A happy and fulfilling retirement means different things to different people. Once you determine what will give you peace of mind in retirement, it’s important to know how you can get there financially. AARP can help you get started with 10 simple (and fun) tips.

**Step 1: Define Your Retirement**

Write down your top five goals for retirement. Keep a scrapbook or start a journal but be practical to rule out unnecessary expenses.

**Step 2: Take Stock of Your “Assets”**

Write down how much you bring home each month, how much you have in the bank and how much you have in your retirement account. Then take the time to list all of your hobbies and skills – many can be turned into real income. Visit [www.aarp.org/work/job-hunting/info-06-2009/recareering_transferable_skills.html](http://www.aarp.org/work/job-hunting/info-06-2009/recareering_transferable_skills.html).

**Step 3: Evaluate Your Health – Now**

Schedule your checkups and preventive exams now, from the annual physical to the teeth cleaning. Commit (or re-commit) to eating healthy, exercising, getting enough sleep and staying mentally sharp with brain games, puzzles and books.

**Step 4: Determine When to Collect Social Security (hint: later is better!)**

The longer you wait to claim Social Security, the greater the benefit for you and your family. AARP’s Social Security Benefits Calculator will show you when best to claim: [www.aarp.org/socialsecuritybenefits](http://www.aarp.org/socialsecuritybenefits)

**Step 5: Network through Social Media and Other Means**

Include a networking strategy in your retirement plan. It may involve joining a community book club you discovered via Facebook or starting a morning meet-up group at a local coffee shop to discuss ideas with other soon-to-be retirees.

**Step 6: Decide How Much You Want (or Need) to Work**

Weigh the pros and cons of working – including how many hours per week - now. The sooner you get comfortable with this decision, the more secure you will be in your retirement planning. Visit [www.aarp.org/jobs](http://www.aarp.org/jobs).
Step 7: Create a Retirement Budget

Create a retirement budget and do a financial checkup of your investments. The AARP Retirement Calculator can help: [www.aarp.org/retirementcalculator](http://www.aarp.org/retirementcalculator). Additional resources are available at [www.aarp.org/financialfreedom](http://www.aarp.org/financialfreedom).

Step 8: Find New Ways to Cut Your Expenses (and Start Saving More)

Saving more now will always make you better prepared for retirement. Start by listing your bills and then figure out ways to trim them. Another strategy that works for many people: pay off your smallest debts first, regardless of interest rate, which can give you a sense of accomplishment. Visit [www.aarp.org/money/credit-loans-debt/info-09-2010/controlling-debt-and-finances.html](http://www.aarp.org/money/credit-loans-debt/info-09-2010/controlling-debt-and-finances.html).

Step 9: Prepare For the Unexpected

Take time to consider how you’d pay for minor issues, like a roof leak, to serious ones, like a grave illness. Discuss the big issues with your family or those closest to you. Visit [http://www.aarp.org/decide](http://www.aarp.org/decide). Also check all your insurance policies to make sure they are adequate.

Step 10: Stick to Your Plan (Our Community Can Help)

Joining AARP’s online community will connect you with others going through the same life changes. The community holds a wealth of information and can be a source of comfort and strength, [www.aarp.org/online_community](http://www.aarp.org/online_community).

For more on retirement planning, visit [www.aarp.org/readyforretirement](http://www.aarp.org/readyforretirement).

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