

Retirement Roadmap: Your First 90 Days

What to Watch, What to Test,
and What to Adjust in the
First 3 Months

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Phase One

Days 1–30: The Decompression Phase

Your first month of retirement may feel quieter than expected, and that's a good thing. For years, your time was managed by meetings, deadlines, and routines. With that structure gone, some retirees feel a need to start filling the space immediately.

But before you start saying yes to everything, step back. This phase is about recovery. Your body and mind need time to adjust after years of consistent output. Let yourself sleep in. Take your time with meals. Rest without guilt. It's not indulgent, it's necessary.

Planning Step: Clear your calendar of recurring obligations and block off open space for rest. Take note of when you feel most alert, social, or relaxed—these observations will guide how you structure your weeks going forward.

Use this month to:

- Reset your internal clock and observe your natural daily rhythms
- Notice when you feel most focused, creative, or social
- Spend time in reflection, not reaction

Hold off on major financial or lifestyle decisions right now. Delay any big purchases, commitments, or relocations. What feels urgent today may feel different a month from now.

Phase Two

Days 31–60: The Experimentation Phase

Once you've had time to decompress, you can begin exploring what retirement might actually look like in practice. This phase is about small tests and short trials. Try out different daily routines. Get up at the same time for a week and see how it affects your energy. Add one meaningful activity per day and track how you feel at the end of the week.

This is also a good window to try new things in a low-stakes way. Visit a local class. Volunteer for a day. Join a group outing. Explore options without committing to a regular schedule. Notice what energizes you and what drains you. It's also time to look at your numbers. Begin tracking actual expenses against your plan. You've lived on your retirement income for a month now—how does it feel? Are you spending more than you projected? Less? Are there new categories you didn't anticipate?

Planning Step: Track your spending for a full month and compare it to your original plan. How does it measure up? Are your costs landing in the categories you expected?

This Is Where Strategy Meets Real Life

You've made the decisions, done the planning, and put the right pieces in place. These first 90 days are your opportunity to put that plan into motion and make sure it's working the way you expected. This is where you begin to see how your income flows, how your time fills, and how your spending lines up with your lifestyle.

This roadmap breaks the first 90 days into three phases. Each has a purpose, and together, they help you stay focused while your income, habits, and calendar start to take shape.

Phase Three

Days 61–90: The Structure Phase

With two months of experience behind you, you've now seen how your time, spending, and energy line up with your plan. This phase is where you start locking in the structure that works. You're not returning to a full calendar, but you are putting key anchors in place.

Start shaping your week. You might reserve certain days for errands or household projects, others for social time, and still others for exercise or rest. This rhythm doesn't need to be rigid, but it should help create some structure to your days.

Now is also the time to make your first long-term commitments. If you've tested a volunteer role and it's a good fit, add it

to your calendar. If a part-time project felt energizing, explore it further. If a weekly routine with family supports your ideal lifestyle well, make it part of the plan.

You've also gathered two months of real spending data. Use that to refine your financial plan. Adjust budget categories, smooth out account transfers, and make sure your withdrawal strategy is supporting the pace of life you want to live.

Planning Step: Identify what worked best from your first two months, then build a weekly rhythm that includes those elements. Use your actual spending and lifestyle data to make final adjustments to your income plan and commitments.

Mistakes to Avoid in Your First 90 Days

Even with a solid plan, it's easy to get off track early. Watch for these common missteps:

1. Making Major Financial Moves Too Quickly

Hold off on buying property, selling your home, or relocating during your first few months. Give yourself time to adjust before making irreversible decisions.

2. Overcommitting Your Time

The requests will come: volunteering, babysitting, committee work, and part-time work. Choose slowly and intentionally, or you'll crowd out the freedom you just earned.

3. Comparing Your Retirement To Someone Else's

Your retirement plan is built for your lifestyle and goals. Don't measure your experience against what others are doing. It's not a competition.

Ready To Start Strong?

The choices you make in your first 90 days of retirement can shape everything that comes next. Let's build a plan that supports your life from the very beginning!

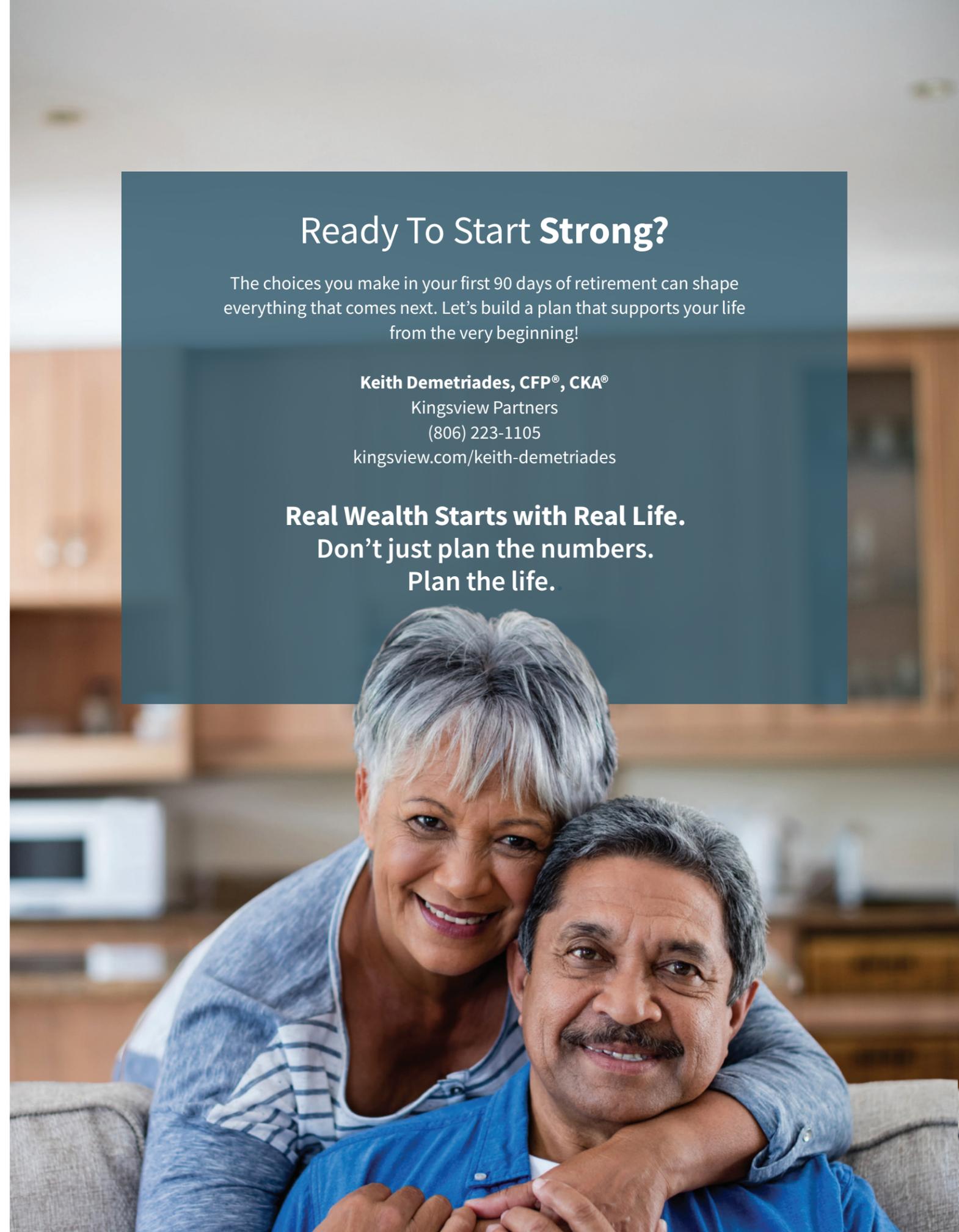
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**Real Wealth Starts with Real Life.
Don't just plan the numbers.
Plan the life.**





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