

Life Beyond Classroom: The Plight of Retired Educators

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ABSTRACT

This study describes the plight of retired academicians of Agusan Del Norte and Agusan del Sur using the purposive sampling approach in the selection of the participants. The use of focused group discussion allowed the researcher to unveil the sentiments of the retired educators. This undertaking used a phenomenological approach with interview guide as a data-gathering instrument. The gathered data were analyzed using thematic analysis. It was revealed that during the first few months of retirement, the retired educators embraced *a stress-free life*; they *reinvigorated their daily routine* and *revamped their financial approach*. The study likewise revealed that *sustaining a lifelong financial gameplan, shaping a passionate faith through fervent prayers, and savoring retirement bliss while maintaining mental clarity* can help retirees cope with the sudden change of lifestyle brought about by retirement. Moreover, the insights that were revealed are, *establishing a well thought financial retirement plan*, understanding that retirement is *an ending of a beautiful beginning* and retirees should know that *Health is our Greatest Fortune*. The findings of this study can be a tool towards crafting a skills and development and financial literacy program for educators. Hence, this study can be used to review the current GSIS pension program.

Keywords: social studies, SDG 3: good health and well-being, retired educators, phenomenology, lived experiences, Davao City, Philippines

INTRODUCTION

Life is composed of many stages and retirement is one of those. Retirement is a transition from paid profession to other life ventures (Musila et al., 2019). Bordia et al., (2020) states that retirement transition has become a prolonged process of adaptation, including changes in role identity. It is an important stage which is often described as the phase of life when one chooses to permanently leave the labor force behind (Kagan, 2021). As Chaluvadi (2022), boldly states, no one can work forever. After years of working, instead of feeling that you are now free to do whatever you want, Robinson and Smith (2022), cite that regrettably, retirees feel bored, worthless and isolated. The authors further discussed that retirees may suddenly feel sad because of the loss of their old life, the friendship that was shared with their co-workers and sometimes feel stressed about how they are going to fill the days. There is the added idea from Cussen (2021), that retirement isn't a permanent vacation after all; because retirement can somehow bring lonesomeness, dullness, feelings of uselessness and discouragement. Instead of enjoying the luxury of time that retirement has given them, retirement years somehow challenge them.

Retirement challenges are presented in many forms, ranging from physical to financial and even psychological (Musila et al., 2019). Physically, people of old age usually have greater healthcare needs

and may need to have constant treatment for different health-related issues (Hawkins, 2021). That being said, Shoemake (2020) reported that your retirement savings may need to last for multiple decades before you run out of money. That is why O'Brien (2019), suggested that before you retire you should have a better understanding of your financial standing as it will help you discern how much to put up toward retirement regularly. Aging is the process of growing old. It involves physical, mental, and social changes (Edens, 2023). As a retired educator facing a new stage in life, you will also face a lot of changes that will challenge you, from a morning routine down to personal and work aspects (Razzetti, 2018). On that note, Kagan (2021), acknowledges the fact that it is a must for every professional to not just think of retiring but also to think of a functional method towards retirement, for retirement can also project fear. Fear of retirement is inevitable (Buffet, 2021). The author further argued that for many people it trumps even the fear of death or illness, and even anxieties driven by uncertainty. According to Fritscher (2020), fear is a natural, powerful, and primitive human emotion. Retirees create life beyond the classroom, and Chaluvadi (2022), claimed that creating a retirement plan is a must for it will lead to a peaceful and stress-free life. Retirees are advised to think of retirement as a great reminder of the fact that we all go through the stage of aging, with fears about death, sickness, and disability arising (Huetter, 2020). In a study conducted by Morin (2021), it is interesting to ponder that fears and challenges brought about by retirement should not stop you from functioning. Rather, it should be your driving force towards achieving greater heights and dreaming a new dream. While Diamond (2019), affirms that, retirement is not a full stop to life and doesn't have to be an ending. The author further discussed that retirement can also be a time to achieve personal growth and master self-actualization, a new engagement with life and rediscovered dreams. As Skrobonja (2021), described retirement, it is a transition, not the destination; it is the gateway to what is next and an avenue to reinvent yourself and enjoy the second half of your life with purpose.

Hence, this study aimed to give importance to our retired educators who cemented the way for us. The purpose of this research is to provide a wide array of perspective towards retirement. As our participants unveil their real-life experiences, including their struggles and how they were able to cope with it, and insights that plays a significant part for our future retirees. Readers will have a glimpse on how life is beyond classroom setting. Given the fact that on a global scale more than 800 Americans were surveyed by ZETY and asked about the most frightening aspect of retirement, 87% say having lack of income in retirement scares them (Buffet, 2021). It is not a shocking result given the fact that in September 2020 the Employee Benefit Research Institute (EBRI) conducted an online survey among 2,000 individuals aged 62-75 and asked about their spending habits and their situation at and during retirement. It turns out that nearly half or 46% reported having saved less than what they needed in retirement (Lucas, 2021). Aside from the financial challenges, it is important to take note that in the same survey conducted by ZETY, 71% said that not keeping mentally active frightens them, and 64% agree that not keeping physically active gives them fear (Buffet, 2021).

In lieu of creating a more substantial study, the researcher generates a general explanation of a process, interaction, shaped by the views of the participants. To strengthen the study, the researcher moved beyond description to discover an anchor theory, the 1976 Retirement Transition theory of Robert Atchley. The theory proposed a five-stage model for retirement transition: honeymoon, a stage where retirees enjoy their freedom; disenchantment, a stage where retirees feel emotionally let down while facing the reality of retirement; reorientation, a development of realistic views of social and economic situations; stability,

when retirees have reached certain adjustment of retirement, and termination, the eventual loss of independence due to illness and disability.

The 1961 Activity Theory of Havighurst, is a supporting theory that attempts to help older individuals adjust to the changes and problems of old age. The central idea in activity theory is that there is a positive relationship between a person's level of activity and life satisfaction, which in turn increases how positively a person views himself or herself (self-concept) and improves adjustment in later life.

Also, in support of the anchor theory is the Continuity Theory (Atchley, 1989) This theory holds that, in doing adaptive selections, middle-aged and older adults try to preserve and uphold existing internal and external structures, and they prefer to achieve this objective by using approaches that are tied to their past experiences and their social world.

For its philosophical paradigm, this research leans towards interpretivism. Hepler (2022), stated that questioning and observation a few of the tools that are being used in an interpretative approach. It is used to uncover profound understanding about the phenomenon under research. It is indeed an approach closely related to qualitative research as it uses both skilled researcher and human subject as instruments to quantify some phenomena, and often includes both observation and interviews.

Most significant events in life, like marriage or divorce, comprise a continuing process of emotional adjustment, and retirement is no exception (Cussen, 2021). The author further argued that unlike marriage and divorce, the emotional and psychological frontier of retirement has remained unexplored. Given the fact that when retirees experience a sudden change of routine, some may have worries as to how they can maintain at least a comfortable life after retirement. Others do want to travel but are hesitant about whether their finances can suffice for the travel expenses, while some worry about how they can maintain relationships with their previous colleagues since they no longer see each other on a regular basis (Schwenk, 2020). These experiences affect their mental health. That's why in an article written by Robinson and Smith (2022), the author cites that some new retirees may experience mental health issues such as depression and anxiety. With that, Hartman and Brandon (2022), highlighted the idea that one should look at retirement as a step towards entering a broader horizon which requires eagerness to find a new passion. The author further mentioned that aside from being eager to find a new passion you also have to focus on what matters the most, especially in the years to come.

Spiders, Snakes, The Dark, and Clowns: more often than not, we feared one of these. However, when you talk about retirement, it's different. The fear is no longer superficial, it's real. What scares us the most is perhaps more menacing and real than any of those things (Coxwell, 2021). For Carosa (2022), retirement projects worry, especially during the early stage of retirement where you feel somewhat lost (Morin, 2020). Given the fact that life's productivity lessens as we age, then unknowingly drops off. It is a stage of life where we try to reflect on things that we have done in the past, questioning the fact if we have lived a life the way we wanted to (Cherry, 2023). As discussed by the author, Erik Erikson's Integrity Vs. Despair dives into the realm of a life that was well-lived or regret the chances that we didn't take and eventually missed a lot of opportunities. The author further discussed that integrity vs. despair is a stage where one questions whether we have lived a satisfying and meaningful life.

On the other hand, Chamlou (2022), cites that a lot of retirees don't have control over retirement. That's why Arcand (2021), suggested a few things on how to fill the work void in retirement, one of which is that, whatever you do, do not isolate yourself. Retirees who socialize regularly are often in better physical health for several reasons (Davids, 2022). Staying socially connected is essential to one's well-being (Pascale, 2019). But retirement differs depending on the retirees and the situation they are in

(Schwenk, 2020). In the words of Campbell (2024), Navigating retirement can feel like standing at the edge of an uncharted map. It is a journey full of uncertainty yet a life full of potential. The author further discussed that in this journey, you are never alone.

Retirement is the beginning of a new chapter in your life (Parmar, 2022). Imagine retirement as a transition to a new horizon and creating more meaningful life roles rather than thinking of it as a phase of disappearance (Mokgolodi, 2020). That's why Parmar (2022), suggested that going back to school and learning new skills, skills that you have not learned before will help keep your physical and mental health young. Doyle (2022) also added that you will want to create and maintain some form of exercise routine; remember, you need not only to determine on how to invest your money but make sure to fund and invest in your lifestyle as well.

Speaking of money, in the same article written by Parmar (2022) the author mentioned that if you have recently retired or are planning to retire you need to start making a long-term plan because the early years of your retirement will be the most crucial and critical years for saving. Investing your money wisely can somehow ensure your future and allow you to live comfortably without having to worry about going into debt once you stop working. One should invest wisely and find a trusted and reliable financial advisor who will help you in creating a good choice of investment and not investing unwisely where you will be diving up to debt Probasco, (2022). As what Kagan (2024), said, "A retirement plan is your preparation for a good life".

In having a clearer significant overview about retirement, we sometimes envision life after retirement as freedom, happiness, stress-free and relaxation (Coxwell, 2021). But without a plan for life after retirement, the author argued that, many retirees find themselves feeling vaguely unfulfilled and restless, craving something more without having an idea what that something might be. That's the reason why this study will focus on giving importance to the lives of our retired educators.

Their coping mechanisms can serve as a guide for the readers who have faced the same scenario by unveiling the sentiments of our retired educators who had encountered challenges in their first few years of retirement. This research study can also become their self-help book for understanding what life is to offer them when they retire. Even though retiring can differ from one retiree to another, human as we are, we can somehow relate to the lived experience brought by the chosen participants. This endeavor parades both positive and negative lived experiences and aims to document the coping mechanism of these retired educators.

Its social relevance can be weighed through the results generated on how these revelations can be an eye opener as to how the world around us functions after retirement. This study taps the shoulders of the retired educator, and will make them realize that they are given attention and importance with dignity and pride. Also, this research study can help the Department of Education to create a retirement readiness program that would help our future retirees. This can also serve as a benchmark for private schools in uplifting the morale of the retirees by formulating a policy that can help them in planning their retirement. Further, this can be a basis for future studies that would help the future researchers when conducting research.

The researcher has not come across a qualitative-phenomenological study that deals with the experiences, coping strategies and insights of retired teachers in the local setting, specifically in Agusan Del Norte and Agusan Del Sur, Caraga Region. Although there is already existing literature which focuses on retirees using qualitative design, it is in the above context that the researcher decides to conduct the study with the intention to address concerns of retired public-school teachers and hopefully to alleviate their present situation during their retirement years.

In its global perspective, the results of this qualitative study may be good input to all countries to come up with a standard policy, laws, and procedures which will benefit all retirees which are not exclusively tied to any particular kinship, residential group, class or religious factors. This policy will prepare them in facing the next stage of their lives. making this study a contribution to new knowledge. This also acknowledges the fact that employers play a vital role in helping their employees to prepare for retirement. On the social impact, larger or smaller proportions of retirees among a population are likely to affect the nature of life and of a society's institutions. This is due in part to the changes in the size of specific needs, such as need for eldercare facilities, for money to disburse in the form of government pensions, and for public transportation that is user-friendly for retirees.

Further, this study can raise concern to the intended beneficiaries of this study as this may provide them with some insights on their retirement readiness. This study will be conducted in the hopes that this research will create a positive effect on our future retirees. and a basis for future researchers who would like to dig deeper and discuss the topic about retirement. For all we know retirement is a process involving a series of decisions regarding timing and form of retirement rather than a single, one-time event.

The study will focus on exploring the lived experiences that the retired educators experienced during the early stage of their retirement to examine the challenges brought by retirement and how they identify and practice the coping strategies that they used to navigate the journey of retirement. Hence the following questions were asked: What are the experiences that the participants had to go through during their retirement? What are the coping mechanisms they used to overcome the challenges of their retirement? And lastly, as retired educators, what are the insights that they can share to the teachers who will experience a similar situation?

METHOD

Study Participants

The participants of the study were the 12 selected retired educators whose school and teaching assignment is located within the Caraga Region, provinces of Agusan Del Norte and Agusan Del Sur. 12 participants for the FGD was enough, in terms of the number of participants, for the ideal size of a focus group discussion can consist from 3-12 participants as discussed by (Graham and Bryan, 2022). There are two considerations in selecting these participants; their readiness to open themselves to the study and the willingness to cooperate with the researcher until the end of the study. A purposive sampling approach was used as the participants were purposely identified to answer the research objectives of the study. These participants have been retired for not less than 2 years and have not reached their 5th year yet, both elementary and high school public teachers. The researcher also considers the following criteria: single, married, and separated. Participants of this research must be from the ages of 55 to 70 considering the factor of early and late retirement. Three participants will be coming from the elementary level and 3 participants will be coming from the high school level representing both Agusan del Norte and Agusan Del Sur. This is to make sure that both levels are well represented. Retirees outside of this category, who do not belong to the teaching category and the criteria mentioned above are deemed excluded from the study.

In the event that the participants are no longer comfortable in answering the interview questions, they may opt to remain silent and were allowed to leave the discussion without providing any explanation. I, the researcher, will continue to keep and maintain the participants' privacy at all times. This includes keeping their identity in private, and keeping all the data gathered sealed and secured to maintain privacy and

confidentiality. In hindsight, the discussion activity can massively contribute to the success of this research paper as it contributes new knowledge highlighting the participants' understanding and experiences in the given subject. As a token of appreciation, the 12 selected retired educators were given a copy of the said research, a certificate of appreciation, and groceries as a gift for helping the researcher make this research possible. Hence, the researcher made sure not to choose participants that are acquainted or related to him by blood to avoid any conflict of interest and biases.

Materials and Instrument

As part of the process, I formulated an open-ended interview guide based on the 3 major research questions on the lived experiences, coping mechanisms and insights of the participants as retired educators. The interview guide, as a research instrument, contained identifying questions and probing questions which allowed the researcher to gather in-depth insights and views of the 12 participants on the topics asked. The interview guide was presented to the panel of validators for approval.

In the conduct of FGD, the identified 12 participants took part in the online discussions via Google Meet. I, the researcher, made sure to carry out the FGD at a time most convenient to the participants, and made sure that there was no interference with their normal lives. There was an initial coordination with the participants on their most convenient date and time for the conduct of FGD. The Google Meet link was emailed to the participants with the specific date and time for its FGD a week prior to its actual conduct. Validation of the questionnaire is deemed necessary before conducting the actual interview, for it allows the modification of the questions to create a more substantial interview guide that is congruent with the purpose of the study. Hence, it also gives the participants a chance to share their experiences, coping mechanisms, and insights.

Design and Procedure

The researcher employed a Phenomenological Research Design. Phenomenological research is a qualitative research approach that seeks to understand and characterize a phenomenon's universal core. As mentioned by Mckoy (2023), phenomenology is the study to understand the meaning of people's lived experiences. It explores what people experience and focuses on their experience of the phenomenon. Moreover, Neubauer, et al. (2019), posited that phenomenology describes the meaning of the respondents' experiences both in terms of what was experienced and how it was experienced. Similarly, Alhazmi and Kaufmann (2022), identified qualitative phenomenology as providing a theoretical tool for educational research that allows researchers to engage in flexible activities that can eventually describe and help to understand complex phenomena, such as various aspects of human social experience.

As a researcher, I played several roles to facilitate the study. As what Nyumba, et al. (2018) mentioned, the researcher assumes the role of a facilitator or a moderator where the researcher becomes the moderator amongst the participants. These roles are considered inherent in a qualitative study. It is interesting to know how our retired educators create a life beyond the classroom and manage to fight the flight brought by retirement. The researcher is the main facilitator of the study. With the help of the validated interview guide coming from the 3 approved research questions, the researcher conducted the online focus group discussion (FGD) via Google Meet with the 12 identified participants coming from Agusan del Norte and Agusan Del Sur, Caraga Region. Before the actual interview, the interview guide was presented to the panel of validators for approval, all these validators being experts on the subject matter under study. This process is deemed relevant as it allows the interview guide to be checked, modified, and validated to create a meaningful question. As a result, the researcher gained a very good rating from the pool of validators.

For the gathering of data, I made sure that everything was smoothly facilitated using the proper processes involved in data gathering. A permission letter addressed to DSWD CARAGA (Senior Citizen Office) was sent out ahead of time making sure that proper coordination between the researcher and the assigned office was made before conducting the interview. The researcher also asked permission from the LGU's OSCA and MSWDO as per advice by the DSWD regional office. Thus, these letters were attached to the informed consent which was handed over to the participants before the actual interview, including the approved letter from the Dean of the Professional Schools and the informed consent for free and voluntary involvement of the participants. The Google Meet link was sent one week before the scheduled interview. The link includes the time and date of the actual FGD.

For the data collection, since the researcher is currently working and living overseas, FGD was done through Google Meet, and the researcher prepared a Google Meet link and sent it to the 12 participants' Facebook after gathering their preferred date and time for the FGD schedule.

In the actual FGD, four FGDs were done, one for each category: One for Agusan Del Norte (Elementary), Agusan Del Norte (Secondary), Agusan Del Sur (Elementary) and Agusan Del Sur (Secondary). The discussion started with a brief introduction, explaining the purpose of the session, and assuring the participants that the information will be used only for this study and will be kept confidential and that I will record and make some notes on their responses for transcript review before forwarding it to the data analyst for data analysis on the identification of emerging key themes and significant statements. In conducting the interview I made sure to document the study by recording the said meeting and took important statements during the FGD process deemed relevant to the study. As part of this process, the researcher asked permission to record the said meeting before the actual interview. Indeed, these questions was thoroughly answered with the use of focus group discussion as a method to obtain in-depth information about the lived experiences from a group of retired educators through the group interaction guided with the research questions which were validated by the experts on the tacked topic.

After the interview, I undertook the transcription and translation of the study. I transcribed the responses in verbatim and translated the participants' responses during the actual interview which was video recorded with their permission. but before proceeding with the data analysis, the researcher asked the participants' approval regarding the transcribed data and asked if they want to eliminate some information that they have mentioned during the interview. And as part the narration process, the participants' answers were captured from the start of the activity up to the end including some positive and negative reactions which came out during the FGD process. After which, the categorization of themes was done by an appointed data analyst from the university.

On the other hand, briefing and debriefing was done during the FGD process to make sure that the well-being of the participants was taken care of. This was to make sure the researcher provided adequate emotional support especially on the topics that triggered their emotional distress. After the brief orientation of research objectives and the process the participants who were no longer comfortable answering the interview questions may withdraw their consent at any time and discontinue participation without penalty, and they were not waiving any legal claims, rights or remedies because of their participation in this research study. They were free to decline from participating in the FGD and were not forced to answer the research questions.

Furthermore, participants were informed that their participation or non-participation will not affect their social status, especially pertaining to their rights and privileges, participation in the community, or even with the neighborhood support. The researcher will immediately inform the local government unit using

the provisions from R.A No. 9257 An Act Granting Additional Benefits and Privileges to Senior Citizens Amending For The Purpose of R.A No. 7432 as the legal basis for the said claim. Nevertheless, they are allowed to stop participating from the FGD when they think the activity is no longer convenient for them. Hence, the participants' participation were voluntary and the refusal to participate involved no penalty or loss of benefits to which they were otherwise entitled.

The researcher made sure to ask the right professional who can handle counseling or debriefing. The researcher contacted a social worker from the DSWD - Municipal Operation Office Agusan Del Norte to conduct the said debriefing session to make sure that the well-being of the participants are well taken care of.

In analyzing the gathered data, researcher used thematic analysis. As discussed by Caulfield (2023), thematic analysis gives the researcher an opportunity to thoroughly examine the gathered data. This is important to create themes – topics, ideas and patterns that repeatedly occur. Analyzing data using thematic analysis plays a significant part of the research as it is important to know the emerging themes through analyzing the data which can further strengthen the study. To create a more substantial basis, the themes that came up during the data analysis were backed up and supported with related literature. After the data analysis, the researcher then carried on in writing the implications and conclusion and made sure to keep all the data gathered confidential.

Trustworthiness is a significant factor in writing a research paper as it entails credibility and reliability of qualitative findings (Ahmed, 2024). The author further discussed that it involves factors such as credibility, transferability, dependability, and confirmability. These factors play a vital role in ensuring the quality of a research paper, especially in the process of data collection, data analysis, and theory generation where dependability took place. We also have to take note that the stability of data over time and under different conditions is evident. And I, as the researcher, will make sure to establish the fact that the result of the study that shall be conducted will be based on facts and results of the discussion made. Facts from the discussion where the main focus of the researcher is to describe the results of the ideas and experiences shared by the participants rather than focus on their personal characteristics and preferences. This will be made possible by following the appropriate procedures and guidelines in conducting qualitative research and drawing an authentic input as possible.

As a researcher, I made sure that my study was guided by research ethical principles as described by Bhandari (2024), who specifically states that ethical considerations in research are a set of principles that guide the research designs and practices. That's why the researcher made sure to secure a compliance from the University of Mindanao Ethics and Review Committee and was granted UMERC Protocol No. UMERC-2023-369. This is to ensure that the researcher follows the process wherein the participants' information and answer remains confidential and that all ethical consideration was observed. Hence, the researcher expresses his utmost gratitude towards the participants for sharing their truth and unveiling their vulnerability. The researcher will make sure that this will be presented to them as their stories are the heart and soul of this research.

RESULTS AND DISCUSSION

Experiences of Retired Educators During their Retirement

This section unveils the findings of the study and the emerging themes of the experience of retired educators. A thorough analysis of the participants' sentiments was analyzed, examined, and dissected in

order to categorize the 3 emerging themes: *Embracing a Stress-Free Life*, *Reinvigorate Your Daily Routine*, and *Revamping Your Financial Approach*.

TABLE 1
The Experiences of Retired Educators During their Retirement

MAJOR THEME	SIGNIFICANT STATEMENT
Embracing a Stress Free Life	<p>I was able to relax from paper works.</p> <p>Free to do everything positively.</p> <p>I feel less stress and no pressure with school activities.</p> <p>I already have a peace of mind.</p> <p>I’m okay, I’m relaxed, less pressure, I am now my own boss.</p>
Reinvigorate Your Daily Routine	<p>I continue to teach still but this time only to my grandchildren.</p> <p>I prepared myself to restart my life.</p> <p>I’m keeping myself busy, but this time with animals, and not on lesson plans.</p> <p>I already have more time for my family.</p> <p>Now, I have so much time for myself, my children, and things that I need to attend to.</p>
Revamping Your Financial Approach	<p>Financial, because I was able to get my retirement late.</p> <p>I made sure to divide my retirement money and share it to my children.</p> <p>Now, I need to be more careful in budgeting unlike before.</p> <p>I am working hard to invest my money wisely.</p> <p>It is important to take note that the money that you’re going to receive should last until the next release of your pension.</p>

Embracing a Stress Free Life. Your retirement years gives you the chance to enjoy the life you may have missed out on before. A life away from stress, work, worries and most especially, schoolwork. That is why the participants of the focus group discussion highlighted the fact that they are now enjoying and embracing a life of unwavering calm, given the fact that they have been bombarded with a lot of workloads all throughout their teaching years. That’s why retirement gives them an opportunity to enjoy life away from stress. In an article written by Todd (2020), the author discussed that people of old age have gone through so much to stress themselves with petty things.

According to a participant,

When I retired, I can do my sideline job without thinking about the time. Because when I was yet in school, I am having my time rigidly (FGD-P10).

It was discussed by the participant how stressful her work was when she was yet in the service. She explained that as a master teacher she has to be in school before 6:00 am for her to prepare for the day. Now, she is re-selling beauty products as her way to get out from boredom. The participant further discussed that unlike before, she now owns her time and that she can decide on when to work and do her side hustle.

In addition, a participant mentioned that, *Compared to what I’m doing before, now I feel less stress and no pressure with school activities (FGD-P4).*

Though the participant mentioned that in her 41 years in service, she made sure to devote herself in the world of academe and was proud that she was able to mold the minds our learners for them to become our future leaders. But now that she has finally bid this goodbye, it is also time for her to enjoy life with no stress and pressure from work. On the other hand, a retired educator shared his thoughts with regard to having a stress free life; a life away from work and school activities. Given the fact that Gershenson and Holt (2022), mentioned that in general, teaching is a challenging job for it requires preparation even before the actual work itself. The authors added that there will be days where one spends so much time for preparing a comprehensive lesson plan; every day, you must manage the classroom and implement classroom rules and often, there will be uncompensated effort.

That's why a participant shared that, *I think free from pressure because I am no longer preparing my lesson plan weekly and doing questionnaires and test examination papers, and computing grades of my students. That makes me a relax (FGD- P1).*

It is important to take note on how retirement changed their perspective in life, and how it allowed them to manage their own time. When asked about their life after retirement, the participant vibrantly said on how happy and stress-free his life is now. Additionally the participant added that he is now his own boss which allows him to sleep any time and not worry of the alarm.

Similarly, a participant shared that, *Sa first day na nag retire ko, kay feel kayo nako na relax ko. Kanang, murag, so happy ko kay early in the morning dili nako mumata og sayo, wala nakoy buhaton na trabaho magabie, relax na kayo ba. Mao jud na ang the best na experience na nahitabo sukad sa akong pag retire. (FGD- P5)*

On my first day of retirement, I feel so relaxed. I feel so happy because I no longer need to wake up early in morning to go to work. I no longer have to work late at night and that allowed me to loosen up. I think that's the best thing that ever happened to me after I retire.

These participants made sure to enjoy the time of their lives. For years, they have been too focusing on honing our young learners; they have sacrificed so much for the community and time for their family to invest it in the world of academe. Now that finally, they have the luxury of time, they allowed themselves to savor every moment, even as simple as not waking up early. The participant mentioned that waking up late made her happy. Knowing that Bowker (2023), wrote in an article that waking up when you know that you've had enough sleep is one of the best thing that you can get when you retired. It is very important to highlight the lack of sleep since one of the participants made mention about it.

According to the participant, *Atong una naa pako sa school dili ka ka huna huna na mag pray ka. largo naka tambuwakas (bakod) labi na kay naa chat na you do this you do that (FGD-P6).*

Before, when I was still teaching, I can't even think of praying before finally getting up. Especially if I received messages that says these are things that you need to do. All you need to do is to automatically get up.

Similarly, a participant added that, *There are times na mag buntag jud kog trabaho. Pero wala ko nag regret nga dili ni akong trabaho sa school head ni kay well compensated ko kay dako bayad sweldo ang master teacher. Kaya lang, na kuan lang jud ko kanang kumbaga, sinusuka ko na ang trabaho, kanang, sobra jud, sobra jud kayo. Mao ng naa koy, para sa ako traumatic to na experience sa akong pagka master teacher (FGD-P5).*

There were times when I worked sleepless night. But, I did not regret a thing. I did not complain that this is supposedly my school heads' task since I am well compensated. However, there are times that I am

utterly sick of my job that it has become overwhelming and I can't take it anymore. That's why I feel like my job as a master teacher traumatized me.

As a researcher, I highlighted these sentiments from the participants as it unveils their lived experiences. It is important for us to understand their struggles, the things they have been through before they're able to embrace and appreciate a life of unwavering calm.

The acquired data from the focus group discussion plays a valuable insight and provided a deeper understanding on the lived experiences of the retired educators most especially in the aspect of achieving a stress-free life. We should take into consideration that these retired educators have gone through so much before they were able finally say that they are free from burden. As Sultana (2023) states, one of the contributing factors why teachers are stressed are because of unending workload. Bransteter (2022), added that overwhelming work is indeed one of the many causes why teachers feel exhausted and stressed. That's why after years and years of working, our passionate retired educator finally was given a time to relax. As what Loan (2023) mentioned, when you're already in your golden years, you must live a life away from so many responsibilities because retirement is all about living it well and living life on your own terms.

Reinvigorate Your Daily Routine. Switching from work mode to relaxed mode is a common challenge that our retirees experience (Robinson & Smith, 2024). For this theme, participants shared some of the challenges that they have gone through when they finally transitioned from working to becoming a retired educator and shared how it changed their lives. Let's not forget that retirement years can also give them an opportunity to explore new interests and hobbies as well as a chance to further expand their horizons and unearth the passion that was once set aside (Ong, 2023). Just like what some of our participants did. A participant mentioned that, *Before, I was very busy in school under the supervision of our supervisor and principal but when I retired, I am the boss, and my husband is with me supporting me in everything that I do. That's why I can take care of my new work, our rice field. Bag-o na challenge para sa ako (FGD – P9).*

Before, I was very busy in school under the supervision of our supervisor and principal but when I retired, I am the boss, and my husband is with me supporting me in everything that I do. That's why I can take care of my new work, our rice field. This is a new challenge for me.

It is important to create a life even after retirement and experience life outside the world of academe. The participant further discussed how she enjoyed her farming life. A life away from school activities, paperwork, and lesson plans. Indeed, a whole new challenge to conquer. However, we must take note of what Green (2024), mentioned that it's a good idea to create a retirement plan that allows a retiree to dive into new experiences in life. That is why revitalizing daily habits is very important especially after retirement.

One of the participants has a similar experience and states that, *Wala nako nag lisod og transition kay I am still a workaholic anad ko sa farm. It adds me more knowledge in raising animals especially chicken, ducks, pigs, and planting crops. Oh, planting crops in the field. Gardening in the backyard. Malipay nako naka harvest nakog kamote, gulay unya manghatag sa silingan (FGD – P12).*

I find it easy for me to transition from retirement to farming since I am a workaholic myself and I am already accustomed with farming. The fact that farming adds new knowledge to me especially in raising domesticated animals like chicken, ducks, pigs and of course planting crops. I am happy that I can now harvest vegetables and sweet potato and be able to share it to my neighbors.

The participant happily shared that she is now focusing solely on farming and raising animals and that she's happy and contented with what she currently have. It is indeed a different kind of life. On the other

hand, there is that retired educator that continues her passion for teaching. But this time, only to the people around them.

According to a participant, *Mura ra gihapon ko og nag skwela gihapon. Kay kung unsa ilang lesson, mao poy akong gina review sa ila diri. Unya gahimo pud kog tutorial sa ilaha. Actually nakit.an ni ma'am akong mga visual aids diri (Ma'am, referring to my mother) kay grade school sila ba maong sige nakog review. So maong mura ra gihapon kog teacher pero wala na classroom sa balay nalang teacher sa apo (FGD – P2).*

I feel like I am still teaching given the fact that I am helping my grandchildren to review their lesson for that day. Actually your mom saw all my visual aids here. Since all of them are in grade school, that's why it's very important that I review their lesson using visual aids. In that way I'd still feel like I'm a teacher. But this time, in not in a classroom setting but with my grandchildren.

Embarking into retirement phase is not tantamount to totally leaving your passion for teaching behind (Edwards, 2023). Just like what the participant did, she continued honing the minds of our future generation, helping them with the things that they are struggling with. Although the participant already transitions from working to retiring, she mentioned that her passion and dedication towards providing quality education continues. It is also important to note that transition requires a preparation to restart a new life.

A participant from the FGD highlighted that, *I have prepared myself to restart my life as a retiree (FGD – P1).*

As an individual, you have to be prepared in taking the next leap of your life. The participant humbly mentioned about his preparation towards transitioning to other life ventures. When asked about his preparation, he added:

I made sure to secure my children's future. I constructed my house, our home when the children are still in the elementary grades then buy real estates, our farm, I planted a coconut, then rubber trees, and falcata trees and that is how I have prepared myself to support my children in school (FGD – P1).

As a retiree it very important to prepare yourself to what will come next. Not just for your but for your family as well. Just like what Le (2024) said, being proactive in terms of preparing for your retirement is very important because in that way you allow yourself to be ready for whatever changes that retirement may bring. The participant further discussed that he is doing all these for his family and at the same making sure that he will be doing something after retirement for him not to feel idle.

Talking about family, a participant shared that, *We have more time with our family sa wakas maka family bonding jud (FGD – P7).* We have more time to bond as a family. Finally we can have our family bonding. Similarly, FGD – P2 added that, *It really changed kay, usually didto sa school akong gina atiman. But now sa akong family na, mas mag care ko sa ila. Mas daghan nakog time sa akong family. Kay most of the time jud sa school ko. pasalamat ko kay nasabtan rasad sa akong pamilya (FGD- P2).*

So much has changed because I used to be occupied with school related activities but now, my attention solely focused on my family. I am glad that that they understood the nature of my work.

Indeed, it is a transition that allowed the participants to compensate for lost time with their family. The participants further shared that as an educator, you have a responsibility to your students and school but you also have to remember to prioritize your family and yourself. As advised by Scott (2024), we need to take care of our bodies if we want them to run efficiently. The author further states that, there's a strong connection between our body and our mind. When we care for our bodies, we'll think and feel better, too.

Moreover, a participant revealed that, *Although retired na, I'm feeling beautiful, Feeling sexy, basta kay focus nako sa akong family sa akong self (FGD – P6).*

Although I'm already retired, I still feel sexy and beautiful especially now that I have so much time to focus with my family and myself.

The participant expressed how retirement allowed her to focus more on herself and her family. The participant further discussed on how working took most of her time not just for her family but for herself as well and now that she finally revitalizes her daily routine, it allowed her to invest more time for herself and her family. After all, it is our responsibility to keep on reinventing ourselves even after retirement (Becker, 2024).

As an individual, we spend most of our adult time and effort towards working. It is best for us to ponder what Jha (2023) said, "retirement mean re-tire yourself". The participants unveiled their sentiments as to how retirement changes their daily habits. From checking test papers to checking the number of trees planted. From taking care of the students to taking care of the domesticated animals and lastly how ironic that they have time to look after the well-being of the students but sometimes forget about their own. That's why when they finally transitioned from working to retiring, they made sure to not just take care of themselves but catch up with the stolen time with their family.

Revamping Financial Approach. Indeed, retirement brings bliss to many but uncertainties to some (Haegelle, 2023). One of those is handling your finances after retirement. As per Instone (2023), there's nothing more terrifying than the thought of running out of money during your retirement years, given the fact that in our sunset years, what we want to leave is a legacy to our family. That is why one of the major themes that emerged in this study is about Revamping Financial Strategies. For this theme, the participants gives emphasis on how to properly invest your money and be able to spend it wisely,

As expressed by one of the participants,

Sa pag retire nako sir, una nag lisod gyud kaayo ko financialy. Kay murag dugay dugay paman. Mga 3 years pa siguro mag hulat tapos dili baya muundang ang atong gastuson sir padayun baya jud. maong murag lisod lisod jud siya way kay gina dawag matag bulan (FGD – P11).

When I retired, I was struggling financially since I still must wait for another 3 years before I will receive my pension. It was hard especially that your daily expenses won't stop after your retirement. That's why it's a bit hard for me.

The strain from not receiving their monthly paycheck is written all over the face of the participants. Especially that during the time that I interviewed her, her mom just passed away. However, the participant mentioned how thankful she is that her daughter is there to help her financially while waiting for her pension. It is also very evident that the participant finds ways to earn money to still provide for the family. The participant discussed that before she retired, she made sure to acquire some skills that she can use in the future. In this way, she can still earn money even if it's just a small amount.

Other participant verbalized her thought about her financial struggle.

My fears, are only my health. My health and my financial stability because for most of the retired teachers or retired personnel, we can have lump sum, but we know the money will not stay that longer in our pocket. 1st year, 2nd year, okay pa ang budget, pero pag 3rd year naa na, it's so difficult to budget that small amount of money. We do not have any more basic salary, we do not have our monthly salary (FGD – P8).

My fears, are only my health. My health and my financial stability because for most of the retired teachers or retired personnel, we can have lump sum, but we know the money will not stay that longer in our pocket. Perhaps on our first and second year, we still get to enjoy our money, but on our third year, this is the year

where we have to make sure to budget our money wisely given the fact that we no longer receive our monthly salary.

The participant emotionally shared how hard it is to budget a small amount of money on a daily basis. That's why Daugherty (2024), boldly states that, retirees should maximize the advantage that retirement brings; however, they should not neglect the fact that they must still be mindful with their expenses. The participant then continued to share that even though she has a little grocery store, it is still not enough to cover for her expenses.

Like the above statement, one participant mentioned that,

Ang problema lang financially, dira mag face jud ang struggles kay dira man ang adjustment. Labi na kay wa pa mag sugod ang pension, murag mag struggle kibali kay after how many years, dira paka mudawat og pension. So imo sad to e adjust kibali (FGD – P3).

My biggest problem is definitely handling my finance. Given the fact that it will take couple of years before you will get to receive your monthly pension. but then while waiting, you have to learn how adjust your finances in order to get through it.

As expressed by FGD – P3, the participants' biggest struggle is money. However, he specifically mentioned that he found ways to earn money while waiting for his monthly pension. The participant proudly says that regardless of his situation, he still manages to receive food orders and that he is not just a teacher but a good cook as well. Aside from the participants' side hustle as a way to earn money, he added that he used it as a way to engage with his old colleagues. Having said that, Hartman (2024) posited that, when you retire, your expenses will continue. That's why the author further discussed that retirees could engage inside hustles for them to earn money and at the same time a way to socialize and keeping themselves active.

Other participants highlighted their financial strains and mentioned that, *Naa gud koy fear sa financial matter. Kay akong gi huna huna kay 5 years lump sum man ko sir. Akong gina huna huna kini ba akong madawat muabot bani sa 5 years adaser ko maubot sa akong pension (FGD – P5).*

My biggest fear is really all about my finances since I choose 5 year lump sum, I am thinking if what I currently have right now would last until my fifth year, ay year where I get to receive my monthly pension. She added that, *But then akong gihimo is kanang gi estimate nako daan, kini na portion para sa akong health, kini na portion para sa akong lingaw lingaw, kani na amount para sa akong business if naa man koy business. Then ika upat na part sa akong miscellaneous (FGD – P5).*

But then what I did was estimate my future expenses and divide my money into 4 portion. One for health, leisure, business if ever I will put up one and lastly my daily expenses.

The participants bravely say that one of their biggest fears is to run out of money. But, she is thankful that she has her husband with her, who happens to be very supportive, and, of course, her children, who she mentioned had been her rock during her retirement year. That is why I believe that is very important to plan your finances properly and invest it wisely.

One participant highlighted the importance of investment. and said that,

Presently, isa akong fear sad is financially jud. Pero naningkamot ko to invest my money wisely kay para mawala na imong fears about ana (FGD – P4).

Presently one of my biggest fear is financial instability. But I am doing my best to invest my money wisely in order for me to dispel my fear of financial instability.

Financial stability is a cornerstone of a fulfilling retirement (Haylett, 2023). The author added that for many retirees, persistent fear of running out of money overshadowed their golden years. That's It is

important to discuss as to how our participants tried to adjust their expenses with what they currently have. They highlighted the fact that they need to make sure that their money is spent wisely and divided equally as this is their way of revamping their financial strategies.

Coping Mechanism of Retired Educators During their Retirement

This section unveils the findings of the study and the emerging themes of the coping mechanism of the retired educators. A thorough analysis on the participants’ sentiments were analyzed, examined and dissected in order to categorize the 3 emerging themes: *Sustaining a Lifelong Financial Gameplan*; *Shaping a Passionate Faith through Fervent prayers* and *Savoring Retirement Bliss While Maintaining Mental Clarity*.

Table 2.
Coping Mechanisms of the Retired Educators

MAJOR THEMES	SIGNIFICANT STATEMENT
Sustaining a Lifelong Financial Gameplan	Doing farming Having a passive income. Being assisted by my children with our house bill. I’m happy with my business. Spending money wisely.
Shaping a Passionate Faith through Fervent prayers	After all, it was God. He made everything possible. Pray without ceasing and keeping myself physically fit and busy. I pray to God that he will bless me with good health. It’s all about prayers as it genuinely makes a difference.
Savoring Retirement Bliss While Maintaining Mental Clarity	We may sometimes hang out with my relatives. Swim at the beach or go to the mall. I always find leisure during my free time, either sewing, weeding, or planting some vegetables. I make sure to set aside time for karaoke, especially on Sundays. I maintain a good relationship with family and friends.

Sustaining a Lifelong Financial Gameplan. Transitioning from paid profession to retirement doesn’t necessarily mean you have to bid farewell to paid work. It also doesn’t mean the beginning of unending financial problems because in a study conducted by Royal (2024), being able to retire comfortably can be a blessing; however, the success of your retirement depends on planning and smart decision making. Hence the author added that, to avoid outliving their assets, retirees must balance between spending and investing. That’s why in this theme the participants shared their ways on how they manage to maintain financial capability even if after retirement.

According to a participant, *When my retirement reached, I paid all my loan from different banks. Like GSIS and East West bank. After that, I made sure to use my money to build a small house and deposited the rest of my money in a cooperative bank. I told them that I must get the interest monthly as it will serve*

as my source of income. I will use it for my medicine and vitamins. That is my source of income alongside with the house rental (FGD – P12).

Aside from FGP-P12, a participant also shared her ways on how earn money.

Aside from getting my 5 year my lump sum, I have our farm and boarding house as my additional income (FGD -P9).

The participants highlighted the importance of knowing where and how to invest your money properly. FGD - P12 then further discussed that as a retiree, one cannot just rely on one income only. Regardless of how small the income is, it is better to earn small than nothing. FGD - P9 then added that these things wouldn't be easy to achieve if your family won't be as supportive as they are. As what Beckett (2024) said that, making sure that you have enough resources until your curtain falls is one of the most daunting aspects of retirement. That is the reason why the author gives importance on investment as it is retirees smartest financial move.

The participant added that,

Happy ko sa akong business (FGD -P10)

I am happy with my business.

While others are busy investing their money in big projects like farming and house rentals, FGD-P10 happily mentioned that, she is an AVON dealer and that she doesn't have to put so much effort in investing her time with anything because when she was yet in the service she felt exhausted and now she's just doing it as one of her past time.

The participant further added that,

What is money? (FGD -P10)

For her the most important thing is that, she was able to retire with sound mind and body and given a chance enjoy her retirement years and that she doesn't have to stress herself so much about financial instability because she has a loving and a supportive husband who's doing farming for their family and has an engineer son who's also helping them in terms of utility bills. According the participant, what else can she ask for?

While others are blessed to be given a chance to be able to invest their retirement money in big projects, we still cannot deny the fact that there those retired educators who are struggling in making ends meet.

A participant shared,

Akong mga anak if naa may kinahanglanon sila na naga provide. gina tagaan sad ko nila og pang monthly na ginagmay pero at least naa pang personal. kay kaniadto kung unsa akong gusto paliton makapalit jud ko. Pero sa karun na kinahanglan, budget najud dili na peraha adto sauna (FGD – P3).

My children are the ones whose providing for our basic needs. Sometimes they will give me a monthly allowance just enough for my personal needs. However, unlike before when I was still working, I can buy whatever I want but right now we have to budget everything.

The participant was very hopeful when she added that,

Pero basin muabot ra ang panahaon kaloy an sa ginoo makadawat na, makabalik ra gihapon (FGD – P3).

Soon, by God's grace I will be able to receive my monthly pension for sure I can recover from this.

Similarly,

Kwarta gyud na dirang dapita. Pero di lang nato huna huna on sir ui. Ato lang huna hunaon na live simply (FGD – P11).

Money is my biggest challenge as of the moment. But I don't think of it that much, what I do is to live simply.

It is important to understand that when we retire we don't have an infinite fountain of money. That is the reason why according to Chin (2023), relying on your children and pension after retirement may not be the wisest move in maintaining a good quality of life. That is the reason why the author further emphasized the importance of having a passive income. While Swallowell (2022), agreed that a retiree shouldn't don't put all their eggs in one basket. However, it is also important to take the advice of Conde (2023), that a retiree's situation is unique; it doesn't mean that if this decision works for someone, it will work for everyone, for retirement decision is not one-size-fits-all. Nevertheless, the choice to work even after retirement lies in the hand of the retiree, taking into consideration the retirees health, personal interest, and family consideration.

Shaping a Passionate Faith through Fervent prayers. If the going gets tough, as an individual we have our own ways of coping with the situation that we are currently experiencing. In a study written by Algorani and Gupta (2023) the authors mentioned that, when one experiences stress, individuals innately create various ways to get out from that situation and this is called "coping styles". In this theme, the participants discussed how important prayers and lifting everything up to our Lord, Almighty as their coping mechanism. The participants shared how prayers becomes their tool in communicating their fears and challenges as a retired educator.

According to a participant,

I give it the Lord first. Because the Lord is the source of everything. That's why, I pray every day and ask the Lord that he will help me because I could not do this without his intervention. That's why first in the morning, I have to pray and talk to the lord and I dedicate everything to the Lord (FGD -P1).

The participant mentioned that prayer is part of his daily routine. The participant even added that even though he was able to prepare for his retirement, he is still having some financial concerns given the fact that he still has a child who is studying. When asked about the coping mechanism that he used to get through his current situation the participant discussed the importance of hard work and prayer.

He added that,

You must be industrious. That must be one of your character trait as a person. Kasi if you're so relaxed, that makes you idle also. That makes you poor. Kaya nasa Bible na, you have to sweat in order to eat (FGD -P1).

You must be industrious; it's an essential character trait one must possess. If you become too relaxed it can lead to idleness which often results to poverty. As what the Bible said, you have to sweat in order to eat.

The participant ended his answer with,

One of my guide it is in the Isaiah 41:10, it's in the Bible, it says the Lord. Do not be afraid for I am with you. Do not let nothing terrify you but because I am your Lord. I will make you strong and I will help you. I will protect you and save you. That's the promise of God. That's one thing that I'm using throughout my life (FGD -P1).

The participant made us all realize the power of prayer and how it makes a difference in your life and create positive changes. Carter (2023), wrote that life can be stressful, and often it can be difficult to find healthy ways to cope with the challenges we face that's why coping skills are essential tools for managing stress and maintaining good mental health.

One of the participants emotionally expressed that,

God is my defender and protector. I lift all my problems to him. Because in every problem, there is a solution. May it be financial, health, or everything (FGD – P9).

The participant was a bit emotional in sharing her experiences and how her family, friends and God help her cope with it. When asked about the greatest challenges and consequences she faced as a retired educator which may affect her dreams and aspirations, according to her:

My only wish or dream is the health of my husband na sana he will be healed (FGD – P9).

My only wish or dream is for my husband to be healed.

FGD – P9 shared how she struggled especially when they knew that her husband had cancer. The participant emotionally shared how blessed she is that she was able to receive her lump sum which they used for her husband's chemo therapy and operation.

She added that,

We all call to God. Sometimes, I told him all my problems or to my relatives pero usahay I cannot hold, I just cry (FGD – P9).

We all call to God. Sometimes I talk to him and tell him all my problems or share it to my relatives. But sometimes I cannot just help but cry.

Crying is an individual's natural response to a range of emotions, from deep sadness and grief to extreme happiness and joy (Newhouse, 2021). That's why in a study conducted by Suttie (2024), the author cites that, for many people crying allows them to express their emotions and feel good afterwards perhaps because crying releases feel-good hormones, like endorphins and oxytocin. For Rogers (2020), by crying, we can allow ourselves to be vulnerable.

A similar concern was also shared,

Daghan man kog mag struggles bitaw. Pero ambot sir, ginoo rajud gi-magic jud siya sa ginoo. Sa tanan nako mga struggles sa akong mga anak, need og money kay nawa sa trabaho, nag cancer akong binaje, akong g ampo rajud sir kay pila ra baya sweldo namo sir no. Pero god works jud in mysterious way (FGD – P6).

Honestly, I have a lot of struggles. But I lift everything to God. With all the struggles I face with my children, some need money because they lost their job, and my daughter is battling cancer, I rely heavily on prayer. Our salary is very modest. However, God truly works in mysterious ways.

To deal with her current ordeal, the participant shared how she trusted God to help her survive all these struggles. Regardless of how they are struggling financially given their current situation, she makes sure to tithe still. She always shares 10% for her money and share it with the church.

When ask about her coping strategy,

Best coping strategy as a retiree is pray rajud sir. Pray without ceasing (FGD – P6).

You have to pray without ceasing.

In this theme the participants boldly express how they held on to the Lord and how prayer helped them in coping with their struggles. Some of them are experiencing financial issues due to illnesses, but then they never ceased to pray and asked God for guidance. As what Thomas (2023) said, others may overlook prayer, but it is an incredible gift from God. Stanley (2023), agreed and mentioned that when you pray, it is God's way of asking you to have an intimate time with him. It is very important to take understand the power of prayer. Prayer is communication with God. It is a way to unguard yourself and just be vulnerable in confessing your sins and at same time saying thank you for all the things that he has done for you. Prayer is direct communication to God to share what your heart desires. At the end of the day participants agreed that fervent prayer allowed them to solidifying spiritual belief (Foye, 2021).

Savoring Retirement Bliss While Maintaining Mental Clarity. Loneliness and social isolation are often experienced by elderly people; a challenge that an individual usually faces after retirement (Ong, 2023). New retirees find that after a few months, the novelty of being on “permanent vacation” starts to wear off (Robinson & Smith, 2024). That’s why Reed (2024), addressed the concern that when you’re at a crossroads in life, the best thing to do is to dive into and create an experience of a lifetime. In this theme the participants shared the things that they do that helps them enjoy their retirement years to ease the feeling of boredom.

A participant happily shared that,

Naa may times sir, although dili every weekend, mga twice a month. Naga outing me with relatives, ligo dagat adtog mall (FGD -P5).

There are times, that I hang out with my relatives. Either we go to the mall or sometimes go to the beach. Although it’s not all the time, perhaps twice a month.

On the other hand, one participant expressed that,

Sa akong experience since ko nag retire, isa jud sa akong plano is magtukod gyud og store para at least man lang naa koy socialization. Part baya gyud na store sir ang socialization labe nag dugay na nimo kaila (FGD -P5).

Based on my personal experience, one of my plan is to put up a grocery store. In that way, I can reconnect and socialize especially with my old friends.

She added that,

Kuan wala ko nangandoy na magtukod kog sari sari store kay tungod kuan ma dato, tukod ko para lang ko malingaw kesa naman mag sige kog pundo diri sa balay, wala koy buhaton (FGD -P5).

I put up a grocery store for me to enjoy, have fun and engage with the people in my community. It’s better that way than to just sit and do nothing.

Retirement can bring the feeling of loneliness and isolation to some. That’s why Schroeder (2024), posited that keeping your social connections is one of your tools in battling loneliness. As what FGD - P5 mentioned that, as simple as going to the beach or going to the mall, that already helped them fill in the days or even as simple as socializing with your old friends and workmates. That’s why it’s very important not to burn bridges with the people who have left an indelible mark in your heart.

A participant shared,

Sometimes it’s nice to bond with friends in other places and connect with other retirees (FGD – P4).

It may be true that retirement allows you to pick up old hobbies or discover a new one. But amid all these changes, keeping your relationship with your friends creates a huge difference, especially when the going gets tough (Kao, 2022). As shared by the participant, one of the biggest factors as to why she was able to get through the jaded life of retirement, was having constant communication with old colleagues.

It was added that,

Maintain emotional relationship. Relationship with students, co-teachers and other people (FGD – P7).

Moreover, another participant shared that,

Sometimes naa sad koy tapok tapok with friends. Especially naay mga birthday ana, Di man gyud malikayan na naa jud tay mga tapok tapok sa barkada. And mostly sa akong mga barkada kaluoy sa diyos mostly alive. So daghan pakog mga barkada na pwede mag tapok anytime (FGD – P5).

There are times when I and my friends gathered especially during birthday celebration. I am blessed that most of my friends are still alive and that we can gather anytime.

During the discussion with the participants they shared retirement can bring loneliness and isolation at times but also freedom to do everything that you want to do without thinking about paper works, observation, lesson plan, and what not. That reconnecting with your old friends, finding a new hobby or even revisiting that things you used to do before play a huge part in maintaining sanity while enjoying retirement. As retirees, the participants mentioned how important it is to find balance in your golden years to enjoy every single moment of it.

That’s why a participant discussed that even though she can’t bond with some of her friends, she is happy to spend her retirement years with her family. Enjoying the company of the people she loved. In that way, she gets an opportunity to do something even in her retirement years.

According to a participant,

I enjoyed my time gardening bisag unsa akong buhaton, mag hinlo sa balay mag bantay sa akong apo kesa ma bored unya way buhaton (FGD- 11).

I find joy in gardening and doing household chores and of course taking care of my grandchild. I would rather chose that than to get bored from doing nothing.

She then added,

Ako gyud ng gina schedule na mukanta jud ko sa karaoke kada domingo sir hahaha para malimtan nako akong mga kagulan na naagian so mukanta nalang ko aron malingaw ko (FGD- 11).

I see to it that I find time for my karaoke time every Sunday. It is my way of distressing and releasing all the struggles that I am currently experiencing. A time to let loose.

Upon hearing the sentiments of our retired educators, we can infer that ways of battling the feeling of boredom and isolation vary from one person to another. As what the participants discussed, when we retire, it is our responsibility to enjoy this gift of time. But one of the biggest factors as how you would be able to enjoy your retirement years starts with proper planning and taking good care of your health. This plays a vital role for you to enjoy the life that retirement has to offer.

Insights of retired educators

This section unveils the findings of the study and the emerging themes of the coping mechanism of the retired educators.

A thorough analysis of the participants’ sentiments was examined, and dissected to categorize the 3 emerging themes: *Establishing a well-thought-out financial retirement plan; An ending of a beautiful beginning and Health is our greatest fortune.*

TABLE 3

Themes on the insights of retired educators

MAJOR THEMES	SIGNIFICANT STATEMENT
Establishing a well thought financial retirement plan	Save and deposit your money. You must have a project so that your money should not be drained. Plan properly on how you spend your retirement fee. If you spend your lump sum, make to set aside money for your priorities. Manage your resources properly.
An Ending of a Beautiful Beginning	Life is too short. So, you must enjoy your life together with your family. I plan to travel to lessen the pressure of life. I want to enjoy the remaining years of my life.

	I need to enjoy life and travel because my life is already deteriorating. Explore and enjoy life. As the old saying goes, live life to the fullest.
Health is our Greatest Fortune	We really must take good care of ourselves, especially our health. You should not forget to engage into daily activities because if not, for your you will have an elevated blood pressure, and you will look dowdy if you sit the whole day. I don't abuse my body; I only have one life and I don't want to waste it. In Jesus name. Take care of your health for you to enjoy your wealth.

Establishing a well thought financial retirement plan. Saving, investing and properly spending your retirement money are the core ideas that emerged for this theme. Based on an article written by Uttamchandani (2022), sometimes we think that retirement is far from happening that's why we often take it for granted. However, little did we know that it is already happening not until we realized that we failed to plan for it. The author puts emphasis on retirement planning as it allows the retirees to create a strategic arrangement and develop plans tomorrow.

Based on the insight given by a participant,

Based on my observation, most of the retirees are spending too much. 6 months palang they already suffered loss of their money. I will advise the teachers who will go retire mag kinuripot and not to spend too much (FGD – P8).

Based on my observation, most of the retirees are spending too much after retirement. It has just been 6 months and they are already experiencing financial instability. That's why I will advise those teacher who are retiring soon that they have to be thrifty and not to spend too much.

The participant added,

They have to be thrifty if they will avail the 5 years lump sum. Because 5 years is too long and they must be thrifty (FGD – P8).

The discussion revolves around how retirees should be mindful with their money. Which is true, given the fact that it will take 5 years before retirees are eligible to receive their monthly pension especially if they opt to receive their lump sum. Within those 5 years, as per mentioned by the participant, you can get sick, medical emergencies might occur, and sometimes you overspend on unnecessary things because you think that what you have in your bank account is huge enough to cover your expenses. Having said that, Lavigne (2023), explained that the most effective way in preparing yourself is having a concrete understanding about your monthly expense. Retirees who overspend is a perfect recipe in creating a less secured retirement (Shell, 2023). That's the reason why, other participants provide insights on how you can better handle your retirement money.

According to a participant,

Financially sad invest wisely jud. Since kanang nag lump sum man kog 5 years, kana kasagaran man gyud 5 years. E invest na nimo wisely tapos mo separate kag para sa imong personal na needs og para sa imong health (FGD – P8).

Based on experience, since I opted to have a 5-year lump sum, I need to make sure to invest it wisely and set aside a fund for my personal needs and for medical emergencies.

A participant agreed and verbalized,

Sa akong financial na kapasidad na ani inyong buhaton. Ang uban man gud sa ilaha kay mangutana unsa ilang buhaton. Ikuan ninyo sa upat, sa ako gi divide nako sa upat pila ang percentage. Unsa man ang

pinaka dako nimo na gastuhan sa imong pamilya, mao tong dako na percentage. Kung naa pakay anak na nag skwela, mao na siya ang second priority nimo. Ayaw kalimti and health, e priority na, then uban gamay na laag (FGD – P5).

Others would ask as to how to properly allocate your retirement fund. Based on my financial experience, I divided my money into 4 aspects. First your family's expenses, you should put a huge amount on that. Second, if you're still sending your children to school make sure to put that as your second priority. Of course, do not forget your health and the rest is for leisure.

Moreover,

Budget, unya budgeton nila ang ilang money, unya naka budget napud asa padulong. Pila ka percent ang ibilin, pila ka percent ang para sa balay. Mao na akong gi bahin unya at the same time, naka save. Unya naa pud gyud kay nabutang para sa imong income family sa dailly expense (FGD – P12).

You have to budget your money. Make sure where to allocate that money to and how many percent should be for the house expenses and at the same time how much money you should save. Lastly, you have to ensure that you are able to set aside money for your family and, of course, daily expenses.

Based on the insights given by the participants, they emphasized how important it is to know what are your priorities are after retirement. They added that, they want our future retirees to understand how significant proper handling of money affects retirees' way of life. Taking into consideration the inflation rate, according to the participants, future retirees must be smart enough to not spend as if they have more than enough. Retirees must have a deeper understanding of the 4% rule (Suknanan, 2022). The author further explained the importance of it and stated that, by using the 4% rule, retirees should be able to confidently invest their retirement fund in their first year of retirement and eventually increase or decrease the investment depending on the outcome and taking into consideration the inflation during the following year.

On the other hand, another participant added,

Proper planning of retirement is very important. Put savings and different types of investment and then how much you save. That's very important. That's my insight. There's a proper planning of retirement kung unsa imong gusto mahitabo dili kay mahurot rag lakaw lakaw (FGD – P7).

Proper planning of retirement is very important. You have to save and allocate different types of investments. That for me is very important. There is a proper way of planning as to you want to achieve with your money and not just spend it all for leisure.

Further, another participant shared,

What will be the next move with this money? What I do is that I put that in the bank sir kanang, time deposit (FGD – P9).

What will be the next move with this money? What I do is that I put it in the bank as time deposit.

The participants expressed that these decisions are not solely based on their personal interest. They take into consideration the insights of their family especially in allocating their retirement funds. FGD – P9 asks her husband as to what she will do with her money. These are the insights that our participants want to share with our future retirees to get a different point of view on spending their money. It was discussed by the participants that without proper planning, your money will be 'gone with the wind'.

It was revealed by the participants that aside from saving, it is also important to pay all your debts before retiring. Which is true, as per Pino (2024), the longer you take to pay off debt, the more you'll pay in interest over time. As Backman (2024) contends, retiring debt-free gives you the freedom to spend your money on necessities like groceries, medication, and even leisure rather than spending most of it paying

for your mortgage or even car loan. If you're debt-free upon retiring, you may experience more satisfaction.

As what a participant mentioned,

Ako sir, mu ingon jud ko sa akong kauban na. before unta ta mo retire, wa ta tay utang (FGD – P11).

I always tell my colleagues that, as much as possible, before we retire, we should pay all our debts.

A participant seconded and shared,

Unya lahi rasad sir sa feeling makabayad ka sa tanan utang aysa ka mag retire. naa kay peace of mind (FGD – P6).

It's different when you are able to pay all your debt before you retire, it gives you peace of mind.

Data obtained showed how proper planning and establishing a well thought financial retirement plan helps you with your retirement years. It is a gateway towards enjoying your golden years. It may be not perfect as what the participants mentioned, but it pays to pay off all your debt. As what (Birken, 2022) said, carrying your debts into retirement is obviously not ideal.

An Ending of a Beautiful Beginning. Entering into the phase of retirement means entering into an era where you can enjoy the luxury of time without thinking about work (Blaser, 2024). For the longest time, our retirees have been following an 8:00am – 5:00pm time for work, now that they are retired, time is already on their side. Transamerica Center for Retirement conducted a survey last December 2023. The study showed that 60% says that traveling is the most common activity that people dream of doing after they stop working (Rosenburg,2024). That's why the core ideas in this theme revolves around wanting to enjoy their retirement years. After all, retirement is the ending of a beautiful beginning.

A participant shared that,

Ang pinaka dako nako na time when I retired, kay akong leisure gyud ang suroy (FGD -P5).

When I retired, I really made sure to find time for my leisure.

Similarly,

Naay panahon pero dili kanunay. Tungod sa among anak makuhaan me og ticket, kanang promo fare..

Dili lang kay kami ni sir ang maka travel pero gina apil na akong mga apo. (FGD – P3)

There are times although not all the time, our children would usually book us a flight ticket. But this time it is not just me and husband whose travelling, but we travel together without grandchildren.

While traveling is on top of other participants' things to do, a participant from Agusan Del Norte shared her thoughts about it.

The participant expressed that,

Before, travelling is the last in my bucket list. I have no intention of travelling. I just want to be with my children and help them deal with their financial problems. But now in my third year of retirement, I noticed that I have not travelled yet, So when I receive my monthly pension, I have to travel (FGD – P8).

She added that,

I will spend my money in travelling because I know my life is already deteriorating and anytime I will travel outside my dimension (FGD – P8).

Retirement is your golden ticket towards a different kind of freedom for it allows you to embark on new adventure and world discoveries (Hoffman, 2024). When you have all the free time in the world, most people would choose to travel, and retirees are no exception (Rosenburg, 2024). But take note, travelling to different places can be very expensive that's why you must carefully plan your travel expensive before you ran out of money (Ullman, 2024).

On the other hand, a participant expressed how important it is to enjoy your retirement years. You can enjoy it by spending time with your family and of course traveling. He expressed that,

If you have enough money, you have to go abroad or go around the Philippines to enjoy your life, if you have enough money to spend then use it to relax and enjoy everything, enjoy your life, enjoy yourself, and enjoy spending with your family because life is too short (FGD – P1).

He added that,

Enjoy everything, travel, and enjoy your life, enjoy your time with your family because life is too short (FGD – P1).

A participant added,

Kabalo ka kadtong pag retire nako pag ingon sa akua na ali diri ebu Ma, larga deretso. So maka laag laag najud sad ka bisan kanus. . So butang sad ka gamay sa leisure nimo (FGD – P4).

Without having a second thought, I flew right away. When you retire, you already have the chance to travel anytime that's why you have to set aside a small amount of money for your leisure.

Moreover a participant shared how she divided her retirement fund,

Naa nag advice sa ako na, ingon anion nimo imo pag divide sa imong kwarta. So ako, ang pinaka dako nako ato na time kay akong leisure gyud ang suroy (FGD – P5).

Someone gave me an advice as to how should I divide my retirement fund. So as a retiree, what I did was to put a big chunk of it for my leisure.

Similarly,

I could say to the others that if they will retire, don't stay at home only. I could say don't stay in home only, experience it through others. Like, mag suroy suroy (FGD – P10).

I can share this to our future retirees, that when you retire, do not just stay at home, experience life by travelling.

As these participants gladly shared their travel experiences, it is important for us to ponder how one should enjoy our retirement years. The participants share how traveling opened their eyes to the things that they have not experienced before. As we all know, being a teacher can be very demanding adding the fact that most of them happen to have a family to take care of. That's why for them, travelling before wasn't part of their priority. But now that time is somehow on their side, they expressed that it is time for them to enjoy the life that they somehow missed because of hard work and dedication towards their vocation.

While some people consider retirement to be a time for winding down Waugh, (2023), the author sees it as an opportunity for ramping up and pursuing dreams that were set aside for one reason or another. This time Doherty, (2023) added that, you no longer need to wait to have a vacation and think of doing it again after a week because you can already do it without thinking of filing a vacation leave. Given the fact that Coxwell (2023), mentioned that traveling after retirement is clearly the most popular and desired pursuit for this phase of life. However, it is also important to note that aside from enjoying the retiree's golden years, the participants added how they value their health. Truly, health is wealth.

Health is our greatest fortune. As they say, 'An apple a day keeps the doctor away'; all the more true when you've reached a certain age. As what Mann, (2023), argues that as we age, our health begins to deteriorate. Sooner or later, age catches up with all of us. That's why in this theme the participants discussed the importance of taking good care of your health making sure that as you grow older, you must maintain a healthy diet and daily exercise.

A participant shared that,

Mag kuan pud sila, mag amping sa diet aron ma enjoy nila ilang kuan mga kayamanan (FGD – 11).

They have to take care of their health in order for them to enjoy their wealth. When asked as to how she takes care of her health and what are the steps that she's been doing in order to live a healthy life, she added that,

Dili ko pareha anang uban na hingaon gyud og karne sir ui kay na musamot imong mga sakit ana. Ang ako gyud ganahan ra gyud kog otan. Mga sagbot (FGD – P11).

I don't usually eat meat products unlike everyone else because I believe that that would cause a lot of illnesses. That's why I choose vegetables more than meat.

FGD-P12 agreed with the statement above and added that,

Unya jud mog kaon kaayo og karne, mga gulay gyud (FGD – P12).

You should eat vegetables more than meat.

Furthermore, FGD – P11 added that,

Dili pud ko mag abuser sa akong lawas kay mao rani isa simbako (FGD – P11).

I don't abuse my body, I only have one life and I don't want to waste it. In Jesus Name.

Aside from taking good care of your body, a participant expressed that,

Dili lang sa pag amping sa lawas, ubanan na nato tanan og will ni God, dili lang para sa ako pero para sa akong mga anak og mga kaiguonan (FGD – P12).

More than taking good care of ourselves, we also have to ask guidance from God. Not just for myself but that includes my children and relatives.

According to the insights that the participants shared, it is very important that they take good care of their health. Not because we have one life, but they are doing it for their family. They want to live longer for them to still look after their family - their children, grandchildren and siblings. That's why they made sure that they are looking after what they eat and aside from leisure and thinking of what else can they do with their retirement, the participants mentioned that they should not forget to prioritize their health as well.

A participant reminded the future retirees,

So, ipriority gyud nimo imong health. Kay di nato mahilbal.an ang panginahanglanon sa health. Simbako og masakit ka (FGD – P5).

So, you have to prioritize your health because we don't know what's going to happen in the near future, God forbid, you'll get sick.

Similarly,

Kinahanglan sad gyud na atong ampingan ang atong kaugalingon especially atong health. Kay ngano naay mga kauban namo na igo ra naka retire nag pass away pud (FGD-P3).

It is very important that you take good care of yourself especially in the aspect of health. Why, because some of our colleagues passed away already.

The participant added,

Useless ra gihapon mo retire ta na embalido na. so we must always take care of ourselves our health (FGD-P3).

It's useless if we retire and we are no longer able. That's why we should take care of ourselves.

During this discussion the participants shared that, it is through her colleagues' experience that she made sure to have a healthy lifestyle. As per the participant, what will you do with your money if you're no longer able?

That's why a participant shared,

Healthy lifestyle, unya kunting, dili kunti, exercise jud. Kanang kung pwede paka mag guna, mag guna pero not to the extent na mang hina naka unya kapoy na kaayo. Kinahanglan kabalo ka mo manage sa imong lawas nga pag muingon ang lawas na stop na. (FGD – P6)

You have to have a healthy lifestyle. You have to exercise. If you are capable of removing weeds, do it. But of course in moderation. You also have to listen to your body.

As added by FGD – P1,

It is very important to exercise in that way you go out and talk to people (FGD – P1).

Prioritizing health and exercising should be on top of the retirees' list according to the participants. Fortunately, various studies show that it is never too late to get fit. The human body responds to exercise, no matter the age, and there are many health benefits (Sainsbury, 2024).

A participant shared,

Magpaka busy ka. What I do in the morning. Planting, busy man ko. Wa nako gikuan akong life na mag lingkod lingkod ra, di ko ana (FGD – P10).

You keep yourself busy. What I usually do in the morning, is to plant. I don't like doing nothing and just sit the whole day.

She then added,

Dili maka limot sa mga activities kay malosyang ka, ma highblood ka if sige rakag ingkod ingkod (FGD – P10).

You should not forget to engage into daily activities because if not, for sure you'll have an elevated blood pressure and you will look dowdy if you'll just sit the whole day.

At the end of this discussion a participant emphasized that,

When you retire, you have to make sure that you have a sound body, a sound mind. That is the most important. Health is wealth (FGD – P 10).

Over the years, our educators have been working tirelessly not just for them but for their students, family, and the community. Indeed, becoming a teacher is a calling, and vocation rolled into one. That's why after years and years of working hard, retirement is somehow their escape towards work but, the reality is, some of them no longer have the stamina to enjoy their golden years because of the illnesses that they have. No one wanted to end up being riddled with health concerns during their retirement years (Thornton, 2019). Especially that as a retiree, all you want to do is to finally live in the dream retirement that you have been planning a long time ago (Fonville, 2024). That is the reason why, the participants of this research emphasized how important it is to retire while you are able, retire while you still have the chance to enjoy your money, retire while you still can see create a lot of memories with your family; not when you're already fighting for your life.

The study revealed that readiness towards retirement contributes a lot as to how you will navigate your retirement years. Managing your retirement fund, health risk, and routine adjustments plays a vital role in creating a life after retirement. It also revealed how important it is to build a solid plan in revamping your financial strategies as it will take time before retirees will receive their monthly pension. The retirees future must understand how important it is to save and invest wisely. But above all, this study also shows how happy the retirees are. Finally they are free from burden brought about by work. They already have time to enjoy their golden years.

Retirees discussed not just their dilemmas during retirement but also their triumphs and success stories. It unveils how they go through to the challenges brought by retirement as well highlighting the path towards acceptance and embracing their new life. Retiring isn't easy, that's for sure. But for as long as you are

being guided and supported by the people around you, you can truly surmount all the tribulations brought by it.

This research paper unveils the lived experiences of our retired educators, highlighting both their struggles and the success stories. Struggles with regard to finances, anxiety, the feeling of being lost and isolated and of course health concerns. However, this research also highlights the success stories of our retired educators. The success of handling their finances well, making sure that they have invested their time in honing their skills to be productive still even after retirement and even the success story of a parent who's able to send their children to school. These are some of the aspects of retirement unveiled during the course of this research.

IMPLICATION

The study's conclusions were summarized in this chapter, along with broader implications for the experiences of the retired educators while taking into considerations the insights of the retired educators and their suggestions towards future retirees. Lastly, the researcher also presents his views and concluding remarks.

Implication for Practice

We all go through different phases in our lives; from being a student to a working adult and then eventually bidding our goodbye to our paid profession. Retirement is indeed a major life transition. It creates a significant and profound impact in the lives of the retirees. This research study delved into the depths of their emotions to understand their experiences, their coping mechanism and their insights into this major life transition. Truly a life of a retiree is like no other. It's a roller coaster of emotions from the honeymoon stage, where you try to check all the boxes on your bucket list, to experiencing that financial problem and eventually feeling bored and isolated. However, just like roller coaster you will eventually get the hang of it and choose to enjoy the ride.

This research is beneficial to different sectors in our society which caters to and handles the well-being of our retired educators. The Department of Social Welfare and Development (DSWD) in partnership with Office of the Senior Citizen Affairs (OSCA) and Local Government Unit (LGU). These government entities can create a more accessible and comprehensive welfare program that will provide welfare and opportunities to our retired educators.

On the other hand, the Government Service Insurance System (GSIS), and other private financial entities can also craft a financial literacy program that would allow our future retirees to gain more financial knowledge. In this manner, our future retirees will have a clear overview and deeper understanding on how they should spend, allocate, and invest their retirement fund wisely. On hindsight, the agency can also review their current pension program and enhance it ensuring that these are enough to cover both daily and medical expenses of our retired educators.

Aside from that, it is also helpful for the Department of Education (Dep-Ed) to provide a retirement readiness program for our future retirees. This is one way of looking after their welfare after years of devoting their time and effort to the department. Other than retirement readiness program, the department can produce a skills and education development program that would allow our retired educators who wish to continue learning and acquire new skills and knowledge in the field of entrepreneurship or other relevant fields that would help them enhance their current skill. This can also be done in partnership with the Technical Educational Skills and Development Authority (TESDA).

Poor retirement planning, not knowing what to expect after retirement, and splurging your retirement funds are all ingredients of a retirement disaster. That's why government and private entities should implement and conduct a more solid retirement readiness program, comprehensive welfare program, and financial literacy program before one dives into the realm of retirement.

Lastly, the findings of this study can also serve as a guide for the government to create retirement policies which includes retirement benefits not limited to the monthly pension and lump sum and of course programs that would prevent our future retirees from being stressed caused by lack of financial knowledge and retirement planning.

Implications for Future Research

Retired educators are, no doubt, an important factor in our educational system, a group of people that needs to be given attention. The life narratives of the retired educators in this paper challenge future research works to have a continuous evaluation of these studies to know about the retired educators' situation and to carry out more research to discover issues/struggles and aspirations of every retired educator.

This study can be a good source for quantitative research using path analysis, structural equation model and using other variables to test its relationship or mediation effect. Another qualitative study using case study may be conducted on specific retirees to investigate the in-depth experiences, coping strategies and insights during their retirement years. After all, retirement is our gateway towards creating a more meaningful beginning.

Mixed method sequential explanatory approach can be used which allows them to further study the life of retired educators. Furthermore, the study only involves selected places in the Caraga Region and future researchers may conduct a study about retired educators on a wider perspective and scope. With this, I believe that this research can enhance the expertise and life of the researchers and supply the body of realization that I, the researcher, am pursuing to unearth in the field of work.

Concluding Remarks

Indeed, retired teachers have made a significant contribution in the field of education. They have molded the minds of the young generation and helped to build a stronger community through education. Their combined impact goes beyond the four corners of the room. Studying their life and understanding their experiences opened my eyes to the reality of life that no matter how we try to avoid things, we will eventually be saying goodbye to the profession that we once loved and dedicated our time to. As a researcher, I am beyond honored to document their experiences, coping mechanisms, and insights. Their valuable insights and different perspectives in life can help our future retirees to further understand what it feels to enter a new chapter of their lives.

Overall, studying the life of retired educator allows me the researcher and the readers to be prepared with the life that lies ahead. We have to take into consideration the financial factors, the health risk that comes with old age, the feeling of being isolated, and not allowing yourself to stay in that position, enjoying your life, and spending quality time with your family. This research gave me the glimpse of how one should prepare for retirement. After all retirement is not the end; hence, it is just a beginning of a beautiful ending.

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