



## PLANNING WITHOUT PRESSURE

# A Personal Reflection Guide for Seniors

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Thinking ahead is about paying attention and gaining clarity, not making decisions or changes. We believe you should understand your priorities and your options so you can make decisions on your own terms, when the time feels right. We created this guide as a pressure-free tool to help you gain a deeper understanding of yourself as you think about the future.



# How to Use This Guide

We've designed this guide to help you start thinking about your next chapter in a clear, honest, and gentle way. There are no wrong answers, and every question we've included is optional. If there's a question that feels too hard to answer, you can always skip it and come back to it later if you want to. We've included plenty of space to write down your thoughts and any questions you might want to dig deeper into. Use this guide in whatever way helps you most.

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# Your Priorities & the Shape of Your Days

When you're starting to think about your future, it's easy to feel overwhelmed. If that's where you find yourself, it can be helpful to first acknowledge that feeling. There are likely some unknowns, but you don't have to journey through this on your own. These questions are a small, grounding place to begin, and can help bring clarity as you move through the rest of the guide.

## **1** What matters most to you right now in life?

What feels essential to your sense of self? What feels non-negotiable in your day-to-day life? This could be something simple like doing your favourite hobbies, or spending quiet mornings drinking coffee and reading the newspaper, or something deeper like being involved in your family's life, or feeling trusted to make your own decisions.

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## **2** How do you want your days to feel?

Instead of listing the events of your "ideal day," think about how you want to experience each day. When do you feel most like yourself during the day? What parts of your day give you energy? What parts tend to drain your energy?

Think about the pace of each day. Do you prefer routine, or freedom to decide as you go?

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# Everyday Responsibilities & Energy

It's easy to keep doing daily tasks simply out of habit. Many people explore retirement living not because they can't manage, but because they want more time and energy for what matters most. These questions are designed to help you think intentionally about how your daily tasks fit into your life.

## 1 How does your home support your day-to-day life right now?

Think about how your home fits into your routines and the way you want to live.

Which parts of your home feel easiest to manage?

What do you enjoy maintaining, and what feels like a burden?

Are there any tasks you tend to put off, or feel a sense of relief once they're finished?

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### RESPONSIBILITIES CHECKLIST

- Cleaning
- Yard work
- Home repairs and maintenance
- Laundry
- Hosting and upkeep for guests
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## 2 What role do meals play in your day-to-day enjoyment and routine?

Think about how meals fit into your daily rhythm, and how much time and energy they take up (including mental energy).

What do you enjoy about meals right now? Are there parts of preparing or planning that feel like work? Do meals feel like something you look forward to or something to get through?

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## 3 If some responsibilities were lighter, what would you want to make room for? Which tasks would you want to keep doing?

Things I want to keep doing:

Things I'm open to simplifying:

Things I'd happily let go of:




# Financial Clarity

Uncertainty, not the numbers themselves, often creates financial stress. Understanding how costs are structured helps you think clearly about the future. This section focuses on what is working, where your money goes, and where added simplicity could feel reassuring, whether that's now or down the road.

## 1 What would help you feel more at ease about your finances on a daily and monthly basis?

Focus on what would help you feel most clear or in control rather than what you can afford.

How predictable do your expenses feel from month to month?

Are there costs that tend to change, surprise you, or require extra attention?

What would feel reassuring to have bundled, simplified, or planned for in advance?

Which expenses take up more mental energy than you'd like, even if they're manageable?

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## 2 Budget Planner

This planner is a tool for clarity, designed to help you see your full financial picture.

Use it to map out what you currently manage month to month and to notice how different costs are structured or grouped in various living options. Estimates are more than enough to get started.

MONTHLY EXPENSES	CURRENT EXPENSES	EXPENSES WITH VRS
Mortgage or Rent	\$	Included
Strata Fees, Taxes, & Insurance	\$	Included
House Maintenance & Repairs	\$	Included
Utilities (Hydro, Heat, & Water)	\$	Included
Groceries & Dining	\$	Included
Weekly Housekeeping	\$	Included
Home Security & Emergency Response	\$	Included
Gardening, Lawn Care, Snow Removal, Etc.	\$	Included
Fitness or Wellness Program	\$	Included
Entertainment & Social Clubs	\$	Included
24-Hour Emergency Response Pendant	\$	Included
Cable TV	\$	Included
Phone	\$	Included
Parking	\$	Included
<b>TOTAL:</b>	\$	\$

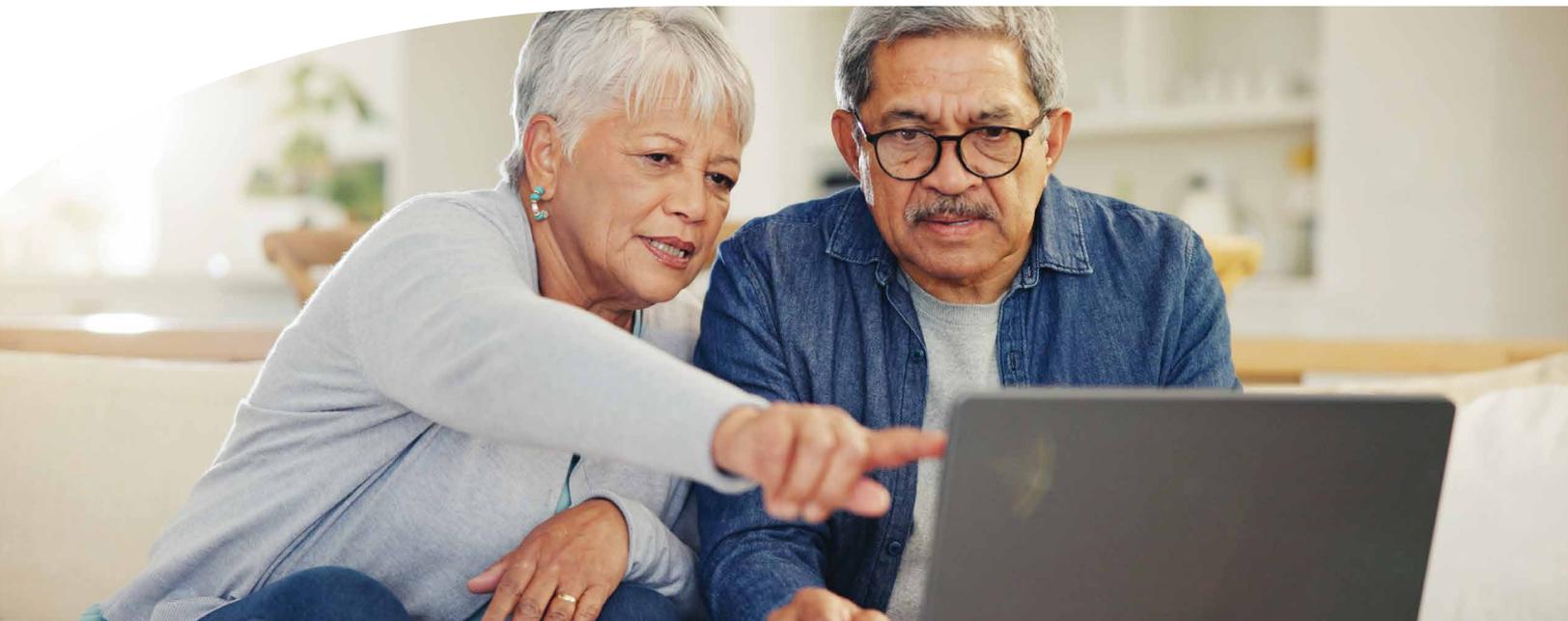
# When it Might Be Worth Learning More

You don't need to feel "ready" before you start exploring independent living options. Many people start by simply gathering information and noticing what resonates with them.

**It might be worth learning more if any of the following feel true for you. Not as a checklist, but as gentle signals to pay attention to:**

- You'd like fewer day-to-day responsibilities, without giving up control of your life
- You're thinking ahead, even if no changes feel necessary right now
- You're curious about what life could feel like with fewer chores and more connection
- You value predictability and simplicity in your routines
- You want to understand your options so you can make decisions on your own terms
- You're open to learning, without pressure to act

Exploring retirement living doesn't mean giving anything up or committing to a move. It simply means gathering information so you can stay in control of your choices.



## AT YOUR OWN PACE

# What Feels Helpful to Explore Next?

**This is optional, and there's no "right" pace to follow.**

- Re-read certain sections of this guide
- Talk through these questions with a partner, family member, or friend
- Learn more about independent living options in your area
- Visit a community, just to get a feel for it
- Ask questions about services, costs, or daily life
- Set this aside and revisit it later

**Notes or questions I want to remember:**

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## A Final Thought

Taking the time to do this reflection is a meaningful step in itself. You don't have to have all the answers right away, and you don't have to act on anything unless it feels right. You can always return to these questions whenever it's helpful, and let them guide you at your own pace. If you'd like to talk things through or ask questions, you're always welcome to reach out. We're here to listen.