

Seven Reasons to Hire a Retirement Coach

By Lin Schreiber

If you've been out there for a while researching retirement, reading up on it, surfing the net, talking to anyone who will listen, you've probably been told you need a retirement coach. False, false, false! You absolutely, positively do not NEED a Retirement Coach, but you may very well WANT one, because she (or he) can help you:

1. Get Clear.

If you're lucky enough to know exactly what you want in this next stage, skip to number two. But if, like many, you find yourself confused by too many choices to make, and/or clueless as to what you really want to be doing, you're not alone. Face it. There are too few good role models to follow, so you find yourself pioneering scary new territory. Add to that, the fact that you have a blank canvas, but don't know where to begin to discover what you want to put on it. A good Retirement Coach will take you on a journey of self-discovery to define your values, dreams, desires, and goals.

2. Overcome What Stops You.

You may know what's stopped you from achieving what you've really wanted before, but do you have the tools to move through it this time? It may be fear, or negativity, or a lack of confidence that stops you. Or perhaps your environment doesn't support how you want to live. Or you're lacking the energy required to dance into that new life. Your Retirement Coach will provide you with the tools you need to conquer fear, beat negativity, build confidence, clear your environment, rescue energy, and more.

3. Design a Step-by-Step Action Plan.

Or, a series of action plans if you're retiring more than one aspect of your life and reinventing it. A good Retirement Coach knows the basics of what needs to be in place in order for you to thrive in this new life, and will make sure you incorporate them into your plan. She'll also help you break your plan into small enough chunks, so you don't end up paralyzed by overwhelm.

4. Actually Take Action.

A Retirement Coach will hold you accountable for what you say you want, what you say you'll do, and when you say you'll do it. Don't discount this one. Of all the benefits of coaching - and there are many - this is one of the most valuable.

5. Keep Moving Ahead.

Your Retirement Coach keeps you on-track, helps you out of the ditch when you derail, and encourages tiny baby steps when needed, steady movement most of the time, and giant leaps when you're ready. She'll also be there when you need a swift kick-in-the-pants.

6. Stay Focused.

You most likely already know it's not easy staying focused on your dreams. Think of the gazillions of distractions out there - some real, most self-made. A Retirement Coach helps you clear the decks of distractions, so you can keep your eye on the prize.

7. Get All the Support You Need.

Being "coached" by your spouse, a friend, or a family member may seem like a good idea, but beware. They may have a hidden agenda. A Retirement Coach does not. Your agenda is her agenda. She'll listen, encourage, support, and empower you. She'll hold your vision and she'll generously share valuable resources with you. And, if she's really good, she'll hold your feet to the fire.

Could you make this transition successfully on your own? Sure. The truth is there isn't anything a Retirement Coach can do for you that you can't do for yourself. The big question is - will you do it? And if you do, will you get the result you really want? If you choose to work with the right Retirement Coach, you'll move farther faster, get better results, and have a whole lot more fun along the way.