

LIFE PLANNING

HOW TO PREPARE FOR ACTIVE AGEING
AND REALIZE YOUR LIFE DREAMS

Activity Card Manual



AGAC

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Life Planning for the 50+ Generation Introduction to the Activity Cards

The ASEM Global Ageing Center is actively involved in efforts to protect and promote the human rights of older persons. In early 2023, we published the educational Handbook <50+ Life Planning: How to Prepare for Active Ageing and Realize Your Life Dreams>. Our aim with this publication was to help the 50+ generation plan well for their older age and live satisfactorily in the second half of their lives.

The Life Planning Activity Cards we are now publishing are designed to supplement the Handbook. We believe they will help the 50+ generation understand the basic principles of Life Planning more easily and implement them more effectively.

The Contents of the Activity Cards

The contents of each activity card is composed of many parts as shown in the following figure.



The front side of each card shows the subject of the life planning or life domain to be planned, a keyword of the subject, and an illustration of the keyword. The reverse side shows an explanation of the keyword and questions related to the keyword.

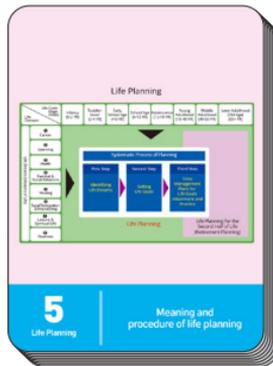
Composition of the Activity Cards

There are 48 activity cards, which cover the concepts and essential activities required for Life Planning.

The cards are divided into three sections, as shown in the following figure: (1) 4 cards on understanding the second half of life, (2) 8 cards on understanding the concept of Life Planning and (3) 36 cards on understanding keywords regarding Life Planning by domain of life.



4 Cards on Understanding the Second Half of Life



8 Cards on Understanding the Concept of Life Planning



36 Cards on Understanding the Life Planning by Life Domain

The Second Half of Life is Getting Longer

1 | The life course can be divided into four ages

The life course can be divided into four ages, each of which has an important meaning as follows:

The 1st Age: the period from birth to the end of formal education, during which getting an education is most important.

The 2nd Age: the period from employment to retirement, during which independence and responsibility are most important.

The 3rd Age: the period of retirement in good health, during which personal achievement is most important.

The 4th Age: the period of poor health after retirement, during which dependence on others is most prominent.

Due to the extension of the second half of life, the 3rd and 4th ages are getting longer. It really matters that we extend the 3rd age and shorten the 4th in order to enjoy the meaning of personal achievement in the second half of life.

2 | New Meanings of the Second Half of Life

Life extension (Ageing) is a global trend. Life expectancy at birth all over the world has been rapidly increasing since the latter part of the 20th century, including Asian and European countries. In Korea, life expectancy at birth in 2021 was 81 years for men and 87 years for women. In 2070, this is expected to be 90 years for men and 93 years for women.

Life extension means the extension of the latter part of life (50+), or old age. Since the second half of life is generally extending by 30 or 40 years or more, and health conditions are improving, the second half of life is not just the period of retirement any more, but is becoming a time of new meanings.

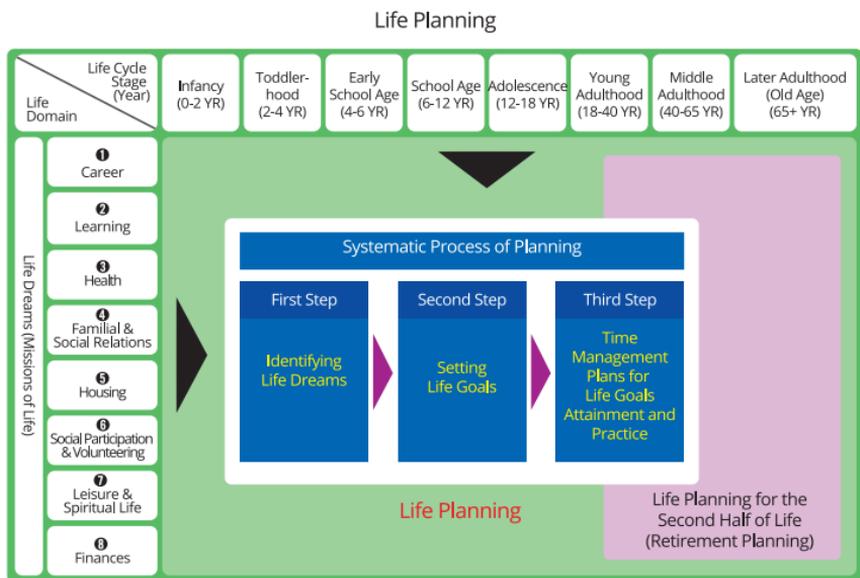
The new meanings of the second half of life can include: a time of personal achievement, a time of second growth, a time to attain and enjoy an even happier life than before, and a time to realize Life Dreams (on which there is no expiry date). In order to enjoy a meaningful second half of life, you should make personal preparations, and plan in advance.

The Meanings of Life Planning for 50+

1 | The Concept of Life Planning

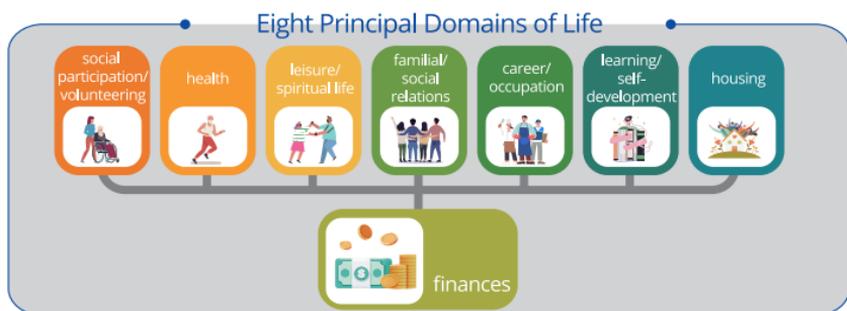
Life Planning is "a long-term and systematic plan set up throughout the stages of the life cycle to realize life dreams." The plan is set up systematically according to a three-step process that incorporates middle adulthood and later adulthood (old age) (see the following figure on Life Planning).

Life Planning is a comprehensive process that includes all existing planings by domain of life and stage of life, for example, career planning, reemployment planning, retirement planning, financial planning, etc.



2 | The Eight Domains of Life for Life Planning

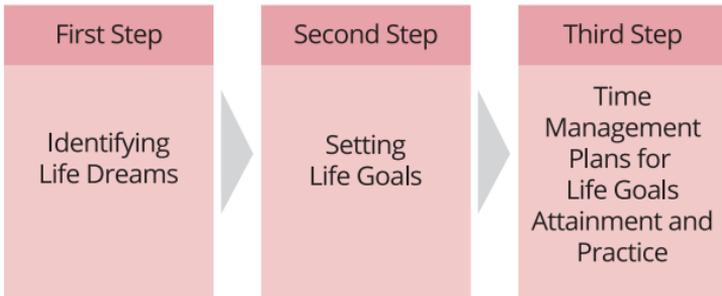
We can divide our daily life into eight domains in terms of our biological, social and psychological characteristics, as shown in the figure below.



Most people focus mainly on planning the domain of career/occupation in Life Planning, but there are other important domains that constitute our lives, and different people may prioritize domains of life in different ways.

3 | Life Planning Through a Three-Step Process

Generally speaking, planning proceeds through logical processes. It is desirable that Life Planning is done through a three-step process, as shown in the following figure.



The first step is to identify one's Life Dreams. The second step is to set Life Goals to realize the Life Dreams. The third step is to set up a time management plan in order to attain Life Goals, and practice it. The plan in itself does not explicitly include practice of the plan; however, as the time management component means making certain whether actions for goal attainment have been taken or not, the third step does in fact incorporate practice of the plan.

The First Step of Life Planning for 50+: Identifying Life Dreams

- ① Dreams may be called 'Life Mission' or 'Life Vision.' Life Dreams mean 'life values and direction of activities'; or either 'life values' or 'direction of activities.'
- ② Life Values mean (1) what is the most important to oneself, (2) creed, or principles of life, (3) criteria of success, (4) purpose or reason of life, etc.
- ③ Direction of activities means, in a broad sense, the direction of behavior or actions aimed at realizing life values.
- ④ Matching Life Dreams to personality and aptitude is desirable.
- ⑤ You can start Life Planning without identifying your Life Dreams.
- ⑥ Examples of Life Dreams:
 - To contribute to improving the purchasing activities of local small business owners by utilizing the skills gained in my career.
 - To be considerate of others and maintain respectful relationships.
 - To share with neighbors in need and participate in volunteer services.

The Second Step of Life Planning for 50+: Setting Life Goals

1 | The Meaning of Life Goal Setting

- 1 To realize your Life Dreams, you need to set specific Life Goals.
- 2 A Life Goal means aiming for a concrete status or behavioral status that can be seen as the realization of a Life Dream.
- 3 Most people's Life Goals are related to the development tasks of each life stage.
- 4 The order of Life Goals setting is as follows: Final Goals ► Long-term Goals ► Mid-term Goals ► Short-term Goals.
- 5 Life Goals usually differ depending on the life domain evoked by a particular Life Dream.
- 6 Life Goals are to be set following five principles (the SMART Principles). (See the SMART Principles on the next page.)

2 | Principles of Life Goal Setting: The SMART Principles

- 1 The SMART Principles guide setting desirable goals to realize your Life Dreams. SMART stands for the initials of words that express the following five points of goal setting:

S: stands for Specific.

M: stands for Measurable.

A: stands for Achievable.

R: stands for logically Relevant.

T: stands for Time-Bound, which means that the goal must have a due date or time limitation to be achieved.

- 2 Example of setting goals based on the SMART principles:

- To register as a talent donation consultant and begin activities in a community by the age of 63.
- To visit four older persons living alone once a week and do voluntary activities such as cleaning up inside and around the house, cooking, and conversation companion, by the age of 75.

The Third Step of Life Planning for 50+: Time Management Plan for Goal Attainment & Practice

1 | The Meaning of a Time Management Plan

- 1 A time management plan is necessary to achieve Life Goals.
- 2 A time management plan is ideally made on an annual basis.
- 3 The time management plan needs to follow the principle of priority in time use (ABC Principle).
- 4 To set up a time management plan, yearly goals are to be set first, and then monthly goals should be set by dividing yearly goals into 12 months. Afterwards, weekly goals should be set by dividing monthly goals into 4 weeks.
- 5 Yearly and monthly goals are set in December before the new year, and weekly goals need to be set in the week before the start of a new month.
- 6 The monthly time management plan chart needs to be made one week before the start of a new month, and the weekly time management plan chart needs to be made 1-2 days before the start of a new week.
- 7 Useful instruments for time management are the Franklin Planner (which can be purchased in the market) and the cell phone application called “Attale Pro” (in Korean).
- 8 To practice Life Planning, it is important to keep continuing, with strong will power and patience, through a process of trial and error. By utilizing “Strategies for Practicing Life Planning” contained in the Handbook for the 50+, you can practice more successfully.

2 | The ABC Principle to Prioritize Actions for Goal Attainment in a Time Management Plan

To achieve our goals in a limited time, we need to prioritize our time use. The prioritizing of time use is decided by the urgency and importance of the actions required. Actions or things to do can be divided into “urgent” and “not urgent”, or “important” and “not important”. When these two dichotomous classifications are crossed, four cases emerge, as shown in the figure below (time management matrix). We prioritize our time according to the ABC principle: A→B→C. This ABC Principle is usually applied to the weekly time management plan.

	Urgent	Not Urgent
Important	A	B
	<ul style="list-style-type: none"> • Crises • Pressing problems • Deadline-driven projects, meetings, preparations <p>*These things must be done right away as soon as these happen.</p>	<ul style="list-style-type: none"> • Preparation • Prevention • Value clarification • Planning • True re-creation • Empowerment <p>*These things are essential to goal achievement and success.</p>
Not Important	C	D
	<ul style="list-style-type: none"> • Interruptions, some phone calls • Some mails, some reports • Some meetings • Many proximate, pressing matters • Many popular activities <p>*These things need to be done in short time, to be refused, or to be done if time allowed.</p>	<ul style="list-style-type: none"> • Trivia, busy work • Some phone calls • Escape activities • Irrelevant mails • Excessive TV watching • Pleasant activities <p>*Not doing these things doesn't matter.</p>

How to Utilize the Study Cards

- 1 We can teach Life Planning by utilizing the Study Cards in various ways.
- 2 In the education session on Life Planning, you can utilize the cards for planning per domain of life according to the instructor's explanation, or you can have conversations with participants in the session using the questions on the back of the cards. You may also proceed and play several games from (2) to (4) below:
 - (1) Education utilizing the cards on Introduction of Life Planning and Planning for Some Selected Domains of Life
 - (2) A game called "What Ifs"
 - (3) Life Planning Bingo
 - (4) Life Planning Speed Game

1 | Utilizing the Cards in an Educational Session on Life Planning

- 1 In case of an educational session introducing the concept of Life Planning that last no longer than 2-3 hours:
 - (1) Use the cards on the Second Half of Life and the Concept of Life Planning.
 - (2) Let class members select the cards for the one domain of life in which they are most interested, and deliver the lecture that helps the class understand the methods of Life Planning in the selected domain of life.
- 2 In case of an educational session on “The Concept of Life Planning + Life Planning by Domain of Life” that is 4 hours or more:
 - (1) Utilize cards regarding Understanding the Second Half of Life, the Concept of Life Planning, and Life Planning in One or Two Domains.
 - (2) In the case of Life Planning by domain of life, apply the cards on the three-step process of Life Planning, and some additional points not included in the cards, at the instructor’s discretion.

2 | Study Card Game 1: "What If" Game (Individual Activity)

Q1 Q1. If you could meet three persons who may help you after your retirement, who would you most like to meet?

Q2 Q2. If you could live to be a hundred years old, what additional preparations for your second half of life do you think would be needed? Select three cards with a bearing on the additional preparations you would need.

Q3 Q3. If you could go back to 20 years ago, what and how would you like to plan for your upcoming retirement? Tell us about the domains of life and the conditions you want to plan for.

Q4 Q4. If you were to meet with a politician (e.g., a member of parliament, mayor, governor of a county, etc.) in your area, which life domains in Life Planning would you like to discuss with him or her?

3 | Study Card Game 2: Life Planning Bingo (Individual/Team Activity)

- 1 Let an individual player or a team of players select 16 cards they think are important among the 36 cards on life planning by domain of life.
- 2 Let the players arrange the selected cards in four rows by four columns so that the pictures of the front sides are visible to make a 4×4 Bingo board.
- 3 The instructor explains the rules of Bingo (including determining the order of calling the card number by using rock-paper-scissors; the three ways of making Bingo lines (horizontal, vertical, or diagonal line of four cards), etc.).
- 4 Each player or team chooses a card in turn and turns it over while calling out the card number and keyword. If another player (or team) has chosen the same number of card, they turn it over together. The individual player or one of the team members who chose the card explains the reason why the card is important.
- 5 The first player (or team) that completes three of the lines (horizontal, vertical, or diagonal) will call out “Bingo” and win the game.

4 | Study Card Game 3: Life Planning Speed Game (Team Activity)

- 1 The instructor pre-selects 36 cards on Life Planning by domain of life.
- 2 Each team chooses one member as the quizmaster.
- 3 The instructor selects 8-10 cards among the 36 cards for each team.
- 4 The instructor explains the rules of the game (let them know what is the question and right answer, the time limitation for answering, and skipping questions that are difficult to answer within the defined time).
- 5 Let the quizmaster of each team come forward and provide the selected cards for the quizmaster. The quizmaster reads the explanation of the keyword on the card to the team members. The team will then attempt to identify 'the keyword fit for the explanation' (right answer).
- 6 The team that gives the highest number of right answers within the time-frame wins.

* To make the game easier, you can provide 36 cards on Life Planning by domain of life and display the front side of all the cards selected for each team so that the team members can look at them.

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