



## Lifelines and Life Stages – Label your Lifeline<sup>1</sup>

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

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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. \_\_\_\_\_

<sup>1</sup> 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.

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



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[www.dol.gov/wb](http://www.dol.gov/wb)

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