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**WHY WE
CHOSE**

Wanderlust

We are Richard and Jackie, two teachers who made the decision to early retire from our careers at the age of 51. In 2021, losing both Richard's dad and brother within weeks of each other forced us to stop and really look at how we were spending our time. It wasn't dramatic or impulsive, just a growing awareness that later isn't promised. Waiting until our late sixties to start living more fully felt like a risk we no longer wanted to take.

For most of our adult lives, we followed the plan.

We worked hard, raised a family, paid the bills, did what was expected – always with the quiet assumption that one day we'd slow down, travel more, and finally have time to breathe. Like many people in the UK, we were told that retirement was something to be earned at the end of a long career, sometime in our late sixties, when our energy might be lower and health less certain.

But life has a way of interrupting neat plans.



“Early Retirement Wanderlust is the story of stepping away from full-time work earlier than expected – not because we were chasing luxury or escaping responsibility, but because we wanted freedom while we were still healthy enough to enjoy it.”

After 2021, it became harder to ignore a simple truth: our time is not guaranteed. Experiences postponed don't always come back around. And waiting for the “right age” to start living felt increasingly like a gamble we weren't willing to take.

So we chose a different path.

Early Retirement Wanderlust is the story of stepping away from full-time work earlier than expected – not because we were chasing luxury or escaping responsibility, but because we wanted freedom while we were still healthy enough to enjoy it. Freedom to travel slowly, to explore the world, to wake up without alarms, and to design our days around curiosity rather than calendars.

This book isn't about extreme frugality or winning a financial game. It's about balance. About using our pensions, downsizing, and careful planning to buy back time. About the emotional shift of leaving work behind. About learning what actually matters when the structure of employment disappears. And yes – it's about campervans, open roads, wrong turns, rainy days, and the quiet joy of waking up somewhere new every day.

If you're wondering whether early retirement is realistic...
If you're dreaming of travel but unsure how it fits with real life...
Or if you simply feel that there must be something more than waiting...

Then this book is for you.

This is our journey into early retirement and wanderlust – and an invitation to consider what your own version of freedom might look like.

We don't have all the answers, and we're not here to sell a perfect version of early retirement. What we have is experience – the good, the difficult, the surprising – and a belief that it's possible to build a life that prioritises health, happiness, and time before it's too late.

Writing the book together has been a journey in itself as we are two quite different characters. Richard is more reflective and holistic whilst Jackie writes from the heart and is more laid-back in character. We chose to write in our two voices – it will be interesting to see if you can spot who wrote which sections!

We hope you enjoy,

Richard & Jackie



Health:

We want to live a long, active and fulfilled life. We can only do this by investing in our health right now. We need to invest in our future selves. Although we want a long life, we also want an enjoyable life – we need to balance our choices to make sure we can meet both objectives.

- To continue to build in strength training into our exercise programmes.
- Physical challenges work best for us – build in a range of short-term monthly challenges to keep us motivated.
- Improve our nutrition when on the road.
- Everest Anywhere challenge – four summits in 2025.
- 300,000 steps per month.
- Improve sleep health and habits.

Lifelong Learning:

Continue to live a simple life of less is more – fewer things, but more experiences and a life of gratitude for what we have in our lives. Find ways to learn new things and challenge ourselves – we're only in our fifties and we're not dead yet!

- Rediscover our love of stills photography.
- Jackie to drive in Europe.
- Richard to extend his experience of long-distance trekking.
- Develop our YouTube skills including our presence on camera, storytelling and editing techniques.
- To travel extensively and explore the world around us.
- To read regularly for pleasure.



Next Steps...

We take each of our objectives from these four areas and come up with some next-step actions for the next quarter of the year. We find that 13-week blocks provide enough time to make sufficient progress, without losing momentum over time. We take our big annual goals and chunk them down into smaller, more manageable actions that we want to take to make progress towards our overall goals.

At the end of quarter one, we complete a review of how things are going (*good and bad*) and come up with some new next-step actions for quarter two and this review cycle continues throughout the year.

Field Note

Our Goal-Setting Process

From 2025 in Early Retirement...

Life Purpose

1. To live a fulfilled and happy life
2. To make a difference and leave a legacy
3. To be positive and kind

Goals to 2026 (From 2021)

1. Retire in comfort at 55 and to be able to fund our travel across the world
2. Be more mindful and live in the present
3. Be creative and produce a "product" for others to enjoy
4. To build memories together

Annual Goals

Passion Projects:

To build a passive income that will help to sustain our early retirement goals and lifestyle without disrupting our freedom to do what we want, when we want.

- Continue to grow our YouTube channel through channel authenticity and effective storytelling to build on the support from our subscriber community.
- Consistent uploading of two videos per week.
- Explore collaborations with brands that fit with our lifestyle.
- Launch a Facebook group to support early retirement movement challenges.
- Research and develop potential ERW merchandise.
- Purchase a new van for our next 10-year project.

Relationships:

Relationships are key to a fulfilled life. They are what makes up life. Spending time with the people that we love is why we made this life choice of early retirement.

- Ensure Richard's mum is supported in her everyday life living with dementia – sell her house to fund her care costs.
- Support Jackie's mum through her knee replacement operation and rehab.
- Spend time together and time apart from each other.
- Continue to build lasting memories together.
- Build quality moments of time for family to build memories together.
- Build new communities via the YouTube channel.



Slovenia



Dolomites

“We try not to focus on a definitive destination. Our goals are not a matter of pass or fail, but a movement towards a particular area of growth.”

wide range of life domains. For us, these range from our passion projects, to our relationships, our health and our lifelong learning. The joy of this approach is that it is different for everyone. In reality, we can focus on whatever feels most important to us at this moment in time.

Unlike many employment-based goals, we try not to focus on a definitive destination. Our goals are not a matter of pass or fail, but a movement towards a particular area of growth. By focusing on progress rather than outcomes, it takes the pressure off and allows us to enjoy the changes we want to make, rather than worrying about hitting one specific

measurable target. An example from our own goal setting would be that rather than aiming to grow our YouTube channel to 50,000 subscribers, we instead have a goal of building a truly supportive and positive subscriber community. The direction is the same, but the nuance is very different.

In any aspect of personal development, there needs to be some form of accountability to help keep us on track, and this will look different for different people. Writing down and recording our aspirations is a starting point for keeping ourselves accountable. How many of us simply forget what our New Year Resolutions were, simply because we did not write them down? Sharing our aspirations with others adds another layer of accountability – we feel honour-bound to take action once we have shared our aspirations with others. To maintain progress, we need a structure that makes it easy to revisit our goals, review where we are, and most importantly, amend our goals if they no longer serve our purpose.

Revisiting our goals is one of the most surprisingly positive aspects of the whole process. Of course, there will always be areas where we have not made as much progress as we would have liked, but there will also be so many areas where we have made significant progress. Human nature tends to focus on the negative – the things we have not done, whereas in reality there is so much to celebrate.

How often do you sit down, take time out, and reflect on everything that is going well in your life? If you are anything like us, probably not enough. However, by having regular points of reflection, we maintain a far more positive mindset about the choices we make.

Jackie and I set our goals in very different ways, but to help you visualise the process, the next field note is allocated to taking you through exactly how our process works. If you are feeling inspired, why not have a go for yourself using the reflection activity that follows?

Goal setting can take many forms, from the most relaxed to the most structured of processes. Jackie and I are a prime example of that in the same house! One thing remains common, however, regardless of the approach we choose: deep down, we all have dreams and aspirations for our retired life. Just because we have retired does not mean our life stops. In the same way that we once had dreams and aspirations for our careers, we have similar needs for this next chapter of our lives. How we choose to pursue them is a matter of individual preference.



Matterhorn, Switzerland

For us, goal setting becomes the new framework that gives our days, weeks, and years shape and focus – without revisiting the pressures we experienced during working life. Goal setting in retirement is an entirely different beast from goal setting in our careers, yet it actively contributes to our sense of purpose and identity.

There are many advantages to setting goals in retirement. For the first time in our lives, we can set goals without external pressure. Our goals can be purely for us, untethered from financial necessity or professional expectations. They can be flexible and evolve over time as our interests change. Rather than viewing goal setting as a fixed route laid out on a map, we see it as a compass – one that helps ensure we are moving in the right direction towards what ultimately matters to us. How we get there, or how long it takes, becomes far less important.

This approach to goal setting allows us to create balance across all aspects of our lives. During our working years, life was often dominated by the needs of our jobs. In retirement, we have the opportunity to rebalance – placing a greater focus on our health, our relationships, our creativity, and our overall wellbeing.

How do we start goal setting?

The first thing we consider – before setting any annual goals we might want to aim for – is the values we wish to live by in retirement. Our goals are tools for living our values, not achievements for their own sake. We take a top-down approach, starting with a clear statement of our life's purpose, moving through our medium-term (*five-year*) aspirations, and only then down to our yearly goals.

We then try to ensure we bring balance to our aspirations across the aspects of life that are important to us. We don't have a single focus for our retirement, but multiple aspirations across a

Adjusting to new routines

Up until the point of our retirement, our lives had been governed by very fixed routines dictated by the rhythm of the school year. We worked the familiar 8–5 pattern during the week, had set nights for the gym, and planned everything around school holidays and half-terms. At times, it felt as though we were almost institutionalised by the system.

When the children were still living at home, our routines naturally revolved around their lives. Georgia trained in Manchester four days a week for her pole vaulting, while weekends were spent watching Luke play cricket and rugby. Once they left home for university, those routines shifted again. Life became centred around work, the gym and our weekends away in the campervan. It was comfortable, predictable and familiar.

Stepping into retirement brings with it a huge shift in mindset. Suddenly, each day is a blank canvas, and for some people that can feel daunting. For us, it has been both liberating and challenging – the freedom to establish new routines based on what we want to do, rather than responding to someone else’s timetable or expectations.

Richard is still an early riser, a habit he cannot seem to break. He uses the quiet mornings to prepare for the day ahead with meditation, journaling and some gentle stretching. My mornings are far less structured, often starting slowly with a cup of coffee and a book.

Although we still very much see ourselves as early retired, our YouTube channel has naturally become part of our routine. Most mornings we will spend an hour or so editing or responding to comments. We try to get any ‘work’ done early so that the rest of the day is ours. Beyond these few anchors, we go with the flow, no two days ever really look the same.

When we are on the road in the campervan for weeks at a time, we tend to fall into a different rhythm. Richard keeps his morning rituals, we each have our roles around the van, and we plan loosely what we’d like to do each day. We live much as we would at home: shopping every few days, taking turns to cook, and making sure we move our bodies daily – whether that’s a long hike, a bike ride or simply getting our 10,000 steps in.

We’ve noticed that many retirees actively seek structure and routine. They join social groups, schedule regular activities, plan coffee mornings and dinner dates – all ways of giving shape to their weeks. Without some form of structure, it can be easy for time to blur and days to drift past unnoticed.

For us, a few simple routines provide enough framework without feeling restrictive. We still mark the weekends. Friday night is wine night, and when we’re not on the road we try to meet up with working friends and family. Sundays usually mean a traditional roast and planning meals for the week ahead. Monday is our main shopping day, while Thursday and Sunday are our YouTube video release days. These small rituals help give our lives a gentle structure – enough to ground us, without taking away the freedom that early retirement has given us.

Goal setting in early retirement

When we step away from working life, there are many things that we happily leave behind. Without realising it, however, there may also be a number of things that we quietly miss. The everyday timelines, tasks, deadlines, and routines of work all provided a structure to our lives. Casting these structures aside in retirement can be surprisingly challenging because, although we may have resented some of the demands of work, they also provided a purpose and a familiar format to our days. Goal setting in retirement can provide the handrails that ensure our newfound freedom does not drift quietly into stagnation.