



DO IT YOURSELF EVALUATION



Mapping Your Future Your Way!

Help develop your best strategies for a healthy, satisfying future. Just a few minutes with Mapping Your Future can help you learn more about yourself and your goals.

RANKING YOUR RESPONSES

The knowledge you gain from exploring your options can make your life easier, less stressful and give you more control of your future. To help you find out more about the areas of your life that could benefit from additional planning, rank each of the five statements in sections A-J below in terms of how close it is to your own activities and thoughts about your life or planning.

In each section, use the number “5” to indicate the statement that is most important to you, or with which you most agree; the number “4” to indicate which statement is second most important to you, or with which you next most agree, and so forth, using the number “1” to indicate the statement least important to you, not like you, or with which you least agree. Repeat the process until you complete all sections A-J. Each section should have only one “5,” one “4,” one “3,” one “2,” and one “1” ranking.

Rank the five statements in EACH section from 5 to 1:

“5” = Most important to me “4” = Second most important to me “3” = Third most important to me
“2” = Fourth most important to me “1” = Least important to me

A	<input type="text"/> I visit my doctor at least once a year for checkups and tests
	<input type="text"/> I actively participate in managing my financial affairs
	<input type="text"/> I have family and/or friends who will help care for me in the future if I need it
	<input type="text"/> I have lots of choices for working, volunteering, learning, or doing other things for myself
	<input type="text"/> I have a good idea of where I want to live as I get older

B	<input type="text"/> A social life that occupies most of my time is very important to me
	<input type="text"/> I have one or more hobbies that I pursue actively and plan to continue them
	<input type="text"/> I've gotten my financial situation pretty well planned
	<input type="text"/> I am concerned that some day I won't be able to drive
	<input type="text"/> I've looked into other housing I might consider if I needed or wanted to move

C	<input type="text"/> My spiritual life plays an important role for me as I get older
	<input type="text"/> It is hard for me to be confident that I'll have enough money in the future
	<input type="text"/> I've identified some productive activities I can do as I get older
	<input type="text"/> I've planned for my health needs in the future
	<input type="text"/> I am concerned that someday I won't be able to live independently

D	<input type="text"/> I've planned for my own and my family's future financial needs
	<input type="text"/> I know what it would take to move if I had to or wanted to
	<input type="text"/> I've thought about the health challenges I think I will face as I get older
	<input type="text"/> I have thought about who I could turn to for needed help in the future
	<input type="text"/> I have found a way to fill my days with enjoyable things to do

RANKING YOUR RESPONSES

E

- ___ I have made my wishes for my health care clear to my family or caregivers
- ___ It is hard for me to talk to my children/friends about the things I am concerned about
- ___ I've planned on how to stay busy and productive as I get older
- ___ I've considered how to make my home easier and safer to live in
- ___ I have estimated how long I think I'll live and how much money I'll need

F

- ___ I am concerned that someday I'll have to live alone
- ___ My main concern about my future is that I will become ill and dependent
- ___ I am comfortable that I'll have family and friends to enjoy in the future
- ___ I'm concerned that without activities my spouse and I will argue
- ___ I am concerned that I won't have enough money to maintain my current lifestyle

G

- ___ I am concerned that someday I'll have to sell my home and move somewhere else
- ___ I have the personal relationships that will be most important to me as I grow older
- ___ It is hard for me to talk to doctors about my health concerns
- ___ I'm concerned that I'll be bored in the future
- ___ I am concerned that I won't have enough money to pay for my medical expenses

H

- ___ I am concerned that in the future I won't be able to enjoy the activities I enjoy the most now
- ___ I'm concerned that someday it won't be possible to live in my community or close to my friends
- ___ I have anticipated the health habits I'll have to adopt to stay healthy
- ___ I have a good place to live in my retirement
- ___ I have the income to maintain the lifestyle I'd like during my later years

I

- ___ I'm concerned that I may have to move from my home when I get older
- ___ I contact friends or local organizations when I'm looking for a new activity
- ___ I worry that I won't be able to afford to retire or will need a job for health insurance
- ___ Most of my current friends have been part of my life for a long time
- ___ I exercise regularly and watch my diet carefully to maintain my health and vigor

J

- ___ I am concerned that there will be no one to take care of me when I can no longer care for myself
- ___ I have done some planning such as making a will, trust, power of attorney, etc.
- ___ There are things I do to maintain good mental health
- ___ I have a pretty good plan for how to keep active as I get older
- ___ I know what type of housing I'll live in as I get older

RECORDING YOUR RESPONSES

Counting and Recording Your Score

Mapping Your Future reveals your planning and attention to five important life areas:

Health

Work and Leisure

Finances

Housing

Relationships

Be sure that you rated each statement on the Response pages. It is important to assign the numbers 1 through 5 for each matching colored section (A-J). If you missed anything, go back now and complete your responses.

Instructions: Enter your scores for sections A through J in the scoring box columns below. After you've entered all the scores for each life area, add the numbers in each column and write the result in the line underneath the corresponding column.

Scoring Box						
	Health	Work & Leisure	Finances	Housing	Relationship	
A						A
B						B
C						C
D						D
E						E
F						F
G						G
H						H
I						I
J						J
Total	_____	+ _____	+ _____	+ _____	+ _____	= 150

Your score totals should add to 150. Remember, each row should contain the numbers 1, 2, 3, 4 or 5 only once. If not, re-check that you have entered the individual scores correctly on the previous pages, transferred them to the scoring box accurately, and used each number only once.

What do the scores mean?

40-50 These issues are important to you. You've either paid a lot of attention to anticipating your needs and the resources you'll need or it may be difficult for you to think about this area. Begin to concentrate on down-to-earth techniques for examining this area if it is troublesome, or other life areas of *Mapping Your Future* if you're comfortable with the planning you've already done. Keep in mind that a balanced approach is the best way to plan for your future.

30-39 Although this area hasn't been your first priority, you've paid attention to these issues as a major aspect of what you know will be important to you in the future. Continue to update your needs and resources.

20-29 You've done a moderate amount of thinking and planning around this area. Continue to pay attention to these issues by assessing your needs and identifying the information and resources you'll need to feel confident that you've planned adequately.

10-19 This area is a low priority for you right now. You may have done quite a bit of planning already or it may raise issues that make you feel uncomfortable. It's important to remember that each of the life areas in *Mapping Your Future* requires consideration. This will enable you to best enjoy all aspects of your life.

Now That You've Taken Your Quiz

Aging is a process that no two people experience in the same way, at the same pace, or with the same assets and limitations. What we do have in common is that we want to age gracefully, in good health, and with few worries. What it means to age in our culture is changing dramatically.

Pre-planning, taking preventive measures, and attempting to anticipate future needs will put you in control of your own aging. Most life issues fall into the categories of health, work/leisure, finances, housing, and relationships. Try to anticipate what the issues facing you might be, when you may need help, and how you would want to resolve the challenges you might face. Taking these actions will allow you to enjoy your future years to the fullest.

Health

Health relates to how you take care of your body, mind and spirit. To many people, good mental and physical health is the greatest blessing that can be bestowed upon them. Since health affects all aspects of how you live and the quality of your life, it is no surprise that it is a concern to many. You can always take steps to help assure that you will be happier and better able to enjoy your life in the future. Personal lifestyle choices, such as a healthy diet, regular exercise, and keeping active are all important aspects. Remember, an ounce of prevention is worth a pound of cure. It is a smart idea to periodically evaluate your physical, mental, emotional, and spiritual strengths and weaknesses. You can assess anticipated needs and address your current and future abilities and disabilities. Planning can make a difference in how you manage possible changes.

If your lowest score is in the area of health, you may want to think about:

- Do you have access to affordable medical, social, and psychological health care?
- Do you try to follow your physician's health care recommendations?
- How often do you exercise?
- How is your diet? Do you try to eat a healthy, balanced diet geared to your age and health needs?
- Do you have a living will or written directives for health care interventions should you be unable to make your wishes known?
- How will you cope if you are affected by some of the more common health problems of aging – changes in vision, hearing loss, arthritis and joint pain, decline in physical strength, energy and agility?
- Do your relationships need improvement?
- Do you find meaning through spirituality?
- Do you engage in mentally stimulating activities?
- Are your needs for sexual and emotional closeness being met?
- Do you often feel sad and alone?
- Do you try to expand your social and family contacts?

Work/Leisure

As we move from the activities of our younger years through retirement, we enter a less defined phase of our life. The freedom from daily responsibilities of full-time work and child rearing can be an opportunity to redefine yourself and make lifestyle changes. No matter what your age, it is important to engage in meaningful activities. You set the terms for what you will do. You may want to spend more time with grandchildren, explore opportunities for life-long learning, pursue hobbies, or discover new or hidden talents and interests. Some people use this time in their lives to begin a new career, engage in volunteer or part-time work, contribute to their community and travel. It is important to keep in mind that the things that interest you in your fifties and sixties will not necessarily meet your needs in your eighties. Many people find comfort in having a plan laid out for what they are likely to do with free time as they get older.

If your lowest score is in the area of work and leisure, you may want to think about:

- What are some ways you would like to fill your time?
- Do you have any untapped talents?
- Is there anything you would like to learn to do or hobbies you would like to develop further?
- Would you like to participate in volunteer activities?
- Are you familiar with the offerings of your local senior center, educational center or place of worship?
- Do you have activities and interests that you can engage in if you become less physically active?
- Would you like to participate in community or civic activities?
- Do you have interest in continuing or returning to paid employment?

Finances

It is never too late to start paying attention to your finances — taking stock of what you have, becoming more aware of how you are spending and managing it, and planning for unanticipated needs or changes. Making wise decisions and choices now puts you in control and helps assure your future financial stability. You can set goals for when you can comfortably retire and assess whether you may need or want to take on part-time employment to supplement your income. To do this, you should evaluate options, preferences, needs and wants, and estimate your life expectancy based on your current health, lifestyle, and family history. There may be compromises you can or should make. There are no magical formulas or shortcuts to financial health. It is a good idea to periodically review your investment objectives to determine if they are meeting your changing financial needs.

If your lowest score is in the area of finances, you may want to think about:

- When was the last time you critically reviewed your budget?
- Have you spoken to a financial planner or accountant?
- Is your money invested to best suit your current and long-term needs?
- If you are a senior, are you aware of senior discounts and government-sponsored benefits that can save you money?
- Are you paying for any unnecessary products or services?
- Have you thought of ways to reduce your debt?
- Does your financial plan include a will, trust, and power of attorney for financial decisions made on your behalf?

Housing

Your housing means much more than a roof over your head. Home is your community, your friends, often a lifetime of memories. As you grow older, you may stay in the home you have lived in for years, or you may relocate closer to family or friends, to a warmer climate, to a smaller home, a home without stairs, or a senior-friendly community. Being close to shops, public transportation, community centers, and public libraries may also be important. You may even have two homes. As your physical frailties increase you may become more dependent on others for assistance. You may make adaptations to your home and have a caregiver stay with you. Whatever your housing choice, you'll want to consider whether it meets your requirements for privacy, community, safety and comfort.

If your lowest score is in the area of housing, you may want to think about:

- What factors are most important about your future housing (cost, location, size, level of independence, proximity to friends and family?)
- Are you familiar with the many types of housing available? Do you understand what they are?
- Is your community a place where older people can live comfortably?
- How can you adapt your home to accommodate possible future physical limitations?
- Will you be able to afford in-home help should you need it?
- Should you get long term-care insurance?
- Will you have access to transportation if you are no longer able to drive?

Relationships

The nature of your relationships changes over time. You will probably have more time for family and friends as you get older. Although geography may prevent you from seeing important people in your life as often as you would like, e-mail makes keeping in touch easier than it has ever been before. As you grow older, you need to continually develop new relationships and include as many people as possible in your support system. It is important to remember that all during our lives we need help from others. Asking for help is different than being dependent. In fact, asking for help helps you maintain your independence and helps prevent you from becoming a burden on others in the future.

If your lowest score is in the area of relationships, you may want to think about:

- What are some ways you can meet new people and make new friends?
- How can you develop a support system?
- Do you need or want to improve your relationship with your family?
- Have you communicated your desires for your future to those close to you?
- What sorts of professional support services are available to you?
- Are you affiliated with any organizations that can provide support (e.g. fraternal and service organizations, places of worship, etc.)?

Next Steps for Mapping Your Future

How do you want to spend your retirement? Traveling the world? Volunteering for your favorite charity? Or maybe even starting a new career? There are many different pieces that go into creating the life you want. Mid-life and older adults need to make thoughtful choices, and implement healthy habits now, so they will be more likely to stay happy, well, productive, and financially secure in their later years.

By addressing your long-term financial needs, planning where you will live, organizing how you will spend your time, strengthening connections to family and friends, and protecting your health today, you will lay the foundation for a productive and active retirement.

If you need assistance in Mapping Your Future, visit the Web site of the U.S. Administration on Aging (AoA), an agency of the U.S. Department of Health and Human Services, at www.aoa.gov/eldfam/eldfam.asp. There you can find resources to help you on your journey. AoA wants all Americans to know that better planning, more and better community-based long-term care options, and more consumer-friendly systems are helping older Americans to remain vibrant, productive, and independent. AoA seeks continuously to improve the quality of life for current and future older Americans by supporting their well-being and helping them to remain independent.

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CJE has been serving older adults and their families in Chicago and the suburban communities for more than 30 years. CJE offers several housing options including assisted living, retirement living, government-subsidized apartments, and a geriatric health center. In the community, CJE provides adult day services, consumer assistance, health services, home delivered meals, private care management, transportation and much more. CJE is supported by the Jewish United Fund/Jewish Federation.

