



## 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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