

Questions to Ask Yourself About Retiring



Why am I retiring?

Am I retiring because I can or because I want to? Am I just tired or is this really what I want to do? Have I always looked forward to retirement?

Do I really want to retire?

Would I prefer to continue working just on a different basis? Would fewer hours or a less stressful job make continuing to work a possibility?

How will I use my time?

What have I always wanted to do but not had the time to do? Travel, hobbies, volunteer, read more, exercise? What do I do with my spare time now?

If not work, what?



If I don't go to work, who will I spend time with? Is my spouse or family available? Are my friends retired?

Am I my job?

How connected is my identity to my job? Do I spend most of my time at work or talking about work? What will I do or talk about instead?

Could work be different?

Should I leave my work life entirely or just change jobs? Work part-time? Consult or own my own business?

Do I have the financial means to retire?

Do I make enough from pensions and investments to cover my monthly costs? For how long? Are my investments secure? Do I have to work part-time or a few months out of the year to make enough to pay the bills? Could I downsize my expenses to make retirement possible?


