

**FINANCIAL AND SOCIAL ACTIVITY OF TEACHERS' PRE-RETIREMENT PLANS:  
PREDICTORS OF EFFECTIVE TRANSITION TO SOCIETY IN SECONDARY  
SCHOOLS IN ABIA STATE**

By

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**Abstract**

*The study surveyed the financial and social activity of teachers' pre-retirement plans, as the predictors of teacher's effective transition in secondary schools in Abia State. The study involved a simple random sampling technique of 735 teachers drawn from a population of 3673 teachers of public secondary schools in Abia State. The major findings of the study revealed that teachers' personal financial plans accounted for 15.8% or .158 of teachers' effective transition in public secondary schools in Abia State. The study also revealed that teachers' social activity plans accounted for the coefficient determinism of 9.5% or .095. This showed that teachers' personal financial and social activity plans account for teachers' effective transition. A major implication drawn from the findings is that teachers have not been well informed of the importance of retirement planning especially personal financial planning and so it is obvious to counsel and inform them properly on the need to plan for their retirement particularly personal financial and social activity in order to enhance their effective transition to retirement. The study recommended among others, to encourage teachers to make adequate financial plans as soon as they are employed in order to ease their transition to retirement. Teachers should be adequately sensitized and counseled on how to maintain an active social life which could help to ward off feelings of isolation and loneliness that could lead to depression at retirement.*

**Keywords:** Financial and Social Activity, Teachers' Pre-Retirement Plans, Transition to Society

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**Introduction**

Everything in life has a beginning and an end, so it is with employment and retirement. But most workers in the past did not consider planning for pre-retirement priority and so blame themselves for their short sighted vision. To avert this situation pre-retirement plans particularly financial and social activity become necessary in the life of the teacher. Although pre-retirement is not a homogenous experience for everyone but someday in the life of a teacher he/she would be facing the reality of retiring days and the underlining factor that determines pre-retirement days is adequate pre-retirement plans (Awulor, 2015). When teachers plan for their pre-retirement properly they are likely to go through it as a honey phase in which they are active and may also go through it as a rest and relaxation stage of recuperating from the stresses and strains of employment (Odu in Osuji, 2014). They are less likely to experience financial burden for instance being out of work force may give rise to negative emotions where the teacher sees him/herself as no longer a valuable part of the society and unproductive. This might lead to experiencing boredom at retirement. Teachers without pre-retirement plans find it difficult to leave the classroom and they are likely to be confronted with crisis like

emotional and psychological trauma that makes life difficult at retirement. Planning ahead would enable the teacher consider factors that have bearing in his/her life in pre-retirement and pursue them from the onset. A teacher who plans for pre-retirement has hope for a brighter future and there is every likelihood that he/she will live longer. The teacher's financial plans would enable him/her manage his/her new standard of living as well as his/her income. His/her social activity plans, would enable him consider those activities that can suit his/her retired life like joining village meetings, clubs, age grades association, farm work, relationship with friends and peer groups.

Effective pre-retirement transition would facilitate good health in retirement, adequate security provision for life after retirement, reduce the burden of idleness, concern for money and eliminate the feelings of loneliness which is associated with unplanned retirement life. Effective transition entails that teachers are equipped with what they expect to experience upon retirement. A teacher who prepares financially and socially is more likely to ease smoothly into retirement. Personal financial and social activity pre-retirement plans seemed to be necessary in the life of a teacher and this has resulted to why it is obvious to plan for them.

### **Problem of the Study**

Pre-retirement over the years appears to be woes and frustration to teachers due to the fact that most teachers retire without adequate financial and social activity plans. This has made them see pre-retirement as a difficult state to be. During pre-retirement most of them are seen as people who have never been employed in their lives before as they live in abject poverty. This has resulted to their social and financial as well as health problems that eventually lead to depression and even death. It may be possible that teachers without adequate financial and social activity pre-retirement plans experience boredom, financial challenges, dissatisfaction and unfulfilled life upon retirement. A teacher who is not adequately prepared for retirement work longer than he/she will have anticipated as well as making poor choices. And so, the question is to what extent do teachers' personal financial and social activity pre-retirement plans relate to teachers' effective transition to society on retirement from secondary schools in Abia State.

### **Research Questions**

- i. To what extent do teachers' personal financial plans predict teachers' effective transition on retirement from secondary schools in Abia State?
- ii. To what extent do teachers' social activity plans predict teachers' effective transition on retirement from secondary schools in Abia State?

### **Hypotheses**

**H<sub>01</sub>:** There is no significant relationship between teachers' personal financial pre-retirement plans and effective transition into the society from secondary schools in Abia State.

**H<sub>02</sub>:** There is no significant relationship between teachers' social activity retirement plans effective transition into the society from secondary schools in Abia State.

### **Concept of Retirement**

Retirement is an inevitable stage of aging where the individual gradually disengages from the main stream of active work, and is eventually replaced with younger ones (Buckley in Maji, 2014). Retirement is defined as withdrawal from office, or an official position, to give up one's business or occupation in order to enjoy more leisure or freedom (especially after having made a competence or earned a pension). According to Ezeali and Esiagu (2009), it is a cessation from active working life in order to enjoy leisure or freedom. Cole (2002), a time when an employee reaches the end of his/her work life. It is also a period of time when a teacher's paid job ends.

The typologies of retirement can be statutory, compulsory and early or voluntary retirement. Statutory Retirement: It is the normal pre-retirement where the person has reached the statutory age of pre-retirement as specified in the condition of service of the establishment (Maji, 2014). The current pre-retirement is guided by the Federal Government Public Service (2008) rule which clearly stated that:

- i. The compulsory pre-retirement age for all graduates in the civil service shall be 60 years or 35 years of pensionable service whichever is earlier.
- ii. No officer shall be allowed to remain in service after attaining the pre-retirement age of 60 years or 35 years of pensionable service whichever is earlier.
- iii. The provision of (i) and (ii) of the rule is without prejudice to the prevailing requirement for judicial officers and academic staff of tertiary institutions of learning who retire at 70 and 65 years respectively.

Compulsory retirement – It is a situation where the individual is compelled or forced to retire from active service when he is less prepared for it.

Early or Voluntary Retirement – This type of retirement occurs when the individual decides to quit active service for personal reasons irrespective of age, experience, length of service or retirement policies.

### **Pre-retirement Plans**

It is a deliberate process that aimed at determining retirement income goals and the actions and decisions necessary to achieve the goals (Investopedia, 2015). It is the planning one does to be fully prepared for life after paid job ends, not just financially but in all aspects of life. Planning makes retirement meaningful. This means that a retiring teacher need not rely on traditional family arrangement for livelihood, income and other forms of social security provisions. The need to be prepared and plan for retirement is in line with the organization policy. Planning ahead enables a teacher to look at all the factors that have bearing in his/her life and pursue the realities from the onset (Eyibe & Eyibe in Maji, 2014).

Effective transition is a transition that involves adequate plans financially, socially, health wise, adjustment and sporting activity upon retirement. For a retirement transition to be effective, the teacher must develop plan that addresses both financial needs as well as non-financial needs. It equally means that a teacher should develop a plan that addresses money, time management and purpose. This means that in the working stage of life of a teacher, his/her work should provide money he/she can count on. The time management provides a framework for him/her while purpose is what pulls him/her out of bed in the morning for something that could bring meaning to his/her life (Dave, 2012).

### **Personal Financial Plans and Effective Transition**

This is the process by which a teacher manages his/her money to achieve personal economic satisfaction. The plan allows him/her take control of his/her financial situation. A teacher who plans adequately for his/her finance is likely to have increased effectiveness in obtaining, using and protecting his/her financial resources throughout his/her life. He/she has increased control of his/her financial affairs by avoiding excessive debt, bankruptcy and over dependence on others for economic security. It gives him/her sense of freedom from financial worries obtained by looking into the future, anticipating expenses and achieving his/her personal economic goals (Spiritus Financial Planning, 2014). The various sources of retirement income include: social security, public and private pension, personal savings, investment and individual earnings. But the most common source of pre-retirement income is the individual retirement fund. This retirement fund is the teachers' savings or his/her personal money to plan for his/her retirement. An effective transition is ensured on retirement when a teacher plans adequately for his/her finances in such a way that his/her lifestyle is taken care of. With adequate financial plans, better financial understanding can be achieved when measurable financial goals are set, the effects of decision is understood and reviewed. The savings created from good financial plans can prove beneficial in difficult times. The benefits of personal financial plans are:

- a. Provision of direction to the teachers' goals or dreams.
- b. Encourages the management of income.
- c. Planning for the future.
- d. Proper management of income.

The following steps are necessary for a better financial plans which would enhance effective transition:

- i. Assessment of financial, emotional, physical and spiritual wellbeing on a regular basis through self – reflection.
- ii. Actively plan ways to meet financial, emotional, Physical and spiritual needs through continued satisfying activities which aimed at fostering new interests and pursuits.
- iii. Be prepared to consult a colleague should he/she notice that he/she is developing feelings of helplessness, financial imbalance, emotional savings, anger, feelings of bitterness and loss of empathy.
- iv. Learn to draw professional skills and to assist others (Mc Gurk, 2005).

### **Social Activity Plans and Effective Transition**

This is the plan a teacher make that promotes personal satisfaction, proper utilization of intellect and skills as well as time for learning, growthin leisure and recreational activities in order to ease the burden of idleness in a post-pre-retirementlife. As retirement draws closer, it is expected of a teacher to think of social activities that will occupy him/her which will bring about a satisfying and personally productive life replacement after retiring from active service so that life continued to be meaningful and rewarding to him/her.

This is necessary because at the retirement stage of life, the retired teacher is made to face challenges because of his/her new status (as a retired person) – Retirement is a stressful experience due to its associated life decision change in the matter of life arrangement generally. Many teachers tend to suffer from retirement shock likesense of deprivation during the early period of retirement and that is why it is obvious to plan for social activities before retirement in order to overcome the shock that accompanies it (Petters & Asuquo, 2008). According to Olusakin (1999), retirement involves a lot of changes in values, monetary involvements and social aspects of life. He further stressed that it could lead to termination of life pattern and a transition into a new one. In other words, adequate plans for social activities will enhance adequate management of challenge inherent in it like a challenge of new and low social status.

Kolawole and Mallum in Maji (2014), observed that where adequate social activityplanning is nursed, frustration and anxiety in pre-retirementis eliminated. Giacobbe (2014), maintained that the social activity plans of teachers can facilitate their effective transition to retirementin the following ways: it can reduce their risk of developing depression because depression is common in older adults and so planning to maintain an active social life can help ward off the feelings of isolation and loneliness which could lead to depression upon retirement, as it could slow his /her health decline.

Jemmings (2014), opined that social connectedness is a huge contributor to positive health and so filling such gap especially when a teacher leaves the work force is unimportant for his/her effective transition upon retirement. According to her, retirement is not just the end of a career rather the beginning of a new chapter of life. For a teacher to experience effective transition upon retirement, he/she need to find substitutes for the good things he/she lose when he/she stopped working. These include sense of purpose, sense of control over his/her life, positive relationship, to be active, to eat well, to keep learning, to be generous with his/her time and to have fun. According to her, health and wellbeing upon pre-retirementdepend on many factors among them are: physical, mental, social, economic, environmental and political. Watt (2016), pointed out that the social activity retirement plan enables retirees avoid mental health conditions. An active social life with others can help find pleasure in life when things get difficult. Social activities stimulate the brain, provide long lasting positive effects on retirees thinking skills and memory.

## Methodology

The study adopted a correlational design. This design was found appropriate because the researcher was interested in determining the magnitude or degree, a relationship exists between two variables. Two research questions and two hypotheses were posed to guide the study. The population of the study consists of all teachers in public secondary schools in Abia State. These schools have a total of three thousand, six hundred and seventy three (3673) teachers. The sample size was seven hundred and thirty five (735). This was drawn using the simple random sampling technique. The study utilized two sets of scales. A 40 item scale tagged 'Teachers Retirement Plans Scale' (TRPS) and a 50 item scale tagged 'Teachers Effective Transition Index' (TETI) were developed, validated and used for the study. A co-efficient determinism of 0.78 and 0.74 were obtained from testing the instrument for reliability. The instruments were administered on the teachers through a research assistant. The data collected yielded a return rate of 88.4%. The linear regression analysis were used to answer the research questions while the *t* – test associated with linear regression were used to test the hypotheses at 0.05 level of significance.

## Results

The linear regression analysis of the responses gathered from the scales were computed and interpreted from the data and are presented in tables.

**Research Questions One:** To what extent do teachers' personal financial plans predict teachers' effective transition on retirement from public secondary schools in Abia State?

**Table1: Linear Regression Analysis on the extent Personal Financial Plans relate to Teachers' Effective Transition on Retirement.**

<i>Model</i>	<i>R</i>	<i>R-Square</i>	<i>Adjusted R Square</i>	<i>Standrd Error</i>
1	.397 <sup>a</sup>	.158	.150	1.44898

Table 1, revealed that the regression coefficient *R* was calculated to be .397 while the regression squared value was computed to be .158. This shows that there is a very low positive relationship between personal financial plans and teachers' effective transition on pre-retirement in public secondary schools in Abia State. Judging by the coefficient of determinism, it shows that teachers' personal financial plans relates to teachers' effective transition by 15.8% while the remaining 84.2% was accounted by other variables.

**Research Question Two:** To what extent do teachers' social activity plans relate to teachers' effective transition on retirement from public secondary schools in Abia State?

**Table 2: Linear Regression Analysis on the extent Social Activity Plans relate to Teachers' Effective Transition on Retirement.**

<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
1	.309 <sup>a</sup>	.095	.094	1.38464

Table 2 revealed that the regression co-efficient *R* was calculated to be .309 while the regression squared value was computed to be .095. This shows that there is a very low positive relationship between social activity plans and teachers' effective pre-retirement transition in public secondary schools in Abia State.

Judging by the coefficient of determinism, it shows that teachers' social activity plans relates to teachers' effective pre-retirement transition by 9.5% while the remaining 90.5% was accounted by other variables.

## Result of Test of Hypotheses

**H<sub>01</sub>:** There is no significant relationship between teachers' personal financial pre-retirement plans and effective transition into the society from secondary schools in Abia State

**Table 3: t-test associated with Linear Regression on Teachers' Personal Financial Plans and Teachers' Effective Transition on Retirement.**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	36.370	.248		146.724	.000
	Personalfinancialplan	.318	.007	.397	2.472	.014

Table 3 revealed that teachers' personal financial plans predicted teachers' effective transition on pre-retirement by .397. The t-test value 2.472 associated with linear regression was statistically significant at .014 when subjected to 0.05 alpha level of significance. By implication, there is a significant relationship between teachers' personal financial plans and teachers' effective transition on pre-retirement from public secondary school in Abia State.

**Ho<sub>2</sub>:** There is no significant relationship between teachers' social activity pre-retirement plans and effective transition into the society from secondary schools in Abia State.

**Table 4: t-test associated with Linear Regression on Teachers' Social Activity Plans and Teachers' Effective Transition on Retirement.**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	25.720	1.362		18.882	.000
	Socialactivityplan	.303	.037	.309	8.263	.000

Table 4 revealed that teachers' social activity plans predicted teachers' effective transition on retirement by .309. The t-test value 8.263 associated with linear regression was statistically significant at .000 when subjected to 0.05 alpha level of significance. By implication, there is a significant relationship between teachers' social activity plans and teachers' effective transition on retirement from public secondary schools in Abia State.

## Discussion of Findings

The discussion of findings is based on the summary of findings and is as follows:

### Personal Financial Plans and Effective Transition

The first finding of the study revealed that teachers' personal financial plans accounted for 15.8% or .158 of teachers' effective transition in public secondary schools in Abia State. This showed that teacher's personal financial plan to an extent contributes to teachers' effective transition to society from public secondary schools in Abia State. This to an extent corresponds and correlates with the findings of Enchas, Malim and Banchit (2015), who carried out a study on secondary school teachers' preparation towards retirement in Samarahan District. The findings of the study among others revealed that teachers' attitude and action, financial knowledge and retirement preparations are at a moderate level. At this age, income has significant impact toward secondary school teachers' preparedness towards retirement. Gender and education level among the teachers have no effects in their retirement preparation. Therefore, the study recommended that more awareness should be created to prepare teachers for their retirement. This is in accordance with the findings of this study which revealed that teachers' personal financial plans should be paramount in the life of a retired teacher as it accounted for 15.8% of their effective transition.

Similarly, Osuji (2014), conducted a study on teachers' perception and attitudes towards retirement in secondary schools in Rivers State. The study showed that secondary school teachers in Port Harcourt Metropolis have a high perception and positive attitude towards retirement. Their positive attitude might have been influenced by their perception on the contributory pension scheme which makes savings for pre-retirement compulsory for almost all the teachers. Although, some felt uncomfortable because of delays in



payment of their retirement benefits in the past years, the implication of this as espoused by Osuji (2014), is that school leaders have become consciously aware that teachers perception and attitude towards pre-retirement help them in their effort to improve the quality of the retired teachers/ whereas the findings of this study emphasized the need for teachers to begin on time to make adequate preparations financially so as to enhance their effective transition on retirement and that is why personal financial retirement plans accounted for 15.8% of the teachers effective transition.

More so, Kwesi and Ellen (2012) conducted a study on pre-retirement planning and counselling issues and challenges for teachers in public secondary schools in the Sekondi Circuit. The aim of the study was to investigate retirement planning, challenges and counselling issues among teachers of public schools in the Sekondi Circuit in the western region of Ghana. The study indicated that the major retirement counseling that teachers in the Sekondi Circuit receive are the issues on condition of service and the retirement benefits based on security pension scheme. The findings of the study include poor attitude of teachers toward savings, lack of knowledge in investment decision, ignorance of what to do with pension money and difficulty in time management were the main challenges faced by teachers in the Sekondi Circuit in their retirement planning. The implication of the study is that teachers have not been well informed of the importance of retirement planning especially personal financial planning and so it becomes obvious now to counsel and inform them properly on the need to plan for their retirement particularly personal financial which is hoped to enhance their retirement transition as it accounted for 15.8% of their effective transition.

The result of the hypotheses of this study revealed that there is a significant relationship between teachers' personal financial plans and teachers' effective transition to society from public secondary schools in Abia State. Multiple regression analysis showed that there is high positive relationship between teachers' retirement plans and effective transition in public secondary schools in Abia State.

This is further buttressed by Marilee (2014), who observed that with adequate financial plans, better financial understanding could be achieved when measurable goals are set and the effects of decision is understood and reviewed, thereby giving a teacher a whole new approach to his/her budget and an improved control over his/her financial lifestyle and that when he/she has an improved lifestyle as a result of adequate financial plan, effective transition on retirement is enhanced. This is in consonance with the view of Maji (2014), Ruhm (1990), and Delany (2006), who in their studies observed that little savings when added together with pension and gratuity benefit and invested in a profit oriented business could improve the life of the retiree after retirement. Maji (2014), equally added that savings account either made in a reputable informal financial institution would help to finance teachers' retirement years.

In addition, Fapohunda (2013), in his studies equally mentioned that savings consciously made by teachers could as well help to improve the life of the teacher at retirement authenticates the findings of the researcher in this study that the personal financial plans of teachers' in public secondary schools in Abia State include saving reasonably in the bank, making fixed deposit account and even making extra money from rented property could enhance the effective transition of teachers on retirement. From the foregoing, it could be deduced that personal financial plans like life savings insurance policy, opening a small business saving reasonably in the bank could as well help to enhance teachers' effective transition on retirement.

### **Social Activity Plans and effective Transition**

The second finding of this study revealed that social activity plans accounts for the coefficient of determinism of 9.5% or .095. This indicates that the teachers' social activity plans account for 9.5% of teachers' effective transition. This to an extent indicated that the social activity plans of teachers' contributed to teachers' effective transition in public secondary schools in Abia State. This is in consonance with the findings of Peters and Asuquo (2008), which revealed that among other things that social activity plans of a retiree enables him/her build up a relationship, socialize and have leisure and that uncommitted, unattached and uninvolved workers have intention to retire earlier than those attached to their work. The study

recommended that pre-retirement counselling be effectively adopted to assist teachers to develop good pre-retirement plans. The study also emphasized that most public school workers lacked plans for retirement and as such do not prepare for it until it finally dawned on them which may eventually lead to their leaving the job early as a result of feelings of dissatisfaction with their job, those who are not attached to their work only work to earn a living and to them work is unpleasant and those who dislike and are not committed to their job in most cases have thought of being retired. And so, teachers need to be well informed and counseled on the importance of social activity plans as it would enhance their effective transition.

The findings of the second hypothesis indicated that there is a significant relationship between teachers' social activity plans and teachers' effective transition on retirement in public secondary schools in Abia State. The result was corroborated by Oladunjoye and Omemu (n.d) who revealed in their study on the perception of Nigerian teachers concerning retirement that there is a positive relationship between teachers' social activity plans and effective transition. For instance, the primary school teachers perceive retirement as a curse, the secondary school teachers equally see it as not palatable while the tertiary teachers see it as a blessing. The perception of teachers towards retirement whether a blessing or a curse depends on the readiness of the teacher towards retirement, where adequate plans are not made, retirement could be seen as a curse but a blessing when adequate plans are made towards it and that is why it is imperative to plan for it. This further affirmed the veracity of this current study that social activity plans to an extent enhances teachers effective transition as it accounted for 9.5% of teachers effective transition. To further give credence to this finding, a study in the effects of retirement on individuals in Onitsha Urban of Anambra State which Ozugha (1986) averred that 70% of the people she studied were happier when they were working than when they were retired while 25% of them said they were happier now they were retired because they had pre-retirement anticipation and had prepared for their retirement life. The study found that there is a significant relationship between social activity retirement plans and effective transition. On the basis of this strong correlation among these variables, it recommended that teachers be properly guided and counseled on retirement planning earlier in order to facilitate effective transition in their new phase of life.

It is important to note that instead of a retiree to become stressed, anxious and frustrated after pre-retirement life, it is better to engage in social activities that would help ease anxiety and frustration that is usually accompanied retirement. Olusakin (1999) observed that retirement involved a lot changes in values, monetary involvements and social aspects of life. In other words, adequate plan for social activity enhances adequate management of challenge inherent in it like a challenge of new and low social status. It behooves on counsellors therefore to guide and counsel teachers on retirement planning so as to enhance their effective retirement transition.

## **Conclusion**

Based on the findings of the study, the discussions on them and their implications, it was concluded that teachers' pre-retirement plans as exemplified in personal financial and social activity plans are strong correlates of effective transition on pre-retirement among secondary school teachers' in Abia State.

## **Recommendations**

Resulting from the findings of the study, the following recommendations are made:

- i. Based on the result that retirement plans significantly predict teachers' effective transition jointly, it was therefore recommended that teachers' should be encouraged to make adequate financial plans as soon as they are employed to ease their transition to retirement. Also, they should cultivate good attitude towards saving either with a reputable informal financial institution like thrift and credit society or other financial welfare security scheme. This could help to open up a small business upon retirement.
- ii. Since teachers' social activity plans significantly predict their effective transition on retirement, teachers should be adequately sensitized and counseled on how to maintain an active social life which could help to ward off the feelings of isolation and loneliness that could lead to depression on retirement.



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