



A Working Checklist for “Crossing the Rubicon” to the Perfect Retirement!



Greetings from the **PMEA State Retired Member Coordinator!** Welcome to the anticipation of “living the dream” and fulfillment of post-full-time-employment “bliss!”

Are you within three years of retirement? The purpose of this flier is to acquaint you with the vast assortment of resources and recommendations offered by PMEA Retired Members who have successfully “made it through” that sometimes-tumultuous transition to retirement! Enjoy! And, if you ever need any help, please feel free to contact your retiree representative at paulkox.usc@gmail.com.

Start Here – Required Readings

- ☐ 1. Peruse the entire PMEA Retired Member page: <https://www.pmea.net/retired-members/>.
- ☐ 2. Download and read the comprehensive *Ultimate Retiree Resource Guide* from this section on the PMEA website (#1 above) which will be revised from time to time.
- ☐ 3. The bibliography is reprinted on the PMEA Retired Member Coordinator’s WordPress site: <https://paulfox.blog/for-retirees/>.
- ☐ 4. We’ve just created a special video for PMEA members, the “How-to-Retire Guide” at https://www.youtube.com/watch?v=LluJ_0ctC4o.
- ☐ 5. Purchase and read cover-to-cover at least one of the retirement books listed in #1-4 above. Recommended authors include Kenneth Blanchard, David Borchard, Robert Delamontagne, Dave Hughes, Steven Price, Nancy Schlossberg, Hyrum Smith, and Ernie Zelinski.
- ☐ 6. Review the “Retirement... Now What?” article from *PMEA News* posted in #1, #2 and #3: <https://paulkfoxusc.files.wordpress.com/2016/11/retirement-now-what-in-pmea-news-fall-2013.pdf>.

Finances/Legal

- ☐ 7. PSERS (pension) planning: 12 months or more away from your projected retirement date, attend a “Foundations for Your Future” program (even attend it more than once), and request a retirement estimate (form PSRS-151), after which you will need to schedule the all-important “Exit Counseling Session.” Call your PSERS representative if you have any questions.
- ☐ 8. Make an appointment with an estate planner, elder attorney, and/or financial advisor (probably all three). Bring a copy of your bank and investment statements, PSERS reports, social security, annuities, and insurance documents. You may need help in determining which PSERS “plan” to adopt. While you’re at it, update your will and other legal documents.

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Communications/Personal and Professional Identity

- ☐ 9. Family Meeting: If you are married, sit down with your spouse (with no distractions) and map out the essential “who, what, when, where, and how” of retirement. Are you both ready to “take the plunge” into your “golden years?” Are you and your wife/husband on the same page?
- ☐ 10. Please send PMEA Administrative Assistant Kelly Gressley (kelly@pmea.net) your *personal* or household email address, along with your PMEA membership ID number. This avoids you accidentally “dropping off the face of the earth” once you retire and your school district inactivates your school email!
- ☐ 11. You should also update your NAFME/PMEA online profile with this information. If you need help, please call Kelly at [888-919-7632](tel:888-919-7632).
- ☐ 12. Make sure you *never* unsubscribe to the PMEA notifications we send you via your email! This is how we can reach our active and retired members, and send you news, advocacy alerts, updates, and other information.

Benefits of PMEA Membership

- ☐ 13. As a retired member, once-a-month you will receive the *Retired Member Network eNEWS...* so until your “big day,” you will need to peek at a few of these digital issues in the archives at <https://www.pmea.net/retired-members/>.
- ☐ 14. Conference registration and membership renewals are drastically discounted for retirees! For example, the PMEA “early-bird” registration fees have been as low as \$5. Other unique advantages of being a retired member and goals for remaining in PMEA are spelled out at <http://www.pmea.net/wp-content/uploads/2014/10/PMEA-and-Retired-Membership-kiosk.pdf>.
- ☐ 15. If you are able to attend a PMEA Spring or Summer Conference, go to the session geared for members contemplating retirement. The next opportunities for sessions on retirement are planned for April 22-25 (Spring/Poconos) and July 21-22, 2020 (Summer/Harrisburg), and April 14-17 (Spring/Erie) and July 20-21, 2121 (Summer). Past PMEA presentations including “*Design Your Ideal Retirement*” by Dave Hughes and “*Retirement Planning – It’s Not About the Money*” by Paul Fox are archived on the retired member focus area of the PMEA website.
- ☐ 16. Read the regular articles published in *PMEA News* spotlighting retired members and providing helpful advice. As a member, you have access to all of these archived at <https://www.pmea.net/resources/pmea-news/>.
 - “Tips for Music Teachers Who Are Retired, Retiring, or Soon-to-Retire” (Spring 2017)
 - “What Are You Going to Be When You Grow Up?” (Summer 2017)
 - “The Vocabulary of Retirement and Leisure” (Fall 2017)
 - “Sailing Through a Proverbial Sea of Self-Help Books on Retirement” (Winter 2017)
 - “When Should I Retire?” (Spring 2019) ... and articles in more recent issues.
- ☐ 17. Review other opportunities for retired members posted on the PMEA website, such as becoming a member of the *PMEA Retiree Resource Registry* (R³), a proverbial “who’s-who directory of past leaders in PA music programs” willing to serve as advisors and consultants.

Bonus Retiree Resources

- ☐ 18. As a review, read over these two blog-posts especially for newcomers to the world of retirement prep: <https://paulkfoxusc.wordpress.com/2017/09/30/t-minus-three-years-and-counting/> and <https://paulkfoxusc.wordpress.com/2016/12/15/pmea-in-retirement-whats-in-it-for-me/>. And, now you should know who to call if you have questions about retirement or retired membership! Good luck! PKF

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