



# Ch-Ch-Ch-Ch-Changes

Select all that apply to your/your family's situation. Think about mid-term changes as happening within the next 1 - 3 years, and long-term changes as happening more than 3 years out. I have included instructions on how to calculate your results at the end of the survey.

## Work Life Changes:

## Experiencing:

	NOW	MED - TERM	LONG - TERM
Change my career	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get a new job within my same career	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get training or education related to work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Change my role at work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get a promotion	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lose my job (get laid off or fired)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Quit my job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get a new manager at work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Start or buy my own business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bring a new partner into my business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lose a partner in my business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sell or transfer my business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



## Financial Life Changes:

## Experiencing:

	NOW	MED - TERM	LONG - TERM
Shut down my business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Work less	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get a less stressful/demanding job	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Take a sabbatical or leave of absence from work	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Retire	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Volunteer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Family Life Changes:

Get married	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get separated or divorced	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Become a widow or widower	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help a family member financially	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health issues for a loved one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Death of a loved one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get an inheritance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Loved one moving in with me (besides a kid)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



	NOW	MED - TERM	LONG - TERM
Loved one moving out (besides a kid)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get a pet	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Children-Related Changes:

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Have a kid or adopt a kid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hire someone to take care of the kid(s)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Start saving for college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Send a kid to college	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kid moving back in with me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kid moving out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kid getting married	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Kid (or kid's partner) having a kid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Become an empty-nester	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Life-Related Changes:

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Move out of my parents' (or other relative's) house	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Graduate from college or grad school or professional/trade school	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



	NOW	MED - TERM	LONG - TERM
Sell a home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a home to rent out	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a vacation home/second home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Buy a car	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Get out of debt	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Start saving (for retirement, a rainy-day fund, or other goals)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Relocate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health issues for me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Start giving more to charity	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hit a milestone age	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lose weight	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Have surgery (more than outpatient)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## How did you do?

*0 or 1 change in each section: life is fairly stable...just keep your eye out for changes you couldn't have known about!*

*2-4 changes: you have a lot on your plate. Start saving and planning around these changes now.*

*5+ changes: life is a whirlwind! Assemble your posse of support people and consider some professional help to manage all of this change. You decide where you need the help.*