Top 10 steps to consider when taking time off

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

2. **Know what to do with your retirement money**
   You can talk to TIAA about your options.

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

4. **Make sure you’re covered**
   Check your insurance coverage, including health, life and disability, to help protect your savings.

5. **Create an emergency fund**
   Prepare for the unexpected by setting money aside in an emergency fund.

6. **Don’t mortgage your future to fund your present**
   Resist the temptation to withdraw from your retirement savings to finance your transition. The cost is usually higher than it’s worth.

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

8. **Be prepared if you decide to go back to work**
   Consider these tips for everyone or tips for women when you’re ready to go back.

9. **Let the professionals help with the tough financial stuff**
   You can speak with TIAA to help you put a financial plan in place for your future.

10. **Check up on your retirement accounts regularly**
    It’s important to review your goals as well as your saving and investing strategy regularly to help keep you on track.
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