

Exploring and preparing for your future

# **A Personal Futures Workbook**



by

Verne Wheelwright, Ph.D.



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# Your Workbook

This workbook is the first step in the transition from the printed version, so it can be printed and filled in by hand, or you can complete the worksheets on your computer. To fill in and save your personal information on your computer, you will need Adobe Reader version 7.0 or later. You can download (free) the latest version at [www.adobe.com](http://www.adobe.com).

The steps and methods described here can be very effective in planning for and achieving your preferred future.

But look a little further. These same steps can be applied to many important situations or decisions in your life and in your career. Think about that and mentally apply these concepts to a personal or business situation.

1. Define your present situation and define a time frame for resolution. What are the two most important forces driving change in this situation?
2. Develop scenarios based on variations in the driving forces including one wild card scenario.
3. Identify your preferred outcome and strategies to achieve that outcome.

Written here, that sounds complicated, but once you've been through the process you'll find it pretty easy. You can apply this system and these concepts to all manner of future situations, whether planning the family vacation, buying a new home or planning a career move. You will also find these techniques useful in career situations.

To learn more about Personal Futures, visit our web site [www.personalfutures.net](http://www.personalfutures.net). I also have a blog about Personal Futures at [www.yourpersonalfuture.blogspot.com](http://www.yourpersonalfuture.blogspot.com).

Any book of this type can be improved. If you have suggestions, criticisms or comments about this workbook, please let me know at [verne@personalfutures.net](mailto:verne@personalfutures.net). I will appreciate your help in making this workbook better.

Verne Wheelwright

# Introduction

What is a personal future? As we interpret personal futures here, they are explorations of the potential futures of one individual, but only the futures that directly involve that individual. You will be learning about the futures that relate directly to you and your family.

What should you be able to expect from studying about your future? The approach you will take with this workbook consists of three steps:

1. Build a framework of information about your life.
2. From the framework information, explore your future with scenarios.
3. From the scenarios, develop a vision, strategies and action plans for your future.

You will use the same methods that have been practiced by futurists for decades all over the world. At the end of this process you should have an overview and a vision for your life, specific plans for the next stage of life, and contingency plans to deal with unexpected changes.

Here are the steps that you will be following in this workbook as you prepare for your future:

- **Personal Research**
  - Life stages
  - Personal domains and driving forces
  - Life events
  - Your plans, goals and values
- **Personal Scenarios**
  - Develop a scenario matrix
  - Examine the driving forces in your life
  - Create four scenarios
- **Personal Strategic Planning**
  - Create a vision for the next stage of your life.
  - Develop strategies
  - Develop action plans
  - Develop contingency plans

And the final step.....**Live your plan!**

## Section I - Conducting Personal Research

Before you can apply futures methods to your life, you must have a base of information from which to draw conclusions about your possible futures. In this section, you will learn about 1) the stages of life, 2) six personal domains that contain the forces that propel life forward and 3) life events that can be anticipated, both as to probability of occurrence and extent of impact. This section will conclude by combining the results of your research into a framework, which will become the foundation from which you will create personal scenarios in section two.







### Stages of life







#### **Ten stages of life**

On the next two pages are listed ten life stages, with a very brief description of each stage. As you learn about the stages, be aware of the periods of change between stages. These transitions are important and sometimes difficult times in your life, but preparation and understanding will help you deal with them. Note that after age sixty, the stages are no longer related to chronological age, but are more related to physical and mental health.

Change is what studying the future is all about. Without change, every day would be like the movie “*Groundhog Day*” in which every day was the same. When you explore the future, you should be looking for the changes that may (or will) occur in your life.

The small photos included with the descriptions of each life stage are intended to help you think about these stages as images. Hopefully they will trigger images of your own that will help you visualize future life stages.

Life Stage	Characteristics of Life Stage
<b>Infant</b> 	<p>Birth through 2 years. Dependent, brain developing, learning motor skills and sensory abilities.</p>
<b>Child</b> 	<p>3-9 years Growing and mastering motor skills and language. Learning to play and socialize. Continued growth, formal school and organized activities.</p>
<b>Adolescent</b>  	<p>10-19 years. Growth spurts. Puberty brings hormonal changes and reactions. Strong emotions often rule decisions. Risks for injury, alcohol, drugs, tobacco, etc. In some societies or segments, education ends and marriage and family decisions are made.</p>
<b>Young Adult</b> 	<p>20-29 years, Completing higher education and beginning career and family. Potential coping and financial pressures</p>
<b>Adult</b> 	<p>30- 39 years. Managing family and career growth. Increasing numbers of couples are starting families in this stage. Continued coping pressures</p>

<p><b>Middle age</b></p> 	<p>40-60 First signs of aging and effects of lifestyle; menopause, children are leaving the nest, grandchildren arrive, career peak. Aging parents may require help.</p>
<p><b>Independent Elder</b></p>  	<p>60 onward. More signs of aging and lifestyle effects. Eligible for Social Security, Medicare (U.S.), pensions. Retirement. More discretionary time and opportunities for travel, hobbies and sports. Some health problems and medications. May be caring for a spouse or others.</p>
<p><b>Vulnerable Elder</b></p> 	<p>Beginning frailty, cognitive or multiple health problems. Require some assistance. Stop driving. Possible move to Assisted Living facility. This stage is optional, but in the past was the image of old age.</p>
<p><b>Dependent Elder</b></p> 	<p>Requires daily care. Unable to perform all personal functions. Possible move to nursing home. This stage is also optional.</p>
<p><b>End of Life (Up to six months)</b></p> 	<p>Diagnosed with terminal condition or the final stage of a disease. May require hospice care, hospitalization or nursing home care. This stage may be very brief.</p>



Now, think about the stages of life for a moment. Do you have an image in your mind that describes each life stage? Using the stages and the images, can you see forward to future stages of your life?

To complete the life stages portion of your personal research, decide which life stage you are going to plan for. If you have more than five years left in your present stage, plan for the rest of this stage. If less than five years are left in your present stage, plan your future to the end of the next life stage. If you will be in Middle Age or the Independent stage, simply plan for the next ten years.

<b>My present life stage is</b>	
<b>The life stage for my personal strategic plan is</b>	
<b>This life stage ends in the year</b>	

Which life stage are you in now? Your children? Your parents? What is the next stage for each of you? Understanding the life stages of family members helps you prepare for future changes in their lives and the resulting impacts on your life.

Using the chart on the next page, enter your present age in the first column on the line for the current year, then write in your age for each succeeding year. Determine what year the life stage you are now in ends, Underline that year and enter the age you will be during that year. When does the next stage end? Underline or circle that year as well.

Do the same for each family member. Determine which life stage each person is in now, and in what year that stage will end. When you complete the chart, you will have marked the important life changes for the members of your family, the years when you and each family member transition from one life stage to another and your ages at that time.. By reading across the chart, you can relate the changes in family members' lives to your own age and the calendar year.

## Family members: Ages and Stages

Year	Your age	Spouse age	Oldest child	Youngest child	Oldest parent	Others	Others
Name							
2008							
2009							
2010							
2011							
2012							
2013							
2014							
2015							
2016							
2017							
2018							
2019							
2020							
2021							
2022							
2023							
2024							
2025							
2026							
2027							
2028							
2029							
2030							

For columns headed “Others”, list other close family members. These may vary, depending on your age. You can list grandparents, grandchildren, siblings, close friends and even pets. An example of a completed worksheet is shown on the next page.

## Example: Family Worksheet Young adult

Year	Your age	Spouse age	Oldest <i>grandparent</i>	Youngest <i>grandparent</i>	Oldest parent	<i>Youngest parent</i>	<i>Youngest sister</i>
Name	<i>Chris</i>	Not yet!	<i>Norman</i>	<i>Gert</i>	<i>John</i>	<i>Rhonda</i>	<i>Erin</i>
2006	20		70	60	44	42	18
2007	<i>Young</i>		<i>Independent</i>	<i>Independent</i>	<i>Middle</i>	<i>Middle</i>	<i>Adol</i>
2008	<i>Adult</i>				<i>Age</i>	<i>Age</i>	<i>Young</i>
2009							<i>Adult</i>
2010							
2011							
2012							
2013							
2014							
2015							
2016	30		80	70			
2017	<i>Adult</i>						
2018							30 <i>Adult</i>
2019							
2020							
2021							
2022					60		
2023					<i>Independent</i>		
2024						60	
2025						<i>Ind</i>	
2026	40		90	80			
2027	<i>Middle</i>						
2028	<i>Age</i>						40 <i>mid</i>
2029							
2030					69	66	

## Personal Domains

Personal domains are made up of the forces and sub-forces that move through your life, and, in many cases, move you. When these forces pressure you or motivate you, they are driving forces in your life. In Personal Futures, we recognize six categories of forces that are common to all people and are a part of every person's life from birth through death.

Each domain contains several different forces, and any one of these forces may be dominant during a life stage. For example, the Social Domain is usually a driving force in the lives of young adults. In the early years of this stage, time with friends is very important, but when a person makes a decision to marry and start a family, the family dominates the Social Domain, driving many of the individual's decisions.

Whether with family or friends, the Social domain and the people in your life tend to be influential forces in this stage. At the same time, young adults are completing their education and beginning their careers, both forces within the Activities Domain. In the Young Adult stage, the Social (family and friends) and Activities (education and career) domains are often the driving forces in life.

The Financial Domain may become a more dominant force in the Adult stage, partly due to the needs and demands of the family and partly due to the need to accumulate savings and assets.

The Health Domain becomes dominant later in life, usually during Middle Age and especially during the Independent and later stages. Younger people may find this domain to be a strong force if they have health problems or a strong focus on diet or physical fitness.

The Housing Domain gains importance at different times in life, whenever a concern about acquiring, changing or improving one's housing situation occurs. A need or decision to relocate to a different area also gives this domain temporary importance. Once the needs are satisfied, the Housing Domain recedes into the background.

The Transportation Domain is important to Adolescents as they become eligible to become licensed drivers, to anyone commuting to work and again to older people who face the loss of the ability to drive. In some cultures, where few people own automobiles, walking, motorcycles and buses are prominent means of transportation. But for most people, little thought is given to transportation until, for some reason, it is lost.

# Personal Domains

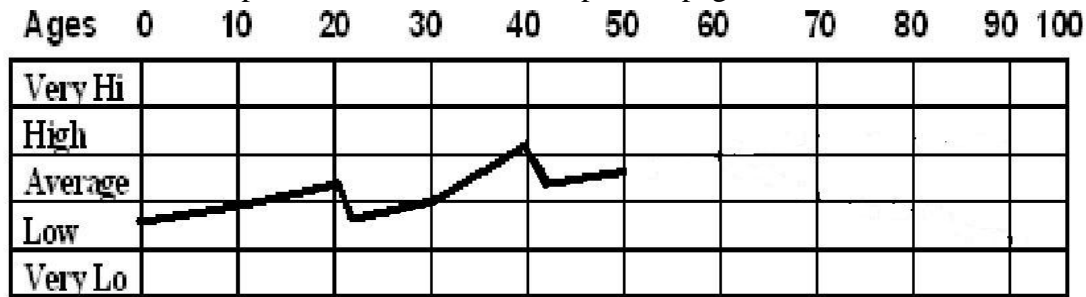
<p><b>Activities Domain-</b> All the things you do. For example:</p> <ul style="list-style-type: none"><li><b>School-</b> training, self-improvement, education throughout your life.</li><li><b>Work or career</b></li><li><b>Religion</b></li><li><b>Sports, hobbies,</b> travel, games and entertainment</li></ul>
<p><b>Finances Domain-</b> Everything related to your finances. For example:</p> <ul style="list-style-type: none"><li><b>Income, assets</b></li><li><b>Expense, debt, liabilities</b></li><li><b>Investments</b></li><li><b>Financial risks, insurance</b></li></ul>
<p><b>Health Domain-</b> Everything related to your health. For example:</p> <ul style="list-style-type: none"><li><b>Health status-</b> physical and mental condition.</li><li><b>Medications</b></li><li><b>Diet and exercise</b></li><li><b>Medical care-</b> care you receive from professionals</li><li><b>Personal care</b> – the help you receive with the activities of living</li></ul>
<p><b>Housing Domain-</b> Everything related to your home and where you live. For example:</p> <ul style="list-style-type: none"><li><b>Home-</b> house, apartment, mobile home, care facility</li><li><b>Community</b> your neighborhood and community</li><li><b>Nation,</b> the country and world region where you live</li><li><b>Climate</b></li></ul>
<p><b>Social Domain-</b> Everything to do with people in your life. For example:</p> <ul style="list-style-type: none"><li><b>Family, friends</b></li><li><b>Co-workers, community</b></li><li><b>Advisors</b></li><li><b>Organizations</b></li></ul>
<p><b>Transportation Domain-</b> Everything to do with mobility and access. For example</p> <ul style="list-style-type: none"><li><b>Mobility-</b>walking, wheelchair, scooter</li><li><b>Personal transportation-</b> automobile, bicycle, motorcycle</li><li><b>Distance</b> to commute to work, markets, health care, etc.</li><li><b>Local</b> public transportation- bus, taxi, local train, ambulance</li><li><b>Long distance public transportation-</b> train, airplane, ship</li></ul>

## A few tools for evaluating forces and trends

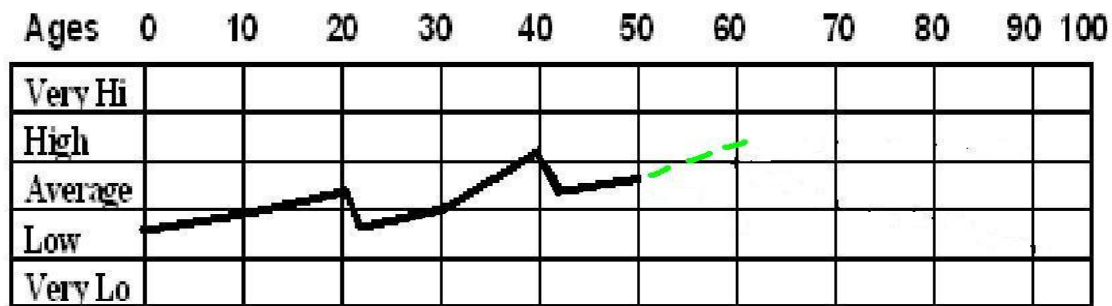
### Create a time series and a trend line

For each domain, you can use a chart like the one below to estimate the quality of that domain in your life at each age. Using the graphs on the Domain pages that follow, and following the examples below, your first step is to make one or more marks in the box for each ten-year age group, estimating the quality level of your life at that age, up to your present age. Now connect the marks, plotting a line from birth to the present.

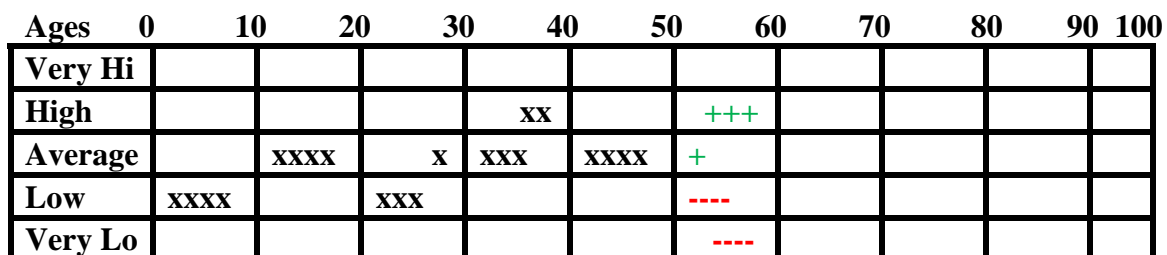
The first two examples are hand-drawn on a printed page.



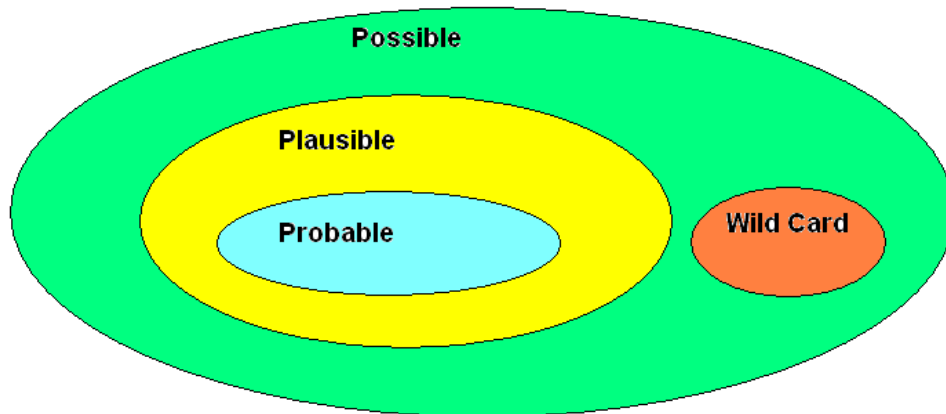
Next, project one line into the future stage you plan to study, as seen below. This line will represent your best estimation of the highest plausible quality for the next life stage or ten-year period. This is your optimistic projection for this domain.



Finally, make a second line from the present through the next life stage, as shown below, but representing the lowest plausible quality for the next life stage. This is your pessimistic projection for the next life stage. This example shows how your graph may look if filled in on your computer.



Keep in mind that these projections are estimations. Also, keep in mind that these projections should be within the limits of plausibility. How do we define “plausibility”? One way is shown in the “Plausible” area in the diagram below. The area outside the cone formed by your two projections is represented in the “Possible” area.



This diagram illustrates the possibilities that exist in the future, and shows that everything is within the realm of Possible, (the outer ring). Plausible is a smaller area within Possible, and anything that is Probable is within the Plausible area. Wild cards (like winning the lottery, being hit by a meteor, etc) are in the possible area, but not in the plausible area.

Worksheets for each domain follow. On each, you will mark the quality level of that domain in your life at every ten-year interval up to your present age. Look for changes in levels and for the direction the line is moving at your present age. The direction and angle of the line leading to your present age indicate the present trend of that force in your life. The direction of the trend line may be upward, downward or level. The angle of that direction from horizontal indicates the speed at which the trend is changing.

The individual domain worksheets in this section will be helpful in several ways. The lines that you extend into the future will help you (in a later section) define plausible scenarios for the future. The completed worksheets will help you create a framework of information that will become the basis for your scenarios about the future.

# Activities Domain

Activities include school, training, self-improvement, work or career, religion, sports, hobbies, travel and the all other things you do. Some activities, such as addictions, are negative or destructive, and can also become driving forces.

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

## To create a graph

1- Estimate the quality levels of the *activities* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use “xxxx” to make your line. This line represents your opinion of the quality of the *activities* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *activities* in your life.

2- Starting at your present age, draw a line (on your computer, use “++++” to make your line) that represents the best plausible or optimistic projection of your *activities* through the next life stage.

3- Starting at your present age, draw a line (on your computer, use “----” to make your line) that represents the worst plausible or pessimistic projection of your *activities* through the next life stage.

What is your present level of satisfaction with your *activities*?

What would you like to change?

What would you have to do to initiate a change?



## Finances Domain

The finances domain includes everything that has to do with your finances, including your income, expenses, assets, liabilities, investments,

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

### To create a graph

1- Estimate the quality levels of the *finances* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use “xxxx” to make your line.. This line represents your opinion of the quality of the *finances* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *finances* in your life.

2- Starting at your present age, draw a line (on your computer, use “++++” to make your line) that represents the best plausible or optimistic projection of your *finances* through the next life stage.

3- Starting at your present age, draw a line (on your computer, use “----” to make your line) that represents the worst plausible or pessimistic projection of your *finances* through the next life stage.

What is your present level of satisfaction with your *finances*?

What would you like to change?

What would you have to do to initiate a change?

## Health Domain

The health domain includes everything related to your physical, emotional and mental health, for example your health status, conditions or diseases, medications, diet and exercise, medical care and personal care

Ages	0	10	20	30	40	50	60	70	80	90	100
<b>Very Hi</b>											
<b>High</b>											
<b>Average</b>											
<b>Low</b>											
<b>Very Lo</b>											

### To create a graph

1- Estimate the quality levels of the *health domain* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use “xxxx” to make your line. This line represents your opinion of the quality of the *health domain* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *health domain* in your life.

2- Starting at your present age, draw a line (on your computer, use “++++” to make your line) that represents the best plausible or optimistic projection of your *health* through the next life stage.

3- Starting at your present age, draw a line (on your computer, use “----” to make your line) that represents the worst plausible or pessimistic projection of your *health* through the next life stage.

What is your present level of satisfaction with your *health*?

What would you like to change?

What would you have to do to initiate a change?

## Housing Domain

The housing domain includes your home, the neighborhood and community you live in, your country (including its political and economic systems) and the climate for your region of the world. If you live in (or expect to live in) a care facility, that is also part of your housing domain.

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

### To create a graph

1- Estimate the quality levels of the *housing domain* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use “xxxx” to make your line. This line represents your opinion of the quality of the *housing domain* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *housing domain* in your life. Remember that this domain includes all aspects of housing, from your home and community to world region and climate.

2- Starting at your present age, draw a line (on your computer, use “++++” to make your line) that represents the best plausible or optimistic projection of your *housing* through the next life stage.

3- Starting at your present age, draw a line (on your computer, use “----” to make your line) that represents the worst plausible or pessimistic projection of your *housing* through the next life stage.

What is your present level of satisfaction with your *housing domain*?

What would you like to change?

What would you have to do to initiate a change?

## Social Domain

The Social domain starts with family and closest friends, then expands outward to embrace your friends, co-workers, advisors and community. Sociology and other disciplines often use an illustration of nested circles to demonstrate some of these social relationships.

Ages	0	10	20	30	40	50	60	70	80	90	100
Very Hi											
High											
Average											
Low											
Very Lo											

### To create a graph

1- Determine the quality levels of the *social domain* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use “xxxx” to make your line. This line represents your opinion of the quality of the *social domain* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *social domain* in your life.

2- Starting at your present age, draw a line (on your computer, use “++++” to make your line) that represents the best plausible or most optimistic projection of your *social life* through the next life stage.

3- Starting at your present age, draw a line (on your computer, use “----” to make your line) that represents the worst plausible or pessimistic projection of your *social life* through the next life stage.

What is your present level of satisfaction with your social domain?

What would you like to change?

What would you have to do to initiate a change?

## Transportation Domain

The Transportation domain includes all forms of mobility, including walking, bicycles, wheelchairs, cars, taxis, buses, boats, airplanes and any other form of transportation.

Ages	0	10	20	30	40	50	60	70	80	90	100
<b>Very Hi</b>											
<b>High</b>											
<b>Average</b>											
<b>Low</b>											
<b>Very Lo</b>											

### To create a graph

1- Estimate the quality levels of the *transportation* in your life during each of the ten-year periods up to your present age. Draw a line across each period (the line can slope up, down, stay level or have changes), stopping at your present age. On your computer, you can use “xxxx” to make your line. This line represents your opinion of the quality of the *transportation* in your life from birth to the present. Note the direction (up, down, level) at the present. This indicates the direction of the current trend of your satisfaction with the *transportation* in your life.

2- Starting at your present age, draw a line (on your computer, use “++++” to make your line) that represents the best plausible or optimistic projection of your *transportation* through the next life stage.

3- Starting at your present age, draw a line (on your computer, use “----” to make your line) that represents the worst plausible or pessimistic projection of your *transportation* through the next life stage.

What is your present level of satisfaction with your *transportation domain*?

What would you like to change?

What would you have to do to initiate a change?

## Driving forces in your life

During *each* stage of your life, one or two domains will probably dominate the important changes in your life. The table below shows some of the common driving forces in each stage of life. These are simply indicators, a starting point.

Common Drivers for each life stage

<b>Life Stage</b>	<b>Driving force 1</b>	<b>Driving force 2</b>
<b>Infant</b>	Social-family	Activities- learning
<b>Child</b>	Social- family	Activities- school
<b>Adolescent</b>	Social- peers; independence	Activities- school, sports
<b>Young adult</b>	Activities- School, career	Social
<b>Adult</b>	Social- family	Activities- career
<b>Middle age</b>	Activities- career	Social- family Health
<b>Independent elder</b>	Activities- retirement	Health
<b>Vulnerable elder</b>	Health- declining	Social – family or Housing- care facility
<b>Dependent elder</b>	Health- declining	Social – family or Housing- care facility
<b>End of life</b>	Health- terminal	Social – family or Housing- care facility

.As you look forward to the coming life stage, which domains or forces are likely to be dominant in your future. Which forces will bring about change in your life? List the two (or three) domains or forces that you believe will be dominant in your next life stage.

<b>Dominant force (domain) #1</b>	
<b>Dominant force (domain) #2</b>	
<b>Dominant force (domain) #3</b>	

# Life Events

Life events are simply the things that happen in our lives. Some events are more important than others, and some events (turning point events, for example) may actually change the direction of your life. Marriage, divorce, birth of a child and retirement are all examples of turning point events. Other events such as birthdays and anniversaries may simply be milestones, with little or no impact. As you look ahead for events in your future, your concerns will lie with probabilities and impacts.

If an event has no impact, regardless of probability, it doesn't require much preparation. Events that have a high probability of occurrence and a high impact are events that you will want to prepare and plan for. Events with low probability of occurrence, but a high impact are called wild cards, for which you may want to make contingency plans.

	<b>Considerations for Personal Futures</b>	<b>Examples</b>
<b>When</b>	When is the event likely to occur?	At what age or life stage?
<b>Type</b>	What type of event is this? Turning point Life cycle/biologic Legal Intentional/choice Unintentional Other	Marriage, children, divorce Growth, puberty, menopause Voting age, retirement age Marriage, children, divorce Deaths of family or friends Accident, job loss, anniversaries
<b>Impact</b>	What is the impact of the event?	What is the severity? Physical, emotional, financial?
<b>Probability</b>	What is the probability of this event occurring?	During your life? During any particular time period?
<b>Domain</b>	Within which domain does an event occur? Activities Finances Health Housing Social Transportation	Complete education, start career Save or invest for retirement Exercise to maintain health Move to a different home Birth of a child Learn to drive a car

Reading the table on the previous page, it is apparent we can look at *some* events as foreknowns. We can be pretty certain they will happen Based on the experiences of others who have already experienced these events, it is possible to anticipate, at least to some degree, the timing, probability and impacts of many events. When compared with life stages and personal domains, this gives us a third perspective of the future. Later, we will combine these three perspectives (stages, domains and events) into a framework that summarizes your knowledge of your futures.

### **Events that commonly occur during specific life stages**

On the next page is a table of common events in life and the life stages in which those events are likely to occur. This listing is intended to give you some indication of events to anticipate or prepare for at different times of life. For the most part, these events are common in the U.S. middle class, but not common everywhere. Some events, marriage and first births for example, are affected by cultural patterns and socio-economic status.



## Examples of common life events

<b>Life Stage</b>	<b>Common</b>	<b>High impact</b>
<b>Infant</b>	Learning, walk, talk Minor illnesses	Serious illness
<b>Child</b>	School Growth Minor injuries and illnesses	Serious illness Bullying Parents divorce
<b>Adolescent</b>	Complete required schooling Puberty, emotions, sex Physical growth Begin driving Risky behaviors	Accidents, serious injuries Arrest Pregnancy Parents divorce Death of parent or friend
<b>Young adult</b>	Complete higher education Begin career Move to own housing Marriage First child	Accidents Illness or injury of child Job loss
<b>Adult</b>	Career pressures- advances Managing family Last child	Financial pressures Divorce Job loss
<b>Middle age</b>	Menopause-end child bearing Aging signs Empty nest Grandchildren Parents retire Peak earnings, savings	Serious or chronic illness, self or spouse. Parent illness or death Crime victim Job loss Divorce
<b>Independent elder</b>	Eligible for retirement Social Security, Medicare (U.S.) Work/retirement choices Discretionary time Great grandchildren Increased aging signs Relocate, new friends Travel Problems in children's lives	Retirement Changing roles & social Serious illness, self or spouse Death of spouse Become caregiver Stop driving
<b>Vulnerable elder</b>	Frailty Cognitive problems Risk of falls Risk of scams, victim of crime	Falls, injuries Assisted living
<b>Dependent elder</b>	Reduced activities Increased medical Reduced social	Dependent on others Losing control of life Nursing home
<b>End of life</b>	Reduced activities and social Increased medical "Good-byes"	Terminal diagnosis Hospice

## Life Events Worksheet

Use the following worksheet to list events that you anticipate in your life during the life stage for which you are going to plan. Use the forces listed in the “Domains” column as reminders for events.

<b>Domains and Sub-forces</b>	<b>High probability, high impact events in your life (for strategic planning)</b>	<b>High impact- child, parent, other</b>	<b>Wild card events</b>
<b>Activities</b> School, training Career, work Sports, hobbies Religion			
<b>Finances</b> Income, investments Expenses, debt			
<b>Health</b> Condition Medication Care			
<b>Housing</b> Home Community Country, region			
<b>Social</b> Family Friends Community			
<b>Transportation</b> Mobility Personal, auto Public			

## Example: Life Events Worksheet - Young adult stage

<b>Domain</b> Sub-forces	<b>High probability, high impact events</b>	<b>High impact- child, parent, other</b>	<b>Wild card events</b>
<b>Activities</b> School, training Career, work Sports, hobbies Religion	<i>Finish schooling Start career Promotion</i>	<i>Parents middle age, many changes Children infants</i>	<i>Promoted! Fired!</i>
<b>Finances</b> Income, investments Expenses, debt	<i>Earning own income, End parents support. Finance car/house Excessive debt</i>	<i>Parents don't help Two incomes</i>	<i>Major Bonus Major loss</i>
<b>Health</b> Condition Medication Care	<i>Expecting! Injury or major illness</i>	<i>Grandparent/parent illness</i>	<i>Serious illness Crime victim</i>
<b>Housing</b> Home Community Country, region	<i>Moving First apartment First home</i>	<i>We/Parents move away</i>	<i>Transferred to New York! Transferred overseas</i>
<b>Social</b> Family Friends Community	<i>Marriage First child Marital problems Job/family conflicts</i>	<i>Parents divorce Wife starts work Risk-grandparent health</i>	<i>Twins!</i>
<b>Transportation</b> Mobility Personal, auto Public	<i>Used car, high maintenance Traffic tickets First new car Auto accident</i>	<i>Family injured</i>	<i>Home office  Very long commute</i>

## Plans, goals, desires

What plans have you already made for this stage or the next stage of your life? Have you set any goals? Do you feel you have a mission in life that is applicable to this stage that you are planning for? List your plans, goals or desires for each domain. It is OK to have some blank squares.

<b>Domain</b> Sub-forces	<b>Plans</b>	<b>Goals</b>	<b>Desires</b>
<b>Activities</b> School, training Career, work Sports, hobbies Religion			
<b>Finances</b> Income, investments Expenses, debt			
<b>Health</b> Condition Medication Care			
<b>Housing</b> Home Community Country, region			
<b>Social</b> Family Friends Community			
<b>Transportation</b> Mobility Personal, auto Public			

## Example: Plans, Goals, Desires Worksheet -Young adult

<b>Domain</b> Sub-forces	<b>Plans</b>	<b>Goals</b>	<b>Desires</b>
<b>Activities</b> School, training Career, work Sports, hobbies Religion	<i>Graduate (22), then Masters (24) Career, major corp</i>	<i>Excellent job! Travel the world</i>	<i>High pay, high prestige job with international travel</i>
<b>Finances</b> Income, investments Expenses, debt	<i>Pay off college loans</i>	<i>Start pay over \$100,000 Avoid debt</i>	
<b>Health</b> Condition Medication Care	<i>Stay physically active Good diet and exercise</i>	<i>Stay healthy, avoid injury or sickness</i>	<i>Stay healthy!</i>
<b>Housing</b> Home Community Country, region	<i>Own condo Move to new York!</i>		
<b>Social</b> Family Friends Community	<i>Marry Two children</i>	<i>Very happy close family</i>	<i>Very happy close family</i>
<b>Transportation</b> Mobility Personal, auto Public	<i>Two cars- van and sports car</i>	<i>Safe, reliable cars</i>	<i>Very nice cars!</i>

## Personal Values Worksheet

Values- what's important to you? This worksheet asks you to compare and rank your values. In the "Rank" column, select the value that is most important to you and enter the number 1. Then pick the second, third and on to the end of your list. For future reference, list the values in numerical order in the last column.

Value	Rank	List your Values in order of importance to you	Rank
Career			1
Professional relationships			2
Recognition			3
Power or influence			4
Income			5
Financial security			6
Net worth			7
Family			8
Family activities			9
Personal/family image			10
Ethics/principles			11
Religion			12
Independence			13
Contribution to others			14
Challenge/risk			15
Geographic location			16
Health			17
			18
			19
			20

Value	Rank	List your Values in order of importance to you	
Career	3	<i>family</i>	1
Professional relationships		<i>friends</i>	2
Recognition	5	<i>education/career</i>	3
Power or influence	9	<i>income</i>	4
Income	4	<i>recognition</i>	5
Financial security		<i>Personal image</i>	6
Net worth	8	<i>Location-New York!</i>	7
Family	1	<i>Net worth</i>	8
Family activities		<i>influence</i>	9
Personal/family image	6	<i>ethics</i>	10
Ethics/principles	10	<i>independence</i>	11
Religion			12
Independence	11		13
Contribution to others			14
Challenge/risk			15
Geographic location	7		16
<i>Education</i>	3		17
<i>Friends</i>	2		18

Example: Values Worksheet Young adult

Example: Values Worksheet Independent elder

Value	Rank	List your Values in order of importance to you	Rank
Career		<i>Spouse and family</i>	1
Professional relationships		<i>Health</i>	2
Recognition		<i>Independence</i>	3
Power or influence		<i>Financial security</i>	4
Income	5	<i>Income</i>	5
Financial security	4	<i>Geographic location- warm!</i>	6
Net worth		<i>Ethics and principles</i>	7
Family	1	<i>Family activities</i>	8
Family activities	8	<i>Contribution to others</i>	9
Personal/family image			10
Ethics/principles	7		11
Religion			12
Independence	3		13
Contribution to others	9		14
Challenge/risk			15
Geographic location	6		16
<i>Health</i>	2		17

Compare these two examples and note how values may change from one life stage to another.

## Section II –Creating Personal Scenarios

### **A worksheet for four scenarios**

Using information from the worksheets that you have already created, fill in the scenario worksheet on the next page with events that fit within each scenario column.

Refer back to the graphs you created in the Personal Domains section and the two lines you extended into the future for each graph. The top lines for each domain are the basis for the “Best Plausible” scenario. The lower lines make up the “Worst Plausible” scenario.

The “Continuation of the Present” scenario is based on your estimate of the probable future if there is no major change and you take no action to create change. The “Wild Card” scenario includes events that are possible, but not probable as you see your future at this time.

Also from the chapter on personal domains, recall the two domains (driving forces) that you expected to be dominant in bringing about change in your life during this stage. As you fill in the worksheet, think about how events may vary in those two domains in each of the scenarios you are building.

For example, if a dominant domain during this stage of your life is the Activities Domain and specifically your career, how might your career vary between the positive scenario and the negative scenario? In the positive scenario you may have great successes in your career, while in your negative scenario you may struggle or even lose your job.



		A worksheet for Four
<b>Forces and factors</b>	<b>Continuation of the present scenario</b>	<b>Best plausible scenario</b>
<b>Activities</b>		
<b>Finances</b>		
<b>Health</b>		
<b>Housing</b>		
<b>Social</b>		
<b>Transportation</b>		
<b>Goals, plans &amp; values</b>		

Scenarios		
Forces and factors	<b>“Wild Card” Scenario</b>	<b>Worst Plausible Scenario</b>
Activities		
Finances		
Health		
Housing		
Social		
Transportation		
Goals, plans & values		

## Example: Scenario Worksheet Young Adult stage

<b>Forces and factors</b>	<b>Continuation of the present scenario</b>	<b>Best plausible scenario</b>	<b>“Wild Card” Scenario (Negative)</b>	<b>Worst Plausible Scenario</b>
<b>Activities</b>	Graduate-good grades and recommendations  Start a good job	Graduate with MS, honors and recommendation Recruited into excellent career position	Unable to find a good job- working as low level temp	Graduate- no honors or recommendations  Temp work
<b>Finances</b>	Medium income, good benefits Low debt-have savings and reserve	Good income, Good savings, no debt No financial problems!	Low income, no savings, can't afford to do anything! No credit. No health insurance Barely paying college loans	Low starting pay, No benefits Too much debt
<b>Health</b>	Good health	Great health-working out-good checkup	Too tired to work out	Risky work environment
<b>Housing</b>	Own apartment in home city	Relocated to new York. Have apartment	Living with parents	Apartment OK-nothing special. Still in home town
<b>Social</b>	Close with parents and family Marriage to friend from HS and college Two children-everyone's healthy	Meeting lots of new people. Met Miss Right - marriage at 27 First child—grandparents all happy! Planning another.	Living with parents. Not much social life, can't afford to date	Family is encouraging. Still see old friends
<b>Transportation</b>	Van for family, older sports car for me	Company car and good public transport	Old car	Public transit
<b>Goals, plans &amp; values</b>	Start own business within 10 years Get GOOD education for kids-spend time with them!	Position myself in the company to climb gradually—keep time to spend with family. Start planning house or larger flat	Get a good job, get on career track	Climb the ladder by working hard and smart Avoid debt—Look for good mate

## Scenario Narratives-

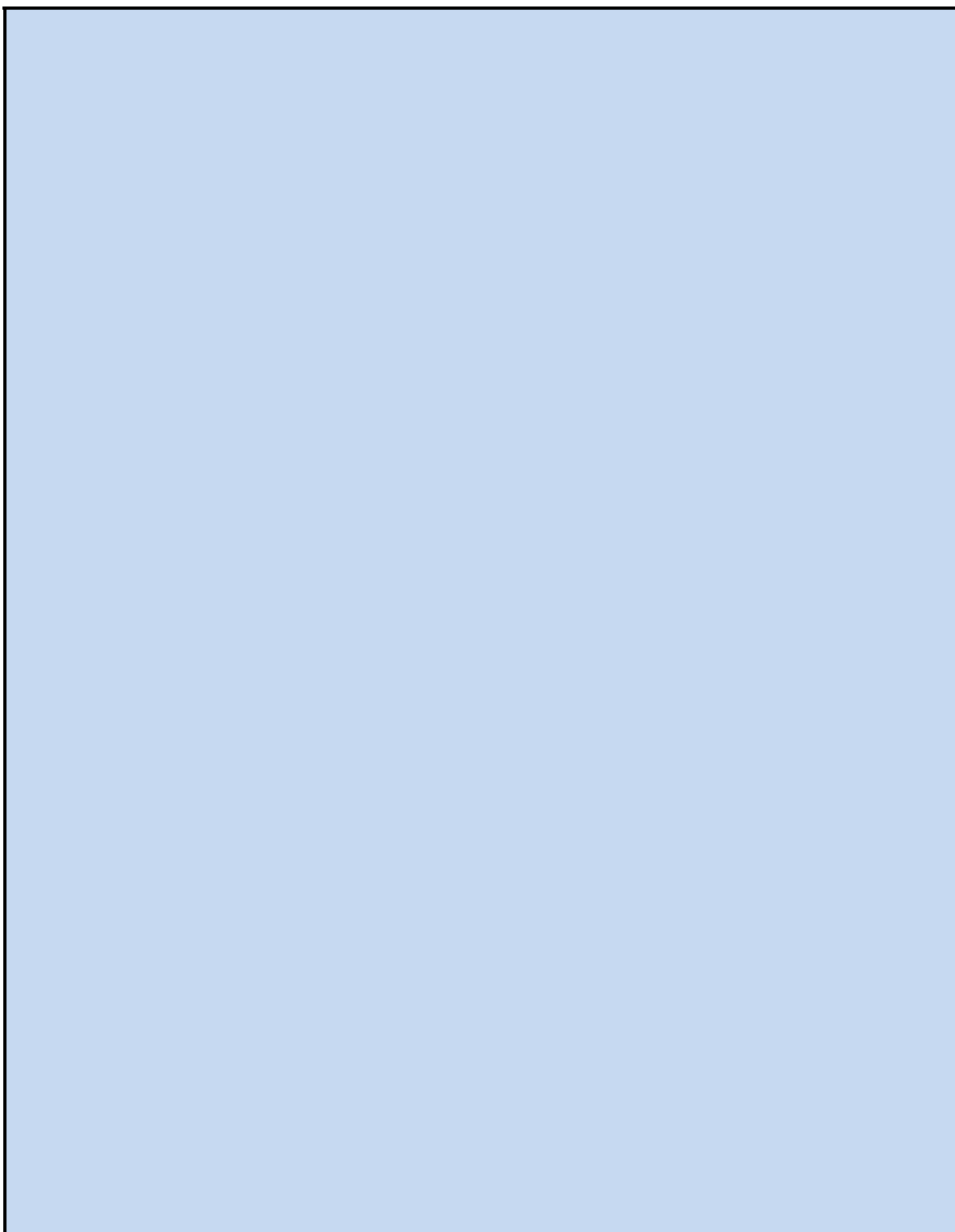
From the information you have placed in each scenario column of the worksheet, write a story about your life during this future life stage. Spend some time and use your imagination to make each story fit together in a logical manner. Keep in mind that what you're doing in this workbook is making educated guesses about plausible futures, not making predictions. By creating narratives you are developing an understanding of what happens when forces in your life change and what must happen to make the elements in your scenario work together.

In future years, you will see signals that will indicate which scenario is closest to your life as it is unfolding. These early indicators should give you time to adjust and prepare to deal with those changes.

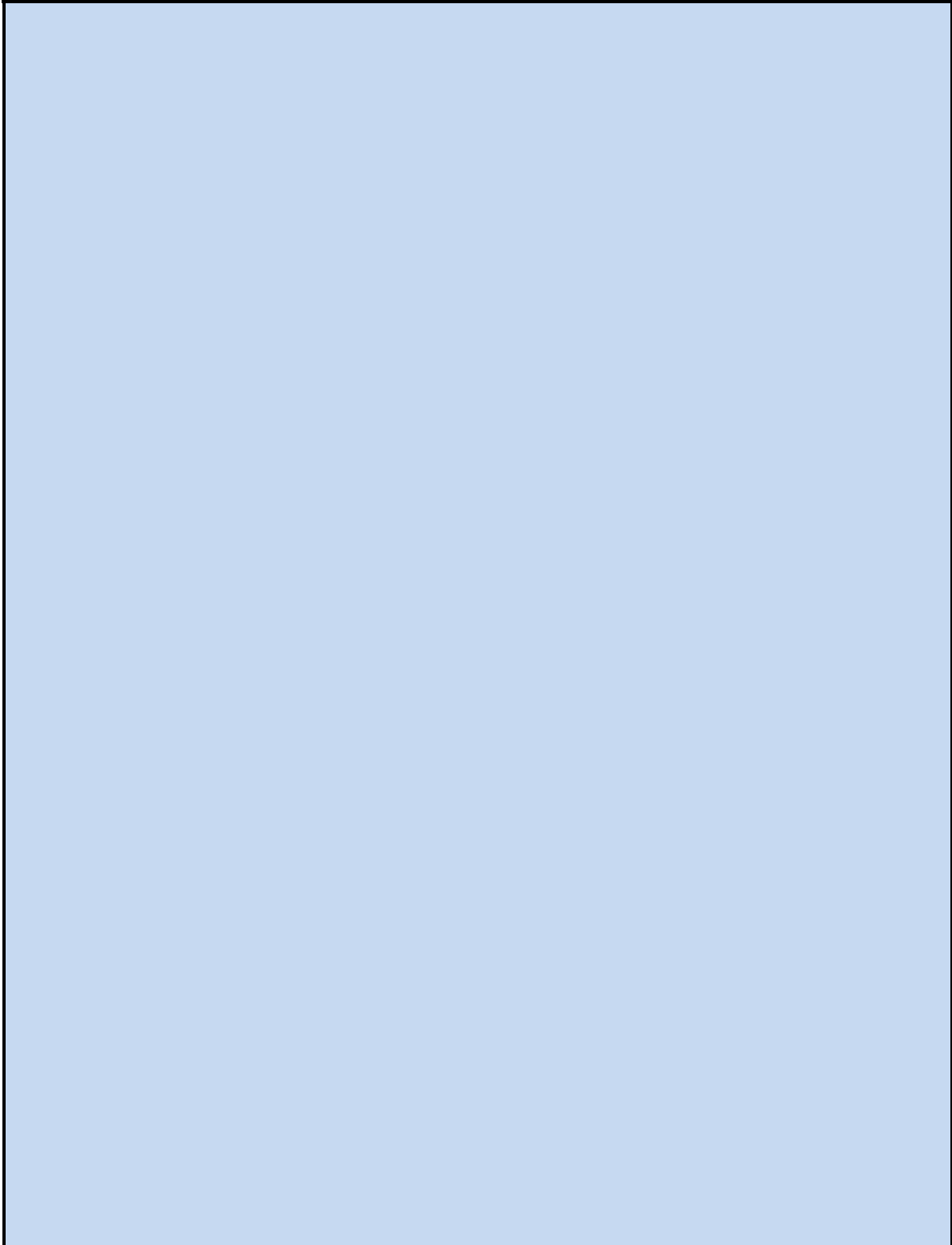
### Scenario I – Continuation of the present



## Scenario II – Best plausible scenario



## Scenario III – Wild card scenario



## Scenario IV – Worst plausible scenario



### Scenario Example

*It's late Spring in New York City and the weather is much like the week when I graduated six years ago...beautiful. My wife has planned a birthday party for my 3 year old daughter and me (she was born two days after my 27th birthday). Just the four of us (two year old son) for pizza in the park.*

*The past ten years have been incredible! When I graduated, with my Master's degree, I was really on track, I had the degree, the references, even a great internship. But the economy was in the tank, and there just weren't any jobs in my field. After sending out resumes for months, I was really discouraged. Then the phone call from a small company in New York that I'd never heard of. We talked for an hour on the phone, then they promised to call back. And they invited me to New York for an interview and sent me a ticket. The pay wasn't great, but the opportunity was, and I accepted their offer.*

*I went home to pack, called my girl friend and asked her to marry me and go to New York and she said yes! We found a flat near Central Park and I went to work. And work is what I did. It was a real learning experience. New York City is an expensive place to live, even with two incomes, but we both loved living here. I got some small promotions, and we're actually saving money. College loans are paid off and we're thinking about buying a home, but for the moment we're better off renting. We don't own a car because it's more practical, and cheaper, to use cabs and public transportation.*

*Turning thirty reminds me, it's time to make a new plan for the next stage of our life—all four of us!*

## Section III- Creating a Strategic Plan

A strategic plan is just what the name implies- a plan for your future based on strategies to achieve a future that you have envisioned.

This implies that in order to strategize and plan, you must first determine what future you want. If you think about the future you would like to have during your next stage of life, what future do you see, or envision? That will be the first step in your strategic plan, creating a vision of the future—your preferred future.

Next, you will consider the high impact events that are likely to happen during the time period for which you are planning. Do you have a mission for this period of life? Something critical that must be achieved? Do you have goals or desires that that you have not included in your vision? Now is the time to write all the things down in one place and get ready to plan to achieve or deal with your interests and concerns over this stage of your life.

The third step in your strategic planning process is to create strategies that will help you achieve your goals and your vision of the future as well as deal with anticipated high impact events that may occur.

Fourth, you will develop an action plan- actions you will take each year, in sequence.

Fifth you will devise contingency plans to deal with the wild cards that may occur during this life stage. These are high impact events that are unlikely to occur, but if they do, you will have a contingency plan in place.

The final step is to live the plan you have created. Take the actions and follow the strategies you have selected to achieve your future, but continue to monitor your plan, your life and the world around you. Has anything changed that affects your plan? If so, then adjust your plan to fit the new circumstances. Your strategic plan is simply a tool that you can use. Use it to help you achieve the future you prefer.





## Your vision of your future

Think of one sentence that describes your image of how you would like your life to be in the future. The emphasis here is on your desired or preferred future.

A vision of the future may mean many things. For organizations conducting strategic planning, a vision is an image of the organization at some time in the future, usually ten to twenty years away. When you looked at the stages of life, you built mental images of the various stages, then set out to understand the next stage in your life. So now, when you are presented with the need to create a vision of the future, is that for the next stage of life, or for all of life? One answer is, both.

At this point in your planning, you should be able to describe a clear vision for the next stage of your life, but what about the whole of life? One area you have not dealt with yet in your preparations is emotion. What will make you happy in and with your life? What will give you contentment? Satisfaction? A feeling of accomplishment? Use the worksheet below to collect some thoughts about your vision of the future.

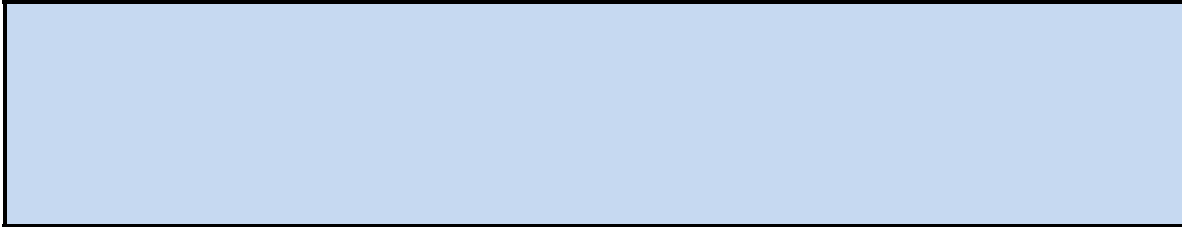
Worksheet	Your vision for each domain for this stage
<b>Activities</b> What do you want to do? Career? Travel? Sport? Religion?	
<b>Finances</b> What's important financially? Income? Net worth? Insurance? Estate?	
<b>Health</b> How do you see your health? What care will you need?	
<b>Housing</b> Where will you live?	
<b>Social</b> Who will be close to you? What groups will be important?	
<b>Transportation</b> How will you be transported? How far?	

Now, think about your values. What or who is really important in your life?  
Family? Career? Wealth? Ethics? Knowledge?  
What do you want to achieve during this life stage? Career advancement? Raise family?  
Educate your children? Travel? Accumulate? Change the world?

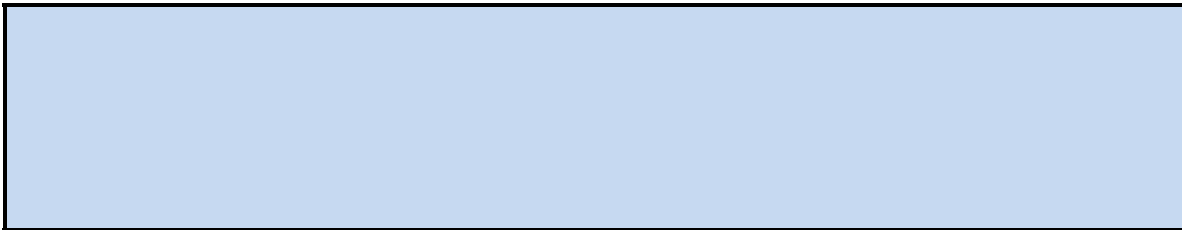
Summarize all of this into one sentence about your preferred future. Two at the most.  
This written vision should give you direction, declare where you are going, what you  
want to achieve and, by implication, what you want to avoid.

To create your vision for the next stage of your life, start with a mental image of where  
you want your life to be at the end of your next life stage. Consider each of your domains,  
then bring them together in one image.

Write in one sentence your vision of where you want your life to be at the end of your  
next life stage.



Let's take this one more step. What do you want in your future for the rest of your life,  
beyond the next life stage? Do you want a long life? A healthy life? A close family  
throughout life? What will be important in retirement? At the end of your life?



### Example of a personal vision for the future:

*Have a close, loving family enjoying a healthy, upper-middleclass life that keeps me  
involved and busy with family, business and community for the rest of my life. When  
my life ends, the event should be free of pain, sorrow or difficulties for my family.*

## Scanning your environment-

Awareness of changes in your community and the national economy as well as changing social or technological trends in the world around you should be built into your strategies and action plans. This can translate into simple awareness – for example, in your community, be aware of planned future projects that might affect your family or your property, positively or negatively. Be aware of movements or activity to create laws or regulations that may impact you.

Many futurists use the mnemonic “STEEP” to remind them of some of the outside forces that may affect our lives.

**S**ocial forces  
**T**echnological forces  
**E**conomic forces  
**E**cologic forces  
**P**olitical forces

Use the space below to make notes about how any of these forces may affect your life in the future, and keep them in mind as you create your strategic plan.

### **Social**

### **Technology**

### **Economy**

### **Ecology**

### **Politics**

Are any of these likely to have a strong impact on your life?

## Strategies to achieve your vision

For your preferred scenario, develop strategies to achieve that scenario. Review your other scenarios and devise strategies to deal with futures that may occur. For the negative or “worst plausible” scenario where everything goes wrong, devise strategies to prevent, avoid or deal with that future. Think in terms of “If...then” strategies. “If this happens, then my strategy becomes...”

A strategy is a general approach or technique for dealing with a situation. A more detailed plan for achieving your strategy will come later in your Action Plan. For example, if you are in a difficult career situation, you might change employers, or even change careers. To change careers, you may have to return to school for new training and new credentials. Strategies to improve or maintain your health for the long term might include changes in your diet, an increase in exercise, stop smoking or other behavioral changes. Housing strategies may include downsizing when the children leave, or a move to a different climate.

## Strategies for your future



A strategy is simply one way to do something. Chess is a game of strategies in which the player with the best strategies will probably win. You are looking for strategies to achieve your vision of the future, so spend some time thinking about the best strategies to achieve your vision.

<b>Domains</b>	<b>Strategies to achieve goals, mission and vision</b>	<b>Strategies to avoid or reduce impacts of probable events</b>
<b>Activities</b>		
<b>Finances</b>		
<b>Health</b>		
<b>Housing</b>		
<b>Social</b>		
<b>Transportation</b>		

Consider strategies for each domain, particularly for events that are high impact events that have a high probability of occurrence. You will also (on another worksheet) develop contingency plans for high impact events with a low probability of occurrence.

Example: Strategies for the future worksheet- Young adult

<b>Domains</b>	<b>Strategies to achieve goals, mission and vision</b>	<b>Strategies to avoid or reduce impacts of probable events</b>
<b>Activities</b>	<i>Maximize GPA, honors, achievements and recommendations. Get documents. Target top intern positions Study prospective employers-find best</i>	<i>Pace myself- think 40+ year career- don't burnout. Don't over commit</i>
<b>Finances</b>	<i>Minimize college debt Protect credit rating Start saving Maximize income Get health insurance</i>	<i>Budget to reduce school debt avoid new debt Avoid credit card debt!</i>
<b>Health</b>	<i>Maintain health at highest possible level Avoid injury or illness</i>	<i>Avoid risky habits</i>
<b>Housing</b>	<i>Identify employers that need me in NYC Research best housing options for family</i>	<i>Avoid risky neighborhoods, communities or countries</i>
<b>Social</b>	<i>Keep family close Marry someone who will be a <u>partner</u> Good schools for kids</i>	<i>Don't get over involved in community Don't social climb</i>
<b>Transportation</b>	<i>Safe reliable and affordable Short commutes to work and schools</i>	<i>Buy cars to drive 10years</i>

## Action Plans for Your Future

Now you must turn your strategies into actions. What actions must you take, starting today, to achieve your preferred future? What is the best sequence for those actions?

These are the actions that can change your future. Until you actually do something, nothing in your planning will change your future.

This is the central document of your strategic plan. You can (and should) modify or change your plan as you go along, because events in your life will not unfold according to plan, so stay flexible, but keep working toward your preferred future.

Year	Actions to be taken
2008	Activities-Finances-Health-Housing-Social -Transportation
2009	
2010	
2011	
2012	
2013	
2014	
2015	
2016	
2017	
2018	
2019	
2020	

## Example: Action Plan Worksheet

Year	<b>Actions to be taken</b> Activities-Finances-Health-Housing-Social -Transportation
2006	20-Complete major pre-requisites Start Jr year at university
2007	21-Complete Jr year Start Sr year
2008	22-Graduate Apply for Masters—take exam—apply for fellowship Start Masters--network Company research-apply for internship
2009	23-Internship Job research Write resume, get letters of recommendation
2010	24-Submit resume's Attend job fairs Graduate Master's program! Interviews Network Get hired! Get an apartment
2011	25- Move to NYC! Find Miss Right
2012	26-Focus on establishing solid career Start retirement saving Save for home—manage credit record
2013	27- Family starting?- check neighborhoods and schools
2014	28-Finish paying off college loans—increase savings and investments No short term debt Evaluate business cycle/real estate/investment climate
2015	29-Evaluate career status- seek international experience Stay at this job or look elsewhere? Explore owning home-prepare Evaluate-working from home
2016	30-Physical checkup Grampa turns 80—keep relationship close Start planning for next stage of life



## Contingency Planning

What happens if one of your “wild card” scenarios occurs? Or the “worst plausible”? Develop contingency plans to deal with these. “If...then” strategies are also helpful for contingency planning.

Wild card or Worst Plausible event	Strategy (how will I deal with this event?)	Plan (what <u>actions</u> will I take to deal with this?)

Use the strategy column to identify your general approach to dealing with this wild card or worst plausible event. Will you try to minimize, maximize, profit or avoid loss? For example, if you win the lottery, your strategy may be to avoid publicity and maximize the security of your winnings. In the “Plan” column, you can provide details for accomplishing your strategy.

For example, if your health fails (major stroke, Alzheimer’s) and you become dependent on others, one strategy could be to enter an assisted living facility or a nursing home. The opposite strategy would be to avoid an institution and receive care at home.

Give each of these events serious thought. They may never occur, but if an event does happen, you’ll be prepared.

## Example: Contingency Planning worksheet, Young adult

Wild card	Strategy	Plan
Blizzard, ice, power outage	Food, water, fuel, bedding, warm clothes stored. Flashlights, candles, batteries. Portable radio.	Stay home
Hurricane, flooding	Plan to take records, docs, computers	Evacuate if any flood risk Insurance
Parent or grandparent -serious illness or dying	Guest bedroom unless spouse can care at home	Avoid nursing home if possible
Multiple birth-twins, triplets, etc!	Hire housekeeper/nurse until manageable	Enjoy!
Windfall, inheritance, etc,	Invest carefully	Save
War or civil war in my country	Monitor- prepare to move family to safe country	Remove family from risk

## In Conclusion...

You have now explored your present and your future, created four future scenarios, designed a preferred future, devised strategies to achieve your preferred future and developed an action plan to carry you to that preferred future. You have also considered contingencies and should be prepared to make adjustments to your plan if that becomes necessary. The next, most important step is very simple: Start following your action plan and working toward your preferred future. Enjoy the benefits of your plan!

# Live your plan!

After you have completed your workbook, wait a day or two, then review what you have done. You accomplished a lot completing this workbook, now reflect on what you have done and decide what you can do to improve your plan. Re-evaluate your strategies, your action plan and your contingency plan. What did you leave out? What do you want to change? Go ahead. Make changes and improvements. This is your plan.

In six months or a year, look over your plan again. (You might make a note on your calendar or planner now.) What has changed in your life that affects your plan? What outside forces are affecting your plan? Are you making progress? Is a different scenario unfolding than you expected? Adjust your plan as necessary to deal with the changes, but keep moving toward your personal vision. You can even change or re-define your vision.

Monitor the changes in your life and the world over the years, and keep adjusting your plan whenever you feel that's necessary. If no changes are needed, then just keep following and living your plan.

## The Author

Verne Wheelwright earned a Master's degree in Studies of the Future at the University of Houston then, convinced that there was a need, began research in personal futures for his Ph.D. dissertation. This workbook, along with articles in professional journals, magazines and books, is the direct result of that research.

Verne was convinced that the futurist methods that have been so successful for businesses, governments and other organizations should work for individuals as well. During his research, he developed a step-by-step approach that would teach individuals how to organize information from their own lives, then apply futures methods to explore and prepare for their futures.



Verne Wheelwright, Ph.D.

His broad background in international business and his travels to much of the world have provided Verne with a strong foundation for his personal futures research, and added an understanding of cultural and economic differences that affect peoples lives.

Since writing this workbook, Verne has tested it in presentations and workshops with people of different ages and varied cultural backgrounds, with gratifying results. He continues to receive compliments and expressions of gratitude from people who have attended his workshops, read his articles or visit his web site at [www.personalfutures.net](http://www.personalfutures.net). Verne plans to continue research, speaking and writing about personal futures, and is encouraging futurists around the world to help people change their lives with personal futures workshops and training. He recently started a blog at [www.yourpersonalfuture.blogspot.com](http://www.yourpersonalfuture.blogspot.com).

Verne lives with his wife, Betty, in Harlingen, Texas.