

“Do something today that your future self will thank you for.”

– Sean Patrick Flanery

## STEP FOUR: PLAN FOR YOUR WEALTH

Step 4 is meant to be your roadmap for long-term wealth planning. It is now time to put all of the information you have gathered in the previous three steps into a plan of action through S.M.A.R.T goal setting. In the following pages we have provided you with the tools that should make it easy for you to create your wealth plan. Follow the examples that we have provided when creating your plan.



# Genetic Risk Worksheet

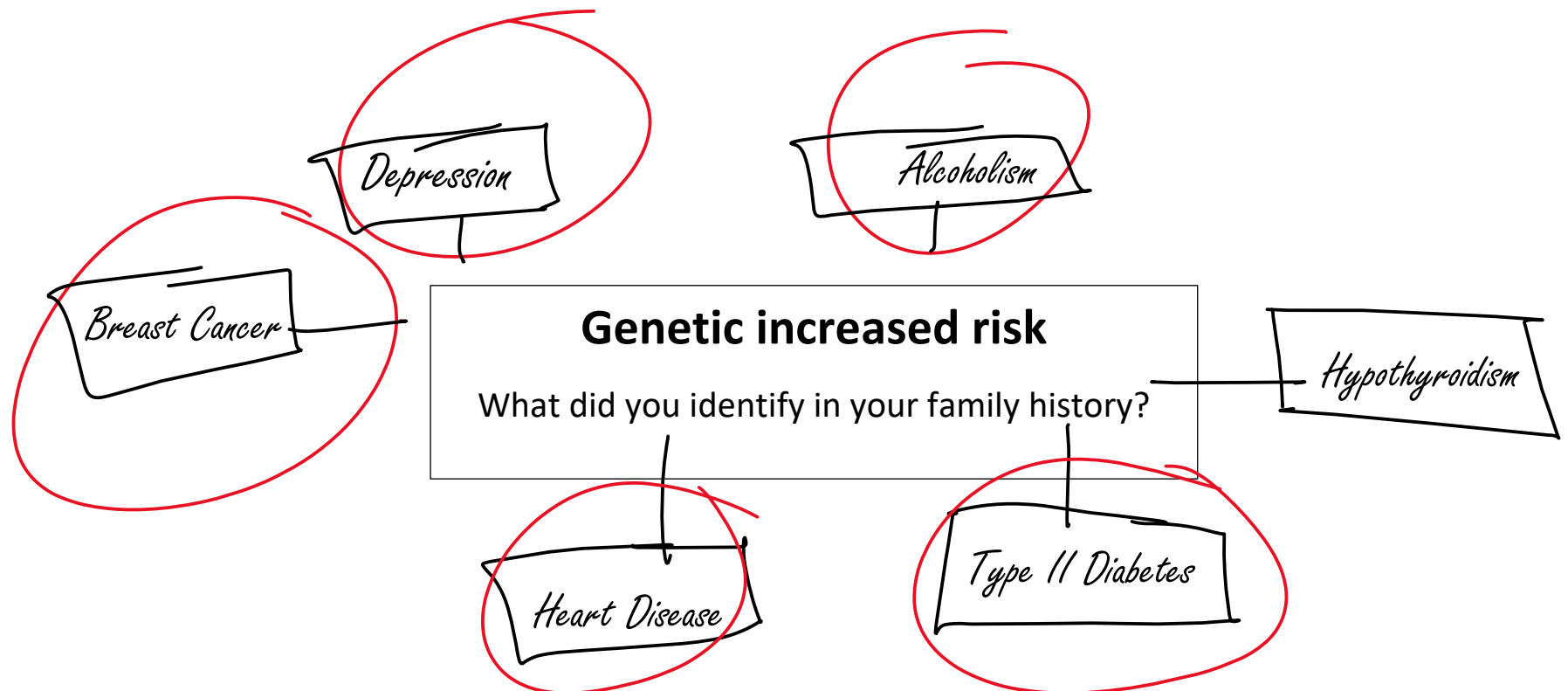
Using this worksheet, you will go back through your family history (step 1) and identify the conditions that were present. This worksheet will also help you identify your lifestyle related risks.

## Example: Jane's Genetic Increased Risk

Instructions:

1. Look through your family history (step 1) and identify all of the conditions that were present.
2. Record them by copying the example
3. Circle the risks that can be influenced through lifestyle choices. These are the risks you will focus on.
4. Use template 1 on the following page to record your own genetic risks.

\*Hypothyroidism is an example of an autoimmune disease, so lifestyle changes may not prevent the onset. However, even though you may not be able to prevent this condition, it is important knowledge to have in planning for your long-term health.



Template 1

**Genetic increased risk**

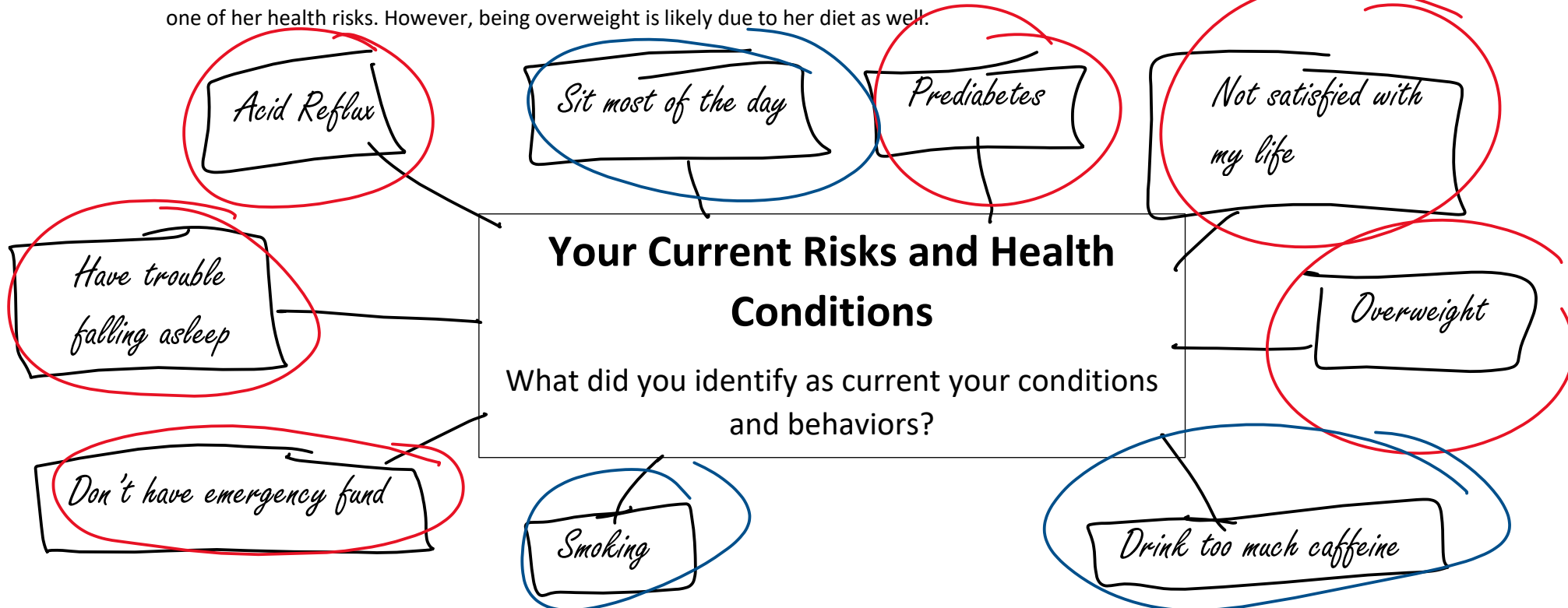
What did you identify in your family history?

# Your Current Risk and Health Conditions Worksheet

## Example: Jane's Current Risks and Health Conditions

### Instructions:

1. Look through your current health snapshot (step 2) and identify your current conditions and your behaviors that may put you at increased risk for other health issues.
2. Use Template 2 to record your current health risks conditions by copying this example.
3. Circle your conditions in red (or color of your choice).
4. Circle your behaviors in blue (or other color of your choice).
5. Look at both your behaviors and conditions and see if you can identify the cause and effect between them. Causes are typically behaviors and effects are typically conditions. In Jane's example: the behavior drinking too much caffeine, could be a cause of the condition having trouble falling asleep. However, some conditions may also be causes. In Jane's example: Being overweight may be the cause of her prediabetes and/or acid reflux but it is still probably the effect of her sitting most of the day. It is important to be honest with yourself in identifying your risky behaviors and be sure to include all risky behaviors. In Jane's example, she has not listed diet as one of her health risks. However, being overweight is likely due to her diet as well.



## Template 2

### **Your Current Risks and Health Conditions**

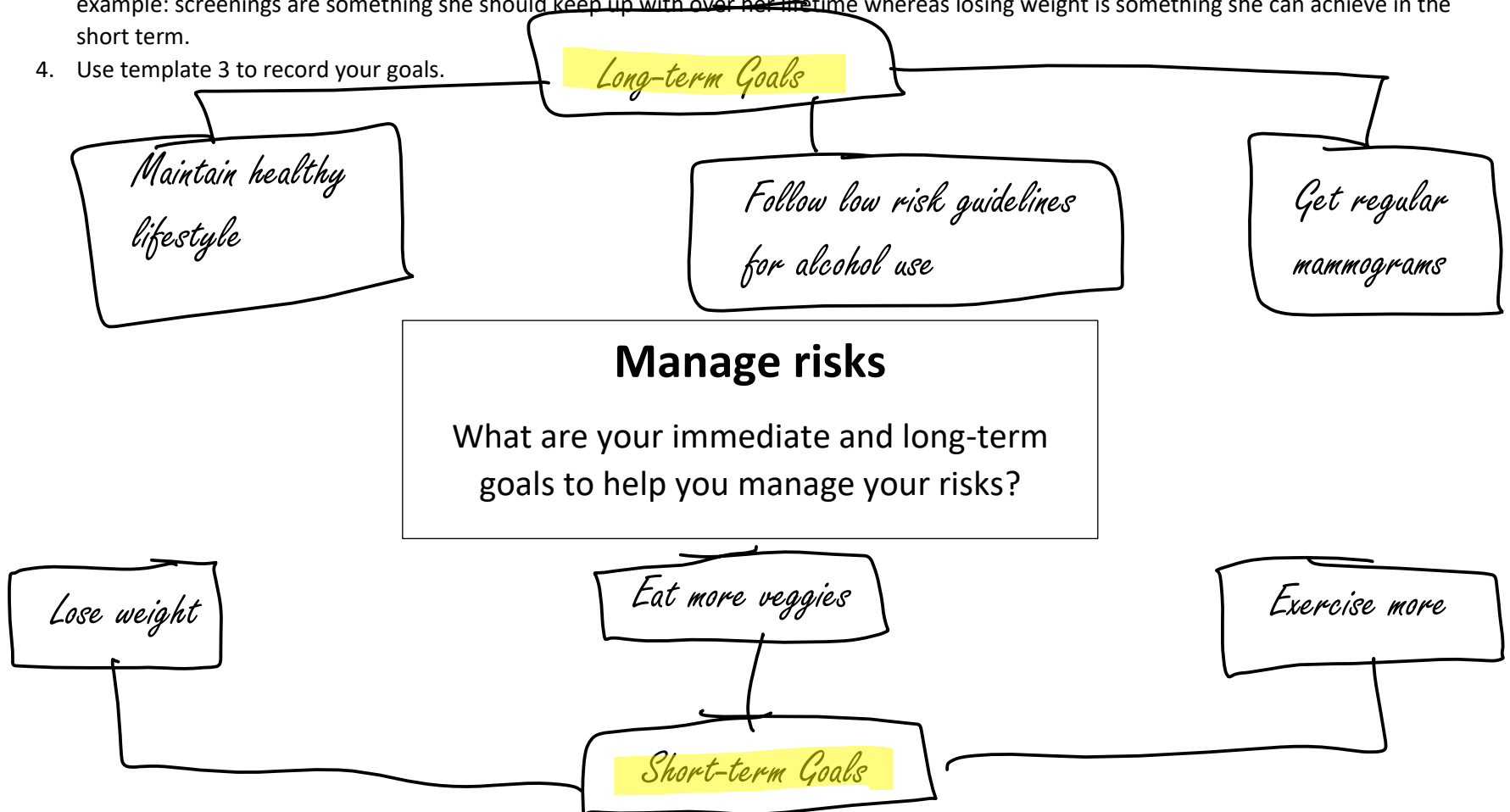
What did you identify as current behaviors that may put you at increased risk?

# Risk Management Worksheet

## Example: Jane's Risk Management

Instructions:

1. Look back at the conditions you circled on templates 1 and 2.
2. Create broad goals that will help you to prevent or prolong the onset of these conditions or manage your current risk. Don't worry about specifics yet just put your ideas on paper.
3. Break your goals into 2 categories in template 3: those that can be achieved in the short term and those that are lifelong goals. In Jane's example: screenings are something she should keep up with over her lifetime whereas losing weight is something she can achieve in the short term.
4. Use template 3 to record your goals.



Template 3

## **Manage Genetic risk**

What are your immediate and long-term goals to help you manage your risks?

## S.M.A.R.T. Goal Planning Worksheet

S.M.A.R.T goal planning is a proven, successful way of setting goals. S.M.A.R.T stands for Specific, Measurable, Achievable, Readiness, and Timeline. Use the following worksheets for your short-term goal planning.

### Example: Jane's Risks She Wants to Change

Instructions:

1. Reflect on your goals from your template 3 that you want to work on and prioritize your most risky behaviors you want to change.
2. Fill out the S.M.A.R.T goal setting worksheet in template 4, using Jane's example. You will complete a different sheet for each risk you want to change.

Goal: *Exercise More*

Date: *3/7/18*

1. **S**pecific. What will the goal accomplish? How will you accomplish it?

*Will help me lose weight and sleep better. Will be accomplished by moving more at work and setting a regular exercise routine.*

2. **M**easurable. How will you measure whether or not the goal has been reached (list at least two indicators)?

*Get 10,000 steps a day. Get up from desk to walk or stretch each hour.*

3. **A**chievable. Is it possible? Have others done it successfully? Do you have the necessary knowledge, skills, abilities, and resources to accomplish the goal? Will meeting the goal challenge you without defeating you?

*Yes. Within the first month I will get 3,000 steps each day and steadily increase each week to 10,000 steps a day. I will purchase a pedometer or FitBit. I believe by gradually increasing my steps each week this goal will challenge me but not defeat me.*



4. Readiness. Is the timing right for you? Are you truly committed to this goal right now or should you come back to it later?

*I am not ready yet to begin walking because I currently have back pain. But starting now, I will get up from my desk every hour.*

5. Timeline. What is the established completion date and does that completion date create a practical sense of urgency?

*By December I will be walking 10,000 steps a day.*

Revised Goal: *Set an alarm to remind myself to get up from my desk each hour.*

*Begin walking 3,000 steps on April 1<sup>st</sup>. By December, walk 10,000 steps per day.*

## Template 4

### S.M.A.R.T. Goal Setting

Goal:

Date:

1. **S**pecific. What will the goal accomplish? How will you accomplish it?
2. **M**easurable. How will you measure whether or not the goal has been reached (list at least two indicators)?
3. **A**chievable. Is it possible? Have others done it successfully? Do you have the necessary knowledge, skills, abilities, and resources to accomplish the goal? Will meeting the goal challenge you without defeating you?
4. **R**eadiness. Is the timing right for you? Are you truly committed to this goal right now or should you come back to it later?
5. **T**imeline. What is the established completion date and does that completion date create a practical sense of urgency?

Revised Goal:

## S.M.A.R.T. Goal Setting

Goal:

Date:

1. **S**pecific. What will the goal accomplish? How will you accomplish it?
2. **M**easurable. How will you measure whether or not the goal has been reached (list at least two indicators)?
3. **A**chievable. Is it possible? Have others done it successfully? Do you have the necessary knowledge, skills, abilities, and resources to accomplish the goal? Will meeting the goal challenge you without defeating you?
4. **R**eadiness. Is the timing right for you? Are you truly committed to this goal right now or should you come back to it later?
5. **T**imeline. What is the established completion date and does that completion date create a practical sense of urgency?

Revised Goal:

## S.M.A.R.T. Goal Setting

Goal:

Date:

1. **S**pecific. What will the goal accomplish? How will you accomplish it?
2. **M**easurable. How will you measure whether or not the goal has been reached (list at least two indicators)?
3. **A**chievable. Is it possible? Have others done it successfully? Do you have the necessary knowledge, skills, abilities, and resources to accomplish the goal? Will meeting the goal challenge you without defeating you?
4. **R**eadiness. Is the timing right for you? Are you truly committed to this goal right now or should you come back to it later?
5. **T**imeline. What is the established completion date and does that completion date create a practical sense of urgency?

Revised Goal:

# Long Term Goal Planning Worksheet

Long term goal setting is different from short term in that there are less specifics to identify. Utilize this worksheet to plan how you will maintain your long term goals.

## Example: Jane's Long Term Goals:

Instructions:

1. List your long- term goals from template 3 in the boxes below.
2. Using Jane's example, fill in the chart on template 5. If you need additional room for goals, you may copy the template on additional pages.

Long Term Goals:	What steps do I need to take to achieve this goal?	What obstacles may I encounter that will keep me from maintaining this goal?	How can I stay motivated to maintain this goal?
<i>Maintain healthy lifestyle</i>	<i>Create short term goals that will support this long term goal (see template 4)</i>	<i>May get bored or busy</i>	<i>Diversify my goals to keep myself interested and challenged. Also, use a buddy system for accountability!</i>
<i>Use and follow low risk guidelines for alcohol use</i>	<i>Know what they are</i>	<i>Social and emotional pressure</i>	<i>Commit myself each time prior to drinking alcohol. Let my social group know of my goal.</i>
<i>Get regular mammograms</i>	<i>Make a doctor's appointment and identify when I need to start</i>	<i>Busy schedule and life interferences</i>	<i>Identify electronic tools that will help remind me and put it on my calendar at the start of each year. Use a buddy system with this too!</i>

## Template 5

Long Term Goals:	What steps do I need to take to achieve this goal?	What obstacles may I encounter that will keep me from maintaining this goal?	How can I stay motivated to maintain this goal?

