

# **Retiring from CSU?**

## **A Guide for Faculty of Things to Think About**

prepared by the

**Society of Senior Scholars**  
<http://www.learn.colostate.edu/seniorscholars/>

**Colorado State University**

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*Additional copies of this document are available from the Society of Senior Scholars, Office of Continuing Education, Colorado State University, Fort Collins, CO 80523-1040, or click on the Contact Us link on the website.*

*Suggestions for changes in the content of this document should be addressed to the Society of Senior Scholars, or to [Jerry.Eckert@Colostate.edu](mailto:Jerry.Eckert@Colostate.edu).*

**DISCLAIMER**

The ideas presented herein are drawn from recent experiences of retired Colorado State University Faculty. No guarantees are offered and no liability assumed. These thoughts are NOT substitutes for advice and counsel from professional sources. Individuals should refer specific questions to Human Resource Services at CSU, to representatives of either PERA or their DCP provider, or to their personal financial or tax advisors and other professionals. Rules, forms and procedures are in a constant state of flux. While we make every attempt herein to provide current and accurate information, where official documents differ, they should be taken as authoritative.

# **Retiring from CSU?**

## **A Guide for Faculty of Things to Think About**

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### **Introduction**

Retirement should be a new beginning. In these days of lengthened life, health and vitality, putting the cap on one's primary career can open the door to new activities, renewed interest in old passions, to the discovery of a new, exciting and excited you. A very wise old man once said, "Life is issued to the lucky in three segments. The first is spent preparing to live. The second is lived by the agendas and expectations of others. In the third, we are finally free to follow our own passions, wherever they may lead." As you prepare to retire from Colorado State University, there are choices you can make which will smooth the retirement process and enhance your future ventures. The Society of Senior Scholars offers this informal collection of "things to think about" that go beyond the necessary personnel, financial and medical paperwork. These thoughts and observations apply primarily to faculty eligible for retirement or recently retired. Most of them will apply to administrative professional employees as well. State classified personnel face considerably different options. Our suggestions come from our own experiences. Each person, however, is unique. So browse the paragraphs below, pick and choose what seems important to you, and adapt these ideas into your own personal plan. The Society wishes each of you all the very best in your retired lives. And we welcome you to become active with the Society of Senior Scholars. You can find out more about us at the end of this handbook.

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### **Retirement: A Really Big Life Change**

#### **Moving Forward With Purpose**

Make a plan! Develop new goals, reawaken old interests. Sketch out a path toward these new components of your emerging life. Create or revisit your Life List of things to do before you die. Establish a schedule that makes progress toward your new goals a routine occurrence. Retirement can be a killer if it means little more than letting life lapse into a vacuum.

## Building New Relationships

One of the things the good folks in Human Resource Services won't tell you is that retirement can create a big hole in your network of relationships. All of a sudden, there are no undergraduates lined up at your door, no research or teaching assistants to mentor, no collegial bull sessions in the hall, no committees on which to while away the hours. Most of us will have spent more time in our office or lab in the last several decades than in any other single space in our lives. Our colleagues have become extended family, brothers and sisters in a commitment to the public good of higher education. What we did and who we were at CSU made up a life of people and ideas and communications, of expectations and responsibilities. Their absence will be felt, maybe more than you know. For some, it can be as wrenching as when the last child leaves home. Meet the challenge head on. Seek and build new relationships. Breathe new content into old ones. Take some current friends with you into your post-CSU activities.

## A Three-Pronged Strategy

Another bit of homespun wisdom tells us that a person's true wealth is composed of only three things: physical health, mental acuity and engagement, and the totality of one's relationships with others. An explicit plan for each of these key dimensions in life will go a long way toward insuring many truly wonderful retired years. Wrap your mind around this idea. Sixty-five year old Americans today can expect, on average, to see their 81<sup>st</sup> birthday if male and their 85<sup>th</sup> birthday if female. That is a lot of great years still to come.

The basic point here is this. As we pass through our 60s we are swamped with literature and advice on the financial and health issues surrounding retirement. Even most medical care and medical program advice is keyed on covering expenses of illness, drugs or medical problems. Few sources spend much time on the other dimensions of life, those mentioned above. Bernstein and Trauth make this point in the subtitle to their 2007 book: *Your Retirement, Your Way : Why it Takes More than Money to Live Your Dream*, (McGraw-Hill, 2007). One needs to adopt a proactive approach to seeking out the ideas and strategies that will cover this gap.

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## Key Choices to be Made

Obviously retirement means a change in source of income. It also means significant changes in medical and health coverage. All of the following insurance coverages will terminate, either on the last day of work or at the end of the retirement month: basic term life, voluntary group life, personal accident, short-term and long-term disability coverage, plus medical and dental insurances. A few of these are portable into retirement in one way or another. However, making choices regarding future income streams and

insurance coverages are probably the most important set of decisions to be made during the retirement process. Human Resource Services has detailed check lists and expertise to assist with these choices. The options listed here include few of the critical details. This list is only to ensure that individuals know what options they may have so that they can explore their choices fully. Each option is followed by initials indicating the appropriate office to contact for details.

### **Income Options**

Retired faculty will receive their university supported retirement income from either PERA or from the Defined Contribution Plan (DCP) or in a few cases both. In the case of DCP retirement, individuals should contact their plan provider for a full discussion of options, regulations, etc.

PERA offers a great deal of information at their website, <http://www.copera.org/> including several on-line calculators to work through preliminary estimates of benefits. As retirement approaches, and a date has been selected, faculty should contact PERA (1-800-759-7372) for an official estimate and packet of forms and materials needed to initiate retirement from PERA. A key PERA choice is whether to select Option 1, 2 or 3 for payout of retirement funds. These options affect how much of the retirement benefit is paid to the retiree during his or her lifetime and how much is paid to the beneficiary, if any, after the retiree dies. (PERA)

Note that individuals *may* qualify for lump-sum payments of accumulated sick leave and annual leave. Sick leave payments are limited to 15 days accumulation. Only 12 month employees qualify for payment of accumulated annual leave, and this is limited to a maximum of 24 days. (HRS)

### **Medical Coverage Options**

**PERACare:** PERACare is PERA's health benefits program for people receiving PERA benefits. PERACare is composed of health, dental, and vision care programs. The cost of the health portion of PERACare is subsidized by PERA and the University based on your years of PERA service and age (under 65 vs over 65 years). You may be enrolled in any or all three types of coverage, and you may also enroll your eligible dependents in any of the plans in which you participate. If you might be eligible, get a copy of the PERACare booklet. (PERA)

**Medicare:** Medicare is the federal government's medical insurance program which is available to anyone of age 65 or over, whether retired or not. Medicare choices comprise Part A (hospital insurance), Part B (medical insurance) and Part D (prescription drug insurance). Part A is provided at no cost for those with qualifying employment or whose spouse is Medicare eligible. There is a premium for Part B which can vary from year to year. It is critical to consult with a Medicare (Social Security) office since there is a

specified window in time within which you may apply for Medicare. Missing this window results in a significant penalty which gets larger with length of delay. (SSA)

**CSU Medical Premium Refund:** CSU has a premium refund policy for DCP retirees which will cover up to \$200, for persons with 20 years of employment - prorated for fewer years of service - of medical premiums paid. This amount can be applied to premiums for medical plan insurance, or Medicare. Timing is essential in terms of application. Annual certification of amounts paid for medical insurance is required. (HRS)

**CSU Umbrella Rx Plan:** The “umbrella plan” is a prescription only reimbursement plan available to academic faculty and administrative professional retirees and their spouses and dependents with at least 5 years of CSU service. This plan supplements the prescription benefits available through PERA and is only available if you are enrolled in Medicare (Part A, if eligible, and Part B) and a PERACare Medicare Supplement Plan. (HRS)

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## Countdown to Retirement

### Four to Five Years to Go

This is the point when you start building the knowledge base for a successful retirement. You should begin pulling all the pieces of information together to support the many decisions you will be making along the way. Start a file. Keep it handy. Start discussions with your life partner. As you throw things in the file, record all important numbers (insurance policies, investment and savings accounts, location of wills and other papers) and place this record in a separate secure location. Inform your partner and/or beneficiaries where these records are kept. Then pick a target date (4-6 weeks out, procrastination is not good) to give primary consideration to the following list.

*It must be emphasized again that this document is only a guide and has no official standing. Official sources of information include the Social Security Administration for details on Medicare and Social Security availabilities, PERA regarding their programs, your DCP provider for those investments, the Benefits Office in CSU’s Human Resource Services for guidance with the university’s programs and to assist in integrating options, and your individual tax and financial advisors.*

- Pick one or two tentative retirement dates. These can be changed later if conditions warrant, but at least this will get you started with the planning process.

- With your family, think through your desired post-retirement life style and its derivative financial needs. Are their potential major events or other circumstances that could impact your retirement plans? Will retirement include moving away, a change of housing, major purchases of recreation assets (a motor home, cabin or yacht perhaps)? Consider major purchases and your desired monthly income as separate although related choices.
- Check your potential eligibilities for the chosen date. Will you be eligible for Medicare, Social Security, or PERA benefits? Will you actually be eligible to retire from CSU? The Board of Governors has a binding definition of eligibility for retirement which can be found at:  
<http://www.hrs.colostate.edu/benefits/afap/Current/EligRetireBen.pdf>
- Start early discussions with financial planners. Identify savings gaps. Refresh your memory of investment options. Talk through the types of adjustments you may want to make in the focus and content of your retirement fund portfolio as the big day approaches and thereafter. Make a plan for reducing your total debt before retiring.
- Attend a Financial Planning and Retirement Fair offered each Spring by HRS.
- If PERA eligible, consider purchasing additional years of service credit.
- If PERA eligible, attend a PERA Benefit Information Meeting to ask general questions about the retirement process. Review PERA's brochures on taxes, health care and Social Security. These are available on line or by contacting PERA.
- Gather and organize data from all assets: other pension plans, investments, insurance policies, liquefiable assets, etc.
- For your various sources of retirement income, get current estimates of likely amounts:
  - PERA, information and calculators available at <http://www.copera.org/>
  - DCP providers, schedule a personal appointment with provider's agent
  - SSA, available through <http://www.ssa.gov/> or mail in Form SSA-7004.  
*Note: Social Security payments may be greatly reduced if one is also receiving PERA or DCP benefits.*
- Several items become timely considerations for many of us at this point in life.
  - Consider obtaining adequate long-term care insurance if you do not already have some. This is basically an economic calculation, to be made with the advice of professionals. Consider that the average nursing home patient is there for nearly 3 years, and the average costs in 2008 are nearly \$60,000 per year.
  - Maximize tax deferred contributions to supplemental retirement accounts.

- Many people approach retirement without a currently relevant will. Have you?
- Consider special purpose life insurance policies, e.g., mortgage retirement, endowing a gift, establishing a trust for a person or a cause, etc.

### **Three Years to Go**

- Review progress and/or status of all items in the list above. Adjust as needed.
- Attend additional retirement planning seminars as needed to remain up-to-date.
- If under PERA, consider completing purchasing service credits at this time.

### **One Year To Go**

- Firm up your expected retirement date.
- Get another set of estimates of likely retirement benefits. You are now close enough to the date that these will likely be fairly exact.
- Review the Four to Five Year list and your estimated income/expenses again to verify that you are still on course.
- Attend CSU's Financial Planning and Retirement Fair once more for new information.
- Inform your department of your planned retirement date. Apply for a Transitional Appointment if you and your department have agreed on that. It may be a good idea to develop a Memorandum of Understanding (MOU) with your department and college covering specifics of your future relationship including, as appropriate: when and what classes you will teach, semesters absent, office space, laboratories and amenities provided, will there be raises, etc.
- Explore post-retirement medical benefit and life insurance options. Insurance and medical coverages and their costs can and most likely will change significantly upon retiring. Most retirees combine benefits from more than one source. Check with Social Security regarding Medicare eligibility and benefits. Check with PERA if eligible. To continue life insurance under PERA you must sign up before retirement. To qualify for PERACare you must do so within 30 days of retirement. Check with the CSU Benefits Office for university sponsored benefits. Make a plan that provides your desired coverage immediately upon retirement, after Medicare kicks in if eligible, and after age 70 when certain insurance coverage options expire.

### **Four to Six Months To Go**

- Begin discussions with your Department regarding any form of desired continuing affiliation other than a Transitional appointment. Office space requests come in here.
- Initiate, through your department chair, a request for Emeritus status, if eligible.

### **Three Months To Go**

- If you have not already done so, it is now imperative that you inform your department of your intended retirement date.
- PERA retirees, contact PERA for retirement estimate and packet. Allow 4-6 weeks for a response.
- If you are planning to start drawing Social Security benefits upon retirement, the local SSA office needs at least three months to process your application. You will need to provide three documents: your original birth certificate, last year's W-2 tax form, and your current paycheck record.
- If you (and/or your spouse) are at least age 65, you must enroll in Medicare A & B. This, too, is accomplished through your local Social Security office.
- Contact HRS Benefits Office to schedule appointment for retirement planning discussion.
- Settle and close all on campus accounts. Return library materials. Decide what to do with your personal research materials collections. Morgan Library will accept all your professional books. If they can't use them, CSU/Pueblo gets next choice. Remaining volumes are donated overseas to university libraries in developing countries.
- Decide how you want to handle mail and e-mail. Inform your secretary and departmental administrators. Send change of address or discontinuance notices to academic and professional groups, publishers, trade publications and others.

### **At or After Retirement**

- If you change mailing or e-mail addresses, let HRS know as soon as possible.
- Contact ACNS for information about e-mail and internet access.

- Obtain a CSU picture ID if you have not obtained a new one after 8/17/2006.

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## Post-Employment Status Choices

### Alternative Choices

When stepping down from regular full-time employment, you will be slotted into one or more of several categories that will define your future relationship with the university. The list of options for tenured faculty includes:

- **Transitional appointment:** Requires formally terminating the regular appointment and reappointment by the Governing Board to transitional status. Transitional appointments are normally 50 percent of one's prior full-time employment, and run from one to a maximum of four years. It is often a good idea to have a Memorandum of Understanding (MOU) with your department and college at the initiation of a transitional appointment. Get as much specificity as possible on your expected assignments, what semesters will you be absent, what office space, laboratories and staff support will you be entitled to, etc. Apply for transitional status **one year in advance**. (*Academic Faculty and Administrative Professional Manual, Section E.4.5*)
- **Part-time Special Appointment:** Maximum flexibility in terms of time and content insofar as the university is concerned. However, PERA retirees should know they face a strictly enforced 110 days or 720 hours per calendar year limit if they wish to draw PERA benefits at the same time. Details at: <http://www.copera.org/PERA/retiree/inretirement/workingafter.stm>
- **Simple Retirement:** One simply fills out the papers, turns in the keys and walks out the door. Several retiree privileges apply as detailed below.
- **Conflicting Status Designations:** Often a retiree (emeritus or not) may wish to ease into retirement by retaining a more formal affiliation with the university to finish out some research, bring a graduate student to completion, or for other reasons. These associations will be considered by the HRS database as "active" and will therefore trump either the simple retiree or emeritus/emerita status for as long as the associate status continues. Five types of "Associate" status are available. Each denotes an unfunded relationship and each has an end date. Three classes of Associate which convey university status with associated privileges are: 1) Faculty Affiliate, and 2) Visiting Scientist/Visiting Scholar. Three other Associate classes are authorized an eID only for access to electronic campus communication resources needed for the individual's specific assignment. Other university services

and support are generally proscribed. These are: 3) Committee Associate, 4) Guest Associate and 5) Federal Associate. Each of these six classifications are different in their usage and associated privileges. If you must choose an Associate status, choose carefully.

### **If You Retired Before 2003**

Some records for individuals who retired before January 2003 were occasionally difficult to interpret and merge into the HRS Oracle database. Accordingly some difficulties may be experienced, such as eIDs that expire. Anyone who retired before 1/1/2003 and has problems accessing University systems requiring an eID or CSU ID should fill out the form available at: <http://www.hrs.colostate.edu/records/QuickHelp/RetEntry.pdf> and mail it to the address on the form.

### **Emeritus/Emerita Status and Privileges**

Emeritus/Emerita appointments may be granted to most eligible academic faculty at retirement. Such appointments are proposed by the relevant department, endorsed by the Dean and Provost and subject to final approval by the Board of Governors. Section E.5.7. in the Faculty Manual details eligibility requirements and then states, *“Privileges associated with this appointment are issuance of a permanent faculty identification card; listing on the faculty mailing lists; full library privileges; and, if possible, office or lab/office space and clerical support provided to each emeritus/emerrita faculty member who continues to do scholarly work.”*

These privileges can be important for some. Furthermore, for a number of reasons, Colorado State University encourages every eligible retiree to apply for emeritus status. Since approval can take some months, it is recommended that emeritus applications be initiated about 4 months ahead of the planned retirement date. A moderately detailed summary of career accomplishments and contributions to CSU’s mission and programs is expected to justify an emeritus request. So that your transition will go seamlessly: 1) start early, and 2) justify your case well.

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### **Keeping Connected With CSU**

Most of us like to stay aware of at least some University dynamics and events as we loosen our ties with the place. The several resources listed below can serve this purpose. None of these will happen automatically. Notes are included showing how individuals can become recipients. Most of the media suggestions are electronic, requiring Internet access.

## CSU's Home Page

An excellent URL, <http://www.colostate.edu/> to include in your list of Bookmarks or Favorites with links to much of the news and administrative information you might need from CSU. An interactive search capability can find even obscure bits and pieces of CSU's inner workings. Search for "Retirees" brings you to many relevant sources. The EVENTS column on the Home Page lists many university related events for the coming week. This link <http://events.colostate.edu/> takes one directly a whole university events calendar with links to specific calendars for, *inter alia*, Athletics, Music Theater and Dance.

## Today @ Colorado State

The mission of Today @ Colorado State is to provide the campus with a balance of event listings, news, information, and announcements. This electronic newsletter provides a brief roundup of campus information, news announcements, and events every weekday morning. Academic events such as departmental seminars, dissertation defenses, etc. are included toward the bottom. Today @ Colorado State lists only University-related news or events sponsored by official and recognized University groups, organizations, or departments, including student organizations. Subscribe to this resource at the following: [http://www.today.colostate.edu/index.asp?url=subscribe\\_unsubscribe](http://www.today.colostate.edu/index.asp?url=subscribe_unsubscribe).

## From the President's Office

The President's office website, <http://www.president.colostate.edu/>, under the heading Communications offers a variety of up-to-date sources of information on major trends, changes, accomplishments and other items of interest to the wider university community. Three among them may be of interest.

- **CSU Matters:** News items on research grants, research breakthroughs, and major institutional announcements, in a brief, easy-to-read format.
- **Comment Quarterly:** Issues concerning Colorado State and higher education. Perspectives on how the University is anticipating and responding to national and statewide developments.
- **The Competitive Edge:** a free, monthly electronic newsletter for business leaders and economic development leaders in Colorado. Subscription required at: <http://www.edge.colostate.edu/pages/subscription.asp>

## College and Departmental Resources

Several colleges produce world class newsletters, annual or quarterly reports which are available to their retirees if your interest is made known. Most departments also use

faculty/staff listserv mailings that can help one keep in touch with daily events in your former institutional homes.

### Senior Scholars Website

The Society of Senior Scholars maintains a website filled with specific information for retired employees, particularly faculty retirees. Retirement procedures, perks and benefits and resources for post-retirement life and other useful information are included. Whether an active member or not, this site is worth a visit:

<http://www.learn.colostate.edu/seniorscholars/>

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## Perks and Privileges

### Identification and Communication

**Picture ID:** Retirees are provided a permanent ID card. The current card format with color photo and bar code identifier data is particularly useful at Morgan Library and in other settings when a backup picture ID may be requested.

**eID:** Colorado State University's Electronic Identity (eID) system facilitates a simplified and secure form of authentication and authorization across multiple university electronic systems and services, those which require an electronic login. Your eID consists of 1) a login name (eName) and 2) password of your choice which must adhere to certain rules. Most retirees will already have an eID which moves with them into retirement.

**Central E-mail Account:** All Colorado State University students, faculty, staff and retirees are given a free email account with the creation of an eID. Generally this will be housed on the lamar server. Unless the individual chooses some other alias, the default format will be the university's generic firstname.lastname@colostate.edu. Retirees must provide their own Internet access, either by subscribing to CSU's Dial-up Modem Access or by using a 3rd-party Internet Service Provider (ISP) such as Quest, AOL or MSN. Cost to retirees for Dial-up Modem Access is currently \$48 per year but page loading speeds will be limited to that of the individual's home modem.

**Personalized Web Portal:** Some retirees may wish to build a personalized web portal with content specific to their own special interests. RamPoint is available to retirees just as it is for faculty and students. Point your web browser to <http://rampoint.colostate.edu> and login using your CSU eID.

## Special Access to Selected Services

**Access to CSU Libraries:** Many retirees find the university's libraries to be an invaluable source of enjoyment, stimulation and resources for new interests, adult learning and second careers. Retired faculty are accorded access exactly as are regularly employed faculty. Key among the services available to retired faculty are 1) six month check-out, 2) full InterLibrary Loan (ILL) service, 3) assistance from reference librarians, and 4) remote access to various proprietary data bases. Due to losses resulting from the 1997 flood, ILL services can be essential to the wide-ranging reading and creative interests that often emerge in retirement.

Library users should be aware that two conditions will trump one's retired status for library (and parking) services in the university's computer listings. One is a post-retirement affiliation with CSU in one of the "Associate" statuses which do not carry faculty privileges, such as guest associate. The second is formal enrollment as a student for adult learning or a new certificate or degree. Since this is considered more active than retired status, one's privileges convert to those of a regular student.

**Parking Permits:** Free parking is authorized for any former employee who is retired from CSU. Retirees are notified by mail of a date in July after which they can pick up their permits for the coming year. Parking Services has, in some past years, had to build their database of retirees manually for lack of an alternative system. If problems occur, discuss these directly with Parking Services at 201 Green Hall.

Note that from mid-2008 through 2010, on-campus parking will be particularly scarce due to an expected \$500 million construction program which will temporarily, and permanently in some cases, close some inner campus parking lots.

**Recreation and Exercise Facilities:** Campus recreational facilities are available, for a fee, for use by academic faculty members, administrative professionals, staff and retirees in all categories. Contact Campus Recreation for information regarding the use of the Student Recreation Center, and contact the Department of Health and Exercise Science regarding programs offered in the Moby Gymnasium and the South College Gymnasium.

**University Club:** Membership in the University Club is available to retirees at much reduced rates, currently \$67 per fiscal year beginning each July 1<sup>st</sup>. Club membership includes complimentary continental breakfasts on weekdays, 20% discounts at the Aspen Grille, 10% discounts at the CSU bookstore, a full bar happy hour on Thursdays and several other facilities. A great place to meet old friends and colleagues.

**Software Discounts:** RAMtech (formerly the Software Cellar) offers retirees with more than 20 years service very significant discounts on software purchases. Call RAMtech at 970-491-7625.

## Adult Learning and Service Options

The faculty and staff study privilege, which allows employees to take classes without tuition, lapses when employment ends. Several options are, however, available for retirees and others who wish to expand their horizons with new study opportunities.

### The OSHER Lifelong Learning Institute (OLLI)

The OSHER Lifelong Learning Institute (OLLI) is an innovative educational program designed to help people 50 years of age or better, or anyone with a curious mind, to renew their enthusiasm for learning in a relaxed atmosphere. As a member in OLLI you join a dynamic community of lifelong learners who understand that life is enhanced through learning. Instructors are distinguished, active and emeritus faculty, scholars, and professionals in the community. The emphasis of the course offerings is increasing knowledge, engagement and community building.

Over the last three semesters, more than 350 individuals have participated in a wide variety of courses across a number of themes, including: global and cultural awareness; environmental sustainability; historical contexts and current issues; facets of the Rocky Mountain Region, enjoying the arts... and more. One member noted:

*In the past few weeks, I've leaned about Geotechnology, (a new megatechnology that is currently reshaping all our lives), and been introduced to the Wisdom Traditions of the East, including Buddhism and Hinduism, which have been shaping some of the worlds great cultures for centuries. The two classes I've just finished, offered through OLLI at CSU have been very diverse in their content, but both were taught by world-class instructors in a very supportive environment. I want to thank the OLLI for offering these classes, and keeping my brain well fed, and my sense of wonder alive and well!*

OLLI particularly welcome Society of Senior Scholars members – several of whom have taught for the program and have received “rave” reviews from class participants. In addition to being able to take Osher Courses, members may take advantage of the members’ only PERK series which involves a number of CSU- based tours/experiences and also a number of free lectures. For details, call 970-491-5288 or visit [www.learn.colostate.edu/osher](http://www.learn.colostate.edu/osher)

### Continuing Education

The Division of Continuing Education leverages the academic resources of Colorado State University to offer accredited programs and courses to help you achieve your goals. Enrollment is offered on-campus or via distance media, in credit or non-credit courses, to

complete undergraduate or graduate degrees, certificates or other needs. The array of offerings and the purposes they can serve is almost as broad as the university itself.

The full range of Continuing Education offerings is at:

<http://www.learn.colostate.edu/home/>

### **Class Visitation Privilege for Seniors**

CSU offers a senior citizen class visitation privilege for anyone over 62 years of age. Attending classes under this provision is free but occurs at the discretion of the instructor and when space and resources are available. Since this is a form of audit, no formal credits are awarded. Those wishing to accumulate credits toward a degree or certificate should explore other options.

### **Volunteering in Service to Others**

While the range of possible places and programs in which one could volunteer is nearly as wide as one's imagination, there is, unfortunately, no central CSU office that would coordinate or publicize such openings. Many people find enormous satisfaction in volunteering their services to one cause or another in retirement. However, the need falls to the individual to take the initiative and seek out an desired opportunity. To assist in getting you started, this partial list may be of interest.

Master Naturalist Program: Fort Collins Natural Areas:

<http://fcgov.com/naturalareas/naturalists.php>

Fort Collins Natural Areas Trail Host Program: <http://fcgov.com/naturalareas/volunteers.php>

Larimer County Human Services Volunteers:

<http://www.co.larimer.co.us/humanservices/volunteer/>

Larimer County Natural Area Volunteers: <http://www.larimer.org/naturalresources/volunteer/>

Larimer County, Other Opportunities: <http://www.larimer.org/volunteer.htm>

Poudre R-1 School District Volunteers:

<http://www.psd.k12.co.us/programs/partnershipcenter/index.aspx>

### **The Society of Senior Scholars**

The CSU Society of Senior Scholars (SSS) was created by a small group of retired, or soon to be retired, faculty in 2000 in response to faculty initiatives and the recommendations of a special task force of Faculty Council on Emeritus Faculty issues. The Society is established as Special Unit under Section B.2.5 of the Manual, it is self governing, and reports to the Office of the Provost. We exist to support pre-retirement, retired and emeritus faculty including the following: providing useful information surrounding their retirement choices, providing a forum for advocacy on issues affecting retirees, and sponsoring programs of intellectual and social interest for those wishing to retain ties with Colorado State University. A principal goal as well is to maintain or strengthen ties after retirement between the university and its retired faculty to the mutual

benefit of both parties. The retiree maintains a continued scholarly life and the university can draw on the expertise of some of their most experienced former employees.

Membership is open to all retired faculty. While the Society exists primarily to serve retired faculty, other retirees and interested people are welcome at Society meetings.

The SSS website, <http://www.learn.colostate.edu/seniorscholars>, will be continuously updated and will provide summaries of our current program offerings and electronic links to a wide range of useful university points of contact and resources for retirees.