

# PERSONALITY

## Lesson 3

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### Workbook Assignment

*Your Plan For Life*

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### Overview

The purpose of this lesson is to provide students with skills which will enable them to examine the various paths their lives may take. Students will examine the effects of growth and change in their lives and will discuss the importance of planning for the future.

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### Objectives

- ◆ Students will learn to plan and set goals for the future.
  - ◆ Students will map out their goals in several different areas.
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### Vocabulary

change	future
flexibility	goals
plan	success

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### Key Concepts

- Life changes are inevitable.
  - Studies show that people who achieve the greatest amount of success plan their lives and follow their plan.
  - Individuals who do not wish to plan ahead should at least consider the importance of planning *major* life decisions (college, career, marriage, children, etc.).
  - A life plan should be realistic but not rigid.
  - Unexpected situations can alter plans.
  - Those who are inflexible and cannot accept change have difficulty with adjustment.
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### Preparation for Lesson

Teacher will need:

- Workbook pages for *Your Plan For Life*
  - Overhead projector or chalkboard
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## LECTURE NOTES:

For most adolescents it is difficult to think about a time in the future when they will no longer be teenagers. The idea of planning for the future may seem a long way off and unnecessary at this point. However, those who have not prepared in appropriate ways for their future, often live with regrets about unfulfilled dreams and goals.

Students can become involved in actively planning strategies that teach them to cope with change and growth over a lifetime. By examining the implications of change and how it affects each of us, one can become aware of the importance of having a plan for life. Learning to plan and set goals for the future is a worthwhile skill to develop. Statistics show that those who follow a planned set of goals in life have a high degree of success in reaching them.

Goals for the future should be realistic and well thought out. Setting unrealistic goals leads to frustration and disappointment and may ultimately result in abandonment of the goals altogether. Having an accurate assessment of skills and abilities will assist the student in setting and achieving goals that are attainable and satisfying.

There are unforeseen events or situations that may cause goals to change. Flexibility is an important component of coping with change. Individuals who are unable to be flexible, have greater difficulty adjusting when change occurs. Students should be reminded that changing a goal is not a sign of failure. Rather, it is a *redirection* of the original plan. Setting realistic goals and allowing for flexibility go together in developing a successful life plan.

# YOUR PLAN FOR LIFE

*We are always getting ready to live, but never living.* -- Ralph Waldo Emerson

Life goals must be set in order to be reached. Most often the greatest obstacle to attaining goals is not having a plan. The following exercise is intended as a guide to help you visualize the many decisions you will face in the future. Although your goals may change over time, *having* a plan for life is the most important factor.

## Section I - Post Secondary Education

- A. What type of training will you pursue after high school? (College, Jr. College, Vocational, Technical). \_\_\_\_\_
- B. What area will you study? \_\_\_\_\_
- C. How will you pay for your post-secondary education? \_\_\_\_\_
- D. Where would you most like to attend school? \_\_\_\_\_
- E. Do you plan on continuing your education later in life? \_\_\_\_\_
- F. If you will not go on to school, what are your plans? \_\_\_\_\_

## Section II - Career

- A. Describe your ideal career path. \_\_\_\_\_
- B. Which is more important to you, leisure time with family or a successful career? \_\_\_\_\_
- C. How many hours a week do you want to work? \_\_\_\_\_
- D. Do you want both you and your spouse to have a full-time career? \_\_\_\_\_  
Explain why or why not. \_\_\_\_\_

## Section III - Financial Planning

- A. What type of salary do you expect to earn? \_\_\_\_\_
- B. Which is more important to you, saving money for the future or spending money for things you want now? \_\_\_\_\_
- C. Will you invest your earnings or hold on to them in a regular savings account? \_\_\_\_\_
- D. How do you plan on educating yourself about investments, insurance, real estate and other financial information? \_\_\_\_\_
- E. Will you own your home or rent? \_\_\_\_\_ When would you plan to buy a house? \_\_\_\_\_
- D. Are you willing to go into debt for something you really want? \_\_\_\_\_

#### Section IV - Health and Wellness

- A. Describe your current diet. \_\_\_\_\_  
\_\_\_\_\_
- B. Rate your current level of exercise. (none → strenuous activity) \_\_\_\_\_
- C. How will you maintain good health throughout your lifetime? \_\_\_\_\_  
\_\_\_\_\_
- D. What are your feelings about medical care? \_\_\_\_\_
- E. What will you do if you do not have health care through your employer? \_\_\_\_\_  
\_\_\_\_\_

#### Section V - Homelife

- A. Do you plan to marry? \_\_\_\_\_ Why or why not? \_\_\_\_\_  
\_\_\_\_\_
- B. If yes, at what age would you like to marry? \_\_\_\_\_
- C. Do you plan to have children? \_\_\_\_\_ How many? \_\_\_\_\_
- D. What is your ideal age to begin a family? \_\_\_\_\_
- E. Who will discipline the children? \_\_\_\_\_
- F. Describe your ideal lifestyle. \_\_\_\_\_  
\_\_\_\_\_

#### Section VI - Personal Fulfillment

- A. What are your favorite hobbies/activities? \_\_\_\_\_
- B. Describe how you will spend your leisure time as you grow older. \_\_\_\_\_  
\_\_\_\_\_
- C. Whom do you look to as role models and mentors? \_\_\_\_\_  
\_\_\_\_\_ How do you find these people? \_\_\_\_\_
- D. What one thing in your life do you need to feel fulfilled? \_\_\_\_\_  
\_\_\_\_\_

#### Section VII - Retirement and Aging

- A. At what age would you like to retire? \_\_\_\_\_
- B. Describe your life after retirement. \_\_\_\_\_  
\_\_\_\_\_
- C. How will you finance this life? \_\_\_\_\_
- D. What will you do if your spouse dies during retirement? \_\_\_\_\_  
\_\_\_\_\_
- E. What are your feelings about aging? \_\_\_\_\_
- F. How will you deal with the effects of aging ( ill-health, memory loss, loneliness)? \_\_\_\_\_  
\_\_\_\_\_
- G. Describe an older person you like or admire. \_\_\_\_\_  
\_\_\_\_\_