

You're Retired. Now What Do You Do?

Try these ideas for an interesting and exciting retirement.

Seniors 62 and older can get a lifetime pass to federal recreation sites for just \$10.

You can spend decades working for a living, raising a family and paying the mortgage. Then you retire and collect your gold i-watch. Now what do you do?

A few people have very distinct dreams of pursuing a long-deferred passion in retirement – playing in a rock band, painting a masterpiece or circumnavigating the world. But most of us have a far fuzzier picture of what our retirement years will look like. So if you're not clearly focused on your particular retirement goal, here are a few ideas.

Start a second career. Maybe you've always had it in the back of your mind to open a restaurant or start a bed-and-breakfast, like Bob Newhart did on his TV show in the 1980s. That's an ambitious plan, and some people actually do that. Others have more modest – perhaps more realistic – ambitions. There's the golfer who goes to work in the golf shop, the dog owner who takes a part-time job at the vet and the clotheshorse who sells fashion at the mall. All these are good ways to use your time constructively, shore up your retirement income and still retain the time and flexibility you want when you're retired.

Volunteer for a cause. If you don't need the money, you can find satisfaction and a sense of accomplishment by volunteering in an area you think is important. Maybe you now have time to devote to your church and help with the spring rummage sale, or become a deacon or an elder. Other retirees might jump into a political campaign, help out as an English as a second language conversation partner or serve as an aide at the local hospital. Check out Volunteer Match for volunteer opportunities in your area.

Go back to school. Many retirees flock to college towns, such as Newark, Delaware, Athens, Georgia, and Tempe, Arizona, to take advantage of all that a university has to offer, such as sporting events, libraries, concerts and evening classes. When I was in Florida last winter, I attended a history course on the 1960s, with about two dozen 20-year-old students taking the course for credit and half a dozen 60-somethings who were auditing the course for fun. Many colleges and universities allow seniors to take classes for free or at discounted prices. And dozens of colleges and universities across the country offer educational programs designed for adults over age 50 through the Osher Lifelong Learning Institute.

Practice your sport. It's a cliché to say you're going to retire, then spend the rest of your life on the golf course. But if you love golf, what's wrong with that? Given today's new equipment, you might even find you're hitting the ball longer and straighter than you were when you could only play on weekends. Others might feel the same way about tennis, fishing, camping or any other sport they always wished they could spend more time doing. And, for some, walking the beach qualifies as the best sport of all.

Take to the road. Another cliché says that you retire, sell your house, buy a recreational vehicle and hit the National Parks with your America the Beautiful Senior Pass. Again, there's nothing wrong with that. When you retire, you finally have the time to spend more than a rushed week with the kids at Disney World. So buy the RV and see the country. Or take that long dreamed of trip to the South Pacific. Retirees who like theme-based travel can turn to Road Scholar, an organization that develops "learning adventures." A Road Scholar vacation might take you to the Grand Canyon in Colorado, Acadia National Park in Maine or on a historical adventure to Paris or the Panama Canal.

Become a culture crawler. Maybe your idea of travel is to go to New York or Washington and attend the latest theater production or exhibition at one of the national museums. But you usually don't have to go to those lengths to keep up with the culture you never had time for when you were working. Many towns have art cinemas that show independent films rather than blockbusters featuring superheroes. That's how the "Best Exotic Marigold" movies became sleeper hits. Then there are dinner theaters, high school and college productions and community orchestras. Most of them do good work, and all of them need your support.

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