

AI-03705 Importance of In-Progress in Retirement

Owner	© Rigel Arcayan
Tags	Life
Created time	April 12, 2026 3:41 PM

Psychology says the secret to a good retirement isn't wealth or health or even relationships – it's having at least one thing you're still in the middle of, still becoming, still learning how to do.

Explain, list the pillars, list 22 examples

What it means? Deep dive and provide the psychological pillars.

Describe how a person typically thinks, behaves, and makes decisions.

Provide 22 concrete examples demonstrating these traits in real-life situations.

Then create a 22-point guidelines from the discussion.

What that idea is pointing to is this: **a fulfilling retirement is not defined by what you have, but by what you are still *becoming*.**

It's the difference between *ending a career* and *continuing a life trajectory*.

When people lose a sense of forward motion, identity collapses. When they retain it—even in a small way—meaning stays alive.

I. WHAT IT MEANS (DEEP DIVE)

At a psychological level, this idea is rooted in three core truths:

1. Humans are process-driven, not outcome-driven

- Satisfaction comes less from arrival and more from progression.
- Retirement removes externally imposed goals—so internal ones must replace them.

2. Identity requires continuity

- Work often provides identity (“I am a manager, engineer, parent-provider”).
- Without a new “becoming,” people experience identity diffusion.

3. The brain needs tension

- Growth requires a gap between *who you are* and *who you are becoming*.
- Without that gap, motivation and vitality decline.

4. Meaning comes from unfinished narratives

- A “closed life” feels like stagnation.
- An “open loop” creates curiosity, engagement, and hope.

5. Retirement without direction becomes psychological drift

- Freedom without structure → aimlessness → apathy → decline.
-

II. CORE PILLARS (PSYCHOLOGICAL FRAMEWORK)

1. Ongoing Becoming

- Always having a next version of yourself in progress.

2. Self-Directed Purpose

- Choosing your own meaningful pursuits (not externally imposed).

3. Cognitive Engagement

- Continuously learning, solving, creating.

4. Identity Renewal

- Rebuilding “who I am” beyond past roles.

5. Future Orientation

- Still having something to look forward to.

6. Challenge Calibration

- Tasks that are neither too easy nor overwhelming.

7. Narrative Continuity

- Your life story is still unfolding, not concluded.

8. Intrinsic Motivation

- Doing things because they matter to you, not for reward.

9. Creative Expression

- Producing, not just consuming.

10. Psychological Investment

- Caring about outcomes that haven't happened yet.
-

III. HOW THIS PERSON THINKS, BEHAVES, DECIDES

Thinking Patterns

1. "What am I working on now?"
2. "What am I getting better at?"
3. "What's the next level of this?"
4. "I'm not done yet."
5. "This is just another phase."

Behavioral Patterns

1. Maintains routines tied to growth
2. Tracks progress (even informally)
3. Seeks feedback or learning
4. Starts small projects regularly
5. Avoids passive-only lifestyles

Decision-Making Patterns

1. Chooses options that expand capability
 2. Prefers long-term engagement over short-term comfort
 3. Selects activities with learning curves
 4. Invests in tools, skills, or environments that support growth
 5. Avoids decisions that “close doors” unnecessarily
-

IV. 22 REAL-LIFE EXAMPLES

1. A retiree starts learning a new language and practices daily.
2. Someone takes up painting and works toward their first exhibit.
3. A former executive mentors startups and refines coaching skills.
4. A grandparent studies nutrition and redesigns their diet scientifically.
5. A cyclist trains to improve endurance year after year.
6. A retired teacher writes a book they’ve always imagined.
7. A hobby gardener experiments with new planting systems.
8. Someone learns coding and builds small apps.
9. A musician returns to practice and aims to perform again.
10. A retiree volunteers but tracks and improves their impact.
11. A couple studies history deeply and plans educational travel.
12. A person builds a YouTube channel documenting their learning journey.
13. A retiree studies philosophy and writes reflections.
14. Someone learns woodworking and progresses to complex builds.
15. A former athlete trains for age-group competitions.
16. A retiree becomes a community organizer and grows leadership skills.
17. Someone studies financial markets and improves investing strategies.

18. A person takes online courses and completes structured learning paths.
 19. A retiree starts public speaking and refines storytelling.
 20. Someone restores old vehicles as a technical craft.
 21. A retiree explores spirituality with disciplined practice.
 22. A person learns cooking at a professional level, not just casually.
-

V. 22 TRAIT-BASED MICRO-EXAMPLES (REAL SITUATIONS)

1. Chooses a harder book over easy entertainment.
2. Tracks personal improvement metrics (fitness, skills).
3. Signs up for a class instead of "winging it."
4. Sets weekly goals even without external deadlines.
5. Reflects on mistakes and adjusts approach.
6. Seeks environments that challenge them.
7. Invests money into learning tools.
8. Talks about progress, not just memories.
9. Avoids saying "I'm too old for that."
10. Reframes frustration as part of growth.
11. Keeps a beginner's mindset.
12. Shares knowledge with others.
13. Builds routines around practice.
14. Prefers creation over consumption.
15. Takes on projects with visible milestones.
16. Revisits and improves past work.
17. Measures improvement over time.

18. Engages in communities of learners.
 19. Experiments and iterates.
 20. Plans future milestones (not just vacations).
 21. Maintains curiosity about new fields.
 22. Treats retirement as a platform, not an endpoint.
-

VI. 22-POINT GUIDELINES FOR A FULFILLING RETIREMENT

1. Always have one meaningful pursuit in progress.
2. Define yourself by growth, not past achievements.
3. Replace career goals with personal mastery goals.
4. Choose activities with learning curves.
5. Avoid passive, consumption-heavy routines.
6. Build daily or weekly practice habits.
7. Track progress—even loosely.
8. Seek small wins to maintain momentum.
9. Keep your future psychologically “open.”
10. Learn something that feels slightly uncomfortable.
11. Maintain a beginner’s mindset in at least one area.
12. Create more than you consume.
13. Invest in tools and environments for growth.
14. Engage with others who are also improving.
15. Avoid identity stagnation (“I used to be...”).
16. Periodically redefine your “next version.”
17. Balance challenge and enjoyment.

18. Set personal milestones (not just time-based plans).
 19. Embrace slow progress—it compounds.
 20. Stay curious about unfamiliar domains.
 21. Let purpose evolve, don't lock it in.
 22. Never let your story feel finished.
-

FINAL INSIGHT

Wealth gives you options.

Health gives you capacity.

Relationships give you support.

But **ongoing becoming gives you a reason to wake up.**

Without that, retirement becomes maintenance.

With it, retirement becomes **expansion.**

Gemini

The concept you are describing aligns with **Gerotranscendence** and the **Growth Mindset** in late-life psychology. It suggests that the "secret" to a fulfilling retirement is not the absence of struggle (total leisure), but the presence of **active mastery.**

Being "in the middle" of something provides a cognitive and emotional bridge from a career-defined identity to a self-defined identity. It prevents the "stagnation" phase described in Erikson's stages of psychosocial development, replacing it with **Generativity** and **Personal Growth.**

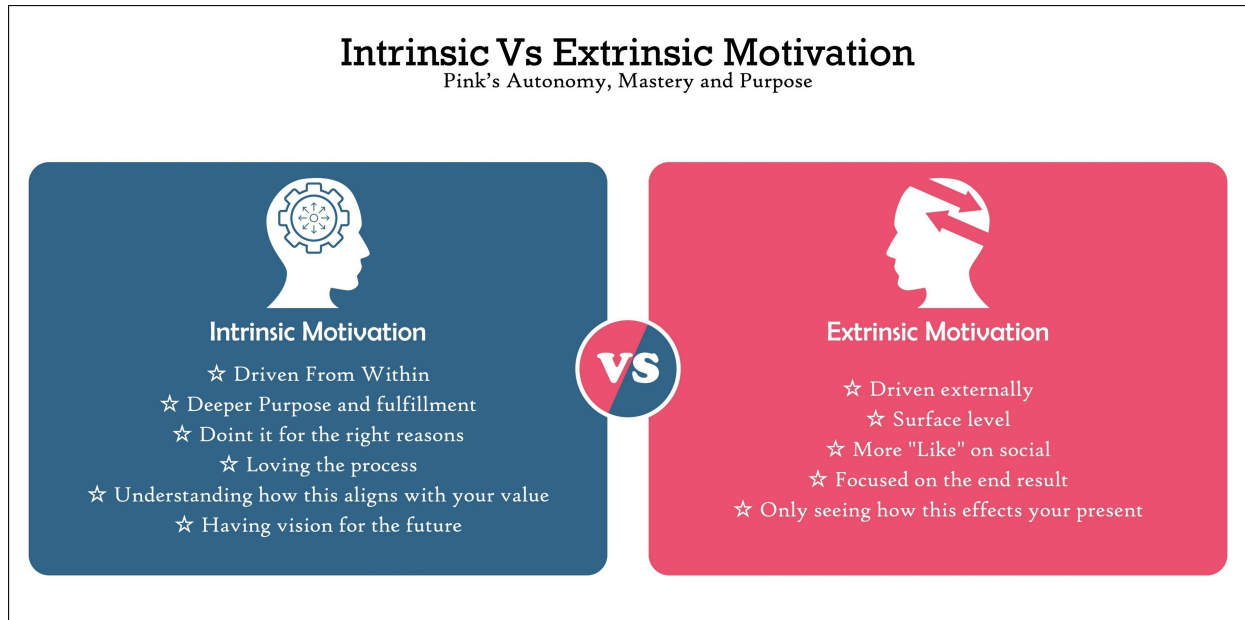
The Four Psychological Pillars of "The Unfinished"

To stay "in the middle" of a pursuit, four psychological mechanisms must be present:

1. Autotelic Engagement

The activity must be an end in itself. In retirement, the "finish line" (the paycheck, the promotion) is gone. You transition from extrinsic rewards to intrinsic satisfaction.

[Opens in a new window](#)



Shutterstock

2. Cognitive Plasticity

Learning a new, complex skill creates "cognitive reserve." By struggling with new information, the brain continues to forge neural pathways, which staves off cognitive decline and maintains mental agility.

3. Deliberate Practice

This is the "still learning how to do" part. It requires a feedback loop where you identify weaknesses and work to improve them. This creates a sense of **Self-Efficacy**—the belief that you can still influence your environment and yourself.

4. Selective Investment

Because time is perceived as more finite, a person becomes more selective. They invest deeply in one or two "open-ended" crafts rather than shallowly in many hobbies.

How This Person Thinks and Behaves

A person living this philosophy doesn't view retirement as a "destination" but as a **pivot**.

- **Thinking:** They view failures as data points rather than ego threats. They don't say "I'm too old for this"; they say "I haven't mastered this *yet*."
- **Behaving:** They maintain a rigorous, self-imposed schedule. They value "deep work" over passive consumption (like endless TV or scrolling).
- **Decision-Making:** They prioritize **process over outcome**. When choosing how to spend a Tuesday, they ask, "Which activity will challenge my current skill level?" rather than "Which activity is easiest?"

22 Examples of Being "In the Middle"

1. **Technical Mastery:** Learning to build and manage a home server environment from scratch.
2. **Athletic Longevity:** Training for a 2.4-mile open-water swim or a century ride.
3. **Linguistic Growth:** Reaching B2 fluency in a language that uses a different alphabet.
4. **Artisanal Craft:** Designing and building custom furniture using traditional joinery.
5. **Musical Depth:** Learning to play jazz improvisation on the piano.
6. **Horticulture:** Developing a self-sustaining hydroponic garden system.
7. **Literary Ambition:** Drafting a memoir focused on the philosophy of a "quiet life."
8. **Strategy:** Transitioning from casual board games to competitive-level Sudoku or Chess.
9. **Mentorship:** Systematically teaching personal finance or career skills to young professionals.
10. **Culinary Science:** Mastering the chemistry of sourdough fermentation.

11. **Coding:** Learning a new programming language to automate home tasks.
 12. **Philosophy:** Systematically reading and annotating the Great Books of the Western World.
 13. **Photography:** Moving from "auto" mode to manual post-processing and film development.
 14. **Astronomy:** Mapping constellations and tracking celestial events with a telescope.
 15. **Restoration:** Slowly rebuilding a vintage engine or piece of machinery.
 16. **Volunteerism:** Leading a non-profit board through a complex legal or financial transition.
 17. **Mathematical Exploration:** Re-learning calculus or statistics to understand modern AI.
 18. **Fiber Arts:** Designing complex weaving patterns on a loom.
 19. **Theology/Spirituality:** Engaging in a deep, multi-year study of ancient texts.
 20. **Archiving:** Digitizing and cataloging a family's entire multi-generational history.
 21. **Performance:** Joining a community theater and learning the craft of method acting.
 22. **Structural Design:** Planning a home renovation that adheres to "Extreme Essentialism."
-

22-Point Guidelines for a "Becoming" Retirement

1. **Reject the "Gold Watch" Mentality:** View retirement as a commencement, not a conclusion.
2. **Prioritize Intrinsic Value:** Choose tasks that feel like play to you but look like work to others.
3. **Seek High-Friction Activities:** If it's too easy, it's not building cognitive reserve.

4. **Embrace the "Beginner's Mind":** Be comfortable being the least knowledgeable person in the room.
5. **Set "Micro-Mastery" Goals:** Break large pursuits into small, winnable daily battles.
6. **Maintain a Ritual:** Start your day with a task that requires total focus.
7. **Protect Your Autonomy:** Say "no" to social obligations that interrupt your "deep work."
8. **Invest in Quality Tools:** If you are committed to the craft, use tools that respect the craft.
9. **Document the Process:** Keep a log or journal of your progress to see the compounding growth.
10. **Avoid Passive Consumption:** Limit time spent as a spectator; maximize time as a creator.
11. **Focus on "Kanso" (Simplicity):** Remove distractions that don't contribute to your primary pursuit.
12. **Practice Cognitive Defusion:** Don't let a bad practice session define your self-worth.
13. **Stay "In the Middle":** Always have the next chapter or the next skill level planned.
14. **Value Persistence over Speed:** In retirement, you have the luxury of time; use it to be thorough.
15. **Engage the Body and Mind:** Ensure your "thing" involves a physical or sensory component.
16. **Seek Corrective Feedback:** Don't just practice; practice correctly by seeking expert advice.
17. **Teach to Learn:** Explaining your pursuit to others solidifies your own understanding.
18. **Build a "Functional Identity":** Define yourself by what you *do* today, not what you *did* for 30 years.

19. **Ignore Age Norms:** Biological age is a variable, but psychological growth is a choice.
20. **Cultivate Selective Stewardship:** Only take responsibility for what truly matters to your path.
21. **Embrace "Extreme Essentialism":** Own only what helps you "become."
22. **Never "Arrive":** The goal is the journey of learning. If you master it, find the next layer.

M365 Copilot

This idea captures a deep psychological truth:

A good retirement is less about what you've secured and more about what you're still becoming.

Below is a **deep, structured explanation** grounded in psychology, followed by **pillars, 22 concrete life examples, how such a person thinks, behaves, and decides**, and finally **22 practical guidelines** you can actually live by.

1. What This Statement Really Means (Plain English)

Psychology consistently finds that **humans do not thrive in "arrival mode."**

When life becomes only about *maintenance* ("I've made it; now I rest"), the mind slowly loses **purpose, engagement, curiosity, and meaning**.

Having **at least one thing you're still in the middle of** means:

- You are **unfinished on purpose**
- Your identity includes **future growth**, not just past achievement
- Your days still contain **challenge, effort, and learning**
- You experience **progress**, not just comfort

This is not about productivity or hustle.

It's about **being psychologically alive**.

2. The Core Psychological Insight

Well-being is driven by progress, not possession.

Research across lifespan psychology, self-determination theory, and positive psychology shows that meaning and vitality depend on:

- **Ongoing goals**
- **Skill acquisition**
- **Identity evolution**

Retirement removes imposed goals (job titles, deadlines, hierarchies).

Without **self-chosen developmental targets**, many retirees drift into:

- Apathy
- Subtle depression
- Cognitive dulling
- Loss of time structure
- Reduced sense of self-worth

The antidote is **a project of becoming**.

3. The Psychological Pillars Behind This Idea

Pillar 1: Purpose-in-Progress

Purpose works best when it is **open-ended**, not fully achieved.

“Finished purpose” stagnates; “unfolding purpose” energizes.

Pillar 2: Identity Continuity + Renewal

Healthy aging preserves:

- **Continuity** (who I’ve been)
- **Renewal** (who I am becoming)

Without renewal, identity collapses into nostalgia.

Pillar 3: Mastery and Competence

Humans need to **get better at something**, even slowly.

Learning:

- Protects cognitive health
 - Sustains self-respect
 - Creates narrative momentum (“I’m improving”)
-

Pillar 4: Agency and Choice

Self-chosen challenges reinforce:

- Autonomy
- Control
- Psychological resilience

Without agency, time feels empty.

Pillar 5: Temporal Extension

People who thrive in later life **mentally live into the future**, not just reminisce about the past.

They ask:

| “What version of me am I building next?”

4. How This Person Typically Thinks, Behaves, and Decides

How They Think

- “I’m not done yet.”
- “This is interesting—I don’t understand it *yet*.”
- “I want to see where this goes.”

- “Progress matters more than speed.”

They **think longitudinally**, not day-to-day.

How They Behave

- Maintain routines that include **learning or practice**
 - Accept beginner status without ego collapse
 - Structure time intentionally
 - Mix patience with curiosity
-

How They Make Decisions

They choose options that:

- Expand capability over comfort
- Preserve curiosity over efficiency
- Offer long-term engagement over short-term pleasure

They often ask:

| “Will this still matter to me in two years?”

5. 22 Concrete Real-Life Examples

1. Learning a new language without urgency to become fluent
2. Writing a memoir but knowing it may never be “finished”
3. Slowly restoring an old motorcycle or car
4. Studying philosophy after never having time for it
5. Volunteering to **learn**, not just to help
6. Taking piano lessons as a beginner at 65
7. Creating a YouTube channel documenting learning journeys
8. Gardening as experimentation, not perfection

9. Mentoring younger people while updating one's own thinking
10. Learning modern technology to stay relevant
11. Starting a small educational nonprofit
12. Building a personal knowledge system
13. Studying history deeply rather than casually reading
14. Designing a community program from scratch
15. Training for a modest athletic goal (e.g., long walks)
16. Learning digital art or photography
17. Exploring psychology to understand one's own life better
18. Teaching oneself formal writing or rhetoric
19. Contributing to open-source or community projects
20. Studying finance or investing as craft, not speculation
21. Becoming a skilled listener or mediator
22. Developing wisdom traditions or ethical frameworks for the next generation

Each example has one thing in common:

| **They are infinite games, not checklists.**

6. The Deeper Psychological Pattern

People who thrive in retirement don't ask:

- "How do I relax forever?"

They ask:

- "What deserves my next decade?"
- "What kind of elder am I becoming?"
- "What can I grow that grows me back?"

They experience:

- Time as **expansion**, not emptiness
 - Aging as **refinement**, not decay
 - Learning as **identity protection**
-

7. The 22-Point Guidelines (Practical & Actionable)

1. Always maintain **one unfinished project**
2. Choose something that requires **learning, not repetition**
3. Prefer **process goals** over outcome goals
4. Accept beginner status intentionally
5. Schedule learning into your week
6. Track progress, not results
7. Avoid closing identity chapters too early
8. Resist labeling yourself as “done”
9. Protect curiosity like a health asset
10. Design your days, don’t drift through them
11. Mix solitude with contribution
12. Let effort give structure to time
13. Don’t monetize everything—some things must stay playful
14. Build competence slowly and publicly
15. Choose challenges that grow with you
16. Treat aging as a design problem
17. Regularly ask “What am I becoming?”
18. Let learning replace urgency
19. Keep at least one ambition that scares you slightly
20. Refuse purely passive consumption lifestyles
21. Teach what you’re learning—even imperfectly

Final Thought

The happiest retirees are not those who rest the most, but those who are still under construction.

If you want, I can:

- Tailor this into a **personal retirement philosophy**
- Convert it into a **personal manifesto**
- Design a **1–3–5 year “becoming plan”**
- Translate it into a **daily/weekly life system**

Just tell me which direction you want to go.

Copilot

The Psychology of a Good Retirement: Deep Dive

You're right—psychology suggests that the secret to a fulfilling retirement isn't just money, health, or even relationships. It's about having something you're still becoming—a pursuit, a skill, or a project that keeps you engaged, curious, and growing. Let's break this down.

Psychological Pillars of a Meaningful Retirement

1. Purpose – A sense of direction and meaning.
2. Growth Mindset – Believing you can still learn and improve.
3. Identity Continuity – Staying connected to who you are while evolving.
4. Autonomy – Freedom to choose and shape your own path.
5. Competence – Feeling capable and effective in what you do.
6. Connection – Sharing your journey with others.
7. Resilience – Adapting to challenges and setbacks.
8. Curiosity – Staying open to new experiences.

9. Contribution – Giving back or leaving a legacy.

10. Playfulness – Enjoying life with creativity and fun.

How People Think, Behave, and Decide in Retirement

- Thinking: They seek meaning, reflect on past choices, and look for growth opportunities.
 - Behavior: They engage in hobbies, volunteer work, or learning projects.
 - Decision-making: They prioritize fulfillment over efficiency, choosing activities that enrich their identity and relationships rather than just practical outcomes.
-

22 Real-Life Examples of "Still Becoming"

1. Learning a musical instrument.
2. Starting a garden and experimenting with new plants.
3. Writing memoirs or stories.
4. Taking painting or pottery classes.
5. Joining a book club.
6. Volunteering at a local charity.
7. Mentoring younger professionals.
8. Traveling to new countries with cultural immersion.
9. Learning a new language.
10. Practicing yoga or tai chi.
11. Exploring photography.
12. Cooking new cuisines.
13. Taking online courses (history, science, philosophy).
14. Joining a hiking or walking group.
15. Building furniture or crafts.
16. Engaging in community theater.

17. Starting a small side business.
 18. Exploring genealogy and family history.
 19. Learning digital skills (coding, video editing).
 20. Participating in citizen science projects.
 21. Training pets or fostering animals.
 22. Practicing mindfulness and meditation.
-

✓ 22 Guidelines for a Fulfilled Retirement

1. Always have at least one project in progress.
2. Choose pursuits that excite curiosity.
3. Balance learning with enjoyment.
4. Seek growth, not perfection.
5. Share your journey with others.
6. Stay physically active through hobbies.
7. Embrace challenges as opportunities.
8. Keep your identity evolving.
9. Value autonomy in your choices.
10. Build competence through practice.
11. Connect with communities of learners.
12. Volunteer or mentor to contribute.
13. Explore creativity without judgment.
14. Travel with cultural engagement.
15. Use technology to expand horizons.
16. Celebrate small milestones.
17. Stay resilient when progress is slow.
18. Mix solitary and social activities.

19. Keep playfulness alive.
 20. Document your growth (journals, photos).
 21. Revisit and refresh old passions.
 22. Treat retirement as a beginning, not an end.
-

👉 In essence, retirement isn't about winding down—it's about continuing to evolve. The happiest retirees are those who see themselves as unfinished, still learning, still becoming.

Would you like me to turn these 22 guidelines into a visual framework (like a chart or diagram) so it's easier to see how they connect?