

Top 10 steps to consider when taking time off



1. Think long term

Think about your short-term and long-term goals. If you plan to return to work later, stay connected in your field.

2. Know what to do with your retirement money

You can talk to TIAA about your [options](#).

3. Take control of your finances

You can create a financial strategy using our [budget worksheet](#). See where your money is going and set spending targets using [360° Financial View](#) (log in and scroll to the bottom of your account page).

4. Make sure you're covered

Check your insurance coverage, including [health](#), life and disability, to help protect your savings.

5. Create an emergency fund

Prepare for the unexpected by setting money aside in an [emergency fund](#).

6. Don't mortgage your future to fund your present

Resist the temptation to withdraw from your retirement savings to finance your transition. The cost is usually [higher than it's worth](#).

7. Stay engaged

Talk to others for support. Sharing experiences can help you stay confident about your future.

8. Consider working part-time

If you prefer more free time but also want a source of extra cash, part-time work, also known as bridge employment, may be a viable option.

9. Let the professionals help with the tough financial stuff

You can speak with TIAA to help you put a financial plan in place for your future.

10. Check up on your retirement accounts regularly

It's important to review your goals as well as your saving and investing strategy regularly to help keep you on track.

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