



## Four Stages of Transition

*Anticipation \* Ending \* Passage \* New Normal*

**Anticipation** – Engaged in the expectation of an event.

Anticipation is the space of moving through THE IDEA of the change (financial and otherwise.) Bookkeeping and financial planning traditionally describe the most important tasks of anticipation. However, important conversations lay the groundwork. Some financial events happen by surprise; however, important conversations occur even before money arrives or the event technically happens. Any issues in one's relationship with money are going to be heightened during a major life event, for example selling a business or retiring.

How do we navigate the personal side of money, in concert with financial decisions and actions? The story (the transition) has already begun in the mind. The story we tell ourselves about what money means for us, and what we are going to do with it, informs choices, and contributes to the creation of our lives, including our identity. Destabilization naturally occurs during this stage.

*Tools: Managing Expectations, Decision Free Zone, What-ifs*

**Ending** – The event has occurred, irrevocably: there is no going back to change the reality of the event.

Ending means some aspect of life has come to an end. There is some degree of grieving. Relationships change. Meaning and purpose in life changes. Ending means a loss of something or someone. If the ending is unexpected, there might be shock, numbness, a nothing else matters attitude; one might feel frozen or paralyzed to handle ordinary tasks. This period can be exhausting mentally and emotionally.

With an ending, there is no going back. A new identity is emerging.

*“Before you can become a different person, you must let go of your identity.” ~ William Bridges*

With this alteration of identity, we shift from the question of how, to the question of why.

What is your unique transition style? Get it over with? Cocoon? Kicking and screaming?

People generally don't like endings, even if the ending is chosen. There is a choice to go on autopilot, or, to practice shifts to mindful and conscious responses.

Decisions, decisions...

*Tools: Decision Free Zone, Communication Preferences*

*Financial Practices: Cash flow (income and spending), Meeting financial requirements, Peace of mind technical work (i.e. new wills)*

*Every exit is an entry to somewhere else. ~ Tom Stoppard*

**Passage** – Money is received, activities may be complete (legal, housing, etc.) Still ungrounded.

In the passage stage, we are relating and adapting to change. How will and can we consciously respond to what occurs in our life? Research shows that if we feed the idea that our situation is stressing us out, with only negative implications, we can hinder cognitive and emotional faculties.

If we can attune to our interior landscape with self-love and kindness, our capacity to be in this stage of change skillfully expands. Mindfulness is essential for a skillful passage.

Passage is the longest stage of the four stages; it can be upwards of several years. In this stage there can be a sense of waking up if there has been shock and fatigue in the anticipation and ending stages. There is a sense of possibility if there has been effective practice in prior stages. Muscles built for adapting and resilience support passage toward a new normal.

It is important to note that Passage takes as long as it takes, for clarity, energy, and enthusiasm to surface in creating a New Normal.

Healthy passages include building new routines for social contact, measurable challenges, and purpose. There can be a sense of depletion, or incapacitation called transition fatigue. Six areas of life can be affected by prolonged transitions: cognition, emotions, physical functioning, relationships and work performance. While in transition fatigue is not the time to make important decisions. Getting through the decisions, to minimize discomfort, may be the actions that want to happen. If transition fatigue arises, it is best to pause decision-making and actions.

Moving through passage, we begin to feel alive again. Thoughts move to the future rather than the past. Confusion about identity and what's next may surface.

*Tools: What if..., Touchstone*

**New Normal** – The event is past-tense. Relief, renewal and energy are alive.

New normal arises when the event is successfully integrated. The event is digested and embodied. There is a sense of energy and renewal and the event is discussed in past-tense. Clarity, composure, openness and collaboration are present in interactions. Long- and short-term planning are engaged with ease. It becomes possible again to engage life with comfort and predictability.

There is fresh appreciation for going through the journey of a major life event.

A big struggle is a hold on victim behavior, which is typically about identity and who we are becoming.

*Tools: PMO, What if..., narrative activities*