

The Joy of Missing Out

When you retire, something strange happens. Your calendar looks wide open, and suddenly, everyone wants a piece of it.

At first, it feels flatteringâ??your time is in demand. But if you donâ??t learn to say no with intention, your well-earned freedom can quickly vanish under a pile of coffee dates, volunteer commitments, and favors that werenâ??t part of your retirement dream. Without meaning to, you may find yourself working just as hard as before, only this time without a paycheck.

Thatâ??s the paradox of retirement. An open calendar that promises peace can become a trap if you donâ??t guard it with boundaries. Saying no becomes a critical skill, not because youâ??re selfish but because youâ??re protecting the life youâ??ve spent decades working toward.

Still, for many of us, saying no doesnâ??t come easy. It feels uncomfortable. Unnatural. Even risky. Why is that?

Why Saying No Gives You the Ick

Long before emails, deadlines, and family group chats, we were kids trying to stay safe in a grown-up world. For many of us, the earliest lesson was simple: Acceptance equals survival.

â??Saying no in childhood often triggered disappointment, anger, or withdrawal,â?• says Natalie Lue in her book, *The Joy of Saying No*. Itâ??s a cautionary tale about why constant people-pleasing not

---

only is a detriment to joy but can also harm your health. â??We learned to equate no with rejection. This early wiring makes it hard to distinguish a simple boundary from an emotional risk.â?•

As we grow up, what we say no to is often either family or work. A parent may feel like a failure when they miss a childâ??s basketball game to prioritize a work project. Someone may feel like theyâ??re disappointing their partner when they need to visit an aging parent on a regular date night.

In both examples, the person saying no feels guilt and regret. Coupled with the subconscious childhood fear of rejection, these adult experiences can make saying no feel like an insurmountable challenge to be avoided at all costs.

The result is that we say yes too often and overcommit ourselves to what other people want from us. Itâ??s a lose-lose situation. Both paths lead to stress.

The Cost of Cortisol

When our cave-dwelling ancestors faced life-threatening dangerâ??an unknown sound or sight nearbyâ??their brains sent a distress signal to their adrenal glands, which released cortisol, the stress hormone. Cortisol, in turn, signaled their body to release glucose, a fuel that could power either fight or flight. This mechanism evolved to help humans succeed in a dangerous world.

While most of us are no longer on high alert to threats in the brush, our bodies, brains, and nervous systems have not evolved at the same pace.

The human body today reacts the same way to an overly full calendar as our ancestorsâ?? bodies reacted to a lion. Cortisol erupts, but rather than pushing a person to fight or flee, it triggers inflammation, weight gain, insomnia, depression, memory loss, and an increased risk of heart disease.

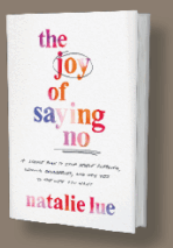
Lourdes Aldanondo, a therapist, naturopath, and co-author of the best-selling *Ignite Your Life for Women*, says many people think people-pleasing is just a personality quirk. But itâ??s also a cultural phenomenon and a chronic stressor with real effects on physical and mental health.

Persistently elevated cortisol levels wreak havoc on the body. â??If you never say no, your body lives in a state of subtle stress,â?• says Aldanondo. â??Depending on your individual bodyâ??s vulnerabilities, you may develop irritable bowel syndrome, or if youâ??re a regular athlete, your muscles may tighten, leading to spasm and injury. If youâ??ve always been prone to headaches, stress can turn into a three-day migraine.â?•

â??Each personâ??s body reacts to stress differently, but the common cause is the same,â?• says Aldanondo. â??If you do not get a handle on the stress in your life, itâ??s a matter of whenâ??not ifâ??you will become ill.â?•

And the impact extends beyond stress. It also affects how we shape our daily lives, especially in retirement.

Natalie Lue, author of *The Joy of Saying No*, outlines five distinct people-pleasing behaviors that often linger from childhood into adulthood.



1. **Gooding.** You say yes to milk in your coffee even if you're lactose intolerant. You might believe your self-worth is tied to being nice.
2. **Efforting.** You believe love and approval must be earned through overdoing. You clean your partner's car without being asked, then feel hurt when your effort isn't met with enthusiasm and gratitude.
3. **Avoiding.** You say yes to avoid conflict or confrontation, only to backtrack later via awkward text or email. This avoidance provides temporary relief but can create long-term anxiety.
4. **Saving.** You frequently take on the role of rescuer. You answer the phone during dinner to listen to a friend vent—for the fifth time that week. You shoulder financial, emotional, or logistical burdens that aren't yours to carry.
5. **Suffering.** You internalize martyrdom. You say, "No, it's fine," when someone cuts in line in front of you. Your suffering becomes your silent love language.

Retirement Brings Expectations

Life in retirement is fundamentally different from life with a career. The shift from structured workdays to an open calendar creates a false impression you are constantly available. You have the chance to control your days and weeksâ??in theory at least. Itâ??s important to recognize this opportunity and seize it.

â??Perhaps the most important thing to learn is that free time doesnâ??t equal availability,â?• says Lue. Without clear boundaries, your well-earned freedom can quickly morph into everyone elseâ??s convenience.

â??Boundaries are the walls that protect your freedom,â?• says Aldanondo. â??Theyâ??re not rigid; theyâ??re flexible, but firm. When you listen to your body, especially your gut, your life becomes much easier.â?•

In retirement, saying no is essential. Imagine your boundaries not as a fence to keep others out, but as a frame that can help hold your life in place.

Calendar with Intention

One person taking charge of retirement is former CAPTRUST Chief Marketing Officer John Curry, who stepped back from a busy career last year and moved to Barcelona.

â??As a working person, your day starts out full,â?• says Curry. â??Within that fullness, you create capacity to do the things you love, like innovation or spending time with your team. Youâ??re starting at the top and working down.â?• But that changes when you retire.

â??In retirement, youâ??re building from the ground up,â?• he says. â??You donâ??t have to do anything. So the question becomes, what do you want to do? How do you build the day or the week that you want?â?•

For Curry, that means scheduling daily Spanish-language study time, date nights with his wife, Marcela, regular time with friends, gym sessions, and rehearsals with his band. He jokes that this approach to scheduling feels a lot like playing Tetris.

â??Each day begins as an empty board,â?• says Curry. â??I stack time blocksâ??morning Spanish, evening rehearsalsâ??so the pieces fit without pressure. When it works, I get to do things I enjoy without feeling overburdened or stressed.â?•

Curry says he has created a weekly structure that honors his passions, while also saying no to things that donâ??t align with his values or goals.

King of Your Castle

As in all things, balance is key. People will take as much as you give them.

Maybe you have a friend who always wants to meet up for dinner. Or you volunteer for an organization that is always asking for more. Thinking strategically about your calendar helps you avoid the pitfalls of saying yes when you want to say no.

You canâ??t build a fulfilling day or weekâ??one that includes the joys of a well-lived lifeâ??without strong boundaries.

â??If I know Iâ??m going to be writing this week, how do I make sure I have the focus time I need?â?• says Curry. â??I know I have music rehearsals on Wednesdays and Saturdays, so how do I defend my free time those days?â?•

Another good metaphor is to think of your boundaries as a moat around a castle. You hold the rope that raises or lowers the drawbridge. As the monarch, youâ??re responsible for protecting everyone inside.

â??I know when I get overburdened,â?• says Curry. â??I may commit to a music project or I know someoneâ??s coming to visit me, and so I wonâ??t be able to do some of my regular things. When that happens, I have to call a timeout and figure out what I can do to pare it back.â?•

Lower the drawbridge for the things you want in your life, but remember, saying no can protect your freedom.

Making It a Habit

If you struggle to say no and often find yourself overcommitted, donâ??t worryâ??you are not alone. Establishing boundaries isnâ??t easy, especially if youâ??ve never done itâ??or have done it poorly. But like any new habit, it gets easier with practice.

Hereâ??s how to get started.

- **Press pause.** Itâ??s easy to fall back into old patterns. A friend or relative asks you to do something youâ??ve done dozens of times already. Instead of saying yes automatically, call a mental timeout to really consider the request and remind yourself you hold the rope to the drawbridge.
- **Donâ??t say sorry.** If you decide to say no, you do not need to apologize. A simple â??I appreciate the offer, but I have to passâ?• is enough. No further explanation required.
- **Expect pushback.** Be prepared for resistance. You might hear, â??What do you mean? Youâ??re retired. Youâ??ve got all the time in the world!â?• Maybe thatâ??s true, but itâ??s your time, and only you get to decide how you will spend it.
- **Hold steady.** If you give in, you teach others that youâ??re open to negotiating. But if you hold steady, you teach them to respect your boundaries. The more often you do this, the less likely it is that you will get pushback.

The key to success is knowing when to lower the drawbridge and when to keep it raised. Finding that balance is essential, especially during retirement, which should be your chance to control your calendar.

â??Thereâ??s a common myth that boundaries are burdensome, but a well-placed no creates space for a truly joyful yes,â?• says Aldanondo. â??Yes should be a buoy, not a boulder. It should lift you up, not sink you. When you choose the yes that lights you up, you show up better for your family, your work, and yourself.â?•

Written by Catherine Stuckey

Have questions? Need help? Call the CAPTRUST at Work Desk at 800.967.9948, or schedule an appointment with a retirement counselor today.

Legal Notice
This document is intended to be informational only. CAPTRUST does not render legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not warranted by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

Â© 2026 CAPTRUST Financial Advisors
