

# The Life-Planning Workbook

*Living your life by choice instead of chance*



*Peggy Vaughan and James Vaughan, Ph.D.*

# ***The Life-Planning Workbook***

*Living your life by choice instead of chance*

**Peggy Vaughan & James Vaughan, Ph.D.**

**Dialog Press  
Laguna Beach, CA 92651**

**Copyright © 2012 by Peggy Vaughan and James Vaughan, Ph.D.**

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except for making a copy for your personal use and in the case of those holding an Associate License, and with respect to brief quotations and certain noncommercial uses permitted by copyright law. For other permission requests, write to the publisher.

Published by Dialog Press

ISBN 978-0-936390-25-3

Ordering information: Single printed copies may be ordered from [Amazon.com](http://Amazon.com)  
Bulk orders may be ordered from [life-planning101.com](http://life-planning101.com)

***DIALOG PRESS***  
Laguna Beach, CA 92651  
*[life-planning101.com](http://life-planning101.com)*

# CONTENTS

Introduction ..... 1

**PART ONE WHERE HAVE YOU BEEN? ..... 11**

Life Review ..... 13

Putting Your Life In Perspective ..... 14

Life Expectancy Questionnaire..... 15

Instructions For Life Review ..... 16

Life-Planning Worksheet..... 18

The Crucial Role Of The Family ..... 20

Family Values ..... 21

Perception Is More Complicated Than It Seems ..... 22

Highs And Lows ..... 25

Turning Points ..... 27

Listing Achievements ..... 29

**PART TWO WHERE ARE YOU NOW?..... 33**

Where Do You Live—Past, Present, or Future?..... 35

What’s Going On Now? ..... 36

What’s Changing In Your Life? ..... 38

What Is Your Self-image? ..... 41

What Roles Do You Play?..... 42

Quality of Life Checkup ..... 44

What Motivates You?..... 47

Possible Motivators ..... 48

Job Satisfaction ..... 50

Interaction of Work and Home Life ..... 52

How Are You Balancing Your Priorities?..... 54

How Are You Using Your Time and Energy? ..... 57

What’s the Best Use of Your Time Right Now? ..... 58

Some Reflections ..... 60

Why Worry About Values? ..... 63

Are You Living Your Values?..... 64

Relating Feelings and Values ..... 67

What’s the Best Way To Clarify Your Values? ..... 68

Clarifying Your Values..... 69

Worst First Ranking..... 71

What Means Most To You?..... 73

What Do You Like To Do? ..... 75

What Are You Good At? ..... 77

**PART THREE WHERE DO YOU WANT TO GO?.....81**

The Lifestyle Checklist..... 82

Lifestyle Checklist Grid..... 83

All You Need To Know..... 84

*If I Could Live It Over* ..... 87

Writing Your Obituary ..... 88

If Only..... 91

Making It Happen..... 93

Choices ..... 94

Goal Setting ..... 96

**PART FOUR HOW DO YOU PLAN TO GET THERE? ..... 101**

What Are Your Assets? ..... 102

Individual Effectiveness ..... 104

Doing A Reality Check..... 106

Planning Worksheet..... 107

How You Block Yourself From Reaching Your Goals ..... 110

Building A Support System ..... 112

An Ending And A Beginning ..... 115

Rule No. 6..... 116

About the Authors..... 119



## INTRODUCTION

*Life is a journey—not a destination.*

*The Life-Planning Workbook* is a tool to help you live your life by *choice* instead of chance. It can help you take stock of where you are as a function of where you've been, decide where you want to go, and make specific, realistic plans to get there. It's designed to raise your awareness of how you can create the life you want. Like most other tools, it works if you work.

Planning the life you want and taking responsibility for making it work is an ongoing process. It's probably the final stage of your development as a mature adult. It means giving up the wishful thinking of childhood that everything will turn out all right—that someone will take care of you—and accepting the reality that life is what you make it.

**First things first: how you came into the world matters!**

The family you were born into, your sex, the color of your skin, the society you were raised in—all these things matter. You didn't choose any of these things, but they all play a role in who you are and what your prospects are. Warren Buffet calls it the ovarian lottery. By sheer chance, some of us get a better start in life than others.

In an ideal world we would all be born into a loving family in a supportive community and our sex and the color of our skin would have no influence on our ability to realize our full potential. We don't live in an ideal world. If your skin is dark, you know from your own experience that you aren't competing on a level playing field. If you are female, you know that your work skills and your ability to lead will not be valued as highly as your male peers by a significant segment of the population.

This doesn't mean you can't succeed at whatever you choose to do. It may mean that you will encounter different obstacles along the way. If you were raised in America you have received a lot of messages from the mass media regarding what you need and what you should want. The overall message is, things make us happy—and more is better.

**There are many different ways to live:**

You can drive a big car and devote a lot of time to accumulating material wealth,  
—*or you can take a bus and travel lightly, unencumbered by a lot of things.*

You can work for a large company and devote your life to climbing the corporate ladder,  
—*or you can be an entrepreneur and work for yourself.*

You can get married and raise a family,  
—*or you can live alone.*

You can live in the heart of a city, surrounded by a man-made environment,  
—*or you can live in the country, surrounded by nature.*

You can live your entire life in the community where you were born,  
—*or you can be a gypsy and live in many different regions and countries.*

There is a hitch. You can have most *anything* you want, but you can't have *everything* you want—at least not all at once. You have to choose, and **every choice has consequences**. You can have the big car, but you may have to forgo the feeling of traveling lightly. You can climb the corporate ladder, but you may have to restrict the way you use your time for other things. You can get married, but in doing so, you're probably giving up some of the freedoms you would have in living alone. You get the idea. There are tradeoffs in every life decision.

Of course there are many shadings between the choices described above and these are only a few examples of the many decisions you make on an ongoing basis in forming

your lifestyle. *Many lifestyle decisions are not made consciously.* Some of them were made for you by your parents at a time when you had little or no awareness of their significance. Most parents try to give their children a good start, but it doesn't always work out that way. It's up to you either to continue your current direction or to change it if you don't like the way it's going.

### How do you feel about your current lifestyle?

- Do you sometimes have a vague feeling you're not getting all you could from life or that you're living a lifestyle that's not really of your own choosing?
- Do you need to make some major decisions about your work or your life?
- Are you generally satisfied with the way things are going, but think you could improve your life by fine-tuning in some areas?
- Are you curious about how you developed the particular values and priorities you hold?
- Do you have a secret fantasy you've thought about for a long time, but never realistically thought you could achieve?
- Would you like to be clearer about your options so you can decide for yourself the direction to take with your life?

Deciding what to do with your life is made more complex today by the rapid changes taking place all around us. Careers come into being and die out at ever-increasing speeds. Developments in communication and transportation have expanded our horizons and made us more aware than ever before of the rich diversity of human lifestyles. Television and other forms of media remind us daily of this diversity.

That's the good news—you have many choices. You don't have to limit your career or lifestyle to those chosen by your parents or those offered by the community you grew up in. The bad news is, with so many choices, it's difficult to decide. Choosing one path may mean forgoing another, and the choice must often be made without any clear knowledge of how either choice will ultimately affect your life.

**There are several key assumptions underlying this book:**

1. *The potential of every person is virtually unlimited and, for practical purposes, unmeasurable.* We are skeptical of the usefulness of aptitude tests to determine what occupational fields a person is best suited for. People demonstrate every day that a strong desire to succeed in a task that has meaning for them can overcome many apparent deficits in aptitude or potential.
2. *Every person has the capacity to realistically size up their experience, skills, likes and dislikes, values, commitments, and goals—and arrive at choices that are responsible and satisfying.* We never said it was easy. It's not. It's hard work, but it's within the reach of anyone who's ready to take charge of their lives.
3. *Decisions which have been made can be unmade.* You need not remain locked into career or lifestyle choices you made in the past. Even as little as a generation ago, it was assumed that a career commitment was for life. Changing careers in midstream was often described as dropping out and was thought by many to suggest a weakness in character. Not so anymore. It's more likely to be viewed today as a sign of courage to strike out in a new direction and realize more of your potential.
4. *It makes good sense to plan your life and use all the resources at your disposal to achieve your goals.* In the final analysis you're responsible for whatever life experience you have. You can play it safe and take whatever comes your way or you can take the risk of trying to make it happen the way you want it to. Why not go for it? You can do almost anything if you're willing to set clear, realistic priorities and focus your energy on achieving them.
5. *Finally, life and life planning can and should be fun.* Taking charge of your life is a significant life decision, but it need not lead to an overly serious approach to life. In fact you owe it to yourself to create a life experience that includes a good dose of fun and joy, and you're the only one who can do that reliably. Allowing others to set your goals and priorities is to assume that they can figure out what's important to you. It seldom works. Do yourself a favor. Chart your own course, and take full responsibility for making your life work.

## HOW TO USE THIS BOOK

**The Life-Planning Workbook is divided into four parts, each one posing a question:**

**Part one: *Where have you been?***

**Part two: *Where are you now?***

**Part three: *Where do you want to go?***

**Part four: *How do you plan to get there?***

Part one (*Where Have You Been?*) guides you through a review of your life up to the present time. The goal of this reflection is to gain perspective about the ways in which your past influences your current view of the world. The focus is not on *analyzing* what was good or bad about your past, but on *understanding* its impact on your life.

Part two (*Where Are You Now?*) is by far the largest section of the book. It contains a series of exercises to help in assessing where things stand in your life right now. The reason for so many exercises about your current situation is because each one provides a snapshot, but all the snapshots combined allow you to see the full picture. Answering the questions about your current lifestyle will give you a clearer sense not only of what's happening in your life at the present time, but also how you feel about the way things are going.

Part three (*Where Do You Want To Go?*) leads you through an examination of the major areas of your life as they are now compared to where you'd like them to be. It also helps you look at your life from a broad perspective, clarifying what you want your time on earth to have meant when you reach the end of your life. All this will prepare you to identify areas in which you need to make some choices and help you in setting goals for the future.

Part four (*How Do You Plan To Get There?*) focuses on taking the necessary actions to reach your goals. This is “where the rubber meets the road”—the point at which your goals either move toward becoming a reality or remain only as elusive dreams. You will systematically plan your actions, with an eye toward identifying potential problems that could hurt your efforts as well as potential supporters who could help make your dreams come true.

By working through the book in a serious, organized way, you can take control of your life right now. But more important, you will learn a *process* for the kind of ongoing planning that will make your life more satisfying and meaningful.

## Using This Workbook With Your Partner

The workbook is organized so that individuals can work with it independently, but you can no doubt see that it can be a great tool for building intimate relationships and clarifying the kind of life you and your partner are trying to create together. Just how beneficial it is in this regard will depend in large measure on how you use it.

First, a word of caution. No matter how well you know each other at this point, you can expect to learn some new things about your partner and yourself: from the past, the way you see your lives right now, and the hopes you have for the future. The *life-planning* material will give you the opportunity to explore your innermost hopes and fears. It deserves the utmost in respect when you decide to share this kind of exploration with another person.

Here are some specific suggestions to enhance the use of the workbook with your partner.

1. It is crucial for each of you to work independently with your own personal copy of the workbook in order to learn all you need to know about your own values and goals. Once you've committed your thoughts to writing, sharing them with your partner will often bring even more clarity and insight. Don't underestimate the value of writing your own thoughts down first. It may seem easier to simply share your thoughts verbally, but you will each lose some important personal insights if you do that before recording your independent thoughts.
2. Find a pace of working through the material that's comfortable for both of you. This kind of work can be very enlivening, but it can also be emotionally draining. Try to respect your differences in needs, interests, and personal styles. You may feel finished with a particular activity just as your partner is digging into it. You'll both need to exercise your best skills as non-judgmental listeners to gain the most from the experience. Generally speaking, sharing smaller chunks frequently will work better than larger chunks with more time in between.
3. Use care in choosing where you work on the workbook together and the amount of time you allow for it. This is not trivial stuff. It's your life and your future. The important thing is to find a time and place where you can be present for each other and relatively free from interruptions.
4. Give life planning the place it deserves in your life. Life planning is not a one-time exercise to be done, discussed, and put away. By making it a way of life, you and your partner can use this *kind* of clarification and sharing as a tool in maintaining your connection, building your closeness, and creating the life you choose together.

### WHAT YOU WILL LEARN FROM THE LIFE-PLANNING PROCESS

- You have the power to create the life of your choosing. It is not necessarily simple and it will not always be easy—it will always be possible.
- You have the capacity to think clearly—to put your life in perspective—to act on sound values—to live responsibly and well.
- You are a worthy person with the right and the ability to choose your own course. You can probably have anything you want, but not everything you want.
- You are not your past, but you are a product of it. Who you are may be your parents' fault, but if you stay that way, it's your own fault. No parents are perfect; most do the best they can; in the process they do some things well and some things poorly.
- The truth is, many people have shaped you into the person you are today, but you have the opportunity and responsibility of determining the person you will become. If you ever hope to take full responsibility for your life, you must come to an easy acceptance of your past and the way it has shaped you.
- You are a potent person with a rich set of experiences. You are a survivor. You are a learner. You are unique. No one looks at the world exactly the same way you do. The way you view the world and what's possible is a function of what you've learned and experienced—and the way you put it all together.
- In a few important respects, we are all the same. We share the same basic needs. We all have the same amount of time—24 hours a day—to pursue our goals.
- The way you focus your attention makes all the difference. You energize yourself with good choosing and depress yourself with poor choosing. Awareness is crucial to good choosing, but movement is the key to effective living—knowing which awareness to act on and when to move on.
- We all change—choosing and changing are inevitable. Not to choose is a choice. Not to change is impossible. The choices you make every day—big ones and little ones—determine the quality of your life today and your possibilities for the future.
- Work is as natural to human beings as play. You need both all your life. Find the work you can be passionate about. Find the play that enables you to be a good animal—fit and supple. The roles you play are one way you think of your self-image, but they do not define your essence.
- We all suffer loss—the only question is how you will deal with it when it comes your way. You can learn and grow from it or you can feel sorry for yourself and diminish yourself. Nietzsche was right on this one: "That which does not kill me, strengthens me."
- Values do matter—they are at the heart of everything we do. Your values ultimately determine who you are and what you will become.

- We are all social creatures—we define ourselves in and through our relationships with others. Energy and inner joy come from focusing your time on people, things, and activities that you care about. You create meaning in your life by living according to your deepest values.
- Things take time. There are no short-cuts to most worthwhile goals and no quick fixes to many of our problems. Realistic planning is one of the keys to solving problems and achieving goals.
- Life is tenuous. The wise course is to pursue your highest priorities now. Happiness comes to those who pursue meaningful goals of their own choosing and assume full responsibility for the journey.
- Life presents us with many obstacles and opportunities. Sustaining focus and balance in the face of all the demands on your time and energy is an awesome challenge. Potential is not your problem; you have more than enough potential to do what you want.
- What you need is to get great clarity about what's important and organize your life to pursue those things effectively. Goals are important to purposeful living, but they need not be written in stone. Remember the proverb, no matter how far you've gone down the wrong path, turn back.
- You will get off course—and that's OK. Imitate a modern jetliner—stay focused and make many small course corrections. There's less likelihood of overcorrecting and the ride will be smoother.
- Acknowledge your ability to block yourself from reaching your goals—then don't do it. Be kind to yourself. You are not alone—others will help you pursue your dreams. You sometimes need to ask them clearly for the help you want.
- Go for it; dare to live life to the fullest. Everyone experiences some good things and some bad. The challenge for each of us is to put it all in perspective—to be nurtured by the good—to learn from the bad—to let it go—to go ahead.
- Everything is connected. Keep learning and remember rule #6 (p. 116).