

Geno's Action Plan for the Next Ten Years

My Ten-Year Goal:

To live with Karen and Verla near Salem, Oregon on or near the water and to be researching and teaching CAPP 10 Year Plan and English Writing at one of the local community colleges.

Year 1 (beginning 1/7/2019): My age: 58

Education and Training: Continue self-learning and training in CAPP-related issues (e.g. Learn about how the TOEFL applies to my students by July 1).

Living Arrangements: Same. Paint the entire exterior of the house by August 1.

Employment:

- Begin work at Folsom Cordova Adult School (FCAS).
- Establish CAPP 10YP at FCAS.
- Do outreach to add CAPP 10YP sections for military veterans, Sacramento Food Bank, WEAVE, and other non-profits.
- Consult with Academic Innovations.

Finances/Lifestyle:

- Deposit maximum \$6,000 each in our IRAs +20% of Monthly income Into our other investments.
- Convert traditional IRAs to Roth IRAs.
- Vacation to Denmark.

Year 2 (beginning 2020): My age: 59

Education and Training: Continue self-learning and training in CAPP-related issues (e.g. read *Creative Change: Why We Resist It and How We Can Embrace It* by Jennifer Mueller).

Living Arrangements: Same. Cut down diseased tree, plant a new oak, and add pots to southside of house to act as a screen.

Employment:

- Consult with Academic Innovations.
- Establish articulation with a Los Rios campus so our CAPP10YP Course will be worth college units.

Finances: Normal, scheduled raises. Six-months savings, now up to \$80,000 (target). Deposit maximum \$6,000 each in our IRAs +20% of Monthly income Into our other investments. Travel to Bhutan.

Year 3 (beginning 2021): My age: 60

Education and Training: Begin CTE Master's program part-time at Sac State.

Living Arrangements: Same. Remodel the kitchen.

Employment:

- Consult with Academic Innovations.
- Continue working at EGACE and expanding program on campus and at FCAS.

Finances: Normal, scheduled raises. Deposit maximum \$6,000 each in our IRAs +20% of Monthly income Into our other investments. Travel to Switzerland.

Year 4 (beginning 2022): My age: 61

Education and Training: Begin second year of master's program.

Living Arrangements: Same. Redo the bathroom. Buy a new car.

Employment:

- Consult with Academic Innovations.
- Continue working at EGACE & FCAS.
- Teach one CAPP 10YP section at a Los Rios campus.

Finances: Normal, scheduled raises. Bump savings to 40%, and (automatically) adjust risk tolerance toward Karen's retirement. Deposit maximum \$6,000 each in our IRAs. Travel to Iceland.

Year 5 (beginning 2023): My age: 62

Education and Training: Begin third year of master's program.

Living Arrangements: Same. Replace flooring in the rest of downstairs.

Employment:

- Consult with Academic Innovations.
- Continue At EGACE, FCAS, & Los Rios.

Finances: Normal, scheduled raises. Bump savings to 45%, and (automatically) adjust risk tolerance toward Karen's retirement. Deposit maximum \$6,000 each in our IRAs. Travel to Norway.

Year 6 (beginning 2024): My age: 63

Education and Training: Begin life-cycle learning lit reviews.

Living Arrangements: Same. Refurbish the pool.

Employment: Same,

- Consult with Academic Innovations.
- Continue At EGACE, FCAS, & Los Rios.
- Contact Eastern Oregon University And other schools using 10YP in Oregon.

Finances: Normal, scheduled raises. Bump savings to 50%, and adjust risk tolerance toward Karen's retirement. Deposit maximum \$6,000 each in our IRAs. Karen meets with her STRS counselor to plan retirement. Travel to Finland.

Year 7 (beginning 2025): My age: 64

Education and Training: Conduct life-cycle learning study at EGACE and/or Los Rios.

Living Arrangements: Move to Salem, Oregon with Verla and Karen.

Employment: Karen retires, while I apply to local colleges and adult schools.

Finances: Meet with Karen, Verla, and Michael to decide on a budget for our merger and Karen's retirement. Travel to Hawaii .

Year 8 (beginning 2026): My age: 65

Education and Training: Publish first paper on life-cycle learning

Living Arrangements: Same house in Salem. Plan for renovations.

Employment: Community college and/or adult schools

Finances: Annual downward adjustment of our budget. Begin drawing on the principal in our IRAs. Travel to Second happiest state, Utah (RV rental, road trip).

Year 9 (beginning 2027): My age: 66

Education and Training: Learn to play my drum set.

Living Arrangements: Same house in Salem. Plan for renovations.

Employment: community college and/or adult school.

Finances: Annual downward adjustment of our budget. Continue drawing on the principal in our IRAs. Travel to Third happiest state, Minnesota.

Year 10 (beginning 2028): My age: 67

Education and Training: Learn to play the vibraphone.

Living Arrangements: Same house Salem. Plan for renovations.

Employment: community college and/or adult school. Publish first textbook.

Finances: Make annual adjustment to our budget. Continue drawing on IRAs. Travel to ourth-happiest state, North Dakota.