



“*Good life planning must have a direct relationship with your dreams and the future you want to conquer, it is through these that we define and organize our goals and objectives to direct our actions to their realization.*”

Cavaletti

PROGRAMA
viver
Cavaletti

retirement

PREPARING FOR
THE FUTURE

After years of hard work, everyone deserves to retire. It is very important to think about it and make a plan, because this new phase of life is accompanied by many changes.

These changes will occur in all areas of life such as finances, routine... and for you to be able to experience this in a positive way and with quality of life, it is important to look at some points such as those described below:

Financial Life

- 1 Prepare for the pay cut. Live within your standard of living, trying not to spend more than necessary;
- 2 Save a monthly percentage of your salary;
- 3 If you are already retired and still working, be careful not to use your retirement money to achieve other dreams;
- 4 You can still perform an extra service, something you like to do, that you have skills, to occupy your time and have an extra income.



Well-being

- 1 Being retired doesn't mean you need to stop your life, quite the contrary, you can reshape and do things that weren't possible before!
- 2 See what you like to do in your spare time, it's important to have an occupation (gardening, carpentry, crafts, cooking, sewing);
- 3 You can also learn to do new things, have other distractions, challenge yourself (such as reading, painting, crafts, computers, taking a course);
- 4 Have a flexible routine, but with times to eat, sleep, play sports;
- 5 Practice physical activity regularly, thus helping your physical and mental health;
- 6 Plan tours;
- 7 Attend other spaces such as gyms, groups, learn to do new things, volunteer work is also an option.

As with all changes there are positive and negative sides and we always need to choose how we want to look at them and live:

Positive Aspects

- ✓ Possibility to take more care of physical and mental health;
- ✓ More time for family and friends;
- ✓ Possibility to do things you like;
- ✓ Flexible schedule;
- ✓ Learning new things;
- ✓ Know places;
- ✓ Make new friends;
- ✓ Live as you wish, within your possibilities.

Negative Aspects

- ✗ Income reduction;
- ✗ Loss of work social contacts;
- ✗ Change in routine.