



Retirement & Longevity: Build Your Next Chapter

A practical starting guide to steady income, Social Security, and living well as you age

Learn with care. Make thoughtful choices. Keep building a life that fits you.

SHAD EDDIE MONGRUE

Free preview edition · pages 1–2
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01

Why Retirement Matters Now

Retirement is not simply the day you stop working. It is a new chapter shaped by income, daily choices, and the way you want to live as you age.

- ◆ Retired-worker beneficiaries averaged age 74.4 in 2025, showing that retirement continues into later life.¹
- ◆ As of June 30, 2026, about 88 percent of people aged 65 and older received Social Security benefits.²
- ◆ Among people aged 75 and older, the estimated share receiving benefits was about 94 percent.²
- ◆ The average monthly benefit for a retired worker alone was \$2,079, a useful point of comparison.²

Retirement can stretch across many years, so useful planning is about more than a final workday. Social Security is one part of the picture; your routines, expenses, and goals matter too. This book offers education, not personal financial, health, or benefits advice. Start with what you know, then build a short list of questions. Next, you'll turn that list into a simple first step.

INSIDE THIS BOOK

Start with a quick organizing exercise, learn key retirement concepts, and try a simple starter plan. Then explore the shelf's planned books on income, Social Security, and healthy aging.

02

Your First Clear Step

Use a short session today to create a clearer starting point. You do not need special software or a financial decision; just gather the questions you want to answer.

- ◆ Choose a quiet place and open a notebook, blank document, or notes app you can return to.
- ◆ Write down income sources you already know about, without guessing at amounts you have not checked.
- ◆ List regular expenses you want retirement income to support, such as housing, food, and transportation.
- ◆ Add questions about Social Security, work, or later-life priorities, then choose one to research first.

Keep this note as a starting point, not a fixed plan. Mark uncertain details as questions instead of filling gaps with guesses. You can later check your Social Security record, compare your expenses, or ask a qualified professional about a decision that affects your finances. For now, the win is seeing your priorities in one place. Next, you'll learn the core terms behind the choices.

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You've read the free pages. Here's what the rest of this book covers:

- 3 The Core Ideas, Made Clear
- 4 A Seven-Day Starter Plan
- 5 Learn, Earn, Avoid Costly Mistakes
- 6 Your Next Chapter Starts Here

BY THE END OF THIS SHELF, YOU WILL

- ◆ A clearer starting point for retirement questions
- ◆ A better grasp of Social Security basics
- ◆ A practical way to sort facts from questions
- ◆ More confidence asking focused questions
- ◆ Ideas for learning, saving, and living well

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Sources for the free pages

Every statistic in this book is numbered and links to the page it came from. Each one was checked word for word against its source in October 2026. Figures can change as sources update. This book is for education and is not personal financial, legal, medical or professional advice.

- 1 **Social Security Administration**, Fast Facts & Figures About Social Security, 2026 (2026). https://www.ssa.gov/policy/docs/chartbooks/fast_facts/2026/fast_facts26.html
- 2 **Social Security Administration**, Fact Sheet on the Old-Age, Survivors, and Disability Insurance Program (June 30, 2026). <https://www.ssa.gov/OACT/FACTS/>