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# How to create a pandemic retirement plan

If you just retired or are planning to retire in the next year, you might be re-evaluating your decision. COVID-19 has changed a lot about daily life, and many of your ideas for retirement may feel out of reach.

But, even without the big retirement party or first dream getaway, it's possible to retire during the pandemic and still have it be a positive experience. Planning your pandemic retirement may be a good lesson in resilience and adaptability – essential skills for enjoying life at any age.

## Words of advice from RTOERO members

We asked our RTOERO members what advice they would give to someone who is planning to retire this year. The response was outstanding! You can read all the comments on our [Facebook post.](https://www.facebook.com/rto.ero/photos/a.188413487866903/4160250937349785/) Here are some of our favourites.

*Make sure you feel ready. Listen to your gut. If it feels right - embrace it!*

* Susan Oivanen

*I am unable to understand the concept of boredom. I retired ten years ago and my life is still so full every day. My main advice would be to develop a PASSION for something, if you have not already. A hobby, a research study. A humanitarian cause, anything legal and fulfilling. A life without passion is mere existence.*

* John Wamboldt

*Take a deep breath and take time to do things. Learn not to be rushing to get things done in a hurry.*

* Jean Anderson

*Enjoy doing those things you didn't have time for when you were working. Stay open to possibilities. You never know what opportunities for amazing experiences may come along.*

* Deb Gerow

*Make a plan. Try different things. Be flexible. Find your way to involvement — what and how much. You are retiring from one activity/work, not from all the other life experiences around you.*

* Richard Goodbrand

## Five ways to think differently about retirement activities during the pandemic

Here are some ideas for how you can still do popular retirement activities while staying safe during the pandemic.

### Travel

* Become a tourist at home. Create a list of towns or cities within a two-hour drive and plan day trips. Look at TripAdvisor and other travel sites for the most popular attractions in those locations. Try to find outdoor activities or places where you can physically distance safely. And invest in the gear you need to make your local travel enjoyable, whether that's warm, waterproof footwear for the winter season, or bug jackets for exploring the bush during summer.
* Take a long-range approach. Some dream trips require a lot of planning. Spend time researching exotic or remote locations and create a special vacation fund to help you get there. When we're able to start booking again, look for deals. It's possible all the extra planning and saving time will make your post-pandemic adventure the trip of a lifetime.

### Try a new sport or activity

* Our members often talk about how they tried many different activities upon retiring to find new interests. Think of activities that take place outside. Look to rent or borrow gear so you can try things before you commit to purchasing expensive equipment. Here are some ideas to get you started:
  + Cross-country or downhill skiing
  + Cycling
  + Fishing
  + Geocaching
  + Golf
  + Foraging
  + Hiking
  + Kayaking
  + Landscape or wildlife painting
  + Nordic walking
  + Photography
  + Pickleball
  + Running
  + Snowshoeing
  + Stand-up paddle boarding
  + Tennis

### Go back to school

* If the idea of diving back into the role of student appeals to you, now is the perfect time because there are so many opportunities for online learning. Set yourself up with reliable technology and embrace the process of learning how to use it. Explore different topics for free using Youtube, programs available through your public library or by watching talks on Ted.com. If you find a topic that sparks your passion, or if you already know what you want to study, consider taking an online course or program through a college or university. Some of our members have even completed graduate degrees in retirement!

### Spend time with grandchildren/children

* If hanging out with grandchildren or children, in general, was part of your vision for retirement, now might be the ideal time! Many parents are looking for help as they try to juggle work and childcare. Even if you don't have grandchildren, you may be able to connect with a family in your community who could use your support.

### Volunteering

* A quick Google search will bring up various posts about how to volunteer during COVID-19. A [new site was set up in Ontario](https://www.sparkontario.ca/) to connect people with volunteer opportunities. Or, connect with the [Goodwill committee](https://rtoero.ca/giving-back/goodwill-member-services/) through your RTOERO district to ask about local needs. Something as simple as porch visits with older adults who are isolated can go a long way to improving lives. Assess the precautions that are in place before accepting an opportunity. If you want to give back but want to avoid contact with others, look for volunteering that can be done from your home – like making phone calls.

## Plan a future to look forward to

When we talk about planning for retirement, we tend to focus on finances. And yet, we know finances are only part of the picture. Joy and meaning are just as important. Now more than ever, it's a good idea to spend some time considering how to make plans and take action to create the lifestyle you want.

### Want more help?

Download our social planning ebook. It includes activities and information to help you plan a future to look forward to.

[add download form]

Tags: Retirement planning,

Meta-description: Were you planning to retire soon and now reconsidering because of the pandemic? Here’s some advice and tips to help you put together a pandemic retirement plan to look forward to!

Text to translate for other posts:

Picture title: How to create a pandemic retirement plan

Alt tags for image: Older couple contemplating retirement during uncertain times.

Caption:.

Description of image (alternative text): Retirement planning during uncertain times can be challenging. An older couple contemplates retirement options.



Social media post: Were you planning to retire soon and now reconsidering? We’ve rounded up some advice from members plus tips on how you can still do popular retirement activities during the pandemic. It’s still possible to plan a retirement to look forward to!