A GUIDED WORKBOOK FOR WOMEN WHO REFUSE TO JUST SIT DOWN AND GET OLD

THE PASSION-FILLED RETIREMENT BLUEPRINT™

Clear the Clutter · Find the Fire · Build the Blueprint

CHRISTINE MORIARTY

Attorney · Author · RealMomLife.com

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The stories referenced throughout this workbook as "A Woman Like You" are composites drawn from years of conversations with women working through this season of life. Names and identifying details have been changed or blended; any resemblance to a specific individual is coincidental.

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BEFORE WE BEGIN

A Note from Christine

I spent thirty years as a criminal defense attorney. I have stood in courtrooms and argued for people's freedom. I have raised children, buried parents, weathered a divorce I didn't see coming, and rebuilt a life and a marriage on the other side of it. I have been, by any measure, a woman who shows up.

So when retirement started showing up on my own horizon, I assumed I'd handle it the way I handled everything else — efficiently, capably, with a plan. What I did not expect was the strange, hollow quiet that followed the question almost no one thought to ask me: But what do you actually want now?

Not what should I do. Not what's responsible or expected or wise. What did I want, underneath thirty years of being needed by everyone else?

I did not have a fast answer. I'm guessing, if you picked up this workbook, you don't either — and that not-knowing is not a character flaw. It's what happens when you spend decades being excellent at meeting everyone else's needs. The skill of identifying your own passions atrophies quietly, the way an unused muscle does. Nobody tells you it's happening. You just wake up one day capable of running a household, a career, a courtroom — and unable to answer a simple question about your own joy.

This workbook is the process I built for myself, refined through years of talking other women through the exact same fog. It is not a list of retirement hobbies. It is not “have you tried watercolor?” It is a structured, honest excavation — clearing away who you've had to be, finding what's still alive underneath, and building a real, livable structure around it so passion doesn't stay a Pinterest board. It becomes your Tuesday.

I will ask you to be honest in here, sometimes uncomfortably so. I will ask you to grieve things you didn't know you were still carrying. And I will ask you, again and again, to stop waiting for permission that no one is coming to give you — because I had to learn to give it to myself, and so will you.

You have already done the hard part. You built a life, raised people, held households and careers and marriages together through things that would have broken less determined women. What's ahead of you now is not a downhill coast into irrelevance. It is, if you let it be, the most honest chapter you've ever written — because for the first time in decades, it's entirely yours to write.

Let's begin.

— Christine Moriarty

Attorney · Author · RealMomLife.com

BEFORE WE BEGIN

How to Use This Workbook

A few practical notes before you turn the page — not rules, just what tends to make this process work better, gathered from watching hundreds of women move through it.

Get an actual pen. Typing and handwriting pull from different parts of the brain. Something about the slower pace of handwriting seems to let the truer answer surface instead of the fast, practiced one. Print extra copies of the exercise pages if you'd rather write by hand than in the book itself.

Do the chapters in order, at least the first time. Part One is deliberately uncomfortable before it's useful. Skipping to Part Two to “find your passion” without clearing the clutter first tends to produce answers that don't hold up past week three.

You don't have to finish an exercise to move on. If a question stalls you, write down why it stalls you and keep going. Half-answers are still information. You can always come back.

Give yourself more than one sitting. This isn't a workbook to finish in an afternoon. Most women move through it over four to eight weeks, a chapter or two at a time. There's no prize for speed here — the prize is that it actually sticks.

Reread your own answers as you go. Part Two asks you to look back at Part One. Part Three asks you to look back at Part Two. The workbook is built to fold back on itself on purpose — that's where the patterns show up.

If something here is bigger than a workbook can hold, say so — to a real person. Grief, identity loss, and a marriage or friendship renegotiating its shape are common companions to this season. A workbook can open a door. It's not a substitute for a therapist, a financial planner, or a good friend on the other side of that door.

BEFORE WE BEGIN

Where Are You Right Now? A Quick Self-Assessment

There's no scoring here, and no wrong answers — this isn't a test. It's a snapshot of where you stand today, so that when you reach the end of this workbook, you can look back and actually see how far you've moved. Check whatever feels true right now.

- [ ] I could name at least one role I'm ready to let go of, or already have.
- [ ] I've let myself feel sad about something ending, without rushing past it.
- [ ] I don't automatically assume wanting time for myself is selfish.
- [ ] I have a rough sense of what lights me up — even if it's not fully formed.
- [ ] I know what I'm genuinely good at, beyond my old job title.
- [ ] I've followed a curiosity recently just because, with no practical justification.
- [ ] I could name one direction I might want to explore, even tentatively.
- [ ] I protect at least a little time each week that's mine and mine alone.
- [ ] I've had an honest conversation with someone close to me about this chapter.
- [ ] I have some kind of plan, even a loose one, for what the next year could look like.

However many boxes you checked, you're exactly on schedule. Some women arrive at this workbook having checked eight boxes. Others arrive having checked none. Both are the right place to start. Fold down this page, or note the date below — you'll want to compare notes with yourself in Chapter 12.

Today's date: _____

PART ONE

Clear the Clutter

Before you can find what's still alive in you,
you have to set down what isn't yours to carry anymore.

PART ONE · CHAPTER 1

The Roles That Built You (and the Self They Buried)

Think about every title you've carried. Daughter. Wife. Mother. Attorney, teacher, nurse, manager, caretaker. PTA volunteer, Sunday school leader, the friend everyone calls when something falls apart. Each one of these roles asked something specific of you, and you gave it — competently, reliably, for years on end.

Here is what no one tells you about roles: they are scaffolding, not structure. They hold you up while you're building something, but they were never meant to be the building itself. And yet most of us spend so many decades inside the scaffolding that we forget there was ever a structure underneath — a self that existed before the roles arrived and will exist after they fall away.

Retirement, or the approach of it, knocks the scaffolding loose. Suddenly the role that organized your days — the job, the active parenting, the caretaking — is gone or going, and what's left standing is supposed to be you. For a lot of women, that's the moment they realize they're not entirely sure what's left standing.

This isn't a flaw in you. It's the predictable result of a culture that asks women, particularly, to define themselves through usefulness to others. We are praised for being needed. We are rarely asked, with any seriousness, what we need. So we get remarkably good at answering a question nobody actually asked — what does everyone else require of me? — and remarkably out of practice answering the one that matters now: who am I when no one requires anything?

You were a person before you were useful to anyone. That person is still in there.

CHRISTINE'S NOTE

For years, if you'd asked me who I was, I'd have answered with my caseload. I knew exactly how many trials I'd won, how many people I'd kept out of prison, how many nights I'd spent at my desk instead of at my kitchen table. What I couldn't have told you, not quickly and not honestly, was what I did for no reason at all except that I loved it. The scaffolding was excellent. It also took me until my fifties to notice I couldn't see the building underneath it.

I want to be precise about something: this chapter is not an invitation to resent the roles you've held, or the people who needed you. Most of us would do it again. Motherhood, marriage, career, caretaking — these aren't traps. They're real commitments to real people, and they mattered. But a commitment that consumes your whole identity for thirty years leaves very little behind that isn't shaped by someone

else's needs. That's simply true, and it's worth looking at directly instead of around.

The exercise below is the first real work of this workbook. It's deceptively simple and often surprisingly hard. Take your time with it.

EXERCISE 1.1 — THE ROLE INVENTORY

List every major role you've held in the last 30 years (career titles, family roles, community roles). Next to each, write one word for how it made you feel most of the time: energized, drained, proud, resentful, numb, fulfilled. Be honest — no one is grading this.

The Self Beneath the Scaffolding

Now for the harder question. Before any of those roles existed — when you were a girl, or a very young woman, before marriage and career and motherhood organized your time — what lit you up? What did you do simply because you loved doing it, not because anyone needed you to?

Some women answer this instantly. Most don't. If you're in the second group, that's information, not failure. It tells you how long it's been since you were asked, and how much excavation this workbook is going to involve. Give yourself permission to not know yet. We have eleven more chapters to find it.

EXERCISE 1.2 — BEFORE THE ROLES

Write about yourself at age 16, or 20, or whatever age you can still clearly remember as "just you." What did you love? What did you dream about doing with your life? Don't filter this through what was realistic. Write what was true.

Roles You're Ready to Retire

Not every role deserves to survive this transition, and it's worth naming which ones you're actually ready to set down — out loud, on paper, before anyone asks you to keep carrying them out of habit.

EXERCISE 1.3 — ROLES I'M READY TO RETIRE

List two or three roles from your inventory above that you're ready to let go of, scale back, or hand to someone else. What would it actually cost you to release each one? Be honest about whether that cost is real or just guilt wearing a disguise.

A WOMAN LIKE YOU

Diane retired from thirty-two years as an elementary school principal and discovered, within a month, that she'd simply become the principal of her own household — managing her husband's calendar, her grandchildren's pickups, her sister's medical appointments. Nothing about her actual day had changed except the paycheck. It wasn't until she did the Role Inventory that she saw it in writing: every single role on her list still required her to be needed by someone else. Not one was chosen purely for her.

CHAPTER TAKEAWAY

The roles you've carried built a life — but they aren't the whole of you. Somewhere underneath the scaffolding is a self that existed before anyone needed anything from you. Finding her again is the work of this entire workbook, and it starts with being honest about what the roles gave you, and what they cost.

PART ONE · CHAPTER 2

Grief You Didn't Know You Were Carrying

No one sends a sympathy card for the end of a career, even after thirty years of building one. No one brings a casserole when your last child moves out and the house goes quiet in a way that has nothing to do with peace. Retirement — and the years of transition around it — is full of real losses that our culture doesn't recognize as losses at all. We call it a milestone. We throw a party. And underneath the punch bowl and the gold balloons, a lot of women are quietly grieving and don't know they're allowed to.

This matters because ungrieved loss doesn't go away. It sits underneath everything else, showing up as irritability, restlessness, a low-grade sadness you can't name, or a frantic need to stay busy so you don't have to feel it. If we skip this chapter and jump straight to "find your passion," we're building a house on a foundation that's still cracked. So before we go looking for what's next, let's name what's actually ending.

What You Might Be Grieving (Even If You Haven't Named It)

The identity that came with your career title, and the daily structure that organized your life around it.

Being needed in the specific, urgent way that small children or demanding jobs require.

Colleagues and the casual daily relationships that don't survive a career ending.

A body that used to do things without negotiation, and the version of yourself that lived in it.

The sense of forward momentum — promotions, milestones, "next steps" — that defined adulthood.

Friends or a marriage that didn't make it to this chapter with you.

The future you once imagined for this stage of life, if it looks nothing like what's actually here.

You don't have to check every box for this chapter to apply to you. Even one unacknowledged loss, left unspoken long enough, can quietly poison your ability to feel excited about what comes next. Grief and possibility can coexist — in fact, they have to. But grief has to be let in the front door, or it'll keep climbing in through the windows.

You cannot build a passionate new chapter on top of an unfinished goodbye.

EXERCISE 2.1 — NAMING THE LOSSES

Looking at the list above (and anything else that comes to mind), write about the one or two losses that hit hardest. What specifically do you miss? Give yourself full permission to grieve this on the page — no one is going to tell you to get over it faster.

The Permission Slip Most Women Never Get

Here is something I tell every woman I talk with about this: you are allowed to be sad about a chapter ending even while you're excited about the next one. These are not contradictory feelings. A woman who built a thirty-year career and feels a real loss when it ends isn't ungrateful for what's ahead — she's honest about what's behind her. Don't let anyone, including the voice in your own head, talk you out of that honesty.

If the grief feels bigger than what these pages can hold — if it's affecting your sleep, your relationships, your sense of self in a way that feels heavier than transition sadness — please know that working with a therapist or counselor through this season is not a sign of weakness. It's the same wisdom that tells you to call a financial planner instead of guessing at your retirement numbers. Some chapters deserve a guide.

A Small Ritual for an Unmarked Ending

Because our culture doesn't hand you a ceremony for these losses, sometimes it helps to build a tiny one yourself. It doesn't need witnesses or significance to anyone but you.

EXERCISE 2.2 — A LETTER TO WHAT'S ENDING

Write a short letter — a few sentences is enough — to the career, role, or chapter you're grieving. Thank it for something specific. Tell it what you're keeping and what you're setting down. You can burn it, keep it, or tuck it into this workbook. The point isn't the letter. The point is saying goodbye on purpose, instead of just drifting away from it.

A WOMAN LIKE YOU

A retired ICU nurse I talked with described her last shift as "the loneliest ordinary Tuesday of my life." No cake, no card — her manager had simply forgotten it was her last day. She spent three months feeling vaguely angry before she realized what she actually felt was ungrieved. She went back, alone, and sat in the hospital parking lot for twenty minutes. She told me it was the single most useful twenty minutes of her entire retirement so far.

CHAPTER TAKEAWAY

Retirement carries real losses that rarely get acknowledged as losses. Naming them — rather than rushing past them toward the next exciting thing — clears the ground so whatever you build next isn't built on top of an unfinished goodbye.

PART ONE · CHAPTER 3

The Lies Retirement Tells Good Women

Somewhere along the way, most of us absorbed a set of quiet rules about what retirement is supposed to look like for a woman who has spent her life being responsible for other people. These rules rarely get said out loud. They don't need to be — they're baked into the greeting cards, the stock photos of silver-haired women on beaches, the assumption that retirement means winding down rather than waking up.

I want to name four of the most common lies directly, because you can't dismantle a belief you haven't looked at.

Lie #1: "It's selfish to spend this chapter on yourself."

You spent decades organizing your life around other people's needs — children, spouses, employers, aging parents. Somewhere in there, prioritizing your own fulfillment started to feel indulgent, even illicit. But wanting a meaningful, passion-filled chapter for yourself isn't selfish. It's overdue. The people who love you do not need you to disappear into self-erasure to prove your devotion to them.

Lie #2: "You should already know what you want by now."

There's a quiet shame that creeps in when a woman in her 50s or 60s doesn't have a ready answer for "what's your passion?" As if not knowing is evidence of having wasted time. It isn't. It's evidence that you were busy doing the things that needed doing. Not knowing yet is the starting line, not a late arrival.

Lie #3: "Real reinvention is for younger women."

This one is everywhere — the cultural assumption that meaningful change, bold new chapters, and passionate pursuits belong to people in their 20s and 30s. Women in their 60s, 70s, and beyond have started businesses, written books, run marathons, fallen in love again, and changed careers entirely. Age is not the disqualifier you've been told it is.

Lie #4: "If it's not productive, it doesn't count."

Many of us were trained to measure our days by output — what got accomplished, fixed, produced, checked off. A passion-filled retirement doesn't have to generate income or achievement to be worthwhile. Joy is allowed to be the entire point.

CHRISTINE'S NOTE

Lie #2 had the tightest grip on me, and it took me embarrassingly long to notice. I built my reputation on always having an answer — in a courtroom, that's the job. So when a friend asked me, casually, what I was passionate about outside of work, I actually panicked a little. I gave her a fast, competent-sounding non-answer and changed the subject. It took another two years before I was willing to sit with the real, uncomfortable truth: I didn't know, and not knowing felt like losing a case I hadn't realized I was arguing.

EXERCISE 3.1 — WHICH LIE HAS THE TIGHTEST GRIP?

Of the four lies above, which one do you hear most often in your own head? Where do you think it came from — a parent, a culture, a specific moment? What would change if you simply stopped believing it?

Rewriting the Lie

Naming a lie is step one. Step two is putting something truer in its place — in your own words, not a slogan borrowed from a mug.

EXERCISE 3.2 — THE REWRITE

Take the lie you named in Exercise 3.1 and write one sentence that replaces it — something you could actually believe, even if you don't fully believe it yet. Keep it short enough to remember.

CHAPTER TAKEAWAY

The cultural script for women's retirement is quieter, smaller, and more self-erasing than it needs to be. Naming the specific lies you've absorbed is the first step to writing a different one.

PART ONE · CHAPTER 4

Letting Go of Who You're "Supposed" to Be Now

There's one more layer of clutter to clear before we move into Part Two, and it's the trickiest one: the version of "retired you" that other people are quietly expecting, and that you might be expecting of yourself without realizing it.

Maybe it's the grandmother who's available for childcare anytime, no questions asked. Maybe it's the wife who finally has time to handle everything domestic now that she's "not working anymore." Maybe it's the community member who should now have endless hours for every committee and volunteer ask. Maybe it's simply the quiet, decades-old voice that says a good woman makes herself useful, and an empty calendar is a problem to be solved with more service to others.

None of these roles are inherently wrong. Many retired women genuinely love being present for grandchildren, or finally have bandwidth for causes they care about. The issue isn't the role — it's the absence of choice. If your calendar fills up with everyone else's expectations before you've had a chance to ask what you actually want, you haven't retired into a new chapter. You've just changed which roles are consuming you.

An empty calendar is not a problem to be solved. It is space to be claimed.

This is often where guilt shows up loudest. If you say no to the standing grandkid duty, are you a bad grandmother? If you don't take on the church committee, are you letting people down? I want to offer you a reframe: boundaries aren't the opposite of love. They're what make your yes mean something. A woman who says yes to everything out of guilt gives a resentful, depleted yes. A woman who has claimed real space for herself gives a generous, energized one — and that's the version your people actually benefit from.

EXERCISE 4.1 — WHOSE EXPECTATIONS ARE THESE?

List the expectations you sense (spoken or unspoken) about how you should spend this chapter of your life. Next to each, write whose voice it actually is — a parent's, a spouse's, your own inherited sense of duty. Circle any that, if you're honest, you'd happily let go of.

A First Draft of a Boundary

You'll build real, kind boundary scripts in Chapter 11, once you know what you're protecting time for. For now, just get the shape of one on paper.

EXERCISE 4.2 — ONE BOUNDARY, ROUGHLY DRAFTED

Pick one expectation you circled above. Write one plain sentence that says no to it, or scales it back, without over-explaining or apologizing three times. You'll refine this later — for now, just see how it feels to write it down.

A WOMAN LIKE YOU

A woman I talked with, a retired ER doctor, told me her adult daughter had started referring to Wednesdays as "Grandma daycare" before she'd ever actually agreed to it — it had simply been assumed into existence the week she retired. She loved her grandchildren fiercely. She also, it turned out, loved painting, and hadn't touched a brush in eleven years. It took her four months to say, gently, that Wednesdays needed to become something else. Her daughter's response, once she actually asked instead of assumed: "Oh — of course. I didn't realize you wanted them back."

Part One Summary

You've done real work in these four chapters: naming the roles that built you, grieving what's genuinely ending, identifying the cultural lies you've absorbed, and starting to separate your own desires from everyone else's expectations. This is the clearing. It's not always comfortable, but it's necessary — you cannot build a passion-filled chapter on ground that's still cluttered with other people's blueprints.

BEFORE YOU MOVE ON

Take a moment to reread your answers from Chapters 1 through 4. Notice any patterns. Are there themes in what energized you, what you're grieving, or what you're ready to release? Jot them in the margins. You'll want them in Part Two.

PART TWO

Find the Fire

What's still alive in you didn't disappear.
It's been waiting for you to come looking.

PART TWO · CHAPTER 5

Excavating What's Still Alive in You

Passion doesn't usually announce itself with a thunderclap. For most women, it shows up quietly — in the magazine article you read twice, the documentary that kept you up past midnight, the volunteer shift you somehow never minded, the conversation you didn't want to end. We tend to look for passion in the form of a single dramatic calling, and because it rarely arrives that way, we conclude we don't have one. That conclusion is almost always wrong.

What you're looking for in this chapter isn't a thunderclap. It's a pattern. Passion leaves fingerprints all over an ordinary life, if you know where to look: in what you read for fun, in what you can't stop thinking about, in what you'd do even if no one paid you and no one was watching.

This is excavation work, not invention work. You are not creating a passion from nothing. You are digging up something that's already there, buried under years of busyness.

Five Places Passion Hides

What you read, watch, or follow for fun. Not what you should read — what you actually gravitate toward when no one's assigning it. The genre of book you reach for. The YouTube rabbit holes you fall into. The accounts you follow obsessively.

What you talk about with more energy than the conversation requires. Think about the last time you got genuinely animated talking to someone — not polite interest, real energy. What was the topic?

What you've always wanted to learn, even if it seemed impractical. The class you almost signed up for. The skill you've quietly wished you had. The thing you tell yourself you'll "get to eventually."

What makes you angry or heartbroken on behalf of someone else. Often our deepest passions are actually about other people — advocacy, justice, mentorship, healing. What injustice or need do you find yourself unable to look away from?

What you save, collect, or quietly research for no reason. The recipes you bookmark and never cook. The houses on real estate sites you have no intention of buying. The rabbit-hole research topics you fall into at 11 p.m. This is passion doing reconnaissance before you've noticed it.

EXERCISE 5.1 — THE FINGERPRINT HUNT

Go through each of the five categories above. For each one, write down everything that comes to mind, even if it feels small or silly. Don't edit yet — just collect.

The Highlight Reel

One more angle on the same excavation: instead of looking at what interests you now, look backward across your whole life for the moments that made you feel most alive — not proud, not accomplished, but genuinely lit up.

EXERCISE 5.2 — THE HIGHLIGHT REEL

List eight to ten moments across your entire life — any age, any context — when you felt fully absorbed and alive. Next to each, name what was actually happening: were you creating something, helping someone, learning something, competing, performing, building? Look for the repeat.

CHRISTINE'S NOTE

My own fingerprint hunt turned up something I'd have laughed off a decade earlier: I read true-crime case retrospectives for fun, the same way other people read novels on the beach. I'd been doing it for years and never once considered it meant anything — it was just what I did to relax after a day spent doing it for work. It took Exercise 5.2 to show me the actual pattern: I wasn't relaxing with the crime. I was relaxing with the puzzle of how the truth finally got found. That's a fingerprint, not a coincidence.

CHAPTER TAKEAWAY

Passion rarely arrives as a thunderclap. It leaves quiet fingerprints across an ordinary life — in what you read, what excites you in conversation, what you wish you'd learned, and what breaks your heart on behalf of others. Your job in this chapter was simply to start noticing the pattern.

PART TWO · CHAPTER 6

The Skills You Forgot You Had

Decades of career and caretaking didn't just give you a paycheck or a household that ran smoothly. They gave you an enormous, often invisible toolkit of skills — abilities so deeply embedded in how you operate that you've stopped recognizing them as skills at all. They just feel like "how I am."

This matters enormously for what comes next, because a passion-filled retirement isn't only about discovering brand-new interests. Often it's about applying decades of hard-won expertise toward something that finally feels like it's yours — a different audience, a different purpose, but the same competence you've spent a lifetime building.

I think of my own legal career this way. I'm not practicing law anymore, but the skills that made me good at it — building an argument, finding the truth in a tangle of facts, advocating fiercely for someone who needs it — didn't retire when I did. They simply needed a new home.

Your expertise didn't retire. It just needs a new address.

The Skills Audit

Think broadly here. Skills aren't only the ones on a resume. Negotiation, organizing chaos, comforting someone in crisis, managing a budget, teaching a child to read, running a household through illness or loss, building relationships from nothing, public speaking, writing, listening — these are all real, transferable capacities.

To make the audit easier, work through each category below before you write your list.

Category	Prompts to jog your memory
Interpersonal	Negotiating, mediating, comforting, mentoring, reading a room
Organizational	Managing budgets, running a household, project-managing chaos, scheduling
Creative	Writing, decorating, cooking, designing, storytelling, problem-solving on the fly
Analytical	Research, building an argument, spotting patterns, sound judgment under pressure
Physical	Mentoring, gardening, crafting with your hands, endurance, teaching a physical skill
Advocacy	Speaking up for someone, fundraising, organizing a group toward a cause

EXERCISE 6.1 — WHAT YOU'RE ACTUALLY GOOD AT

List 10–15 skills you've built over your lifetime, from any area of life: career, parenting, community, hobbies, crisis management. For each, note whether it's something you'd enjoy using again, or something you're ready to retire for good.

Where Skill Meets Fire

Now look for overlap between this chapter and the last one. Where does a skill you're proud of intersect with something you noticed yourself drawn to in Chapter 5? That intersection — competence plus genuine interest — is often where the most sustainable passions live. Not passion alone, which can fade without structure. Not skill alone, which can feel hollow without meaning. Both together.

Where Skill and Fire Overlap:

Skill	Fingerprint of Interest	Possible Direction

A WOMAN LIKE YOU

A former corporate accountant told me, almost apologetically, that the only thing she'd ever really loved about the job was untangling other people's financial messes — the panicked calls, the shoebox-of-receipts favors for friends and neighbors. Everyone assumed she'd retire and never look at a spreadsheet again. Instead, eighteen months in, she was quietly helping three widowed friends untangle their late husbands' finances, for free, because she loved it and they trusted her. The skill hadn't retired at all. It had just found people who needed it more than a corporation did.

CHAPTER TAKEAWAY

Your decades of experience built a deep well of skill that doesn't expire with your job title. The most sustainable passions often live at the intersection of what you're good at and what genuinely interests you — not one or the other, but both.

PART TWO · CHAPTER 7

Curiosity as a Compass

Somewhere along the way, many of us were taught that curiosity is a luxury — something for people with more free time, more money, or fewer responsibilities than we had. We learned to be efficient instead of curious, productive instead of exploratory. Curiosity got filed under "someday," right next to all those other deferred parts of ourselves.

But curiosity is not a luxury. It's data. Every time something catches your attention and won't let go — a class you see advertised, a craft you watch someone else doing, a place you've never been but think about often — your curiosity is handing you a clue about where your fire might be. The problem isn't that you lack curiosity. It's that you've spent decades training yourself to ignore it in favor of what's urgent and necessary.

This chapter asks you to do something that might feel indulgent at first: follow your curiosity without immediately asking whether it's practical, profitable, or sensible. Just follow it, and see where it leads.

WHY THIS FEELS UNCOMFORTABLE

If following an unproductive curiosity makes you anxious, that's worth noticing. It often means the "productivity equals worth" lie from Chapter 3 is still operating quietly in the background. You don't need a business plan before you're allowed to be curious about something.

EXERCISE 7.1 — FOLLOWING THE THREAD

List 5–10 things you've been curious about recently, even fleetingly — a topic, place, skill, or experience. For each, write one small, low-stakes way you could explore it this month, without committing to anything bigger.

A Word on "Wasting Time"

If a thought along the lines of "this is a waste of time" surfaces while you do this exercise, write it down too. Then ask yourself: waste of time according to whom? Curiosity that doesn't lead anywhere productive is still allowed to exist. Sometimes the wandering is the find.

The Curiosity Budget

One reason curiosity stalls out is that it never gets a real resource behind it — not money necessarily, but time and small permission. Give it both, on purpose, before you talk yourself out of it.

EXERCISE 7.2 — THE CURIOSITY BUDGET

Pick one item from Exercise 7.1. Commit a specific, small amount of time (an afternoon, two hours a week for a month) and a specific, small amount of money ($0 is fine) to actually exploring it in the next 30 days. Write the commitment down as if it were an appointment, because it is one.

CHAPTER TAKEAWAY

Curiosity isn't a luxury — it's a compass. The things that catch your attention and won't let go are handing you real clues about where your passion lives. This chapter's only job was to start following them without requiring a practical justification first.

PART TWO · CHAPTER 8

Naming Your Passion (Without Picking the "Perfect" One)

You've spent four chapters excavating — fingerprints, skills, curiosity. Now it's time to do something that tends to make capable women nervous: actually name something. Commit to a direction, even an imperfect one, and move forward with it.

Here is the trap I want to help you avoid: waiting for the one true passion to reveal itself in perfect, unmistakable clarity before you take a single step. That moment, for most people, never arrives. Passion isn't usually discovered fully formed. It's built, through engagement, through trying things and noticing what deepens rather than fades.

So instead of searching for certainty, I want you to look for direction — something specific enough to start moving toward, with full permission to adjust as you learn more.

You don't need certainty to begin. You need direction.

Synthesizing Your Work So Far

Go back through your answers from Chapters 1 through 7. Look specifically for: roles that energized rather than drained you (Chapter 1), what you're ready to release (Chapter 4), the fingerprints of passion you noticed (Chapter 5), skills you'd enjoy using again (Chapter 6), and the threads of curiosity you started pulling (Chapter 7). Patterns should start emerging.

EXERCISE 8.1 — THE SYNTHESIS

Reread your previous answers and write down any themes, words, or directions that keep showing up. Don't worry about narrowing to one thing yet — just capture what's recurring.

EXERCISE 8.2 — NAMING IT

Based on what you've noticed, write one to three possible directions for your passion-filled retirement. These can be broad ("working with rescue animals," "writing about my own life") or specific. Don't pick the "perfect" one — just name what's emerging.

The Low-Stakes Test

Before you build an entire structure around a direction, test it the way you'd test anything else important — small, cheap, and reversible. Three ways to do that:

- Borrow it for a day. Find one existing class, meetup, volunteer shift, or open studio where you can try the direction without committing money or identity to it.
- Talk to someone already doing it. A twenty-minute conversation with a real person doing the thing will tell you more than a month of imagining it will.
- Make one small, embarrassing first attempt. A bad first watercolor. A clumsy first blog post. A first project you do for free. Competence comes after the start, not before it.

It's Allowed to Be More Than One Thing

Some women find a single clear passion. Many find two or three that coexist — a creative pursuit alongside a service-oriented one, for example. There's no rule requiring you to pick just one. Part Three will help you build a real structure around what you've named here, whether it's one direction or several.

BEFORE YOU MOVE ON

Take a moment to notice how it feels to have something named on the page, even tentatively. Some relief, some fear, maybe both. Both are normal. You're about to learn how to build a real life around what you just wrote.

PART THREE

Build the Blueprint

A passion without a structure stays a wish.
Now we build the structure.

PART THREE · CHAPTER 9

Designing a Week That's Actually Yours

Here is what tends to happen when a woman retires without a plan: the empty calendar that felt like freedom in theory fills up, within a few months, with everyone else's requests. Grandkid duty. Errands. Appointments. Other people's emergencies. Not because she wanted it that way, but because an unstructured calendar is a vacuum, and other people's needs are very good at filling vacuums.

The antidote isn't rigid scheduling for its own sake. It's intentional structure — building your week around what you named in Chapter 8 before the vacuum gets filled with everything else.

This is the chapter where passion stops being a concept and starts being a Tuesday.

The Anchor Method

Rather than trying to overhaul your entire week at once, choose 2–4 hours, on a specific day, that become non-negotiable time for your passion. This is your anchor. It doesn't need to be large. It needs to be protected — treated with the same seriousness you'd treat a doctor's appointment or a work meeting, because in a real sense, it is exactly that important.

Choosing the Right Size Anchor

Anchor size	What it looks like	Best for
Small (1–2 hrs/week)	One protected block, same day and time each week	Testing a new direction, or a first anchor after a busy season
Medium (2–4 hrs, 2x/week)	Two protected blocks, ideally non-adjacent days	A direction you've already tested and want to deepen
Large (half-day or more)	A recurring half- or full-day commitment	A direction moving toward a business, credential, or public expression

EXERCISE 9.1 — CHOOSING YOUR ANCHOR

What day and time block will become your protected passion time? Be specific (e.g., “Tuesday and Thursday mornings, 9-11am”). What will you actually do with that time, based on what you named in Chapter 8?

Protecting the Anchor

An anchor only works if you defend it. Think now, in advance, about what's likely to threaten this time — a grandchild request, a guilt trip, your own self-doubt — and decide ahead of time how you'll respond. Deciding in the calm moment, rather than in the middle of being asked, makes it dramatically easier to hold the boundary.

EXERCISE 9.2 — ANTICIPATING THE THREATS

What is most likely to try to take over your anchor time? Write a brief, kind, firm script you can use when it happens (e.g., "I'd love to help another time — Tuesday mornings are my writing time.")

CHRISTINE'S NOTE

My first anchor lasted exactly nine days before a "quick favor" ate it. I didn't have a script ready, so I said yes, and then quietly resented it for a week. The second time, I had one sentence prepared, and it worked — not because the sentence was clever, but because I'd already decided, before I was asked, that the answer was no. That's the whole trick. Decide before you're tired, hurried, or being looked at by someone you love.

CHAPTER TAKEAWAY

Passion needs protected time to become real. The Anchor Method gives you a small, defensible block of non-negotiable time, plus a plan for protecting it before the inevitable requests start filling your calendar.

PART THREE · CHAPTER 10

Money, Time, and Permission

Three practical obstacles tend to come up whenever a woman starts building a passion-filled retirement: not enough money, not enough time, and not enough permission. I want to address each one honestly, because pretending they don't matter helps no one.

On Money

Not every passion requires significant money, but some do, and pretending otherwise isn't helpful. If your passion has real costs — classes, equipment, travel, supplies — it deserves a real line item in your retirement budget, the same as healthcare or housing. This is not the chapter for a comprehensive financial plan; that conversation belongs with a financial planner who knows your full picture. But it is the chapter for asking the question honestly: what would it cost, and have you given yourself permission to budget for it?

Estimated Cost of Pursuing This Passion:

Cost category	One-time cost	Ongoing / monthly

On Time

We addressed the structural side of time in Chapter 9. Here, I want to address the emotional side: the belief that your time isn't really yours to claim, especially if you're not earning an income from how you spend it anymore. This belief is worth examining directly, because it will quietly sabotage every anchor you try to build if it goes unchallenged.

On Permission

This is the big one. Most of the women I've talked with are not actually short on money or time when we dig in — they're short on permission. They are waiting for someone, anyone, to tell them it's genuinely okay to spend this chapter on something that's just for them. I'm going to say it plainly, on the page, in case you need to see it written down: You have permission. Not because I'm granting it — I can't, not really — but because you never actually needed anyone's permission but your own.

You have permission. You always did.

EXERCISE 10.1 — THE PERMISSION SLIP

Write yourself an actual permission slip. "I, [your name], give myself permission to..." Be specific. Sign and date it. Some women keep this taped inside a cabinet door or workbook cover as a reminder.

CHAPTER TAKEAWAY

Money, time, and permission are the three practical obstacles that tend to stall a passion-filled retirement before it starts. Money deserves a real budget line. Time deserves real boundaries. And permission — the biggest obstacle for most women — was always yours to give yourself.

PART THREE · CHAPTER 11

Telling the People in Your Life

A passion-filled retirement doesn't happen in isolation. It happens inside a web of relationships — a spouse, adult children, grandchildren, friends, a community — and how you communicate this new chapter to them matters almost as much as the plan itself. Get this part wrong, and even the best-designed anchor time will erode under pressure or guilt. Get it right, and the people who love you become allies in protecting it.

Talking to a Spouse or Partner

If you're partnered, this chapter is often happening for both of you at once, even if your passions look different. Have an explicit conversation — not an assumption — about what each of you wants this chapter to include, and how you'll support each other's anchor time rather than quietly expecting the other to be available by default.

Talking to Adult Children

Many women feel the most guilt here, especially around grandchild care. You can love your grandchildren deeply and still hold boundaries around your time. A clear, warm, specific boundary ("I'm free Wednesdays and happy to help then — Tuesdays are my own time") is far kinder, long-term, than a resentful yes that eventually turns into burnout or withdrawal.

Talking to Friends and Community

The same logic applies to committees, churches, and causes that have relied on your availability. You're allowed to redirect your service energy toward what you named in Chapter 8, even if it disappoints people who are used to you saying yes to everything.

A Small Script Bank

It's easier to hold a boundary in the moment when you're not composing it from scratch. Borrow from these, or use them to find your own wording.

Situation	A script to borrow
A standing childcare request	"I love time with them — Wednesdays work well for me. Tuesdays are spoken for."
A committee or volunteer ask	"I'm stepping back from taking on new commitments this year. I'd love to hear how it goes."
A spouse assuming availability	"Can we look at both our weeks together? I want to make sure my studio time doesn't quietly disappear."
Guilt from within	"This isn't instead of loving them. It's in addition to loving myself."

EXERCISE 11.1 — THE CONVERSATIONS AHEAD

List the key people you need to have an honest conversation with about this chapter. For each, write one sentence capturing what you want them to understand.

CHAPTER TAKEAWAY

A passion-filled retirement is built inside relationships, not apart from them. Clear, warm, specific conversations with the people in your life turn potential obstacles into allies who help protect the chapter you're building.

PART THREE · CHAPTER 12

Your 12-Month Passion-Filled Retirement Plan

You've done the clearing, the excavating, and the naming. You've built an anchor, addressed the practical obstacles, and thought through the conversations ahead. This final chapter pulls it all together into a real plan — not a vague intention, but a structured 12-month outline you can actually follow.

I want to be honest about something: a plan like this doesn't need to be perfect, and it won't unfold exactly as written. That's not a failure of the plan. That's how real life works. The value of writing it down isn't precision — it's momentum. A plan on paper is much harder to quietly abandon than an idea that only ever lived in your head.

Quarter-by-Quarter

Months 1–3 — Foundation. Establish your anchor time and protect it. Have the key conversations from Chapter 11. Start small, low-stakes exploration of your named passion (a class, a meetup, a first project).

Months 4–6 — Momentum. Deepen your engagement. Invest a little more — time, money, or both — based on what you've learned so far. Notice what's working and adjust what isn't.

Months 7–9 — Expansion. Consider whether this passion wants to grow — more time, a wider community, a more public expression of it. Or, just as validly, decide it's exactly the right size as it is.

Months 10–12 — Reflection & Renewal. Look back at the year. What did you learn about yourself? Revisit your answers from Part Two — have new fingerprints of passion shown up? Set your direction for year two.

EXERCISE 12.1 — YOUR 12-MONTH OUTLINE

For each quarter above, write one or two specific, concrete actions you'll take. Be as detailed as you can — specific dates, classes, conversations, or commitments.

Revisiting Your Self-Assessment

Turn back to “Where Are You Right Now?” near the beginning of this workbook. Read through the ten statements again with fresh eyes — not to grade yourself, but to notice what's actually shifted since you

started. Movement on even two or three of those statements is real progress, even if the big passion still feels unfinished. It's allowed to be unfinished. That's what year two is for.

A Final Word on This Plan

Revisit this plan every few months. Cross things out. Add new lines. Let it be a living document rather than a verdict on whether you succeeded. The goal was never to follow this perfectly — it was to give your passion-filled retirement enough structure to survive contact with real life.

CHAPTER TAKEAWAY

A twelve-month plan doesn't need to be perfect to be useful — it needs to exist. Writing it down turns a passion from something you meant to get to into something with a date on the calendar.

CLOSING

Your Most Meaningful Chapter Starts Now

When I started this process for myself, I didn't have a workbook. I had a hollow feeling I couldn't name and thirty years of expertise in being needed by everyone except myself. It took time, false starts, and more than a little grief to arrive at a chapter of my life that actually feels like mine.

You've just done, in a few weeks or months, what took me considerably longer to figure out on my own. You've cleared the clutter of old roles and old expectations. You've excavated the fingerprints of what's still alive in you. You've named a direction and built real structure around it. That is not small work, even if it happened quietly, on paper, in stolen moments between everything else life still asks of you.

I want to leave you with this: a passion-filled retirement isn't a destination you arrive at once and then coast through. It's a practice — protecting your anchor time, staying curious, revisiting your plan, having the hard conversations when they're needed. Some seasons will feel easier than others. That's normal. The goal was never perfection. It was permission, structure, and the willingness to keep showing up for yourself the way you've spent a lifetime showing up for everyone else.

You earned this chapter. Go live it.

— Christine Moriarty

Attorney · Author · RealMomLife.com

CONTINUE YOUR JOURNEY

If The Passion-Filled Retirement Blueprint resonated, three companion resources go deeper on the same ground: I Ain't Dead Yet: The Foundation & Fire Method™, for rebuilding identity at the start of this season; The Second Act Compass, a full guided reinvention journey; and The Inner Garden, a workbook for the quieter inner work underneath all of it. And if the chapters on grief in this workbook struck a chord, the RealMomLife and Empowered Aging Women libraries have more resources on healing, reinvention, love after loss, and financial independence for this stage of life. For more, visit RealMomLife.com and EmpoweredAgingWomen.com.

APPENDIX

Printable Worksheets & Trackers

The following pages are reusable templates — print extras, revisit monthly, or use them to check in with yourself as your passion-filled retirement unfolds.

APPENDIX A

Weekly Anchor Planner

Use this each week to plan and protect your anchor time. Photocopy or recreate this page as often as you'd like.

Day	Anchor time planned	Protected? (Y/N)
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

This Week's Reflection

What got in the way of my anchor time, if anything?

What felt most alive this week?

APPENDIX B

Monthly Passion Check-In

Revisit this once a month throughout your first year. It only takes ten minutes and keeps your plan honest and alive.

Month: _____

What did I do this month to pursue my passion?

What worked well? What didn't?

Did I protect my anchor time? If not, why not?

What do I want to do differently next month?

Permission check: did I treat this time as legitimately mine?

APPENDIX C

12-Month Plan at a Glance

A condensed view of your full year. Fill this in after completing Chapter 12, then return to it throughout the year as a quick-reference map.

Month	Focus / Action
Month 1	
Month 2	
Month 3	
Month 4	
Month 5	
Month 6	
Month 7	
Month 8	
Month 9	
Month 10	
Month 11	
Month 12	

APPENDIX D

Your Permission Slip

A keepsake version of Exercise 10.1. Fill it out, then cut it out, photograph it, or copy it somewhere you'll see it — a mirror, a wallet, the inside cover of this workbook.

PERMISSION SLIP

I, _____, give myself full permission to:

_____

_____

_____

without guilt, without apology, and without waiting for anyone else's approval.

Signed: _____ Date: _____

APPENDIX E

The 90-Day Quick-Start Sprint

The 12-month plan in Chapter 12 is the full arc. This is the short version — for a woman who wants momentum this week, not just this year. Twelve weeks, one small action each week, building toward your first real anchor and first small public test of your direction.

Week	This week's action
1	Reread your answers to Exercises 8.1 and 8.2. Pick one direction to sprint toward for the next 90 days — you can always change it later.
2	Choose and calendar your first anchor block (Chapter 9). Tell one person about it.
3	Do the Curiosity Budget (Exercise 7.2) for this direction if you haven't already.
4	Find one class, group, or person already doing this thing. Reach out or sign up.
5	Protect your anchor through one real threat to it. Use a script from Chapter 11.
6	Spend your anchor time actually doing the thing — no more research, no more planning.
7	Check in: energized or draining? Adjust the anchor size or focus if needed.
8	Make one small, embarrassing first attempt in public (Chapter 8's Low-Stakes Test).
9	Have one of the conversations from Exercise 11.1, if you haven't yet.
10	Revisit your budget line for this passion (Chapter 10). Adjust if the real cost surprised you.
11	Notice what's changed since Week 1. Write it down — don't just think it.
12	Complete the Monthly Passion Check-In (Appendix B) and set your focus for Months 4–6.

APPENDIX F

Explore by Category: An Idea Starter List

If Chapter 8 left you with a direction but no idea what a first small step looks like, borrow from the list below. None of these are prescriptions — they're just doors, low-stakes enough to try and set down again.

Creative & Expressive

- A beginner class in painting, pottery, writing, photography, or music at a local community college or arts center
- A weekly writing or art group that meets to create alongside others, not to critique
- Self-publishing a small project — a family recipe book, a memoir, a blog

Service & Advocacy

- Mentoring through a local nonprofit, school, or reentry program
- Volunteering with an organization tied to a cause from your Fingerprint Hunt (Chapter 5)
- Advocacy or board work for an issue you've always cared about but never had time for

Intellectual & Skill-Building

- An audited college course, online certificate, or language class
- Local history, genealogy, or archival research
- Teaching or tutoring in a subject you already know well

Physical & Adventure

- A hiking, cycling, or paddling group built for beginners at your pace
- Dance, yoga, or a sport you loved before life got busy
- Travel built around a skill or interest — a cooking trip, a birding trip, a pilgrimage route

Entrepreneurial & Income-Generating

- Freelance or consulting work in your old field, on your own terms and hours
- A small handmade-goods shop for a craft you already love
- Mentoring or advising others navigating a transition you've already made

Social & Community

- Hosting a recurring small gathering — a supper club, book club, or salon

- Joining or organizing a group built around your Chapter 8 direction
- Reconnecting with an old community (college, hometown, former career) with fresh intention