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How Can I Prepare For Retirement?

By Jerry Leider, Ph.D.

Many Americans, in their pursuit of money and security, have spent much if not all of their energies in their work and have neglected leisure time activities, including spending time with their spouses, children and friends. Thus, many of us have forgotten how to play, or even how to just relax. "Fun" is often associated with childhood, and is not considered to be an essential part of an adult's life.

In order to effectively cope with the challenges of retirement, you have to be comfortable with the concept of play as an important and vital part of human life. Thus, well before you reach retirement age, it is essential that you inventory those activities that in the past have given you pleasure, as well as consider other activities in which you may not have participated, but have desired to try some day.

In addition to fun, many people still want to be productive and useful citizens during retirement. As you approach retirement age, it can be helpful to explore such opportunities as volunteer work, enrollment in adult education courses or even college or graduate study, or experiment in fields of work far removed from your past career. Part-time employment is another option.

The more active you are and the more fun you have after retirement, the more likely that you will enjoy better health, both mental and physical, than if you retire to full-time couch potato status.

Talk to someone who can help. If you would like the name of a qualified psychologist in your area, please try our Psychologist Locator.