

## **Life Planning for You**

By Linda Thompson

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Common sense tells us we know the importance of getting our ducks in a row. But just knowing isn't enough – we need to actually get it done! Whether single, married, parent or not, there are things in our lives that need to be addressed and that's called life planning.

In my lectures and workshops, I talk about life planning being more than just the financial and legal side of life; it's our basic moral and ethical obligations to our family and loved ones. Let's consider these examples:

If you and your spouse go out to dinner tonight, chances are you'd leave your cell phone numbers with the baby sitter just in case something happens to one of the kids. But don't you think something is more likely to happen to one or both of you? After all, you are the ones out on the road. And should disaster occur, does the babysitter know who to call if neither of you return home?

Perhaps you have a full time position with a company that requires your total concentration. Then your Mother falls and breaks her hip. All of a sudden, she's no longer able to live on her own and you are faced with either bringing her into your home or placing her in an assisted living arrangement. Now you are a working caregiver whose concentration is pulled in different directions at all hours of the day. The sheer juggling act of getting your job done along with ensuring Mom gets the care she needs is creating havoc in your life.

John Lennon once said, "Life happens while we're busy making other plans." How true. You don't anticipate either of the above happening to you, but it could. Other issues may surface in your life that you had not planned for as well. Such as your spouse getting ill and being unable to work. Not a pleasant thought, but something that could certainly happen.

So what can you do about all of this? If you think about, talk about, then write down what you want and how you want it if you be unable to speak for yourself, if you have life insurance in a sufficient amount to ensure the financial security of your children, or a myriad of other things, you are practicing life planning.

A plan will bring balance and a sense of security into your life, knowing that all these things have been thought of and acted upon, before a crisis occurs. And if no crisis does occur, you still have the benefit of knowing you are prepared.

And now, perhaps, when someone mentions life planning, perhaps you won't automatically think about the financial and legal side of life, or advance funeral planning. Perhaps you'll think, "Oh, that's my life we're talking about and believe it or not, I do have a plan."

Linda Thompson is founder and President of Life Path Solutions, a life path consulting firm. She is author of *Planning for Tomorrow, Your Passport to a Confident Future*, and *A Caregiver's Journey, You Are Not Alone*. A former financial advisor, Linda now helps singles and families create their safety net for life. She can be reached through her web site at [www.LifePathSolutions.biz](http://www.LifePathSolutions.biz) or 480-899-8647.