

Career Change & Life Balance

Finding the Best Advice and Tools
to Help you Make the Switch

by Elizabeth Pope

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*Midway in the journey of our life I found myself
in a dark wood, for the straight way was lost.*

Dante, the Divine Comedy

CAREER CHANGE & LIFE BALANCE

Elizabeth Pope covers careers, retirement, and other topics of interest to 50+ adults. Her work has appeared in the New York Times, AARP publications, Time magazine, in-flight and custom publications. She is a fellow of the New York Times Foundation and the National Press Foundation.

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INTRODUCTION

Restlessness is a hallmark of midlife, that urge to make a fresh start. It's a time for evaluation, perhaps triggered by a major life event—the loss of a job, a divorce, an empty nest, a milestone birthday, or the death of a parent. You find yourself in Dante's dark wood, with a sense of having lost your way. Something is out of whack: You are spending too much time and energy on activities that bring no joy. What to do about it?

"There's a natural inflection point in midlife where we stop to ask, 'Where do I go from here? How am I going to spend the rest of my life?'" says Richard Leider, master career counselor and best-selling author.

At the midpoint of life, a primary career—even if it was the product of an expensive education and 10-hour workdays—may leave you bored, empty, or worn out. Perhaps that first career happened more by chance than by choice—an effort to meet expectations, please a parent, or simply make a living.

This time around, you want to do something different, but you haven't got a clue. Run an alpaca farm? Join the Peace Corps? Take up sculpture? Launch an Internet venture? Midlife is also a time to realign work—paid or unpaid—with personal values, a chance to leave your mark on the world.

Reinvention is a scary business, fraught with obstacles—a resistant spouse, financial concerns, fear of failure. Where do you start? What should you consider? Such fears have prevented many a high-achiever from reaching beyond his or her comfort zone, but the biggest rewards come from taking the biggest risks, says life coach Caroline Adams Miller, author of *Creating Your Best Life* (Sterling, 2009). "Otherwise, you may be filled with regret at the end of your life, and that prospect helps put steel in your spine."

Studies show that up to 80 percent of baby boomers plan to do some sort of paid work until age 70 to stay mentally sharp, socially engaged, and financially secure. With three or more decades after age 50 to work/play/give back, "this isn't just a new stage of life, it's a new stage of work, and one for which there is a lot of confusion and few models of what constitutes success," says Marc Freedman, CEO of the California-based think tank Civic Ventures. That could mean wearing multiple hats—for example, writing, doing public speaking, teaching, and consulting. Or it could mean creating a portfolio of work, leisure,

volunteering, learning, and travel. In any case, it means finding a customized solution that puts you in control of your life and provides a sense of satisfaction.

Considering that we are in the midst of a longevity revolution, we're all pioneers in this new reinvention game. Yet, successful career transitions don't happen by accident. Experts in the life-planning field say it's important to resist the urge to find a quick fix, and to devote sufficient time and energy to doing your homework. Ask the hard questions, get help from friends and colleagues, and consult with career counselors, coaches, and financial planners for insight, guidance, and inspiration.

This guide will introduce you to 21st-century tools and innovative methods that can help you decide what you really want now and how to get it. You'll learn how to find the time needed to plot a career change, assemble a team of helpful advisers, and use the best strategies, techniques, and resources to find your next path. You will also meet inspiring individuals who have recast their lives, found their passion, and restored the equilibrium between life and work. Use this guide to jump-start your journey and emerge from that dark wood.

UNDERSTANDING YOUR PRIORITIES AND NEEDS

“How will you go about finding that thing the nature of which is totally unknown to you?” — Plato’s Meno

Who are you and what do you want? Simple questions, but the answers aren’t always easy to find. William Bridges, the author of many books on transitions, identifies three stages in a life change:

- **The ending:** a sense that one phase of life is ending, a period often triggered by a life-changing event such as divorce or job loss that leads to a period of uncertainty, a loss of identity, disorientation.
- **A neutral zone:** a time of emptiness, chaos and confusion, but also a time to disengage, stop, and listen to your inner voice.
- **The new beginning:** a stage marked by a flash of insight or vision of the future, but also fears about losing the old, familiar life.

Midlife career-changers may recognize that dark and scary place Bridges calls the Neutral Zone. Traditional cultures and religions often sent people into the wilderness to return replenished. Bridges writes: “Transition is not just a nice way to say ‘change.’ It is the inner process through which people come to terms with a change, as they let go of the way things used to be and reorient themselves to the way that things are now.” Stealing a page from traditional cultures, he advises finding a place of solitude and silence to reduce outside stimuli. Give yourself time to be mindful and let the muddy waters settle so you can see the outline of a new beginning.

For those accustomed to achievement (and you know who you are), carving out time to do nothing is a challenge. But you need that time to assess what gives you joy, what excites you and fills you with passion. New Directions, a Boston-based consulting firm, provides advice and guidance to C-level executives and professionals on how to make career transitions. That process, which the firm calls Me 101, takes months and costs thousands of dollars. New Directions clients are hard-driven Type A’s not prone to navel-gazing, says Jeff Redmond, a company partner.

"But you've got to slow down and decompress to do the R&D on yourself," he adds. As to what to say during awkward cocktail-party conversations to justify such self-examination, he advises, "Tell them you're on sabbatical, undertaking a learning and exploration process."

Pre-Retirement Sabbatical

Carving out a few weeks or months to explore your next chapter may seem well-nigh impossible, but it can be done, says Catherine A. Allen, CEO of a financial services group who took an eight-month sabbatical to travel and do pro bono work. "It was a revelation," says Allen, who visited friends, joined non-profit boards, volunteered for a political campaign, and spent a month in France. "I learned to recalibrate my life to do more of what I love."

Government Resources for Career Changes

Uncle Sam offers plenty of freebies, offline and online, to help a midlife career-changer. County and municipal employment offices, known as **Career One-Stops**, offer career counseling, self-assessment, support groups, and databases of job listings. On their Website you can find the nearest resource center.

America's Career Infonet — Once known as America's Job Bank, this is the federal government's resource providing information on the fastest-growing, highest-paying industries, plus occupational trends and requirements and wage reports. Career Tools links to a Skills Profiler to help midlife career-switchers identify occupations that use their skills and indicate whether additional training is necessary.

O*Net OnLine — The Occupational Information Network includes information on more than 950 occupations. Search by keyword or code to see what occupations are like yours and which ones call for your skills.

The U.S. Bureau of Labor Statistics' Career Guide to Industries — Find information about working conditions, training and advancement, earnings and benefits, employment outlook, and lists of organizations.

Career Voyages — More information on hundreds of fast-growing careers, and skills and education required.

Allen and three friends, who call themselves the Sabbatical Sisters, are working on a guide to planning, financing, and developing the business case for taking a long break. The group also holds small retreats to show others with the financial

resources how to use unpaid-leave policies, saved-up vacation time, severance pay, and other resources to create a time-out. "A pre-retirement sabbatical is totally doable, even in a down economy," says Allen. "You can exchange houses, or swap duties with another small business owner, or become a traveling companion to an older adult."

Boot Camps / Retreats

A growing number of boot camps and retreats are catering to the needs of time-pressed midlife career-changers. These quick getaways feature short lectures, creative exercises, and small-group discussions aimed at easing those first steps to what's next. Local adult education departments, community colleges, and even resorts may offer life-planning workshops (often featuring the word "retirement," but the process is the same for those who are still years away from calling it quits). These brief time-outs also offer a safe haven to talk about subjects that might be taboo in the workplace (Why alert the boss to your "itch to switch"?)

Trading Insomnia for Simplicity

Andrea McCarren won high praise for her coverage of President Barack Obama's inauguration, only to be laid off soon after by her Washington, D.C., employer, after a 27-year career in broadcast journalism.

"I covered a lot of stories about job losses and the economy; suddenly, I was part of that story," she says.

Then, a funny thing happened. Three days after the fateful phone call from her boss, she slept through the night. "I've been a chronic insomniac my entire life," she says. "But I never realized how much stress I was bringing home from work."

While colleagues also laid off at the ABC-TV affiliate traded angry e-mails, McCarren started teaching a course at Georgetown University, freelancing as a media trainer, and spending more time with her husband and three kids. "Now I only work during school hours," she says. After her income went from a healthy six figures to nearly zero, the family scaled down to a smaller house, giving away truckloads of stuff.

An op-ed piece she wrote for the Washington Post about her abrupt layoff drew 400 sympathetic e-mails and many encouraging tales of reinvention. That has led to a book contract to write about people who have bounced back from hard times.

The layoff may be the best thing that ever happened to McCarren and her family, she says. "I never want to work high-stress, 12-hour days under some- one else's thumb again."

Case Study

A weekend workshop at the University of North Carolina- Asheville's North Carolina Center for Creative Retirement covers the financial, emotional, and relocation issues in a midlife transition. Sharon Wood and Barry Silverstein say the workshop helped them compare experiences, discuss options, and brainstorm with others at the same stage of life. "I learned that I didn't want to retire—I just wanted to 'reinvent' myself and do something entirely different with my life than I had done previously," says Wood. The couple left busy corporate advertising and sales careers in Massachusetts, sold their big suburban house, and moved to Asheville to work as freelance writers and open a mobile dog-grooming business. "We're both working, but not at the same pace or for the same long hours we used to when we lived in Massachusetts," says Wood.

Coach Lin Schreiber, a former TV producer, runs several Revolutionize Retirement boot camps each year. Participants spend a weekend doing guided meditation and activities such as creating lists of top personal values, the best and worst moments in their lives, and what they do and don't want in the future. "It helped free up my brain in a serious way, and prepared me to take bigger risks," says Jim Cawse, 63, a research chemist who lives in Pittsfield, Mass. In 2007, soon after boot camp, he got a job offer in Venice, Italy, and jumped at it.

Catherine A. Allen and the Sabbatical Sisters run small Reboot Your Life retreats for eight to 10 people in locations around the country. They share their extensive research on sabbaticals and help participants complete a personal plan for taking a successful time-out. Richard N. Bolles, author of the best-selling *What Color Is Your Parachute?*, runs five-day work-shops several times a year at his Northern California home. For details, see the resource list at the end of the guide.

Community Resources

The [Johnson O'Connor Research Foundation](#), an aptitude-testing firm with offices in major cities, has been in the testing business since 1922.

Innovative community colleges, libraries, and grass-roots groups around the country offer speakers, workshops, support groups, and volunteer coaches. [Civic Ventures'](#) Website offers some specific programs.



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Tools, Tests, and Tricks

Besides taking time out to contemplate your options, there are other ways to jump-start a career switch. In an initial consultation, career coaches and counselors often use tests or comprehensive questionnaires to assess a client's skills, interests, values, and personality traits. You can play career counselor yourself with dozens of self-assessment tests, many online and either free or fee-based requiring evaluation by a trained evaluator. Just don't expect them to provide all the answers.

"If everyone could do some online tests and assess themselves, and use the information they glean, I wouldn't have a business," says Jane T. Schroeder, a career-transition counselor in south-east Wisconsin. Some of her midlife clients have taken online tests, but come to her confused and overwhelmed. Others resist testing because they say they know their strengths. "But often, they don't know how to articulate what they do well. The tools can give them a convincing and genuine way to describe their strengths and identify their values and passions," says Schroeder. "That makes them more effective in the job search."

Some tests, like Career Anchors or Values in Action, target personal values that often are at the forefront of a midlife career quest. Extrinsic values relate to work, such as a

high salary or impressive job title, and intrinsic values indicate, for example, a desire to mesh work with a contribution to the common good.

When 51-year-old Barbara Eckblad of Milwaukee came to see Schroeder, she thought she had a good grasp of her skills but no clue about her next career. A successful real estate agent, Eckblad took a half-dozen self-assessment tests. "The results just blew me away," she says. "I was shocked at what I learned." The tests revealed she needs a challenge, the opportunity to continue learning, and wants to make a difference in the world. Looking back at her job history, which included several business start-ups, the test results made sense. "There was a clear pattern, but I never would have seen it by myself." With Schroeder's support, Eckblad quickly landed her current job, as director of lending for a nonprofit micro-enterprise organization helping women entrepreneurs.

Do an Internet search on the phrase "career self-assessment test" and you'll find enough interest inventories, skill surveys, and personality and type indicators to keep you busy for days. But you get what you pay for, warns Margaret Riley Dikel, co-author of the annual Guide to Internet Job Searching. "The best tool is one that really explains something to you, and most will cost some amount of money (for analysis by a trained professional)," she says.

Dikel's online resource, the [Riley Guide](#), includes a list of vetted Websites and recommended self-assessment tools. Veteran career expert [Richard N. Bolles' Website](#) is another good starting place for links to career exploration. And many of the leading tests can be accessed through the Resources section of WhatsNext.com.

Sharpen Your Pencils, Discover Your Interests

Many career-inventory tools are based on the work of John Holland, one of the first psychologists to develop the theory of careers. Here are some common tools used by coaches and counselors:

- Myers-Briggs Type Indicator
- Strong Interest Inventory
- Career Anchors
- Values in Action
- Career Action Center's Values-Driven Work
- StrengthsFinder 2.0
- Self-Directed-search.com
- My Next Phase
- Career Key
- Campbell Interest and Skill Survey



Some of career- transition counselor Jane T. Schroeder's midlife clients have taken online tests, but come to her confused and overwhelmed. Others resist testing because they say they know their strengths. "But often, they don't know how to articulate what they do well.

Telling Your Story: Looking Back to Find a Way Forward

Mining the past for clues is another time-tested way for career changers to find a road map to their future. Writing an auto- biography highlighting critical events, influential relationships, and significant achievements often leads to surprising revelations. What were the high points in your career that gave you a jolt of energy and pride? What makes you happy? What do you want more or less of in your life? "Some of the questions we ask may sound simplistic, but they are surprisingly powerful," says Jeff Redmond of New Directions.

It's just human nature to miss things about ourselves that are apparent to others. You can't see your own eyes light up or hear your voice change when you talk about

the volunteer job at the local elementary school, or that environmental vacation spent cleaning up Mexican beaches. For that reason, career coaches and counselors often advise assembling a team of advisers to help one recall childhood aspirations and career high points. The team might include former bosses, professors, coaches, and high school friends. "Just like a corporate board, you want diversity," says corporate career counselor Richard Leider, who advises adding key members who can play the following roles:

- **Committed Listener:** someone who can listen and ask good questions. "Look for someone who 'gets you' and doesn't just agree with you," says Leider.
- **Catalyst:** Choose someone who pushes you to act, who says, "Pick up the phone, hire a coach, read this book, make some moves."
- **The Wise Elder:** Perhaps a clergy member or community leader or even books about a prominent figure like Nelson Mandela, whose words and life inspire and provide perspective.

Is it an Internet Scam?

A Google search turns up plenty of career tests and tools, but which are legit? Some free self-evaluations may be marketing tools for education programs. You won't waste your money, but you may waste some time. Other online tests may be of questionable quality. It isn't always easy to tell, says Margaret Riley Dikel, a research librarian who started the [Riley Guide](#), a comprehensive digital job-hunting Website. Dikel is a victim of cyber-squatting—having her Website copied by a sound-alike address. Enter "therileyguide.com" in the search field and another site will pop up. Registered anonymously in Canada, it's replete with pop-up ads but little content. "Back when I started in 1994, we didn't think about trademarking domain names," says Dikel, who has tried with no luck to track the anonymous individual to buy the domain name.

And that's one key to a site that's not quite kosher—there's no information about who runs it. Dikel advises clicking on the About Us or Contact Us link to determine such information. Be wary if the site's owner isn't apparent and there is no contact info. Dikel will not list a link on her authoritative Website unless the site clearly identifies who or what organization runs it.

Other members of the group might include a career coach or counselor, a financial planner, even a doctor if health conditions are a factor.

Another effective career exploration method is to form a small brainstorming group of supportive, creative people who help each other, not just one individual. During

recent hard economic times, coach Caroline Adams Miller created a “mastermind group” for six to eight professional women in the Washington, D.C., area. “You run it like a business meeting, with ground rules,” she says. “No alcohol. No whining or complaining. Use a timer and give everybody six minutes to share their challenges or their dreams, then another six to ask questions. It’s amazing how group members energize each other.”

Friends, family, and colleagues can play a support role in a midlife career quest, but they don’t have the specialized training to listen deeply, ask probing questions, and help you find the right path. For that you may need to call in the pros.

From International Law to School Principal

After 17 years, Rick Lukianuk’s career in international law had lost its luster. Perpetually jet-lagged, he was told by his doctor that he was ruining his health, and his wife complained of being a single parent. “My two kids were growing up and I was wishing them happy birth- day over the phone from Moscow,” says Lukianuk.

So he quit, and sought counseling from New Directions. Clients spend months, with the help of counselors and a staff psychologist, developing a life “portfolio,” a customized mix of work, travel, leisure, family time, and volunteering.

As part of the portfolio process, clients are advised to assemble a “personal board of advisers” to help assess strengths and weaknesses and to dredge up long- forgotten dreams. While job- hunting, Lukianuk volunteered to lecture about law at his children’s high school in New Hampshire. “I didn’t realize it, but my advisers told me that every time I talked about working with kids, my eyes lit up,” he says. “That one hour in class was the happiest time of my day.”

Lukianuk continued to volunteer at the school while he networked and inter- viewed at companies around the country. When job offers began to pour in, New Directions assembled a group of clients with law backgrounds to serve as another sounding board to help Lukianuk decide between a school principal’s job in New Hampshire, a COO position in Texas, and a general counsel offer in North Carolina. Lukianuk expected them to advise against taking the school principal job. “I thought I’d hear, ‘You’re crazy. You can’t make that kind of career move,’” he says. “Instead, I got just the opposite. They said, ‘If there’s any way you can do it, take the school job. That’s your passion.’”

Later, Lukianuk and his family moved to suburban Chicago, where he is now head- master of Christian Heritage Academy. “Leaving the law profession was the most difficult decision I’ve ever made, but also the most rewarding,” he says. “My fam- ily is closer, my marriage is stronger than ever, and I’m using all my skills in one job. As a lawyer, my only thought was, ‘How soon can I retire?’ Now I’m doing what I love, so why would I ever leave?”

Building Team Me: Calling in the Pros

A major career transition—be it a full makeover or just a tweak—may require expert help. Career coaches and counselors can help clients identify skills, set goals, and draw up action plans, as well as provide support during the process. Certified financial planners can help crunch the numbers to make sure the plan is affordable and that retirement is secure. And increasing numbers of planners are adding life-planning skills to their portfolios, so they can help clients with the non- financial aspects of life. With the right help, you can travel down the road to reinvention faster, with fewer bumps along the way.

LIFE COACHES

Since the wellness movement began in the mid-1990s, the coaching industry has boomed, with so-called life or personal coaches available for everything from weight loss to parenting. Many specialize in career advice and transitions. Like personal trainers for the psyche, coaches push you to reach your goals. The International Coach Federation (ICF), the industry's credentialing body, estimates there are 17,000 coaches in 90 countries who provide structure, support, and motivation as well as a non- judgmental ear. Notes Alexandra Mezey, a licensed clinical social worker and owner of www.lifeclaritycoach.com: "The value of a coach is having a non-judgmental person to bounce ideas off. You can say things to me you wouldn't say to a spouse or family member."

Many coaches have backgrounds in counseling, education, human resources, training, and mentoring. They often use self- assessment tools or long, probing questionnaires to help clients identify skills, personality traits, and values. By assigning home- work and holding the client accountable, they can help career- changers clarify and prioritize goals, develop action plans, and meet those goals.

Although some coaches prefer face-to-face meetings, many work with clients via phone or e-mail, so the locations of coach and client don't matter. General Electric research chemist Jim Cawse was thinking about a second career, but was worried about leaving a stable job and paycheck to move on to Plan B, whatever that was. He phoned coach Lin Schreiber of Pittsfield, Mass. to explore his options—a move that led to his later attendance at Schreiber's boot camp. "Lin knew how to challenge my concerns, and our chemistry was just great," says Cawse. "I was so excited when I got off the phone, I jumped on my bike and rode 2,400 feet up Mount Greylock." After working with a start-up company in Venice, Cawse is now back home developing a consulting business.

Coaching fees range from less than \$75 for a one-hour work- shop up to \$200 an hour or more for experienced coaches who handle highly paid business people, lawyers, and doctors. A typical scenario is an hour-long appointment, often by phone, a few times a month, with phone and e-mail support in between. Some coaches provide a free initial consultation to ensure that the chemistry is right, and most expect a three- to six-month minimum commitment. Average coaching time is six months, though some arrangements run longer. Most coaches ask clients to sign a written agreement with a cancellation clause.

Coaching is unlicensed and unregulated, so anyone can claim to be a career coach. Check references and ask about coach- specific training. There are hundreds of training programs; some are excellent, some are not.

Some clients think a coach will provide all the answers during their career transition, but coaches are not consultants who can provide a checklist of to-dos, says Ann Belcher, the ICF's marketing manager. "Coaches are partners in helping you identify your goals, brainstorm, and provide a sounding board for ideas." Coaches also don't practice therapy (unless they are licensed therapists), and if they detect mental health issues, must refer the client to an appropriate resource.

The ICF Website, www.coachfederation.org, includes a coach referral service that enables prospective clients to search for a coach by geographical area and expertise, then send an anonymous query to as many as 100 coaches.

Corporate Exit Leads to an Online Quilting Venture

Not long ago, Darlene Pratte, 62, of St. Louis was working in corporate sales and holding down part-time jobs as a dance instructor and a grocery clerk. "I hated my job and had no social life. I lacked confidence, direction, or a belief anything would change," she says. "With retirement fast approaching, I needed to get myself organized. I had goals that I wanted to achieve and time was running out. But I felt trapped."

An Internet search for a life coach led her to Lin Schreiber, owner of Revolutionize Retirement. Over the course of many phone calls and supportive e-mails, Pratte prioritized her goals, developed an exit strategy for leaving her corporate job, and drew up a blueprint for the future. Ironically, by focusing on what she loved about her sales job, she began to like it better, and moved from No. 58 in her department's performance roster to No. 8. "I was meeting every goal, winning contests, the respect of peers and management. Leaving the company was still my goal, but the pain of the interim was gone."

While she was working with Schreiber on finding her next path, her department was suddenly eliminated, but her networking efforts produced plenty of job interviews and offers. None captured her fancy. Coaching revealed that Pratte was well suited to entrepreneurial pursuits. Passionate about quilting, designing clothes and purses, she decided to start a quilt-fabric Internet business out of her home. "The first order came in and I was hooked," she says. "It sounds crazy, but I just love fabric—touching it, working with it, even ironing it."

Monthly coaching sessions keep Pratte on target and help her detour around any roadblocks. "I cannot believe what I have learned or what I have yet to learn," she says. "But I have a business, and the future is so exciting."

CAREER COUNSELORS

When it comes to helping career-changers, counselors overlap somewhat with coaches (and many wear both hats). Both are trained to listen closely, ask powerful questions, and then hold up a “verbal mirror” reflecting the client’s comments to provide those flashes of insight. But there are differences. “Coaching is very goal-driven—based on what the client is telling you, the coach provides resources and the client figures it out,” says Thomas R. Stowell, assistant director of Career Services at George Washington University. “Career counselors are more supportive.”

Like coaches, counselors use assessment tools, storytelling techniques, and guided imagery to help clarify values and to identify strengths and transferable skills to find that satisfying and meaningful second career. They also help with job-hunting nuts and bolts—advising on how to write a résumé and cover letter, conducting mock interviews, and teaching salary-negotiation techniques.

Licensed career counselors can also help with personal obstacles interfering with a job search, such as fear of failure, anxiety about the hunt, or bitterness over a layoff. While not practicing psychotherapy, counselors (who are licensed and regulated under state law, in all states but California) may delve into the past to help those who are stuck or in an emotional tailspin. “My practice is not mental health counseling, but it’s some- times ridiculous to make that distinction,” says career-transition counselor Jane T. Schroeder. “My counseling credentials come into play on a daily basis.”

The National Career Development Association estimates there are more than 4,000 counselors in the country. Hourly rates range from \$75 to \$300, with an average of about \$100 to \$150, and up to \$300 a session for counselors who specialize in high-end clients like attorneys or health care professionals. To develop a bare-bones plan, count on about six sessions, preferably face-to-face, with the first session to get to know one another, the second for assessment testing, the third for evaluation of results and drafting a plan, and the rest for putting together a good network and fine-tuning details.

Good fit matters, so ask around for referrals, and interview at least three counselors before hiring one. You can find a list of counselors at the Website of the [National](#)

[Career Development Association](#), the career-counseling arm of the American Counseling Association. Other referral tools can be found at the [National Board for Certified Counselors](#), a national certification agency, and [International Association of Jewish Vocational Services](#). The What's Next Directory of Life Coaches, Career Counselors and Financial Planners is another resource.

Watch Out for These Red Flags When Selecting an Advisor

Career counseling and coaching attract compassionate and competent professionals, but beware of crooks masquerading as helpers, says author Richard N. Bolles. "You are probably safe with an individual, but watch out for large firms or agencies with shady practices making outrageous promises," he says. "They spring up all the time and go out of business as fast as you can name them."

Keep an eye out for these red flags:

- Requests for large fees upfront with a money-back guarantee. "They will be at your beck and call during that money-back period, and the day after, you'll never get them on the phone again," says Bolles. Legitimate coaches and counselors usually have an hourly fee, or perhaps a special career-changer package.
- Suggestions that you bring your partner or spouse along for meetings, perhaps for a two-for-the-price-of-one deal or just as a way to apply more pressure.
- Offers to help fill out unemployment forms. Bolles warns: "They don't just steal your money, they steal your personal information and your identity."

To check on a firm's legitimacy, Bolles suggests Googling the business' name plus "reviews" to see if complaints pop up. Also, check the [Ripoff Report](#) for any postings.

Whether you choose a counselor or a coach, be prepared to do your homework, says Marty Nemko, a San Francisco-based coach and author of *Cool Careers for Dummies* (Wiley Publishing, 2007). "Most coaches and counselors don't know enough about specific industries to provide job leads, and that's what clients want. For that, you have to do your own legwork." For more of Nemko's advice, visit his [Website](#).

FINANCIAL ADVISORS

Career change can be expensive. Add up all the fees for coaching, career counseling, perhaps a new degree or credentials and the sum may approach thousands of dollars. Are you considering a less stressful/more meaningful job with a smaller paycheck to rebalance your life? Could you buy that promising little family business or hot new franchise? How will you afford it? How would these choices affect your retirement plan or kid's college fund? And what if you quit your job or get laid off? Could you take weeks, even months, to plan your future? If the numbers don't work, the dream will not become reality.

No wonder people balk at a major career shift. "The No. 1 reason people do not change careers is financial fear," says certified financial planner Michael Haubrich of Financial Service Group Inc. in Racine, Wis. A good financial planner can take the desperation out of the equation by examining assets and liabilities and devising strategies to pay for a job change, career sabbatical, or new degree.

Commercial pilot Rusty Young was forced out of the cockpit four years ago by a heart condition. Now 55, the Oak Creek, Wis., resident first grabbed a blue-collar job to stay busy. After the job proved unsuitable, Young sat down in 2006 with Pauline Hogan, a certified financial planner, to go over his budget. Hogan convinced Young that his assets and family's frugal ways would enable him to go several months without working. "It was very reassuring," says Young, who is now an IT administrator for a company that creates software for Fortune 500 companies. "I was able to bide my time and take some management classes at the community college that helped me in my current job."

A growing number of financial planners practice what they call "life planning." Along with more traditional financial advice, they help clients assess their goals and values and clarify what they really want out of life, as well as how to pay for it, says Roger Wellington, executive director of the Kinder Institute of Life Planning. "Life planners are trained to ask very profound, open-ended questions and then listen quietly for the answers. What would make your life most worth living?" And yes, he says, even number crunchers in green eyeshades can learn this technique. "We aren't doing therapy-light, but we do teach planners how to quietly listen and empathize without probing," he adds—an approach that can help, say, a Wall Street currency trader

stash away enough to buy a bed-and-breakfast in Vermont and have a less pressured, more fulfilled life.

"Finding the right job is as important to your earning potential as making the right investment," says Michael Haubrich, a financial planner who often works in tandem with career counselors. "I tell clients that spending money on career maintenance is akin to rehabbing a rental property: You may not be able to rent during the process, but in the end, the property is worth more."

Too often, clients don't call on a planner until they divorce, experience health problems, or lose their spouse. Bad idea. "Nobody is at their best in a crisis," says Haubrich. "The client is agitated, and communication with the planner is spotty. Planners work best when we can get to know the client well. Then, if there's a problem, we can see the client in deeper context."

Financial planners are compensated in several ways. Fee- only planners are paid by the hour, a flat fee, on retainer, or as a percentage of assets under management (ranging from one to three percent). Hourly rates for fee-only planners run between \$180 and \$350. Other planners work on commission or receive compensation from the sale of financial products, and some charge a fee plus commission on product sales.

Choosing a financial planner is as critical as choosing a doctor or a lawyer, and it is important to verify that the planner puts your needs first. Ask for referrals and check references carefully to be sure of a planner's training, objectivity, and experience. These organizations are good places to start: The [National Association of Personal Financial Advisors](#) and the [Financial Planning Association](#) whose members include fee-only planners as well as those who earn a commission. The [Kinder Institute](#) trains financial advisers in life-planning techniques, and the Website includes a searchable database of registered life-planning advisers.

A Journey from Independent Consulting to Association Management

Independent consultant Barbara Markoff, 56, of Shorewood, Wis., enjoyed helping Milwaukee companies with team building, diversity planning, training, and community relations. But, as a single parent, she yearned for more stability, plus a chance to increase her income. A family inheritance provided a cushion for her to seek expert advice and concentrate on a job search.

With the help of career counselor Jane T. Schroeder, Markoff took self-assessment tests that confirmed her sense that she needed to engage with people face-to-face rather than work alone or at a computer. "Sometimes, validation of what you think about yourself is as useful as learning new things," she says.

Markoff also sought advice from certified financial planner Michael Haubrich on her concerns about scaling back her consulting to focus on a prolonged job hunt. Haubrich examined her monthly expenditures and helped calculate an appropriate sum to finance a period of reduced employment that might last 18 months or longer. "Mike encouraged me not to work too much so that I could devote full time to finding a good position," she says. "Setting aside that chunk of money gave me peace of mind because I knew it was allocated for a good reason. I never got upset thinking I was dipping into my savings."

Her patience paid off. After nearly two years of job hunting, a colleague referred Markoff to a global professional association where she is now community development manager. Having a financial expert assist in focusing on current and future career goals was invaluable, Markoff says. "It was wonderful to have a financial planner take a holistic look at me and what I want to accomplish, instead of just talking about the money."

IS YOUR DREAM JOB VIABLE? FINDING THE RIGHT OPPORTUNITY

"Work is about a daily search for meaning as well as daily bread."

—Studs Terkel

So, you've devoted sufficient time to the R&D on yourself. You've talked with friends, family, and colleagues; consulted experts; and made a thorough inventory of your values, transferable skills, personality traits, and preferred working environment. Now that you know who you are and what you want, how do you find the opportunities to match? Even more important: Is that dream job viable?

Not so long ago, we headed to the library, yellow legal pad in hand, to research markets, occupations, and businesses. We leafed through Standard & Poor's, Moody's, Hoover's, and other directories, read annual reports, and then asked around for the inside information on salaries and working conditions.

The Internet has changed all that. Now, you can research industries, occupations, salary ranges, and individual businesses in the United States or anywhere in the world in your pajamas at 2 a.m. on a laptop. Websites like business.com, vault.com, hoovers.com and WetFeet.com provide in-depth market and industry profiles. Sites for individual companies may include mission statements, product descriptions, human resource policies, annual reports, and yes, job openings. With a few clicks you can glean valuable information to use in targeted cover letters and interview appointments. Internet surfing may not provide a direct introduction to the CEO of that hot new environmental company, but online research can help convince employers that you are qualified for a green job despite a lack of credentials. Career-switchers can also post a résumé or a video portfolio on job boards, then network in chat rooms, Web forums, and through social media sites like LinkedIn and Facebook. Job-seekers can even blog about their expertise to catch an employer's eye.

Comprehensive sites like Indeed.com compile listings from thousands of job boards and give a broad view of a new field or occupation. For a closer look at an industry, drill down further with niche sites such as nurse.com, HigherEdJobs.com, or philanthropy.com. Check out pay ranges for that ideal job at salary.com or PayScale.com. Interested in flexible schedules? Investigate sites targeting 50-plus adults, including PrimeCB.com, Retirement-Jobs.com, YourEncore.com and AARP's National Employer Team site; many list seasonal, project-based, or part-time employment. Considering relocation in the U.S. or abroad? Take a virtual tour of cities or towns that appeal to you. Dreaming of work in Tibet or Costa Rica? Spend time on EscapeArtist.com, expatriates.com and OverseasJobs.com. WhatsNext.com also provides job board resources on our Website.

But if it's been awhile since you've pounded the pavement, virtual or otherwise, be prepared. "It's a huge learning curve for midlife adults," says career counselor Thomas R. Stowell. "The whole job-hunting process has changed dramatically and is much less personal. "It can be hard to determine a company's hiring manager from a Website, for example. And if you post a résumé online, a computer scans it before a human being even sees it. (And if the résumé's language doesn't match the job listing, the computer rejects it.) "It's also difficult to differentiate yourself from all the other applicants applying online," warns New Directions' Jeff Redmond.

Still, once mastered, the Net is a powerful tool for career-changers (and if you haven't mastered it, head to the nearest public library, community college, or adult

education course for lessons). You can find a complete exploration of digital job-research techniques at myperfectresume.com and in Margaret Riley Dikel's book, [*Guide to Internet Job Searching*](#) (McGraw-Hill, 2008). However, Dikel also cautions against getting swept away with online surfing, and advises limiting computer sessions to 25 percent of the job-hunt time. "People hire people, computers don't," she says.

Career-changers intent on exploring new fields and industries must let friends, colleagues, and complete strangers know about their second-career plans. "Sending out résumés, answering ads, and going through employment agencies will not land you a dream job," says Richard N. Bolles. "You have to spread a wide net to uncover information that leads to an exciting, meaningful second career." Attend professional and trade association meetings, after-hours business mixers, church socials, your kid's soccer games—and strike up conversations to build a professional network.

Career experts advise making cold calls to people in your target industry, asking for short, informational interviews with the goal of gaining insights into a new field, not seeking a specific job. "Ask people how they got started and what the pros and cons of the job are," says Bolles. Those questions provide clues on how to enter a new field. Calls or e-mails to people whose names were gleaned from business and professional newsletters, civic associations, and college alumni groups may yield face-to-face meetings that speed the search.

One of the best ways to network is to get back in touch with former colleagues in your industry. New social media tools such as LinkedIn, Facebook, and Twitter can help. Seeking to expand his new consulting business, former chemist Jim Cawse reconnected on LinkedIn with an old boss. "He's a mad networker, with 230 connections," says Cawse. "I spent a couple of hours digging through them and found eight or 10 people I once knew who are valid targets. I've already had encouraging responses from two of them." (For tutorials on how to use social media networking tools in a job hunt, read Silicon Valley tech expert [*Guy Kawasaki's blog posts*](#)).

Most successful 50-plus job-seekers get hired through their network, says career coach Marty Nemko. "But you can't have a sense of entitlement that the job will land in your lap. Be prepared to work 40 hours a week and craft a job-search strategy that works for you. If you're good on the phone, make cold calls. An excellent writer?

Produce elegantly written letters and e-mails. A great schmoozer? Work the room at a professional association meeting."

Testing the Waters Before Taking a Plunge

Research indicates that midlife adults are more likely to make successful transitions experientially rather than analytically. The big revelations come from jumping in and trying new things to see what works.

Luckily, midlife career-changers have plenty of options. Prospective teachers can substitute in elementary, middle, and high school classrooms to sample work with different age groups and teaching environments. Volunteer at a hospital before applying to nursing school. Take a low-paid job at a plant nursery before signing up for a horticulture degree. Internships, sabbaticals, college courses, even brief apprenticeships allow a career-switcher to step out of the daily routine, gain hands-on experience, and test-drive that new pathway before quitting a day job.

Internships: Once the province of recent college grads, internships also offer midlife and older adults an opportunity to profit from working for free or low pay. Try retooling an internship found in a library, bookstore, career center, or on the Internet, says Julie Lopp, a Santa Barbara, California, career consultant. "Or you can decide what your dream is, design an internship, then find a company or non-profit that needs you," she adds. "Figure out their unmet needs, then convince them you are the person who can help."

After self-assessment tests revealed that former pilot Rusty Young was suited to the technology field, he approached a new software company. "I had no skills to offer, so I said I would work for free," he says. "Since they were just starting up, they said that was an offer they couldn't refuse." Just to keep the arrangement on a professional basis, the young company paid him minimum wage. More than two years later, Young is well compensated. He says the company is so successful now that an unskilled intern might have difficulty getting a foot in the door.

Sabbaticals: A paid or unpaid sabbatical is another way to test-drive a new career. Working with executive coach Bill Lindberg of Santa Barbara, Calif., travel industry executive Diana Meinhold, 59, of Costa Mesa, Calif., discovered in 2008 that she had a penchant for social service work. Since her 24/7 job left no time for thought or reflection, she quit her well-paid position that year to volunteer at the Alzheimer's Association, study Spanish, and earn state certification in residential care. "It was the most wonderful time of my life," says Meinhold. "I spent time with family, exercised, and got healthier than I've ever been." She now works for a company that uses technology to enhance cognitive ability in older adults.

Learning Vacations: Corporate trainer Scott Evers, 48, of Long Beach, N.Y., was weary of living on airplanes and longed to indulge his love of photography, a passion that began in childhood with a Kodak Brownie camera. As a Father's Day present, he took a Vocation Vacations apprenticeship package with professional photographer Nina Fuller of Hollis, Maine. "It was the best two days of my life," says Evers. "Nina answered all my questions, taught me the ins and outs of dealing with galleries and clients and how to set up a studio." Evers has since turned his father's former office building into a gallery for local, regional, and national artists, and sells his own scenic photos as well. "I'm still working hard, but I'm doing what I want to do as opposed to what I have to do."

Former Civic Ventures, now [Pivot Planet](http://www.pivotplanet.com), pairs clients with mentors in more than 125 careers. It's a chance to try a new career without quitting your day job—sampling a day in the life of a winemaker, sports announcer, bread baker, chocolatier, music therapist...

Back to School: A few community college or adulted classes can provide insights into a new field, and perhaps job leads and referrals. Many community colleges are targeting baby boomers who want to get in, get out, and get hired via fast-track certification programs in teaching, nursing, gerontology, and the green economy. Such fields are fertile ground for midlife adults seeking socially meaningful work combined with a pay-check—an increasingly popular option among baby boomers. Already, nearly 10 percent of Americans ages 44 to 70 are working part or full time in

social-impact jobs, according to a recent survey by the MetLife Foundation and Civic Ventures.

Our aging population has increased the demand for many jobs—social workers, dietitians, certified nursing assistants, and chaplains. And the older demographic has even led to the creation of hybrid jobs such as elder mediator, senior move manager, and patient advocate. Coach Marty Nemko says certification is a good way to become an expert without a long stint in school and an expensive degree that may not lead to a job. A good place to start is the [Community College Finder at the American Association of Community Colleges' Website](#).

Getting “Unstuck” Leads to an Unexpected Encore: Library Science

Even after a long career spent leading social service organizations, Kathleen Buescher-Milligan, 59, of St. Louis knew she would have an encore. She had several interests—genealogy, photography, and travel—but couldn't imagine creating a second career out of them. What would her next chapter look like?

Coach Beverly Berner helped answer that question in a six-week workshop called Act 2, which helped the veteran social service executive get “unstuck”. The coach asked Buescher-Milligan to examine the “sweet spots” in her life. Through self-assessment tools and much hard thinking, she identified those moments of joy that often resulted from linking people with similar interests or helping them find information. Buescher-Milligan knew she'd gotten a thrill from helping a young man find a college scholarship and from introducing wealthy newcomers to university leaders, an introduction that resulted in a badly needed educational program.

Berner suggested library science as a second career. Says Buescher-Milligan: “My first reaction was, yuck, that sounds boring.” But the more she looked into the field, the more she liked what she saw. So she is taking online courses from the University of Illinois Graduate School of Library Science and Information, one of the top-ranked programs in the country.

It's a big investment of time and money, but she figures future employers will know she is serious about working another couple of decades. “I'm so glad I did this,” she says. “I never would have gotten here on my own.”

THE NEW ENTREPRENEURS

Perhaps your encore career involves turning a beloved antique-collecting hobby into an eBay business. Or buying that neglected downtown florist shop and nursing it back to life. Or investing in a money-making coffee-and-doughnut franchise.

If your second act leads down an entrepreneurial path, you are in good company. People ages 45 to 54 constitute the fastest-growing group of new-business owners in the U.S., says Jeff Williams, CEO of Bizstarters.com, author of an award-winning book for 50-plus entrepreneurs. "Midlife adults dream of doing work they love every day," he says. "Unfortunately, that doesn't describe most corporate jobs."

Even more important than money at the midpoint of life is being in control of your time. After a successful 40-year career in sales, Darlene Pratte of St. Louis wanted no more of the corporate world. "I was sick of not calling the shots in my own life," she says. "I didn't want to quit work just do something I love." Her quilting hobby was the key to her new Internet business selling quilt fabrics from her home. Learning about Web design, Internet marketing, domains, Google ad words, and search engine optimization has been a long road, "but I love it," she says. "This has given me the opportunity to be creative, something that was totally missing in my life. Now I feel complete."

Jeff Williams, who has helped launch more than 4,000 businesses, says budding entrepreneurs often pursue e-commerce opportunities based on a product idea, hobby, or aspiration, or a skill such as financial management, recruiting, or selling. He recalls a former corporate financial officer who became a CFO-to-go, serving 25 companies by working short stints on specific problems. Another corporate refugee was a self-taught artist who loved drawing with colored pencils and charcoal. Searching for special art supplies often meant driving to five stores or spending hours sorting through hundreds of pages on various Websites. Seeing an unmet need, she launched an e-business operated from her home that's focused on charcoal and dry media.

Keys to developing a new e-commerce business, says Williams, include identifying a single problem or need, developing a unique solution, and crafting a low-cost/high-profit business model. Still, he warns, the Internet is not a money-printing machine,

and career-changers should not underestimate the time, money, and physical effort necessary before making sales. Rule of thumb: Set aside six months of living expenses; turning a profit may take that long, and perhaps much longer. Moreover, many start-ups ultimately fail. In fact, some studies show that only half of all businesses with one or more employees are still open five years after their launch.

Help for Budding Entrepreneurs

These sites can help get a new business off the ground:

www.sba.gov: The U.S. Small Business Administration's Website offers information on SBA-backed loans, online training programs, and government contracting opportunities.

www.score.org: An SBA program that provides volunteer business counseling to aspiring entrepreneurs and small business owners.

www.nolo.com: Legal resources for small business owners. Download legal forms and advice on buying, selling, and starting a business; ownership structures; human resources; consulting; and contracting.

Given the risks involved in starting a new business, many midlife professionals are attracted to franchises or existing businesses because both provide structure and a track record, says Judith E. Dacey, a certified public accountant and small business adviser in Summerfield, Fla. Such proven entities can work well for midlife career-changers. Dacey recalls a former corporate executive who sampled Bruster's ice cream in Georgia, admired the company's family-friendly approach, and opened the first Bruster's franchise in Florida, later adding two more.

Some career-switchers, Dacey says, believe that since they excel in one business skill, they will excel in all, ignoring the many aspects of running a small business. She cites a client who loved golden oldies music and opened a specialized record shop. Although he had encyclopedic knowledge of the era's every band and record company, he still struggled to learn about advertising, bookkeeping, state rules and regulations, employee management, and dealing with vendors. "That's a lot of hats to wear," says Dacey.

Those who buy a franchise or a business often think they can run such ventures part time, but “the person who cares has to be there,” Dacey says. “There’s a world of difference in an owner versus a manager.”

And be realistic about making huge profits, warns Jeff Williams. A middling franchise, like rug and upholstery cleaning or auto windshield repair, can cost upwards of \$100,000, with the franchisee’s average annual salary about \$40,000. “Plus, franchise owners take your royalty off your gross sales, not your profit,” says Williams. “If you make no profit, you have to reach into your own pocket and pay the royalty fee.” Experts advise talking to several people who have bought the specific franchise that interests you, as well as to others in the same field.

Consultations with a certified financial planner, lawyer, and CPA are necessary before indulging the entrepreneurial urge. Incorporation—that is, choosing what legal form your business will take—can be a complex subject. Do you want to do business under your own name as a sole proprietor, keeping paperwork to a minimum but without liability protection? Or register as a corporation or limited liability company, with additional record keeping, but also tax advantages, limits on liability exposure, and a more established image for the company? “The biggest misconception is that starting a business and choosing the right entity is just a matter of filing paperwork. It’s not that simple,” says Dacey. “You’ve got to think through what you are trying to achieve. Do you need the money or just want to stay active?”

NEW Pathways Beckon

“The important thing is this: to be able at any moment to sacrifice what we are for what we could become.”

—Charles Frédéric Dubois, 19th Century Belgian naturalist and artist

Nobody said midlife transitions are easy; fresh starts seldom are. Re-imagining a career is at least uncomfortable; at most, terrifying. Potential roadblocks include a

reluctant spouse, financial fears, self-doubt, and the emotional paralysis that can come from facing so many decisions. Call it limbo or call it Dante's dark wood—it's a place recognizable to many midlife career-changers.

Yet, we are hard-wired to find our calling, says Richard Leider, career counselor and author of [Whistle While You Work](#) (Berrett-Koehler Publishers, 2001). "A calling is an inner urge to give your gifts away, and that urge doesn't end at any age," he says. "It goes from cradle to grave." Transitions pose the same challenges and promise the same rewards no matter what your age. A 25-year-old's quarter-life crisis looks and feels a lot like a 50-year-old's midlife crisis. The questions are the same: Who am I? What do I want now? Where am I going? What does it mean to live a good life?

Living a "good life" in the middle years and beyond has less to do with material success and more to do with good health, a financial safety net, and time with family and friends, according to a new study by the [MetLife Mature Market Institute](#). The happiest of the survey's respondents ages 45 to 74 were those who reported focusing on meaningful work, physical and spiritual health, personal interests, and time to socialize.

To illustrate finding your midlife mission, Leider, a veteran leader of walking safaris in Africa, likes to use the metaphor of unpacking and repacking your bags for life's journey. Unpacking is the process of taking stock of your strengths, talents, passions, values, and interests—the process described in this guide. Repacking means taking a hard look at what to bring along and what to leave behind. That's determined by where you are headed. The decisions may not be perfect, but those first steps are important, the consequences too great to ignore. "You will need to reorient yourself in your middle years to make your later years pay off for you," says Leider. "If we do nothing, discouragement and despair may be our legacy."

That thought may be the most powerful incentive of all.

Resources

Books

- Getting Unstuck by Timothy Butler, Harvard Business School Press, 2007
- Encore: Finding Work that Matters in the Second Half of Life by Marc Freedman, Public Affairs, 2007
- Crash Course in Finding Work You Love: The Essential Guide to Reinventing Your Life by Sam Greengard, Sterling Publishing, 2008
- Portfolio Life by David Corbett, John Wiley, 2007
- Second Careers: New Ways to Work After 50 by Caroline Bird, Little Brown, 1992
- I Could Do Anything if Only I Knew What It Was by Barbara Sher, Dell, 1995
- Don't Retire, Rewire by Jeri Sedlar and Rick Miners, Alpha, 2007
- Too Young to Retire by Howard and Marika Stone, Plume, 2004
- Finding Meaning in the Second Half of Life: How to Finally, Really Grow Up by James Hollis, Gotham, 2006
- Is It Too Late to Run Away and Join the Circus? by Marti Smye, Wiley, 2001

Online

- The [Wall Street Journal's Career Journal](#) provides career-changers with online news and videos on reinvention strategies.
- [Discovering What Matters](#) is a free downloadable Guide with work-book to the Good Life by Richard Leider.
- [The Idealist Guide to Nonprofit Careers for Sector-Switchers](#) is downloadable for free.

Boot Camps and Retreats

- [Boot Camps for the Retired or Soon to Be](#) can help lay the groundwork for a post-primary-career transition.
- [Revolutionize Retirement Boot Camp](#): Weekend retreats twice a year to help jump-start the search for what's next. Guided meditation and creative exercises help those approaching retirement or in transition to a new career.
- [Reboot Your Life](#): Small retreats held in locations around the country teach the secrets of arranging a job sabbatical in order to recharge your life.
- Richard N. Bolles, author of What Color is Your Parachute?, runs five-day workshops several times a year at his Northern California home.

Videos

- Retirementrevised.com: The site offers videos of retirement experts such as Richard N. Bolles, Helen Dennis, John E. Nelson, Howard and Marika Stone, discussing this new stage of life.
- [Rest-of-Life Communications](#): Books and DVDs on retirement transition from Steve Vernon, a former Watson Wyatt executive who started a company to educate baby boomers about saving and planning for their later years.
- John Robbins discusses aging gracefully and his book, [Healthy at 100](#), on YouTube.
- Steve Vernon discusses [Social Security strategies](#) and [health concerns in retirement](#).

RESOURCES AT WHATSNEXT.COM

WhatsNext.com offers an extensive archive of articles, tools, and online resources that can help guide your career transition.

Careers 2.0: Profiles in Career Change

Read the stories of more than two dozen people who have made successful transitions.

Gina Plaitakis didn't set out to find a new career. It found her, as her life evolved through motherhood. Today, the former art director is on the threshold of becoming an art teacher.

If you ever watch television, you've almost certainly seen Plaitakis' work. Back in 2001, while working at advertising agency Bozell New York, she and a colleague created the Verizon Wireless "Test Man" campaign, including casting the still-ubiquitous "Can you hear me now?" character.

Your Financial Plan: Transition & Retirement Planning

Learn how to finance your career transition and build long-term security for retirement.

A financial planner can be enormously valuable in crafting a strong retirement plan. But the field is largely unregulated, so it's critical that you ask the right questions.

Tools

Self-Assessment Tests. While self-assessment tests can't tell you what kind of work will make you happy, they can provide useful insight into the process of changing careers or seeking more satisfying work situations.

Financial Planning Calculators. Getting a good handle on your current financial position and your preparedness for the future is critical to planning and executing a successful mid-life career change or retirement transition. These useful "back-of-the-envelope" calculators can help you quickly assess your financial flexibility.

Job Listings. In partnership with select organizations, What's Next offers listings of current job openings that may have relevance to men and women seeking new careers.

What's Next Advisor Directory

Our exclusive directory helps you research and connect with financial planners, career coaches and advisors, and life coaches around the United States and Canada. Read about advisors' practices, philosophies, and special areas of expertise. If you see credentials listed, look for the "Verified" mark, which tells you that we have confirmed the advisor's credentials with the appropriate certifying organization.