

Rewirement

Retirement Seminars
2025-2026
NSTU Counselling Services

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Mindful of Patterns

The brain runs on autopilot, repeating old patterns without question.

The truth is that your mind is not designed for accuracy –
It is designed for familiarity.

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Why it's Hard to Make Decisions

The decision-making process often involves additional factors that hinder our ability to choose.

Decision-making process can be demanding – from a cognitive and an emotional perspective.

Uncertainty and natural indecisiveness can make it more difficult to make a decision.

Factors that make it harder to choose – Too many choices – A greater variety of choices can actually make us feel worse as we make choices.

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Views/Beliefs

1. How do you view retirement?
2. What are your greatest fears about retirement?
3. What are looking forward to in your retirement?

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Ideal Decision-Making Process

To make decisions, we generally go through the following steps:

1. Identify the decision
2. Determine your goals
3. Gather information
4. Identify options
5. Evaluate the options
6. Select the preferred option

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Biases Awareness

Consider the following when making decisions:

- Accounting for issues such as cognitive biases that might influence your thinking.
- Account for normal “negativity bias.”
- Consider too many choices can actually make us feel worse as we make choices

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Transitioning

- Transitioning from a structured to an unstructured lifestyle can be unnerving if you are not prepared. (How do you transition into summer?)
- Planning is required for both financial and non-financial (emotional) aspects of retirement.

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Transitions

- Your retirement will be a unique experience that will not reveal its true identity until after you actually retire.
- But developing a plan in the year(s) prior to your retirement date will ease the transitioning into another stage of your life.



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Transitional Stages/Small Steps

1. Pre-retirement
2. Reality
3. Reorientation/Rewiring
4. Dealing with adjustments to a new lifestyle (For teachers may only begin in September)
5. New routine.

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Losses

Some things may be missed, for example, friendships in the workplace, various benefits, and the ways in which work provided a centre point for a work/life structure.

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Continuity

When people retire they usually take their personalities, attitudes and behaviors into retirement.

Finding truly meaningful engagement in retirement may take longer than expected. Making these adjustments prior to the transition can reduce stress and anxiety.

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Four S's

Setting goals with the following 4 S's in mind, and can be considered in all stages of life.

Goals can emerge from the following four S's:

1. Social Connections
2. Stimulation – Life-Long learning
3. Structure – Example – Morning walk, exercise regime
4. Story – want to part of something bigger than yourself – part of a community.

From Chapter 4 “Never Retire – by Neil Pasricha How to live an awesome life.

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Identity

The long-term identity structure can be severely traumatized by the loss of the work role unless a person has formed an identity that is composed of his/her/their individualistic values as opposed to just his/her/their roles.

Reality of retirement can possibly be disenchanting – sometimes restless, depressed, missing stimulation.

Can be helpful if you are struggling with retirement – during the process of reinventing yourself – to speak with a counsellor.

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Questioning Belief System

1. Definition of productivity – wired to survival
2. Over identification with work.
3. Something is missing – can be an opportunity to delve into what that might be?

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Beginning of Rewirement

The retirement process starts when the person begins to think about retirement. The person needs to develop a mental conception of retirement along with the help of taking action towards that vision/conception.

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Identity

Literature takes two opposite orientations toward identities during retirement.

1. One considers retirement as an identity crisis
2. One considers retirement as identity continuity

Both identity crisis and identity continuity indicate that retirement involves deep identity reconstruction/rewiring

The process is normally full of uncertainty and anxieties.

Do you know anyone who has not adjusted to retirement? What do you think is the reason?

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Micro-Transitions

It does mean that people need to rely more on his/her/their own self initiative to create change compared to during his/her/their life working for an employer.

The move towards internal reflection as opposed to considering external opinions/demands is paramount.

Self-awareness is key before implementing an action towards a goal(s).

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Attitude Towards Aging

“Age is an issue of mind over matter. If you don’t mind, it doesn’t matter.”

Mark Twain

- It is important to take into consideration your own attitude to “advanced age”.
- When an individual has a “prejudiced” attitude towards “advanced age” it has been acquired in earlier life.
- Subsequently “negativity” towards “advanced age” is turned inwards, and a risk factor of this attitude can be depression.

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Pre-Retirement How to Disengage from Work in a Healthy Manner

- Once you have made the decision to retire, you may start to disengage at work while you focus more on plans of the future. This is a healthy part of processing a transition.
- A strategy that may be helpful for you to stay motivated at work is by focusing only on short-term tasks.
- Begin putting in your schedule, in the last few months before you retire, a time slot dedicated to closure. For example – write that note to a special colleague who you have appreciated working alongside, go through your desk removing personal items, etc.

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Emotionally Ready - Unsure Financially

- Attending a pre-retirement seminar
- Meeting with a financial advisor
- Consider working after retiring
- Delay retirement
- Living on a retirement budget as opposed to a working budget
- Alternative approaches – for example, downsizing home

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Financially Ready – Unsure Emotionally

- Create a lifestyle goals list
- Talk to partner
- Volunteering in an area of interest
- Take short trips
- Ease into retirement – 80% working or substituting

Lifestyle Goals and Couples Questionnaire - documents

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Questions?

“Retirement is a blank sheet of paper. It is a chance to redesign your life into something new and different.”

Patrick Foley

“Retirement is not the end of the road. It is the beginning of the open highway.”

Unknown

“What do you call a person who is happy on Monday? Retired.”

Unknown

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Resources

- How to live an Awesome Life by Neil Pasricha (Chapter 4 – Never Retire)
- Retirement: The Next Great Adventure
 - Natasha Josefowitz, P.hD
- 'Happy Retirement: The Psychology of Reinvention: A practical guide to planning and enjoying the retirement you've earned'
 - Professor Kenneth S. Shultz, Ph.D
- 'Mindset: The new Psychology of Success: How we can learn to fulfill our potential'
 - Carol S. Dwek, Ph.D
- Psychological Effects of the Transition to Retirement by John W. Osborne, University of Alberta Canadian Journal of Counselling and Psychotherapy Vol. 46 No. 1 Pages 45058
- Finding Meaning During the Retirement Process: Identity Development in Later Career Years by Lan Wang, Douglas T. Hall, and Lea Waters Oxford Library of Psychology, Oxford Handbooks Online – Oct 2014

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How to Age
gracefully

[Aging Gracefully](#)

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