



Retirement Workbook

A New Chapter: Adjusting to Life After Work

2025

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Introduction

- This workbook has been developed to support people who are about to retire or who have already retired.
- This period in your life can be very challenging, and it is hoped that this workbook can provide some structured guidance as you navigate this new path.
- Retirement is not the end of work. It is the start of a new phase of life.
- It brings opportunities to rest, learn, share, and grow, but it can also be a time of confusion or loss.
- This workbook will help you plan, reflect, and build a meaningful life after formal employment ends.

This workbook may be used by anyone for any non-commercial purpose.

In this workbook you will learn to:

- Understand the emotional and psychological changes that come with retirement.
- Manage common health and lifestyle challenges.
- Stay active—physically, mentally, and socially.
- Get your financial and legal affairs in order.
- Maintain strong and healthy relationships.
- Protect yourself from scams and stay safe online.

How This Fits with Other NICRO Workbooks

NICRO offers other workbooks that deal with important life skills. These can be downloaded from the NICRO website

(<https://www.nicro.org.za/index.php/en/community-development-resources#workbooks>)

- Hobbies and Interests Workbook
- Anger Management Workbook
- Developing Resilience Workbook
- Emotional Intelligence Workbook
- Financial Literacy Workbook
- Healthy Attachments Workbook
- Healthy Boundaries Reader
- Managing Difficult People Guide
- Mental Wellbeing Workbook
- Positive Masculinities Workbook
- Post Partum Anxiety Workbook
- Stress Management Workbook

- Substance Abuse Workbook
- Toxic Relationships Reader
- Tracing the Pattern Workbook

Transitioning from Work to Retirement

- For many people, retirement is imagined as a reward after years of hard work. It represents freedom, rest, and the chance to live life at one's own pace.
- Yet when it arrives, the experience is often far more complicated.
- The sudden shift from a structured, busy working life to unstructured time can bring mixed feelings.
- Some people feel joy and relief. Others feel lost, anxious, or uncertain about what comes next.

The Psychology and Social Benefits of Work

- Work gives people more than a salary.
- It provides daily routine, purpose, a sense of achievement, and social contact.
- These are all powerful psychological anchors.
- When work ends, many retirees are surprised to find how much they relied on these anchors to shape their identity and give their days meaning.
- Without them, time can feel both empty and endless.
- At first, many retirees enjoy the novelty of unstructured time.
- There are no alarms, deadlines, or supervisors.
- However, after the initial relief fades, some begin to feel restless or disappointed.
- The long hours that once felt too short can now feel too long.
- Boredom or a sense of aimlessness may set in, especially if one's social life and interests were mostly connected to work.
- For others, retirement triggers deeper emotional responses.
- Feelings of sadness, anxiety, or uselessness may appear, especially when health problems or financial stress add to the pressure.
- It is not uncommon to feel depressed after retiring, particularly if one's job was central to their identity.
- The transition into retirement is therefore not simply a change in routine.
- It is a psychological adjustment that requires time and self-awareness.
- Recognising the normal emotional ups and downs of this stage can help people prepare and cope more effectively.

Understanding the Psychological Transition

Common Feelings After Retirement

- Retirement brings a major change in daily life, and it is natural to experience a mix of emotions during this time.
- Even when you have looked forward to retiring, the reality can feel very different from what you imagined.
- Many people feel:
 - **Relief at having more time.**
 - After years of work and responsibility, the freedom to rest and choose how to spend your day can feel like a great reward.
 - **Loss of identity or purpose.**
 - Work often gives people a sense of who they are and where they belong.
 - When that structure disappears, it can be difficult to know what to do next or how to describe yourself.
 - **Anxiety about money or health.**
 - Concerns about whether savings will last, or whether your health will remain stable, are common and can cause worry or sleeplessness.
 - **Loneliness after losing daily social contact.**
 - Many friendships and social routines are built around the workplace.
 - When those end, the sudden quiet can feel isolating.
- You may also notice changes in your confidence or mood.
- Without the routine and recognition that come from working life, some people begin to doubt their value or usefulness.
- These feelings are normal and can be managed with understanding and planning.

Worksheet 1: My Feelings About Retirement

- Write down three feelings you have about retiring.
- For each one, think about what causes it.
Use this space to reflect honestly.
- There are no right or wrong answers.

Example:

“I feel anxious because I do not know what to do with my time.”

Feeling	Cause or Trigger

Reflection Question:

Which of these feelings do you want to understand or manage better in the next few months?

Finding New Purpose

- Purpose does not end when paid work ends.
- What changes is how that purpose is expressed.
- During working years, much of one's identity and sense of worth comes from a job title, responsibilities, and achievements.
- When that chapter closes, it is normal to feel uncertain about what replaces it.
- Yet retirement offers a valuable opportunity to redefine purpose in a way that is more personal and flexible.

Purpose in Retirement

- Purpose in retirement can come from many sources.
- For some people, it is found in **volunteering or mentoring**, where they can share their knowledge and experience with others.
- For others, it may come from **spending time with family or grandchildren**, helping to guide and support younger generations.
- Many retirees find satisfaction in **developing hobbies into small businesses or community projects**, or in **learning new skills** that they never had time to explore before.
- Having a sense of purpose supports mental health and emotional stability.
- It gives structure to your days, motivation to get up in the morning, and the satisfaction of knowing that your time and energy still matter.
- The goal is not to fill every hour, but to identify what feels meaningful and worth doing at this stage of life.

Worksheet 2: My Sources of Meaning

- Think about the activities, people, or goals that make you feel useful, proud, or fulfilled.
- Write down at least three things that give your life meaning.

Example:

“Helping my neighbour with her vegetable garden makes me feel useful and connected.”

Activity or Role	Why It Feels Meaningful

Reflection Question:

Which of these could you include more regularly in your weekly or monthly routine?

Managing Emotional Ups and Downs

- The transition into retirement can feel like a rollercoaster.
- Some days you may feel peaceful and grateful.
- On other days, you may feel bored, restless, or even sad.
- These changes in mood are normal.
- Retirement is a major life adjustment, and like any transition, it takes time to settle into a new rhythm.
- During the first months, many people experience what is sometimes called the *honeymoon stage*.
- You may feel free and relaxed, enjoying the rest and flexibility.
- After this stage, however, a period of emotional decline is common.
- Without clear structure or a strong sense of purpose, it is easy to feel aimless or unproductive.
- This stage can lead to disappointment or mild depression if not managed carefully.
- You may also feel guilt for not being as busy or “useful” as before.
- In reality, rest and reflection are valuable parts of life.
- The challenge is to find balance: time to relax, time to connect with others, and time to do things that feel meaningful.

Tips for Managing Emotional Ups and Downs

- **Acknowledge your feelings.** Pretending everything is fine will only increase frustration. It is better to name your feelings and talk about them with someone you trust.
- **Create a gentle routine.** Even a simple daily plan helps you feel grounded and purposeful. Include exercise, social contact, and personal time.
- **Stay connected.** Isolation increases negative emotions. Reach out to friends, join a group, or volunteer.
- **Challenge negative thoughts.** Instead of saying “I am useless now,” remind yourself, “I am adjusting to a new stage, and that takes time.”
- **Seek help if needed.** If sadness or anxiety continues for more than a few weeks, speak to a counsellor, doctor, or community social worker. Support is available and effective.

Worksheet 3: Understanding My Emotional Patterns

Use this worksheet to reflect on your recent moods and identify what helps you feel better.

Example:

“I felt lonely last week because I stayed home all day. I felt better after visiting my friend.”

When I Felt Low	What Caused It	What Helped Me Feel Better

Reflection Question:

What can you do regularly to maintain emotional balance and prevent low moods from taking over?

Health and Wellbeing in Retirement

- Good health is the foundation for enjoying retirement.
- Without it, even the best plans can become difficult to carry out.
- Ageing is a natural process, but how we age depends greatly on the choices we make each day.
- Staying healthy in retirement is not only about avoiding illness; it is about maintaining energy, mobility, and peace of mind so that you can continue to live with independence and dignity.
- Many people enter retirement with long-term health conditions or habits formed during busy working years.
- Stress, irregular meals, and lack of exercise may have taken their toll.
- Retirement offers the chance to make positive changes.
- There is more time to focus on balanced living, regular medical check-ups, and activities that strengthen both body and mind.
- Wellbeing also includes mental and emotional health.
- As social roles and routines change, it becomes more important to stay connected, manage stress, and maintain a sense of purpose.
- A healthy lifestyle supports not only the body but also resilience and optimism.

Common Health Problems

- Good health is one of the greatest supports for a positive retirement.
- However, as we age, the body changes.
- Some health problems become more common and may limit what we can do.
- Understanding these conditions and managing them early can help prevent complications and keep you independent for longer.
- Below are some of the most frequent health concerns among older adults:

HIGH BLOOD PRESSURE (HYPERTENSION).

- Often called the “silent killer,” it may have no symptoms but can increase the risk of heart attack or stroke.
- Regular blood pressure checks at a clinic or pharmacy are essential.

DIABETES.

- This condition affects how the body controls sugar.
- Without proper management, it can cause fatigue, weight changes, or slow healing.
- Following a healthy diet and taking medication as prescribed are key.

JOINT PAIN OR ARTHRITIS.

- Stiffness or pain in the joints can make movement difficult.

- Gentle exercise, such as walking or stretching, can reduce pain and improve flexibility.

VISION AND HEARING LOSS.

- These changes can make reading, driving, or socialising more difficult.
- Regular eye and hearing tests help detect problems early.

HEART DISEASE.

- Maintaining a balanced diet, avoiding smoking, and staying active can lower the risk.

DEPRESSION AND ANXIETY.

- Emotional health is as important as physical health.
- Many people overlook symptoms such as low mood, irritability, or loss of interest in usual activities.
- These can be treated with counselling, medication, or lifestyle changes.

Practical Steps for Managing Your Health

- Visit your doctor, local clinic, or the nurse at the pharmacy (Clicks and Dischem) for regular check-ups.
- Take prescribed medication correctly and on time.
- Eat balanced meals with fruits, vegetables, and whole grains.
- Drink enough water and limit sugary drinks and alcohol.
- Get at least 20 to 30 minutes of light exercise most days.
- Keep a health notebook or folder to track your appointments and test results.
- Managing health is not only about preventing illness.
- It is also about protecting your quality of life.
- By staying informed and proactive, you can remain active and independent for many years.

Worksheet 4: My Health Plan

Use this worksheet to record your current health situation and the steps you can take to maintain or improve it.

Example:

“Condition: High blood pressure. Action: Take medication daily and walk for 20 minutes.”

Health Condition or Concern	What I Am Doing to Manage It	What I Need to Do Next

Reflection Question:

Which part of your health needs more attention right now, and what is one small action you can take this week to address it?

Staying Active

- Staying active is one of the most effective ways to maintain health and independence in retirement.
- Regular movement strengthens the body, improves mood, and helps prevent many common age-related illnesses.
- Physical activity also keeps the mind sharp and supports good sleep, balance, and confidence.
- You do not need to join a gym or take part in strenuous exercise to stay active.
- Small, consistent actions make a real difference.
- The goal is to move your body in ways that are safe, enjoyable, and sustainable.

Benefits of Staying Active

- Helps control weight and blood pressure.
- Reduces the risk of heart disease, stroke, and diabetes.
- Strengthens bones, joints, and muscles.
- Improves balance and coordination, reducing the risk of falls.
- Lifts mood and reduces anxiety or depression.
- Increases energy and overall sense of wellbeing.

Simple Ways to Stay Active

- **Walking:** One of the easiest and safest exercises. Start with 10 to 15 minutes a day and build up gradually.
- **Stretching:** Gentle stretches in the morning or evening improve flexibility and reduce stiffness.
- **Housework or gardening:** Everyday activities keep you moving and give a sense of accomplishment.
- **Community exercise groups:** Joining a walking club, dance group, or senior fitness class helps you stay motivated and connected.
- **Balance exercises:** Standing on one foot, using support if needed, can strengthen your balance and prevent falls.

Always consult your doctor or clinic before starting new exercises, especially if you have a chronic condition such as heart disease or joint problems. Listen to your body and rest when needed.

Staying Mentally Active

Staying mentally active during retirement is just as important as staying physically healthy. The brain works on a “use it or lose it” principle. When we challenge our minds regularly, we strengthen memory, focus, and problem-solving abilities, much like exercising a muscle.

Reading, solving puzzles, learning new skills, and socialising all help to keep the brain sharp and flexible. Keeping mentally engaged also supports emotional well-being by reducing stress, building confidence, and maintaining a sense of purpose. Retirement offers the perfect opportunity to explore hobbies, learn something new, and keep the mind active and curious every day.

Engaging in mentally stimulating activities also help stave off cognitive decline.

- Cross word puzzles
- Sudoku
- Word Search
- Reading
- Board Games

Word Search – Everyday Joys

T	R	C	Q	W	G	K	F	M	L	A	M
H	M	H	I	V	C	V	K	L	C	B	H
T	M	P	P	V	M	O	B	V	E	J	S
F	E	U	B	P	D	T	C	O	D	R	C
H	I	C	A	N	G	B	W	U	H	K	K
E	N	P	Y	G	E	J	U	X	P	W	T
L	M	A	D	Q	M	O	G	G	X	L	W
V	J	H	D	Q	V	P	P	Y	B	O	Q
E	W	P	E	Y	D	W	Q	T	X	R	A
J	S	X	F	O	X	H	T	D	G	L	Y
J	Q	Q	T	F	W	G	K	U	P	X	J
K	W	J	J	P	O	W	Y	X	U	X	C

Words to find: GARDEN, LAUGHTER, FAMILY, FRIENDS, WALK, SUN, COFFEE, MUSIC, HOBBY, PEACE, KINDNESS

Access free crossword puzzles here:

<https://www.boatloadpuzzles.com/playcrossword>

Worksheet 5: My Activity Tracker

Use this worksheet to plan how you will include physical activity in your week. Choose activities you enjoy and that suit your abilities.

Example:

“Monday: 15-minute walk after breakfast. Wednesday: light stretching before bed.”

Day	Activity	Duration	How I Felt Afterwards
Monday			
Tuesday			
Wednesday			
Thursday			
Friday			
Saturday			

Day	Activity	Duration	How I Felt Afterwards
Sunday			

Reflection Question:

Which activity helps you feel the most energised or relaxed, and how can you make it part of your regular routine?

Nutrition and Healthy Living

Good nutrition is essential for maintaining health, strength, and energy in retirement. As the body ages, its needs change. You may require fewer calories but more of certain nutrients such as calcium, protein, and fibre. Eating well helps manage weight, control chronic conditions, and protect against fatigue and illness.

Healthy living also involves more than food. It includes daily habits such as staying hydrated, getting enough rest, avoiding harmful substances, and managing stress. Together, these choices have a powerful effect on how you feel and function each day.

Key Principles of Good Nutrition

- **Eat a variety of foods.** Include fruits, vegetables, grains, protein sources, and dairy or dairy alternatives in your diet. Variety ensures you get a balance of vitamins and minerals.
- **Control portion sizes.** As you become less physically active, you may need smaller meals. Eating too much can lead to weight gain and strain the heart and joints.
- **Choose whole foods.** Limit processed or sugary foods. Whole grains, fresh produce, and lean proteins provide lasting energy and help regulate blood sugar.
- **Eat regularly.** Skipping meals can cause fatigue or dizziness. Try to have three balanced meals or several smaller ones each day.
- **Reduce salt and sugar.** Too much salt raises blood pressure, and too much sugar increases the risk of diabetes and tooth decay.

Hydration and Other Healthy Habits

- Drink six to eight glasses of water each day, even if you do not feel thirsty.
- Limit fizzy drinks, alcohol, and excessive coffee or tea.
- Get enough rest—aim for seven to eight hours of sleep each night.
- Avoid smoking and limit alcohol. Both increase the risk of many health problems.
- Avoid long periods of screen time- even though it may be something to do or something to keep your mind occupied- screen time does not challenge the brain in the way reading or conversation does. The blue light from screens interferes with sleeping and can cause further strain on your eyes and lead to headaches.
- Manage stress through gentle exercise, prayer, meditation, or breathing exercises.
- Keep regular medical and dental appointments. Prevention is easier than treatment.
- Healthy living is about consistency, not perfection. Small, steady improvements make the greatest long-term difference.

Worksheet 6: My Healthy Living Plan

Use this worksheet to reflect on your current habits and decide on small, realistic changes you can make to improve your health.

Example:

“I will replace one fizzy drink a day with water and take a 15-minute walk after lunch.”

Area of Focus	Current Habit	Change I Want to Make	When I Will Start
Eating			
Drinking			
Exercise			
Rest and Sleep			
Stress Management			

Reflection Question:

Which small change will make the biggest positive difference to your health this month?

Getting Your Affairs in Order

- Retirement is an ideal time to make sure your legal, financial, and personal matters are organised.
- Planning ahead brings peace of mind, reduces stress, and helps protect your family in the future.
- Without clear arrangements, misunderstandings, delays, and financial problems can occur when unexpected events happen.
- Getting your affairs in order is not just about money.
- It includes important documents, medical wishes, and practical instructions for daily life.
- It is a way of taking control and making sure your wishes are known and respected.
- By organising these areas now, you reduce uncertainty for yourself and your loved ones.
- It allows you to enjoy retirement without the worry that important matters may be overlooked or misunderstood.

KEY AREAS TO CONSIDER INCLUDE:

- **Legal documents** such as a will or living will.
- **Financial matters** including bank accounts, investments, and pensions.
- **Health planning** including medical aid, medications, and preferred treatments.
- **Personal organisation** such as passwords, important contacts, and property details.

Important Documents

- One of the first steps in organising your affairs is making sure you have all important documents in order.
- These documents help your family, healthcare providers, and legal representatives know your wishes and act on them if needed.
- They also make managing your own life easier.

Key Documents to Have

- **Identification documents** – ID book or smart ID, passport.
- **Birth certificate** – needed for legal and financial matters.
- **Marriage certificate or divorce decree** – if applicable.
- **Will** – outlines how you want your assets distributed after death.
- **Living will or advance directive** – states your healthcare wishes if you are unable to communicate.
- **Funeral policy** – ensures arrangements are clear and financial matters are settled.

- **Medical aid and medical records** – include medications, allergies, and doctors' details.
- **Bank accounts, investments, and insurance policies** – include account numbers and contact information.
- **Passwords and online accounts** – record safely to help family manage online or digital matters.

Tips for Organising Documents

- Keep them in a secure but accessible place.
- Make a checklist and tick off which documents you already have.
- Update documents regularly to reflect changes in your circumstances.
- Share copies or locations of key documents with someone you trust.

Organising your documents now prevents confusion later. It also gives you confidence that your wishes will be followed and your loved ones will be supported.

Worksheet 7: My Important Documents Checklist

Use this worksheet to record what documents you have, what is missing, and where each is kept.

Document	I Have It (Yes/No)	Location	Notes
ID			
Birth certificate			
Marriage/divorce certificate			
Will			
Living will			
Funeral policy			
Medical aid			
Bank and investment info			
Passwords/online accounts			

Reflection Question:

Which documents need your attention first, and who can you ask for guidance if you are unsure about them?

Writing a Living Will

- A living will, sometimes called an advance directive, is a legal document that explains your wishes about medical care if you are unable to communicate them yourself.
- It allows you to make decisions in advance about treatments you do or do not want, ensuring that your healthcare preferences are respected.

Why a Living Will is Important

- It reduces uncertainty and stress for family members.
- It guides doctors in making medical decisions if you cannot speak for yourself.
- It helps prevent conflict among relatives about your care.
- It gives you control over your healthcare, even if you are seriously ill.

What to Include in a Living Will

- Your personal details: name, date of birth, and contact information.
- Specific instructions about medical treatments, such as resuscitation, life support, or surgery.
- Your wishes regarding pain management and comfort care.
- Appointment of a healthcare proxy or agent, someone you trust to make decisions on your behalf.
- Signatures of witnesses or a notary if required.

Common Items in a Living Will (Medical Directives)

1. Life-Sustaining Treatments

- Resuscitation / CPR – whether you want chest compressions or other measures if your heart stops.
- Mechanical ventilation – use of a breathing machine if you cannot breathe on your own.
- Tube feeding / artificial nutrition – whether to receive food and fluids through a tube.
- Dialysis – use of kidney support treatment if kidneys fail.
- Surgery or invasive procedures – consent or refusal of major operations if life-threatening.

2. Pain Management and Comfort Care

- Use of pain relief even if it may shorten life.
- Preference for hospice or palliative care over aggressive treatment in terminal illness.
- Measures to maintain dignity and comfort, such as assistance with bathing, turning in bed, or positioning.

3. Antibiotics and Other Medications

- Whether to receive antibiotics for infections in advanced illness.
- Use of medications to prolong life versus focusing on comfort.

4. Organ and Tissue Donation

- Whether to donate organs or tissues after death.

5. End-of-Life Preferences

- Preferred place of care: home, hospital, or hospice.
- Funeral or memorial preferences if desired.

6. Appointment of a Healthcare Proxy / Agent

- Name of the person authorised to make medical decisions if you cannot.
- Instructions for how they should follow your wishes.

7. Specific Instructions for Particular Conditions

- Alzheimer's or dementia care preferences.
- Decisions in case of a stroke, severe brain injury, or terminal illness.

Practical Tips:

- Be as clear and specific as possible to avoid confusion.
- Discuss your wishes with family, doctor, and your healthcare proxy.
- Review and update the living will regularly to reflect changes in health or personal preferences.

Practical Tips

- Speak to a lawyer, doctor, or social worker for guidance on the correct legal format.
- Discuss your wishes with family and your healthcare proxy so everyone understands your intentions.
- Review your living will periodically and update it if your health, circumstances, or preferences change.
- Keep a copy in a safe but accessible place and give copies to your healthcare proxy and doctor.
- A living will is not just a legal document; it is a tool for peace of mind.
- Knowing that your healthcare decisions are clearly expressed can reduce anxiety and allow you to focus on enjoying retirement.

Worksheet 8: My Living Will Plan

Use this worksheet to begin thinking about your wishes and who you trust to act on them.

Item	Notes
Person to make decisions if I cannot	
Medical treatments I want or do not want	
Comfort care or pain management preferences	
People who should have a copy	

Reflection Question:

Who can you talk to this week to start planning your living will, and what questions do you need to ask?

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Worksheet 9: My Living Will Preferences

Use this worksheet to think about and record your medical and end-of-life wishes. You can take it to your doctor, lawyer, or social worker for guidance when writing a formal living will.

1. Life-Sustaining Treatments

Treatment	My Preference	Notes
Resuscitation / CPR	Yes / No	
Mechanical ventilation (breathing machine)	Yes / No	
Tube feeding / artificial nutrition	Yes / No	
Dialysis	Yes / No	
Major surgery	Yes / No	Specify conditions if needed

2. Pain Relief and Comfort Care

Area	My Preference	Notes
Pain relief, even if it may shorten life	Yes / No	
Hospice or palliative care	Yes / No	
Daily comfort measures (bathing, turning, positioning)	Yes / No	

3. Medications and Treatments

Area	My Preference	Notes
Antibiotics for serious infections	Yes / No	
Other life-prolonging medications	Yes / No	Specify

4. Organ and Tissue Donation

Area	My Preference	Notes
Donate organs	Yes / No	Specify organs if desired
Donate tissues	Yes / No	

5. End-of-Life Preferences

Area	My Preference	Notes
Place of care (home, hospital, hospice)		
Funeral / memorial wishes		

6. Healthcare Proxy / Agent

Item	Details	Notes
Name of person to make decisions for me		

Item	Details	Notes
Relationship		
Instructions for following my wishes		

7. Specific Conditions

Condition	My Preference	Notes
Dementia or Alzheimer's care		
Severe stroke / brain injury		
Terminal illness		

Reflection Questions:

- Have I discussed these wishes with my family and healthcare proxy?
- Are there any decisions I need more information on before finalising them?
- When will I review this worksheet to ensure it is up to date?

Relationships and Social Connection

- Retirement changes more than your daily routine. It can also change your social life. Work often provides regular contact with colleagues, clients, and others, which supports a sense of belonging. When you retire, these connections may become less frequent, leaving you with more free time but fewer social interactions. Maintaining healthy relationships and building new social connections is essential for emotional wellbeing and overall quality of life.
- Strong social connections help prevent loneliness, depression, and anxiety. They provide emotional support, companionship, and practical help when needed. Retirement is an opportunity to strengthen existing relationships, reconnect with old friends, and form new bonds through community, volunteering, or shared hobbies.

Changing Family Roles

- Family dynamics often shift after retirement. You may spend more time with your spouse, children, or grandchildren, or take on a caregiving role. These changes can be rewarding but may also create stress or tension.

Tips for Healthy Family Relationships

- Communicate openly about your needs and expectations.
- Respect the independence of adult children.
- Set boundaries when necessary to maintain balance.
- Be willing to compromise and adjust to new family routines.

Building a Social Life

- Creating a fulfilling social life in retirement involves both maintaining old relationships and seeking new ones.
- **Ideas for Staying Connected**
- Join clubs, hobby groups, or faith-based communities.
- Volunteer for causes that matter to you.
- Attend local events, lectures, or classes.
- Stay in touch with friends through phone calls, visits, or social media.
- Social activities not only improve mood but also provide opportunities to learn new skills, share experiences, and maintain a sense of purpose.

Worksheet 10: Relationship Map

- Draw a circle in the centre representing yourself. Around it, list people you have regular contact with and those you would like to reconnect with.

Reflection Questions:

- Which relationships bring you joy and support?
- Which relationships need more attention or effort?
- How can you include meaningful social activities in your weekly routine?

Suggested Activities

Hobbies and Interests Workbook

NICRO has developed a Hobbies and Interests workbook that contains a comprehensive list of hobbies and interests. Click [here](#) to open the document.

Other Ideas

- Eventbrite hosts a listing of current events around the country, some of which are free: <https://www.eventbrite.com/ttd/south-africa/>
- Many municipalities offer programmes for pensioners. Details are generally posted on the municipality website:
 - <https://www.capetown.gov.za/City-Connect/Activities-and-programmes/Sport-and-recreation/seniors-programmes>
- Most restaurants have a pensioner's discount day.
- Listings of pensioner discounts are often available online:
 - <https://www.capetown.travel/pensioner-discounts-cape-town/>
 - <https://altronpensionfund.com/pensioners/pensioner-specials>
 - <https://www.goodthingsguy.com/lifestyle/pensioners-in-sa-these-are-the-2025-discounts-to-look-out-for/>
 - <https://www.pensionerspayless.co.za/>
- Many universities have free public lectures and events. These can be found on the university's website.
 - Wits University: <https://www.wits.ac.za/display/events/>
 - UCT Summer School: <https://summerschool.uct.ac.za/>
 - The African Institute for Mathematical Sciences (AIMS): <https://aims.ac.za/workshops/>
 - University of the Third Age (UCT): <https://www.u3a-ct.org.za/>

Staying Safe in the Digital Age

- Retirement often brings more free time, and many people use this time to explore the internet, social media, and online banking.
- While technology can be a great tool for staying connected, informed, and entertained, it also comes with risks.
- Scammers and fraudsters often target older adults, hoping to exploit inexperience or trust.
- Staying safe online is essential for protecting your finances, personal information, and peace of mind.

Common Scams

- **Email and SMS scams:** Messages that ask for personal information, passwords, or money.
- **Fake calls or messages from banks or government offices:** Scammers may pretend to be official to trick you into sharing details.
- **Investment or lottery scams:** Offers that seem too good to be true usually are.
- **Social media scams:** Fake friend requests, phishing links, or requests for money from someone claiming to know you.
- **Malware and viruses:** Clicking on unknown links can damage your computer or steal information.

Phone Scams

- A phone scam is when you receive a phone call from what sounds like an official source, such as your bank or the police.
- The caller tries to convince you that there is a problem, and you must pay money to solve the problem, such as a fake traffic fine, or claiming you owe money to the bank.
- They may also make threats such as if you don't pay this fine you will be arrested etc.
- No legitimate government official or bank will call like this. All such communication regarding fines or money owed needs to be in writing and can be verified by contacting the bank or traffic department directly.
- What the scammer is trying to do is get you to share your security information, so they can gain access to your bank accounts, or trying to get you to send them money electronically. They may send you a link in a text message where they want you to enter your banking details in.
- They will try to cause you to panic or become confused, so you follow their instructions.
- Just hang up and block that number on your phone.

Other kinds of Scams

- People arriving at your house appearing to be from official organisations such as the SPCA or municipality or Eskom, wanting access to your property.
- All such persons should be in full uniform with visible ID badges or cards, driving a clearly marked official vehicle.
- You can call the SPCA or municipality to verify the person. Do not let the person into your property until you have verified them.
- You can also call the police and request assistance. If they are a scammer, the threat of the police arriving should make the leave.
- If scammers threaten **you** with the police or with arrest, say “Yes let’s call the police so they can take over and sort the matter out. “

Practical Tips for Staying Safe

- Never share your PIN, password, or personal information over phone, email, or text, regardless of who you think is on the phone.
- Use strong, unique passwords for online accounts and change them regularly.
- Verify requests from banks or government offices by contacting them directly using official numbers.
- Avoid clicking on unknown links or downloading attachments from suspicious emails.
- Limit sharing personal information, photos, or location details on social media.
- Keep antivirus software and devices up to date.
- Be cautious of anyone asking for money online, even if they claim to be a friend or relative.

Safe Banking and Online Transactions

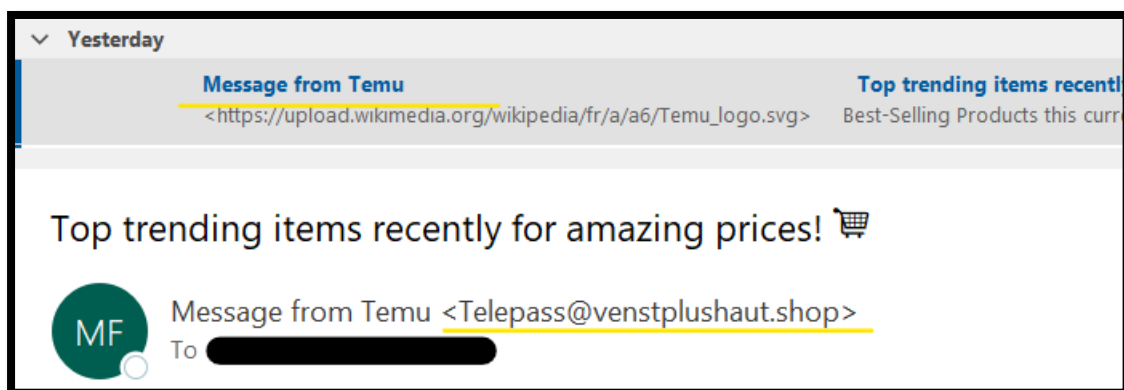
- Use official bank websites or mobile apps only.
- Check account statements regularly for unusual activity.
- Do not respond to unsolicited offers for loans, investments, or prizes.
- Ask for help from a trusted family member, friend, or bank staff if you are unsure about an online transaction.

Spotting a Fake Email

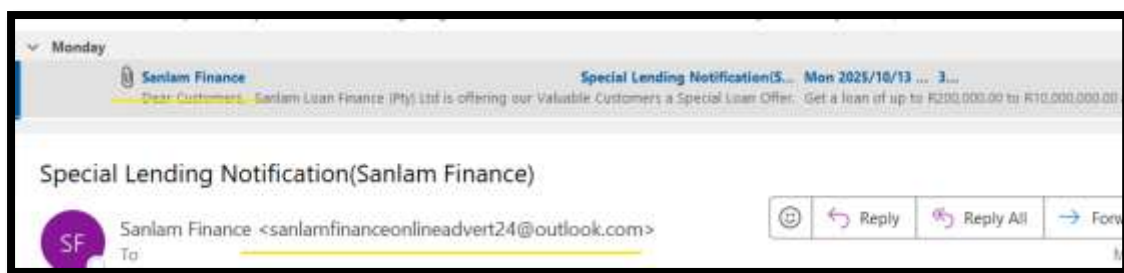
Look at the email domain. The domain is whatever follows the @ sign. You can find the email domain is a business or organisation but googling them and looking at their contact email address.

The image below shows an email that initially says it is from Temu. If you have a Temu account, you might assume this email is legitimate. However, when we look closely at the

email address, we can see that sender is not using a Temu email account. Temu's email domain is @emea.temu.com.



Here is another one that looks like it is from Sanlam. However, it is not. Sanlam's contact email address domain is @sanlam.co.za.



How to Spot a Phishing Email from a Friend

- **Unexpected Requests**
 - a. The email asks for money, gift cards, or personal information.
 - b. Your friend does not usually send this type of request via email or messaging.
- **Unusual Language or Tone**
 - a. The message may sound slightly off, formal, rushed, or unusual compared to how your friend normally writes.
 - b. Spelling and grammar mistakes are common in phishing emails.
- **Generic Greetings**
 - a. Phishing emails may start with "Dear Friend" or "Hello" instead of your name.
- **Suspicious Links or Attachments**
 - a. Hover over any link (without clicking) to see the real URL. If it looks strange or does not match a familiar website, do not click.
 - b. Attachments may contain malware—avoid opening files from unexpected emails.
- **Urgency or Pressure**

- a. Messages that demand immediate action, threaten consequences, or promise a reward are often scams.
- b. Scammers rely on panic or excitement to make you act without thinking.

• **Check the Sender's Email Address**

- a. The "From" name may look correct, but the email address can be slightly different (extra letters, numbers, or a strange domain).

• **Confirm with Your Friend**

- a. Contact your friend directly using a method you know is safe (call or text, not replying to the suspicious email).
- b. Ask if they actually sent the message before responding or clicking anything.

Tip: If you are unsure, **do not click any links or download attachments.** Treat any suspicious email with caution, even if it appears to come from someone you know.

Securing Your WhatsApp Account from Hacking

1. WhatsApp is convenient but it can be a target for thieves.
2. Follow these steps to make your account much harder to steal and easier to recover if something goes wrong.
3. Make sure your phone and the WhatsApp app are up to date.
4. If you are not comfortable with settings, ask a trusted friend or family member to sit with you while you do this.

Step by step actions

1. **Enable two step verification.**
 - Open WhatsApp settings and find Account then Two step verification.
 - Turn it on and choose a secure PIN or better a passphrase. Aim for at least six characters. Avoid obvious numbers such as birthdates.
 - Add a recovery email if prompted so you can reset the PIN if you forget it.
2. **Protect backups.**
 - If you use cloud backup, enable end to end encrypted backup and set a strong password for the backup.
 - If end to end encrypted backup is not available or you do not want to use it, be aware that ordinary cloud backups may not be fully private. Use a strong password for the cloud account.
3. **Never share your verification code**
 - WhatsApp will send a six-digit verification code by SMS when someone tries to register your number. Do not share that code with anyone, even if they claim to be from WhatsApp or your bank.
4. **Lock the app and your phone.**
 - Use a phone lock with a PIN or biometric.

- Enable any app lock or screen lock option inside WhatsApp if your phone supports it. This prevents someone who finds your unlocked phone from reading messages.
- 5. Tighten privacy settings.**
- In Settings find Privacy and set Last seen, Profile photo and About to My contacts or Nobody if you prefer more privacy.
 - Consider turning off read receipts for groups or for people you do not know well.
- 6. Beware of suspicious links and requests.**
- Do not click links or open attachments from unknown senders.
 - If a message from a known contact asks for money or personal details and seems out of character, call that person by phone to confirm before acting.
- 7. Use a strong password for any linked email or cloud account.**
- If someone can access your email or cloud, they may be able to reset or restore accounts. Use unique strong passwords and enable multifactor authentication on those accounts.

If you think your account has been hacked

1. Try to re-register your number in WhatsApp. If the hacker did not enable two step verification you can regain control by receiving the SMS code.
2. If two step verification is enabled by the hacker or you cannot regain access, contact your mobile operator to secure the SIM and lodge a fraud report.
3. Use the WhatsApp in app support to report the stolen account or use the official help pages. Do not use links in suspicious messages.
4. Tell your contacts that your account may be compromised so they do not fall for scams sent from your profile.
5. Change passwords for your email and cloud accounts and check for unauthorised activity.
6. If you get your account back, enable two step verification, check linked devices and review privacy settings.

Worksheet 11: Spotting Scams

Read each example below and tick whether it is likely safe or suspicious. Discuss with a family member or friend if you are unsure.

Example	Safe / Suspicious
An email from your bank asking you to confirm your PIN immediately	
A friend requests money on social media claiming an emergency	
A government website asks for personal information to claim a grant	
Your bank app sends a routine notification about a deposit	

Reflection Questions:

Which online activities do I do regularly that may put me at risk?

Who can I ask for guidance when I am unsure about a message or request?

What steps will I take this week to strengthen my online security?

Creating a Balanced Life Plan

Retirement is a time of freedom, but freedom without a plan can lead to aimlessness or stress. Creating a balanced life plan helps you organise your time, set priorities, and focus on activities that support your physical health, emotional wellbeing, relationships, and personal goals.

A balanced life plan is not rigid. It is a flexible guide that helps you:

- Maintain health and energy.
- Stay connected with family and friends.
- Pursue hobbies, learning, or volunteering.
- Protect yourself online and manage personal affairs.
- Feel satisfied and purposeful each day.

Key Areas to Include in Your Life Plan

Health and Wellbeing

- Schedule regular exercise and stretching.
- Plan balanced meals and sufficient water intake.
- Keep track of medical appointments and medications.
- Include relaxation or stress management activities, such as meditation, reading, or gentle hobbies.

Purpose and Meaning

- Identify activities that make you feel useful or proud.
- Include volunteer work, mentoring, creative projects, or learning new skills.
- Set achievable weekly or monthly goals for these activities.

Social Connections

- Maintain relationships with family, friends, and neighbours.
- Join clubs, hobby groups, or community activities.
- Schedule regular phone calls or visits.

Financial and Legal Planning

- Review your budget and retirement income regularly.
- Ensure important documents such as wills and living wills are updated.
- Organise passwords, online accounts, and property information safely.

Self-Care Routine Checklist

Use this checklist to create a self-care routine that promotes your wellbeing and allows you to prioritize self-care in your daily life. Customize it to fit your preferences and needs.

Physical Self Care	
Get sufficient sleep (7-9 hours) every night	<input type="checkbox"/>
Engage in regular exercise or physical activity	<input type="checkbox"/>
Eat a balanced and nutritious diet	<input type="checkbox"/>
Stay hydrated by drinking enough water throughout the day	<input type="checkbox"/>
Practice good personal hygiene habits	<input type="checkbox"/>
Take breaks and stretch regularly, especially if you have a sedentary lifestyle	<input type="checkbox"/>
Schedule regular health check-ups and appointments	<input type="checkbox"/>
Emotional and Mental Self Care	
Engage in activities that bring you joy and relaxation (e.g., hobbies, reading, listening to music)	<input type="checkbox"/>
Practice mindfulness or meditation to calm your mind and reduce stress	<input type="checkbox"/>
Express your emotions through journaling or talking with a trusted friend or therapist	<input type="checkbox"/>
Set healthy boundaries in your relationships and prioritize your emotional wellbeing	<input type="checkbox"/>
Engage in positive self-talk and practice self-compassion	<input type="checkbox"/>
Limit exposure to negative news or triggers that impact your mental wellbeing	<input type="checkbox"/>
Engage in activities that stimulate your creativity and imagination	<input type="checkbox"/>
Social Self Care	
Nurture relationships with friends, family, and loved ones	<input type="checkbox"/>
Plan and engage in social activities that bring you joy and connection	<input type="checkbox"/>
Seek support and reach out to others when you need it	<input type="checkbox"/>
Practice active listening and meaningful communication with others	<input type="checkbox"/>
Surround yourself with positive and supportive people	<input type="checkbox"/>
Engage in acts of kindness and contribute to your community	<input type="checkbox"/>
Spiritual Self Care	
Engage in activities that align with your values and beliefs	<input type="checkbox"/>
Spend time in nature and appreciate its beauty	<input type="checkbox"/>
Practice meditation, prayer, or reflection to connect with your inner self	<input type="checkbox"/>
Seek inspiration from books, podcasts, or spiritual teachings	<input type="checkbox"/>
Engage in activities that promote gratitude and a sense of purpose	<input type="checkbox"/>
Explore your spirituality and engage in rituals or practices that bring you peace	<input type="checkbox"/>

Pampering and Relaxation	
Take warm baths or showers with soothing products	<input type="checkbox"/>
Indulge in a spa day or pamper yourself with selfcare treatments	<input type="checkbox"/>
Set aside time for relaxation activities such as reading, taking walks, or listening to calming music	<input type="checkbox"/>
Treat yourself to a massage or other therapeutic bodywork	<input type="checkbox"/>
Engage in hobbies or activities that help you unwind and recharge	<input type="checkbox"/>
Create a cozy and inviting space at home where you can relax	<input type="checkbox"/>

Checklist: Assessing Healthy and Unhealthy Habits

For each habit listed below, mark whether it is a healthy or unhealthy habit for you personally. Be honest with yourself and consider the impact of each habit on your overall wellbeing.

Physical Health:	I Do This	I Don't Do This
Regular exercise	<input type="checkbox"/>	<input type="checkbox"/>
Sufficient sleep (7-9 hours per night)	<input type="checkbox"/>	<input type="checkbox"/>
Balanced and nutritious diet	<input type="checkbox"/>	<input type="checkbox"/>
Drinking enough water	<input type="checkbox"/>	<input type="checkbox"/>
Avoiding excessive alcohol consumption	<input type="checkbox"/>	<input type="checkbox"/>
Avoiding smoking or tobacco use	<input type="checkbox"/>	<input type="checkbox"/>
Regular medical check ups	<input type="checkbox"/>	<input type="checkbox"/>
Mental and Emotional Health:	I Do This	I Don't Do This
Engaging in stress reducing activities (e.g., mindfulness, meditation, hobbies)	<input type="checkbox"/>	<input type="checkbox"/>
Seeking support from friends, family, or professionals when needed	<input type="checkbox"/>	<input type="checkbox"/>
Setting and prioritizing realistic goals	<input type="checkbox"/>	<input type="checkbox"/>
Maintaining a positive mindset	<input type="checkbox"/>	<input type="checkbox"/>
Practicing self-care and self-compassion	<input type="checkbox"/>	<input type="checkbox"/>
Managing time effectively	<input type="checkbox"/>	<input type="checkbox"/>
Practicing relaxation techniques	<input type="checkbox"/>	<input type="checkbox"/>
Social Health:	I Do This	I Don't Do This
Maintaining supportive and positive relationships	<input type="checkbox"/>	<input type="checkbox"/>
Engaging in social activities and connecting with others	<input type="checkbox"/>	<input type="checkbox"/>
Communicating effectively and assertively	<input type="checkbox"/>	<input type="checkbox"/>
Respecting personal boundaries and the boundaries of others	<input type="checkbox"/>	<input type="checkbox"/>
Balancing time spent alone, and time spent with others	<input type="checkbox"/>	<input type="checkbox"/>
Participating in community or volunteer activities	<input type="checkbox"/>	<input type="checkbox"/>
Productivity and Time Management:	I Do This	I Don't Do This
Prioritizing tasks and setting clear goals	<input type="checkbox"/>	<input type="checkbox"/>
Avoiding procrastination	<input type="checkbox"/>	<input type="checkbox"/>
Managing and minimizing distractions	<input type="checkbox"/>	<input type="checkbox"/>

Setting healthy work life boundaries	<input type="checkbox"/>	<input type="checkbox"/>
Taking breaks and practicing self-care during work/study sessions	<input type="checkbox"/>	<input type="checkbox"/>
Seeking help or delegating tasks when necessary	<input type="checkbox"/>	<input type="checkbox"/>
Screen Time and Digital Habits:	I Do This	I Don't Do This
Limiting excessive screen time	<input type="checkbox"/>	<input type="checkbox"/>
Practicing healthy online boundaries	<input type="checkbox"/>	<input type="checkbox"/>
Avoiding excessive social media usage or comparing oneself to others	<input type="checkbox"/>	<input type="checkbox"/>
Balancing screen time with offline activities and face to face interactions	<input type="checkbox"/>	<input type="checkbox"/>
Using technology for productive purposes and personal growth	<input type="checkbox"/>	<input type="checkbox"/>
Personal Hygiene:	I Do This	I Don't Do This
Maintaining regular personal hygiene practices (e.g., showering, brushing teeth)	<input type="checkbox"/>	<input type="checkbox"/>
Washing hands regularly	<input type="checkbox"/>	<input type="checkbox"/>
Taking care of hair, nails, and skin	<input type="checkbox"/>	<input type="checkbox"/>
Wearing clean and appropriate clothing	<input type="checkbox"/>	<input type="checkbox"/>
Financial Habits:	I Do This	I Don't Do This
Budgeting and managing finances effectively	<input type="checkbox"/>	<input type="checkbox"/>
Saving money regularly	<input type="checkbox"/>	<input type="checkbox"/>
Avoiding excessive and impulsive spending	<input type="checkbox"/>	<input type="checkbox"/>
Paying bills on time	<input type="checkbox"/>	<input type="checkbox"/>
Planning and setting financial goals	<input type="checkbox"/>	<input type="checkbox"/>

After assessing each habit, reflect on your checklist and identify areas where you can improve your habits for better overall health and wellbeing. Use this self-assessment as a starting point to make positive changes in your lifestyle and create healthy habits that support your wellbeing.

Self-Care Checklist Template

PHYSICAL		M	T	W	T	F	S	S
1	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MENTAL		M	T	W	T	F	S	S
1	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EMOTIONAL		M	T	W	T	F	S	S
1	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SPIRITUAL		M	T	W	T	F	S	S
1	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Enter text.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How to Build Your Weekly Life Plan

- **Step 1:** List all activities you want to include in your week (exercise, hobbies, volunteering, social visits).
- **Step 2:** Assign approximate times for each activity, leaving space for rest and flexibility.
- **Step 3:** Review your plan each week and adjust according to how you feel and what is practical.
- **Step 4:** Reflect on what brings satisfaction, energy, and balance, and make small changes to improve your routine.

Worksheet 12: My Balanced Life Plan

Use this worksheet to create your own flexible plan. Tick off activities as you complete them and reflect weekly on how balanced you feel.

Day	Health / Exercise	Purpose / Learning	Social / Family	Admin / Personal Affairs
Monday				
Tuesday				
Wednesday				

Day	Health / Exercise	Purpose / Learning	Social / Family	Admin / Personal Affairs
Thursday				
Friday				
Saturday				

Day	Health / Exercise	Purpose / Learning	Social / Family	Admin / Personal Affairs
Sunday				

Reflection Questions:

Which activities give me the most energy and satisfaction?

What could I adjust to create better balance next week?

Are there any areas of my life that need more attention or support?

Claiming a Government Pension

ABOUT THE OLDER PERSON'S GRANT

You can get a grant to see you through your old age. An older person's grant is paid to people who are 60 years or older. This grant used to be called the old age pension.

HOW DO YOU KNOW IF YOU QUALIFY?

You must:

- be a South African citizen, permanent resident, or refugee.
- live in South Africa.
- not receive any other social grant for yourself
- not be cared for in a state institution.
- not earn more than R86 280 if you are single or R172 560 if married.
- not have assets worth more than 1 227 600 if you are single or R2 455 200 if you are married.

HOW MUCH WILL YOU GET?

The maximum amount that you will get is R 2 310 per month. If you are older than 75 years, you will get R2 330.

HOW WILL YOU BE PAID?

The South African Social Security Agency (SASSA) will pay the grant to you through one of the following methods:

- cash at a specific pay point on a particular day
- electronic deposit into your bank or Postbank account (the bank may charge you for the service)
- institutions (e.g. old age home).

Note: If you are unable to collect the money yourself, you can appoint a procurator at the SASSA office or give someone power of attorney to collect the grant on your behalf.

WHEN MAY YOUR GRANT BE REVIEWED?

SASSA can decide if your grant must be reviewed. Your income as declared when you apply for the grant will form the basis for this decision. You will be notified three months in advance of the date when the review will take place or the date on which the life certificate (proof that you are still alive) is due. If you receive your money through the bank, an institution or procurator, you are required to fill in a life certificate at the SASSA offices every year.

WHEN MAY YOUR GRANT BE SUSPENDED?

The following may result in the suspension of your grant:

- when your circumstances change

- the outcome of a review
- if you fail to co-operate when your grant is reviewed
- when you commit fraud or misrepresent yourself
- if there was a mistake when your grant was approved.

WHEN WILL YOUR GRANT LAPSE?

The grant will lapse when you:

- pass away.
- are admitted to a state institution.
- do not claim for three consecutive months.
- are absent from the country.

Please note: If you are admitted to an institution that has a contract with the state to care for you, the social grant is reduced to 25% of the maximum amount of the grant. This will start from the fourth month following your admission to that institution. The reduced grant is re-instated immediately from the date you are discharged from the institution.

[More information on older person's grant](#)

WHAT YOU SHOULD DO

1. Go to the South African Social Security Agency (SASSA) office nearest to where you live and bring the following:
 - a. Your 13-digit bar-coded identity document (ID). If you don't have an ID:
 - b. You must complete an affidavit on a standard SASSA format in the presence of a Commissioner of Oaths who is not a SASSA official.
 - c. You must bring a sworn statement signed by a reputable person (like a councillor, traditional leader, social worker, minister of religion or school principal) who can verify your name and age.
 - d. The SASSA official will take your fingerprints.
 - e. You will be referred to the Department of Home Affairs to apply for the ID while your application is processed.
 - f. If you don't get an ID, your grant will be suspended.
 - g. Proof of your marital status (if applicable).
 - h. Proof of residence.
 - i. Proof of your income and/or dividends (if any).
 - j. Proof of your assets, including the value of the property you own.
 - k. Proof of your private pension (if any).
 - l. Your bank statements of the previous three months.
 - m. If you were employed, proof of your Unemployment Insurance Fund (UIF) membership ('blue book') or discharge certificate from your previous employer.
 - n. If your spouse died within the last five years, a copy of the will and the first and final liquidation and distribution accounts where applicable.

2. Please note:
 - a. If you are too old or sick to travel to the office to apply, a family member or friend can apply on your behalf.
 - b. The person should take a letter from you and/or a doctor's note saying why you cannot visit the office.
3. Complete the application form in the presence of the SASSA officer (note that only you as the applicant or a SASSA official may complete the application form). The officer will interview you and tell you if you qualify for the grant.
4. You will be given a receipt. Keep it as proof that you applied.

WHAT IF YOUR APPLICATION IS NOT APPROVED?

1. If your application is not approved, SASSA will inform you in writing why your application was unsuccessful.
2. If you disagree with the decision, you can appeal to the Minister of Social Development at the national Department of Social Development.
3. You must appeal within 90 days of being notified that your application was unsuccessful.

HOW LONG DOES IT TAKE

- It may take up to three months to process your application.
- If your grant is approved, you will be paid from the date on which you applied.

HOW MUCH DOES IT COST

The service is free.

FORMS TO COMPLETE

Application forms are not available online, but you can get it at your nearest [SASSA](#) office.

SASSA Contacts: <https://www.sassa.gov.za/SitePages/Head-Office-and-Regional-Contacts.aspx>

Claiming UIF

To claim UIF in South Africa after retirement, you must visit a Department of Employment and Labour (DEL) office to submit required documents or create an online profile and submit online via <https://ufiling.labour.gov.za/uif/login>.

DOCUMENTATION REQUIRED

- SA ID
- A completed UI-19 form from your employer
- A UI-2.8 form for banking details- signed by the bank that is no older than a month.
- A completed UI 2.7 form
- A bank account confirmation letter
- Proof of your retirement
- Salary Schedule

STEPS TO FOLLOW (filing in person)

- Go to your nearest Department of labour office with all your completed documents.
- Take water and a snack with you as you may be waiting for long.
- Submit your application and present the documents for verification.
- Sign the unemployment register. You will need to sign every four weeks thereafter.
- Ensure you have your white card signed by a UIF officer each time you sign the register.
- Follow up and receive your payments.
- Follow any further instructions from the labour centre, such as attending training or career advice sessions.
- Expect payment to start approximately eight weeks after you register, provided everything is in order.
- Keep all slips provided with your payments to track your remaining benefits.

STEPS TO FOLLOW (filing online)

- Create a profile on the UIF website.
- Have scanned copies of all your documentation to upload to the portal.
- Follow the prompts to file.
- Once the initial payment has been received file for continuation of payment every 4 weeks
- Check your profile regularly to keep an eye on your remaining benefits and payments made.

For more information, go to: <https://ufiling.labour.gov.za/uif/how-to-apply>

Bibliography

South African Government. (2025). *Old age pension*. Pretoria: South African Government. Retrieved October 2025, from <https://www.gov.za/services/services-residents/social-benefits/old-age-pension>



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