

Who Are You Once the Kids Are Gone?

The unexpected—and confusing—perils of a newly empty nest

WHEN GWEN ROWE'S son, August, left for college last fall, she and her husband, Tom, suddenly had a spare bedroom and an empty schedule. There were no more choral rehearsals to drive to or bag lunches to pack, recalls Rowe, 56. *At long last*, she thought, *freedom*.

When Rowe pictured her empty-nest life, she says, "I had imagined Tom and I might travel, explore different cities while working remotely." Or maybe, she thought, the couple would practice the Argentine tango, as they had before their son was born. With their own parents getting older, the Rows talked about downsizing from their three-story house into something more accessible. But then, what if August wanted to move back home later on?

Instead of feeling liberated, the Rows found themselves frozen with indecision. "We've had a hard time figuring out where to turn next," Gwen says.

It's a little-discussed pitfall of the newly empty nest: In addition to missing their children, many parents report experiencing confusion and anxiety about their own lives. They feel stuck and unable to plan.

Jim Burns, now 69, went through it in his mid-50s. A pastoral counselor, Burns had

raised three children with his wife, Cathy, in their Dana Point, California, home. When their last child moved out, Burns recalls, the couple felt "desperation."

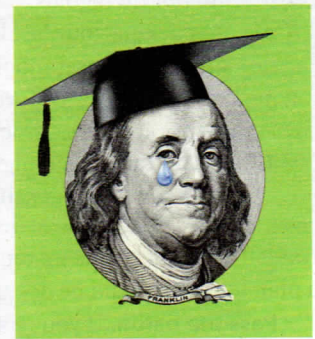
"For 23 years, our identity was wrapped around being parents," he explains. "We had to reinvent our own life. How on earth were we going to do that?" As part of that reinvention, Burns wrote the book *Finding Joy in the Empty Nest: Discover Purpose and Passion in the Next Phase of Life*.

Many parents of high school seniors, Burns found, are so wrapped up in getting that last kid through graduation and off to college that they don't spend time imagining what their own lives will look like come fall. In his opinion, "people prepare for retirement or a trip to Italy much more than they prepare for the empty nest."

At least Patti Smith had a head start. When her daughter moved out of the house last October, the Los Angeles-area life coach, 59, was putting the finishing touches on a book about life transitions called *What Am I to Do Now? Simple Strategies to Navigate the Unknown and IGNITE What's Next in Your Life*. Having worked with many clients in their 40s and 50s, she knew that feelings of loss were a natural part of becoming an empty

MONEY

THE COSTLIEST MISTAKES FAMILIES MAKE



SHOPPING FOR a college is rife with expensive pitfalls. Independent college counselor Dan Bisig, co-author of *College Entrance Game Plan*, reveals the most costly blunders.

Dodging conversations about money. Starting early in high school, be transparent with your kids on how much you can pay.

Not calculating "Student Aid Index." Called "Expected Family Contribution" on the old FAFSA form, this stat reveals whether a student qualifies for federal aid.

Expecting free money. Some schools don't offer merit scholarships; others don't award many need-based grants. Know what it's reasonable to hope for.

Skipping cost estimates. College net price calculators help with planning, but they vary in accuracy. Bisig prefers College Aid Pro's MyCAP tool (mycap.collegeaidpro.com).

Assuming federal loans will cover costs. Dependent undergrads can only borrow \$27,000 in federal loans—total. Many parents must also take out or co-sign private student loans, putting their retirement at risk. —*Joanna Nesbit*