



# 7 steps to simplicity

Learn ways to thoughtfully  
and purposely banish boredom  
and burnout from your life

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Picture this. You're up. Dressed. Sitting on your couch, wondering what to do. It seems you can do anything or nothing. Time stretches before you. There's a pull to be productive, but not always a real desire. Yet, as we sheltered in place, we may have felt compelled to do something – anything – that resembled “normal.” Americans seemingly love to keep ourselves busy.

In a recent article for *The New Republic*, journalist Nick Martin writes that “this mind-set is the natural endpoint of America’s hustle culture – the idea that every nanosecond of our lives must be commodified and pointed toward profit and self-improvement.”

We spend our weekends organizing closets, learning to bake soufflés or working on our curbside appeal, bombarded by constant how-to videos and demands to get things done.

“It’s everywhere,” photographer Julie Ulstrup told *The New York Times*. “It’s in blog posts, it’s on social media, it’s in emails I get from people like, ‘use this time productively!’ As if I usually don’t.”

Many retirees say they felt similar pressure once they actually left the 9 to 5 behind. At first, they pushed to fill their days with excitement, big trips, time with the grandkids, spontaneous adventures. The open road called them, opportunity enticed them. But the busyness faded. They went from a honeymoon period, emotionally, to a state of disenchantment and then had to find a new way to move forward. Yes, they sought freedom to do as they wished but then eventually craved routine. Many ultimately settled into something in between – a simpler life, focused on meaning and purpose. We might be able to take a lesson or two from that retirement playbook as we transition to a new normal.

While keeping busy staves off issues, like unhappiness and physical decline, it’s OK to take time to relax. And necessary! When we let our thoughts have space, we unleash creativity, reduce stress and diminish anxiety. So, let go of any guilt you may feel for making yourself a priority. But don’t let go of a routine altogether. Create one that helps you appreciate a slower lifestyle, and enjoy being in the moment. Watch the sunset, listen to the ocean and observe wildlife.

To be sure, a simple life has a different meaning and value for every person. Many of us likely got a clearer glimpse of where we prefer to focus our time and energy now that we better understand what “essential” means to us. For some, it may mean leaving chaos behind in favor of calm or spending time, not just money, on things that are most important to you. Redesigning your life to focus on more meaningful activities may not be easy; you have to ask some

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deep questions and then do something with the answers. But the changes don't have to happen all at once, and the mind shift may well be worth it.

### Introspection and reflection

Most of us really look forward to the idea of well-deserved, unstructured free time. A time to do exactly what we please when we please – travel, spend time with family, pursue hobbies, volunteer. Until we get there. For some of us, seemingly in one day, we went from the office to the couch with the TV for company and a laptop on your lap (perhaps not unlike the first few days of retirement). You adjusted because you had to, but now you get to make some choices about what you invite in as you start your life anew.

Finding the answer takes a lot of preparation – emotionally, physically and financially – and a lot of thought (Surprised? It turns out you need time and space to find your heart's desire, and we've generally been busy). While the financial component is critical, so is your quality of life.

To get into the simplifying mindset, first figure out what "whatever's next" may look like. Journaling, meditation, daydreaming can all help. Imagine how you'll spend your free time. Playing board games with the family? Painting the den? Starting a business? Building a veggie garden? Going for long walks and taking longer naps? What excites you? What brings you joy? What do you miss when it's out of reach?

In short, what means the most to you? And, perhaps more important, how do you let go of just about everything else? To be clear, there may not be a need for change. You may be lucky enough to have already struck the right balance of leisure and purpose, contentment and fulfillment.

For the rest, you're looking for activities – and we use that term loosely because you absolutely have the right and need to simply be – that don't feel like you're just filling up time, the ones that fill your heart with joy and infuse your life with meaning. Having an emotional connection, a purpose, to your activities helps motivate you and creates a sense of contentment. So it's important to really give some thought to what makes you happy. Allow yourself the luxury of introspection and give yourself permission to enjoy your life, now and later. In short, shake off the pressure of productivity and reach for purpose instead.

Taking time to think through all this is worth it. It creates room for cherished moments, deeply held values and extraordinary purpose. It reflects who you are now, instead of who you're going to be or who you once were.



Watch the  
sunset, listen to  
the ocean and  
observe wildlife



## 7 steps to living a life of intention, passion and purpose

1 What's important?  
It's a big question. What opportunities do you want to pursue? What do you love doing? What did you want to do as a child? These are all hints that'll steer you to a satisfactory answer. Also think about who you love spending time with. Best friends, loved ones, yourself. Quiet moments of reflection allow you to hear your inner voice and actually listen to it.

After you ponder, compile a short list. Try to keep it to just five or so things. And again, they don't have to all be productive. If watching the sunset every day breaks your top 5, add it. Just be sure to include those you'd want by your side.

2 What makes you get out of bed when the alarm goes off?  
Sure, it can be what you do for a living. Many of us follow our passions into fulfilling careers. But it may not be. Maybe it's how you want to change the world for the better or a desire to innovate. Maybe it's seeing your nephews every day, watching as they toddle across the backyard and learn to ride a bike. Narrow it down to the things that make you bounce out of bed each morning.

3 Design your day.  
You've got a fresh start. How would you fill in the blanks? Be sure to incorporate the answers from steps 1 and 2. You want to spend the most time doing things you love with those who make you happy. What does your ideal routine look like? Do you wake up at 6 for a run or 10 for brunch? We're not saying ditch your job – not many of us can afford to or even want to – we're trying to find ways to add more cheer than chores to your everyday life.

4 Devise a plan.  
We're also not suggesting you go from wherever you are now to whatever you imagine is ideal in one fell swoop. Incremental changes will get you there, but the idea is to know what those changes need to be to make your perfect day a reality. Keep in mind, it'll take some patience to get there, but it helps to see the path.

# 5

Take action.

Can any of the changes outlined above be made today? What's under your control? Make room to do some of the four to five things you discovered above each and every day.

And pay attention to the people and things that didn't make the list, especially toxic people who take up a disproportionate amount of mental energy or obligations that feel like burdens. It may be time to set some boundaries. Evaluate all your commitments. How can you eliminate or minimize those in order to free up more time for what truly matters? We offer a few suggestions on page 20.

We may not love cleaning the house, but it has to get done and a clean space often feels calming, even liberating. Perhaps it's time to hire a housekeeper so the weekends aren't spent folding laundry, or perhaps an au pair or nanny could make shuttling the kids from school to practice a lot easier. Grocery delivery spares valuable time, too.

And, of course, you'll want to make sure your finances are in order. Meet regularly with your financial advisor to ensure you're making progress toward your goals and staying within budget. Worrying about money takes a toll in more ways than one.

Again, there's no need to leave your old life completely behind. We're merely sharing the idea that you can turn up the volume on the things that bring a greater level of fulfillment while dialing down the rest.

# 6

Think long term.

You really want to be an author? A painter? A poet? Earn a doctorate? You can likely start taking classes now. If a lake house is your dream, start saving toward a down payment. If your heart is set on helping others, where can you volunteer or learn more about nonprofit management? Or perhaps you should learn more about philanthropic vehicles like donor advised funds or endowments. Yes, these changes may take a while, but you can set the stage, little by little. Gradual changes eventually become habits that lead to completing your goals. Set yourself up for success.

# 7

Edit.

Now this step can come at any time, but what we mean is simplify your physical space, too. In small increments. Purge clutter, but not just the little things. The big things that literally take up too much space can go, too.



Learn to  
say no.  
Gently, but  
firmly.




### An evolution

Reshaping your life should focus on the people and activities that mean the most to you, but that list will change as you do. Your list should continue to grow, not dwindle, to make room for what you cherish and value. When you check off one thing, add another, evolving along with your needs, wants and wishes.



### A change of pace

Life moves pretty fast, flying by, seemingly stuck on fast forward. Your first crush. Your first heartbreak. Your first car. Your first flat tire. Your first job. Your last one. All in a blink of an eye. Imagine, instead, purposefully slowing things down, pausing to reflect on what matters most to you, in order to live thoughtfully, deliberately, with intention.

Of course, everyone's vision of a simpler life will be different, and any decisions should be based on your financial situation and comfort level. Run your ideas past your financial advisor to determine if they're feasible. He or she can help you determine if a more gradual approach could help you adjust emotionally and financially, so you can achieve the ultimate reward: a happy, fulfilling new way of life. 



## There's an app for that

There are myriad apps designed to help you create space – mentally, physically and financially – as well as ones to help you accomplish your goals. Here are a few popular ones. Research them first to make sure they're right for you and your family, especially their privacy policies.

#### Tackle your to-do list with:

- TaskRabbit
- Thumbtack
- Handy
- Amazon Home Services

#### Nourish your belly with:

- DoorDash
- Instacart

#### Feed your mind and soul with:

- Stop Breathe Think
- EdX
- Duolingo
- Babbel

#### Make a difference with:

- Volunteer Match
- LinkedIn Volunteer Marketplace

#### Close social gaps with:

- Nextdoor
- Facebook
- Houseparty
- Marco Polo
- Zoom

# Healthy habits

Take care of yourself. The goal is a sound mind and body throughout your life. As always, rest and eat well, and care for your physical and emotional well-being. Keep your sense of humor and keep busy with books, music, hobbies and social engagements. Here are 10 other ideas.



10 thousand  
steps throughout the day

8+ hours of sleep



6 minutes  
of meditation

Close your eyes and focus on the good.  
Try to name 5 to 6 things you're grateful for.

4 stretch breaks



2 hours of you time

Spend it with family, engaged and present. And don't forget to put down the phone. Backlit screens before bed aren't doing you any favors.

9 glasses of water

Why not have an extra?



7 breaths

Breathe in for 7 seconds, hold for 7 seconds,  
release for 7 seconds. Repeat as needed.

5 to 9 servings  
of fruit and  
vegetables



3 meals and 3 snacks

Keep your metabolism humming all day.

1 hour of body-moving,  
mind-relaxing exercise

You can break it up into 10- or  
30-minute increments.

