

How to be **Physically** and **Emotionally** Prepared When You Retire

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Dennis V. Damp is an author, retired federal manager, business owner, career counselor, and veteran. He retired at age 55 with 36 years of government service. Dennis is the author of 28 books and has been a guest on hundreds of radio talk shows, CNN's "Your Money" shows, produced Internet websites, and written hundreds of articles for national magazines. His books have been featured in the *Wall Street Journal*, *Washington Post*, *New York Times*, and *U.S. News & World Report*.

Dennis joined the Air Force, spending over three years on active duty, and then an additional seven years with the Air National Guard. He was hired by the Department of Defense (DOD) after leaving active duty and transferred to the Federal Aviation Administration (FAA) early in his career. His last position was technical operations manager at the Pittsburgh International Airport's air traffic control tower.

Use this report in conjunction with our [Federal Employees' Retirement Planning Guide](#) to be prepared when you decide to file your retirement paperwork.

Dennis Damp developed this report and the website www.federalretirement.net to help federal employees and retirees find the information they need to make informed decisions about their retirement and benefits.

Websites developed and hosted by the author:

- <http://www.bookhavenpress.com>
- www.federalretirement.net
- www.fedretire.net
- www.fedcareerinfo.com
- www.stolenplates.com

Are You Physically Prepared to Retire

Many tend to overlook one of the most crucial aspects of both retirement and day-to-day life: your physical well-being. When you walk out that door, you want to be up to the tasks at hand—whatever they might be.

When I decided it was time to retire, I scheduled a complete physical, blood work, colonoscopy, and my doctor insisted on a nuclear stress test because of my heart arrhythmia problem. I passed all tests with flying colors and thought I was ready to take on the world when I retired. I highly recommend you do the same to ease your mind and get a handle on where you are at physically before you leave.

Another more practical reason I did this was to confirm that it was ok to reduce my FEGLI coverage when I left. If you discover that you have significant health problems, or as they say, have one foot on a banana peel and the other foot wherever, when you go out the door, it may be best to keep all of the coverage you have.

What I neglected to take into consideration was that my level of activity while I was still working was far less than what retirement had in store for me. I transitioned from a desk jockey to a constant on-the-go lifestyle, exercising, running my business, and tackling home projects I had put off for years. I was on my feet all day, working on anything and everything imaginable.

I unfortunately treated each day like I treated weekends while working, running here and there, and always on the go. Well, if you read my early journal entries online, you know where that got me. I was off my feet for some time with back, knee, and feet problems after just one month, and it took about six months to get back on track.

Retirement is like opening Pandora's box. You see all the possibilities, but you don't realize you're no longer a teenager or have the stamina you had in your youth. It didn't take long for the reality to catch up with me. Hopefully, those reading my column will learn from my mistakes.

It's also interesting to note that you can't plan for everything. You don't know what's around the corner, or, like me, didn't think realistically about my physical condition at age 55. The quote *"The best-laid plans of mice and men oft go astray"* makes so much more sense to me today. I don't care how well you prepare and plan; things can and do happen.

Retirement today is nothing like it was in the past. Most are active, healthy, and able to take on new challenges. To do that, you must be in shape, able, willing, and ready for the rigors of your new lifestyle. I suggest scheduling the following check-ups before you leave, and for retirees who neglected to do this before they left, call and make the appointments NOW:

- Complete physical
- Colonoscopy
- Blood work for cholesterol, Sugar, PSI levels, etc.
- Consider other tests recommended by your physician

I obsessed about the colonoscopy exam for 5 years, from the date my doctor first recommended this test at age 50. I decided to go forward with it, and to my surprise, it was not the nightmare I anticipated.

If your job isn't physically challenging or you are a desk jockey now, I suggest starting an exercise routine long before you leave. Start walking at lunch and on weekends, cut out the junk food, and consider less strenuous exercise programs like Tai Chi or Pilates, along with light weights.

I was walking on weekends before I retired, but that was only two days a week, and I did home projects but little else. After I made adjustments to my exercise routine, things got back to normal, and I believe I'm in the best shape I've been in for years.

The key is to find an exercise program you enjoy, exercise in moderation, eat well, and take supplements to ensure you get enough of what you need to function during exercise. I now walk every day, exercise, and lift hand weights.

Now you have my story. What will yours be? Only time will tell. However, suppose you take the time now to evaluate your situation — maybe look in the mirror after taking a shower, pause to consider if you are out of breath when you climb the stairs, and sit back a moment and think about what you are feeling.

In that case, you may be spurred to action. Then, make that phone call to schedule a physical and start an exercise routine in moderation. It can only help, and if you start exercising, make sure you have your physician's blessing.

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Are You Emotionally Prepared to Retire

If you are an emotional wreck before retirement, there is a distinct possibility that you will remain that way after you leave if you don't make changes **NOW!**

You are who you are, right? To a degree, this is correct; we are the by-product of our gene pool and the environment we live in. However, the good news is that we can make significant changes in how we deal with life in general, and there is hope even for a workaholic like me: It's Sunday morning, and I'm writing a column and working on a deadline for a new book.

The key to being emotionally prepared is to plan for your departure well in advance of leaving. You can't, or I should say it isn't wise to leave what you will do in retirement to chance. Some do, and it works out fine; others are left adrift without oars in a sea of adversity. Leaving a stressful job doesn't mean that you will leave that stress behind. It tends to ride with you wherever you go unless you learn how to let it go and get on with your life.

What I'm trying to say is that retirement in and of itself won't solve your perceived problems unless you take action to relieve the stress, whatever it is. By the way, I'm not a philosopher either, just a fellow retiree who has experienced this firsthand and now feels pretty comfortable with his lifestyle.

All change is stressful, and when you retire, the stress is there, and you have to deal with it and make some serious decisions. I suggest making a short list to address these fundamental questions long before you leave. Take a few minutes to answer these questions:

1. Why am I retiring?
2. Can I afford to leave? (Download our FREE report [“How to be Financially Prepared When You Leave”](#))
3. Am I physically prepared for the rigors of retirement?
4. Are my will, estate, and directives in order? (Visit our [Estate Planning](#) site for information)
5. What will I do with my time?
6. How will my life change when I leave?
7. What are my significant other's expectations?

8. Do I want to work in retirement, and if so, doing what? Visit our [job center](#) to explore your options.

9. What do I need to do before I retire to enhance my retirement goals?

The last question will be formulated after you address the first 8. If you decide that you want to start a small business, now is the time to explore that option part-time while you are working full-time for Uncle Sam.

No matter what you aspire to do, whether it's work, hobbies, golf, travel, or volunteer at your local church, now is the time to put those plans into action. This way, when you do leave, it isn't all left to chance.

If you take action now and start the process, you'll be less stressed when you leave and will know exactly where you're headed.

I know this is a simple concept; however, many don't take it far enough. So, in closing, if you are preparing to retire, ask yourself these questions, put pencil to paper, make a plan, have meaningful discussions with your loved ones, and make it happen.

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The above discussion should get you thinking about where you need to go from here. There are additional services and software available that can assist you with your situation:

Visit http://federalretirement.net/estate_planning.htm for detailed retirement and estate planning guidance. This 11-part series will help you prepare for retirement, understand basic estate planning techniques, and compile a "*Survivor's Guide*" for your spouse and loved ones.