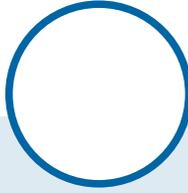


# GETTING THE BEST OUT OF RETIREMENT



## A – Z Guide to Wellbeing

The 9 to 5 routine is over and now it's time to enjoy the results of your years of hard work. But what can you do to manage your wellbeing, finances and lifestyle to get the best out of your retirement? Here's an A – Z list of things you can do to get the most out of your new life, whether on your own or with others.

**Attitude:** Be positive about the changes retirement will bring, while such a major change to your routine can be challenging, it also creates some great opportunities.

**Budgeting:** Having a realistic budget for everyday living is an important aspect of financial wellbeing. Review your budget regularly and make small changes where necessary. Think about getting some professional financial advice to help you manage your money.

**Conversation:** If you are having problems adjusting to the changes in your life, talk to someone about it – whether it's a friend, family member or health professional. Talking through your problems and concerns can give you some perspective and even some solutions.

**Details:** Make sure you and your partner have carefully discussed how your lifestyle will change once retirement starts. Adjusting to life without work can be a difficult when there's been a set routine for many years. For relationship support, contact Relationships Australia on 1300 364 277 or visit [www.relationships.com.au](http://www.relationships.com.au).

**Education:** Learning doesn't have to end when you retire. Enrol in a course you always wanted to do – whether it's a short course, TAFE or further education, your choices are endless.

**Food for thought:** There are many charities that need help preparing and delivering meals to those in need. A quick search on the Internet can get you cooking for a great cause.

**Gardening:** Channel your green thumb and enjoy the fresh air and exercise gardening offers. Planting something and watching it grow can be extremely rewarding. Check out [www.abc.net.au/gardening](http://www.abc.net.au/gardening) for tips.

**Heart healthy:** Don't let your diet and exercise suffer because you've retired. Fresh fruit and vegetables, regular exercise and socialising mean you'll be enjoying your new life for longer. Many gyms and community centres offer a range of membership options.

**Income:** Does your proposed income for retirement match your lifestyle? Start thinking about what you will do for money early on, you may want to transition into retirement by opting for a pension stream. Contact your superannuation fund or a financial planner for advice.

**Join up:** Think about what sort of things interest you. Your local neighbourhood house, community centre or library can be good places to find out what those things are.

**Kids:** Whether it's your family or someone else's, remember you've got a lot to offer when it comes to the smaller members of the community! Babysitting or volunteer work with children can keep you young and busy.

**Libraries:** Books, magazines, newspapers and online access are at your fingertips, as well as a range of information about community events. Contact your local council for library locations and operating hours. Look up [www.nla.gov.au/libraries](http://www.nla.gov.au/libraries) .

**Music:** Does more than soothe the savage beast. Listen to it or learn it yourself; if you ever wanted to learn the piano, now's the time to do it! Free music is advertised in local and metropolitan publications. Get involved in a community band or the local choir. Contact your local council for more information.

**Neighbourhood watching:** How well do you know the people in your street or neighbourhood? Isolation and loneliness can affect your physical and mental health, so look out for community groups or centres in your area – skills and experience picked up in the workplace can still be useful.

**Outdoor options:** Australia is world famous for its open spaces. Check out how to get to your nearest beach, park, river or forest. Visit [www.deh.gov.au/parks](http://www.deh.gov.au/parks) for information on parks and reserves around Australia.

**Planning:** try and keep a bit of routine in your life. After many years of clocking in for work, it can be tempting to throw out the schedule. By planning a few key events throughout the week, you keep some structure and focus.

**Quality counts:** make the most of your retirement. You've worked hard and deserve to enjoy it. Think about activities and events you've always wanted to do and do them – there's never been a better time.

**Reading:** More time means more worlds you can explore through books. Join, or start up, a book club and enter another chapter of entertainment. Visit your local library for book clubs in your area.

**Social skills:** After you have finished working, it's more important than ever to stay connected. Evidence shows that we are happier, healthier and more productive if we feel connected to other people like friends, family and the community.

**Translation please:** Learn a new language; there are a variety of courses you can do. Visit the Council of Adult Education (CAE) at [www.cae.edu.au](http://www.cae.edu.au) . There are also books and audio courses you can borrow from your local library.

**Up the tempo:** Ever wanted to learn the secrets of the samba? Dancing lessons are a great way to meet people and keep fit. Try your community centre or the Yellow Pages for local dance studios.

**Volunteer:** Don't let all the skills you learnt during your career go to waste. Lending your expertise and time to the community feels great, adds structure to your day and benefits others too. To find out about where you can volunteer, visit [www.volunteeringaustralia.org](http://www.volunteeringaustralia.org) .

**Walking:** it's free and you can do it anywhere, any time. Walking is one of the best forms of exercise for your body and your mind. Check the Internet to see if there are any walking clubs in your area.

**X-press yourself:** pottery, painting and drawing are just some of the ways you can explore your creative side. Take a class or grab some supplies, pick a spot and create some art.

**Yoga:** for some, meditation for others. Join a class or start an activity that benefits your mind and body. Contact your local neighbourhood house, local council or yoga centres for more information.

**Zigs and zags:** Remember there will be ups and downs as you get used to your new life and routine. Feelings of stress and anxiety are normal responses to such a major change. If you are feeling overwhelmed and these feelings won't go away, talk to your GP or health professional for support and advice.

This article has been adapted by SuperFriend from the A-Z Guide to Wellbeing by VicHealth and the Mental Health Council of Australia. SuperFriend is a mental health initiative developed by Catholic Super and other industry super funds. For more information about mental wellbeing and staying active, visit [www.superfriend.com.au](http://www.superfriend.com.au)