



**ADULT REINVESTMENT FOR
RETIREMENT/OCCUPATIONAL
WELL-BEING**



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browsing is just the beginning

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ARROW
**ADULT REINVESTMENT FOR RETIREMENT/
OCCUPATIONAL WELL-BEING**

Congratulations – The retirement banquet is over and you can reflect with honor on the 20, 30, 40 years of intense energy you devoted to the corporation, the non-profit, the government, the firm, them, the boss – you’ve survived downsizing, rightsizing, “You’re fired,” outsourcing – with some measure of mind, spirit, body, and energy intact and now you’re looking at changing your flow of life energy from work, work, work to...?

As 78 million baby boomers contemplate the next step toward meaning and purpose in a life well-lived, work/life balance may well be a key concern for a vibrant lifestyle at age 55+. As the U.S. Bureau of Labor Statistics affirms, over 1/3 of those adults over 65 are working – a trend increasing steadily since 1985. The *ARROW* inventory will ask you to think about your ideal life balance among four core themes: PHYSICAL, SOCIAL, LIFELONG LEARNING, INTELLECTUAL, OCCUPATIONAL/FINANCIAL.

PART I

Please answer the following questions from the perspective of how much ENERGY you would like to devote to them as a retiree/refocuser, NOT as you live now.

If you are already retired and want to make changes in your current lifestyle, select your answers based upon areas to which you want to direct more attention/energy. Circle the numbered response.

PHYSICAL

I plan to participate in a regular exercise routine (walk, run, swim, aerobics, etc.) at least three times per week.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to monitor my body weight to remain within 10 pounds, plus or minus, of the ideal weight standard for my height/age.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to NOT smoke or use tobacco products.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to limit my daily alcohol intake to 2 or fewer drinks (beer, wine, liquor).				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to eat fresh fruits, vegetables, whole grains, and limit my fat intake.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to stay focused on goals for my physical well-being (i.e. maintaining or achieving my ideal weight) and follow a healthy diet and exercise program.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to consult with health care providers (doctors, dentists, etc.) and follow their recommended schedule for check-ups and medical tests.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	

Add the circled responses for PHYSICAL _____

SOCIAL/MEANING AND PURPOSE

I plan to be active in special interest groups (hiking, cooking, bird watching, etc.) or community activities (political, community development, volunteer, etc.) that I enjoy and find meaningful.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to develop friendships in which I share ideas, feelings, and mutual interests with people instead of networking contacts and business associates.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to spend time reading and reflecting on issues related to life's meaning and purpose.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to take time to assess my viewpoints and beliefs as a way to challenge myself and view the world from differing perspectives.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to be involved in a religious tradition or set of ethical/philosophical guidelines that provide me with a framework for conducting my life.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	
I plan to engage in social and meaning/purpose activities to enhance life satisfaction and optimism about the future.				
4	3	2	1	
Intense Energy	Some Energy	Little Energy	No Energy	

I plan to spend more time in my life with significant people sharing social and emotional concerns.

4
Intense
Energy

3
Some
Energy

2
Little
Energy

1
No
Energy

Add the circled responses for SOCIAL/MEANING AND PURPOSE _____

LIFELONG LEARNING/INTELLECTUAL

I plan to learn new ideas through reading books and magazines, online information, media, discussion groups, etc.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to engage in self-directed learning activities (gardening, language study, home improvement projects, etc.).			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to attend films, educational programs, cultural/community events which challenge my thinking and analytical skills.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to attend courses in vocational, technical, adult education, college, or graduate school to enhance life-long learning.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to travel extensively and look forward to learning about other cultures/lifestyles.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to go back to school for an extended period of time and be refocused/retrained for a radical career change.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to develop new hobbies/interests not related to my previous career.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy

Add the circled responses for LIFELONG LEARNING/INTELLECTUAL _____

OCCUPATIONAL/FINANCIAL

I plan to implement a training/re-education plan for a new post-retirement career during the next 3 – 5 years.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I don't have a retirement career plan yet, and I will seek career counseling guidance to help me develop career direction.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to continue working part or full-time, and I need an excellent income and benefit structure.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to continue working part or full-time, and a position that satisfies my values, skills, and interests motivates me more than salary and benefits.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to work with a financial advisor/planner to discuss how retirement will impact my financial future and budget.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to retire from full-time employment when I am eligible for Social Security benefits and/or have a pension and investment/savings portfolio.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy
I plan to devote energy in retirement to living out my lifelong dream of travel, relocation, or simplifying my life.			
4 Intense Energy	3 Some Energy	2 Little Energy	1 No Energy

Add the circled responses for OCCUPATIONAL/FINANCIAL _____

PART I SCORING PROFILE

Place the total score for each category in the corresponding box below.

PHYSICAL	SOCIAL/ MEANING AND PURPOSE	LIFELONG LEARNING/ INTELLECTUAL	OCCUPATIONAL/ FINANCIAL

Are you satisfied with the pattern of your scores?

YES _____ NO _____

If you answered "NO" you are not satisfied with the pattern of your scores, please consider the following **ACTION PLAN** to assist you with the transfer of energy and creating more balance in your life. If you are interested in working on an individual change plan or other assessment, please contact The Career Center for free career counseling at 216.475.2225.

An **ACTION PLAN** involves conscious choice, with the purpose of developing goals for pre- and post-retirement. We have presented some recommended activities in the first three areas of the inventory and encourage you to envision and implement others.

PHYSICAL

- _____ Participate in fitness activities (walk, yoga, swim, cycle, etc.).
- _____ Achieve and maintain a healthy body through optimal nutrition.
- _____ Engage in addiction-free behavior (no smoking, limit alcohol, etc.).
- _____ Other activities to do:

SOCIAL/MEANING AND PURPOSE

- _____ Get involved in an organization, club, social group.
- _____ Read a book that addresses human values and purpose.
- _____ Attend a spiritual growth session, spiritual retreat, or religious service.
- _____ Other activities to do:

LIFELONG LEARNING/INTELLECTUAL

- _____ Attend a concert, museum, or play.
- _____ Learn a new computer program.
- _____ Take a course or start a new training program.
- _____ Other activities to do:

PART II

(Optional)

Part II will ask you to look at skills if you plan to devote a significant share of your energies on paid employment or a volunteer career.

Skills make the world go round and open the door to career transition/re-employment. The following section will ask you to assess your skills utilizing four key factors. As you read each skill summary, you will be asked to assess whether you have competence in a skill at a VERY HIGH, HIGH, BELOW AVERAGE, OR LOW LEVEL. **Please circle** the appropriate response.

SKILLS:

LEVELS OF COMPETENCY:

1. Computing and calculating data.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
2. Proofreading/editing data.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
3. Programming/documenting data.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
4. Collecting and gathering data.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
5. Researching/investigating data.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
6. Keyboarding/typing/inputting data.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
7. Entertaining/hosting/greeting people.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
8. Counseling/advising people.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
9. Advocating/lobbying on behalf of people.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
10. Training/instructing people.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
11. Managing/supervising/leading/motivating people.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
12. Curing/treating/rehabilitating people.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
13. Maintaining/cleaning things.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
14. Renovating/Rebuilding things.	VERY HIGH	HIGH	BELOW AVERAGE	LOW

15. Regulating/controlling/monitoring things.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
16. Repairing/servicing/setting up things.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
17. Operating/driving/piloting things.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
18. Building/constructing things.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
19. Synthesizing/creating new ideas.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
20. Visualizing ideas.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
21. Writing ideas.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
22. Designing art, literature, music, new concepts.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
23. Evaluating ideas.	VERY HIGH	HIGH	BELOW AVERAGE	LOW
24. Finding solutions to problems.	VERY HIGH	HIGH	BELOW AVERAGE	LOW

SUMMARY – Questions 1 thru 6 focus on skills related to DATA, 7 thru 12 relate to PEOPLE, 13 thru 18 relate to THINGS, and 19 thru 24 relate to IDEAS. Look at your pattern of VERY HIGH, HIGH, BELOW AVERAGE, and LOW scores. Do your skills focus on one or two areas in particular?

Please add the total number of very high and high responses per skill area:

DATA (Questions 1 – 6): _____
 PEOPLE (Questions 7 – 12): _____
 THINGS (Questions 13 – 18): _____
 IDEAS (Questions 19 – 24): _____

Circle one or two skill areas where you prefer to use your best skills:

DATA PEOPLE THINGS IDEAS

Are there skills related to one or two categories you particularly want to explore developing expertise in for career transition?

DATA PEOPLE THINGS IDEAS

It's quite possible for adults to have excellent skills in areas they dislike. Recently a counseling client of The Career Center filled out this inventory and scored HIGH on the six PEOPLE related skills and then said, "I'm so tired of listening to peoples' troubles, solving their problems, being sympathetic, acting like I care – I want to develop skills with things and become a computer programmer." He had spent 11 years as a bartender!

Look back at your answers to Questions 1 – 4 in the Occupational/Financial Section of the ARROW inventory. If a post-retirement career plan is an important facet of your next life phase, we recommend the following activities:

- Contact a career counselor for individual assessment or career decision workshops. Appendix B of *What Color Is Your Parachute?*, Richard Bolles' annual guide, lists career counseling programs nationwide and evaluation standards for quality. Contact the National Career Development Association, 305 N. Beech Circle, Broken Arrow, OK 74012, toll free 866.367.6232 for career counseling standards and services. (www.ncda.org)
- Visit your local public library and speak to a librarian about print and online career information resources.
- Set up an informational interview or career shadowing experience with someone in a field you want to explore.
- Contact your local community college, social services agencies, union, professional association, and local AARP office to see if there are job support clubs/workshops.
- Visit your local library for resumé, job search strategy and interviewing resource guides or search the library's website for The Career Center services at:
www.cuyahogalibrary.org.

We hope the ARROW inventory will inspire and motivate you as you develop a vision to implement the values and life goals for the exciting and fulfilling decades ahead. Imagine a steely arrow, slicing through the air on a true path, carrying your dreams, visions and life values toward the target with clarity and true aim. The ARROW inventory is a chance to look inward and reflect on meaning and purpose before firing arrows at elusive goals. When your plan is clear, aim your arrow toward the sun with confidence and clarity.

Retirement is not the end, it's the beginning of a new and more integrative life phase hopefully not dominated by work, work, work, – in the way of life. The ARROW path asks you to consider the ancient Greek concept of OPTIMA – a life balanced among family, community, service – the human element of the next step on our life journey. Keep your hand steady and let your ARROW soar.

FURTHER RESOURCES

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