



Lifelines and Life Stages – Label your Lifeline¹

On the line provided below or on a separate piece of paper:

- Write the year of your birth on the far LEFT side of the Lifeline.
- Write your best guess of your life expectancy (age when you die) on the far RIGHT side of the Lifeline.
- Write your age TODAY in relation to your Lifeline.
- Write down the calendar years in which you will turn 67 and 85.
- Write down the year you plan to:
 - change your job
 - pay off your student loan
 - buy a car
 - marry
 - buy a home
 - have your first child
 - have your last child
 - send your first child to college
 - have your last child complete college
 - pay off your home mortgage
 - retire

Birth
Year

Death
Age

Figure out the years in your Lifeline:

- Number of years remaining in your Lifeline _____
- Number of years you expect to live beyond age 60 _____
- Number of years between when you retire and the end of your life _____
- Number of years between now and when you retire _____

Complete the following sentence:

What worries me most about this picture is _____.

Am I at risk? Which of the following factors may put you at risk?

- _____ I have no financial goals.
- _____ I have no idea of how to calculate how much my future needs will cost along this Lifeline.
- _____ I do not know how much money I will need to live on in retirement.
- _____ I do not presently contribute to a retirement savings or pension plan.
- _____ I am presently in a job that has no retirement benefits.
- _____ I do not know my current financial worth.
- _____ I have debts that I need to repay.
- _____ I have a family history of longevity.
- _____ I am married and at risk of becoming widowed one day.

Reducing my risks now.... What three actions could you take now to reduce your risk factors?

1. _____
2. _____
3. _____

¹ Source: Lifelines and Life Stages adapted for Wi\$e Up by Nancy Granovsky from *Take the Road to Financial Security in Later Life – Are You Prepared?* developed by Cooperative Extension Financial Security in Later Life National Initiative Management Team members: Marlene Stum, University of Minnesota; Suzann Enzian Knight, University of New Hampshire; and Janet Bechman, Purdue University, April 2002.

Developed by Nancy L. Granovsky, CFP®, Professor and Extension Family Economics Specialist, Texas A&M AgriLife Extension Service for the Wi\$eUp Program, pursuant to purchase order with the U.S. Department of Labor – Women’s Bureau, December 2003. Updated January 2008.

<http://wiseupwomen.tamu.edu/downloads/worksheets-pdf/My-Life-Lines-and-Life-Stages.pdf>



Women’s Bureau
U.S. Department of Labor
www.dol.gov/wb

Educational programs of the Texas A&M AgriLife Extension Service are open to all people without regard to race, color, sex, religion, national origin, age, disability, genetic information or veteran status.