

Journaling in Retirement

We often think about our lives like stories, complete with a cast of characters, a variety of settings, highs and lows, twists and turns. Writing down that story can be a meaningful way to reflect, practice gratitude, and plan for the future, especially at those transitional moments when one chapter closes and another begins.

As you start your retirement chapter, adding journaling to your daily routine could provide some important benefits that will improve your Return on Life.

1. Add some structure to your day.

Many retirees struggle to organize their days without work. A journaling habit is a small way to start building a successful retirement schedule. Morning journaling could take the form of writing down daily to-do lists, exercise plans, shopping lists, meal plans, or anything else you want to accomplish today. Crack open your notebook before bed and reflect on what went right today, what went wrong, memorable events that made today special, and what you're looking forward to tomorrow.

2. Improve your self-understanding.

When we are navigating a major life transition, we can get so wrapped up in managing details that we act and react more than we think. Journaling can prompt us to ask ourselves some very basic but very important questions, such as, What am I feeling? Why did I say that to my spouse? What am I trying to accomplish? How could I be handling this transition better? What would make my days in retirement more fulfilling? Who are the people I want my retirement to revolve around? Why am I so worried about money? What's really important to me at this stage of my life? What are the core values that I want to live by in retirement?

3. Maintain positive mental health.

[Numerous scientific studies](#) have found that journaling can have a significant impact on your mental health, from reducing stress and anxiety to improving your ability to moderate your emotions.

Many folks who are new to journaling try to write a daily reflection on something that they are grateful for. [A study by published in the University of California, Berkeley's Greater Good Magazine](#) found that practicing gratitude can impact your thoughts, feelings, and the brain itself. Researchers divided college students who were receiving counseling at the school into three groups. One group was asked to write a letter expressing gratitude to another person every week for three weeks. The second group was asked to write about a negative experience. And the third

didn't write anything at all. After three weeks, the gratitude writers reported significantly better mental health, even after their writing ended.

4. Assess your goals and your progress.

The most effective path towards any long-term goal follows one step at a time. You could use your journal to track and reflect on those daily steppingstone goals, whether you're trying to improve your exercise habits, learning a new language, scheduling more personal time with your grandkids, or saving for a household renovation. By memorializing your progress, you may feel yourself moving closer to your goals. You can also reflect on why you fell short on certain days and use those learning to lead you to new strategies and habits that will help you catch up tomorrow.

On the other hand, your journaling might reveal that the goals you're working towards just don't excite you as much as they used to. As you write about your feelings, you might discover new goals that will make your retirement more fulfilling.

How do you feel about the retirement story you're writing? If you need some extra help editing, give us a call and let's meet to talk about how our Life-Centered Planning Process can keep improving your narrative and lead to a happy ending.

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