

6 HABITS TO BEAT FINANCIAL STRESS IN RETIREMENT



RETIRE WISE

According to a recent survey, two-thirds of Americans are experiencing moderate to high financial stress, and half aren't financially prepared for the unexpected.¹ Concerns stemming from insufficient savings, rising healthcare costs, inflation, and the economy can contribute to financial stress at any age, but can be especially worrisome for those in retirement and living on a fixed income. While you may not be able to control the economy or inflation, the following habits can help you replace financial anxiety with confidence when it comes to managing your finances in retirement.

1. **Avoid fueling your anxiety.** Scrolling through economic news 24/7 or obsessively checking portfolio performance can actually exacerbate financial stress. For a more balanced approach, trust in your long-term plan and consider reducing the amount of time spent scrolling or limiting news consumption to several reputable outlets.
2. **Maintain a cash cushion.** Sufficient cash reserves may prevent you from relying on credit cards or loans to pay unexpected expenses and can help avoid cementing investment losses during periods of economic uncertainty, giving longer-term assets more time to recover. Your cash flow strategy should be carefully coordinated with your retirement income plan.
3. **Stick to a budget.** Your budget or retirement spending plan helps to ensure adequate cash flow, which is critical for enjoying life in retirement. Because it tracks the disposition of every dollar flowing through your household, your budget is a great tool for determining if you're spending too much or too little at any given time so you can adjust spending, as needed.
4. **Embrace change.** It's unlikely that your goals and priorities will remain static over the course of your life in retirement. For example, travel may be a priority early in retirement, while healthcare expenses may take precedence as you grow older. Review your goals at least annually to reaffirm or adjust your spending needs and priorities as your life and circumstances change.
5. **Practice self-care.** No matter the source of your anxiety, incorporating stress-relief techniques into your daily routine, such as exercise, meditation, spending time with friends and family, or volunteering can be beneficial for managing stress.
6. **Rely on a professional.** When it comes to managing finances in retirement, there's no need to do it alone. Your focus should be on enjoying the life you have built, not worrying about the future or what the financial markets are doing today. Your financial professional can help you create a personalized strategy that considers your goals, timeframe, and risk tolerance, and tracks your progress every step of the way, helping to replace worry with confidence.

Ready to increase your retirement confidence? Contact the office to schedule a time to talk.

1) "Discover Survey: Americans Seek to Improve Their Financial Lives Amid Uncertainty." 7 MAY 2025, Discover.com, <http://investorrelations.discover.com/newsroom/press-releases/press-release-details/2025/Discover-Survey-Americans-Seek-to-Improve-Their-Financial-Lives-Amid-Uncertainty/default.aspx>.

How to Choose a Fitness Program that Sticks

Staying fit as you age can offer numerous benefits from improved physical function and balance, to pain reduction, stress relief, improved sleep, and lower risk for chronic disease and injuries.¹ As a result, regular physical activity may help you participate in the activities you like with the people you love for a longer period of time. Of course, reaping these benefits requires a fitness program that meets more than just your strength or weight loss goals. To stick with a program, it must meet your budget, travel requirements, and desired level of social interaction, among other criteria.

Whether you're just starting out on your fitness journey or looking to change up your routine, the questions below will help guide you to a program compatible with your needs and goals.

Consider:

- How much (if anything) are you willing to pay for a fitness membership or subscription?
- What type of facility and/or equipment do you require? Gym? Pickleball courts? Track?
- Do you prefer group instruction, one-on-one training, or a self-guided program?
- Are you looking for a variety of activities or amenities, or a singularly focused program or facility, such as a dance studio or aquatics center?
- Are the hours of operation compatible with your schedule?
- How far are you willing to travel?
- Are you looking for social interaction or to make new friends? If so, consider classes or programs at your local community, recreation, or senior center.

Before committing to a program, class, or membership:

- Ask about a free trial membership or if you can attend a class as an observer or guest
- Inquire about senior discounts
- Check out the facility or instructor's online reviews
- Thoroughly read any contracts (including the small print) before signing or paying a membership fee.

1) "Health Benefits of Exercise and Physical Activity." 14 JAN 2025, Nia.nih.gov, <http://www.nia.nih.gov/health/exercise-and-physical-activity/health-benefits-exercise-and-physical-activity>.



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