Title of Article: Pre-Retirement Counselling for Government Employees.

Authors: Alao, A.A.


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Abstract:

The paper explores the three main periods of life, education, work and retirement. It highlights that while these periods may be distinct for some, there could be some overlapping for others. The general concept of retirement and the various types of retirement were discussed. The necessity and advantages of planning early for retirement were explored. The paper also explored the characteristics and possible consequences of the retirement period. Possible strategies for coping with challenges during retirement were discussed.