

ENCORE:

CREATING THE LIFE
YOU WANT AFTER
A MAJOR CHANGE



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INTRODUCTION

When we picture our lives in our 50s and beyond, we generally believe that we will be “settled” in our career, family and lifestyle. Unfortunately, life sometimes throws us curveballs, compelling us to reimagine the key areas of our existence and formulate a new picture. We may get divorced, our spouse may pass, we might change careers, or we could relocate. Each of these life transitions presents its own challenges, but they share many common elements you can consider as you create the life you want.

IN THIS EBOOK, WE WILL LOOK AT THE FOLLOWING:

- ✓ Common transitions and the challenges inherent in each
- ✓ How to re-envision your life purpose during and after a significant transition
- ✓ Redefining your lifestyle in the face of major change, including your life habits and how you spend your time
- ✓ Securing your finances in the wake of transition and key considerations for financial well-being in your next life chapter

We will also include growth-enhancing exercises to help you delve deeper and learn what’s most important to you.

LIFE TRANSITIONS AND THEIR CHALLENGES

Although significant life changes can occur at any time, they can be particularly unsettling during the second half of our lives, when we expect to have figured everything out and be able to coast along safely. Let's look at common life transitions for women in their 50s and 60s and the challenges those transitions can present.

DIVORCE

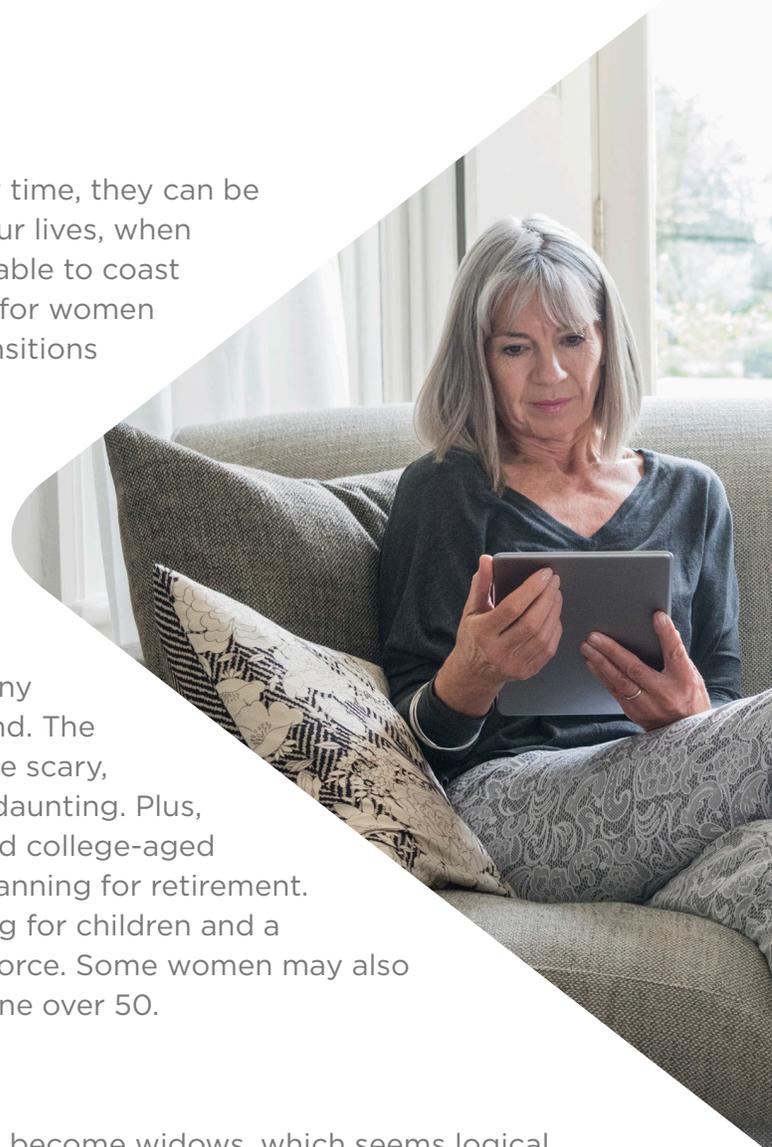
Late-life divorce has been on the rise, and according to the National Center for Family and Marriage Research, people over 50 were twice as likely to divorce in 2014 than in 1990.¹ Although divorce can be difficult to deal with at any age, the effects can be worse in midlife and beyond. The prospect of being alone in our golden years can be scary, and the thought of dating again after 50 may be daunting. Plus, you may have concerns about caring for minor and college-aged children, sustaining your financial solvency and planning for retirement. If you have not worked for some years while caring for children and a home, you may find it stressful to rejoin the workforce. Some women may also worry that companies will not want to hire someone over 50.

WIDOWHOOD

Statistics indicate that 75% of married women will become widows, which seems logical since women have a higher life expectancy than men. However, the surprising figure is that according to the U.S. Census Bureau, the average age of widowhood is a young 59.² If you lose a spouse, either suddenly or as a result of a lengthy illness, you may feel as if the rug has been pulled out from underneath you. Not only are you dealing with often-crippling grief, but you must also take on the responsibilities of your deceased spouse and learn new roles. You may face financial concerns, as well as general life considerations and worries about the future.

¹ Abby Ellin, "After Full Lives Together, More Older Couples Are Divorcing," *The New York Times*, October, 30, 2015, www.nytimes.com/2015/10/31/your-money/after-full-lives-together-more-older-couples-are-divorcing.html.

² Ilana Polyak, "Widows: Don't Let Grief Cloud Financial Judgment," *CNBC*, July 10, 2014, www.cnn.com/2014/07/10/widows-dont-let-grief-cloud-financial-judgment.html.



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CAREER CHANGE

Many people contemplate changing their career in midlife, but few actually do it. While 80% of those over 45 consider a career change, only 6% make the leap into a new profession.³ Career changes can occur for a variety of reasons. You may have been laid off, you might be moving on from a declining industry, or you may want to pursue a new interest or capitalize on expertise. No matter the reason, stress and anxiety often coincide with a career change, especially if you are in the second half of your life. You may have dependents you need to care for, as well as financial obligations to maintain. Such considerations occur against the backdrop of learning new responsibilities and expectations, along with the often-resulting self-esteem and capability concerns.

RELOCATION

It may be your choice to move to a new area, or your relocation could be the result of external circumstances, such as a job change for you or your spouse, the desire to be closer to family, or financial constraints. However it occurs, relocation can be stressful, especially if you are leaving behind decades-long relationships and juggling real estate sales and purchases. The stress can be compounded when the move is to an unfamiliar area of the U.S. or a different country entirely.

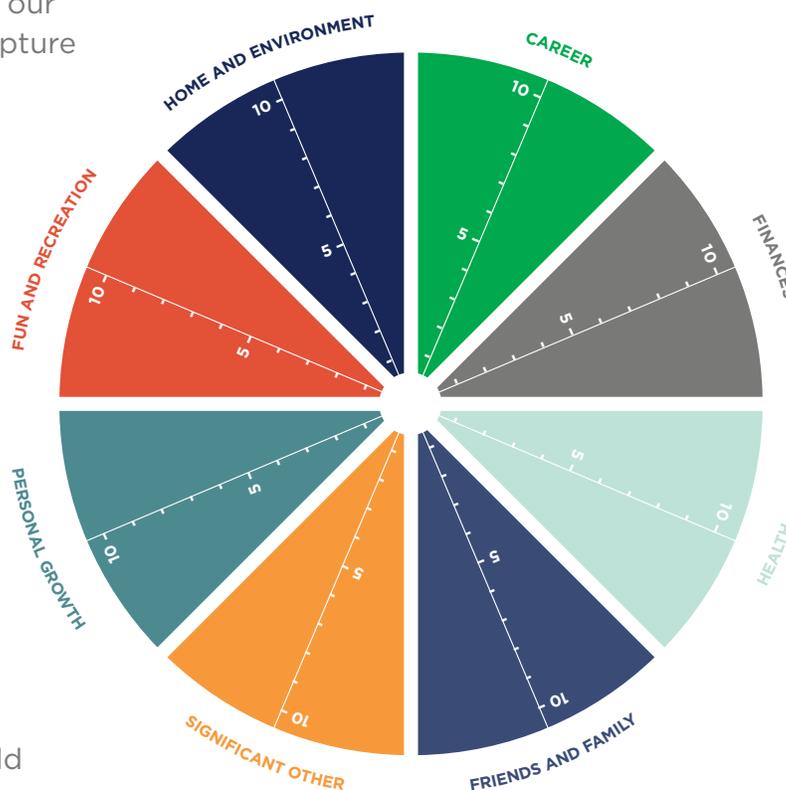
³ Learn How to Become, “The Complete Guide to Career Change After 50,” www.learnhowtobecome.org/the-complete-guide-to-career-changes-after-50.

RE-ENVISIONING YOUR PURPOSE

Following a major transition, you may face a multitude of concerns, but the overarching questions often include “What is the purpose of my life now? What do I want for the rest of my life, and how can I get there?” These are big questions, and there are no easy answers. We can’t outline your unique path, but we can help you find markers to help guide you. The following exercises may assist you in gaining clarity about the next chapter of your life.

TAKE A MIDLIFE TRANSITION INVENTORY

Sometimes when we feel confused and our thoughts are jumbled, it is helpful to capture our key concerns on paper. One tool for doing this is the Wheel of Life, which assists you in evaluating your satisfaction with the various areas of your life. Each section of the wheel represents an area, such as career, finances, health, home and environment, significant other, fun and recreation, friends and family, and personal growth. For each segment, you assign a number between 1 and 10, with 1 signifying very little satisfaction and 10 being a high degree of fulfillment. You then select two or three areas to work on and set a few concrete goals for each using the S.M.A.R.T. principle, which specifies that all objectives should be specific, measurable, attainable, realistic and timely.



EXAMINE YOUR VALUES

When you feel as if your life has been turned upside down, one way to regain clarity is to define your values and the extent to which you are honoring them. You can do this by envisioning one or two peak experiences from your past, times when you felt you were at your best and experienced a high degree of happiness. Describe the essence of these experiences, and determine the values that were honored in your life.



Once you have outlined your top values, the next step is to consider the degree to which they are honored now. Often when people feel unhappy or dissatisfied, it is because they are ignoring one or more of their top values. For example, a person with a key value of freedom may feel stifled in a standard 9-to-5 job, whereas someone who prioritizes security may find entrepreneurial pursuits stressful and unsettling. You can find many helpful resources on the internet or in our appendix to guide you in identifying your key values.

REDISCOVER YOUR STRENGTHS

In the midst of transition, you may doubt your ability to stay afloat. One way to increase your confidence is to get present to your unique character strengths. We all have areas of competency that we can capitalize on to navigate challenges and changes. You can do an internet search or turn to our appendix for free tests to determine your strengths and aptitudes. Once you become aware of what you do well, you can incorporate those strengths into your day-to-day life, as well as into a new career pursuit or hobby if desired.

OUTLINE YOUR ROLES

In transitions such as divorce or widowhood, the roles you inhabit may change dramatically. Whereas you may have previously co-parented your children, you may now need to serve as both mom and dad to them. Likewise, if your spouse was always the one to manage the finances and take care of home repairs, those tasks may now fall upon you. You may now have a whole host of new responsibilities you never had to deal with before, which can feel overwhelming. Taking the time to list out your roles and responsibilities can help increase clarity and reduce stress.

CREATE A PERSONAL THEME

One way to create focus in your life is to select a guiding theme, which is usually specified by a single word or a short phrase. Selecting a theme is commonly done at the beginning of a year, but it really can be done at any time. A personal theme can be particularly powerful when starting a new chapter in life following a major transition. Having your theme top of mind can provide direction for your decisions, pursuits and time commitments.

WHAT'S ON YOUR BUCKET LIST?

We all have goals and dreams we hope to accomplish, ranging from lofty pursuits to more down-to-earth aims. Creating a bucket list can help you see promise and possibility for your next life chapter.

There is no right way to create a bucket list, but here are a few tips:

- **Start by brainstorming:** Take time to jot down everything you have always wanted to do and every place you would like to visit. Don't censor yourself or think about what is or isn't possible. Just capture all of your ideas.
- **Refine your list:** After you have captured your dreams on paper, divide your list into categories (e.g., travel locations, hobbies to try, new skills to learn) and rank your goals by what is most important to you.
- **Target your first few goals and pursuits:** If you end up with a lengthy list that seems overwhelming, select some initial goals and take baby steps to start making those dreams reality. For instance, if you would like to learn a musical instrument, your first step could be to investigate local classes.



REDEFINING YOUR LIFESTYLE

No matter what type of transition you have experienced, you will likely need to make changes to your daily and weekly routines and other aspects of your lifestyle.

While the prospect can be unsettling, it is also an opportunity for increased life satisfaction.

HOW DO YOU WANT TO SPEND YOUR TIME?

One of your most important considerations is the way you spend your time. We all have obligations to fulfill, but we typically have more options than we realize. Before changing how you allocate your time, you should first increase your awareness of how you spend it by keeping a time log for a week or two. Don't change your routine during this tracking period; just make a note of what you do and when.

After you create your time log, you can make decisions about the activities you would like to increase, decrease or let go of altogether. A useful exercise is to imagine that your life is like a plate that holds all the ways in which you spend your time. If you were to take everything off that plate, what would you willingly add back on? For those activities that do not make the cut, how can you de-emphasize them moving forward?

Here are some life areas you may wish to consider:

- **Work:** How satisfied are you with the work you are doing? Are you working more or less than you would like? Is there a profession you have always aspired to, or work that you used to do but have not for quite some time? Sometimes a painful situation like a divorce or the loss of a spouse can open the door to pursuing a more fulfilling career.
- **Relationship and community:** In our busy lives, we may not spend enough time with those who are important to us. Are there friends or family members you would like to see more of? What about community involvement, such as church membership. If you have recently lost your spouse through divorce or death, dating may rightfully be the furthest thing from your mind. But if you are becoming open to the idea, consider how you might include it in your life.
- **Volunteering and service:** Contributing to a charity or offering assistance to another can help you feel energized and part of the bigger picture of life. Volunteering can also enable you to test-drive a potential career or engage a passion.



- **Learning, creativity and hobbies:** Perhaps you want to learn one of the arts or immerse yourself in a new language. Maybe there is a hobby you used to love that has fallen by the wayside in the midst of career development and raising children. How can you integrate the activities you enjoy or want to learn? Perhaps you could devote one evening a week or a few hours on the weekend to a favorite or new activity.
- **Travel:** Most of us have places we would love to visit, both near and far. How much would you like to travel, and where would you like to go? How can you incorporate travel in the coming months and years?

MANAGING RESPONSIBILITIES AND PLANS

Perhaps you have identified activities you would like to incorporate into your life but question how you can do so in light of your responsibilities, including work and child care. It may take a little ingenuity and some juggling, but it is possible to include both responsibilities and fun in our lives. You may wonder where you will find the time in your busy schedule—that is where examining your habits comes in.

LOOKING AT YOUR HABITS

We all have the same 24 hours in each of our days. Almost everyone can find time to engage in fulfilling activities by tweaking their habits. Here are five ways to find time for the activities that are important to you:

1. **Get up an hour earlier:** Before you go to bed, set out everything you need to do your activity of choice (e.g., workout clothes, your journal, a book to read) so you can begin it right away when you wake up.

2. **Watch less television:** Television is not bad in and of itself, but it can be a time waster. Aim for moderation, and select just a few favorite programs to watch regularly.
3. **Take a social media hiatus:** Facebook and other social media sites can be compelling, and before you know it, an hour has passed. Try spending a week away from social media to see how it impacts your life. If you miss it, add it back in, but set limits on the time you spend online.
4. **Every little bit adds up:** Setting a timer for 15 minutes can be sufficient for de-cluttering or other tasks you have been putting off. This small time increment feels doable, and you may find you want to keep going after the time has elapsed.
5. **Do a “boot camp”:** On the flip side, you may wish to set aside larger chunks of time, such as a full day or even an entire weekend. If you have young children who your parents love spending time with, take advantage of this to get a day or weekend to yourself.

PRIORITIZING SELF-CARE

It is common for women to put themselves last on their priority lists, if they even appear there at all. But if we burn the candle at both ends and get sick or worn out, we are no good to anyone else. We have to fill our proverbial storehouses so we have more to give.

Self-care includes:

- **Diet:** Good nutrition is even more critical when we are under stress. Taking the time to prepare healthy meals and snacks can give you the fuel to approach the challenges you have at hand.
- **Exercise:** Regularly moving your body helps with weight control, well-being and mood regulation. Even a walk around the block can shift your attitude and sharpen your focus on what you need to do.
- **Sleep and rest:** Proper rest can be the first thing to go when we are in crisis. While we can all get by with less sleep on occasion, ongoing sleep deprivation leads to a shorter emotional fuse and compromised health.
- **Relaxation:** We all need downtime to recharge our batteries. You can relax with activities like reading, meditating, attending worship services, watching a favorite television program or simply taking a bath.
- **Attending to your appearance:** It may seem frivolous to focus on appearance when your world is falling apart, but your outside can affect your inner well-being. You don't need to spend an inordinate amount of time getting ready each day, but paying attention to your hair and clothing can help you feel better about yourself.

SECURING YOUR FINANCES

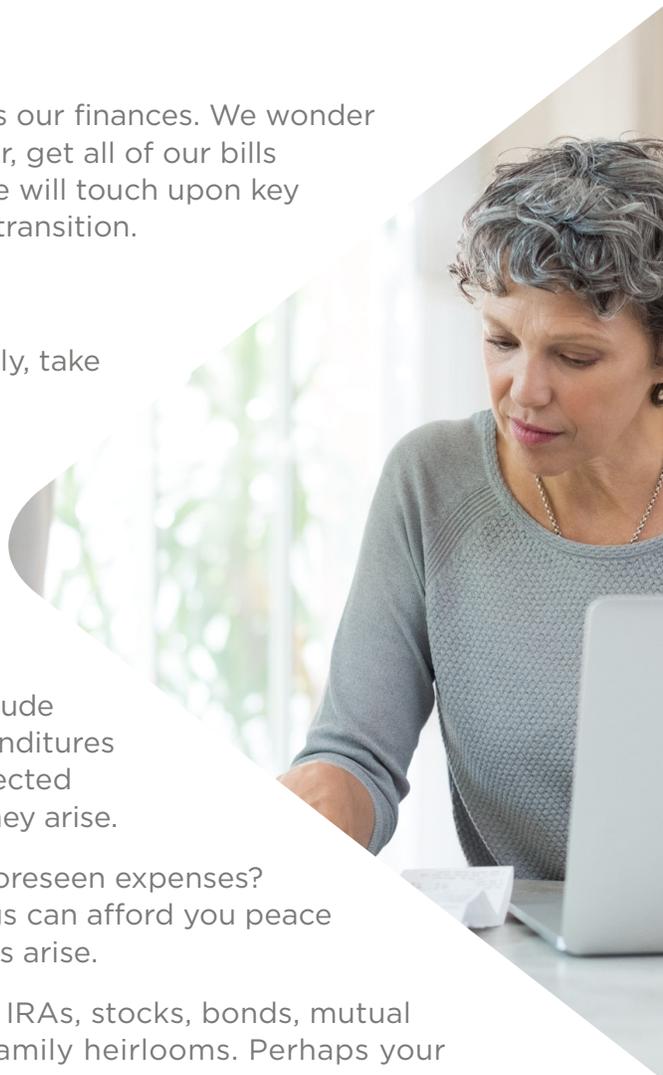
After a life transition, one of the first things we consider is our finances. We wonder if we will have enough money to keep everything together, get all of our bills paid and prepare for tomorrow's needs. In this section, we will touch upon key financial concerns to keep in mind as a midlife woman in transition.

GENERAL FINANCIAL CONSIDERATIONS

When it comes to understanding where you are financially, take these elements into account:

- **Income:** This word usually evokes the salary we earn, but there are other types of income we may receive, including investment dividends or alimony. Once we retire, Social Security and pension income will factor in, both our own and that of a deceased or former spouse.
- **Expenses:** Do you track what you spend? Expenses include the day-to-day costs of living, as well as one-time expenditures such as new furniture and travel. There are also unexpected expenses that we need to be prepared to meet when they arise.
- **Savings:** Do you have a rainy day fund in place for unforeseen expenses? Have you been diligently saving for retirement? Savings can afford you peace of mind that you can remain solvent when emergencies arise.
- **Investments:** This category includes 401(k) accounts, IRAs, stocks, bonds, mutual funds, precious metals, real estate, and antiques or family heirlooms. Perhaps your spouse was always in charge of your family investments, and so you do not know much about this area of your financial life. If you are newly divorced or widowed, make sure to familiarize yourself with your portfolio, or hire a financial advisor to help you understand your options.
- **Debt:** Household debt in this country has increased by 11% over the past decade. In 2016, the average American had a combined credit card balance of \$16,061 and a total debt balance of \$132,529, including mortgages.⁴ Are you aware of your current debt amount and how much you pay out each month in bills? It is important to understand this figure and have a plan for repayment.
- **Beneficiary designations:** If you have recently experienced a change in marital status resulting from a divorce or death, you may need to change the beneficiary listings on your financial accounts.

⁴ Erin El Issa, "2016 American Household Credit Card Debt Study," NerdWallet, www.nerdwallet.com/blog/average-credit-card-debt-household.





According to a 2015 Harris Poll estate planning survey, **64% of Americans** do not have a will.⁵

HOW DO YOU WANT TO SPEND YOUR MONEY?

In addition to paying for your current expenses, your financial portfolio is also in place to make your plans, goals and dreams possible. In the first section of this book, we discussed your bucket list, those dreams and goals you want to achieve—many of which will cost money. While some of what you want to do may seem out of reach, it is possible to plan appropriately to make those dreams come true.

The process starts with putting a spending plan in place to cover present life needs while also putting money away to make your vision a reality. Take concrete steps, such as automatically diverting a portion of your paycheck to an investment or savings account. Automatically setting money aside can help you build a nest egg over time without having to consciously set aside funds on a regular basis.

LEGAL DOCUMENTS TO HAVE IN PLACE

There are certain legal documents we should have in place but do not necessarily think about during our younger years. If your spouse was typically in charge of your finances, they might have already taken care of these matters, but it is important to ensure that you are covered. Here are the primary legal documents you should have:

- **Will:** According to a 2015 Harris Poll estate planning survey, 64% of Americans do not have a will.⁵ If you have not prepared one, a probate court will determine how your assets are distributed, and the court may end up appointing someone you would not want to distribute them. A will ensures that your wishes are honored.
- **Living trust:** A living trust can help minimize estate taxes, avoid probate and protect your privacy. Under such an arrangement, if you die or become incapacitated, your assets will be transferred to the trust, and the person you have assigned as trustee will take over the management of your finances.

⁵ Jeff Reeves, "64% of Americans Don't Have a Will," *USA Today*, July 11, 2015. www.usatoday.com/story/money/personalfinance/2015/07/11/estate-plan-will/71270548/.

- **Durable power of attorney:** Simple power of attorney documents are rarely used today, as they are terminated the moment the principal becomes incapacitated. However, a durable power of attorney (DPOA) remains in effect even if the principal is incapacitated due to, for example, loss of mental capacity. With a DPOA, you name a trusted friend or family member as the “agent,” and if the document is enacted, that person takes over responsibilities such as payment of your bills and management of your health care.
- **Advance medical directive or living will:** This document is useful should you become unable to communicate your wishes regarding end-of-life medical care. You can specify the types of medical treatments you would or would not want, including life-prolonging intervention and palliative care.

The bottom line is that you need to be proactive. Preparing the documents above is an essential part of financial planning. Having these documents in place helps ensure that your financial and medical wishes will stay in the hands of the people you trust.

HEALTH CARE CHALLENGES

When considering your financial expenses, you need to keep health care costs in mind. While many Americans have health insurance through their employers, this is not the case for everyone, including the millions of Americans who are self-employed, do contract work or work part time. Private insurance can be expensive, but the Affordable Care Act has reduced the cost for many who were previously uninsured or had inadequate coverage. With recent political changes, however, there will almost certainly be shifts in the insurance industry that will affect the cost of coverage. There are a lot of unknowns, but it could be helpful for you to allocate extra funds to cover future health expenses. A health savings account (HSA) can be a useful tool in covering medical expenses in retirement if you pay for current costs out of pocket and allow the amount in your HSA to build.



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If you are divorcing or are transitioning to a new job or career, your insurance plan may soon be terminated. Even if you are covered via COBRA, such coverage will last for only 18 to 36 months, depending on your individual situation. It can take a while to secure new coverage, so the time to investigate your options is now.

Those who are nearing retirement may believe that Medicare will take care of their future health expenses, but the government program has specific coverage limitations. For one, Medicare generally does not pay for long-term care necessitated by a chronic illness or disability. Yet the likelihood that you will need long-term care at some point in your life is high. According to the Centers for Medicare and Medicaid Services, 70% of people over the age of 65 will need some degree of long-term care,⁶ and only 8% of Americans have purchased long-term-care insurance.⁷ Without insurance, the cost of in-home assistance or a nursing home can mean a devastating hit to your retirement savings.

When selected carefully, long-term-care insurance can deliver peace of mind and help ensure your comfort later in life. Although it may seem that the need for such coverage is a long way off, you should plan as early as possible. If you purchase your policy while you are younger and in good health, the cost will be lower. If you do decide to buy a long-term-care policy, carefully review your options. Because the details can be confusing, it is wise to consult a financial advisor before purchasing a policy.

⁶ Bill O'Quin, "Startling Facts About Long-Term Care," Life Happens, March 11, 2015, www.lifehappens.org/blog/startling-facts-about-long-term-care.

⁷ A Place for Mom, "Long-Term Care Insurance: Costs & Benefits," April 30, 2015, www.aplaceformom.com/senior-care-resources/articles/long-term-care-costs.

HOUSING CONSIDERATIONS

Housing is most people's largest expense category, so it is important to examine this critical area of your finances during times of transition. This is particularly crucial for those who have recently experienced a change in their marital status or a shift in income resulting from a career change. The general rule of thumb is that you should not spend more than 30% of your net income on housing.⁸ For homeowners, that figure includes your monthly property tax and homeowner insurance.

The guidelines above are a good place to start, but various lifestyle considerations can also affect how much is reasonable for you to be paying for housing. Some examples may include frequently dining out, your children's private school tuition, and transportation expenses. If you are paying too much for your home, you may find yourself feeling "house poor," which essentially means that you have little money left over for other lifestyle expenses beyond your mortgage and other housing costs.

If you are close to retirement, you may not want to carry over mortgage expenses after you stop working. To determine how much house you can reasonably afford, you may wish to use an online mortgage calculator, in which you enter your monthly income, expenses and other financial information to estimate the mortgage amount that will best fit your budget.

SUPPORTING OTHERS

Thus far, we have mostly discussed financing your personal expenses and plans, but many people also want or need to provide for others. If you have minor children, you will likely want to cover more than just their basic living needs. They may be involved with sports, music, art or other extracurricular activities that cost money. There is also the matter of college education and how much of that you will finance. You will need to factor those expenses into your spending plan.

If you have adult children, you may have considered helping them buy a home or contributing toward the education of your grandchildren. While such desires are admirable, it is critical that you make sure your financial needs are met before financing the expenses of others. Among your needs are an adequate emergency fund and sufficient retirement savings. The same applies when donating money to charity. It is a wonderful feeling to contribute to people and causes that are near and dear to your heart, but it should not be to the detriment of your financial well-being. The guideline is that you should be able to pay your bills, cover expenses without resorting to the use of credit cards, and allocate funds to savings before making donations to charity or contributing money to other family members.

⁸ The Motley Fool, "How Much of Your Income Should Go Toward Living Expenses," www.fool.com/knowledge-center/how-much-of-your-income-should-go-toward-living-ex.aspx.



CONCLUSION

We hope you found this book helpful in laying out key considerations to keep in mind during times of transition. We covered a lot of ground so we could help get you thinking about what is possible at this new stage of your life.

It can be difficult to deal with a transition, but with proper planning, this new change could turn into a positive and productive next chapter of your life. We wish you all the best as you forge your path into the future.

APPENDIX: USEFUL RESOURCES

You may find the following resources helpful in writing your next life chapter. Just click on the text to be taken to the website.

REINVENTING YOURSELF AFTER 50

- [Life After 50: Are You Stuck? Lose the Clutter and Find Your Life](#) (The Huffington Post)
- [How to Find Yourself After 50](#) (Daily Plate of Crazy)
- [How to Reinvent Yourself After 50](#) (Harvard Business Review)
- [5 Tips for Finding Your Life Purpose](#) (Forbes)
- [10 Wise Ways to Redefine Yourself](#) (Womanitely)

DIVORCE

- [Inspiration for Starting Over](#) (Woman's Divorce.com)
- [Life After Divorce: 12 Ways to Rebuild Your Life](#) (Lifescrypt)
- [After Divorce: 8 Tips for Reinventing Yourself](#) (WebMD)

WIDOWHOOD

- [The Death of a Spouse: Rebuilding Your Life After the First Year](#) (ExpertBeacon)
- [How to Love Life Again After Losing a Spouse](#) (Bottom Line Inc.)

MIDLIFE CAREER CHANGES

- [The After-50 Career Change](#) (Monster.com)
- [6 Tips for Navigating a Mid-Life Career Change Successfully](#) (Career Directions Intl.)

GOAL SETTING

- [The Wheel of Life Self-Assessment Tool](#) (The Start of Happiness)
- [The SMART Principle](#) (Top Achievement)

VALUES ASSESSMENT

- [List of Common Values](#) (Steve Pavlina)
- [Deciding What's Most Important in Life](#) (MindTools)
- [Core Values Exercises](#) (How to Change Careers)



DISCOVERING YOUR STRENGTHS

- [Aptitude Test—Find Your Strengths & Weaknesses \(RichardStep\)](#)
- [What Are My Strengths? \(HeadingForSuccess.com\)](#)

CREATING A PERSONAL THEME

- [Free E-mail Course on Finding Your Word \(Susannah Conway\)](#)
- [One Powerful Word: A Simple Approach to Resolutions \(Always Well Within\)](#)

CREATING YOUR BUCKET LIST

- [How to Make Your Bucket List \(WikiHow\)](#)
- [The Ultimate Guide to Creating Your Bucket List \(Science of People\)](#)
- [How to Create and Manage Your “Bucket List” Before You Kick \(Lifehack\)](#)

TIME TRACKING

- [The 20 Best Time-Tracking Apps \(Zapier\)](#)
- [11+ Sample Time Log Templates to Download for Free \(SampleTemplates\)](#)

TIME MANAGEMENT AND POSITIVE HABITS

- [The Pomodoro Technique \(Cirillo Company\)](#)
- [Better Than Before \(Gretchen Rubin\)](#)
- [The Science of Productivity \(Gregory Ciotti\)](#)
- [Your Lifestyle Is a Reflection of Who You Are \(Success.com\)](#)

HOUSING AND COST-OF-LIVING

- [Online Mortgage Calculator \(Bankrate\)](#)
- [Home Budget: Cost-of-Living Reality Check \(Quicken\)](#)
- [How Much of Your Income Should Go Toward Living Expenses \(The Motley Fool\)](#)

SUPPORTING OTHERS AND CHARITY

- [Should You Lend Your Kids Money to Buy a Home? \(Interest.com\)](#)
- [10 Easy Ways Grandparents Can Help Pay for College \(Savingforcollege.com\)](#)
- [How Much of My Budget Should Go to Charity? \(How Stuff Works\)](#)

NEED HELP IN REBUILDING YOUR LIFE?

We build financial plans for women in transition to help them move forward with peace of mind. Contact us at **(336) 230-0071**.



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