

THE BEST JOBS FOR retirees

Use your spare time to make extra money or discover a new pastime

Like many of us, Suzanne Jones, 50 (below), began contemplating what life would be like during retirement. But unlike her parents' generation, the dream of simply relaxing and travelling the world was an unrealistic expectation.

According to the Ready to Retire Study, 61 per cent of Australians believe their working life will carry on into retirement, with 48 per cent predicting they'll need a job just so they can make ends meet.

"Financial commitments go on for longer, so the freedom to retire isn't there," Suzanne says.

However, the choice to continue work isn't always due to financial strain.

"Whether it's to earn extra money, keep your mind active or give back to the community, retirement is an opportunity to work on your own terms, so think about what you want to get out of it," says Simon Bennett from Glide Outplacement and Career Coaching.



Simon Bennett
Career coach

Will it affect my pension?

If you want to boost your finances, bear in mind that any income you earn in retirement can affect your pension. "Check your situation with Centrelink or talk to a financial adviser," Simon suggests.

► Consider your lifestyle

Before you start your job search, Simon says it's important to take a step back and think about what type of lifestyle you want.

Create a budget for all the things you'd like to do and then work out how much money you'll need to maintain it – is it achievable or is there a shortfall?

"Doing this will give you some insight into the type of work – and how much of it – you'll need to do to achieve your goals," Simon says.



PEACHY KEEN
You could soon be enjoying the fruits of your labours!

► **Start with what you know**

If you already have a skill and enjoy using it, Simon recommends taking full advantage of it. "It doesn't matter what it is, there's probably a market for it somewhere," he says.

Suzanne used to work as a journalist before moving into public relations, so she had public speaking experience. "I wanted to find a job where I could combine my skills," she says.

"Retirement is meant to be the best years of your life, so it was important

I did something I enjoyed but was also comfortable with."

It wasn't until she performed the eulogy at her dad's funeral that Suzanne realised she wanted to become a funeral celebrant. "It's not that I overly enjoyed the job as such but rather it gave me a sense of satisfaction," she explains.

"The combination of my skills in journalism and presenting means it doesn't feel like a job. Plus it gives me an opportunity to meet new people."

► **Find your second career**

Retirement is the perfect opportunity to try something new – especially if you have a burgeoning passion. Whether it's baking cookies on the weekend, playing a musical instrument or making your own clothes, turn that hobby into a little money-spinner.

"While it's never going to replace a full-time income, if you're excited about your hobby you can make some decent money from it," Simon reveals.

Suzanne adds it's about looking at your past career and what you like, and finding out how these aspects can be applied to a new job. "If you're doing something you love and you're willing to persevere at it then everything else seems to fall into place," she says.

► **Network with everyone**

Ease your way into your job search by starting with contacts you already have.

"A lot of people tend to target large chain employers such as Bunnings and Woolies and, while that's fine, everyone else is applying there. So it makes it difficult to stand out from the crowd," Simon explains.

It's better to look around your local neighbourhood and target smaller businesses because they don't have hundreds of people applying for the same position.

"If it's a small family retail business and you know the owners, you're already halfway there," he says.

For more info, visit moneysmart.gov.au

Career

3 GIGS TO CONSIDER

LOLLIPOP LADY

The interaction with chirpy, energetic children along with the fresh air makes this job a great choice for retirees. "It's nice to work outside, especially if you've spent the past 35 years in an office," Simon says. The appreciation from families can also bring about a sense of accomplishment and satisfaction, knowing they're grateful for your presence.

What it pays \$25 per hour

BOOKKEEPER

If you've got admin skills from a previous career, put them to good use by taking on clerical work. "Skills and experience from your work history are valuable and transferable," Simon says. It will help you stand out and slip straight into your new role. It also keeps your mind active while you earn extra money to put towards something nice.

What it pays \$27 per hour

WALKING POSTIE

Combine the outdoors with exercise and serve the community at the same time. "It's incidental exercise, which is great for the body and mind. It can also be quite social," Simon explains. It gets you out of the house and it's a wonderful way to meet fellow retirees.

What it pays \$22 per hour

