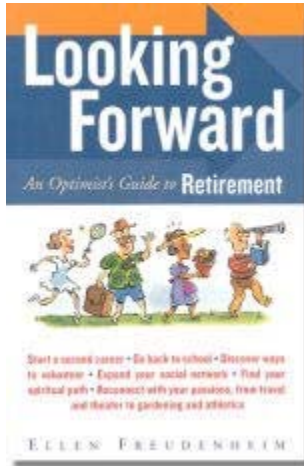


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## Invest in Yourself: 8 Non-Financial Tips for Retiring Boomers

To purchase this book and others by Ellen Freudenheim from Amazon, click on the link below or in the column to your left. [Looking Forward: An Optimist's Guide to Retirement](#)

If you're one of the millions of baby boomers beginning to think about retirement, here are New Year's tips from expert Ellen Freudenheim, author of *Looking Forward: An Optimist's Guide to Retirement*, recommended last week by the [Wall St. Journal](#) Online Encore section

### 1. Think Big: Life's about More than Money

Take a look at the non-financial dimension of retirement. For the New Year, make a list of what makes you happy—friends, projects, activities. Focus on what makes your life fulfilling—not just what satisfies your bank account.

### 2. Forge Your Personal Path

Nobody said you absolutely must retire to Florida and play golf. What is it you've always wanted to do, but never had time for? Start a log of your unfinished agendas, whether that's learning to play piano or getting in great shape.

### 3. Find Your Anchor Activity

Identify one or two things around which you can structure your time. Volunteering, retraining for a new career, grandchildren, travel and personal hobbies are all perennials.

### 4. Give Back

Getting involved in volunteer activities is a great way to meet new people, do useful work, and put your own life in perspective.

### 5. Make Time for Fun

Kick back! Make sure your schedule doesn't get so busy there's no time for you! Make time to read, garden, meet new people—and dance!

### 6. Be Realistic about Finances

Get a handle on your finances—and if you can't afford to retire yet, consider partial retirement, plan a way to earn income from your hobbies, or downsize your life so you can save more. Start today!

## **7. Invest in Your Social Portfolio**

**Retirement is more than just a matter of financial investment. It's important to invest in your social portfolio—your friends, family, relationships, too.**

## **8. Staying Healthy= Money in the Bank**

**Health care costs are the bugaboo of everyone's retirement. So invest in a healthy regimen by getting enough exercise, losing weight if necessary, eating healthily. Exercise staves off depression, keeps your blood pressure down, and is even good for your sex life! You may save thousands of dollars in health care costs just by living healthily**