

8 Things That Matter More Than Money for a Happy Retirement



Money isn't the only thing you need to create a happy retirement.

Hopefully, by the time you retire you will have saved a sufficient amount of money to be able to live comfortably and do the things you want to do. But if you are facing retirement with less money than you would prefer, don't despair. It's important to remember that there's a lot more to enjoying a happy retirement than simply saving enough money. True wealth and happiness come from many sources:

1. Health. It's impossible to put a monetary value on good health. With good health, you can get out and enjoy a beautiful day, participate in fun activities and move through your day independently and free from pain regardless of your income.

2. People. You can create a pleasant environment in which to live with a nice home and desirable possessions, but if you lack human contact with people you care for and enjoy being around, you will probably be miserable. People will come and go in your life, so it's worth your effort to cultivate and maintain relationships.

3. Experiences. When you think about your life up to now, the two things that will probably matter the most to you are the experiences you had and the people with whom you shared them.

You will remember the remarkable places you visited and events you experienced with others long after you have forgotten the time you spent doing household chores, watching TV or sitting at the computer. Keep your life rich by always having some new experiences you are planning to enjoy. Most memorable experiences don't cost much money.

4. Purpose. It feels good to have a reason to get up out of bed every morning. Once you stop working, there are plenty of other ways to find purpose. Your sense of purpose may come from helping others, creating artwork or music, writing, making the world a better place or simply accomplishing something you want to do. Having a sense of purpose will motivate you to act. If your life isn't as interesting as you would like, you have the power to change it.

5. Curiosity. You are never too old to learn and experience new things. In fact, seeking out new ways to stay mentally engaged and discovering new things is good for your mental health and happiness. With more information available than ever before, it should be easy to find things to stimulate your curiosity and satisfy your thirst for knowledge.

6. Beauty. Regardless of world events, financial problems or whatever other concerns you may have, the world is still a beautiful place. As you move about your daily life, remember to notice and appreciate the inherent beauty of the flowers, trees, clouds, sunsets and attractive buildings. Find time to enjoy music and art. There's beauty all around, which is easy to overlook and take for granted when you are preoccupied with other things. Colorful flowers and beautiful sunsets are there to be enjoyed by everyone, regardless of income.

7. Time. Time is the most precious commodity we have. Each minute is an asset that once spent, you will never get back. Your time is perhaps the most meaningful thing you can share with someone else. You don't have to be productive every minute of the day, because time spent in relaxation and enjoyment is time well spent. But just as you try not to waste money, be careful not to waste time. Remember that growing older is a privilege that is not afforded to everyone.

8. Gratitude. Perhaps the most important factor that contributes to your overall happiness and well-being is the ability to appreciate everything you have. Be thankful for your health, friends and family, memorable experiences, the beauty that surrounds you and the time you have to enjoy each of these gifts. And remember to share your gratitude with others by expressing appreciation and telling people that you love them. Don't let your biggest regrets be words left unspoken.

We have all met wealthy people who are miserable and poor people who are happy. While it is true that having more money available for your retirement can enable you to do more things than you could otherwise, there are plenty of ways to enjoy your retirement regardless of your income level.

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