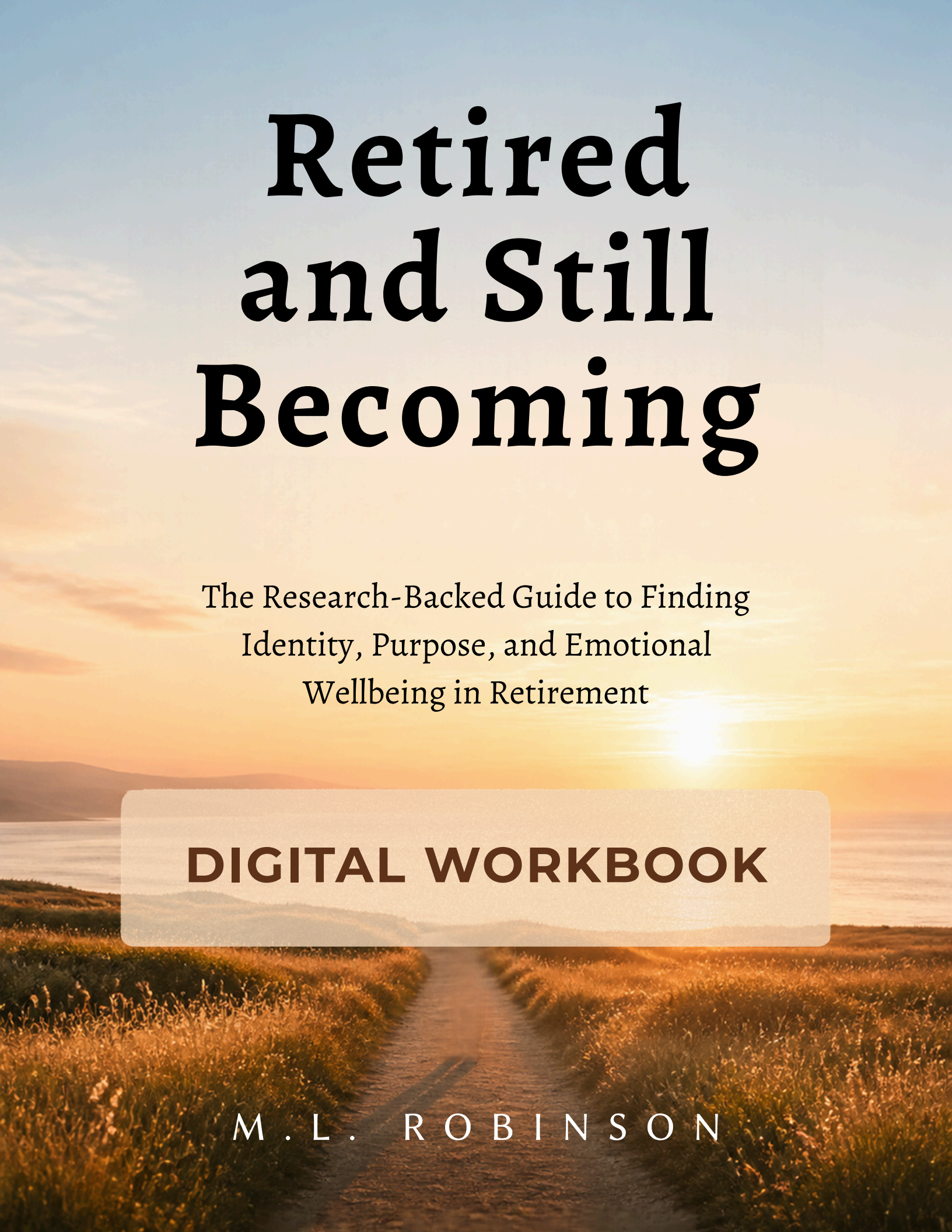

Retired and Still Becoming
The Research-Backed Guide to Finding Identity, Purpose, and Emotional Wellbeing in Retirement
DIGITAL WORKBOOK
M.L. ROBINSON

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Bonus Section—Your Retirement Reflection Journal

Nine themed journal sections covering identity, emotional check-ins, gratitude, relationships, purpose, dreams, self-compassion, ideal retirement life, and open pages.

CHAPTER 1

LETTING GO OF THE OLD IDENTITY

Chapter Summary: Chapter 1 looked at why retirement can lead to surprising feelings of losing one's sense of self and the reasons behind this experience. Using Erik Erikson's ideas about generativity, Helen Rose Ebaugh's study on role exit, and William Bridges' concept of endings, neutral zones, and new beginnings, the chapter explained that feeling confused during retirement is not a personal failure but a typical part of one of life's major changes. It highlighted that your job shows a part of you, but it doesn't completely define who you are. You have always been more than just your job.

EXERCISE 1: Beyond the Job Title

Why This Works: Research on self-concept complexity suggests that people who have a more thorough understanding of themselves tend to cope better when they lose their job roles. This means that actively exploring your skills and interests outside of work is not just something nice to do; it provides real benefits. It's like a mental shield. The more ways you can complete the phrase "I am…", the stronger your sense of who you are will be when facing major life changes.

Instructions

Take a quiet moment with a notebook or journal. Complete the following sentence in as many ways as possible:

"I am…"

Try not to use career titles. Instead, think about:

- Personal qualities
- Relationships
- Strengths
- Passions
- Values

Examples:

- I am compassionate.
- I am dependable.
- I am curious.
- I am a good listener.
- I am creative.
- I am resilient.
- I am a loving grandparent.
- I am someone who loves helping others.
- I am a person who keeps my word.
- I am someone who finds joy in small things.

Write at least fifteen responses. Look beyond the obvious answers—the ones that catch you off guard are usually the most important. You might discover things about yourself that have always existed but haven't been recognized very often.

EXERCISE 2: Honoring Your Past Without Living in It

Why This Works: Grief researchers, including J. William Worden, have long emphasized the importance of "continuing bonds"—maintaining a meaningful relationship with what has been lost rather than simply trying to separate from it. It's an activity that respects your working years rather than asking you to ignore them and opens up mental room for what's next.

Retirement does not mean your working years no longer matter. They are part of your story—an important and meaningful part. This exercise helps you celebrate your past while creating space for your future.

Step 1 — Reflect on Your Contributions

What accomplishments are you most proud of?

Who did you help along the way?

What life lessons did your career teach you?

What strengths did you develop that belong to you—not to the job?

Step 2 — Write a Closing Gratitude Statement

Write a few sentences that honor the chapter that has ended. Acknowledge what it meant, celebrate what it gave you, and release it with gratitude.

Step 3 — Begin a New Statement

Complete this sentence: *"And now, I want this next chapter of life to include…"*

Write freely. There are no wrong answers. No one is grading this. It doesn't have to be logical or practical or even fully developed. It only has to be honest.

CHAPTER 1 REFLECTION QUESTIONS

Spend a few quiet moments with these questions. Write your answers below or in a journal if you prefer. There are no right or wrong answers here—only honest ones.

1. What part of your former identity has been hardest to let go of — and what does that tell you about what mattered most to you?

2. What strengths, values, and qualities do you still carry with you today that no retirement can take away?

3. What parts of yourself — interests, relationships, curiosities, creative impulses — would you like to rediscover or develop during your retirement?

4. What does freedom mean to you now, at this stage of life? Has that meaning changed from what it once was?

5. What would you like this next chapter of life to feel like, emotionally? Not what you want to accomplish, but how you want to feel inside?

6. If a close friend or family member described you to a stranger — not your job, but you — what would you hope they said?

CHAPTER 2
UNDERSTANDING THE EMOTIONAL TRANSITION

Chapter Summary: Chapter 2 looked at why retirement can bring up a lot of emotions that many people aren't ready for—and why those emotions are completely normal and to be expected. Using William Bridges' ideas about transitions, studies on retirement disappointment, and J. William Worden's tasks of mourning, the chapter presented the four typical emotional stages of retirement: the honeymoon stage, disorientation, exploration and rediscovery, and the rebuilding of purpose and balance. It also explored the hidden grief of retirement—the real and legitimate losses that retirement involves—and introduced Kristin Neff's self-compassion framework as a useful guide for managing this change.

EXERCISE 1: Emotional Check-In

Why this exercise works: Emotional labeling, the practice of finding the right words for an emotional experience, is one of the most well-supported interventions in affective neuroscience, which is the study of how the brain processes and creates feelings and moods. Research by psychologist Matthew Lieberman and colleagues found that naming an emotion activates the prefrontal cortex while reducing activity in the amygdala, which is the brain's threat-response center. In other words, simply naming what you feel—accurately and without judgment—has a measurable calming effect. This exercise is not about fixing anything. It is about seeing things more clearly

Take a few quiet moments to reflect honestly on your emotional journey since retirement. Read the list below slowly. Do not rush. **Check the boxes next to the words that spark a slight recognition—a sensation of "yes, that"—even if it surprises you.**

Since retiring, I have felt:

Excitement	Relief	Anxiety	Loneliness
Freedom	Restlessness	Sadness	Gratitude
Confusion	Joy	Fear	Hopefulness
Guilt	Peacefulness	Uncertainty	Grief
Pride	Purposelessness	Contentment	Disconnection

EXERCISE 1: What Do I Miss Most?

Why this exercise works: According to research on "need satisfaction," or how well important psychological needs are being met, emotional problems during significant changes like retirement are usually caused by specific unmet needs rather than broad unhappiness. Finding out what you miss most helps you identify unmet needs. This can lead you to the types of changes in your life that might benefit you the most.

Complete the following sentence as many times as it feels true:

"I miss..."

Now look at each item and ask:

Is there a new way this need could be met in retirement?

CHAPTER 2 REFLECTION QUESTIONS

1. What emotions have surfaced most often since retirement — and have any of them surprised you?

3. Which phase of the emotional curve feels most familiar to where you are right now?

4. What parts of your previous life do you miss most — and what does that tell you about what you most need going forward?

5. Have you allowed yourself permission to rest? If not, what belief is standing in the way?

6. What would you say to a close friend who came to you feeling exactly the way you have been feeling?

7. What would having emotional balance look like in your everyday life—not just as a nice idea, but as something real and lived?

Chapter 3

REDISCOVERING WHO YOU ARE

Chapter Summary: Chapter 3 explored why many adults lose touch with themselves during the many years of responsibility—and why retirement creates a unique opportunity to reconnect. Focusing on neuroplasticity research, Carol Dweck's growth mindset framework, Sonja Lyubomirsky's work on savoring, and Dan McAdams' narrative identity research, the chapter made the case that rediscovery begins not with purpose but with curiosity—and that true interests, once developed, tend to return quicker than people expect. Most importantly, it established that retirement identity does not shrink—it expands.

EXERCISE 1: Reconnecting With Your Younger Self

Why This Works: Research on "temporal self-appraisal"—how people evaluate themselves across different phases of life—suggests that reconnecting with earlier versions of yourself can wake up sleeping interests, values, and abilities that have been hidden for years. This exercise invites you to treat your younger self not as someone you have outgrown, but as someone who knew things about you that are still true.

When I was younger, I loved...

I stopped because...

One thing I might enjoy revisiting now is...

EXERCISE 2: The Curiosity List

Why This Works: Psychologist Todd Kashdan, who has studied curiosity extensively as a psychological strength, found that it helps people feel like their lives have more meaning, experience more positive feelings, and recover faster from difficult situations, stress, or dealing with change. Making a curiosity list is a simple way to explore things you might want to try—without having to explain or commit to them right now.

In the space below, create a list titled “Things I'm Curious About.” Write down at least 15 things you might enjoy exploring. Nothing is too small or unrealistic.

Things I'm Curious About

Go back and place a mark next to any item that produces a small spark of interest. Those marked items are telling you something important.

EXERCISE 3: Who Am I Becoming?

Why This Works: Research on "possible selves" by Hazel Markus and Paula Nurius shows that having a vivid, emotionally engaging vision of who you might become is one of the most powerful motivators available to human beings.

In this next chapter, I want to feel...

I want more of...

I want less of...

I would like to learn…



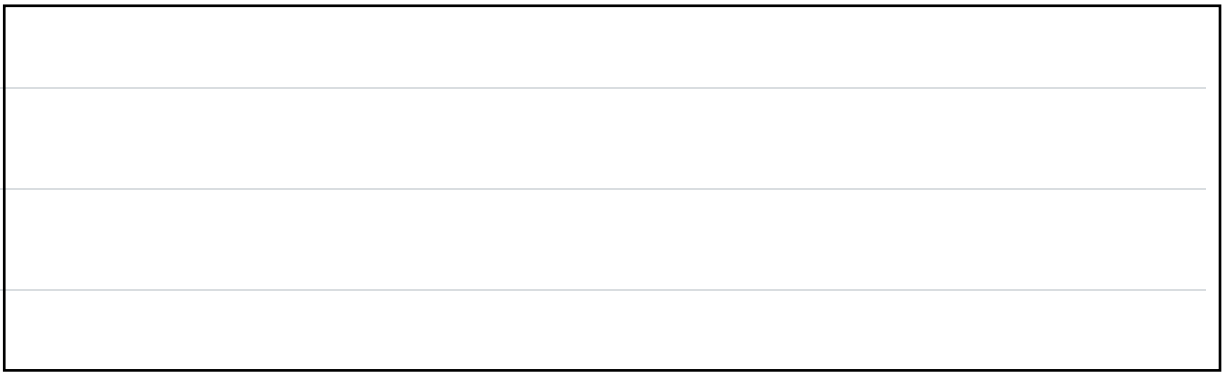
I feel most like myself when…



I want my days to include…



The person I am becoming is someone who…



CHAPTER 3 REFLECTION QUESTIONS

1. What activities or interests once brought you real joy that you have lost touch with?

2. What parts of yourself would you most like to reconnect with in this chapter of life?

3. What fears have held you back from trying something new — and how much of those fears are about what other people would think?

4. What does a meaningful day feel like to you from the inside?

5. Who are you becoming in this next chapter — and what small step could you take this week to move toward that person?

Chapter 4

REFRAMING RETIREMENT AS OPPORTUNITY

Chapter Summary: Chapter 4 explored how retirement fundamentally changes the relationship with time—from scarcity to abundance—and what that shift makes possible. Drawing on Charles Taylor's philosophy of authenticity, Erich Fromm's distinction between having and being, Bessel van der Kolk's research on chronic stress and recovery, and Barbara Fredrickson's broaden-and-build theory, the chapter made the case that retirement is not simply about leaving work behind. It's about making room for a new, more authentic life.

EXERCISE 1: Opportunity Mapping

Why This Works: Research by Peter Gollwitzer shows that clearly defining what you want to achieve greatly boosts your chances of actually going after those goals. This exercise helps you clarify your goals so you can focus your attention and make better choices on which actions to take.

In this exercise, use the prompts for the four sections below and write freely in each. As you write, notice which entries produce a small internal quickening — a faint but real energy of interest. Those are important signals.

Things I want to experience:

Things I want to learn:

Ways I want to contribute:

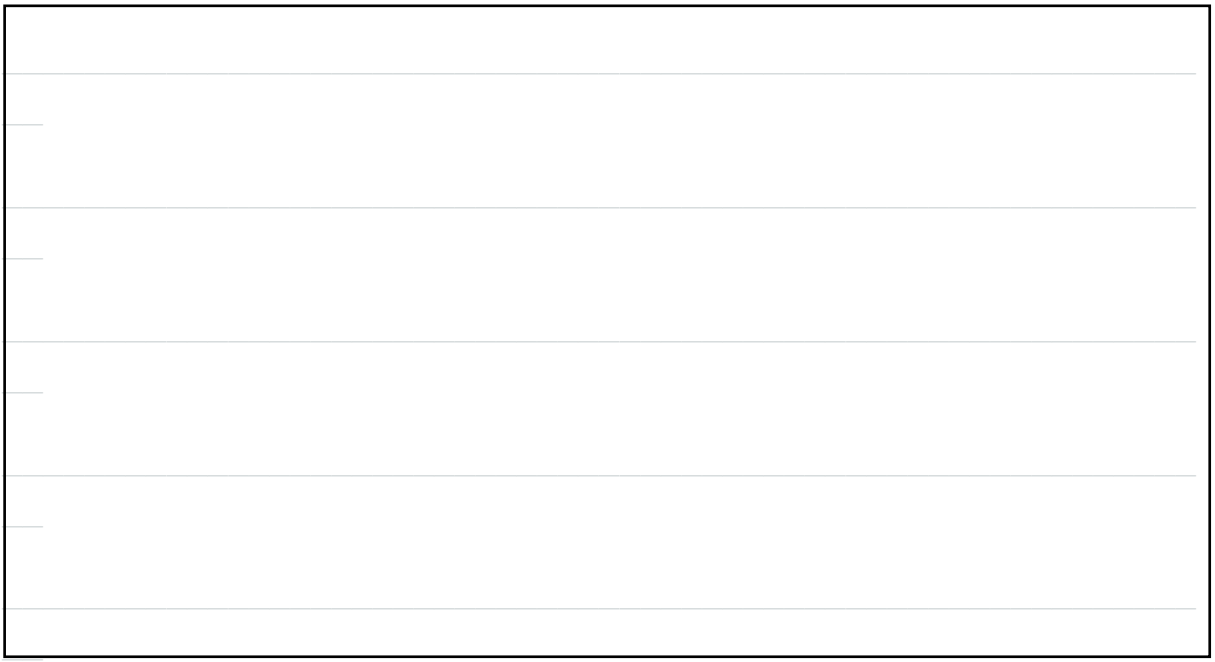
Things that bring me peace or joy:

As you write, notice which entries produce a small internal quickening — a faint but real energy of interest. Those are important signals.

EXERCISE 2: If Fear Were Not in Charge

Why This Works: Studies on motivational interviewing indicate that asking someone what they would desire if there were no limitations is one of the best ways to tap into their true motivation. Thinking based on fear limits creativity. This exercise temporarily suspends fearful thinking.

If fear were not holding me back, I might…



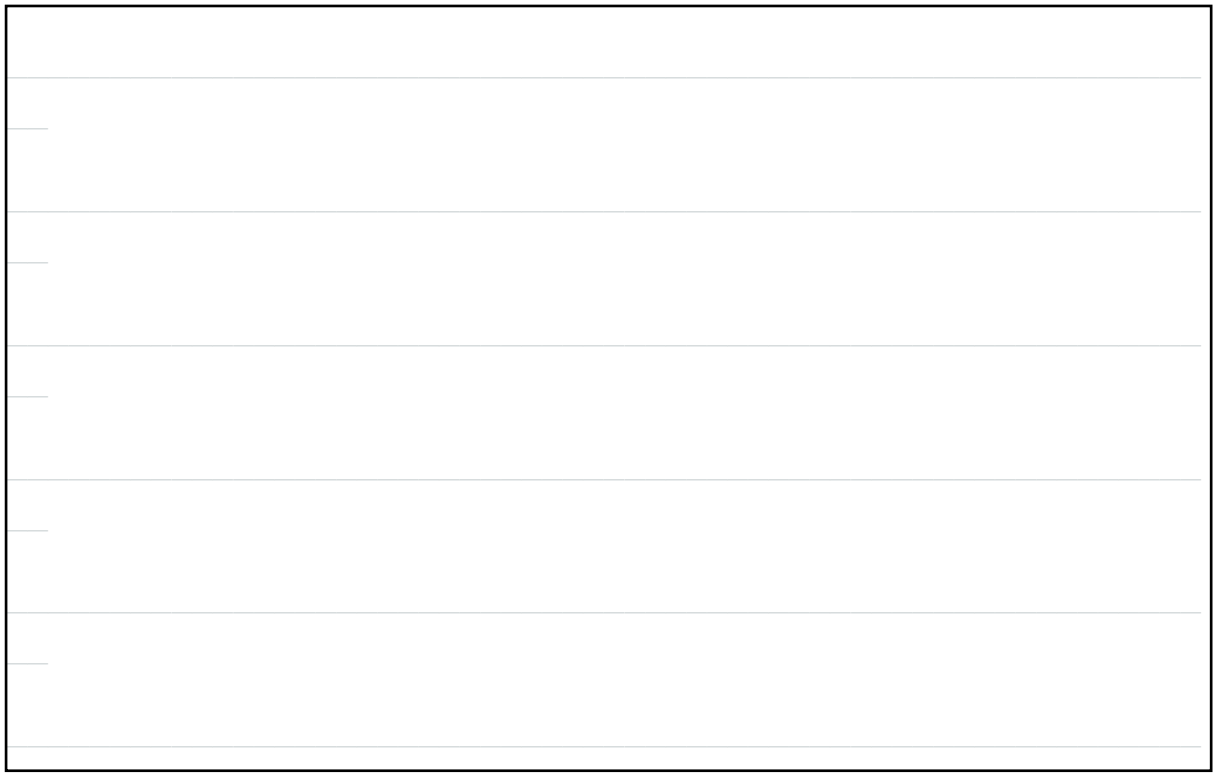
Something I have always been curious about is…



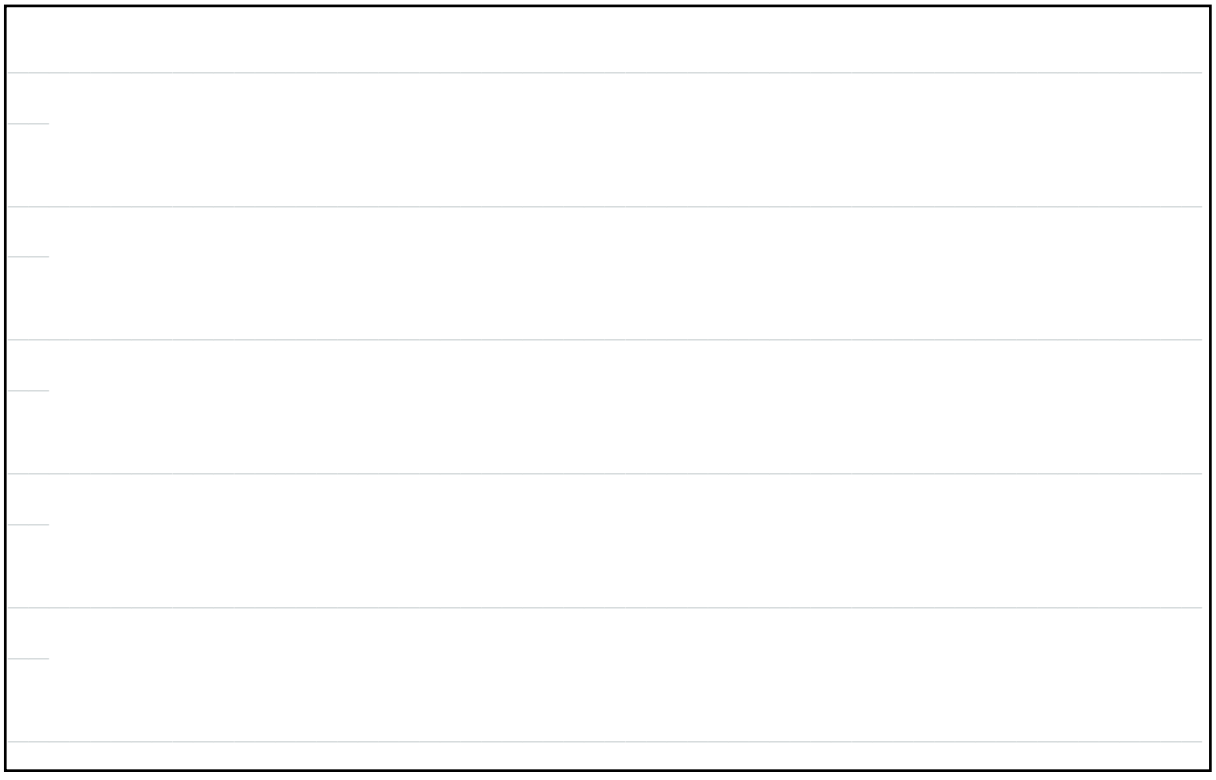
One experience I still hope to have is…

One thing I would love to learn is…

I feel most alive when…

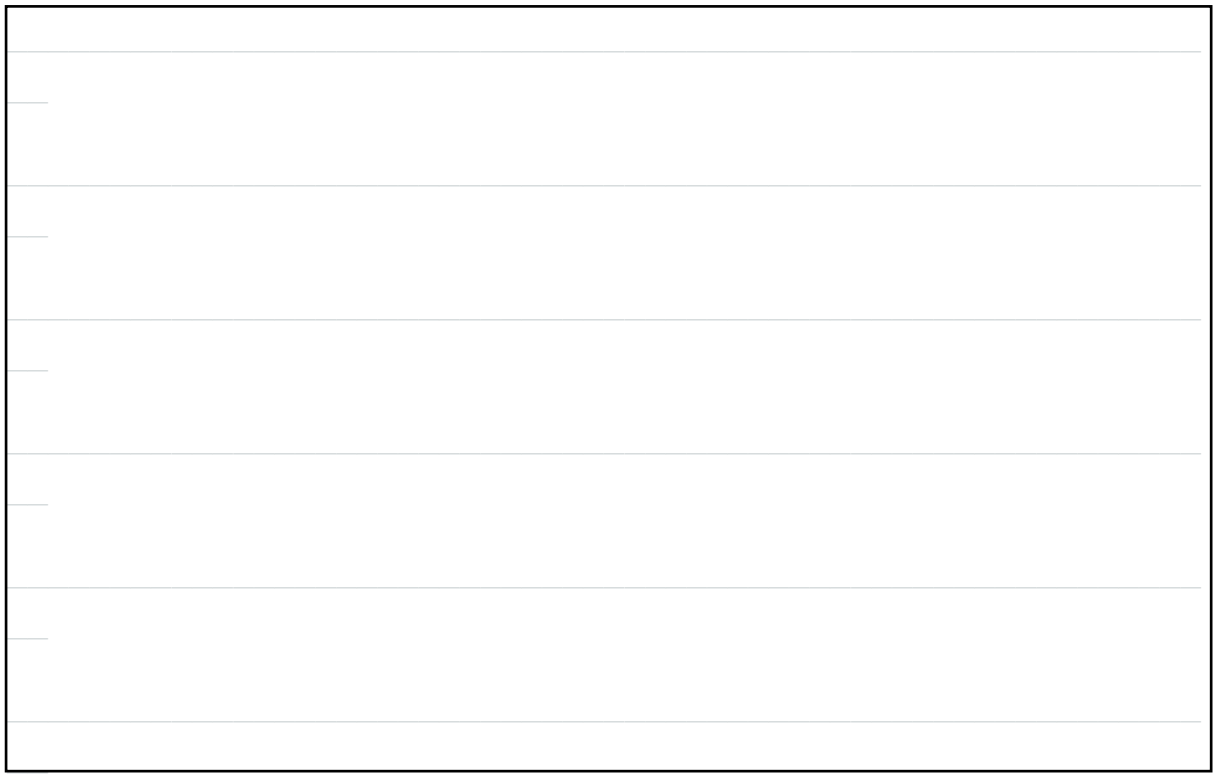


If I gave myself permission to pursue what I want, I would…

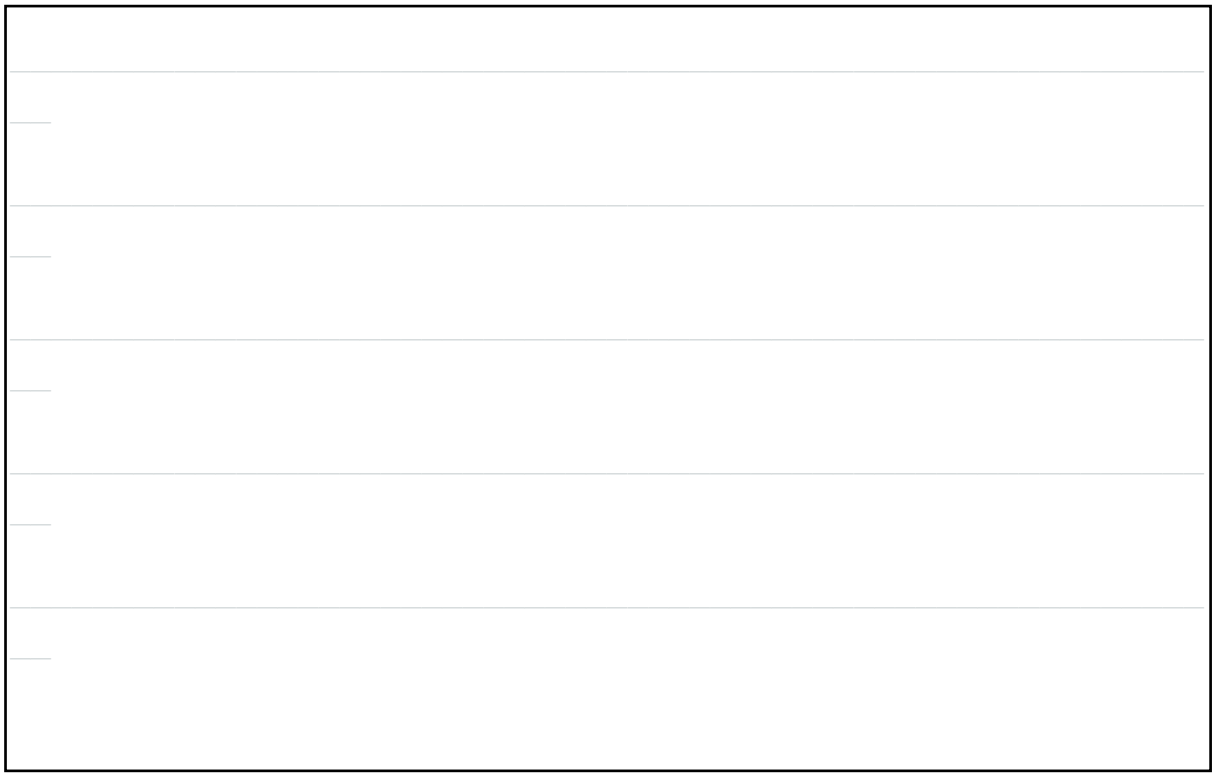


CHAPTER 4 REFLECTION QUESTIONS

1. What opportunities does retirement make possible for you that were not possible before?



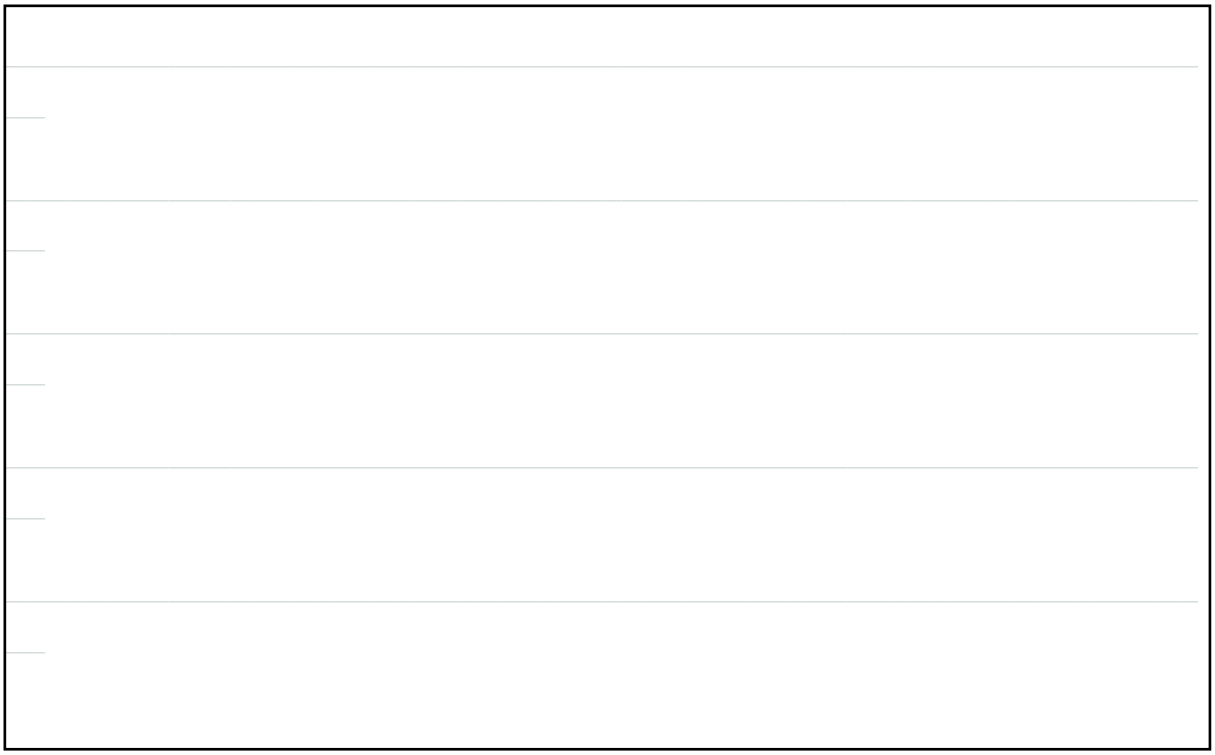
2. How has your definition of success changed over the years — and what would success defined entirely by your own values look like?



3. What dreams or aspirations have been waiting for their opportunity?



4. What would it mean for you to live with more purpose in this chapter?



5. Is there something you are carrying from the working years that retirement is finally allowing you to address?



CHAPTER 5

BUILDING A NEW DAILY RHYTHM

Chapter Summary: Chapter 5 explored the science of why structure matters in retirement. It discussed how our body clocks, the way we form habits, and how we remember things all highlight the need for a consistent daily rhythm. This chapter, based on the research of Russell Foster on sleep cycles, Wendy Wood on how we form habits, the way cortisol levels change when we wake up, and findings from a Harvard study on the importance of social connections, argues that a good retirement routine isn't about being busy all the time—it is about creating gentle, flexible anchors that support emotional well-being, physical health, and the sense that each day is actively lived in rather than merely passing.

EXERCISE 1: Designing Your Ideal Morning

Why This Works: Studies on "implementation intentions," led by psychologist Peter Gollwitzer, show that having clear, direct, and specific plans is one of the best indicators of whether a goal will be achieved. Vague goals like "I'll try to have a better morning" lead to less effective changes in behavior compared to clear and detailed plans like "I'll make tea, sit on the porch for fifteen minutes, then walk for twenty." This exercise promotes that kind of detail.

What time would I like to wake up?

What is the first thing I could do that would help me feel calm rather than immediately reactive?

What physical activity, however brief, could I include to support my energy and mood?

EXERCISE 2: Weekly Routine Planner

Why This Works: According to behavioral scheduling studies in cognitive behavioral therapy, arranging enjoyable activities ahead of time is more beneficial than waiting for motivation. Planning activities in advance makes it more likely that they will actually happen, and participating in them creates a positive experience that encourages you to keep going.

Instead of planning every hour, which can feel like a work schedule without the rewards that made it worth keeping, set four or five gentle anchors for the week and leave the rest loose.

Identify at least one commitment in each of the following categories for the upcoming week:

Something Active—choose a type of physical movement that you enjoy or that, at minimum, doesn't feel like punishment. Walking, gardening, a yoga class, a swim, or maybe a bicycle ride.

Something Social—a connection with another person or people. Coffee with a friend, a phone call with someone you've been meaning to call, a group meeting, or a volunteer shift.

Something Meaningful—an activity that engages you, that requires real attention, and that produces a sense of accomplishment. Engaging in a creative project, participating in a learning activity, mentoring, writing, or building something can all be meaningful.

Something Restful—rest chosen on purpose, not just a distraction: a peaceful afternoon, a guilt-free nap, time spent in nature, a moment of self-reflection.

CHAPTER 5 REFLECTION QUESTIONS

1. What parts of your previous routine do you miss — not the work itself, but the flow and structure?

2. What kind of daily routine helps you feel emotionally balanced and grounded?

3. Are you giving yourself permission to rest?

4. What small habits consistently have the most positive effect on your mood and energy?

5. Where in your current week is social connection happening — and is it enough?

6. What little change can you make this week to keep things feeling fresh and not just the same old routine?

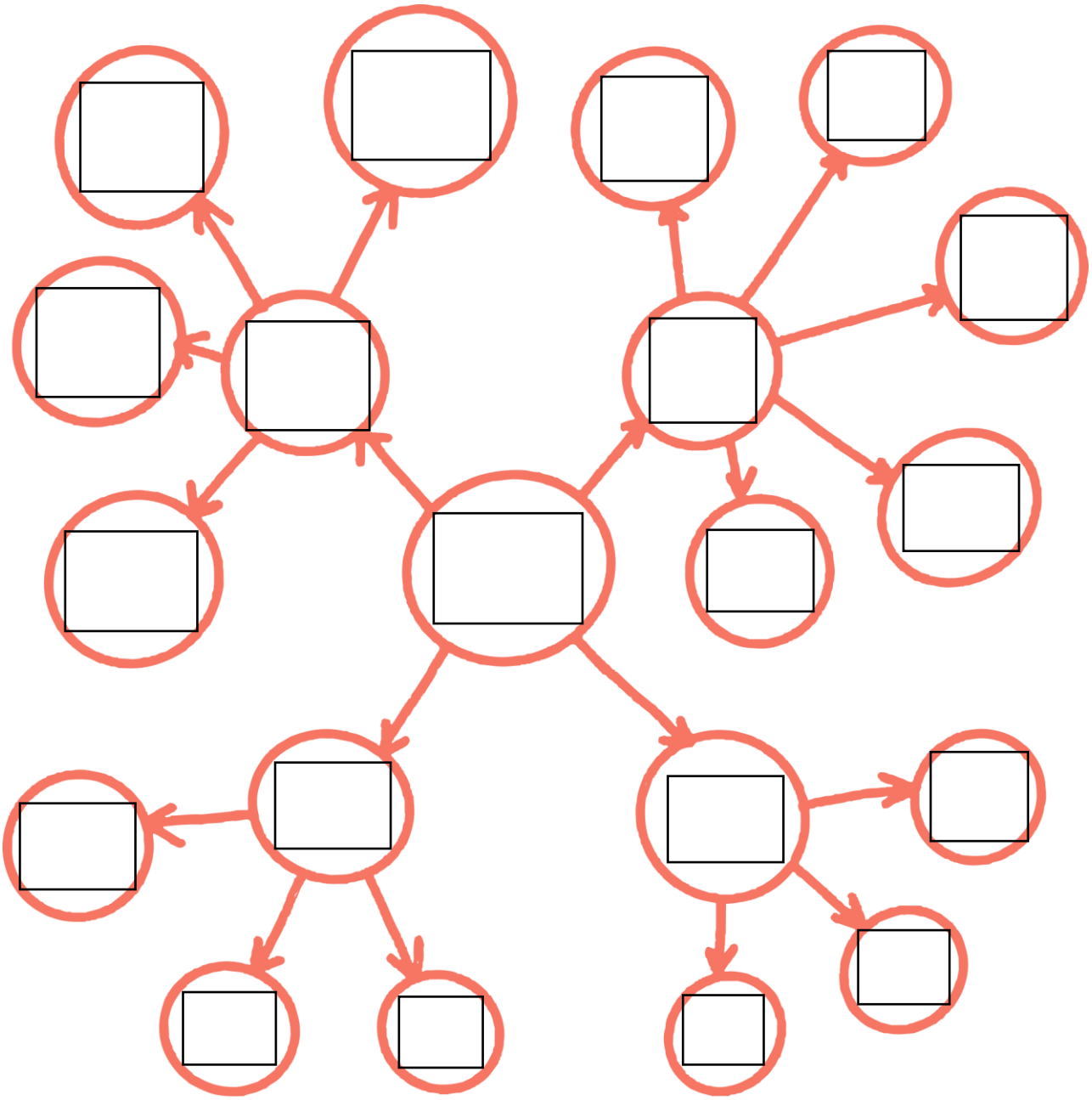
CHAPTER 6
STAYING CONNECTED AND AVOIDING ISOLATION

Chapter Summary: Chapter 6 explored why retirement can produce unexpected loneliness—what work was providing socially, and how its absence shows up in ways most people don't anticipate. Drawing on John Cacioppo's landmark research on loneliness and health, the Harvard longevity study, Robin Dunbar's friendship research, and Brené Brown's work on vulnerability and belonging, the chapter made the critical distinction between solitude—chosen, restorative, and necessary—and isolation, which depletes rather than replenishes. It also explored why retirement friendship requires intentional effort and why intergenerational relationships are among retirement's most meaningful opportunities.

EXERCISE 1: Your Connection Circle

Why This Works: Mapping your relationships visually, a personal version of what researchers call social network analysis, is used in both clinical and research settings because it gives a clearer picture than talking about relationships does. Writing your connections down and evaluating them can reveal more about their quality than simply thinking about them.

In the map below, write or type your name in the center circle. Around your name, fill in the names of people in your social world—placing those closest and most connected near the center, and more distant relationships further out.



After you've mapped your current social landscape, reflect on the following:

Which relationships feel sustaining—where you feel truly known and valued?

Which relationships have drifted that you would like to reinvest time in?

Is there someone you miss, or someone you have been meaning to reach out to, who hasn't made it onto this map because life has simply gotten in the way?

Are there categories of connection—a community group, a creative circle, a faith community, or an intergenerational relationship—that are absent from your map?

What does your map say about where your relationships are strongest and where they could use more effort?

EXERCISE 2: One Small Step Toward Connection

Why This Works: Research on behavior change shows that the best way to predict lasting change is not how big the initial commitment is, but how clear and urgent it is. A general desire to "be more social" produces much less behavioral change than a detailed, concrete, time-bound action like "I will call Margaret on Thursday morning." This exercise encourages you to be more specific.

Complete the following sentence in as much detail as possible:

One small thing I will do this week to feel more connected is...

1. Name the person, the activity, and the day if possible. The more detailed you are, the higher the chances it will happen.
2. Make the commitment simple—focus on one small action that helps you move forward, rather than trying to change everything at once.
3. Then do it. Not because it will solve everything, but because small actions, consistently taken, are how the social landscape of retirement gradually becomes what it needs to be.

Person 1:

Person 2:

Person 3:

CHAPTER 6 REFLECTION QUESTIONS

1. What relationships bring the most meaning and comfort into your life right now—and when was the last time you made a conscious effort to strengthen them?

2. Since retiring, have you felt lonely or isolated, and have you been honest about how much it has affected you?

3. What kinds of connections do you miss most—and what does that tell you about what your social life needs?

4. Where in your life is there an opportunity for greater emotional honesty—a relationship where you have been acting like you are doing better than you actually are?

5. What communities or groups—organized around a shared interest, a shared commitment, or a shared stage of life—might offer the sense of belonging you are looking for?

6. What is the one small, concrete step you will take this week toward creating greater connection?

CHAPTER 7
FINDING MEANING AND PURPOSE

Chapter Summary: Chapter 7 looked at what purpose means for our mental health—discussing Carol Ryff's well-being model, Viktor Frankl's logotherapy, and the JAMA Network Open mortality study showing that a clear sense of purpose is associated with significantly lower risk of premature death. The chapter highlighted an important concept in the book: a career isn't what gives life purpose; it's a way to show that purpose. Since your life purpose is still yours, getting rid of the vehicle, which was your work, doesn't mean you have to change your path. We also looked into creativity, spiritual meaning, and the ability to create and give back later in life as real and often overlooked sources of purpose.

EXERCISE 1: Moments That Felt Meaningful

Why This Works: Psychologist Martin Seligman, who helped start the field of positive psychology, uses a method called "signature strengths identification." This involves figuring out the unique traits and activities that make people feel engaged and satisfied. It's considered one of the best ways to boost overall happiness. This exercise uses a simple method: by pinpointing the exact times in your past when you felt most purposeful, you can gather clear insights about the core values that your sense of purpose usually reflects.

Take a few quiet moments and reflect honestly on the following questions. Write without editing as you go.

When have I felt most useful or fulfilled? Think across your whole life—not just your career, but also relationships, moments of service to others, creative engagement, and times of learning or growth.

What kinds of activities make me feel emotionally alive and deeply engaged, rather than just giving me a brief feel-good moment? Notice the difference between things that pass the time pleasantly and things that make you feel more present and more yourself.

Who do I like to help or support—and what exactly do I enjoy about it? Is it solving problems? Making something hard simpler for someone? The relationship itself?

What values feel most important to me in this stage of life? These are the values that actually govern how you spend your time and where you focus your attention, and that bring satisfaction when honored—not the values you believe you should have.

Look at your answers for patterns. Certain patterns often point directly toward where your purpose is waiting to express itself.

EXERCISE 2: Retirement Purpose Options List

Why This Works: Research on "possible selves"—the vivid, emotionally charged ideas of who someone could become, which we met in Chapter 3—shows that thinking about a future that has meaning and purpose triggers motivation, making it more likely for people to pursue those goals. This exercise requires no commitment. It is about gradually opening up more options.

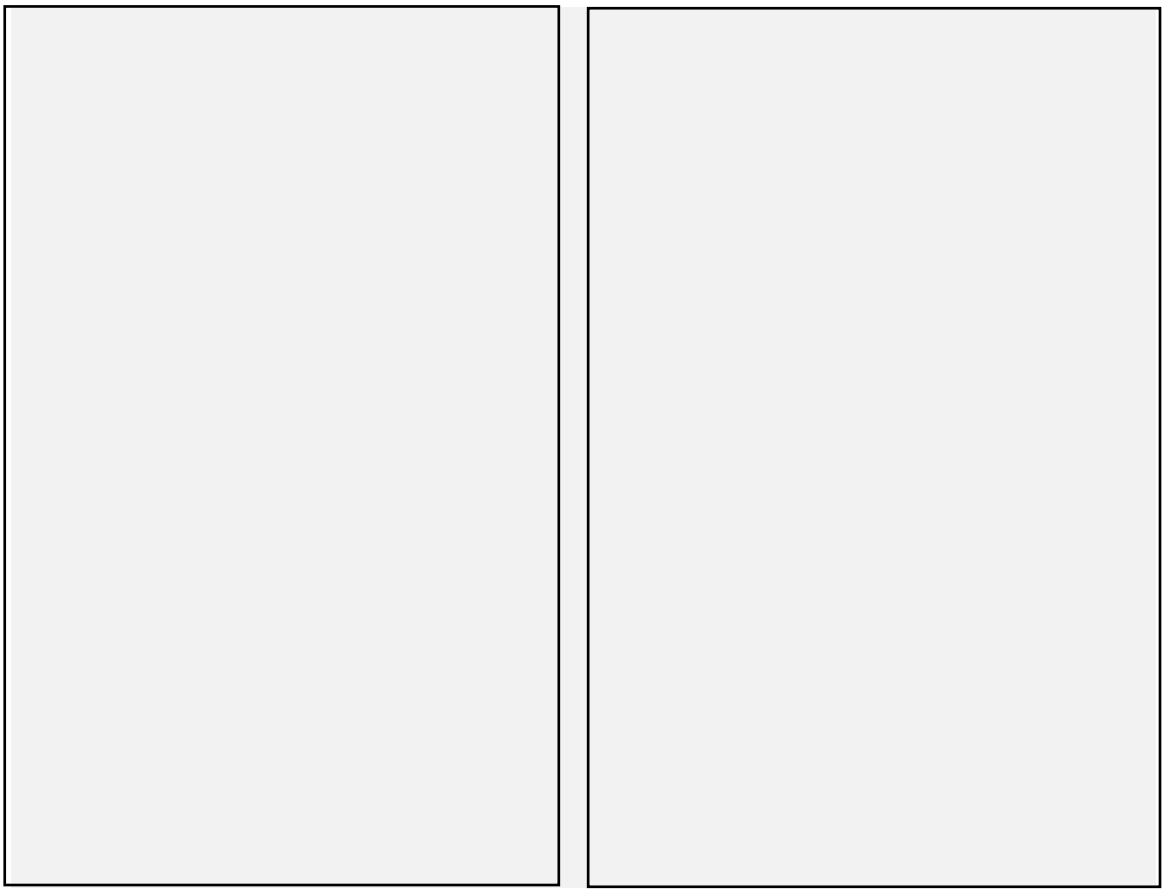
Create a list called: **"Ways I Might Find Meaning in Retirement."** Write freely—anything that feels interesting, fulfilling, or emotionally vibrant. Make sure to add the small items along with the large ones.

Include things you have always wanted to try alongside things you have already begun, such as:

- Relationships
- Creative pursuits
- Volunteer work
- Things you want to learn
- Spiritual practices
- Anything else that makes you feel alive when thinking about it.

After you have written the list, go back and place a check next to any item that produces an internal response—a small spark of anticipation. Those checked items are telling you something important. They are not obligations. They are invitations.

Ways I Might Find Meaning in Retirement



CHAPTER 7 REFLECTION QUESTIONS

Before moving to the next chapter, take a few quiet moments with these questions.

Think back on your life and recall when you felt most purposeful. What does that reveal about your values and beliefs?

In what ways do you like to help others—and are there new opportunities in retirement to do so?

What creative engagement—making something, building something, or expressing something—has been calling to you that you have not yet answered?

What larger questions about purpose, legacy, faith, or mortality have begun to feel more important in this chapter of life—and what would it mean to give them more attention?

Take your time with these questions. Purpose is rarely discovered all at once. More often it grows slowly through curiosity, honest reflection, and the willingness to remain open to where life takes you.

CHAPTER 8
EXPLORING PASSIONS, HOBBIES, AND CREATIVITY

Chapter Summary: Chapter 8 looked into the science behind play, flow, and creativity. It referenced Stuart Brown's research that shows play is a natural need, Csikszentmihalyi's studies on flow, Ellen Langer's findings on creative engagement, Ann Renninger's theory on how interests develop, and Barbara Fredrickson's idea that positive experiences can expand our thinking and build our resources. The chapter argued that joy doesn't have to be about getting things done, that enjoying your spare time can positively affect your body, that you can still be creative as you age, and that being a beginner again is one of retirement's most underappreciated gifts.

EXERCISE 1: The Joy List

Why This Works: Barbara Fredrickson's broaden-and-build research, which we met in Chapter 4, shows that positive emotions widen the range of options and possibilities people can see. Writing about what brings you joy deliberately puts you in that broadened state, which makes it easier to spot possibilities you might otherwise miss.

Take a quiet moment and think about how to respond to the following questions honestly and without editing:

What activities make me lose track of time? Think back across your whole life, not just recent years. The answer could be an activity from your childhood, an experience from earlier adulthood, or a pursuit from your working years that you engaged in during your spare time.

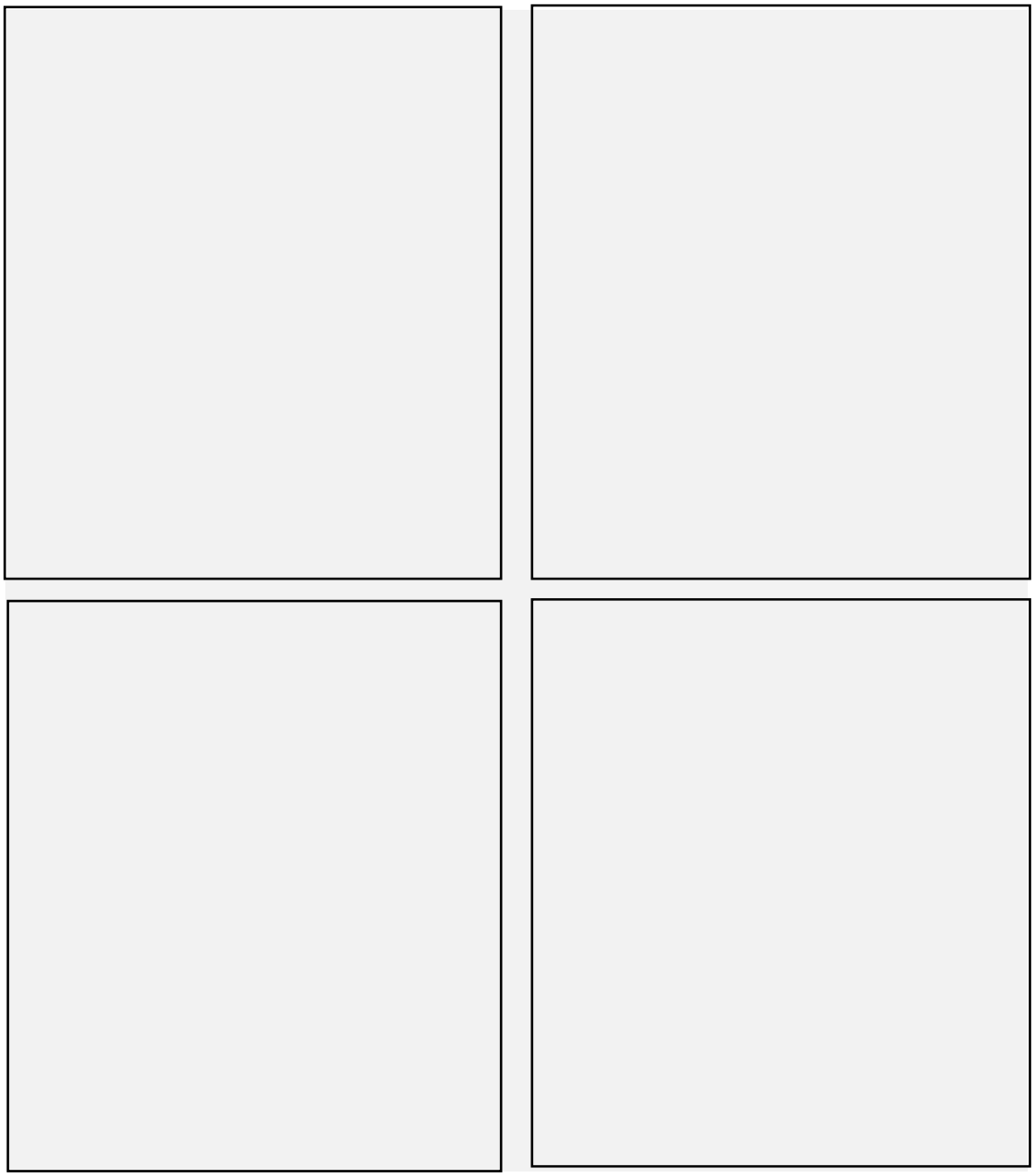
What activities leave me feeling peaceful or energized—not just distracted, but mentally restored? Notice the difference between things that pass the time and things that nourish you.

What have I always wanted to try but found reasons not to? Be honest about what the reasons were. Were they realistic roadblocks, or were they just fear?

What did I enjoy before life became so full of obligation that enjoyment moved to the back?

Now create a list titled “Things That Bring Me Joy.” Include anything that sparks interest, curiosity, or excitement—regardless of how practical or impressive it sounds. No entry is too small. The list does not commit you to anything. It simply makes the landscape of your joy more visible.

Things That Bring Me Joy



EXERCISE 2: Trying Something New

Why This Works: Psychologist Richard Ryan, co-creator of self-determination theory, has spent decades studying what truly motivates people. He found that autonomy, or the freedom to engage in activities without outside pressure, is a key factor for maintaining motivation and enjoyment over time. This exercise encourages you to focus on what excites you: not what you should try or what other retirees are doing, but what genuinely appeals to you.

Choose one activity that sparks your interest—one that generates internal excitement and anticipation when you picture yourself trying it out.

One thing I might try this month is...

What specifically interests me about it is...

The fears or doubts I have about it are...

The smallest possible first step would be...

The final question is the most important. Without fully committing to an activity, consider the smallest move you can take to get started. Watch a YouTube video. Talk with someone who already does it. Spend a morning looking for basic supplies. Momentum starts with the smallest conceivable action, not the biggest one.

EXERCISE 3: Creating a Joyful Week

Why This Works: As we saw with the weekly planner in Chapter 5, scheduling enjoyable activities in advance, a technique therapists call behavioral scheduling, is one of the most effective ways to lift mood and motivation. Good things sometimes happen by chance, but planning for them makes them far more likely.

Look at the upcoming week and design it with enjoyment in mind—not as the only thing to consider, but as an important element alongside everything else.

One creative activity—something involving making, expressing, or exploring

One relaxing activity—something that is restorative, focusing on pleasurable rest rather than productive rest

One social activity—connection with someone whose company I enjoy

One thing that simply sounds fun — no further justification required

The goal is not to plan a perfect week. The goal is to plan a week in which activities that give you joy have a designated day, time, and place rather than getting squeezed in wherever there's room left.

CHAPTER 8 REFLECTION QUESTIONS

What activities—at any point in your life—have produced the type of concentration where time disappears and you feel most like yourself?

What hobbies or creative pursuits have you been postponing, and what obstacles have prevented you from pursuing them?

What new interest or activity has created a small, quiet spark of curiosity that you haven't yet acted on?

What beliefs about needing to be productive, your lack of talent, or what is worth your time have been preventing you from engaging with things you might enjoy?

How could you make room for joy in your coming week—in a way that doesn't leave it to whatever time is left over?

Joy often begins with curiosity and a willingness to say yes to small moments of possibility. The small "yes," offered regularly, tends to grow into something that changes the entire nature of retirement.

CHAPTER 9
HEALTH, MINDSET, AND EMOTIONAL WELLBEING

Chapter Summary: Chapter 9 explored what well-being encompasses using Carol Ryff's layered well-being model, Ellen Langer's landmark counterclockwise study, and Becca Levy's Yale research finding that positive views of aging are associated with 7.5 additional years of life. The chapter explained gratitude practice using Rick Hanson's research on how our brains focus more on negative experiences. It discussed studies by Emmons and McCullough that showed the benefits of gratitude, highlighted a meta-analysis from JAMA Psychiatry showing that exercise can be just as effective as antidepressants for mild to moderate depression, explored Kristin Neff's ideas on self-compassion, reviewed the ACTIVE trial related to cognitive health, and argued that research on emotional growth in later life is much more positive than the common belief that aging leads to decline.

EXERCISE 1: Emotional Wellness Check-In

Why This Works: Research on emotional awareness shows that being able to identify and differentiate various feelings helps people manage their emotions better, reduces physical stress reactions, and enhances mental well-being. Simply naming what you feel, clearly and accurately, is an important part of taking care of your emotional health.

Take a quiet moment to think about your emotional experiences over the last week. Read through the following list of emotions and pay attention to which ones resonate with you—not what you think you should be feeling, but what you actually notice in yourself:

Peacefulness / Anxiety / Motivation / Loneliness / Hopefulness / Fatigue / Gratitude / Irritability / Joy / Restlessness / Sadness / Contentment / Fear / Engagement / Disconnection / Pride / Grief / Curiosity

For each one that resonates, ask yourself, “What might this be telling me about what I need right now?”

Awareness is the foundation that everything else is built on.

Now answer the following.

What in my life—people, places, activities—currently supports my emotional well-being most consistently?

What seems to drain my energy most consistently?

What one change, however small, might help me feel more balanced in the coming week?

EXERCISE 2: Daily Gratitude Reflection

Why This Works: The gratitude research that followed Emmons and McCullough's studies suggests that specificity is a key factor: specific gratitude tends to produce larger and longer-lasting benefits than general gratitude. This exercise builds that specificity in from the start.

Entry 1 — Today I am specifically grateful for:

Entry 2 — Today I am specifically grateful for:

Entry 3 — Today I am specifically grateful for:

What I noticed today that I usually take for granted:

A small moment of heartfelt beauty or pleasure I want to remember:

EXERCISE 3: Caring for Myself Intentionally

***Why This Works**:* Research by Richard Ryan and Edward Deci on self-determination theory, which we met in Chapter 8, shows that people are more likely to keep up healthy habits when their choices reflect their own values rather than obligation or fear. This exercise grounds your self-care in those values.

This exercise is not meant to be a complete self-improvement plan. Its purpose is to help you identify one thing you could do differently this week to improve your well-being. Small improvements, made regularly, produce most of the meaningful benefits over time.

Complete the following sentence starters. The more honest your answers, the more you'll get out of this exercise:

I feel healthiest emotionally when…

One habit that consistently improves my well-being is…

Something that often drains my energy is…

One way I could care for myself more this week is…

CHAPTER 9 REFLECTION QUESTIONS

What currently supports your emotional well-being the most—and are you protecting those things, or allowing them to be crowded out by other demands?

What story have you been telling yourself about aging and what retirement life means—and is that story serving you, or limiting you?

How has your mindset about this transition influenced your actual experience of it? What might shift if the story changed?

Are you giving yourself enough compassion for the difficulty of this transition—or are you holding yourself to a standard of adjustment you would never hold a friend to?

Which practice—gratitude, movement, mental stimulation, rest, social connection, or professional support—could you commit to this week to support your well-being?

CHAPTER 10

CREATING A VISION FOR YOUR FUTURE

Chapter Summary: Chapter 10 looked into how our minds think about the future. The research indicated that our brains are naturally geared toward what's ahead and that being able to connect with what could happen is a skill we can develop, which can positively impact our health and happiness. Using Gabriele Oettingen's WOOP framework, Tim Kasser's studies on intrinsic versus extrinsic goals, C.R. Snyder's ideas about hope, Erik Erikson's thoughts on integrity versus despair, and research on generative concern and legacy, the chapter argued that retirement isn't just about reflecting on the past. It's about carefully planning for the years to come. Your story isn't over yet. The pen is finally back in your hands again.

EXERCISE 1: Your Ideal Day

Why This Works: Research on "best possible self" writing, begun by psychologist Laura King and extended by Sonja Lyubomirsky and others, found that writing in detail about your ideal future self increases positive feelings and optimism and can motivate action. Detail matters: a vague, generic picture produces weaker benefits than a clear and specific one. This exercise is designed to bring your imagined future into focus.

Imagine yourself five years from now—not in a glamorized, everything-went-perfectly sense, but in a realistic yet hopeful sense. A version of yourself that has had five years to find the routines, the relationships, and the activities that satisfy you.

Where are you living and how does that place feel?

What does your morning look and feel like?

Who is present in your life — who are you in regular contact with?

What activities fill your days, and which of them make you feel like “this is my time”?

How do you feel—what emotions fill most of your day?

What gives your life meaning in that future—what are you giving, creating, or doing that matters?

What habits and daily routines support your well-being?

EXERCISE 2: Letter to Your Future Self

Why This Works: Research on future self-continuity—how connected a person feels to the person they will become—shows that feeling more connected to your future self is associated with better decisions, more investment in long-term well-being, and greater motivation to pursue meaningful goals. Writing to your future self strengthens that connection by making that person vivid enough to address directly, which in turn encourages you to act now on their behalf.

Write a letter to yourself to be read eighteen months from now. Address it to yourself by name. Write it as you would write to someone you care about—you can be honest and realistic and still be kind and optimistic.

In your letter, consider including:

- What you hope your life looks and feels like when this letter is read.
- The experiences you hope to have had—the places, the relationships, the moments.
- The person you hope to continue becoming—the qualities you want to have developed or deepened.
- What matters most to you about the months between now and then.
- Something you want your future self to know about where you are today—the hopes and questions and intentions you are carrying into the future.

Seal the letter in an envelope, date it eighteen months from now, and place it somewhere you'll remember. Then, as much as possible, let it go—and start living toward it.

CHAPTER 10 REFLECTION QUESTIONS

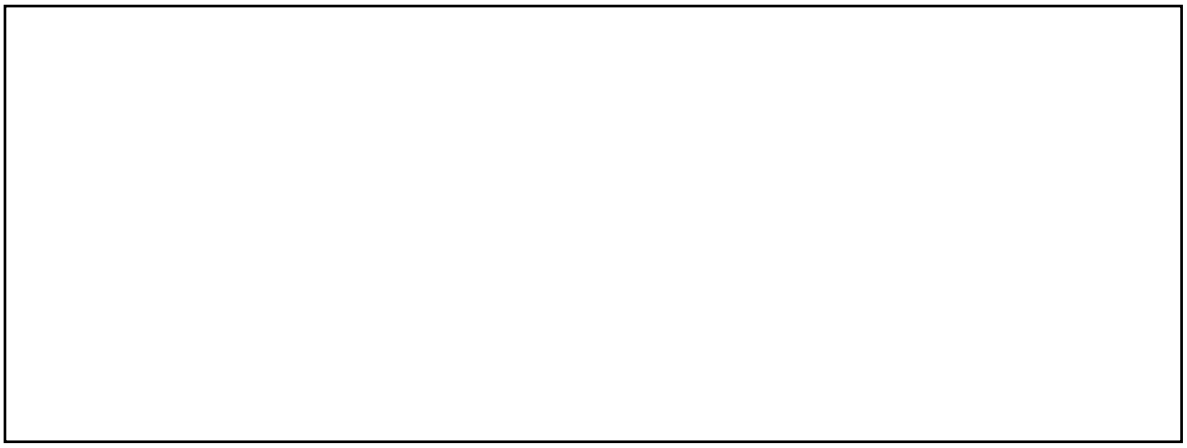
How do you want the years ahead to feel—not just what you want to do, but what emotions you want to experience day to day?

What experiences, relationships, or contributions still feel important to you—important enough to make them a bigger part of your life?

What values do you want to guide the choices of this chapter of your life, and are you living by them right now?

What limiting beliefs have been functioning as a ceiling on what you allow yourself to imagine is still possible?

What would you write in a letter to yourself eighteen months in the future—and what does that letter reveal about what you hope for the most?



The future does not need to be perfect to be meaningful. It only needs to be approached with honesty, purpose, and the special kind of hope that says,

"There is still more ahead, and it is worth exploring."

BONUS SECTION

YOUR RETIREMENT REFLECTION JOURNAL

A Living Document for the Ongoing Journey

The chapter exercises were designed to be completed in sequence as you read the book. This journal is different. It is designed to be used repeatedly—revisit it weekly, monthly, or whenever this transition requires your attention and reflection. Look back across the weeks, months, and years of retirement, noticing how your answers evolve.

How to use this journal:

- Write without editing. Let thoughts come as they are.
- Write with honesty, not for appearance. If you find yourself writing what a content retiree should say, pause and ask: is that actually true?
- Be patient with repetition. The mind circling toward the same thoughts and responses is often pointing out something important.
- Hold what you write with compassion. Whatever surfaces deserves the same gentleness you would offer a good friend.

JOURNAL SECTION 1: Beginning This New Chapter

This section is most valuable in the early months of retirement—but it is worth returning to at any point. One of the most eye-opening things a retiree can do is revisit these questions after a year or two.

Take a few moments and reflect honestly on the following. Write as much or as little as you feel necessary.

What emotions did I feel when retirement first began—and which ones surprised me? Be specific. Go beyond "mixed feelings." Name which feelings, how strong they were, and when they showed up. The emotions you didn't expect often tell you the most.

What has surprised me most about retirement—either good or bad? What has been better or easier than you expected? What has been more difficult? What has been simply different from anything you anticipated?

What parts of retirement have felt easiest, and what parts have felt most difficult? Name them with as many details as you can. Don't downplay the hard parts. Challenges reveal what matters and what this change asks of you.

What do I hope this chapter of life will become—not in terms of what I'll do, but in terms of how what I do will make me feel? Before you begin to write, close your eyes briefly. Allow the answer to come from somewhere quieter than the planning mind.

REFLECTION PROMPT

"Right now, retirement feels…"

Complete this sentence without judging what comes to mind. Return to this prompt every few months and compare your answers. The evolution of that sentence across time is itself a story worth reading.

JOURNAL SECTION 2: Rediscovering Yourself

Chapters 1 and 3 explored the relationship between identity and retirement in depth. This part of the journal is where that research becomes personal—turning broad insights into something that applies directly to your life.

What activities make me feel most alive—not merely passing the time, but truly present and engaged? Think across your whole life, not just recent months. What has always given you that sense of being fully alive, whether or not it had anything to do with your job?

What activities did I love doing when I was younger that I have not given time to in years? Not the activities you engaged in because they were popular, but rather those you personally enjoyed, regardless of whether others participated. What activities absorbed you, and would you have chosen them even if no one were watching?

What interests, passions, or creative impulses would I like to explore in retirement? Write down your ideas without worrying about how realistic they are right now. The question is what speaks to you, not what looks sensible to go after.

What strengths and qualities do I value most in myself—the ones that have nothing to do with what I accomplished while working? These qualities are part of who you are now, not just who you were when you were working. They are what you take with you wherever you go.

What kind of person do I want to continue becoming? Not how you want others to see you, but who you truly want to be.

Identity Reflection

Complete the sentence **"I am..."** as many times as you can without using career titles or professional roles. Push past the obvious ones. Write until you surprise yourself.

A few examples to get you started:

- *I am curious.*
- *I am more patient than I used to be.*
- *I am someone who notices the light in the late afternoon.*
- *I am still figuring some things out, and that is okay.*

Usually, the answers that surprise you reveal what has always been true about you.

I am...

JOURNAL SECTION 3: Emotional Wellbeing Check-Ins

Try to use this section often—ideally every week, or whenever you feel the emotional ups and downs of retirement need some attention.

This week, I felt… (Be precise—not just "okay," but which emotions, when, and in response to what.)

Something that brought me joy or satisfaction this week was…

Something that challenged me emotionally this week was…

Things that helped me feel most grounded were…

What I need more of right now is…

What I need less of right now is…

MOOD AWARENESS TRACKER

At the end of each week, reflect briefly on each of the areas listed below. You don't need numbers—simply notice where each has been this week: present and strong, present and mild, or mostly absent.

	Present and Strong	**Present and Mild**	**Mostly Absent**
Energy and vitality	☐	☐	☐
Motivation and direction	☐	☐	☐
Gratitude and appreciation	☐	☐	☐
Felt connection to others	☐	☐	☐
Hopefulness about the future	☐	☐	☐
Sense of purpose or meaning	☐	☐	☐

JOURNAL SECTION 4: Gratitude and Small Joys

Psychologist Rick Hanson, whose work we met in Chapter 9, has studied how our brains tend to focus more on negative events than positive ones. His work suggests that deliberately paying attention to positive experiences is not just enjoyable but good for the brain. Gratitude helps us notice the good things in everyday life, so the pleasant moments around us don't slip by unnoticed.

DAILY GRATITUDE PROMPTS

Return to these prompts as often as you like. Specificity matters most—not "I am grateful for my family," but the specific moment, the specific exchange, the specific small thing that was good today.

Today I appreciated...

Today I noticed something beautiful which was...

Someone who positively affected my day was _____, and what they did was...

A simple moment that made me smile today was...

Something I usually take for granted that I noticed with fresh appreciation today was...

What small things make life feel meaningful to me? Take your time with this one:

REFLECTION PROMPT

“What small things make life feel meaningful to me?”

Take your time with this one. The answers aren’t always the things you might think are the most important. They are often less obvious and more personal—like the morning habits that help you feel grounded, the connection with someone who supports you, or the everyday moments that reveal something meaningful when you pause to notice them.

JOURNAL SECTION 5: Relationships and Connection

Chapters 5 and 6 explained the research on how social connections affect your health: the Harvard study of relationships and health, loneliness as a real health issue, and how being emotionally open helps create a feeling of belonging. This section is where the research turns into clear steps you can follow.

What relationships would I like to focus on strengthening and committing more time to?

Is there someone I have been meaning to reach out to—someone whose absence from my regular life I notice?

What kinds of interactions leave me feeling noticed, encouraged, or supported?

In my relationships, where could I be more open about my feelings—especially where I may have let someone think I'm doing better than I really am?

EXERCISE

Reaching Out

Write the names of three people you would like to contact in the coming month. Next to each name, write one action you can easily commit to:

- A phone call on a certain day
- An invitation to coffee or a walk
- A handwritten note
- A visit that has been talked about but not scheduled

Name	**Action**
Person 1	
Person 2	
Person 3	

Connection isn't built on big gestures or formal events; it grows from simple, thoughtful actions. Keeping relationships strong means reaching out, even when it feels a bit awkward.

JOURNAL SECTION 6: Purpose and Meaning

In Chapter 7, we explored Viktor Frankl's idea that the desire for a meaningful life is the primary driving force in people's lives. We also discussed a study that found having a sense of purpose is connected to improved mental and physical health, as well as a longer life. This section helps you bring that search into your own life.

— REFLECTION QUESTIONS —

When do I feel the most helpful, the most satisfied, and the most like I'm making a positive impact on someone or something?

What values are most important to me right now—the ones I want to guide how I spend my time?

How do I want to spend my time, share what I know, and use what I have right now? Who do I want to help, in what ways, and how will I do it?

What would I like the people who know me to say about my presence in their lives—not what I accomplished, but who I was?

REFLECTION PROMPT

I feel most purposeful when… Write honestly and without pressure. Purpose is found in both big and small moments—in a grandchild's reading progress, in helping prepare a family meal, in a long walk with a friend who just needs someone to talk to. Let your answer be as detailed and as humble as it needs to be.

I feel most purposeful when…

JOURNAL SECTION 7: Dreams Goals and Possibilities

Chapter 10 explored how the mind thinks about the future. People are naturally oriented toward what lies ahead, and staying connected to what is still possible is a skill—one that, when practiced, brings measurable benefits for health and well-being.

— REFLECTION QUESTIONS —

What would I like to learn—skills, subjects, practices, or areas of knowledge that interest me just for the experience?

What fears or limiting beliefs have been acting as a ceiling on what I allow myself to imagine is still possible?

If I didn't let fear decide—if I believed that trying something new was still possible—what would I try?

What would make the next few years feel worthwhile—not necessarily about achieving big things, but about my own personal experience?

EXERCISE

My Possibility List

Create a list titled *"Things I Still Want to Experience."*

Think about the places you want to visit, the fun things you want to do, the people you want to connect with, the creative projects you want to start, the skills you want to learn, and the dreams you want to chase—anything that makes you feel a little spark of excitement when you picture it. Everything counts. There's no need to justify any of it.

Dreams, as we saw in Chapter 3, do not expire. They wait, patiently, for the right conditions to surface again.

Things I Still Want to Experience

JOURNAL SECTION 8: Self-Compassion and Growth

Kristin Neff's research on self-compassion—which we explored in Chapters 2 and 9—finds that self-compassion produces better outcomes than self-criticism across many areas of life: managing emotions, health habits, resilience, and honest self-assessment. This section is a dedicated space for practicing what that research recommends.

What am I discovering about myself during this phase—things I wasn't aware of or didn't fully recognize before retirement that have become clearer now?

Where do I need more patience with myself—where am I expecting changes from myself that I would never demand of a friend or loved one in the same situation?

How can I take better care of myself—not as a self-improvement project, but as an act of basic respect for the person adjusting to this important life transition?

REFLECTION PROMPT

“One thing I want to stop criticizing myself for is…”

Be truthful with yourself. Then write what you would expect a loved one to say to you about it. Something gentle and true.

JOURNAL SECTION 9: Creating Your Ideal Retirement Life

This section brings together the threads of the whole book—identity, routine, connection, purpose, joy, health, and vision—into a personal conclusion. Return to it periodically. What you write six months after retiring will differ from what you write two years in, and both versions will be worth reading.

What does an ideal day feel like—not what it contains but how it feels from the inside?

What habits and practices most reliably support my emotional and physical well-being?

What kind of environment—physical, social, or relational—helps me feel most like myself?

What do I want more of in my life, and what do I want less of?

EXERCISE

Future Vision Reflection

Please complete the following without overthinking. Write the first thing that comes to mind:

I want my retirement years to feel…

I hope to continue growing in…

I want to spend more time...

I want to protect my peace by...

One small step I can take toward that vision this week is...

Open Pages — For Whatever Needs Space

These pages are for everything else—what doesn't fit a prompt, what pops up in your head unexpectedly, what needs to be acknowledged and written down but doesn't fit an existing category.

Open Page

Open Page

Open Page

Open Page

Open Page

Open Page

A Final Word Before You Close This Workbook

You have done significant work in these pages. Not just reading—writing. Reflecting. Sitting with questions that did not always have easy answers. Practicing the particular kind of honesty that a journal makes possible when you let it. Studies show that it has an impact on our body, feelings, and thinking. But beyond the research—you can tell it matters because you can sense the difference between a thought that has been examined closely and one that has just been held onto.

Take a final quiet moment. Set everything else aside. Then complete this sentence:

In this next chapter of life I hope to…

Your story is still unfolding.

This page is part of it.

And so is every page that comes next.

— M.L. Robinson

Download your free electronic copy of this complete workbook at RetiringWisely.com

Your retirement is still becoming. So are you.