## Retirement Survival Kit

We/I are a little worried that you may not be fully prepared for retirement so we've/I've put together a little survival kit to help you get adjusted to this new lifestyle. We/I are not experts on retirement but we/I think that these things may help (or not).

- 1. Piggy bank or coin jar you'll be living on a fixed income and you'll need to be watching your pennies so here's a convenient way to keep track of them
- 2. Scissors as you 'cut ties' with the working world, you will need to get used to not having to get dressed for work. To assist you with rejoicing in your new found freedom, you can use this to literally "cut your work ties".
- 3. Slippers or flip flops as you slip into your new life of ease and relaxation, you'll find that your wardrobe will become must less restrictive and much more comfortable.
- 4. Garbage bag labeled "Donation" while you're at it, why not consider getting rid of some or all of your work clothes and you can use this to pack them up and convey them to your favorite charity supporting thrift store
- 5. Hammer being a slave to your alarm clock will be a thing of the past so this may help you "smash that habit"
- 6. Sleep mask & ear plugs as a retiree, you'll soon know the joy of no longer having to wake up before dawn and without a set schedule, you may find time for a mid-day nap every once in a while. It may not be easy at first but you'll get used to it and these you may help you.
- 7. Sunscreen you'll no longer be stuck indoors, sitting at a desk during daylight hours but the freedom to do as you want and to go places as you please comes with some exposure risks that this can help address.
- 8. Band aids & pain relief ointment it's a big world out there and you may be tempted to do too much too quickly so these may come in handy until you've acclimated to this new level of activity and exertion.
- 9. Toilet paper perhaps this is a little TMI but you're going to need more of this at home because you're not going to have LAUSD provided supplies to use anymore. You've accounted for this added expense in your retirement budget, right?
- 10. Barrel of Monkeys there's a saying "not my circus, not my monkeys" which you should get comfortable saying and if, in retirement, you find yourself getting bored with nothing to do, here's something that will keep you occupied for a bit of time.

We/I feel better now knowing that you are better prepared to face the challenges of retirement.