



## Start Thinking about the Future

While it is impossible to predict the future, Gen X'ers should not avoid thinking about it. By thinking about the future, you will be in a better position to set your financial goals for the future.

1. Read the Case Study Example, **Mary Thinks about the Future**.
2. Think about yourself today. Using the worksheet below, write down three words or phrases that characterize or describe your present life stage.
3. How might your descriptions change over the next 10 to 20 years? Write them down.

### Case Study Example: Mary Thinks about the Future

Mary is 28, the youngest child of older parents. Her Mom just turned 72 and has developed Parkinson's disease. Mary is a single parent of three-year-old Kimberly. She lives in the same town as her mother. Her siblings expect her to be responsible for her mother's growing needs. Mary recently met Jeff, and there is a strong likelihood they will marry, but she's not sure.

Mary Today	Mary in 10 Years	Mary in 20 Years
single	married	married, but divorce could happen
single parent	one more child – college \$\$ for two	one child out of college, one to go
elder care responsibility	even more responsibility for elder care	Mother deceased – Mary thinking about her own retirement in 10 years
Me Today	Me in 10 Years	Me in 20 Years

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