

# **Downshifting Made Simple**

## **Top Ten Tips for Down-to-Earth Downshifting**

by Annmarie Kelly



## Top Ten Tips for Down-to-Earth Downshifting

Are you an Andrea or a Miranda?

In *The Devil Wears Prada*, the idealistic would-be journalist Andrea (Anne Hathaway) who got a job as assistant to the very powerful but cold and demanding Miranda (Meryl Streep). The job was only supposed to be a transition until Andy got some experience that she could leverage into her desired career. But Andy ramped up into the demanding high life and, before she knew it, she was knee-deep in designer dresses, Jimmy Cho shoes and the cutthroat experience of corporate politics and high-powered careers. But when had the chance to stick to her principles, she didn't. When she realized she was becoming as robotic as the other fashionistas, which she didn't want, she decided to downshift back into the career that was her true passion.

Did that movie feel all too familiar to you? Maybe you started out as an Andy but developed into some version of Miranda. Yes, the climb up the corporate ladder had its share of excitement, but it was no picnic, was it? While you proved yourself and worked your way up, you juggled priorities, missed family time, made personal sacrifices and more. But, you made it!!!

Now something's changed – a divorce, empty nest, age, retirement, illness...*something*. You woke up one day (or too many days) and realized life's too short to spend it doing something you don't love and doesn't make you happy. You've been reevaluating your priorities.

You aren't alone! In recent years, more and more midlife women, just like you, are wondering if all those work-related sacrifices and the related stress are worth the effort. At the same time, they, and you, aren't ready to pack it all in. Instead, you're looking for work that is more meaningful, less stressful and that fills you up.

Downshifting is your solution. "Downshifting" is a term that derives from driving a car with a manual transmission. If you've never driven a stick shift, downshifting means shifting into a lower speed. Sometimes, downshifting slows the car down so you don't need to brake (saves wear and tear on the brakes). In life, downshifting means slowing into a lifestyle that allows you focus on what is more meaningful to you in your life. Downshifting saves wear and tear on your body, mind and spirit.

If you're considering a downshift, here are ten tips that will help make the decision and the route to downshifting easier.

### ***Downshifting toward Retirement***

## 1. Recognize what you've done and honor it.

If you're like most women, you move from one thing to the next without taking the time to appreciate what you've accomplished. Now's the time to take stock.

When you started out, what were your personal and professional goals? You set them and you achieved them – and that's important. For example, at home you might have moved to the house of your dreams, raised a family, gotten that long-dreamed-about car or followed-through with an exercise program or sport that has now become part of your lifestyle. Those all took time, energy and courage.

If you can't remember all the wonderful things you've done, read over your journal or look through old calendars or photos. Or ask your girlfriends and loved ones...*they remember!*

At work, whatever your job or career has been, you were motivated to do what needed to be done. These are the kinds of things you might put on a resume. Examples:

- You got the promotion you wanted
- You got a degree or your MBA
- You (or your department) doubled its sales
- You mentored others and/or you were a sponsor
- You were the "employee of the month" (once or several times)
- You became known as a subject matter expert
- You won awards – which ones (even the nominations); Employee/month counts!
- Your department came up with a new system that

## 2. Recognize what skills got you there, and honor those. For example, you:

- Developed great communication skills
- Got really good at conflict resolution
- Handled crazy schedules and (most of the time) did it with competence and grace
- Overcame your fears (of speaking, new situations, flying, etc.)
- Kept up with technology
- Had a reputation for being honest and trustworthy
- Learned how to meditate and made it a practice

## 3. Examine your reasons for downshifting.

Are you downshifting because you hate your job? Face it. That's not downshifting, that's running away. You need to face the facts and maybe some hard truths.

Downshifting is about quality of life. It means changing your mindset and lifestyle. It means doing something new (there's a learning curve), probably for less money (can you afford it?), with little or no seniority (you're out of the mainstream of activity). So

Downshifting happens for a lot of reasons. Here are some examples:

- You're looking for something more fulfilling
- You're staying with your company but want fewer responsibilities
- You need to take care of your parents
- You have your own health issues
- You see retirement looming in the not-as-distant-as-it-used-to-be future

### ***Downshifting toward Retirement***

- You want to fulfil your passions or a career that you put aside years ago in favor of a career that best supported your family
- You've reached a stage of your life - physically, mentally or spiritually - where the corporate life just doesn't work for you anymore.

Knowing the “why” can be critical in a downshift. When you downshift for the wrong reasons, just like in a relationship, you can too easily end up in a worse situation.

Think about the “why” you're doing it before you think about the “what” to do.

#### 4. Revisit your values.

Most people think they're living by values, but when asked, can't even say what their top five values are. The first chapter of *Victory by Design* is “Values before Vision” and for a good reason. Changing lanes at this point, without knowing which values are most important could land you in a place worse than you are now.

***What are your top five values? Need help? Download the [Values Tracker](#)***

#### 5. Examine your current lifestyle.

Downshifting means change. But understand that everything doesn't have to change or change all at the same time.

- What do you want to keep? Know what is important and non-negotiable in the downshift. This could be anything from your mom's china to some relationships that are currently just work-related.
- What can you let go of? If you have to, can you let go of the titles, the big house, the fancy china, the neighborhood? Are you willing to digitize your photos and mementos and toss the hard copy and trinkets?
- What do you want more of? You have the power to design your downshift however you want...*so what is that?* Think about things like connection with others, fun, the carefree life, peace, relaxation, the ocean, the mountains, personal attention, etc. What have you been missing or yearning for that you can imagine having in your downshift?
- What about self-care? What do you need to take better care of yourself? All these years that you've been wrapped up in work and taking care of others. You dreamed of the day when you could focus on your SELF. What did you envision doing then? Now that the day has come, what do you still want to do to take care of your SELF?
- What about your family? Are they on board with your downshift? If not, what can you do to get their support?

Don't change things that you can keep. You don't want to throw the baby out with the bathwater. And don't give up something unless you're getting more of what you want in the process.

#### **"What about your relationship?"**

Downshifting is a big change in your life. If you are in a relationship, downshifting will certainly impact it. As you take a moment to step back and reflect on what the next chapter of your life will look like as an individual, you should also reflect on how your relationship will change. If you need help figuring that out or how to talk to your partner about those changes, check out the 30-Day Relationship Reset Class. (<https://fiveyearmarriage.com/30-day-relationship-reset/>)

## 6. Check your finances.

Review your assets and liabilities. Can you afford to downshift?

- How much do you have saved?
- How much is in your IRA or 401K?
- Are you in debt? If you are, can you pay it down before downshifting?
- How comfortable are you living on a budget and on less money?
  - You can try it out for three months by creating a budget based on a lower income and sticking to it
- If you sell your house, where will you put the money to keep it safe?
- Can you say “no” if your kids ask you for financial help?
  - By the way, the best thing you can do for yourself and them is to insure your own financial security for your retirement years
- What do you need to do to make your downshift work?

As you slog through your best and worst case scenarios, you’ll not only get a better idea of what a downshift would mean, but you are likely to dispel a number of those vague fears you are dealing with now.

A financial planner is also trained to help you. However, beware. Some planners only want to take the money you have and invest it where they will make a commission. That’s not a financial plan, that’s an investment strategy. A true financial plan includes *all* your assets and shows you how they work together for your financial profit. If you are looking for a financial planner, here are a few things to look for:

- Have CFP® certification which includes having at least 3 years of experience.
- Must practice and show competence in comprehensive planning. They can not only provide investment services. NAPFA members must provide a comprehensive planning case for peer review.
- Have strict continuing education requirements.
- Sign a fiduciary oath to act in your best interest alone. There are no conflicts with product companies. There is no question if an advisor is compensated by product providers – we are not.

## 7. Make a vision board.

So many people are afraid to downshift because they don’t want to be bored. One woman, who downshifted, insists, “only boring people get bored.” How do you avoid being boring? Create a Vision Board.

Vision Boards are fun to do! A Vision Board is like a collage. Typically, the collage is filled with photos of people you know (kids, friends, family), places you’ve been to (travel, the beach or mountains) and things you’ve already done (family reunions, skiing, concerts). You gathered the pictures, arranged them on a board or something and framed it.

Vision Boards are similar, except you’re making a collage of pictures from your future. Are you called to some special place or is there a particular passion? Maybe it’s a new career in a holistic field, like acupuncture or yoga. Or you want to help women in undeveloped countries or children in the inner city.

You can include people (who you want to be in your life), places you want to go, things you

### ***Downshifting toward Retirement***

want to do (a career, specific job, sports, special car, meaningful relationship). You find the pictures in magazines, advertisements, the internet...they're everywhere.

When choosing pictures, find ones that resonate with whom you are and touch your heart. Use the "What do you want more of?" list and find pictures that embody that lifestyle, those emotions.

You'll find picture in magazines, ads, on the internet and other places. It's important to be as concrete about the new vision as you can, so take your time finding pictures that excite you when you look at them. Think about how someday you'll create the same collage with your *actual* pictures you take.

Want to take a Vision Board Class? Check with [The Victorious Woman Project](http://victoriouswoman.com/vision-board-classes/) for the next [Vision Board Classes](http://victoriouswoman.com/vision-board-classes/) or the online/on demand webinar: <http://victoriouswoman.com/vision-board-class/>

## **8. Get in the game: Set a goal or goals that match the vision**

Talk is cheap and actions speak louder than words. You can make all the lists and do all the vision boards, but like the lottery people say, "You gotta play to win."

If you are downshifting and want next year and five years from now to be all you dream it can be, set some specific goals. Be very clear about the goal, make sure it's doable for you but also a stretch of your talents, give it a "due" date, and make a plan.

[Checkout Annmarie Kelly's Optimal Living Success Program:](http://victoriouswoman.com/optimal-living/)  
<http://victoriouswoman.com/optimal-living/>

## **9. Find an accountability partner and a support network.**

Your accountability partner is the person you meet with regular (weekly or monthly) and to whom you make a commitment to take specific actions – and you expect that person to hold you accountable. This can be a professional coach or a colleague. It should **not** be spouse, parent, child or other a family member.

Fill your support network with people who are on the same mental, physical or spiritual path. They don't have to have the same goals, but they may be other people who are also downsizing or who are starting a business or some new project.

Annmarie Kelly has [Victory Circles](http://victoriouswoman.com/victory-circles/), in person and virtual, that can help you. Find out when the next one is starting by visiting <http://victoriouswoman.com/victory-circles/>

## **10. Do what scares you.**

Victory is the stretch you make out of your comfort zone that gets you from where you are to where you want to be. If you always hang out in your comfort zone, you will continue to do what you are doing now – and, in time, you'll regret it (and maybe when it's too late to do anything about it).

Every day, do something that scares you. It might be a phone call or meeting someone new, doing an activity you would never have considered or going someplace where you know no one. Whatever it is, and however it turns out, doing what scares you builds your confidence

***Downshifting toward Retirement***

The Victorious Woman Project ☞ [www.VictoriousWoman.com](http://www.VictoriousWoman.com) ☞ 610-738-8225

muscle.

As you plan your downshift, remember: YOU have the POWER. You have the power to choose, to create a vision for a successful downshift, to take action. And, when you do, the result is:

- Conspicuous happiness
- Pride in your accomplishments
- A palpable sense of Self-satisfaction
- Personal fulfilment
- A happy legacy that touches everyone you know

## You Are Not Alone!

Join the [Victory Chicks Community on Facebook](https://www.facebook.com/groups/569757436525400) – a free private group of savvy women just like you!

Get daily inspiration with seminars, books, motivational quotes, and classes by joining our community Facebook page:

<https://www.facebook.com/victoriouswomanproject/>

Need guidance to help figure out the changes in your life

## Join us for the **SAVVY SIZZLE:** The **NO REGRETS** Master Class™

### What you will get:



- Four one-hour recorded classes with Annmarie Kelly
- The Savvy Sizzle downloadable worksheets, customized to each class
- Two 2-hour phone calls with Annmarie Kelly
- The Victory by Design e-book to supplement the classes
- Private Facebook Group where you can connect with other Savvy Sizzle participants

And more!

Check out link below:

<https://victoriouswoman.com/savvy-sizzle/>

### ***Downshifting toward Retirement***

The Victorious Woman Project  [www.VictoriousWoman.com](http://www.VictoriousWoman.com)  610-738-8225

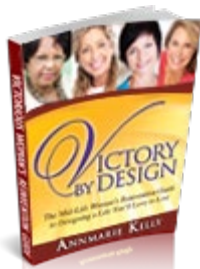
Have you read Annmarie Kelly's books?



### **Victorious Woman! Shaping Life's Challenges into Personal Victories**

“This new book...will give hope to other women who need to know that they can do it...with patience, persistence, prayer and a whole lot of courage.”

Azriela Jaffe, Harrisburg Patriot-News



### **Victory by Design E-Workbook**

Need some inspiration to help jumpstart your victory boosts? Download “Victory by Design” today!

"Victory by Design" is a step-by-step guide that will help you examine your life, figure out what you want to focus on and make a plan to achieve your dreams!

For permission to reprint this article, or to request an interview or to book Annmarie to speak for your company, organization or conference, complete the contact info at <http://victoriouswoman.com/contact/> or send Annmarie Kelly email at <mailto:Annmarie@VictoriousWoman.com>

## **Feeling scared, lost or overwhelmed about your downshifting plans? Want some help?**

Annmarie Kelly can help you!! You can take one online course or teleseminar or a series, join a workshop (in-person or online), be part of a Victory Circle (mastermind and coaching) or work with Annmarie one-on-one.

Learn more at <http://victoriouswoman.com>

Or talk to Annmarie: [Annmarie@VictoriousWoman.com](mailto:Annmarie@VictoriousWoman.com) or 610-738-8225 (call for appointment)

### ***Downshifting toward Retirement***

The Victorious Woman Project ☞ [www.VictoriousWoman.com](http://www.VictoriousWoman.com) ☞ 610-738-8225



## About Annmarie Kelly



Annmarie Kelly has firsthand knowledge of the transformative power which determination & motivation can have in a person's life. While growing up in Havertown Pennsylvania, Annmarie was shy & introverted. She became a teacher at a local Catholic School and started to come out of her shell. She was engaged at twenty-two and was on course to follow a "traditional" life path. But a few months before the wedding, she broke off an engagement and started rethinking her life course. During that time, Annmarie realized she was following a path that could only lead to disappointments, regrets & lost opportunities. She made significant changes & her persistent efforts paid off. They enabled Annmarie to BE more, DO more & HAVE more of the kind of life that, on her old course, would only have been a dream. Now Annmarie helps other women do the same, helping them get inspired and empowered while building the skills they need to:

- Handle adversity
- Transform obstacles into opportunities
- Love the live they are living
- Become leaders in their lives, careers and communities.

With energy, empathy and a "yes, you can do it" attitude, Annmarie helps her audiences, readers, and clients find inspiration and direction and build skills so that they can shape their challenges into new beginnings...and fabulous victories.

Annmarie Kelly is the CEO of The Victorious Woman Project for women's empowerment and SkillBuilder Systems, focused on leadership and management development and communication skill-building. Annmarie is the author of three books: *Victorious Woman! Shaping Life's Challenges into Personal Victories*, *Victory by Design* and *Five Year Marriage* (2016, founder of the annual Victorious Woman Writing Contest (October) and The Girlfriend Gala (May), a Literacy Hero nominee and has received the:

- ASTDPHL Leadership Award
- International Women's Day Outstanding Service Award
- President's Call to Service, awarded by President Barack Obama

Annmarie grew up in the Philadelphia suburbs living in Havertown, Aldan and Drexel Hill. As a kid and young adult, Annmarie enjoyed being "down the shore" in Wildwood, Avalon or Cape May, New Jersey. That's still where she goes for getaway weekends. But a part of her heart is always in Maine, where she and her spouse, Joseph, have been vacationing for the past twenty years. Annmarie is an avid Phillies fan and has been since her father first took her to a Phillies game when she was five years old. Since moving to Chester County in 1998, she's been active with the community, including supporting local charities through the annual Girlfriend Gala, held each year during May's Victorious Woman Month. She loves traveling, ballroom dancing and spending time with Joseph and her good friends.

To book Annmarie for a keynote or interview: 610.738.8225, [Annmarie@AnnmarieKelly.com](mailto:Annmarie@AnnmarieKelly.com)



**Annmarie Kelly's websites:**

[www.AnnmarieKelly.com](http://www.AnnmarieKelly.com)  
[www.VictoriousWoman.com](http://www.VictoriousWoman.com)

**Connect with Annmarie:**

[Facebook: VictoriousWomanProject](#)  
[Twitter: @VictoryLady](#)  
[Instagram: @annmariekelly.1](#)

### **Downshifting toward Retirement**

The Victorious Woman Project  [www.VictoriousWoman.com](http://www.VictoriousWoman.com)  610-738-8225