

## Planning for Retirement: Your Ideal Week

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***"Don't be fooled by the calendar. There are only as many days in the year as you make use of." - Charles Richards***

Most of the time spent planning for retirement focuses on the money part. How much do you need to save? How much can you spend? Where does the cash flow come from? These are all very important. Through observing successful retirees [2], you find they put just as much thought and preparation into how they'll spend their time as they have into how they'll spend their money. Time, along with money, are resources we should use to improve the elements of our lives and are the foundations of planning for retirement.

A lot of people have a general idea about what they will do in retirement. They typically include travel, hobbies, family, and charity. But often, a general plan isn't enough. Have you ever met a retiree that appears to be busier than when they were working? This may be because of a life full of enriching activities. But it may just as easily be a loss of agency with their calendar and schedule. A proactive plan for how to spend your time (your regular, non-bucket list time) can help you better focus on what matters most to you.

Try the Ideal Week Exercise below: sit down and fill in a blank calendar of your ideal week in retirement.

## Ideal Week Exercise

1. Create or download a week calendar template.
2. Fill in your planned regular activities. This is your normal and ideal week. Don't worry about the major trips or bucket list items at this point.
3. Start with the obvious: sleep! Doesn't that sound great?
4. Add your regular activities: hobbies, reading/reflection time, volunteer time, time with the grandkids, etc.
5. What do you observe with your completed week? A lot of white space? A cluttered and busy week?

Many people quickly realize there will be large chunks of time every day that are empty white space without the big-time hog of work taking up space. You may wonder, "what is wrong with that?" Nothing, at first. But after a while, a life defined by full-time leisure or becoming a professional cable news watcher can start to fall flat. Golf or other hobbies may be fun when it's an escape from work, but when it becomes your job, it may eventually lose its luster.

After you complete your ideal week, come back to the [Elements of Retirement](#) [3]. Look at the areas that you have identified for improvement. Just as we asked how your wealth could be used to improve that area of your life, think about how the use of your time could be employed to produce tangible growth. For example, if your Social score is low, you could consider proactively blocking out time for friends and community in your ideal week.

At Brighthworth, we love planning calculations. It's in our DNA! But, successful planning includes both the [technical and personal sides of money](#) [4]. We would love to help you with both these conversations to help you retire well.

If you would like to talk to us about how you can retire well, please email us at [retiringwell@brighthworth.com](mailto:retiringwell@brighthworth.com) [5] or set up a phone or video call with a member of our team here: [Schedule a Call](#) [6].

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