



# *The Retirement Years*

*QLWG  
Individual Life Skills*

*Unit 30*

*Tutor Support*

# QLWG Skills for Life

## Acknowledgements

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## Assessment of Student Comprehension and Progress

The **Tutor Support Guide** provides a sequential list of questions for you to review with the distance education learner. These questions will help you to monitor and guide learner progress. This document will help you to record progress as you review different sections of the *QLWG's Skills for Life* units with the learner.

**Name of Student:** \_\_\_\_\_

**Unit Title:** \_\_\_\_\_

**Pages Reviewed:** \_\_\_\_\_

**Date:** \_\_\_\_\_

Progress Indicator <i>The learner...</i>	Competent	Needs to develop competence	Observations/Comments
1. adequately responds to questions on the unit of study.			
2. demonstrates a sufficient level of comfort with concepts presented in the unit.			
3. demonstrates an ability to work independently to complete tasks.			
4. provides evidence of task completion.			
5. can use personal learning style and strategies to complete tasks.			
6. can connect the theme to his or her own life.			

**General Observations:**

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## Tutor Support: The Retirement Years

### Overview:

The purpose of this unit is to help individuals who plan to retire (or who are already retired) to make healthy financial, medical and recreational decisions for their retirement years. Learners are provided with some essentials for a fruitful and happy retirement. An activity on saving and finances encourages active thought and reflection on financial planning. Moreover, an article on the pleasures of retirement is meant to expose learners to the many extra-curricular possibilities available to individuals in the retirement years. In short, this unit encourages learners to have a healthy and happy retirement.

### The Unit at a Glance:

- Think about what it means to grow older.
- Read an article about enjoying retirement.
- Create a Life Plan.
- Create a financial plan for the years ahead.
- Discover ways to keep fit (both body and mind).

## Checking for Comprehension

You are provided with a list of questions for various sections of this unit of study. You can check for learner progress by asking questions on the section of the workbook that that your student has worked on (or is working on).

Whenever possible, you are provided with the correct answers to questions (in green). For the most part, however, answers will vary. When the learner responds to a question, verify that he or she both understands key concepts and is progressing at an appropriate rate. As a distance education tutor, you should also check for the learner's level of comfort and ability with the work. Always consider the following:

- Does he/she understand?
- Can he/she do the activities?
- How is he/she doing with reading?
- How is he/she doing with writing?

## Discussion Questions to Monitor Progress, Comprehension and Task Completion

### Pages 1-11 of the student workbook

#### Check for Comprehension:

1. Why should you set clear goals for retirement?  
*Answers will vary. Check for general comprehension: "Your retirement years should be some of the happiest of your life. This is a time when you can do the things you always wanted to do. In order to fully take advantage of this time in your life, you should set clear goals and plans." (page 1)*
2. What did you discover from completing the "My Life" questionnaire (on pages 5-10).  
*Answers will vary. Check for ability to identify important people, places and events.*
3. What things would you like to change in your life (i.e. health, home, family, relationships, etc.)?  
*Answers will vary.*

### Pages 12-16 of the student workbook

#### Check for Comprehension:

1. What are some goals you would like to accomplish over the next few months?  
*Answers will vary. Check for task completion.*
2. What are some goals you would like to accomplish over the next few years?  
*Answers will vary. Check for task completion.*
3. What are some goals you would like to accomplish over the next ten years?  
*Answers will vary. Check for task completion.*
4. Is it a good idea to set goals? Why or why not?  
*Answers will vary.*

### Page 17 of the student workbook

The learner is asked to reflect on his/her learning and progress with this unit. Verify progress, comprehension and task completion.

1. Have you completed all activities?
2. What was easy and why?
3. What was difficult and why?

## Pages 18-31 of the student workbook

### Check for Comprehension:

1. Why should you create a financial plan for your retirement?  
*Answers will vary. Check for general comprehension: “Financial independence means being free from money worries. Because you want to enjoy your retirement years, you should create a financial plan for the years ahead.” (page 18)*
2. What did you learn from the article, “Planning for Your Retirement Years - Make Them Golden”?  
*Answers will vary. Check for general comprehension and task completion.*
3. Why do you think the thought of retirement can be scary?  
*Answers will vary. Check for ability to articulate an opinion about retirement.*
4. Did setting financial goals help you to create a budget for retirement? How so?  
*Answers will vary. Check for general comprehension and task completion.*

## Pages 32-40 of the student workbook

### Check for Comprehension:

1. Why should you keep the body fit?  
*Answers will vary. Check for general comprehension.*
2. Why should you keep the mind fit?  
*Answers will vary. Check for general comprehension.*
3. What can you do to keep your body fit? Which ways do you prefer?  
*Answers will vary. Check for general comprehension. (See page 33.)*
4. What can you do to keep your mind fit? Which ways do you prefer?  
*Answers will vary. Check for general comprehension. (See page 33.)*
5. How did you keep your body and mind fit during the period that you kept your log, “Fit Body, Fit Mind”?  
*Answers will vary. Check for task completion.*

## Pages 41-43 of the student workbook

For several days, the learner should make observations of how this theme affects his/her everyday life. He/she should be able to connect the unit's theme with his/her respective world.

1. What did you observe over the past few days?  
*Answers will vary. Check for task completion.*
2. How does planning for retirement affect your life?  
*Answers will vary. Check for task completion.*
3. Can you provide some concrete examples of what you observed?  
*Answers will vary. Check for task completion.*

## Page 44 of the student workbook

The learner is asked to think about what he/she has learned in this unit.

### Check for Comprehension:

1. What did you know before you started this unit?  
*Answers will vary. Check for general comprehension.*
2. What do you know now?  
*Answers will vary. Check for general comprehension.*
3. What else would you like to know?  
*Answers will vary. Check for general comprehension.*

## Pages 45-46 of the student workbook

The learner is asked to complete a **Learning Checklist**. You may wish to go over this list together. See pages 7 and 8 of this guide for a copy of this list.



## Checkpoint – The Retirement Years

### ANSWER KEY

**Please note that many of the answers to these questions will vary according to individual learners. Check for understanding and an ability to articulate valid responses.**

1. Why should people set goals and make plans for retirement?  
*Answers will vary. Check for general comprehension.*
2. My Life:
  - a. Describe what you discovered from reflecting on your life in the “My Life” questionnaire?  
*Answers will vary. Check for task completion.*
  - b. What things/people came up a few times in your “My Life” reflection? What does this mean to you?  
*Answers will vary. Check for task completion.*
3. Setting Personal Goals:
  - a. What was one of your short-term goals? How do you plan to reach this goal?  
*Answers will vary. Check for task completion.*
  - b. What was one of your long-term goals? How do you plan to reach this goal?  
*Answers will vary. Check for task completion.*
  - c. What was one of your goals for the next ten years? How do you plan to reach this goal?  
*Answers will vary. Check for task completion.*
4. Why should you plan for your financial future?  
*Answers will vary. Check for general comprehension.*
5. How have you made plans for your financial future?  
*Answers will vary. Check for general comprehension.*
6. What did you learn from the article, “Planning for Your Retirement Years – Make Them Golden”?  
*Answers will vary. Check for general comprehension and task completion.*

7. How can a budget help you to prepare for your financial future?  
*Answers will vary. Check for general comprehension and task completion.*
8. Describe three things you did to keep your body and mind fit.  
*Answers will vary. Check for general comprehension and task completion.*
9. Why should you keep your body and mind fit?  
*Answers will vary. Check for general comprehension and task completion.*
10. What did you learn from keeping a “Fit Body, Fit Mind” log? Be specific.  
*Answers will vary. Check for general comprehension and task completion.*
11. How will you use what you have learned in the future?  
*Answers will vary. Check for general comprehension.*

## The Retirement Years: Learning Checklist

(Learner's checklist found on pages 45-46 of the student workbook.)

At the end of this unit, the learner is asked to complete a checklist to see what he/she has learned. The following list matches the one that the learner is asked to complete. Use the Checkpoint questionnaire and your observations to determine if the following behaviours have been achieved.

<b>COMPETENCIES</b> <b>The learner can...</b>	<b>IN PROGRESS</b>	<b>ACHIEVED</b>
1. describe ways to enjoy retirement.		
2. reflect on his/her life to make plans for retirement.		
3. describe things that he/she wants to change.		
4. describe things that make him/her happy.		
5. think about the relationships he/she wants to have in his/her retirement.		
6. reflect on what I know about himself/herself to set goals for his/her retirement.		
7. set short-term goals.		
8. set long-term goals.		
9. set goals for the next ten years.		
10. make plans to reach his/her goals.		
11. explain how I will reach his/her goals.		
12. say what financial planning is.		
13. set short-term financial goals.		
14. set long-term financial goals.		

<b>COMPETENCIES</b> <b>The learner can...</b>	<b>IN PROGRESS</b>	<b>ACHIEVED</b>
15. make a budget.		
16. use a budget to help him/her meet his/her financial goals.		
17. read an article about retirement.		
18. use context clues when he/she reads.		
19. describe ways to keep the body fit.		
20. describe ways to keep the mind fit.		
21. say why body and mind fitness is important.		
22. reflect on how he/she likes to keep fit.		
23. keep a one-week log on his/her body and mind fitness.		
24. describe how he/she felt.		
25. identify skills that he/she wants to develop in the long-term.		
26. observe my world for a few days to see how retirement affects him/her.		
27. write about what he/she observes.		
28. reflect on what he/she learned.		
29. use what he/she learned in the future.		

# Independent Learning Observation Grid

*“Learning is a treasure that will follow its owner everywhere.” ~ Chinese Proverb*

**Learner’s name:** \_\_\_\_\_

**Unit of study:** \_\_\_\_\_

**Date started:** \_\_\_\_\_

**Date ended:** \_\_\_\_\_

<b>Legend:</b>	<b>A</b> - Autonomously <b>C</b> - With a lot of support	<b>B</b> - With some support <b>D</b> - Not at all
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**Assess the learner’s level of independence in the following areas:**

The learner...	Level of autonomy
actively works on material.	
complies with instructions.	
demonstrates an understanding of key words.	
asks questions.	
uses different strategies.	
completes tasks.	

**Comments:**

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