance of time. The first few months were exciting, but soon he found himself growing restless. One afternoon while clearing out his garage, he found his old woodworking tools buried under years of forgotten projects. The sight sparked something in him and he decided to dust off the tools and dive back in.

At first, the projects were small—a birdhouse for his garden and a shelf for the living room. But soon, David was spending entire afternoons in his workshop engrossed in his work. The smell of fresh wood and the satisfaction of creating something tangible brought him a sense of joy he hadn't felt in years. He started attending local craft fairs and even sold a few of his pieces. Woodworking wasn't just a hobby for David; it became a form of expression and fulfillment, something that gave his retirement meaning beyond relaxation.

*Let us endeavor so to live that when we come to die
even the undertaker will be sorry.* —Mark Twain

Retirement is the perfect time to rediscover—or perhaps discover for the first time—the hobbies and passions that make life feel vibrant and fulfilling. After years of focusing on work and family, this chapter offers the freedom to dive into activities that inspire joy, curiosity and creativity. Cultivating hobbies isn't just a way to fill time; it's a meaningful pursuit that can bring new purpose and excitement to each day. Studies show that engaging in creative or skill-building activities improves mental health, boosts cognitive function and even enhances physical well-being, making hobbies an essential part of a happy and balanced retirement.

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Whether you're drawn to gardening, painting, woodworking, learning a new language or even tackling a sport you've always been curious about, developing hobbies can add richness and variety to your life. These activities offer opportunities to learn, grow and even connect with others who share your interests. For many retirees, exploring new hobbies can lead to unexpected friendships, satisfying accomplishments and a sense of pride that comes from mastering something new.

The future will come whether you plan for it or not.

—Martin Hurlburt

Statistics:

A study published by the National Institute on Aging found that retirees who actively engage in hobbies and passions are 21% more likely to experience high life satisfaction. Hobbies provide structure, creativity and a sense of purpose, which are essential for maintaining mental and emotional health in retirement.

Assignment:

Think about a hobby or passion you've always enjoyed, or something new you've always wanted to try. Set aside dedicated time each day or week to immerse yourself in that activity. If possible, connect with others who share your interests through local clubs, classes, or online forums to build a community around your passion.

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Assignment: Explore Your Interests

1. **List Your Passions:** Write down five hobbies or activities you've always wanted to try or return to. Choose one to focus on first.
2. **Take a Class:** Sign up for a class or workshop related to your chosen hobby. Commit to attending regularly and practicing at home.
3. **Create a Dedicated Space:** Set aside a specific area in your home where you can enjoy your hobby. Make it a comfortable and inspiring place to spend time.

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8. Develop a Sense of Purpose

In this step, we'll explore ways to uncover and nurture a sense of purpose in retirement, offering insights to help you clarify what gives your life meaning and ideas for connecting those passions with daily life. You'll discover practical strategies for aligning your time with what matters most and see how purpose can add depth and joy to every stage of retirement. Ready to embrace this next chapter with meaning and fulfillment? Let's dive in and discover what purpose can bring to your retirement journey.

Statistics:

A study by the Journal of Positive Psychology found that retirees with a strong sense of purpose are 240% more likely to report being happy and content in retirement.

Twenty years from now, you will be more disappointed by the things you didn't do than by the ones you did. —Mark Twain

Story:

After working as a teacher for 35 years, Joe was looking forward to retirement. He had always loved his job but the idea of endless free time was appealing. However, a few months into retirement, Joe began feeling restless. Without the structure and sense of accomplishment that came from teaching, he felt like something was missing. Days started blending together and he wondered if he was wasting his time.

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One afternoon, Joe ran into a former student at the grocery store. The student shared how much Joe's guidance had influenced his life and asked if Joe had ever considered volunteering. That conversation sparked something in Joe and later that week he contacted a local literacy program to see if they needed help. He started volunteering once a week, teaching adults how to read.

As Joe spent more time volunteering, he realized that this new chapter of his life could be just as meaningful as his teaching career. He found joy in helping others and realized that his purpose hadn't disappeared when he retired—it had simply shifted. His weekly volunteer sessions gave him something to look forward to and he felt that same sense of fulfillment and contribution he had when he was working.

Joe also discovered other ways to engage with the world around him. He joined a local historical society and began mentoring young teachers. Retirement, he learned, wasn't the end of his purpose—it was an opportunity to redefine it. By staying connected to his community and sharing his knowledge, Joe found a new sense of meaning and direction in his life.

Money is an excellent servant but a terrible master.

—PT Barnum

Retirement offers the freedom to step away from the demands of a career, but it can also leave many wondering: *What's next?* After years of focusing on work and family responsibilities, the shift to having more time can feel both liberating and daunting. Yet, finding or nurturing a sense of purpose in retirement is one of the most powerful ways to ensure lasting happiness and fulfillment. Studies show that retirees who feel they have a meaningful role—whether in their communities, families, or through personal pursuits—tend to experience better mental health, resilience and even longer lives.

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Purpose doesn't have to come from grand goals; it can be as simple as helping a neighbor, mentoring others, exploring a creative passion or investing time in personal growth. Developing a purpose-filled life in retirement allows us to stay connected to our values, feel useful and enjoy a renewed sense of direction. Purpose provides structure, motivating us to embrace each day with enthusiasm and clarity, while also benefiting those around us.

*When I chased after money, I never had enough.
When I got my life on purpose and focused on
giving of myself and everything that arrived into
my life, then I was prosperous. –Wayne Dyer*

Statistics:

A study from the Age and Ageing Journal found that retirees who engage in purposeful activities, such as volunteering, mentoring or pursuing personal goals, report 25% higher levels of life satisfaction. Having a sense of purpose has also been linked to better physical and mental health, as well as a longer life expectancy.

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Assignment:

Reflect on what has given your life purpose in the past—whether it was your career, family or a hobby. Consider how you can carry that sense of purpose into retirement. Look for opportunities to volunteer, mentor or contribute to your community in a way that feels meaningful to you. Set a goal to engage in purposeful activities regularly and track how this makes you feel more fulfilled.

Assignment: Discover Your Purpose

1. **Reflect on Your Passions:** Think about what has brought you the most joy and fulfillment in your life. How can you incorporate these into your retirement?
2. **Set Meaningful Goals:** Write down three goals that align with your sense of purpose. Break them down into actionable steps.
3. **Contribute to Others:** Identify ways you can share your talents and passions with others. Whether through volunteering, mentoring, or creative projects, find an avenue that gives your life meaning.

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9. Prioritize Health and Wellness

In this step, we'll explore how to create a personalized approach to physical health and wellness that can support you in retirement. You'll discover tips for maintaining mobility and strength, the importance of a nutritious diet and practical steps to develop a routine that feels both achievable and enjoyable. Ready to make health a priority in retirement? Let's dive in and uncover how taking care of your body can help you live a truly fulfilling and active life.

Statistics:

The World Health Organization (WHO) reports that retirees who prioritize their health through diet, exercise and regular medical checkups are 30% more likely to report high levels of satisfaction in retirement. Maintaining physical health is closely tied to emotional well-being and healthy retirees are more likely to stay active and engaged in life.

If you want to make changes in your future, you must make new choices today. —Brian Tracey

Story:

Jack had always prided himself on being strong and resilient. He rarely went to the doctor and had spent much of his life working hard, never giving much thought to his health. After retiring, he maintained the same habits—eating whatever he wanted, avoiding exercise and brushing off minor aches and pains. But at 72, Jack suffered a minor heart attack. It was a wake-up call.

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After recovering, Jack knew he needed to make changes. He started by visiting a nutritionist, who helped him understand how his diet was affecting his heart and overall health. He then joined a local gym, where he began working with a personal trainer who specialized in seniors. At first, the exercises were tough but with each passing week Jack felt his body growing stronger.

He also began practicing mindfulness and meditation to manage his stress levels, something he had never considered before. These small but significant changes transformed Jack's life. He had more energy, slept better and felt a new sense of vitality. For Jack, prioritizing his health wasn't just about living longer—it was about living better.

*All work and no play make Jack a dull boy, and
Till a wealthy widow.* —Unknown

Retirement brings new possibilities to focus on personal well-being and physical health is a cornerstone of enjoying a vibrant, active life during this chapter. By prioritizing fitness, nutrition and preventive care, retirees can maintain the energy and strength to pursue their passions, stay engaged with loved ones and take on exciting new challenges. Studies show that regular physical activity, balanced nutrition and preventive health measures are linked to greater longevity, mental clarity and an enhanced sense of happiness. Embracing physical wellness is not just about adding years to life—it's about adding life to those years.

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The beauty of retirement is that it offers the freedom to create a health routine tailored to your unique interests and goals. Whether it's daily walks, gentle stretching, gardening or joining a local sports club, there are countless ways to stay active in ways that feel enjoyable and sustainable. And with more time to experiment in the kitchen, many retirees find new enthusiasm for preparing meals that fuel both body and mind.

Statistics:

According to the *American Journal of Preventive Medicine*, retirees who engage in regular physical activity are 25% less likely to develop chronic conditions such as heart disease and diabetes, and they have a 30% lower risk of depression.

It doesn't matter whether you are rich or poor – as long as you've got money. —Joe E Lewis

Assignment:

Make an appointment for a full physical if you haven't had one recently. Focus on one area of your health to improve—whether it's eating better, exercising more or managing stress. Implement one new healthy habit this month, like increasing your water intake, walking 30 minutes a day, or trying meditation.

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Assignment: Get Moving

1. **Daily Walks:** Start by walking for 15 minutes each day. Gradually increase the duration and pace as you feel more comfortable.
2. **Join a Fitness Group:** Find a local walking group, gym class, or online fitness community that matches your interests and fitness level.
3. **Set a Fitness Goal:** Identify a specific physical activity goal, such as completing a 5K, learning to swim, or improving your flexibility. Create a plan to achieve your goal within six months.

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10. Nurture Your Mental and Emotional Health

In this step, we'll dive into strategies for cultivating mental and emotional wellness in retirement, from managing stress and developing self-care routines, to fostering positivity and gratitude. You'll find practical exercises to support your mental health, insights into building emotional resilience and ways to bring more joy and mindfulness into each day. Ready to embrace a balanced, happy retirement? Let's explore how nurturing mental and emotional wellness can help you make the most of this next chapter.

Statistics:

According to the *American Journal of Geriatric Psychiatry*, retirees who actively manage their mental health are 25% less likely to suffer from depression and anxiety.

There's no reason to be the richest man in the cemetery. –Col. Sanders

Story:

Helen had always been a strong, independent woman. Throughout her life, she managed a busy career, raised a family and was always there for her friends. When she retired at 65, she thought life would only get better. At first, she enjoyed the free time, but after a year or so, she began feeling uncharacteristically down. She missed the social interactions from work and felt less engaged with the world around her.

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Despite being physically healthy, Helen realized she hadn't given much thought to her emotional and mental health. She often found herself feeling isolated and anxious and she knew something needed to change. One day, after reading an article about the importance of mental health in retirement, Helen decided to reach out to her local senior center, where she joined a weekly discussion group. The group wasn't just about casual conversation—it gave her a chance to talk openly about the challenges of aging, retirement and life transitions with others going through similar experiences.

Money will buy a bed but not sleep; books but not brains; a house but not a home; medicine but not health; amusements but not happiness. –Unknown

Helen also began practicing mindfulness and meditation. She had never tried it before, but she found that spending just 10 minutes each morning focused on her breath and calming her mind had a powerful effect. Her anxiety lessened and she felt more in control of her emotions.

The biggest change came when Helen sought out a therapist to help her work through deeper issues she had been avoiding, such as the loneliness she felt since her husband passed away a few years earlier. With professional help and her new social connections, Helen slowly rebuilt her emotional resilience. She discovered that prioritizing her mental and emotional well-being made her retirement not just peaceful, but joyful.

Retirement can be a time of joy and freedom, but it's also a period of transition that brings new challenges. With shifts in daily routines, changing social circles, and evolving identities, mental and emotional well-being becomes as essential as physical health in creating a truly fulfilling retirement. Prioritizing emotional wellness helps you build resilience, maintain a positive outlook and adapt to life's

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changes with confidence. Studies reveal that retirees who engage in practices to support mental health—such as mindfulness, social connection and self-compassion—experience greater happiness, reduced stress and a richer quality of life.

If we command our wealth, we shall be rich and free. If our wealth commands us, we are poor indeed. –Edmond Burke

Retirement provides a unique opportunity to explore new ways to nurture your emotional well-being, whether through mindfulness practices, creative pursuits or finding ways to connect with others on a deeper level. Developing a toolkit for mental health care can empower you to navigate challenges with grace and enjoy each day more fully. After all, retirement isn't just about freedom from work; it's a chance to live with intention, balance, and peace of mind.

Statistics:

According to the *American Psychological Association*, retirees who actively nurture their mental health by maintaining social connections, practicing mindfulness or seeking therapy report 18% lower levels of depression and anxiety. Emotional health is key to overall happiness and can also improve physical health, creating a positive feedback loop.

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Assignment:

Take an honest inventory of your mental and emotional health. Are there areas where you feel stressed, anxious or lonely? Consider joining a support group, talking with a therapist, or learning mindfulness practices like meditation. Make a plan to engage in activities that bring you joy and emotional fulfillment—whether it's reconnecting with old friends, volunteering or simply setting aside time for relaxation and reflection.

Assignment: Prioritize Mental Well-being

1. **Seek Professional Support:** If you're feeling overwhelmed, consider talking to a therapist or counselor. They can provide valuable tools and strategies to improve your mental health.
2. **Practice Daily Meditation:** Dedicate 10-15 minutes each day to meditation or deep breathing exercises. Focus on relaxation and mindfulness.
3. **Build a Support Network:** Identify friends, family, or groups you can turn to for emotional support. Make an effort to connect with them regularly.

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11. Develop a Routine

In this step, we'll explore practical steps for developing a personalized retirement routine that enhances your physical, mental and emotional well-being. You'll gain insights into balancing structure with spontaneity, tips for setting meaningful goals and ideas for creating daily rituals that add joy and fulfillment to your life. Ready to craft a routine that supports a vibrant retirement? Let's dive into the art of designing days filled with purpose and balance.

*You can tell what a person believes by
what they do.* – Martin Hurlburt

Statistics:

A study from the Journal of Gerontology found that retirees with a structured daily routine report lower levels of stress and depression. Having a routine, even a flexible one, helps retirees feel more in control of their lives and prevents the drift into boredom or inactivity.

Story:

Mark had spent over 40 years working in the construction industry, where his days were dictated by strict schedules, deadlines and early morning alarms. He looked forward to retirement, imagining long days filled with leisure, sleeping in and doing whatever he pleased. For the first few weeks, this newfound freedom was glorious. He stayed in bed until noon, watched his favorite shows and spent his afternoons relaxing.

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But after a few months, the excitement wore off. Without any structure, the days started to blur together. He felt unmoored, as if something was missing. The lack of routine, which had initially seemed liberating, began to feel overwhelming. Mark realized that while he no longer wanted the rigid structure of his working life, he still craved some level of organization and purpose in his days.

Almost all unhappiness in life comes from the tendency to blame someone else. –Brian Tracy

One morning, after another restless night, Mark decided to take control. He wrote out a loose schedule, balancing activities he enjoyed with responsibilities he had been putting off. He began his mornings with a walk, followed by reading a chapter of a book. Afternoons were for hobbies—he'd always wanted to learn woodworking—and evenings were spent with his wife, cooking dinner together or watching a movie. The routine wasn't rigid but it gave his day shape.

After a few weeks, Mark found that he looked forward to each part of his day. The mornings felt productive, the afternoons creative and the evenings relaxing. It wasn't about filling every hour but about giving his days a rhythm that made him feel in control and purposeful. Retirement became not just about relaxation but about making time for the things that truly mattered to him.

The freedom of retirement can feel liberating but without a routine, the days can quickly start to blur together, leaving some people feeling unfulfilled or even restless. Establishing a flexible, yet consistent routine is one of the best ways to bring structure, balance, and purpose to your day-to-day life. Studies show that maintaining a daily routine can enhance mental clarity, boost mood and provide a sense of accomplishment—all crucial elements of a happy retirement. With a thoughtful routine, you can create a fulfilling rhythm that combines productivity, relaxation and time for your passions, along with personal growth.

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A routine in retirement doesn't have to be rigid; it can be customized to fit your interests, goals and unique lifestyle. Whether it's setting aside time each morning for exercise, reserving afternoons for hobbies or social activities or creating an evening ritual for relaxation, a well-rounded routine helps you make the most of each day. For many, establishing regular habits also fosters motivation, helping them embrace new experiences and stay connected to what matters most.

No misfortune is so bad that whining about it won't make it worse. –Jeffrey R Holland

Assignment:

1. **Create a morning and evening routine.** This may include things like prayer, meditation, reading or exercise. It can help you get going in the morning and sleep better at night.
2. **Create a weekly schedule:** Be sure to include a mix of activities you enjoy and responsibilities you've been meaning to take care of. Make sure to include time for relaxation, socializing, physical activity, and hobbies.
3. **Post it where you can see it.** Whether it's a paper on the fridge, your phone, tablet or computer, find a system that you can access easily.
4. **Review:** After a month, review your schedule and make any adjustments needed.

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12. Laugh and Have Fun

In this step, we'll dive into the many ways laughter and fun can enhance your retirement with ideas for incorporating humor, finding activities that make you smile and ways to invite playfulness into your daily routine. You'll discover that by prioritizing joy and laughter, you can unlock a brighter, more fulfilling retirement. Ready to embrace the lighter side of life? Let's explore how making time for fun can make every day of retirement a little bit happier.

*I just need enough to tide me over until I
need some more.* –Bill Hoest

Statistics:

Research published in the *Journal of Happiness Studies* shows that retirees who engage in regular fun and playful activities report a 20% increase in life satisfaction. Laughter has been linked to lower stress levels, improved heart health and stronger social connections, making it one of the most powerful tools for enhancing quality of life.

Story:

Bob had always been a serious man. As an accountant, he prided himself on being responsible and practical, always focused on getting the job done. But after he

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retired, Bob realized something was missing from his life: joy. His days were filled with routine and purpose, but there was little lightheartedness. One afternoon, while babysitting his grandchildren, something changed. They convinced him to join them in a game of charades, and after some initial reluctance, Bob found himself laughing so hard his sides hurt. It had been years since he'd laughed like that and it felt good!

This moment sparked a realization in Bob—he had forgotten how to have fun. Life after retirement didn't have to be all about responsibility and productivity. He decided to let go of his overly serious demeanor and started actively seeking out moments of joy. Bob joined a local improv comedy group for seniors, where he discovered not only a talent for quick wit but a new circle of friends who brought laughter into his life regularly. He also started organizing game nights with his old college buddies, something they hadn't done in decades.

*I don't feel old. I don't feel anything till
noon. That's when it's time for my nap.*

—Bob Hope

As Bob allowed more laughter into his life, he noticed a shift in his overall happiness. He felt lighter, more connected to those around him and, perhaps most importantly, more open to the unpredictability of life. Retirement became more than just a phase of winding down, it became a time to rediscover fun, spontaneity and joy.

Retirement is a time to embrace the lighter side of life and rediscover the joy of laughter and play. After years of managing responsibilities and meeting demands, finding time for humor, fun and spontaneous moments is not only refreshing, but

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essential for a happy, balanced retirement. Laughter has proven health benefits, from reducing stress to boosting immunity and even alleviating pain. Beyond the physical perks, making space for fun in your daily life brings a renewed sense of vitality which helps strengthen connections with friends and family, thereby enriching relationships with shared joy.

Adding playfulness to your routine doesn't require extravagant plans or elaborate activities. It's about infusing everyday moments with a light-hearted spirit—whether that means exploring a hobby that makes you laugh, trying a new game, joining a comedy club, or simply making time to catch up with friends who keep you smiling. Retirement offers the chance to let go of formality and bring out your inner child, experiencing each day with curiosity and a sense of humor.

I intend to live forever... So far, so good. –
Steven Wright

Assignment:

1. **Make a conscious effort to laugh:** Watch a comedy, join a game night or visit your local comedy club.
2. **Surround yourself with people who make you smile:** Laugh together at the small absurd moments of everyday life.
3. **Smile:** Share your smile and a kind, funny comment with friends and strangers. Many people around us are struggling and could use a positive interaction with you.

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Bonuses. May not apply to everyone.

Embrace the Power of Music

In this step, we'll explore how incorporating music into your life can benefit your well-being in retirement. You'll learn about the mental and emotional benefits of both listening to and playing music, find tips for discovering new genres or skills, and uncover ways to make music a joyful part of your daily life. Ready to tune in to the power of music? Let's explore how this simple pleasure can enhance your retirement and bring more harmony to your days.

Statistics:

According to research published in the *International Journal of Music Education*, engaging with music, whether through listening, playing, or singing, can lower anxiety, improve memory, and enhance emotional well-being for retirees. Older adults who regularly engage with music report 30% higher levels of happiness and emotional resilience.

Story:

Janice had always loved music. In her youth, she played piano and sang in her church choir, but as life got busier with work and family, music fell to the wayside. After retiring, she found herself with plenty of free time, but was unsure how to fill it. One evening, while cleaning out her attic, she stumbled upon her old piano sheet music. Inspired by a wave of nostalgia, she dusted off her piano and started playing again.

At first, her fingers were rusty, and she struggled to remember the notes. But as the weeks went by, Janice found herself improving and feeling a deep sense of joy

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whenever she played. The music brought back memories and feelings she hadn't experienced in years. She began exploring new genres, listening to classical music while cooking and jazz while relaxing. Music had a way of shifting her mood and bringing her calm when she needed it most.

One day, Janice decided to join a local community choir. She was nervous at first, worried she might not keep up, but the group welcomed her with open arms. Singing with others brought a new dimension to her love for music, connecting with others through shared harmonies made her feel part of something greater than herself. Each rehearsal left her feeling more energized and uplifted than she'd been in years.

Through music, Janice found a way to reconnect with her past while also creating new memories. It became a source of emotional release, creativity and joy. Music wasn't just a pastime; it was a lifeline that added richness and color to her retirement.

Music has a unique power to lift our spirits, evoke memories and even improve our health. In retirement, when we have more time to savor life's pleasures, music can be a deeply enriching part of each day, offering emotional connection, relaxation and mental stimulation. Research shows that listening to or playing music positively impacts the brain, enhancing memory, reducing stress and even improving cardiovascular health. Whether it's the soothing sound of a favorite group from the 1960s or the satisfaction of learning to play an instrument, engaging with music can be a rewarding way to stay vibrant and engaged.

For many retirees, music becomes a cherished companion—transforming ordinary moments, creating comfort and sparking joy. Playing music, whether singing along or trying an instrument, stimulates the mind and fosters a sense of accomplishment and creativity. Listening to music can take you on a journey, spark memories and provide a meaningful way to relax and unwind. Because music is such a universal experience, it can also help build connections, whether through group classes, choir singing or sharing a playlist with friends.

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Listening to or playing music in retirement can significantly enhance happiness and well-being in several ways:

- **Emotional Connection:** Music has a powerful ability to evoke emotions, from joy and nostalgia to comfort and relaxation. Listening to your favorite songs can lift your spirits and provide a sense of emotional release.
- **Stress Relief:** Studies have shown that music can reduce stress by lowering cortisol levels. Listening to calming music or playing an instrument can help manage anxiety and promote relaxation.
- **Memory Improvement:** Music, especially from one's younger years, can trigger memories and help with cognitive recall. This is particularly beneficial for retirees, as it can help keep the mind sharp and engaged.
- **Cognitive Stimulation:** Learning to play a new instrument or mastering a complex piece of music challenges the brain, improving cognitive functions like memory, attention, and problem-solving.
- **Community and Bonding:** An evening out with fellow music enthusiasts can foster social connections.

Assignment:

1. **Reintroduce music into your life:** Revisit an old instrument, learn a new one, join a choir or listen to songs from your youth.
2. **Attend live performances.** Your local symphony or university choir can be a great place to start. Perhaps visiting a cafe with a band playing music you love. If you live along the Wasatch Front, come see my band, **“Old School!”** We play classic hits from the 60s, 70s and 80s. Go to www.OldSchoolUtah.live to learn more. I'm on guitar. Be sure and say “Hi.”
3. **Learn about music:** Take a music appreciation course or learn about your favorite musicians and composers on YouTube or other sources of documentaries.

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Travel and Explore New Places

In this step, we'll dive into the many benefits of travel in retirement, offering tips for making travel affordable, choosing destinations that align with your interests and balancing adventure with relaxation. If you're ready to embrace the excitement of new places and experiences, let's explore how travel can make retirement a time of discovery, growth and unforgettable memories.

Statistics:

Research from the Global Coalition on Aging found that travel can have a positive impact on cognitive function and emotional well-being. Retirees who travel frequently report feeling more energized, curious and satisfied with life. Exposure to new environments and experiences keeps the mind active and can even improve memory and problem-solving skills.

Story:

Sarah and her husband, Tom, had always dreamed of traveling the world. During their working years, they would often sit around the dinner table and talk about all the places they wanted to visit once they retired. They had long lists: Europe, South America, Australia and even road trips across the United States. But when retirement finally came, Sarah found herself hesitant. The planning, the packing, the flights—it all seemed overwhelming.

For their 35th wedding anniversary, Tom surprised Sarah by booking a two-week trip to Italy. At first, she was nervous about the logistics, but once they arrived, all her worries melted away. They spent their days wandering through ancient streets, eating fresh pasta and marveling at the art and history. Sarah felt more alive than she had in years and the experience reignited a sense of adventure in her. She realized that retirement wasn't about staying safe within familiar routines; it was about exploring the world and making new memories.

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After Italy, Sarah and Tom made travel a regular part of their lives. Whether it was international trips or short weekend getaways, they made sure to explore new places whenever they could. The excitement of seeing new sights and learning about different cultures became one of the greatest joys of their retirement.

Retirement is the perfect time to embark on adventures, whether that means traveling to far-off destinations or exploring hidden gems closer to home. With fewer time constraints, travel offers a chance to break from routine, experience new cultures and gain fresh perspectives that add excitement and purpose to each day. Exploring new places—whether around the globe or just in your own neighborhood—has been shown to improve mental flexibility, enhance creativity and boost emotional well-being. Travel becomes more than a pastime; it's a way to keep curiosity alive, build lasting memories and enrich your understanding of the world and yourself.

For many retirees, travel is an open door to experiences they may have only dreamed of, from trying unique cuisines and learning local traditions to witnessing beautiful landscapes and meeting people from all walks of life. You don't need to go far to feel the thrill of discovery; day trips to a nearby town, visits to museums or exploring nature trails can be just as fulfilling. The beauty of retirement is that every journey can be at your own pace, focusing on the moments that bring the most joy and wonder.

Assignment:

1. **Plan a trip:** Whether it is international or a short weekend away.
2. **Research a destination:** Where is someplace you've always wanted to go? Learn about it. Keep adding new potential destinations to a list as you come across them.
3. **Explore your own city:** Visit new places in your local area or even take a virtual tour of a museum or city. Set a goal to explore something new every month.

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Consider Getting a Pet

In this step, we'll explore the benefits of pet ownership in retirement, from choosing the right animal for your lifestyle to understanding the positive effects on emotional and physical health. Ready to bring some paws and purrs into your life? Let's discover how adding a pet can bring joy, routine, and lasting friendship to your retirement.

Statistics:

According to a study by the *Human-Animal Bond Research Institute*, retirees who own pets report 35% lower levels of loneliness and 22% higher levels of physical activity. Pets can improve emotional health by providing companionship, reducing anxiety, and even helping their owners develop new social connections through walks and outings.

Story:

When her husband passed away, Martha found herself living alone for the first time in decades. The house was quiet, too quiet, and the days seemed to stretch on endlessly. Her children lived out of state, and though she saw friends occasionally, the loneliness was persistent. One day, on a whim, she stopped by a local animal shelter just to look around. There, she met a small, scruffy dog named Benny. He wasn't what she had pictured—he was older, with a gray muzzle and a slight limp—but something about his gentle eyes and calm demeanor tugged at her heart. She decided to adopt him.

From the moment she brought Benny home, things began to change. Suddenly, Martha had a companion to share her days with. They went on daily walks, which not only got her outside more often but also helped her meet neighbors she hadn't spoken to before. Benny's playful antics—chasing after his tail or curling up beside her while she read—brought smiles and laughter back into Martha's life.

Caring for Benny gave Martha a renewed sense of purpose. She had someone to wake up for, to take care of, and to love. The simple act of petting him after a long

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day brought her a profound sense of comfort and reduced the loneliness she had felt so acutely. Benny, too, seemed to thrive under her care. He was older, yes, but the companionship they offered each other gave them both new energy. For Martha, getting Benny wasn't just about having a pet, it was about finding joy and connection again in a time of life that had previously felt empty.

Retirement opens the door to new relationships, and for many, that includes the joy of welcoming a pet into their lives. Pets offer companionship, unconditional love, and a renewed sense of purpose, making them ideal partners in this new stage. Studies show that having a pet can lower stress, improve mood, and even boost physical health by encouraging more active lifestyles. For retirees, pets become more than just animals; they are loyal friends who fill the home with warmth, joy, and a routine that brings a sense of structure and fulfillment to each day.

Having a pet provides comfort and companionship that eases loneliness and fosters a sense of connection. Daily walks with a dog or playtime with a cat can lift spirits and encourage social interactions, creating opportunities to meet others who share a love of animals. For many retirees, the responsibility of caring for a pet adds meaning to their days and gives them a companion to share the little moments with, making every day a bit brighter.

Assignment:

1. **Do an assessment:** What is your lifestyle, energy level and living situation? Some pets require a lot of attention (like a dog) while others don't mind time alone (like a cat or fish).
2. **Volunteer at an animal shelter:** If having a pet full time seems overwhelming, you can volunteer when time permits and spend time with a variety of animals.
3. **Start a pet sitting business:** You can earn a little extra money and enjoy the benefits of associating with pets by starting your own business.

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Do you want a Rocking Retirement?!

I am a husband, father, grandfather to 3 wonderful girls, [certified retirement counselor](#) and guitarist in a classic rock' n roll cover band "Old School!"

I was born in Scotland to a Scottish mother and US airman father. I lived in Scotland, Germany, England, South Korea & Mexico while growing up.

My passion is helping people prepare for and enjoy a rocking retirement. I offer a FREE consultation by phone, video call or in-person visit in my Orem UT office. I'll do my best to answer any questions you have, help you avoid costly mistakes and get you on the path to success. To schedule your free consultation, go to www.AchieveMoreRetirement.com, send an email to Martin@AchieveMoreRetirement.com or call 801-477-0444.

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