

# Life Circumstances Worksheet

Looking toward your future can help you set goals for staying financially fit – no matter what changes lay ahead. Use this chart to assess the likelihood of some common life changes:

Life Circumstance	Likely to happen in less than 3 years	Likely to happen in 3 to 5 Years	Likely to happen in 5 to 10 Years	Likely to happen in more than 10 Years	Not likely to happen
Change in marital status (marriage, divorce, separation)					
Children added to family					
Drivers added to household					
Drivers leaving household (e.g., child leaving for college)					
Job change					
Retirement					
Salary increase					
Planned medical leave or sabbatical					
Job loss or temporary layoff					
Change in driving habits (e.g., increased driving for work, more trips to see relatives)					
Change in residence (move to another home or city)					
Major car repairs					
Increase in other expenses (e.g., major home repairs, college tuition)					
Change in public transportation access or availability					