



**Information Bulletin - Addendum**  
**Second Career Survey: Police - Fire**  
**February 2021**

**Addendum – IPPFA Second Career Survey Comments**

Many respondents volunteered comments and advice on second careers for fire/police personnel. Below are a good number of those comments. Many people had the same messages so not all are included.

This advice was very personal and well-stated. Many retirees suggest early planning and training for a second career. Others suggest taking things slow and finding something you like. And, maybe these two approaches are not necessarily in conflict. *Enjoy their comments:*

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Retire when you hear that little voice in your mind telling you it is time to go. Go when YOU are ready. There is a contingent if you leave on your own terms and time frame. Prepare for retirement with investments, 401ks or 457s your department provides. Have a plan to deal with health insurance after you retire. It will probably be the highest bill you will have to deal with. Find a second career that you love. It will not seem like going to work. Take care of your health

A retiree's second career does not necessarily need to be police related. They should find a career that interests them, but above all, they need to stay active.

Agencies in public and private are looking for candidates with a Bachelor's degree or above. I encourage going back to school.

Always be thinking of a second career because you never know how quickly your career can end. In my case, my career ended after a bout with cancer and the effects of that disease and the department not able to provide me desk space for a lesser amount of work time. I had to go out on disability and end my law enforcement career much sooner than planned.

Always have a plan for the future. Healthcare funding prior to Medicare. Finding a job or hobby to test your mind and body. Keep busy

Assume the worst, prepare for a second career as early as possible in the event you need to supplement your income or have to leave police/fire work for some reason, such as an on-duty injury. Also, a second career may allow you to earn Social Security or Medicare credits if you don't earn them in the police/fire position. A second career may allow you to transition out of the police/fire career in a better way - especially in the event the exit from the police/fire work is not on your terms or time schedule.

Be debt free when you retire.

Be prepared for the loss of the feeling of teamwork

**BE PREPARED!**

It comes way sooner than you think. As I progressed through my career, I saw countless Fire and Police personnel stay on the job longer than they wanted to because they hadn't prepared and couldn't afford health insurance. They were no longer physically or mentally in shape to be safe and effective.

Before you retire, secure a position, full or part time before you pull the pin.

Much harder to land a job after taking a year off after retiring from your main career.

Begin to seek out opportunities well before you intend to retire. Once the word is out there that you are looking for a second career word of mouth sharing of your intentions is the best way to find a second career.

Choose a part time secondary job that is not actual fire service work. It may be related, but not doing the same thing. Learning a second skill or profession that you can work at while being in the fire service is better than just working in the same field. When it is time to retire from full time fire service work, it is time to retire from all fire service work. That is my opinion.

Choose one that offers self-satisfaction and good financial benefits. Social security benefits to add to any gained in former jobs should be considered.

Choose something other than law enforcement.

Clearly evaluate your interests AND options years before you retire and begin to build the contacts and relationships as well as the education and knowledge base that will help you succeed in your chosen field(s).

Consider occupations that aren't dependent on the same high level of physical requirements as firefighting as you get older.

Consider what is right for you. I had a career goal of being a Chief that I knew I could not attain at my long-time career department due to their selection of another internal candidate. Although I continued to work there as a Deputy Chief, I still had the desire to be a Chief, I pursued that until I was selected by the department that I am currently at. I know plenty of other police officers who have no desire to continue an LE career after retirement and would prefer to just be "retired" or perhaps work in a completely different field. Each of us has to decide what is best for us and our families and then go with that. We learn many valuable skills as a career LE officer that can be applied in many other areas.

Continue with some type of education. While you may have a great knowledge of law enforcement with minimal education, almost all employers outside of law enforcement want at least a four-year degree in something. Too many good police officers are passed over due to lack of education in the world outside of law enforcement.

Continue your education throughout your whole career and it will open doors when you retire. Get involved in as many specialties as possible, you never know that the future holds.

Decide and work towards a second career before retirement if especially if you'll need to financially. Take advantage of training and opportunities, educational degree reimbursements, anything that will help you in your second career. If you're continuing in some sort of law enforcement related career, work to build connections, network.

Decide what to do before you retire. Get a great education and experience  
Save as much money as possible. Have a positive attitude  
Be happy. Be healthy as you get older you need to be thinner and physically fit  
Move to a warmer climate to stay active. Spend time with family.  
Create a great network. It's not only what you know. It's who you know to get the door open and what you know to progress

Depending at what age you retire you need to have insurance and it is not cheap. Therefore, you need a job. You can find something that doesn't have the same stress as being a police officer. Being a Security Officer in a private company allow me no stress and the ability to talk to the Associates which is very good.

Depending on your age on retirement I found I needed the income to support my family. Also, I found it necessary to keep busy. I was forced off the job by the heart and lung section of our pension code.

Do not underestimate your value to any future company.

Do not wait until you're close to retirement to begin planning for a second career.

Do something different where you have some kind of normal routine with people. Police work for me in public and through court system and even within the department was 90% negative....

Do something low stress even if you need to dumb down

Do something that has less stress than rotating shifts and dealing with a municipal government. Find something that you will enjoy. Do it for yourself this time.

Do something that interests you but do not make it a full-time job.

Do something that you like to do, if possible. The second career is more for filling time than it is for the money.

Do something you like to do. I went into technical sales, where I not only sold the services, but performed them also. I enjoy the challenge of utilizing my hand and wit. Many tasks in the hazardous waste business are considered "ultra-hazardous", however, after a little thought and research in reality, can be performed quickly and with relative safety. This type of service is financially lucrative.

Do something you really enjoy. Look for something you would like to do before you leave. When you retire you will just be moving into another job/career without skipping a beat.

Do what you are passionate about. Take a chance. Seek fulfillment. Do something that continues to give your life purpose. Make a difference.

Do what you like to do. If your agency pays for training/school, take advantage of it. Get a degree or specialized training that will help in you next career.

Do what you like, and SAVE in IRAs while working

Don't burn bridges. Be prepared to start from the bottom; you never know what tomorrow brings.

Don't wait until you are retired to start planning. Local community colleges have resources available should you need additional training or guidance. Don't limit yourself and make it fun. I found the challenge of training for a new career just what I needed.

Don't get divorced

Don't rush into it. Take a bit of time and see what opportunities are out there.

Don't wait too long to begin preparing for a second career. Stay in good physical shape it will pay off.

Educate yourself and continue to learn.

Enjoy Your retirement. A part time job at a golf course worked out for me. I am an avid golfer and I was able to take advantage of the golf benefit plus being paid. If your do work, find something you enjoy and is rewarding.

Everyone needs something to get up for in the morning and be ready for a productive day. Whether the job is volunteering or providing a service for pay, continued involvement with the community at large gives us a reason to be and the mental and psychological stimulation we need after a career of public service.

Everyone should consider researching the various types of second career opportunities that are available four to five years prior to the year they plan on retiring so they can obtain the necessary education or certifications before they retire.

Explore what you like to do par-time before leaving if possible.

Find a career that is sustainable as you become older. This job often causes a number of aches and pains and often restricts your physical abilities to carry-on for a length of time. Find a job that challenges you mentally and physically without the similar stresses of the fire service.

Find a niche which you enjoy going to work every day. Keep Active. The new job will help pay healthcare expenses especially insurance until you go on Medicare

Find a private company or business not related to police work.

Find a secondary career that you really enjoy and take off when you want without penalty.

Find something of interest to you such as "Financial Crimes" which could benefit you when seeking employment after retiring.

Find something that interests you. Don't presume that since you've been a cop for 20 or more years, that you can only be a cop. The interpersonal skills, observation and awareness skills, the ability to let stuff roll off your back without making it a personal affront, these are all skills that are hyper valuable in the private sector.

Find something that will satisfy your interests without significant consideration of the compensation. This will be a supplement to retirement income. Consider how you will address funding health insurance costs as well.

Find something to do that provides health insurance until you can get on Medicare. Also work long enough to draw Social Security. A job with IMRF would be the ideal option. If you work long enough, you can draw three pensions. S.S., IMRF and Police.

Find something to specialize in (child investigations, gangs, cybercrime, supervision, etc.) and use it to build a better resume for a potential second career. While specialization is important, also having a wide experience base is as well. This will give someone the ability to have better knowledge stepping into a second career. So, specialize in a certain field, but take advantage of every opportunity to expand your experience base. With me I worked dispatch, patrol, investigations, major crimes, gang investigations, juvenile justice, tactical teams/operations, supervision, and held many leadership positions. I even was active in labor negotiations as a union steward and chief negotiator until I became a management team member. This experience helps me lead the Sheriff's office each day.

Finding a job with social security benefits. Along with any side jobs during police/fire career, this will help. If you will have a fair amount of SS benefits and can live on pension. DO NOT unless necessary activate the SS benefit at 62, Live off pension as long as you can to obtain max at age 70.

Get a degree in something totally unrelated to law enforcement.

Get involved and don't just work OT on the police job. The OT pays better, but you have no experience or skills in anything but policing.

Get out as soon as you can. Then, be happy.

Get the right college degree. If you want to be a Chief of Police, stay away from a criminal justice degree or justice administration. Get your degree in law or public administration

Go back to school to learn a trade or finish your education. Bachelor's degree at a minimum.

Go to college and get a degree. Stay positive in your primary career and don't burn any bridges. Support your primary organization, all its personnel, the administration and the political figures of your community.

Have a good second career have a good second job don't rely and everything you get from the fire department Pension.

Have a plan before you officially retire.

Have your house and cars paid off before retirement

I am only working for health insurance coverage

I became an Arson Investigator during my career and found employment in the private sector and continued after retirement. There is a lot of continuing education needed to maintain your investigator status with the state.

I completed an MBA in advance of retirement, completely as a credential to indicate preparation for transition to the private sector in a second career. That really made a difference in the interview and selection process.

I have been fortunate to continue with law enforcement administrative work after retiring. As a deputy chief then chief at my primary department I gained a considerable number of administrative skills that were beneficial at agencies which did not have the personnel to handle these issues.

I started police work with a high school degree. During my career, I went to college and earned a bachelor and master's degree. I got work experience part-time while I worked as a police officer. I would encourage getting a college degree and work part-time in the field you wish to work until you are eligible to retire.

I was involved in the fraternal and labor organization for my agency serving approximately on the Board for 13 years (9 as president). The classes and seminars I was able to attend for the labor organization prepared me for my retirement employment as a law enforcement labor rep. I suggest all officers start saving in 457 plans if available to them and thinking about life after retiring from either the police or fire departments. Then try to obtain training for the job you would want after retirement - WHILE STILL SERVING AS A POLICE OFFICER OR FIREMAN.

I was lucky to receive a job with the Village I worked at as Police Officer. The main reason for taking the job was Health Insurance and it allowed me to stay with the insurance plan that I had throughout my career. I am not the highest paid employee but I believe developing a good relationship with other departments while an Officer made my hiring much easier. I also will qualify for a 2nd pension through IMRF.

I went back to work for health insurance. My previous employer did not pay anything toward retirement health insurance. To cover my wife, my son and I, the monthly cost was \$1,955, which continued to increase. I took a job mainly for the health insurance. I would tell anyone retiring to study your health care options. I thought I would be just fine after retirement, but soon learned I was not prepared as I felt that I was. Even with my monthly pension and a deferred comp account that I had; it was still not enough to maintain a decent lifestyle. I have considered the Affordable Care Act for insurance, but it is not even remotely affordable. I had always told myself I was going to work a part time job after retirement, doing something I always wanted, but health coverage determined what I was going to do for a second career.

If you are in police work find a special skill you enjoy (ET, investigator, education, financial crimes, firearms, elder abuse, computer crimes) and become proficient. Stay current. There are lots of jobs. Join professional organizations. Enjoy your work.

Identify what you want second career to be; obtain any training available and make contacts in that industry well before you decide to retire. If the second career is not self-employment that you can start at-will, don't wait until you max pension out at 30 years (at least if you're over 55, and there is no immediate prospect of promotion or significant pay increase that will affect your pension) - if an appropriate job becomes available in those last couple of years, jump on it.

If you are a detective think about going into sales. if you can get a criminal to confess and spend time in jail, you can certainly convince a customer to buy your product. You must, however, work for or strongly believe in the product that you are selling.

If you can afford a less lucrative job but involving yourself in something that can be of mentoring value to others please pursue.

If you know what you want to do in retirement, begin making connections while you are still working in police/fire job. This will make it easier once you do retire and start to look for retirement job.

If you love what you do, it is not truly work, but a vocation and a joy. If you have a chance to continue to serve others, go for it. The greatest value to me of my Police Pension was that it allowed me to have a second vocation, albeit one that does not pay very well compared to police work, but is tremendously satisfying and I believe of great value to the communities that I serve.

If you want to continue working after retirement from law enforcement, plan for the future. Research the field of employment you are considering and prepare yourself for it. If anything in your current position relates to your chosen retirement profession, participate in training that will enhance not only your current profession but will assist in your future job. Use your first career to your advantage so that it places you in a position of advantage for the future.

If your family commitments allow, work outside of the police department. It helps to understand the private workplace which is much different than the police department.

In my case I wanted to be involved in something other than police work. Lots of the old timers I knew became bank guards or something similar. Prior to retirement-On my own, I attended a two-week auctioneers school during one of my vacations. I used my training to dispose of unclaimed property for my department. When I retired, I did auctions for my dept and other departments.



In my opinion, Age 50/55 is too young to retire, keep working as long as you can feel good about working.

In police work don't just stay in patrol for your career. Apply for specialized positions such as investigations, juvenile officer, evidence technician, and supervisory positions. Take any training you can in areas such as interviewing/interrogation, evidence, juvenile law, fraud, and computer crimes. Several retirees I know have gone on to second careers in insurance investigations, and bank/credit card fraud investigations.

Invest early on in your career so you never have to work unless you want. Enjoy life

Invest in yourself through continuing education. It will be attractive to your prospective employer post retirement. And best of all, that continued education is usually free to you but pays dividends to you upon retirement!

It is my personal opinion that it is probably not a good idea to abruptly end a stressful career. As a person is nearing retirement age try to gradually reduce their stress by changing duties to get away from frontline situations that require split second decisions involving life and safety issues. I was able to end my career on desk duty which is not an ideal situation for everyone but did allow me to be a little more relaxed. A retiree needs something to do with their time. You can't just sit around doing nothing. Plan a second career or volunteer for something you believe in or at the least find a hobby to occupy your thoughts and time.

Avoid alcohol and drugs as they are not solutions but temporary crutches that tend to spiral out of control. Avoid people that rely on alcohol and drugs, they will tempt you to join them in their unhealthy activities. Try to avoid negative people, they will only bring you down.

Just do your job the best you can no matter what obstacles you may face. You may get treated wrongly at some point by administrators when it comes to promotions, etc. But there is nothing you can do about that. As long as you know you did your best, you can hold your head up high. Good luck.

Keep active! Always be looking for things to do and don't just sit back and retire. We die too young after we retire. Look to better yourself, go back to school, find a new challenge, work at something you like, do something! Keep all options opened and while still working network with civilians to find what might work for you. Keep your body in the best shape possible this will help reduce the nagging pain later. Find a second career with less stress, preferably something you really enjoy. I stayed away from the fire service just to get put the politics behind me.

Learn as many aspects of police work as possible and further your education with related law enforcement degrees so that when you do retire if you wish to continue working in law

enforcement you can work for another Department that may be looking to hire police officers with previous law enforcement experience.

Life is short, find something that you will truly love to do. You can always make more money; you can't make more time.

Look ahead and if you can link available training to work you may do following your retirement, do everything you can to complete the training before retirement from public service. Training in Microsoft Office will always be useful and those retiring soon may only use limited portions of those programs to fulfill current obligations and they may not understand the true potential or ability of those programs.

Look around you and see what type of activities interests you. Do not be afraid of a total change in activity. I found consulting for PD' in the design of their respective comm centers to keep me in contact with law enforcement. Assisting various Departments with new computer, 9-1-1 equipment and radio systems a great challenge. At the same time, I learned a great deal by working with various size agencies. I worked with PD' as small as 3-4 officers, and much larger ones. I worked with Kansas City, New York Fire and PD on system such a CAD/RMS, project management etc.

Look for something fun to do. At this point it should not be about the money, it should be something that you enjoy doing.

Make a plan to do something after you retire. Police and fire personnel are used to playing an important role in society. Be careful to choose a second career where you are helping or making a difference.

Make sure that you complete your career and receive a full pension before replacing it with a second career. Your pension is the best form of income and your next career will be more enjoyable. If your new career doesn't work out, you can fall back onto your pension and then look for a new career!!

Make sure you enjoy you second job & try to have a good time while doing it!!

Make sure you get some type of health insurance for retirement.

Make sure you put enough in your 457 so you don't need to continue to work

My time on the local pension board and as a member of IPPFA gave me exposure to investment professionals and training. After retirement from active duty, I was recruited to an RIA firm and have worked there for 12 years. This did require completion of a Series 65 exam on securities law. I would recommend this 2nd career path for pension trustees if they have an interest in applying and enhancing the investment knowledge that has been gained on a pension board.

Obtain any training you can and don't die on the job

Only stay in the same area, fire or police if you truly love the job. Going from full time to part time was very easy for me. I went to a smaller department which was quite simple. Nothing new to learn, just their computer system and the new streets. Very easy move because you know the job already so well.

Plan a second career before you retire

Plan ahead by studying job market forecasts. Find a niche and prepare for it.

Plan for it before you retire. Start planning when you are half way to retirement age.

Plan now do not wait, financial planning is a must

Plan to work another job or career to keep yourself active and to afford health insurance.

Plan way ahead. Would recommend something outside LE if possible.

Prepare for it way ahead of time and learn a trade other than Police or Fire Service if you will not continue your second career in that field

Prepare for PTSD by seeking out nonviolent activities

Prepare for the financial impact of medical and dental insurance.

Prepare sooner rather than later. Take classes. Think about what you'd Like to do rather than waiting and taking what you Need to. Do not wait until you Need to get a job to find a job.

Prepare your path, Do something in another discipline other than your primary career.

Pursue a career outside of your current field of employment and encompasses something you have always wanted to do after retirement.

Re apply to another police department to begin a second pension.

Read job requirements for positions you are interested in for your second career. Obtain education in those areas. Also, volunteer/steer your career in Government to those areas that potential positions are looking for experience in. Research and think of what potential employers are looking for in the ideal applicants and build your resume to meet those requirements/ideals. As a mgr. hiring many professionals around the world in my second career I, like most mgrs., used recruiters to weed out unlikely candidates. Using keywords, requirements and experience I gave them recruiters would identify good potential candidates.

Without those requirements and experience I would never see those resumes. I have been a mentor and have given lectures to many law enforcement managers in how to prepare for life after Government. Most mgrs. hiring in the private sector like law enforcement retirees because of their experience in dealing with diverse situations under great time conditions.

Regardless of how you believe it will be when you retire, recognize and trust that it will be a significant change in your life. Most people suggested I stay busy, some people said I was crazy for working when I retired. I quickly learned that some people were comfortable sitting at home and thought that is what everyone should be doing. Secure the correct balance of fulfillment as well as financial.

Retire for real if you can afford to do so. Don't burn any bridges and seek new opportunities if you don't have a second career already lined up.

Retire from your current agency when eligible and still in good health. If you enjoyed police work find another smaller agency where you can be a mentor and hopefully qualify for another pension.

Search out, train for and have the 2nd job set up to start before you retire. Ensure insurance and retirement pensions are available. Staying with same Dept is sometimes challenging as to how you're treated by other employees.

Seek a degree outside of law enforcement, related to your post retirement plans if outside the law enforcement field. If a degree path is not feasible, seek out related professional certificates.

Seek additional available training in areas that have application in your current employment. Pick areas that expand your skillset. When possible, pick areas that will be in demand for future employment. Think of fields that you enjoy and can parlay into a second career. The more skills you develop, the more you will be able to be a candidate for future employment.

Select a career that you love and can see yourself doing years into retirement, and one that gives back to the community

Shed the misconception by future employers that retired P. O's are only capable of security related positions. Know what you want to do for the rest of your working life; what you enjoy or would like to explore, then begin preparing early.

Start looking and preparing ahead of actual retirement. Start looking early for a possible second career that interests the individual. Do research into requirements for the potential second career job. If educational requirements are necessary, plan accordingly. A four-year degree and /or a master's degree may require years to accomplish. My main idea is to plan early. I have seen to many officers say they will look into a second career after they retire and relax for a few months and then look into a second job. Bad idea.

Start looking for your second career when you are in your thirties or early forties an injury can creep up as you get older may put you on disability and also that retirement comes very fast if you enjoy your job.

Start planning for a post retirement career or job at least 2-3 years before retirement. Questions to ask yourself: do I need to work to offset medical insurance deductions from your pension? Will the children still be in school? Will I be able to maintain my pre-retirement lifestyle without a second career?

Start planning for a second career as soon as you can. Get the proper training and develop contacts while fulfilling your primary career. Keep busy and start working part time to gain experience. Purchase necessary tools to do the job on the day you retire. Think of what you want to do in the event that you can no longer be a public servant.

Start planning for retirement early. Plan both professionally and financially prior to leaving the police or fire service. In most cases it takes about one year to find a job. Prepare your resume early. Apply for jobs early. Maybe do a few job interviews prior. Prepare yourself well in advance. Take a look at your pension and finances well before retirement. Doing so in advance will help you decide and assure you about choices moving into retirement.

Start preparing for a second career early in your law enforcement career because you never know when or how your law enforcement career will end. A criminal justice degree and a career in law enforcement offers very few opportunities for a second career, outside of another law enforcement or security job.

Start thinking and planning about what you would like to do about 5 years before you plan on retiring. You don't have to make any decisions or commitments, just start thinking about it. Keep an open mind, ask questions, explore options. Opportunities will pop up unexpectedly, sometimes you'll be surprised. Don't be scared. Take care of your health.

Stay active, you are no longer the police, and the comradery you experienced will fade away fairly quickly. Find something you enjoy, whether a hobby or employment, and enjoy retirement.

Stay healthy and consider the second employment an opportunity to pay your successes forward

Stay in good physical shape

Take advantage of every training opportunity you can as early as you can in your career. Also look into any tuition reimbursement your employer offers. I looked for outside the department scholarships and applied for numerous FEMA classes that were free. You can

never have enough outside training or college education to add to your resume after you are finished with your career in public service.

Take some time to unwind, and then look carefully before you go back to work. The corporate world is different than government service. The corporate world is driven by the bottom line and profit/loss statements rather than public safety.

That is a young man's job, injuries start to take their tolls to the body, and to prepare themselves for life after the Fire Service. The job will shorten your life and physical condition. The long shifts and lack of sleep even off duty as your brain never stops waiting for the alarms until after you leave the job.

The job has changed too much to remain enjoyable. Stress from the public ridicule takes a toll. Stress from politics take a toll. Stress from internal conflicts take a toll. Stress from unqualified leadership takes a toll. Stress from unqualified applicants take a toll. These stressors seem to be more prevalent now than when I first joined the department. Tier I employees nearing the end of their careers have an uphill battle to cross the finish line. But crossing that finish line can be so rewarding when you are able to continue onto a second career after retirement. The key is being able to remain healthy enough to enjoy yourself a little more and get away from the toxicity of the current issues in law enforcement. Best wishes to all who are nearing the end of their careers.

The private sector wants measurable results. You have to demonstrate that you help the company make a profit. You can't have a government mindset about wages and benefits. A negative attitude in the private sector will result in a RIF-Reduction in Force and you will be gone.

There are numerous opportunities, after Fire Service.

There are other opportunities out there other than law enforcement. You need to know that there is life after a law enforcement career. In this day and age, take the opportunity to enjoy your family and friends and look for other experiences and challenges. After nearly 30 yrs., I felt that my dept could not function without me. It took my wife to hammer home the encouragement to accept an early by-out. Didn't realize the stress level was that high until after a few days of retirement she notice a change in my demeanor and attitude. I had intentions of working till maximum and more if allowed.

There is no such thing as to much training. Take advantage of it while it is available. It helps at your current job and makes a large impact when you submit your resume for your next. Decide early in your career if there is some other career that interest you, if so, maybe work part time and try it out.

Think ahead and take as many in-service training classes as you can that would help you in that second career after retiring, such as range officer, field training officer, defensive tactics.

Think ahead, *i.e.*, start thinking about it 3-4 yrs. prior to your retirement, what you MAY want to do after you retire from police work. Time does fly! Keep all options open, make contacts in the community, and have an idea what you may want to do and how much money you want to make doing it. How long do you want that second career to last? Retired law enforcement personnel are in big demand in the general workforce. Employers know they are trustworthy, responsible, smart, excellent communicators, leaders, and team players. Their knowledge of the local and regional geographics is usually unmatched, without even using our current technologies, due to their career experience. In essence, once retired, how long do you want to work & how much income do you want from that work? How much job responsibility do you want?

Think of something to do that will make you happy and do it, do what makes YOU happy.

To love what you do, have a little fun and save a lot of money.

To work for a good business w good benefits. I went back to work for health insurance, because the municipalities insurance was expensive. Some could have 10 yrs. before your eligible for Medicare.

Use the non-assigned time allotted at the firehouse to learn varied subject matter. Staring at phones/screens while utilizing gambling apps does not pay in the long run. Several fellow firefighters stated that they wished that they hadn't wasted time and opportunity early in careers.

Utilize and sign up for any training you can receive while in the fire service; trench training, has mat, confined space, high angle rescue. I learned that many of the same items apply in the construction trades including harnesses and fall protection, meter reading, etc.

Watch what recently retired guys do after retirement and preparing for it

Whoa there, Tex.... we're getting ahead of ourselves. In addition to giving advice to active-duty personnel about a second career, let's look at it from another viewpoint. Police and Fire personnel now get a decent wage, not the \$12,000 a year I got back in the stone age. We should be teaching our officers - most who are married with working spouses - how to both live within their means and how to save and invest wisely. Let's not aim for having to work until we're 85 so we can afford that lake house - let's teach the new hires that careful investing (in addition to their pension!) should begin the second they are hired, and that conspicuous consumption and keeping up with the Joneses is not the path to heaven... not even the path to self-actualization. A new cop or hoser does not need to run out and buy a 4x4 diesel pickup which approximates their first year's pay... we need to win both their hearts and minds, and convince them peer pressure is not everything. Thanks!

Work hard at your first career and make a good reputation for yourself.

You don't need to work a security job. Branch off and do something that interests you.

You MUST HAVE a plan B. Pensions alone are often not enough to survive on.

Work part time and enjoy life.

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