

# Retirement Coaching Guide

Let Me Help You Find Yourself  
Post-Retirement!



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# Table of Contents

Intro	3
Retirement Detox	4
Live Your Retired Years as YOU Choose	7
Why Consider a Retirement Coach?	9
What is a Retirement Coach?	11
Types of Retirement Coaching	12
What holds you back?	13
About My Retirement Coaching	15
Why I'm using Calls and Emails	15
Journalling via Email	16
Talk to Me via Calls and Emails!	18
Be Inspired by Your Own Actions!	20
Wendy, Retirement Coach	21
Wendy's Thoughts on Retirement	22
Working Towards Your Best Retirement	23

## Intro



As a Retirement Coach, I feel a deep need to help those who get "stuck" in retirement.

Just when we should be living life on our terms, we feel lost. How and why does that happen?

It happens to many, and I've been there too.

One day you are someone at work (doesn't matter if you are CEO, Military, Law Enforcement, Nurse, Teacher, Clerk, Custodian)

-- you retire and BAM!

You suddenly, without warning, feel like a Nobody... and that's simply not right! This doesn't happen to everyone but when it does, it's not pretty.

Who are you and what are you going to do with the rest of your life?

What will you do all day, every day?

\* Wendy, [Retirement-Online.com](http://Retirement-Online.com) Coach at 2015 Conference

## Retirement Detox

If you are just retiring, you need to detox all those years of employment and the hustle and bustle of everyday life!

It's time to relax. Yes, I realize you don't know quite HOW to do that. You might relax for a weekend, maybe even a weeks vacation, but for a month, or three months— how does that happen?

It happens slowly.

You might be anxious at first, knowing you should be busy and productive—and yet, not quite finding the energy or momentum to do anything on your To Do List!

This is ok, give yourself a break. Detox your anxious thoughts—you are not a has-been, you are not near death, you are retired and starting a new phase of life.

You've been here before, when you first went to school, joined the workforce, when you got married, when you became a parent, when you became responsible for raising a family—all steps into the unknown future.



Retirement is simply one more step. You aren't sure where you are headed. You aren't sure if you will remain in the same home or downsize, or move out of state. You aren't even sure your income will cover your monthly bills!

Believe me—slowly but surely, you will feel a retirement shift and your life becomes your new norm. You are transformed

from the busy, never-enough-time, keeping up with the Joneses individual to a more laid back version of your old self.

Mind you— You might not become peaceful right away. Peace is elusive as you chase it, but will come in time as you accept your new life.

You might be restless at first, and need to work, part-time, or as a volunteer helping others. Getting outside the home and helping others is the best medicine for retirement. Being of purpose, meeting new people, keeping your mind challenged while keeping physically on the move is the key to your best self.

You need to find new interests and might consider things you enjoyed as a child. So many interests to look into, and some will bring new people into your life with like interests. What have you always wanted to do but never had time to pursue?

In time, you will love retirement and the freedom it brings!

You will love waking when YOU choose to wake, and staying up half the night if you choose to. You will love doing whatever you care to do, whenever you want to do it, including odd meal times.

Life is all about you and how you choose to live it!

For now, while retirement is new — consider this your Retirement Detox phase of life.

Allow yourself lots of catch up sleep, all good and will help you reboot in life. Consider where you might live, what you might pursue, but there is no rush. Play with your options. Seek out Gratitude for what you have. Consider the pros and cons of each decision. But mostly - Chill out! Relax!

Enjoy the good life!

Breathe!

There is a whole new kind of life ahead,  
full of experiences just waiting to happen.  
Some call it "retirement." I call it bliss.  
— Betty Sullivan

Retirement is not the end of the road.  
It is the beginning of the open highway.  
—Author Unknown

## Live Your Retired Years as YOU Choose

Get out of your crazy mind where you sit and worry —over-analyze, over-think, and get so mixed up you don't know right from left any more! It happens...

Get outside your home, into fresh air, and walk. Let me add some new perspective and logic to your thoughts so you can find a way out.

**Retirement is different for everyone.** Some love to travel. Others want simple lifestyles. Still others want purpose but in a completely different way.

Getting there isn't always easy... it's not easy pre-retirement to make the difficult decision to walk out the door. It's equally difficult post-retirement when you are in the *Now What?* stage.

**What does retirement mean to you?** You have few obligations. It's your time in life to do what you choose to do -- the problem is you must choose something.

Even if your choice is peaceful easy living, you need gardening, a dog, a hobby or two -- something to occupy your time daily and to keep you mentally and physically active.

You can't sit there year after year doing nothing... well, you can but you won't live long as you mentally and physically decline, right?

If you feel stuck, there is a better way... just takes some out-of-the-box thinking and many ideas will pop into view.

There is LIFE post-retirement and GOOD LIFE too!

Possibilities galore if you simply take action to find them.

p.s. Even if you have a medical issue, it's your choice to look at life in the best way possible. There is still JOY to be found! You can choose to slowly slide into nothingness — or not.

“Nobody can go back and start a new beginning,  
but anyone can start today,  
and make a new ending.”  
— Maria Robinson



## Why Consider a Retirement Coach?

Chances are you're reading this out of curiosity for what Retirement Coaching actually is. This might be part of your prep work to get the most of out retirement, OR because you're consider coaching and you want a sense for how it promises to be seriously helpful.

I talked to retirees in many different life circumstances (despite all having the same requirement of retirement). Does this describe you?

- You simply feel lost
- You are bored to death
- You have little to do, all day, every day
- You assumed you'd have more time with family & friends but they are still busy working
- You worry about income, savings, and how long your money will last
- You can't sleep well, too many worries
- You might be looking for purpose and direction
- You might want to find contentment and peace
- Your marriage is not good — partners that are depressed, partners unappreciated, or simply the state of living life together 24.7 after all these years
- You divorced late in life and have a difficult time working through it
- You retired full of remorse, anxiety and fear about the future
- You are considering what path to take in your retired years
- You are looking at retirement in fear of what lies ahead
- You seek new life purpose and fulfillment for many years ahead
- You are having a hard time making decisions between big life options

In retirement, as in all of life, there are so many life issues and instead of letting the fear totally ground you into a depressed state, we talk.

We discuss and brainstorm new possibilities, we talk out your fears, then you let go of that never-ending cycle of anxiety in your head, you learn to live life on new terms -- YOUR terms!

And HOW do I do this? I was simply trained as a Life Coach. I listen to you. I have no judgments as I don't know your life history. I come from a place of peace, simply looking for old programming and patterns that keep you stuck in life, and help you to kick them to the curb. We might dig deep into your thoughts to come with new ideas you never let surface (yet). You have it all within you. You have it all. I help you to live it!

Coaching is all about YOUR Future!

**"Retirement is one of the most fascinating  
and least understood facets of life."  
— Robert Laura, Retirement Activist  
& Founder of Retirement Coaches Assn.**

## What is a Retirement Coach?

In retirement, especially in the first few years, we often get "stuck". We don't know what to do all day, every day, or how to fill all those hours when we previously worked. We no longer feel needed, and we might need a new purpose in life to feel fulfilled.

Coaching is a confidential, comfortable space where you can talk through your thoughts and feelings honestly, without fear of feeling judged.

Afterwards, you can take A-C-T-I-O-N, with or without me pushing you along!

RETIREMENT ROCKS after you get back on track. You might find a completely unexpected lifestyle that rocks your world! You also might become content with what is and enjoy a totally quiet yet fulfilling lifestyle.

Yes, we are aging -- but we still have options on how to spend this Gift of Time to benefit our own lives and the world at large.

Retirement Coaching will help you, one baby step at a time.

Your ideas, Your momentum, Your new life! It's time to find your New Retired Self and choose LIFE again!

## Types of Retirement Coaching

Coaching can help you with most issues in life. Therapists look backwards in life, Coaches look to the future. We listen, ask questions and chat while you find direction and the motivation to do what you want to do for a better lifestyle.

People are coached for things like those I've listed below... and much much more!

- Retirement Transition
  - Who Am I Now and What Do I Do All Day
  - Stop Feeling Stuck and Move Forward again
- Marriage, Divorce and Family Relationship Issues
  - Newly Retired Partners
  - Divorce and Living Solo Post-Retirement
  - Adult Children
  - Grief Issues After Partners Death
- Income vs. Expenses Management
  - Debt No More
  - Know Your Finances to Move Ahead
- Finding Your Retirement Purpose OR
  - Finding Contentment in Retirement
- Online Business Help
  - I Love Working Online and Can Help You with Your Own Online Business or Finding Work from Home
- Wellness: Getting Your Health Back on Track (Accountability)

## What holds you back?

**Finances are tight** - Yes, finances are definitely important but so is your life. If you are seriously stuck, if you are slipping from anxiety into depression -- please think twice! You only get one life.

**You need approval from your partner** - All I ask is that you consider what your problems are doing TO your relationship. With help, you could mend a relationship, this really happens.

**You aren't quite ready** - I totally get that. The problem here is: When will you be ready to tackle your problems, instead of letting worries and anxiety control your life? There are better options ahead.

**You feel hopeless, nothing will fix your problems** - WOW! This one I've heard many times and yet is the most UN-true of all these negative thoughts. No matter how low you feel, there are ways to reconnect with life. Find who you were meant to be. It is simply never ever too late.

If you have anxiety, your never ending thoughts often drag you deeper into the muck of life... depression isn't nice. Anxiety and depression can be helped if you talk to your doctor, please.

**You will attempt to do this yourself** - Some people do succeed once they become clear what it is that they truly want in life. What often happens: We second guess ourselves. We don't trust our intuition or ideas. We procrastinate -- maybe try that idea tomorrow. What happens next? Very little, as many tomorrows pass.

No More Excuses — You are what you think.

If you think you can, you will!

If you think you can't, you are right, you can't. However, with a few mindset changes, you CAN!

Even if you are anxious to speak to a Retirement Coach, consider this one thing:

If you keep telling yourself — you hate retirement — you are bored to death — you can't lose weight — you can't live with your partner anymore — retired life sucks.

You could remain stuck, remain anxious, worried and sad for the rest of your life.

Nothing will change until you do something different. You deserve more.

“ If you always do what you’ve always done,  
you’ll always get what you’ve always got. ”  
— Henry Ford

## About My Retirement Coaching

On January 1, 2020, I decided to begin using a new Coaching method — one month coaching.

New Year. New Decade. New Opportunity to Help Retirees.

I am writing this short ebook to show you how coaching and simple can seriously change your life.

As I begin this new venture, I am charging a nominal fee, which will increase as time goes on. I am only writing this because this is a good time to be coached — if you've ever considered a Retirement Coach.

## Why I'm using Calls and Emails

When you are coached, you regularly get new insights, ideas and clarity from your coach, and then put that into action.

Now, these insights, actions, and things to do can make it difficult for you to keep track of. I know this because NOT keeping track of these things means insights fade, actions get forgotten or confused, and follow through just doesn't happen. Sound at all familiar? Yep. Happens to all of us.

As with any Life Coach, we will chat. Afterwards, via emails, I will help you capture the insights, your thoughts and plans, as I help you move forward.

## Journalling via Email

To make any change happen, and stay focused on your life, you need to be emotionally attached to your new personal story and results.

Though super counter-intuitive, you being emotionally attached to your own success is NOT automatic and NOT to be taken for granted.

Now that sounds weird — but think about it. How many things have you wanted to do in life, but never actually done?

More often than not, you will be attuned to a vision for elevated awesomeness in your life immediately following your coaching sessions.

That's one of the main purposes of coaching: to get you aware of, and excited for, what could be, and to become clear on how to move forward.

Later, reality hits and the new vision and action plan for your idea generally starts out in the "Hey yeah, I guess that would be nice" realm, which is far from the "YES, I want this and I am going to make space in my life to pursue it" realm.

But remember--until you begin to genuinely run with that sparkling vision, it will live in the "I guess that would be nice" realm.

So take a little time to get yourself emotionally attached to this new idea and outcome. Fresh off of a coaching call where you've chosen an approach to work for the coming week — now write!



After the call, send me a quick 5-minute journalling. Right now!

Just 5-minutes after the call, journal your thoughts! Write whatever is in your thought process as you agreed to this option.

Think it out — write it out.

I get lots of long emails from retirees and respond to most of them... sometimes, over a week or so. Emails, like any writing, allow you to voice your thoughts in a written format. As you write, you logically think out the issue at hand:

- *document any concerns you might have*
- *write what completing this would mean in your life*
- *how you're going to accomplish this*
- *simply whatever comes to mind directly after our chat*
- *allow me to respond with my own feedback*

Journalling will help reinforce why this is important to you. It will help your subconscious realize this is an important thing for you to do... whatever that thing may be. It only takes minutes — but will serve you subconsciously so much more!

I write in a journal daily.  
This extraordinary ritual has  
revolutionised my mindset,  
transformed my heartset,  
and generally influenced my life exponentially.  
— Robin S. Sharma

## **Talk to Me via Calls and Emails!**

Throughout our coaching relationship, you're going to talk with me weekly, right?

These coaching conversations are your chance to voice your thoughts and ideas, get focused insight about what your options are, find new possibilities, and get as much out of your coaching as you can.

By writing emails, in between calls, you can clarify your thoughts and I know much better where you are headed. We can write back and forth to keep you focused and motivated!

This saves us precious time as we are chatting as there is no need to update me — we can work on what your immediate need is. This is truly a win-win for both of us.

Comment on things like:

- Areas in which you are struggling
- Questions regarding things you wish to learn more about
- Ideas which you are curious about exploring

So as you go through your days, send me an email about things that matter to you. I will send feedback to you.

Later, you will have these emails as a reminder of what you did during your Retirement Coaching program. Simply search your email folder for my name and they'll all pop up!

Another thing — If you don't record it, it almost didn't happen... true?

When you make a record of an accomplishment (however small), it takes on a certain realness. Otherwise it likely fades from memory, into the oblivion of more stuff that happened days, months (or years) ago.

Document your thoughts. Get the most out of this coaching opportunity.

Gilovich, Professor of Psych at Cornell, once looked at people who had negative experiences that hindered their future happiness.

After they had the chance to talk about it, their assessment of that experience goes up.

He explains that something that might be stressful or scary in the past can become a funny story later...

Source: Fast Company

## **Be Inspired by Your Own Actions!**

Once documented, the inspiration and clarity you get by the end of a typical coaching call is yours to revisit.

When you're stuck or could use a pick-me-up, the answer may lie in simply reviewing the emails from earlier work. That way, your coaching can build upon itself at an ever quickening pace, allowing your growth!

As you continue to work with me, an ever growing trove of wisdom and insights will gradually emerge, one that is tailored JUST FOR YOU.

Session emails and feedback, all nuggets of potential wisdom handed down from your coach and your own ramblings, will be captured for you to review at any time. Take advantage of this.

## Wendy, Retirement Coach

I retired in 2010, after over 35 years with County government. I was the Retirement Manager for the last 25 years of employment. It wasn't easy to walk away... I was lost. [Read more about my retirement here.](#)

Despite my Retirement-Online website, I still really didn't know what to do with myself every day. I pretended to keep busy -- but felt empty. I know what new retirement feels like -- been there, done that.

Today, I am at peace. I feel content with my retired lifestyle, and have adopted new daily routines.

I've worked with retirees for over thirty-five years now, and I know the problems and issues in retirement. (D\*&^ that makes me sound OLD! :)



Yeah, well, it is what it is, I am retired for just under ten years now! Yikes!

RETIRED LIFE IS GOOD! It's truly a gift!

One more point here — on aging. I retired early, age 55. My mother is 93 years old and doing fine. Lots of chronic issues, but living independently in her condo, with her husband, with lots of help from my sister and I.

If, God-Willing, I live to age 90 — I will have been in retirement for THIRTY-FIVE YEARS! Yikes! Can you do nothing for 35 years? I know I can't... yes, I will slow down at some point but to keep mentally and physically challenged right now — I choose life!

## Wendy's Thoughts on Retirement

- Retirement is a gift... and many don't live long enough to get this gift. Truly a gift!
- Retirement is a Journey, a process, not a Destination. For many, like me, retirement can last 20-30 years!
- Retirement is a pathway to new beginnings. So many options, so many paths — what will you choose to do?
- Retirement is an opportunity for positive lifestyle change. Finally, it's all about YOU!
- Retirement allows you a new empowering perspective. You are part of a wiser generation that can help others through life.

I sincerely want to help you find a more meaningful retired life. What that looks like -- is completely up to you!

**Retirement, a time to enjoy all the things  
you never had time to do when you worked.  
—Catherine Pulsifer**

## **Working Towards Your Best Retirement**

I hope to inspire you be excited for all you get out of Retirement Coaching, namely the results you have at stake in your new retired lifestyle.

Keep up with our calls, develop action plans, write out your thoughts, review your insights, and stay in touch with me, your coach.

Stay engaged and I promise I will have your back as you take on ever bigger things.

Have an amazing retirement!

*Wendy*

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