

# ***“I’m Not Ready For That Yet...”***



*The following article offers advice and information to assist you in examining the retirement options available to you, and selecting the one that best suits your lifestyle and needs, both now and in the future.*

## ***Making Plans For Your Future Starts Today***

You’ve thought about the future. You’ve read about retirement communities and heard details from friends. Perhaps you’ve even visited a community or two, studied the literature, and talked with friends and family. But there’s still that voice in the back of your mind that says, “I’m not ready for that yet.”

### **Whenever you hear that little voice, ask yourself: What will make me ready?**

Individuals who are realistically planning for this new and rewarding period in their lives are making timely decisions rather than waiting until a change in circumstances forces a decision, and limits options. Living independently in a community that provides levels of support, surrounded by peers, is a proven way to lead a longer, healthier and happier life. So, what is it that you’re not yet ready for? And what will make you ready?

## ***“I’m Not Ready To Spend All My Money On A Retirement Community. They’re Just Too Expensive For Me.”***

Your current routine of paying your bills makes them seem commonplace. But you need to carefully study all of your current expenses that include such items as housing costs, property taxes, insurance, food, utilities, home repairs, transportation and lawn care. And keep in mind that these costs of living may continue to rise.

The way to determine the financial feasibility of the lifestyle offered by a retirement community is to undertake a comparison with your present living arrangement. Keep in mind that a community offers comfortable housing, food services, entertainment, maintenance, housekeeping, transportation and healthcare. But also consider the intangible benefits of security and companionship.

And nothing can replace first-hand experience in this decision-making process. Visit a selection of retirement communities and talk with the residents, enjoy a meal and spend a night or two, if such a service is available. Do your research since the time you spend gathering information is an investment in your future.

## ***“I’m Not Ready To Sell My Home. It’s Paid For And I Don’t Want To Give It Up.”***

There’s no question that the decision to sell your home is a major one. Both financial and emotional factors must be weighed carefully. Your answers to the following questions can help clarify this issue:

- Is your home located in a safe, secure neighborhood?
- Is maintenance of your house and yard a problem?
- Will you be physically capable in the next few years to keep up with household chores and yard work, or find reliable assistance?
- Is real estate in your neighborhood appreciating, holding steady or depreciating in value? How will present growth patterns affect your property?
- How are you utilizing the space you have? Is it an advantage or disadvantage to have rooms that are seldom used, or a large yard?

Your home has been an excellent investment and tax shelter. The equity you have attained can now provide you the means for a worry-free retirement.

## ***“I’m Not Ready To Live Around Old People, And I Don’t Want To Be Isolated From My Family and Friends.”***

Certainly most retirement communities do have minimum age requirements. But residents tend to be active, healthy people who want and maintain an independent, secure lifestyle.

Within retirement communities, you’ll discover a range of programs and activities in which you can choose to participate in whenever you desire. These can range from programs planned and managed by professional staff to independent activities that you undertake with friends. You can continue your current hobbies or discover new ones. Plus, civic, social and cultural events are often held within the community, or attendance is arranged for you at events in the area, with transportation provided.

Use of your leisure time is purely a matter of personal preference. But the lifestyle offered by a retirement community can provide more time and opportunities to broaden your interests. Many people also report that their circle of friends expands significantly when they move to a retirement community and meet others who share common interests.

And retirement communities encourage residents to entertain their families and friends. Generally, facilities and services are available to help you host individuals and groups.

## ***“I’m Not Ready To Give Up My Independence.”***

Two factors that primarily determine an individual’s independence at any age: good health and financial security.

A financially secure retirement enables us to choose where we live and how we spend our increased leisure time. You’ve planned and saved for a comfortable retirement, and now you can begin to enjoy every minute of it. Careful planning and wise use of your financial resources can make your retirement years the most independent period of your life.

Good health, unfortunately, is not guaranteed or predictable. For that reason, a retirement community that offers healthcare services makes good sense. This access to both emergency and ongoing healthcare provides security, whether you ever need it or not. This choice can help you address the concerns you may have, such as who will care for you if you become ill or disabled, what effect would health problems have on you or your spouse, or what would happen if one of us would require daily medical care?

These are not easy questions to ponder. But it’s wiser to consider them and take the proper steps now before a medical situation arises that narrows your choices.

## ***“It Makes Sense To Plan For The Future.”***

When you stop and think about it, you’ve always thought about and planned for the future. It’s a lifelong habit that now has you considering your retirement options. Even if you don’t think you’re ready, the future belongs to those who plan for it and act.