



**WEEK NINE
WORKSHEET A**

Retirement Anticipation/Appreciation Circuit Worksheet

Turn to your Week One Money Reflection Inventory.

? Is there anything you would change to your response to The ‘Top of the Hill’ question in part one?

? Sit quietly and recall an incident when you were completely attentive and present with an ordinary task of life. What do you remember about that experience?

? If you want to cultivate this kind of awareness, what practices might help you integrate such an attitude into the whirlwind of your life?



TEN WEEKS TO FINANCIAL AWAKENING

Consider the following statements and check those with which you identify:

- The problem with my life is: house / mate / job / weather / economy / city / government / neighbor / child(ren) or (____)(____)(____). Once I'm free of this ball and chain, my life will be much better.
- Life is great. I mind my business and expect you to mind yours. The problems start when other people don't take responsibility for their lives. I know folks my age that are raising their grandkids because their kids are "basket cases." I'm not going to let anyone mess up my life. I've worked hard to get where I am. I'm going to enjoy it.
- The problem is not enough time. It all comes down to having too many things to do in a day. Retirement will give me back 40–50 hours of my life every week. Then I'll have time for the people and things that I really love.
- The day after we retire, we're loading up our RV and taking a trip across the country. We may be gone for a whole year, who knows. That's the kind of freedom I've been looking forward to for many years. We're going to have a good time then.
- Retirement is for old people. I plan to stay young at heart, so I'm going to work 25 hours a week until I'm 70. Who knows, I may not stop then. I love what I do, the people I work with, and I sure don't see any reason to throw all that away just to sit around on the porch and complain about my aches and pains.
- I'm excited about retirement because I'll be able to volunteer with my favorite charities. It seems like life is so hectic that we don't have time to give back to the community like my parents did during their working years. I think that will add a dimension to my life I feel is missing now.
- Retirement scares me to death. I've never learned what to do with leisure time. A week-long vacation and my family is ready to send me back to work. I guess I'm afraid I'll feel useless and unproductive and won't have much of an identity.
- With all the horror stories of retirees' economic woes, I don't plan to stop working until I've got \$____. The only thing worse than growing old is growing old in poverty.
- I'm already retired. It's definitely not what I expected. Some parts are much better, others a whole lot worse. I think one of the hardest parts is not really having any big life event to look forward to. I guess I'm just not into fantasizing about my death.



“Go confidently in the direction of your dreams! Live the life you’ve imagined. As you simplify your life, the laws of the universe will be simpler.”

—Henry David Thoreau

? What may be behind your reluctance to open to the life that you really want—“the direction of your dreams”—right now?

THE “GOLDEN YEARS” OF RETIREMENT

*“I’ve long since retired, my son’s moved away
I called him up just the other day
I said, ‘I’d like to see you if you don’t mind’
He said, ‘I’d love to, Dad, if I can find the time.
You see my new job’s a hassle and the kids have the flu;
But it’s sure nice talking to you, Dad.’”*

—song by Harry and Sandy Chapin, “The Cat’s in the Cradle”

Retirement is our reward. It’s the ***Mother of All Carrots at the End of the Stick***. From the day we start working, we are programmed to start saving for the day when we stop working. And we’re convinced the day that we can finally stop working will somehow be the best day of our entire lives.

We, as most societies, have our contradictions. We idolize thin, fit movie stars and supermodels yet half of the adults in the United States are overweight and one quarter are obese (www.niddk.nih.gov/health). We constantly read and fantasize about retirement, but overall we are woefully unprepared for it.

Consider a few statistics:

- ▶ Between 1989 and 1998 the percent of households headed by a person ages 47 to 64 that would be unable to maintain 50 percent of his/her pre-retirement income rose from 30 percent to 43 percent. (www.prospect.org)