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Weekly Insight
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Nurses: What You Need To Know NOW BEFORE You Step Away

This Week's Focus

After 25, 30, or 40 years in healthcare, a hard shift can feel different. You have already suffered from long hours. short staffing, intense pressure, workplace politics, the missed family time, and the feeling that the job keeps asking for more of you.

If you are a veteran nurse, the first question does not have to be, "Can I retire today?" The better first question is: "Do I have options?"

This issue of SFL Weekly Insights helps you start there. You will look at why burnout can become a retirement timing question, what areas need to be reviewed before stepping away, and why getting professional guidance can help turn exhaustion into a clear next step.

Content Overview

- Why burnout may be telling you to pause
- What to review before leaving healthcare
- How planning can turn stress into options
- Why professional guidance matters before deciding

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Burnout Does *Not* Mean You are Weak

A veteran nurse can be excellent at her job and still be tired of the life that job now demands. After 25, 30, or 40 years in healthcare, burnout does not always sound dramatic, sometimes it sounds like, **"I am tired," "The job is not what it used to be,"** or **"I do not know how much longer I can keep doing this."** These nurses are dependable, practical, and loyal to helping others and making sure that the people they treat are always getting the best care These nurses have already spent decades caring for patients, coworkers, and family. But it is the nurse who feels spread thin the most wants simple answers to complicated problems: how to get more control over her time, less stress, and confidence about her next chapter.

THE REAL PAIN IS FEELING STUCK.

A hard shift ends. Staffing is short again. A supervisor pushes too far. Another family event gets missed. Then a coworker retires, and the thought becomes harder to ignore: Maybe I have options too." That thought matters. Reuters reported that 55% of U.S. healthcare workers planned to search for, interview for, or switch jobs in 2026, while 84% said they felt underappreciated at their current employer.

But the first question is not, "Can I retire today?" That question is too big. A better first question is: "What would need to be true for me to have more control?"

Maybe that means **retiring sooner.** Maybe it means **reducing hours.** Maybe it means **changing roles.** Maybe it means building a bridge to Medicare, reviewing a 401(k) or 403(b), coordinating a spouse's income, or checking whether savings can support the next step. Underfunding retirement can force healthcare professionals to work longer than expected out of financial necessity. It also says professional guidance can simplify complex decisions and provide clearer direction. That is where planning turns exhaustion into options.

You do not need to decide today whether you are done. You need to know whether you are closer than you think, what gaps remain, and what steps would give you more control.

Before You Decide, Discover Out What Is Possible

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After years in healthcare, it is easy to think the only choices are simple: Keep going, cut back, retire, or continue to stay stuck. But most real decisions are not that clean. The first step is not walking away from work. The first step is knowing what your choices actually are.

A veteran nurse deserves a review that is calm, private, and practical. Not a lecture. Not pressure. Not someone telling you how hard your job is. You already know that. What you need is someone to help connect the pieces.

What needs to be checked first

Before you can know whether stepping back is realistic, a few areas need to work together. Your **retirement accounts** matter. Your **healthcare coverage** matters. Your **spouse's income and benefits** may matter. Your **Social Security timing** matters. Your **tax** picture matters. Your **monthly income needs** matter. Looked at separately, these pieces can feel overwhelming, but when looked at together, they can start to show a path. The goal is clarity, not a rushed decision. A good review does not push you into a decision before you are ready. It should help answer questions like:

Can I reduce hours without hurting my future?
Could I leave earlier than I thought?
What would I need to bridge before Medicare?
What happens to my retirement accounts if I stop working?
How will could I feel safe when I finally decide to make a change?

Those answers can turn a vague feeling into a real plan.

You have spent your career helping other people through stressful moments. This is one of those moments where you are allowed to have help too. Professional guidance is not about giving up control. It is about getting a clear view of your options before stress, exhaustion, or frustration makes the decision for you. You may learn that you are not ready yet. You may learn that you are closer than you thought. Either answer is better than wondering.

The next page focuses on Avoiding Professional Help. That matters because this is exactly the point where many people stop. They think they need to figure everything out before asking for guidance. You do not.

You can start with one simple question: "Do I have realistic options to step away from healthcare sooner than I thought?"

15. Avoiding Professional Help

Problem: Not consulting with legal, tax, and financial professionals can lead to unintentional errors and loss of wealth.

Exercise:

List areas of your financial life where you may need professional guidance (taxes, estate planning, investments).

Prompt:

How can hiring a professional improve your financial situation and help avoid costly mistakes?

Checklist:

- ❑ Identify and contact professionals in areas where you lack expertise.
- ❑ Schedule consultations with financial, tax, and legal advisors.
- ❑ Review professional recommendations and implement changes as needed.

Action Plan:

Work with professionals to develop a comprehensive financial plan over the next 6 months.