

CHARTING YOUR PERSONAL FUTURE

Workbook

DIRECTIONS OF OUR MODEL

Our model for retirement planning is called, “Charting Your Personal Future.” As we have noted, retirement is a journey, and it can be charted. There are 4 big directions involved in charting your personal future in retirement. These are contained in the figure below, the same figure that appears on the cover of your *Workbook*:



Four Compass Points Figure

THE 4 DIRECTIONS IN “CHARTING YOUR PERSONAL FUTURE”

REVIEW:

Reflecting on your life to identify what you have done, what you have liked, what you have accomplished, what you might like to continue or discontinue.

DREAM:

Forecasting ahead, letting your right brain work as you fantasize about future possibilities, however fanciful.

What have you always wanted to do? What might make you happy? What huge accomplishment might

you want to make? What small, comforting things might you get involved with? What places around the world, or close to home, might satisfy you?

PLAN:

Putting information from Review and Dream together, how might you convert the result into a coherent plan of action? This plan might be very detailed, with goals-methods-dates, etc., or it might be quite general and open-ended.

ENGAGE:

“Just do it,” one famous national ad proclaimed. Review-Dream-Plan leads to nothing without action. Engaging means to put your plan to the test, to do it, and then to see how it goes. Retirement is found “in the doing,” and its success is tied to your ability to implement your plan.