

## Pre-retirement Education Program for Faculty of Nursing Employees in El-Minia University

Soheir Bader El-din<sup>1</sup>, Gehan R. Mohamed<sup>2</sup> and Manal H. Abo El Maged<sup>3</sup>

<sup>1</sup>Community Health Nursing, Cairo University, <sup>2</sup>Geriatric Nursing, El-Minia University <sup>3</sup>Psychiatric Nursing, El-Minia University, Egypt. [Gehan.Hefnawy@yahoo.com](mailto:Gehan.Hefnawy@yahoo.com)

**Abstract:** Today, there is rising interest in retirement preparation programs that integrate personal, lifestyle and financial factors. A new model of retirement readiness takes a total balanced approach for planning that covers networking & engagement, overall health and wealth. The retirement well-being basic dimensions are Bio-Medical, Geo-financial, and Psychosocial dimension. **This study aimed to** assess, plan, & implement a pre-retirement education program, and evaluate its impact on employees' knowledge, skills and coping mechanisms for healthy, happy and financial confidence retirement. **Methodology;** It is a quasi experimental study design, the studied sample included all permanent employees (n= 55) of Faculty of Nursing in El-Minia University. A pilot study was done on 10 employees. The remaining (n= 45) were categories randomly into six groups. The study-strategy included pre-test, and one month follow-up post-test. This study was conducted around one and half year and the data were collected through; (1) an interviewing questionnaire sheet which covered, Socio-demographic characteristics, employees' health, and financial readiness for retirement.(2) "Retirement Readiness Test for Cops" scale. (3) An observational Check list for practices of Psycho-physical health promotion. **Result;** results denoted that the socio-demographic characteristics of employees, more than half (57.8%) were between 35 to less than 50 years old, and (60%) from them were male. Also, more than half (55.6%) graduated from secondary school and (77.8%) works as administrators while the rest of them (22.2%) are workers. More than one third (37.8%) doing periodic examinations and laboratory investigations after the program. There are significant differences between pre-test and follow-up test, in doing regular exercise and in saving money on a regular basis ( $P \leq 0.05$ ). There are highly significant differences in performance of psycho-physical health promotion procedures ( $P = 0.00$ ), except in Kegel exercise ( $P \parallel 0.05$ ). There are significant differences in employees' cops for satisfactory retirement in between pretest and follow-up test ( $P \leq 0.05$ ). There are significant differences also, in relation between employee's age and their cops for satisfactory retirement ( $P \leq 0.05$ ) in follow-up post test, while there aren't significant differences in relation between cops and employee's level of education ( $P \parallel 0.05$ ). **Conclusion:** All employees have poor knowledge, and skills for health, happy and financial confidence retirement before the program, while significance improvement was detected after the program. Also the employee's actions were slightly improved, so they need additional pre-retirement education and counseling/guidance, the study suggests the increasing nursing role in health education programs.

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### 1. Introduction

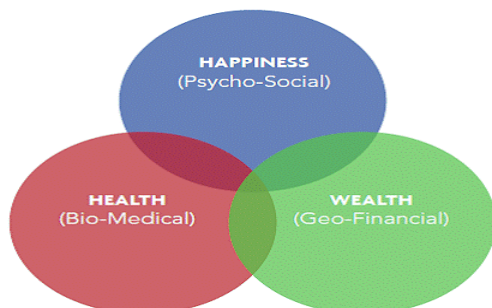
Retirement is a long process because it doesn't take place in a day, or even in a single year. The new retirement Mindscape study reveals that people migrate through distinct and predictable stages of retirement. Each stage has an impact on every other area of their life, their family, their workplace, their community, and their financial situation (Ameriprise, et al. 2006). Retirement age varies from country to country but it is generally between 55 and 70 (Stuart, 2006). In Egypt, usually the retirement age begins at 60 years expect in some employments. (Office of police, 2007). Retirement planning needs to be started early, perhaps around age 50 or less (Johnson, 2007). A New model of retirement readiness takes a total balanced approach to planning that covers, **networking & engagement -**

connecting with other people in meaningful activities such as volunteer work, or even exploring a new career -, **overall health** - staying as healthy as possible for however long living- and **wealth**-preparing financially to sufficient income (Chairman, 2007).

Nelson, 2006 and International Foundation for Retirement Education (InFRE), 2008 confirmed that the basic dimensions for retirement readiness well-being are Bio-Medical, Geo-Financial, and Psycho-Social dimension.

Assessment of the overall health status is usually done by periodic health examinations for the body organs, and their functioning, in addition to, screening of the risk factors and disease. Screening prevents the onset of disease or the worsening of an existing disease. For example, measurement of blood

pressure is intended to detect hypertension so as to initiate treatment and prevent subsequent morbidity (e.g., stroke or renal failure) or mortality (**Atkinson and Roblnson, 2010**).



**Fig. (1): Basic dimension for retirement readiness well-being (InFRE, 2008)**

Along with healthcare, retirement security is one of the most critical financial issues facing governments, employers, and individuals – and will be for decades to come (**Winograd and Marcks, 2008**). Because, when employees retire, they make the transition from the ‘savings phase’ to the ‘payout phase’ (**Stuart, 2006**). Employees must take advantage of opportunities provided and must assume responsibility for taking steps to meet their retirement goals. It is helpful to provide as many tools and as much information as is needed to understand the importance and value of retirement saving and investments in preparation for retirement (**Chairman, 2007**).

Researchers continue into how much financial preparation is needed, **Nelson, 2006** suggested that, 85% of pre-retirement income might be more appropriate. **While, the Retirement Resource Center, 2010** decided that saving 10% from total income of 20 to less than 40 years old person with an automatic savings plan can give more financial freedom today and protection to cover what's in store tomorrow. **Rappaport, 2006** added that 40 years old and more should save approximately 12% to 15% from their income over a long career, in addition to Social Security should produce a sufficient nest-egg for retirement.

In Egypt, usually, pension benefits are paid at age 60 after 120 months of contributions (basic wage pension) and at age 50 with 240 months of contribution (variable wage pensions). Early retirement pension is authorized after at least 240 months of contributions entailing the reduction of pension benefits. The pension benefits in each scheme are calculated in accordance with pre-determined formulas. The maximum pension is equal

to **80%** of the average earning, including basic and variable wages, during the last year before retirement or 920 EGP a month, whichever is less (**OECD, 2009**). So, our responsibility is to provide as many tools and as much information as is needed to understand the importance and value of retirement saving and investments in preparation for retirement (**Chairman, 2007**).

#### **Aims of the study**

This study aimed to:

- 1- Assess, plan, and implement a pre-retirement education program.
- 2- Evaluate its impact on the employees' knowledge, actions and coping mechanisms for healthy, happy and financial confidence retirement.

#### **Research design**

A quasi experimental design (pre/post tests) study was utilized to evaluate the effects of a pre-retirement program on employee's actions toward healthy, happy & financial confidence retirement and retirement coping mechanisms.

#### **Sample**

All the fifty five permanent employees of Faculty of Nursing in El-Minia University were included into this study, while 10 employees for the pilot study were excluded.

#### **Setting**

The present study was carried out in Facility of Nursing in El-Minia University.

#### **Tools of the study**

**I- A Structured Interviewing questionnaire**, it is done by the researcher, which included the following; **1- Socio-demographic characteristics**, it consisted of age, sex, level of education, and social status, **2- assessment of employees readiness for healthy retirement**, it included nine questions to assess the employees knowledge and actions toward health promotion & disease prevention. **3- assessment of employees readiness for financially confidence retirement**, it included eight questions to assess the employees knowledge and actions for retirement financial confidence. The scoring of the employee's knowledge and actions were judged as **Kotb, 2004, and Sharkawy, 2007** who estimated as; poor (< 50%), satisfactory (50-<70%) and good (70 + %).

**II- A Retirement Readiness Test for Cops**, it was designed by Dr, Daniel A. Goldfarb (1994), to predict retirement satisfaction. This scale is composed of twenty five questions. The questions were answered

using a Likert Scale format ranging from **(1) Strongly Agree to (5) Strongly disagree**. A prediction score was calculated by adding up the responded to each question. Then calculate scoring, if the scoring was **(25 - 40)** it indicated that- **the retirement will not be easy for this employee and should expect some problems and be prepared to work them out-**, if was **(81 – 110)** it indicated that - **the employee was a good candidate for retirement but some issues will come up but he/she will be able to handle-**, and if the scoring was **(111 - 125)** it means that -**this employee was excellence candidate for retirement**.

**III- Observational check list**, it is designed by the researcher for assessing some of psycho-physical health promotion procedures as, **deep breathing exercise, muscular & mental relaxation techniques, breast self examination, kegel exercise, and measurement of body mass index**. Performing step takes **one degree** while undoing or incorrect one takes **zero**.

#### **Statistical analysis:**

Data were tabulated and analyzed using SPSS-version15 and the comparison between pretest and follow-up post-test was done by Chi-square. P- Value was considered significant when ( $P \leq 0.05$ ).

#### **The Pre-retirement program:**

It has been developed by the researcher based on the relevant literature, and the available resources.

#### **General objective of the program:**

##### **The general objective of the program was to;**

- 1- Assess and improve the employees' knowledge, actions for healthy, happy, & financial confidence retirement and coping mechanism for satisfactory retirement.

#### **The specific objectives of the program:**

##### **After implementing the program the employees will be able to;**

- 1- Understand the importance of doing regular exercise on body systems.
- 2- Recognize nutritional elements and total colors required for elders.
- 3- Enumerate times of periodic health examinations and laboratory examination.
- 4- Describe some advisement for promoting psychological health.
- 5- Explain some ideas for financial confidence retirement.
- 6- Describe actions for happy retirement.
- 7- Demonstrates psycho-physical health promotion procedures such as deep breathing exercise,

relaxation techniques, breast self examination, kegel exercise and calculate of body mass index.

- 8- Set an appropriate individual plan for healthy, happy and financial confidence retirement.

#### **Program's Phases**

The proposed program was conducted through the following phases;

##### **1- Assessment Phase (early Phase):**

This phase was aiming to assessing the employee readiness for retirement. Based on the assessment phase, the program, tools and media were prepared by the researcher in the form of booklet, and a video visual material. It was taking nine months, beginning in 1st August, 2010 to 30 April, 2011.

##### **2- Planning Phase (Preparatory Phase):**

The Planning Phase includes the program strategy time, number of sessions, teaching methods, media used, learning activities and the teaching place.

##### **3- Implementation of the program (Implementation Phase):**

At the beginning a written approval was taken from dean of Faculty of Nursing in El-Minia University after explaining the strategy of the study. Then the study aim was explained to employees and their consents were obtained to participate in the research.

A pilot study was done on 10 employees. The remaining numbers (n= 45) were classified randomly into 7 groups. Each group was 5-8 employees. Pretest was done before implementation of the program. The time required for completing the questionnaire sheet and observational check list was about two hours. Each group was spent two week in implementation of the program. So the total time used in program application was 14 weeks beginning in 1st May 2011 to 31 July 2011. Numbers of sessions were 4 sessions for each group, two sessions /week. Session 1; "Pre-test and introduction about the program", session 2; "teaching for healthy retirement", session 3; "teaching for happy retirement", and session 4 "teaching about financial confident retirement and post-test".

##### **4- Evaluation phase:**

A one month follow-up post-test conducted to evaluate the employees' knowledge and actions toward healthy, happy and financial confidence retirement in addition to test their retirement copes.

**3. Results:****Table (1): Periodic examination and laboratory investigations and physical exercise (readiness for healthy retirement) among employees' pre/post tests in percentage distribution t (n= 45)**

Items	Pre-test		Follow-up Post-test		X (P- value )
	No.	%	No.	%	
4- Are you doing periodic examinations and laboratory investigations?					
a- Yes	0	0.0	17	37.8	0.59 (0.44)
b- No	45	100	28	62.2	
4- If the answer's No, Why?					
a- I don't know the time of them	45	100	0	0.0	-----
b- It is very expensive	0	0.0	31	68.9	
c- I am busy	0	0.0	14	31.1	
5- Are you doing regular physical exercise?					
a- Yes	13	28.9	26	57.8	4.18 (0.04)*
b- No	32	71.1	19	42.2	

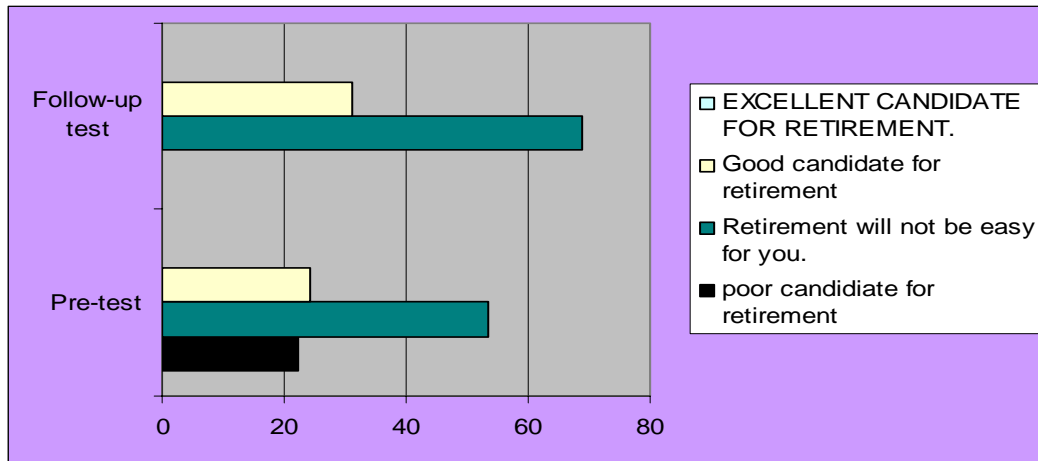
\* = Statistically significant ( $P \leq 0.05$ )**Table (2): "Readiness for financial confidence" Items among the employee in percentage distribution of pre/post tests (n= 45)**

Items	Pre-test		Follow-up Post-Test		X (P- value )
	No.	%	No.	%	
1- Do you calculate how much will you need for financial safe retirement?					
a- Yes	1	2.2	17	37.8	2.57 (0.63)
b- No	43	95.6	23	51.1	
c- Guess	1	2.2	5	11.1	
2- Are you saving money on a regular basis for retirement?					
a- Yes	0	0.0	0	0.0	3.38 (0.05)*
b- No	32	71.1	12	26.7	
c- Beginning to save	13	28.9	33	73.3	
3- Are you know the accurate percent which must be saved as regard to your age?					
a- Yes	2	4.4	40	88.9	1.76 (0.68)
b- No	43	95.6	5	11.1	
4- Are you think that you need to work after retirement?					
a- Yes	16	35.6	5	11.1	3.35 (0.50)
b- No	13	28.9	29	64.5	
c- I don't know	16	35.6	11	24.4	
5 - How confident that you have enough money for secure retirement?					
a- Very confident	3	6.7	17	37.8	6.83 (0.34)
b- Somewhat confident	21	46.7	22	48.9	
c- Not to confident	16	35.6	6	13.3	
d- Not at all confident	5	11.1	0	0.0	

\* = Statistically significant ( $P \leq 0.05$ )**Table (3): Performance of psycho-physical health promotion actions Among the employees' pre/post tests in percentage distribution (n= 45)**

Score	Pre-test		Follow-up post-test		X2 (P1)
	No.	%	No.	%	
<b>1- Deep breathing exercise:</b>					
- Poor	45	100.0	18	40.0	10.5 (0.00)**
- Satisfactory	0	0.0	5	11.1	
- Good	0	0.0	22	48.9	
<b>2- Muscular relaxation technique:</b>					
- Poor	44	97.8	24	53.3	9.1 (0.00)**
- Satisfactory	0	0.0	10	22.2	
- Good	1	2.2	11	24.4	
<b>3- Mental relaxation technique:</b>					
- Poor	45	100.0	18	40.0	12.3 (0.00)**
- Satisfactory	0	0.0	17	37.8	
- Good	0	0.0	10	22.2	
<b>4- Kegel exercise:</b>					
- Poor	45	100	28	62.2	2.7 (0.10)
- Satisfactory	0	0.0	17	37.8	
- Good	0	0.0	0	0.0	
<b>5- Brest self examinations:</b>					
- Poor	43	95.6	23	51.1	78.4 (0.00)**
- Satisfactory	1	2.2	0	0.0	
- Good	1	2.2	22	48.9	
<b>6- Measurement of body mass index:</b>					
- Poor	45	100	23	51.1	11.2 **0.00(
- Satisfactory	0	0.0	17	37.8	
- Good	0	0.0	5	11.1	

**NB:** - Poor (< 50%) - Satisfactory (50 - < 70%) - Good (>70%); \*\* = Statistically highly significant ( $P = 0.00$ )



**Figure (2): Distribution of total scores obtained by employees regarding their cops readiness for satisfactory retirement (n= 45)**

Statistically Significant Differences between pretest and follow-up post- test ( $P \leq 0.05$ )

**Table (4): Relation between employees age and their perception for needing of retirement preparation (n= 45)**

Items	Age group		Pre-test						Follow-up test						X2 (P-V)
			Early career "< 35 yrs"		Mild career "35 to < 50 yrs"		Late Career "> 50 yrs"		Early career "< 35 yrs"		Mild career "35 to < 50 yrs"		Late Career "> 50 yrs"		
			No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1- Do you need preparation for healthy retirement?														1.15 (0.56)	
a- Yes	3	6.7	18	40.0	10	22.2	3	6.7	19	42.2	8	17.7			
b- No	0	0.0	7	15.5	2	4.4	2	4.4	7	15.5	6	13.3			
c- I don't know	2	4.4	1	2.2	2	4.4	0	0.0	0	0.0	0	0.0			
2- Do you need a financial preparation for secure retirement?														9.51 (0.05)*	
a- Yes	2	4.4	18	40.0	5	11.1	3	6.7	20	44.4	5	11.1			
b- No	0	0.0	6	13.3	5	11.1	2	4.4	5	11.1	7	15.5			
c- I don't know	3	6.7	2	4.4	4	8.8	0	0.0	1	2.2	2	4.4			
3- Do you need a psycho-social preparation for happy retirement?														8.52 (0.05)*	
a- Yes	2	4.4	14	31.1	6	13.3	0	0.0	5	11.1	1	2.2			
b- No	0	0.0	9	19.9	2	4.4	5	11.1	10	22.2	5	11.1			
c- I don't know	3	6.7	3	6.7	6	13.3	0	0.0	11	24.4	8	17.7			

\*= Statistically significant ( $P \leq 0.05$ )

**Table (5): Relation between level of education of employees and their perception for needing of retirement preparation (n= 45)**

Items	Level of education		Pre-test						Follow-up test						X2 (P-V)
			Illiterate		Secondary		University		Illiterate		Secondary		University		
			No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1- Do you need preparation for healthy retirement?														6.78 (0.15)	
a- Yes	5	11.1	19	42.2	7	15.5	4	8.9	14	31.1	12	26.6			
b- No	1	2.2	5	11.1	3	6.7	2	4.4	11	24.4	2	4.4			
c- I don't know	0	0.0	1	2.2	4	8.9	0	0.0	0	0.0	0	0.0			
2- Do you need a financial preparation for secure retirement?														9.83 (0.04)*	
a- Yes	1	2.2	16	35.5	3	6.7	1	2.2	17	37.7	10	22.2			
b- No	2	4.4	5	11.1	6	13.3	4	8.9	8	17.7	2	4.4			
c- I don't know	3	6.7	4	8.9	2	4.4	1	2.2	0	0.0	2	4.4			
3- Do you need a psycho-social preparation for happy retirement?														2.76 (0.59)	
a- Yes	3	6.7	19	42.2	10	22.2	0	0.0	3	6.7	3	6.7			
b- No	0	0.0	10	22.2	1	2.2	4	8.9	10	22.2	6	13.3			
c- I don't know	3	6.7	6	13.3	3	6.7	2	4.4	12	26.7	5	11.1			

\*= Statistically significant ( $P \leq 0.05$ )



**Table (6): Relation between employee's age and total scores of cops readiness for satisfactory retirement (n= 45)**

Items	Age group		Pre-test						Follow-up test					
			Early career "< 35 yrs"		Mild career "35 to < 50 yrs"		Late Career "> 50 yrs"		Early career "< 35 yrs"		Mild career "35 to < 50 yrs"		Late Career "> 50 yrs"	
			No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1- Poor candidate for retirement	0	0.0	6	13.3	4	8.9	0	0.0	0	0.0	0	0.0		
2- Retirement will not be easy for you. Expect some problems and be prepared to work them out.	4	8.9	13	28.9	7	15.5	1	2.2	18	40.0	8	17.8		
3- Good candidate for retirement but some issues will come up that you will be able to handle.	1	2.2	7	15.5	3	6.7	4	8.9	8	7.8	6	13.3		
4- Excellent candidate for retirement	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
X2 (P- Values)			2.28 (0.68)						6.67 (0.03)*					

\*=Statistically significant ( $P \leq 0.05$ )

**Table (7): Relation between level of education and total scores of cops readiness for satisfactory retirement (n= 45)**

Items	Level of education		Pre-test						Follow-up test					
			Illiterate		Secondary		University		Illiterate		Secondary		University	
			No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1- Poor candidate for retirement	0	0.0	6	13.3	4	8.9	0	0.0	0	0.0	0	0.0		
2- Retirement will not be easy for you. Expect some problems and be prepared to work them out.	5	11.1	12	26.7	7	15.5	3	6.7	20	44.4	8	17.7		
3- Good candidate for retirement but some issues will come up that you will be able to handle.	1	2.2	7	15.5	3	6.7	3	6.7	5	11.1	6	13.3		
4- Excellent candidate for retirement	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
X2 (P- Values)			3.13 (0.54)						3.34 (0.19)					

#### 4. Discussion:

As regard to, the socio-demographic characteristics of employees, more than half (57.8%) were between 35 to less than 50 years old, and (60%) from them were male. Also, more than half (55.6%) graduated from secondary school and (77.8%) works as administrators while the rest of them (22.2%) are workers. Most people would agree that the goal for a successful retirement is to be happy, healthy and financially secure. The problem is that retirement education has only focused on the financial side, with neglecting of the happiness and health side (Willett, 2007). The 2005 Retirement Confidence Survey (RCS), reported that employees have lack of basic knowledge about retirement this agree with all the present study results in pre-test.

As part of planning for total retirement well-being, it is important that the employees understand their health, and its impacts on their personal longevity and the steps that can be taken to improve their chances for remaining healthy and active throughout retirement. Willett, 2007 survey confirmed that (40%) from workers have routine physical checkups this disagree with the present findings which found that nobody (0.0%) was doing periodic examinations and laboratory investigations before the program. This reflects the reality of employees need for pre-retirement health program. The present program result reveals that more than quarter (28.9%) from employees were doing regular physical exercise, this agrees with Willett, 2007 survey which found fewer workers report exercising regularly.

Retirement fund calculation allows individuals to determine how much money they need to live comfortably during retirement. It is an initial step of retirement planning that lets individuals develop subsequent plans to achieve that goal. Calculation of retirement income and expenses as active retirement planning has been shown to positively affect attitudes toward retirement (Helman & Paladino, 2004).

The present study findings estimated that only (2.2%) calculated how much they will need for financial safe retirement and another present (2.2%) guess their need, such results disagree with Military Financial Confidence Survey, 2008 which found, 43% of service members report that they and/or their spouse have tried to calculate how much money they will need to have saved by the time they retire so that they can live comfortably. Similarly, Willett, 2007 found that nearly six in ten (58%) have not tried to calculate how much they need to accumulate for retirement and more than four in ten (44%) admit they guess when estimating how much they need to save. This may contributable to lack of Egyptian knowledge about the importance of retirement financial preparation.

When financial planning steps were examined in Willett, 2007 Survey, more than six in ten workers (66%) didn't know how much money they need to accumulate for retirement this result supported the present findings which found that the majority of employees (95.6%) didn't know the accurate percent which must be saved as regard to their age before the program. On other hand, the 2005 RCS reported that approximately 40% of workers had tried to calculate

how much they need to accumulate for their retirement whilst 10% indicated they simply made a guess at the figure, current result **disagree** with the present study result.

The present study results found that about three quadrants (73.3 %) from employees beginning to save after program with statistically significant difference between pretest and post-test ( $P < 0.05$ ). **Similarly, Hershey & Mowen, 2000 and Clark & d'Ambrosio, 2003** founds that, brief training programs stimulated individual's saving behaviors and decision-making competencies. Recently the **Military Financial Confidence Survey 2010**, 69% of workers saved money for retirement and 15% saving for retirement those results **disagree** with the present study results which found that nobody (0.0%) saved money on regular basis for retirement in both pretest and post-test. **This reflects low salaries of Egyptian employees in relation to life requests.**

Also, **Dickemper and Yakoboski, 1997** found that three-quarters of workers have no idea regarding how much money they need to accumulate for retirement, this **agree** with the present study which found that the majority of employees (95.6%) didn't know the accurate percent which must be saved as regard to their age in pre-test. While the **2010 Military Financial Confidence Survey**, noted that the percentage of respondents who have calculated their retirement savings needs has declined from 43 percent in 2008 to 34 percent in 2010, those two results **disagree** with the present study result. **These reflect lack of Egyptian employee's knowledge about the importance of calculate their retirement financial situation.**

The current study results found that only (2.2% and 11.1%) from employees guess their need for financial safe retirement in pretest and post-test respectively. **This may contributable to lack of Egyptian knowledge about the importance of retirement financial preparation which disagree with Dickemper and Yakoboski, 1997** focused on American worker's retirement planning and saving behavior, found that fifty-one percent of workers expect their personal saving to be most important source of retirement income.

Additionally, the present study results found that only 6.7% are very confident that they will have enough money to live comfortable throughout retirement and 35.6% from them are not confident, these **agree** with **Dickemper and Yakoboski, 1997** who found that (6% and 23% respectively) from American workers are confident, and not confident that they have enough money after retirement. On other hand, **Willett, 2007 survey**, found that, more than two-thirds (68%) of workers are somewhat confident that they will have sufficient money to live

comfortably in retirement this **disagree** with the present findings which found that slightly less than half (46.7 %) are somewhat confident. **This may be contributed to imperviously admission in retirement preparation program.**

**Mutran, et al., 1997, Glamser, 1981, and Helman & Paladino, 2004** studies suggest that those who are better prepared for their own retirement have more positive attitudes than those who are not, it's **agrees** with the present study findings which notes statistically significant differences between employees cops in between pretest and post-test ( $P < 0.05$ ). Findings of **Willett, survey in 2007**, found also that, two in ten (19%) from late career workers report that they have no retirement savings at all this **agree** with the present study results which found 11.1% from late career employees need preparation for secure retirement.

The present study found that about half (48.8%) from employees were need preparation for happy retirement and one quarter (26.7%) from them didn't know if they need preparation or not, this result **supported by Willett, 2007 survey** which found that 32% from workers have some plans for happy retirement but are mostly just looking forward to more leisure time, 29% from them haven't really thought about it and 26% aren't sure or don't know what they will be doing.

The present findings confirm that there are positive relation between the impact of pre-retirement preparation program, age and employees cops for satisfactory retirement ( $P < 0.05$ ), this **agree** with **Mack, 1994** survey which showed in general, no relation between satisfaction with retirement and planning for it, although a possible relation was indicated if planning was begun at least a year before retirement and if the plans were carried out.

#### **Conclusion:**

This study reverses that, all employees of faculty of nursing did not prepared for retirement, they didn't performed any periodic physical check-up or even laboratory investigations and also they didn't save money for securing retirement. In addition to, the majority of them didn't practicing regular exercise. They had got poor scores in performance of; deep breathing exercise, relaxation technique, Kegel exercise, breast-self examination, measurement of body mass index, and poor coping mechanisms for retirement. Also the employees have got poor knowledge, and skills for health, happy and financial confidence retirement before the program, After one month from the program application, significances improvement were detected in all employee's knowledge and copes for health, happy and financial confidence retirement. While their actions toward

retirement were slightly improved so they need additional pre-retirement education and counseling/guidance. This conclusion reflects the necessity of nursing role in counseling and health education programs.

#### Recommendations:

- 1) Health education and counseling/guidance about biomedical and psychosocial dimensions should be given by nurses for 50<sup>th</sup> Years old or even younger.
- 2) Encourage pre-retirement programs at the level of governmental and nongovernmental organizations.
- 3) Further researches should be done in the field of physical, psychological, social, emotional, and/or financial preparation for Egyptian employees for healthy, happy, and financial confidence retirement.

#### Corresponding author

##### Gehan R. Mohamed

Geriatric Nursing, Faculty of Nursing, El-Minia University, Egypt. [Gehan.Hefnawy@yahoo.com](mailto:Gehan.Hefnawy@yahoo.com)

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