

Get healthy, stay healthy

Written by By Al Martinez Guest Columnist
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As Gen Xers and Millennials move into planning their post-career lives, there has been a shift in their thinking. Healthcare costs in retirement have now become the top concern of those over 50. However, this awareness of poor health's impact on retirement has not translated into more people factoring mental and physical health needs into their plans.

Want to stave off cognitive decline? Stay purpose-driven, active, and health-conscious. According to the CDC, nearly 16 million Americans experience some cognitive decline. Cognitive decline runs the gamut from occasional forgetfulness to the inability to learn new skills or perform routine daily activities. New research supported by the National Institute on Aging indicates that dementia and other forms of cognitive decline might affect one's ability to make good money decisions years before diagnosis.

With that in mind, it is good to do everything you can now to stay mentally fit.

Here are some ideas:

Exercise regularly. Regular exercise helps prevent obesity and increase joint and muscle health, which may also slow cognitive decline.

Discover new languages or improve your vocabulary. The process of learning and switching back and forth between one or more languages trains the brain to become more

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attuned to auditory information. Learning languages can also improve overall concentration and social confidence. Learning new vocabulary in one's native language has similar effects.

Find a hobby that you enjoy. Ever wanted to learn furniture building? Become an expert gardener? A vegan chef? Raise tropical fish? Stop thinking about it and do it!

Instead of finding something to do to get yourself out of the house, find a hobby and stick with it. Social interaction from a shared interest can help alleviate the loneliness and depression responsible for some brain function decline.

Take a free online course. The internet can be distracting, annoying, and full of misinformation; it also contains a treasure trove of learning. Thousands of websites teach everything from philosophy to metaphysics to chess. Continuing education has the potential to lower anxiety, improve focus, and increase overall well-being.

Do brain games and mental exercises. Crossword puzzles, Soduku, and other puzzle-based games are excellent for developing the neuroplasticity needed for a healthy brain.

When you retire, better health means fewer of your savings dollars will be needed to pay for conditions that might have been preventable. Being healthier also means you'll spend less time at the doctor's office and more time doing what you want to do when you no longer have to work.

Al Martinez is a member of *Syndicated Columnists*, a national organization committed to a fully transparent approach to money management.

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