

POWER UP

YOUR RETIREMENT



“The most common way people give up their power is by thinking they don’t have any.” – Alice Walker

My Power

What is your personal sense of power? Do you believe you have power? What do you have power over? What don’t you have power over? If you don’t believe you have any power, why is that?

This is not the power over others such as the power of influence; or possessing ‘power’ because of your status, position or wealth.

You don’t have power over others even though you think you might; and no one has power over you even though they may think they do.

The power being referred to here is your personal sense of power. The power within that you that you have over your thoughts, attitudes, emotions (such as fear) and behaviours.

In this three-part ‘My Power’ training series, we will explore three topics – the power over your

1. thoughts
2. fears and
3. self-limiting beliefs

Power of Positive Thinking – Part 1



"Change your thoughts and you change your world." – Norman Vincent Peale

Do you think more negative thoughts or more positive thoughts? Do you have a more negative or positive outlook on life?

Are you a glass half empty or half full kind of person; do you often complain; do you often find fault or imperfections with yourself and others?

Your thoughts impact everything - your attitudes, beliefs, emotions and behaviour.

Your attitudes determine the state of your world because it creates how you feel about people and situations. If you think that nothing good ever happens to you, then nothing will because you can't see the good. If you think people are mean, disrespectful, greedy, then that is what you see because that is the lens through which you are looking at your world.

The good news is that you can change your emotions, your attitude, your beliefs and consequently your behaviour by changing your thoughts. You have the power to change your thoughts at any time.

Exercise #1 - My Thoughts Tracker

The tracker will help you keep track of all your thoughts in a one-week period.

Instructions

- Please use the 'My Thoughts Tracker' template below
- Using technology at your disposal such as a smart phone, smart watch, computer, stop watch, timer, set an hourly reminder starting at 8 am and ending at 8 pm
- When the reminder goes off, write down what are you are thinking at that time and what you remember thinking during the previous hour
- Indicate if it's positive or negative
- Do this for seven consecutive days (you can do it.)
- Print off a blank template for each of the seven days

My Thoughts Tracker

Day _____

Date	Thoughts	Positive	Negative
8 am			
9 am			
10 am			
11 am			
12 pm			
1 pm			
2 pm			
3 pm			
4 pm			
5 pm			
6 pm			
7 pm			
8 pm			

Exercise #2 - Analyze Your Thoughts

Using the information from the Thoughts Tracker exercise, please answer the following questions.

1. What do you notice?

2. What surprises you?

3. How do you feel about what you are noticing?

4. What themes can you identify?

5. Are you thinking a lot of negative thoughts?

- yes
- no

6. What are your negative thoughts about?

7. Your negative thoughts are directed towards whom – yourself, others, situations?

8. Do you want to make any changes?

9. What changes do you want to make?

10. What one action can you take today that would make a big difference in your life? When will you start?

Exercise #3 - My Attitudes

“Attitude is a little thing that makes a big difference.” – Winston Churchill

This exercise provides you with an opportunity to do a deep dive and think about how your attitudes impact you. Please answer the following questions.

Helpful hints:

- Write down what first comes to mind
- Don't be self-critical or judgemental
- Be honest.

1. How do your negative and positive attitudes affect your day? How do your attitudes impact how you feel, your level of energy and your behaviours?

When you are positive:

When you are negative:

2. How do your attitudes help or hinder you in reaching your goals?

When you are positive:

When you are negative:

3. What one action can you take today to develop a more positive attitude? When will you start?

Once you have completed these exercises, please fill out the 'My Insights' form to capture your insights and review, add or change any actions in your plan.

Power Over Your Fears – Part 2



“Living with fear stops us taking risks, and if you don’t go out on the branch, you’re never going to get the best fruit.” – Sarah Parish

When it comes to fears, we all have them – fear of failure, fear of success, fear of change, etc.

Fears can stop us from doing the things we want, achieving our dreams, putting ourselves out there, using our voice, or trying something new.

Retirement is absolutely doing something new. It’s one of the biggest changes in our life. Ending what we have been doing for so long brings with it mixed emotions - excitement about no longer having to work full time but then also a little anxiety, worry, or concern.

It’s completely normal to have fears, however, its what *we do* with those fears that matter. Dealing with your fears is a big part of planning for your retirement lifestyle. Understanding and doing something about your fears is a huge step in preparing yourself psychologically for your retirement.

Exercise #4 – Power Over Your Fears

This exercise will help you help you do a deep dive into your fears and what may be holding you back from living a fulfilling and purposeful life.

Instructions

Please answer the following questions.

Step 1

List all the fears you may have about retirement. Don't judge or analyze – just write down what comes to mind.

Step 2

Are there some fears that are similar? If yes, group these together.

Step 3

Identify your three biggest fears that you feel that if you don't get these under control, you are going to struggle in your retirement.

1.

2.

3.

Step 4 - The '5 Why' Method

For each of your top three fears, use the '5 Why' method until you find the root cause or the real reason behind your fear.

Instructions

- Starting with your top fear, ask yourself 'Why you have this fear?';
- Listen for the first response; then ask yourself, 'Why' after this response;
- Keep asking, 'Why' until you feel a 'clunk' somewhere in your body – usually in your gut.
- When you feel that clunk, this is the underlying reason behind your fear.
- Repeat the process for the other fears

Fear #1	
Why #1?	
Response #1	
Why #2?	
Response #2	
Why #3?	
Response #3	
Why #4?	
Response #4	
Why #5?	
Response #5	
The real reason behind the fear. <i>(If you haven't felt a clunk somewhere in your body keep going until you do.)</i>	

If any response is less than a seven (7) in the above questions what do you need or what needs to happen for you to let go of these fears?

What obstacles or challenges could hinder your progress of moving past each of these top fear(s)?

What do you need to overcome the obstacles or challenges?

Who and what can you count on to help support you in making these changes?

What is one small step you can take toward overcoming each of your fear(s)?

Fear: _____

Action I will take:

I will start: _____

Fear: _____

Action I will take:

I will start: _____

Fear: _____

Action I will take:

I will start: _____

OPTIONAL - Exercise #5 - Weigh your options

Weighing your options by making a Pros and Cons list can provide a different perspective, improve your understanding of the situation and help you make decisions. It also allows you to see what you might gain or lose out on based on your decision.

Make a pros and cons list of what would happen if:

You retire when you want despite your fear(s):	
PROS	CONS

You don't retire when you want because of your fear(s):	
PROS	CONS

What do you notice about the responses?

Exercise #6

Please fill in the blanks for each of your fears and sign the, 'I Will Overcome My Fears' Contract:

I _____ am ready to let go of the following fear(s)

as it is no longer serving me and is stopping me from _____.

I will overcome this fear by _____.

I am making a commitment to take the following action(s) _____

and I will start _____.

Name:

Date:

Witness:

Date:

Once you have completed these exercises, please fill out the 'My Insights' form to capture your insights and review, add or change any actions in your plan.

Power of Beliefs - Part 3



“If you accept a limiting belief, then it will become a truth for you.” – Louise Hay

In this module you’re going to do a deeper dive into your beliefs especially your self-limiting beliefs, which may get in the way or sabotage your plans for the retired life you want to live.

All your beliefs have been formed over your lifetime through a consistent way of thinking. Positive thoughts created positive beliefs; and negative thoughts created negative beliefs.

These beliefs have become truths for you and consciously or subconsciously they impact how you live your life – your attitudes, behaviours, and decisions.

Exercise #7

List the strongest beliefs you have about yourself. Think of the beliefs that have supported and sabotaged your success.

Beliefs	Outcome	Support you	Sabotage / Hinder	I am ready to let this self-limiting belief go

Exercise #8**Part 1**

Think of a current situation where a belief *supported* you in doing something; describe the situation; the supporting beliefs; what you were thinking / self talk; what you were feeling; where in your body you were feeling it; and what you did as a result.

Situation	
Belief(s)	
What were you thinking?	
What emotions did you have? What were you feeling and where in your body did you feel it?	
What did you do?	

Part 2

Think of a current situation where a belief *stopped* you from doing something you wanted to do; describe the situation; the beliefs that hindered you; what you were thinking / self talk; what you were feeling; where in your body you were feeling it; and what you did as a result.

Situation	
Self-limiting Belief(s)	
What were you thinking?	
What emotions did you have? What were you feeling and where in your body did you feel it?	
What did you do?	

Part 3

Thinking about the specific situation in Part 2, and the information in Part 1, ask yourself:

How do you feel about the action you took (or didn't take)?

Do you want to react the same way in a similar situation?

- yes
- no

What will you do differently next time you are in a similar situation?

What do you need to respond differently?

How can the beliefs that are supporting you, help you overcome your self-limiting beliefs that are hindering or sabotaging your life?

What actions will empower you to think differently next time you are in a similar situation?

Exercise #9

Instructions – Review your Powerful Retirement Plan and answer the following questions.

What strategies and actions have you accomplished to date?

What thoughts do you have about the progress you are making?

Are you happy with the progress you are making to date?

- yes
- no

If yes, what are your beliefs supporting you in taking action and making progress?

If no, what specific beliefs do you think are holding you back, hindering or sabotaging your progress in achieving your goal?

How might these self-limiting beliefs be denying you the retirement you want?

How else are you sabotaging yourself?

What else might be holding you back from achieving your goals?

What excuses are you using?

Why do you think it is too hard or too difficult?

What is getting in your way?

How are you deriving pleasure by holding onto this limiting belief?

What value are you gaining by holding onto this belief?

What are you protecting yourself from?

How is this belief aligned with your core values?

What will your life be like if you achieve your goals?

What will your life be like if you don't achieve your goals?

What are the potential short and long-term consequences of not making this change?

Are you ready to live with not achieving this goal?

- yes
- no

Are you ready to bring out your courageous and bold self to achieve your goals? 😊

- yes
- no

Moving Forward

Depending on your emotional investment in your beliefs, it will require work on your part to shift your thinking about your limiting beliefs.

You do have, however, a solid personal foundation from which to build and live the most meaningful and happy retirement. You know your strengths, skills, talents, values and purpose; you have a vision; and a retirement plan with exciting goals and actions. You are also working on overcoming your fears and you are changing your negative thoughts.

All these components will help to support you in transforming your self-limiting beliefs to more powerful positive beliefs.

The Plan you have created outlines the goals you want to achieve in your retired life. Whether you achieve them or not will depend on many factors including your beliefs, how motivated you are to make changes, and your level of awareness of how painful it will be for you if you don't achieve your goals.

In this last section, there are four different tools you can use to shift your thinking about your self-limiting beliefs.

Six Steps to Creating New Powerful Beliefs

Step 1: Your self-limiting Beliefs

State your self- limiting beliefs. E.g. “I cannot do this because I am...” “I don’t deserve my retirement because...”

Step 2: Question Your Self-Limiting Beliefs

To help you change your perspective and opinion about your self-limiting beliefs, you need to question your limiting beliefs.

Is this belief true? Is it accurate today?

Are there times in certain situations, when this belief is irrational?

What is funny about this belief?

What does your spouse or best friend think about this belief?

What evidence do you have that contradicts this limiting belief?

Is this belief helping you reach your goals?

What are the significant flaws in believing this limiting belief?

How would you think about this belief if you were a super hero? A ninja? A child? An eagle? Marie Curie? Sigmund Freud? Steve Jobs? Leonardo da Vinci?

Step 3: Consequences

What will the consequences be if you're unable to eliminate this limiting belief and achieve your goals?

How will not achieving your goals impact all the areas of your Wheel of Life?

Why is it important to make this change today?

Step 4: Choose a New Belief

Think of the opposite statement of each self-limiting belief and choose a new empowering belief to adopt. E.g. "I have the skills I need to achieve my goal." "I absolutely deserve the retirement that I am envisioning because..."

How will this new belief change your life for the better?

Imagine you have achieved whatever it is you want to achieve, what does it feel like? Sound like?

What cartoon character, bird, animal, tree, plant, or mineral symbolizes who you are now with this new belief?

Step 5: Making the Commitment to Change

On a scale of 1 (low) to 10 (high):

how committed are you in making this change today _____
 how confident are you that you will successfully make this change _____
 how motivated are you in taking action today _____

Step 6: Take Action

Take action as if you have already achieved it. Even the smallest step will move you toward adopting your new beliefs.

What actions can help you strengthen this belief?

What habits or rituals could help you strengthen this belief?

What mantra or positive affirmations can you develop to help you strengthen this belief?

What quote(s) can help you strengthen this belief?

Are there any role models in your life that could help you strengthen this belief?

What photo / visual symbolizes this new belief for you?

I will take the following actions:

Excuses Be Gone!

Another action to consider is to not allow and accept excuses to get in your way. If you notice that you are constantly coming up with excuses, use the following *S.T.O.P. model.

(*Adapted from the S.T.O.P. model developed by Elisha Goldstein.)

<p>Stop Stop what you are doing for a few minutes.</p>
<p>Take a breath Be present and focus on your breath coming in and out of your nose. Breathe normally and naturally until you feel calmer.</p>
<p>Observe Observe your thoughts, feelings, and emotions. What negative thoughts are you having? Label the emotions you are having. Observe where you feel them in the body. Keep breathing.</p>
<p>Plan and Proceed When you feel calmer, plan on how you are going to proceed. What are your next steps forward?</p>

The '5 Why' Method

Be curious about the reasons or the root cause behind the excuses. You can use the '5 Why' tool that you used in Part 2 in this Power Series on Overcoming Fear. For example, if you are procrastinating, keep asking yourself 'why' until you feel that clunk in your gut.

Thinking Positively

Another tool to use to transform your self-limiting beliefs is being aware of when you are thinking negative thoughts and changing those thoughts. This isn't necessarily easy, but the more you do it, the easier it will become, and you will create a habit that will support you in achieving your goals. Review the work and the actions you came up with in Part 1 of the Power Series and start putting them in action.