IO4 – Toolbox to promote a career in the third age

A methodology and tools to implement workshops in the workplace

Silver Partnership

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The consortium consists of organizations with long experience in training adults and companies from many different productive sectors. All partners have experiences working with different target groups of relevance for the project, thus they will cover the needs of individuals as well as institutional target groups such as vocational training institutions and associations.

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Introduction

SILVER is an Erasmus+ initiative designed to create a coordinated response for the promotion of a career in the third age that addresses a two-fold ambition: a) from one side, managers, HR and other interested professionals are given awareness, strategies and learning tools to a structured way to contribute to career extension or preparation of retirement, enhancing their readiness to support older workers; b) From another side, older workers themselves are aware of challenges of ageing and empowered for active ageing within the workplace, either to keep working for longer or to support a smooth transition to retirement. Thus, the project seeks to raise awareness among older workers about the possibility of active retirement and to enrich the practices of managers or HR specialists to include seniors longer in the work field.

The project SILVER is coordinated by Merseyside Expanding Horizons (United Kingdom - UK) with project partners from Denmark (en3karrier), France (Afeji), Greece (KMOP - Kentro merimnas oikogeneias kai paidiou), Portugal (Aproximar, Cooperativa de Solidariedade Social, CRL), Romania (Asociatia European Association for Social Innovation) and Slovenia (CIK – Center Za Izobraževanje in Kulturo Trebnje). The Partners' mission is to create tools and learning resources for age-friendly workplaces in all sectors.

The project target group are:

> ➢ Managers, HR, and other interested professionals through increasing awareness, strategies, and learning tools in a structured way to contribute to career extension or preparation of retirement. This activity desires to enhance their readiness to support older workers for an active retirement or to facilitate the transition to retirement by preparing the seniors for this period.

> ➢ Older workers themselves to become aware of the challenges of ageing and empowered for active ageing within the workplace, either to keep working for longer or to support a smooth transition to retirement.

The SILVER initiative has four main results that aims to increase the integration of older adults into the work environment and assure an easy transition to retirement:

1. Collect inspiring practices – all partners will organize sessions of discussion with seniors and managers or HR professionals to collect existing practices about an active retirement or an easy transition to it.

2. Create an online self-assessment tool for active aging at workplace – a tool helpful for both categories to increase awareness regarding practices for an active retirement or soft transition.

3. Design and pilot the "Ageing, working and living" training program for managers and persons from HR departments - an approached methodology administrated by partners for an active retirement or smooth transition.

4. Produce a Toolkit to promote a career in the third age – addressed to managers, HR departments, trainers, that will include visual materials with practices, exercises, interactive resources to promote a career for seniors.

The following document is a Toolbox aiming to provide Human Resources and older workers with a theoretical framework for the Intervention programme to implement the toolbox developed in the IO4 activities. Thus, the programme proposed in these guidelines seeks to assist interested people in implementing the sessions and teach them how to implement the tools developed to support older workers in organisations. These guidelines are a flexible tool that can be adapt according to their needs and contexts.

The toolbox is organised into different parts, providing a description of intervention programmes that were the base for the toolbox pilot creation, a proposition for the structure of the sessions, and the tools created by the partners. In this section, you can find the description of the application of each tool, what the objectives of the tool are, the competences to be worked on with it, as well as the learning to be achieved and the materials needed. You can find and download the templates for each tool on the initiative's website (https://www.silver-euproject.org/io4.html). It also includes feedback and tips from participants in the toolbox pilot sessions.

![Silver logo]

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Intervention programme

An intervention programme can be defined as an organised effort to intervene in an ongoing social process for the purpose of solving a problem or providing a service (Jackson, 2001). To design this intervention programme targeted at older workers to support them in their career transition, we drew on Cognitive behavioural therapy (CBT) and the Vital Aging programme (Ruvalcaba & Ballesteros, 2016). These are described below.

Cognitive behavioural therapy (CBT)

Cognitive behavioural therapy (CBT) is characterised by exploring the links between thoughts, emotions, and behaviour. This approach aims to alleviate distress by helping people develop more adaptive cognitions and behaviours, based on the hypothesises that people's emotions and behaviours are influenced by their perceptions of events. The idea is that how people feel is determined by how they interpret/perceive situations rather than by the situations themselves (Beck, 2011; Fenn & Byrne, 2013).

CBT aims to help to understand current ways of thinking and behaving and equip people with the tools to change their maladaptive cognitive and behavioural patterns. The fundamental elements of CBT can be clustered into those that help foster an environment of collaborative empiricism and those that support CBT's structured, problem-orientated focus. The primary goal is to effectively define problems and develop skills in managing these problems. Furthermore, this approach also relies on the non-specific elements of the therapeutic relationship, such as rapport, genuineness, understanding and empathy (Beck, 2011; Fenn & Byrne, 2013).

This approach is problem-oriented, focusing on the present (i.e., 'here and now' problems and difficulties) and not on the causes of distress or symptoms in the past, looking for ways to improve a patient's current state of mind. Furthermore, CBT involves mutually agreed goal setting, which should follow the 'SMART' structure (i.e., specific, measurable, achievable, realistic, and time-limited) (Fenn & Byrne, 2013).

Vital Aging programme

Vital Aging programme is an individual active ageing promotion program that conceptualises active ageing as a lifelong adaptation process in four domains: 1) health and independence, 2) physical and cognitive functioning, 3) positive affect and control, and 4) positive engagement (Ruvalcaba & Ballesteros, 2016).

Vital Aging was initially developed as a face-to-face course at the Autonomous University of Madrid, aiming to promote active ageing by teaching basic knowledge about ageing, promoting healthy behavioural lifestyles (e.g., physical exercise, nutrition), training strategies for optimising cognitive functioning and compensating potential cognitive declines, optimising positive affect, emotion, and control, and promoting social relationships and social engagement throughout the life course using new technologies (Ruvalcaba & Ballesteros, 2016).

Currently, the program has different versions:

1. Vital Aging face-to-face - participants attend 2/3-hour group sessions, held twice a week for ten weeks, conducted by an expert trainer.
2. Vital Aging-M - multimedia version of the program where participants attend group sessions to watch video lessons on TV.
3. Vital Aging-eLearning - online version adapted cross-culturally; participants have learning resources such as self-evaluation, reading, activities, forums, and tutorials.
4. Vital Aging-OCW (Open Course Ware) is an open course available worldwide (Ruvalcaba & Ballesteros, 2016).

Several European studies have shown that the Vital Aging program is an effective tool that promotes active ageing through its different editions, versions, and target populations. Other studies have shown that this type of program is an effective cross-cultural intervention to promote active ageing (Ruvalcaba & Ballesteros, 2016).

Based on the literature review, the partnership sought to develop a programme that could be applied within organisations to help older workers plan and prepare for a potential new phase of life, whatever the extent (retirement, continuing to work in other ways, making a career change, etc.). Thus, we propose an intervention programme that seeks to effectively define "the problem" and work on skills to manage it, better plan and prepare (based on CBT). At the same time, with a view to active ageing, the proposed toolbox covers different domains seeking in a holistic way to help work/plan different areas of a person's life (based on the Vital Aging programme).

Implementation guidelines

Goals and outcomes

Based on solid literature addressing key issues on the career transition of older workers, the partnership designed a proposal for an intervention programme based on a methodology tested by the project partners. ALL PARTNERS have **piloted the toolbox** according to the guidelines and **completed a national report** following the template provided. The toolbox was piloted 'on the job' in 1 (or more) selected organisation per country that has participated in IO3, targeting five older employees (per country), reaching a total of 46 older employees. Each partner collected feedback to improve the toolbox and the tools in practice, allowing us to understand their validity, applicability, and usefulness.

Methodology

Dimensions

In order to build this toolbox, the partnership conducted a literature review to understand the main dimensions, factors and areas that can impact the decisions of older workers regarding the theme worked on - active ageing in the workplace, career and/or retirement. During the research, we identified several themes, which we grouped into the following dimensions: Health; Social; Psychological/emotional; Financial/economic; Work-related (see figure 1).

Figure 1. Toolbox dimensions

Once the toolbox structure and tools were developed, each partner tested them with a group of (at least) 5 workers from an organisation in their country. The aim was to test the tools as well as the programme and get the feedback needed to improve them. The final product resulted in this toolbox (see Figure 2).
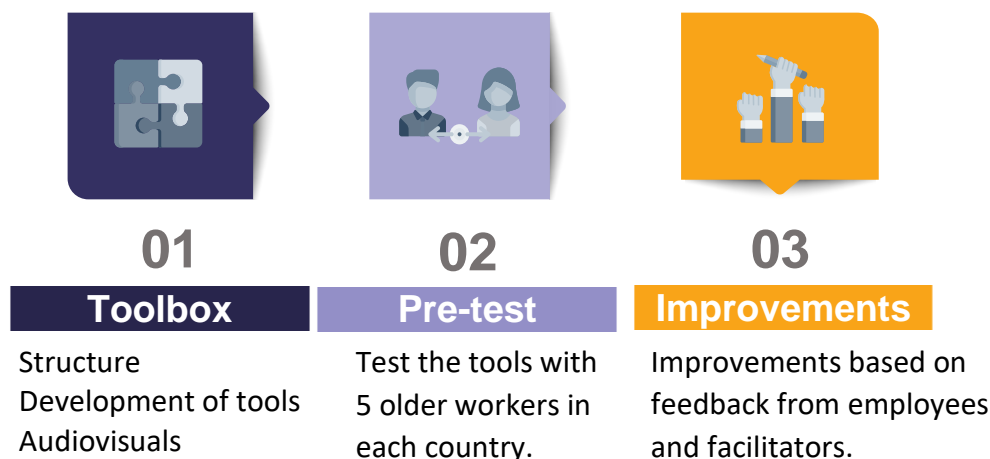
01 **Toolbox**
Structure
Development of tools
Audiovisuals

02 **Pre-test**
Test the tools with 5 older workers in each country.

03 **Improvements**
Improvements based on feedback from employees and facilitators.

Figure 2. Process methodology

Target Group and structure for the workshops

The target group of this Toolbox are older workers willing to engage in such workshops. The goal is to provide knowledge, awareness, empowerment and change by enhancing the **capacity** of older workers to engage **in active ageing** in the workplace.

For implementing the programme, at least three sessions should be planned. The aim is for the sessions to be **incremental**, in the sense that you work progressively on issues, themes and skills, building on what has been done/worked on previously. Proposing the following structure:

Table 1. Structure of the sessions

	1st Session	2nd Session	(…) Session	X Session
Duration	1h30 to 2h	1h30 to 2h	1h30 to 2h	1h30 to 2h
Materials	Tools developed by partners and other necessary materials to implement the tools; Attendance sheet			
Session procedure	(1) Introduction; (2) Diagnosis/needs assessment; **(3)*** Pre-test; (4) Tool implementation; (5) Conclusions and remarks.	(1) Introduction; (2) Continue to work on previous needs or new survey; (3) Conclusions and remarks.	(1) Introduction; (2) Continue to work on previous needs or new survey; (3) Conclusions and remarks.	**Post-test**** - carry out a follow-up of participants in order to capture any changes occurred and the impact of the programme.

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✓ **(3)*** - Pre-test – Apply the self-assessment tool (IO2) for older workers
https://www.silver-euproject.org/io2.html
✓ **Post-test**- Apply the post-test only in the last session, allowing time for potential effects/ developments.

In the first session, the facilitator (e.g., HR worker) should start with a more informal moment that allows them to get to know the group of older workers and them to get to know each other (if you are implementing the programme in a group setting - note: even applying the programme in a group some tools can be applied individually). The aim is to understand the worker's/group's view of retirement (e.g., is it something they are looking forward to/fearing; have they thought about how they will do it; plans they have; do they understand the legal implications etc.). This can be done thru some simple activity, for example, using interacting digital tools (e.g., Mentimeter, Kahoot) and placing simple questions (e.g., "For me, retirement is..." and "What do you think about the career of older workers") to understand the group's perceptions on the topic. Afterwards, every worker should answer the self-assessment tool (developed in IO2), giving even more information about the readiness of older workers for retirement. Then the facilitator can briefly present the Toolkit and proceed to implement the tools accordingly to the necessities of the worker/group.

Topics to cover

The programme sessions' main goal is to implement the toolbox in a real-life scenario, to support older workers allowing them to prepare, reflect and start acting on preparing their career and or retirement.

With this in mind, the sessions seek to:
✓ Create awareness on the issue of career transition for older workers;
✓ To provide moments of reflection on their personal situation;
✓ Identify strengths and areas for improvement;
✓ Plan and identify specific conditions and competencies.

These five main dimensions, comprise 21 tools (14 "more practical" tools and 7 audiovisuals), including case studies, information sheets, presentations, worksheets, exercises, awareness games and other types of resources to be applied individually or in group activities.
The sessions can be held either face-to-face or online. However, given the toolbox's nature and the programme's aim, seeking to build rapport with older workers and meet their needs, we advise having at least the first in-person session.

The following table serves as a support for facilitators, educators, managers and HR professionals to more easily identify the tools they want to use with the worker or group, given their needs identified at the beginning of the first session.

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Tools index table

DIMENSION	TOOL	DESCRIPTION	DURATION	TYPE OF IMPLEMENTATION	MATERIALS
HEALTH	Work ability	This tool is a case study, which will encourage discussion regarding workability, discussing older employees' needs and their views on the topic. The tool's aim is an interactive reflection on their work environment and the engagement of older workers on measures and activities that employers can use.	90 min.	Individual or group	Case study
	Hazards and working conditions	This tool encourages older workers to be more aware of their abilities and limitations and to make realistic choices to avoid workplace hazards. By playing the game, older workers will be "exposed" to a variety of situations that they may encounter in their work environment and will be required to identify and address any ergonomic hazards that may be present.	90 min.	Group/pair of an employer, manager, HR professional & an older worker	Ergonomic guidelines and standards; Images and videos of ergonomic hazard.
SOCIAL	Legacy and succession	This tool by promoting reflection on life story and identifying their legacy, participants will be able to act upon it. This work on legacy may support participants in being clear of what their next steps should be based on their legacy.	90 to 120 min.	Individual (or group)	Blank sheets; Pens, markers; Handout of Legacy; Mapping; Magazines, pictures, or other materials for collage.

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	Social pressures	This tool encourages self-reflection and the discovery of new interests and wishes regarding the transition to retirement and after life retirement.	30 min.	Individual and group	Social pressures map template
	Social environment	This tool helps older workers transition from a long working life to strengthen existing social relationships and establish new social relationships, as the network and social connections they build with colleagues over a long working life might disappear after the last day on the job.	1h	Self-reflection (individual exercise) + group discussion	PPT presentation; Network card template; Paper; Pens
PSYCHOLOGICAL/ EMOTIONAL	Self-efficacy	This tool by creating and implementing this step-by-step methodology, participants will become aware of their ability to create change and become more conscious of their self-efficacy. This tool allows participants to identify psychological resources and ways to influence the impact of a situation at work.	60+60+60	Individual (or group)	Blank sheets Pens; Markers; Handout of Self-efficacy Action Plan
	Aspirations	This tool enables older workers to identify psychological resources (optimism about the future) and their aspirations. By drawing, participants will open up their minds to their inner ambitions and will be able to express them. This will help them identify clear objectives to meet during their careers' next phases.	30 min.	Individual	A4 sheet of paper with the list of questions; Paper and coloured pens
	Connection and affinity with work	This tool helps reflect on working life, and attitude towards work, and the changing	20 to 30 min.	Individual or group	colour pens / highlighters and some paper

	Problem-solving	meaning it occupies in one's life, compared to other areas of satisfaction. This tool fosters the ability to identify problems and set up solutions. By developing this step-by-step process to reach the goal and evaluate their work accordingly, workers can improve how to act in demanding situations.	1 day or more	Individual	Step by step guidelines; Cards
FINANCIAL/ ECONOMICAL	Financial security/ balance	This tool will help to raise awareness about the inevitable spending loss that retirement brings. By anticipating it, retirees-to-be will be able to implement actions that might compensate this earning loss, by either lowering their spending level and/or finding new ways to earn money, and therefore avoiding debts.	1h	Individual	Links of information on pension benefits in each national context; The Excel tables to be filled in on a computer.
	Financial literacy	This tool will help develop the ability to seek sound financial advice and know when to detect scams.	20 min.	Learn through the handbook and answer the quiz at the end.	Colour pens, handouts
JOB-RELATED	Starting point: where I am, where do I go	This tool will give older workers the opportunity to reflect on their current position towards retirement and find possible solutions to the obstacles they encounter concerning this subject.	30min. - 1h	Self-reflection (individual exercise) + group discussion	Road map template; pens
	Career development	This tool is to help older workers to develop and design a career path that meets both the individual skills and interests and at the same time meets the workplace's need to	1h	Individual (Worker and manager)	Paper; Catalogue of ideas for relevant themes for discussion at senior interview;

	develop and maintain the know-how that has been accumulated over many years.			
Performance	This tool helps older workers to identify their core values and, as a result, improve their performance. Through values reflection, the tool allows them to identify and become aware of their behaviour at work. This is a way to increase employee performance and job satisfaction and reduce tension in the workplace.	15min/person	Individual or group	Cards of values, Instruction booklet

Tools

1. Work ability

2. Hazards and working conditions

3. Legacy and succession

4. Social pressures

5. Social environment

6. Self-efficacy

7. Aspirations

8. Connection and affinity with work

9. Problem-solving

10. Financial security/ balance

11. Financial literacy

12. Starting point: where I am, where do I go

13. Career development

14. Performance

HEALTH

1. Work ability

DESCRIPTION

Time: 90 minutes
Type of use: Individual or group

Employers should take proactive measures to ensure the health and well-being of their employees, especially as they age. What they can do:

- Regular checks of the state of the workers' health, such as occupational medical health check-ups and assessments. These check-ups can help identify any potential health issues early on and allow for prompt intervention.
- Training courses and educational activities where employees are informed about how they can retain and promote their physical efficiency, both inside and outside of work. This can include seminars on nutrition, stop-smoking programs, healthy ageing, exercise, and other activities.
- "Wellness activities" such as a company fitness centre, sports, and massages to promote physical fitness and relaxation.
- Communication of coping strategies, such as stress management and burnout prevention, to help employees cope with work requirements as productively as possible.

Employers can also make reasonable accommodations for older workers to assist them in performing their job duties. This may include adjustable workstations, modified work hours, changes to job duties, telecommuting, part-time work, or job sharing with other workers.

This tool is a **case study**, which will allow further discussion on the topic of work ability. Employers/HR managers and professionals can use this case study to discuss with their older employees their needs and their views on the topic. The aim of the tool is an interactive reflection on their work environment and the engagement of older workers on measures and activities that employers can use.

OBJECTIVES

- Get a comprehensive understanding of their functional abilities and limitations regarding their ability to perform activities during work.
- Evaluate their health and understand how changes in cognitive abilities may impact motivation.
- Identify areas of growth in which they could benefit from training.
- Understand how their ageing process might impact their ability to perform their job and take necessary action.
- Design interventions with their employers that could improve their work abilities.

SKILLS

The tool allows to recognise potential work impairments because they assess the functional abilities of older workers about their ability to perform activities of daily living. It helps to evaluate various aspects of physical and mental health, work demands, and work environment, which are all factors that can affect an older worker's ability to perform their job.

In addition, it can also help employers identify potential limitations that older workers may be experiencing, such as difficulty with fine motor skills or memory or concentration. This information can be used to design interventions that could improve the worker's ability, such as exercise programs or job redesign, based on the results of the tests.

HEALTH

1. Work ability

RESOURCE MATERIALS

- Case study template
- Pens
- Paper

LEARNINGS

Workability refers to an individual's ability to perform the essential functions of a job with or without reasonable accommodations. Reasonable accommodations are adjustments or modifications to the work environment, or the way work is typically done that enables an individual with a disability to perform the essential functions of a job. The goal of reasonable accommodations is to compensate for the impairments that an individual with a disability may have so that they can perform their job effectively.

HOW TO APPLY THE TOOL

Read about the importance of workability for employees, how to help workers and their needs regarding their health conditions. First, read the specific case study. Then present it to the older workers and ask them to reflect on the strategies and activities used. Employers/HR professionals should collect ideas from their discussions with their employees. Afterwards, reflect on how to transfer or implement similar strategies and policies in their workplace. Additionally, employers can use the insights from the case study to promote a positive and inclusive work environment for all employees.

EXTRA MATERIAL - LINKS

Kivimäki, M., Leino-Arjas, P., Luukkonen, R., Riihimäki, H., Vahtera, J., & Kirjonen, J. (2000). Work ability index. *Occupational medicine, 50*(1).

Novello, J., & Sauter, S. (2017). The older worker's fitness for duty evaluation. *Journal of Occupational and Environmental Medicine, 59*(5).

HEALTH

1. Work ability

2. Hazards and working conditions

DESCRIPTION

Time: 90 minutes

Type of use: Group/pair of an employer/ HR professional & an older worker

This tool is an awareness game regarding hazards in the workplace. The game begins with a brief introduction to the importance of ergonomics in the workplace, focusing on older workers. Hazards for (older) workers include Physical (e.g., slips, trips, and falls); Ergonomic (e.g., repetitive motions, awkward postures, and vibration); Chemical (e.g., exposure to hazardous substances); Biological (e.g., exposure to infectious agents); Psychological (e.g., work-related stress).

Employers can help to prevent hazards and improve working conditions for older workers by:

- Providing training and information on safe work practices.
- Encouraging regular breaks and rest periods.
- Making changes to the work environment to reduce physical demands.
- Offering flexible working arrangements such as part-time or telework and flexible work schedules or job sharing.
- Improving the physical work environment through additional safety precautions.
- Altering tasks to reduce repetitive motion injuries.
- Providing workplace enhancements such as improved lighting and volume-adjustable telephone equipment.
- Retraining workers, both for other positions within the company as well as for tasks within their current position.

The interactive discussion between employers and older employees is important for this tool. Employers should involve older workers in creating a tool to address hazards and working conditions. It is important to consider the specific needs and challenges that older workers may face.

OBJECTIVES

- Identify potential risk factors for work-related injuries and develop strategies to accommodate those risks.
- Identify any limitations that may need to be accommodated.
- Raise awareness about the hazards and healthy working conditions that workers may face in their work environments.
- Make employers and older workers reflect on their current working environment.
- Analyse how to avoid workplace hazards or long-term health problems by adapting their workplace.
- Educate employers and older workers on identifying and preventing accidents and injuries.

SKILLS

Encourages older workers to be more aware of their abilities and limitations and to make realistic choices to avoid workplace hazards. "Exposing" workers to a variety of situations that they may encounter in their work environment will allow them to identify and address any ergonomic hazards that may be present. This will help them to develop the skills and knowledge needed to identify and prevent ergonomic hazards in their workplace. Educate them on the importance of ergonomics and how to create a safer and healthier work environment. By increasing awareness of the potential risks and hazards associated with certain types of work tasks, they will be more likely to make realistic choices about their work activities and consider the feasibility of introducing new, more flexible work arrangements.

HEALTH

1. Work ability

2. Hazards and working conditions

RESOURCE MATERIALS

- Ergonomic guidelines and standards: Provide information on best practices for designing and setting up work environments that are safe and comfortable for workers (e.g., guidelines on lighting, seating, workstation design).
- Images and videos of ergonomic hazards: Create a realistic and engaging virtual office environment and to help players identify and address potential risks.

These materials will be presented to the older workers.

LEARNINGS

Workers will learn about physical changes that can affect job performance and safety and how to anticipate and prevent these hazards by creating a safer and healthier work environment. As people age, they may experience changes in their physical abilities that can make specific tasks more challenging or hazardous. Health is affected by cumulative work experience, meaning that older workers may be at greater risk of developing certain conditions due to long-term exposure to workplace hazards. On the other hand, an injury is a function of current risk exposures, meaning that older workers may be at greater risk of specific injuries due to the hazards in the work environment.

HOW TO APPLY THE TOOL

Firstly, the importance of ergonomics in the workplace should be introduced, focusing on older workers. Participants should think about their workplace and write the potential hazards on a paper. Then, all the participants can discuss the different work environments and reflect on their lists.

Assess the workplace: Evaluate the work environment, including the layout of the work area, the equipment and tools used, and the tasks performed. Identify any ergonomic hazards that may be present and prioritise them based on the level of risk they pose to (older) workers.

Develop an improvement plan: Based on the assessment, develop a plan that outlines the specific actions that need to be taken, including details on how to reduce the physical demands of the job, provide special equipment, and improve the lighting and layout of the work area. Implement the ergonomic improvement plan: which may involve purchasing new equipment, redesigning the work area, training workers, etc.

EXTRA MATERIAL - LINKS

https://www.youtube.com/watch?v=3ZAafjypqNI
https://osha.europa.eu/en/themes/osh-management-context-ageing-workforce
https://www.highspeedtraining.co.uk/hub/hazards-in-the-workplace/

HEALTH

1. Work ability

2. Hazards and working conditions

+ Audiovisual tool

DESCRIPTION

Time: 30 to 60 minutes
Type of use: Individual or group

It is a 3.5-minute video on work-related health issues. The aim is to get workers to reflect on their situation, how they can improve their situation, and existing alternatives. It seeks to promote self-reflection on health as well as the environment in which the worker finds him/herself.

The tool can be applied individually or also in a group context. Promoting firstly an individual reflection and then a group discussion on the topic, analysing different points and approaches on the subject.

SOCIAL

3. Legacy and succession

DESCRIPTION

Time: 90 to 120 minutes

Type of use: Individual. Group sessions create sense of belonging to a group of people experiencing the same, and the opportunity to share and learn with others.

People grow old passing to different life stages as adults. Psychosocial models of development (as from Eriksons', McAdams or Kotre) theorised generativity ("caring for future generations") as a motivation driven by factors such as culture, religion, or social pressure, and that it is present throughout life, endorsing "altruistic" actions. It is connected with legacy, although legacy is framed in a broader sense and acknowledging for the purpose of oneself, leaving something on the benefit of multiple actors. Legacy is the process of «creating something to leave behind. (…) it is grounded in processes through which both the individual and recipients of generative or legacy-building actions may benefit» It involves "personal beliefs" and may range from physical objects with a meaning, to pictures and memories or to be charitable to civil society (Hunter & Rowles, 2005).

The tool "Legacy Mapping" is based on the legacy concept above and the idea of individuals to clearly state what they want to leave in society: at personal level, in family, community or at the workplace. The tool has a deeply introspective method in which participants are invited to go over a self-reflection process of their life and what they want to pursue. It concludes with a short action plan.

The total allocated time may varies depending on the maturity of participants and their capacity of introspection and self-reflection. Participants may feel overburden with the topics, and this may require more time for the activity. You may split this activity into more than one session. Doing at once increases responsiveness, but it may also be too intensive. Splitting may provide more time to self-reflection outside the session, but also may lose track and focus. Check your audience and decide what best fits them.

OBJECTIVES

- To identify the things to be remembered for;
- To create a visual mapping of the legacy one wants to leave behind;
- To setup concrete actions to pursue the legacy defined.

SKILLS

By reflecting on their life story and identifying their legacy, participants can act upon it. This work on legacy may support participants in being clear about what their next steps should be based on their legacy. For instance, if their legacy is focused on work, they can select actions to cover that by setting some initiatives in their workplace to support future generations; or they can gain job satisfaction by having a "meaning in organizational settings" (Goya-Tocchetto & Wade-Benzoni, 2020). If otherwise, they intend to have a more personal or community legacy, participants will select actions that help them pursue that and may go on retirement and dedicate their time to civil society and volunteering.

SOCIAL

3. Legacy and succession

L

RESOURCE MATERIALS

- Blank sheets
- Pens, markers
- Handout of Legacy Mapping
- Magazines, pictures, or other materials for collage

LEARNINGS

By working on Legacy, participants will be able to:
- Reflect on the course of their life stage;
- Gain more information for their decision to stay or to retire;
- Understand the connection between past, present, and future.

HOW TO APPLY THE TOOL

This activity is organised in 4 steps, from a general reflection towards a visual mapping of the individual's legacy. The facilitator shall support participants in the process, providing enough time for each person, as participants may differ in their pace of self-reflection.

1. Give each participant a blank sheet. Ask participants to think about their life and to draw a storyline marking the moments which they perceive as important and relevant to their oneself. (20min) Ask if anyone wants to share with the group.
2. Based on the storyline and remarkable moments, ask each participant to reflect and consider the future generations and what he/she wants to provide them. Give to the participants the handout/part 1 with the list of prompts. Ask participants to write down their thoughts for each of the prompts on the handout, providing enough time for self-reflection though limiting to keep focus. Then the participants will be able to illustrate the legacy they want (sheet 2 of part 1), making it concrete in different spheres of action: professional, family and community. (30 to 45 min)
3. Give the handout/part 2. Based on their answers, each participant will create a visual mapping of their legacy using a collage. Participants may use whatever they want: from drawings to real pictures, from magazines to other types of materials. (If you make it broad, ensure you have plenty of options for materials to be used). The important part is that participants work on a visual work that represents the legacy they want to leave. (30 to 50min)

Finally, each participant writes down on the column "GO!", 3 actions they will implement to achieve their legacy. These actions are specific actions, realistic and framed in time. (20min)

EXTRA MATERIAL - LINKS

Goya-Tocchetto, D. & Wade-Benzoni, K.A. (2020). *Legacy Motives at Work: Creating Meaning and Increasing Job Satisfaction*. Academy of Management Annual Meeting Proceedings. Abstract.

Haserot, P. W. (2015). *How to leave a legacy where you work*. Forbes. Available at: https://www.forbes.com/sites/nextavenue/2015/08/12/how-to-leave-a-legacy-where-you-work/?sh=656a6712412c

Hunter, E.G. & Rowles, G.D. (2005). *Leaving a legacy:* Toward a typology. *Journal of Aging Studies, 19*, 327–347.

Mind Tools Content Team (n.d). What is legacy thinking?. Available at: https://www.mindtools.com/a3axrm1/what-is-legacy-thinking

Newton, N.J., Chauhan, P.K. & Pates, J.L. (2020). Facing the Future: Generativity, Stagnation, Intended Legacies, and Well-Being in Later Life. *Journal of Adult Development volume 27*, pages 70–80.

Savishinsky, J. (2008). The Quest for Legacy in Later Life. *Journal of Intergenerational Relationships*, 4(4).

SOCIAL

3. Legacy and succession

4. Social pressures

DESCRIPTION

Time: 25 to 35 minutes
Type of use: Self-reflection (individual exercise + group discussion)

The Social Pressures Map is a tool that encourages self-reflection and the discovery of new interests and wishes regarding the transition to retirement period and life after retirement. This tool connects with the social realm and addresses the social pressures theme as social pressure is a key predictor of retirement intentions.

The exercise has two main parts: (1) individual, self-reflection activity; (2) a group discussion.

The map covers 4 main questions and 2 additional reflection questions. Those are:

1. What do I often hear about the retirement phase? Exemplify with 3 stereotypes.
2. How does the society treat people approaching retirement?
3. What do I personally think about approaching retirement?
4. Do I know any good practices regarding a successful transition to retirement?

*How would I like my transition to retirement look like?

*What would keep me back from doing what I want to pursue during my transition or after?

The participant has around 15/20 minutes to complete the map and after that another 10-15 minutes will be dedicated to a group discussion based on the proposed questions and reached answers.

OBJECTIVES

- Identify the main stereotypes and social pressures attached to the transition to retirement and the
- retirement phase itself.
- • Nourish self-reflection regarding personal interests and wishes.
- • Focus on identifying one's reality and abolish peer comparison.
- • Think about the possible barriers one can encounter when wanting to implement those wishes.
- • After the application of tool, the respondent should be able to reflect on personal interest and go beyond
- the constraints of social norms

SKILLS

The Social Pressures Map connects with the social dimension by addressing the social pressures a senior encounter as they are making their transition to retirement. It is a well-known that society's opinions and norms often influence our actions and perspectives. Thus, by identifying and acknowledging what those can be in the context of retirement, one can form a fresher perspective and overcome possible social pressures. This tool aims to push the respondent to identify which are the social pressures he is exposed to and what really sketches their own reality. The activity encourages reflection on one's interests and affinities, going beyond the social barriers and limitations. Moreover, after the activity has officially ended, it is important that the participants keep the Social Pressures Map and practice reflection on their own.

SOCIAL

RESOURCE MATERIALS

- Pens, markers
- Handout of "Social pressures Map"

LEARNINGS

By working on Social pressures, participants will be able to:
- Reflect on age-based norms, peer comparison, life trajectory;
- Identify personal interests beyond the constraints of social norms.

HOW TO APPLY THE TOOL

The facilitator should start by explaining to the participants the role and purpose of the Social Pressures Map. Explain to the participants the role of the map. After distributing the templates, the proposed questions should be read aloud, providing the basis for individual reflection. For this first part of the activity, participants have about 15 to 20 minutes (depending on the group, more or less time may be needed). After they have finished filling in the map individually, we invite the group to come together again and have a moment of reflection together. Take each question one by one while asking the participants to provide their input to answer the questions.

DESCRIPTION

Time: 60 minutes

Type of use: Self-reflection (individual exercise + group discussion)

NETWORK
How To Get New Friends –When You Say Goodbye to Your Colleagues

The goal of this tool is to help senior employees in the transition from a long working life, to strengthen existing social relationships and establish new social relationships, as the network and social relationships you have built up with colleagues over a long working life - disappear after the last day on the job.

- A working paper is handed out where everyone can describe which people today form part of their network. Both people who are close (strong bonds) and people who are further away (weak bonds)
- The individual's network status is presented and discussed with others in a small discussion group.
- The group discussions aim to promote views and exchange of experience in order to inspire everyone to improve their own network after the radical change of life at the end of work.

OBJECTIVES

- Network relationships are always changing in transition situations in life. The transition from working life is a radical life change that requires extra attention and activity to re-establish good social relations.
- Good social relations are essential for the well-being of the individual. The goal of this tool is to help individuals well on their way to maintaining and renewing their own network.
- Concrete opportunities to find new social relations after working life are a common task in the group discussions based on the exchange of experiences from associations and voluntary work.

SKILLS

- Nurturing and maintaining your own network is comparable to being a gardener. That it takes time and attention to keep your plants alive. That sometimes you have to sow new plants, and other times you may have to weed out old plants.
- That it is always important to be aware of changes in the personal network in life transitions, what an illustrative status description is a good tool for.

SOCIAL

RESOURCE MATERIALS

- A ppt presentation with 5-6 slides – introduces the theme/tool.
- An A4 sheet of network card is handed out to each one.
- Presentation for the individual's reflection and status description
- Presentation to the discussions in the group

LEARNINGS

- That good social relations are essential for one's well-being.
- That one's network is always changing in transitions in life – which is why extra attention is required here.
- To get new inspiration – e.g., from the group discussions – about where and how to renew your network.

HOW TO APPLY THE TOOL

→ Ppt presentation is presented to the group;
→ A4 sheets of network cards are handed out to each participant;
→ Approx. 20 minutes are set aside for the participants' individual reflection;
→ The group discussions (approx. 30-40 min) begin with a short presentation of tasks and questions;
→ Finally, the inter-group exchange takes place in plenary session.

+ Audiovisual tool

DESCRIPTION

Time: 30 to 60 minutes
Type of use: Individual or group

"Embracing a New Life: A Woman's Journey After Retirement" is a video that showcases Pinelopi Kiritsi's inspiring story. It aims to encourage viewers to reflect on their personal interests and wishes, contrasting them with the constraints of social norms related to retirement. The tool can be used both individually and in a group setting. Start with individual reflection, followed by a group discussion to explore how societal expectations have influenced retirement decisions and share personal aspirations, or how people can overcome these expectations.

L

DESCRIPTION

Time: 60 + 60 + 60 minutes

Type of use: Individual implementation. Can befit from implementing it in a group session by allowing the opportunity to share and learn with others.

Self-efficacy is a construct that derives from Bandura's social-cognitive theory (1977, 2010), defined as the belief in the ability to organize and execute a given course of action necessary to produce the intended results or influence events that affect life. Thus, it determines which behaviours will be adopted to achieve specific goals; the effort invested in achieving a goal; and persistence in the face of obstacles (Bandura, 1977, 2010). In this sense, it is not an ability, but the belief of what can be achieved with it because the mere ability to perform a specific behaviour does not mean that the individual has the confidence to perform it in certain circumstances (Bandura, 1977; Rodgers et al., 2008). Studies show that older workers self-efficacy is associated with mental health. Thus, enhancing self-efficacy is an important goal for an aging population. In that sense, it's recommended that human resource programs should focus on strategies that target older adults' engagement through tailored self-efficacy programs (Choi, et al., 2020). Bandura (1997) proposed four sources of self-efficacy: mastery experiences, vicarious experiences, verbal perquisition, and physiological and affective states. Self-efficacy is an important individual resource that can promote work involvement (Choi, et al., 2020).

The tool Self-efficacy Action Plan in based on the self-efficacy construct described above and the concept of individuals to reflect on their ability to change their circumstances at a workplace level (or even at a personal family or community level). However, this tool seems to be more directed to individuals who intent to keep working (however that might look). This action plan proposes a reflection-action method in which participants are invited to reflect on their work-related needs, problems, career, and personal development opportunities. It in tales a discussion and an action plan as a result (Koolhaas, et al., 2015).

Time frame: The total allocated time may vary depending on the circumstances identified by the participant and their capacity of introspection and self-reflection. The 1st step might be divided in different reflection moments.

The second step of this tool requires a conversation between the participant and their superiors, which requires the facilitator to articulate and assist in establishing this moment.

OBJECTIVES

- To identify of work-related needs, problems, and personal development opportunities.
- To debate and create channels of open communication.
- To create an action plan with concrete steps to foster their self-efficacy.

SKILLS

By creating and implementing this step-by-step methodology, participants will become aware of their ability to create change and become more conscious of their self-efficacy.

Different studies have found that working on these types of self-directed cognitive behavioural interventions can enhance problem-solving skills and self-efficacy while improving positive affect, job satisfaction and life satisfaction of older workers towards sustainable employability.

This tool allows participants to identify psychological resources and ways to influence the impact of a situation at work.

PSYCHOLOGICAL EMOTIONAL

6. Self-efficacy

RESOURCE MATERIALS

- Blank sheets
- Pens, markers
- Handout of Self-efficacy Action Plan

LEARNINGS

Improving problem-solving skills can increase self-efficacy.
By working on self-efficacy, participants will be able to:
- Reflect on their responsibilities and behaviours;
- Understand their capacity to change situations;
- Enhance problem-solving skills.

HOW TO APPLY THE TOOL

This tool has 3 activities, from self-reflection towards an action plan for problem-solving aiming to increase perceived self-efficacy. The facilitator shall support participants encouraging them along the way, providing constructive feedback, and facilitating communication.

1. Explain the purpose of the session to the participant / group. Clarify that they will have a reflection session, set a vision of the near future, and then discuss and define action steps to reach it. Ask participants to think about their work-related needs, problems, career, and personal development opportunities. Provide templates on Part 1 or ask if they prefer a blank sheet to write/ illustrate (30min. or as a reflection activity throughout the day). In a group situation, enquire if anyone wants to share – if not, do not push.

2. Based on their reflections, older workers and supervisors/managers discuss solutions and possible action plans following a brainstorming format. Challenge the workers to reflect on the feasibility of solutions. Supervisors are responsible for recognizing and rewarding performance and providing coaching and feedback to improve performance shortcomings and strengthen the workers' autonomy. Supervisors are also expected to ensure that employees have the tools, resources, and training to carry out their responsibilities successfully. After the step 2 ask participants to across the top of the page Part 2, to write at least 5 helpful factors that will support them to realize their vision. These might be people, opportunities, technologies, situations, etc.

3. Finally, participants plan and put into practice an action plan to implement solutions for a follow-up period. Following template B, older workers complete their action plan based on solutions chosen and recorded. Template Part 3 contemplates 3 boxes from the left of the paper to the vision on the right. These will be the three big steps they need to take to reach their vision. If implemented in a group, participants can discuss their steps and bounce ideas off each other. They write a step in each box concisely but with as much detail as necessary to make it clear. These actions should be specific, realistic, and framed in time.

EXTRA MATERIAL - LINKS

Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review, 84*(2), 191–215. https://doi.org/10.1037/0033-295X.84.2.191

Bandura, A. (2010). Self-Efficacy. In I. B. Weiner, & W. E. Craighead (Eds.), *The Corsini Encyclopedia of Psychology* (4ªed., pp. 1534–1536). John Wiley & Sons, Inc. https://doi.org/10.1002/9780470479216.corpsy0836

Choi, M. S., Dabelko-Schoeny, H., Lee, M. Y., & Bunger, A. C. (2020). Does self-efficacy and team leader equity matter for older workers' mental health? *The Gerontologist, 60*(6), 996-1004. https://doi.org/10.1093/geront/gnz191

Koolhaas, W., Groothoff, J., Boer, M., Klink, J., & Brouwer, S. (2015). Effectiveness of a problem-solving based intervention to prolong the working life of ageing workers. *BMC Public Health, 15*(76), 1-13. DOI 10.1186/s12889-015-1410-5

Rodgers, W. M., Wilson, P. M., Hall, C. R., Fraser, S. N., & Murray, T. C. (2008). Evidence for a multidimensional self-efficacy for exercise scale. *Research quarterly for exercise and sport, 79*(2), 222–234. https://doi.org/10.1080/02701367.2008.10599485

DESCRIPTION

Time: 30 to 60 minutes
Type of use: Individual

The "Aspirations' character" exercise consists of drawing our own character with all our aspirations in life to get a clearer idea of all the possibilities that are awaiting after retirement!

By drawing, our inner child' spirit can eventually express itself with more genuine intuitions in the guts being formalised.

"Drawing is rather like playing chess: your mind races ahead of the moves that you eventually make." **David Hockney**

"Drawing is putting a line (a)round an idea." **Henri Matisse**

The objective of this exercise is to first to assess our accomplishments so far and second to project ourselves in the shoes of a retiree with all the possibilities that come with this new social status.

The participants will be able to present their life path, their own story until now and then present their aspirations for retirement. It will help them to clarify their objectives in their new life in order to concretize them.

OBJECTIVES

- Assessing our aspirations in life: what we have accomplished and what can still be accomplished.
- Being able to identify psychological resources (optimism about the future) and our future aspirations.
- If the exercise is organised in a group session: Hear about real-life stories of new retirees: confronting ideal vision of retirement with reality. Discovering expectations and how participants have anticipated or planned their future.

SKILLS

The skill identified is the following: Be able to identify psychological resources (optimism about the future) and their future aspirations. By drawing, the participants will open up their mind to their inner aspirations and will be able to express them. This will help them in turn to identify clear objectives to be met during their retirement.

This exercise will eventually help them realise all their accomplishments so far and realise that they do have psychological resources to carry on life with optimism after retiring.

RESOURCE MATERIALS

- An A4 sheet of paper with the list of questions
- A sheet of paper and coloured pen to draw their aspirations' character.

LEARNINGS

This exercise will help participants to express their inner aspirations to materialize them concretely as new retiree!

Indeed, it will them to make realistic expectations after working life.

HOW TO APPLY THE TOOL

1. Read the list of questions to answer. Each question is linked to a specific body part.
2. Draw your own "aspirations' character" from head to toe and write the answer to the questions by linking them to the body part in question.
3. Feedback to the group if the exercise is organised during a workshop.

List of questions:

Head: What is your identity?
- Name
- Gender
- Age
- Professional background
- City you live in & city you come from

Eyes: What is your mindset towards retirement? What is your vision of the future?

Right arm: What are your skillset and experiences? What have you put in place in your life, kept as precious learnings?

Left arm: Which skills would you like to develop?

Left leg: What challenges will you face with retirement?

Right leg: What are your next steps and what plans will be made for a positive and smooth transition towards retirement?

Heart: What are your passions, hobbies, and child's dreams? What can you now do that you couldn't do when working full time? Which are the objectives you would like to reach after retiring? Detail them into sub-objectives as it helps in planning them and thus reaching them!

1. What/why: what I would like to accomplish? What type of leisure you would like to continue or start? What type of relationships I would like to keep and/or develop (work/family/friends' aspects)
2. how/when: what do I do to implement them/how to lift the barriers/when and how I implement them?

DESCRIPTION

Time: 30 to 60 minutes
Type of use: Individual and/or group.

This exercise is to help you determine the top priority areas of your life that need improvement at this time and to set goals accordingly. It is important to assess all the areas of your life to give greater clarity to your working life. In order to determine how to sustain effective professional development and work-life balance.

List of sections:

- Life purpose
- Personal improvement
- Education, skill development
- Career, contribution, bringing my unique gifts to the world
○ Significant other
○ Family relationships
○ Friends
○ Community relations
- Physical health & fitness
- Mental & emotional health
- Spirituality, connection to higher power
- Rest & relaxation
○ Fun, hobbies, adventure, vacation
○ Possessions, car, clothing, etc.
○ Living environment, organization
○ Finances, cash flow, savings, retirement

OBJECTIVES

- Reflect on your work life, as a part, but not all aspects of your life,
- Identify other areas of your life which give you joy and fulfilment outside of work.
- Gain an understanding of which areas of your life you aim to focus on after retirement.

SKILLS

This tool helps reflect on working life, and attitude towards work, and the changing meaning it occupies in one's life, compared to other areas of satisfaction.

PSYCHOLOGICAL EMOTIONAL

6. Self-efficacy

7. Aspirations

8. Affinity to work

L

RESOURCE MATERIALS

- Handout of Affinity to work template.
- Highlighters/ coloured pens/ pencils.
- Paper

LEARNINGS

- You will learn to (re) prioritize your relationship to work.
- Learn to rely on your own decision-making abilities surrounding continuous professional development.
- Be able to identify the significance and value of your career holistically, in relation to other elements of your life.

HOW TO APPLY THE TOOL

The life Balance wheel, how satisfied are you?

The facilitator shall support participants encouraging them along the way, providing constructive feedback, and facilitating communication.

Explain the purpose of the session to the participant/ group. Present the template and review with the worker/group the different sections of the wheel, clarifying any doubts. Ask the worker to reflect on their satisfaction with each dimension and sub-dimension by colouring each one. Using a highlighter or coloured pens, workers will fill in each section out of the circle marked 0-7 to their level of satisfaction for that category. 0=unsatisfied, 7=completely satisfied.

In a group situation, enquire if anyone wants to share – if not, do not push. Prompt questions: Were there any surprises? What are their next steps? How did it feel completing this wheel?

EXTRA MATERIAL - LINKS

Byrne, U. (2005). Wheel of life – effective steps for stress management. *Business Information Review, 22*(2), 123-130. DOI: 10.1177/0266382105054770

DESCRIPTION

Time: through all the process of problem solving
Type of use: Individual and/or group.

This exercise aims to help workers improve a given situation and follow a plan that suits their aspirations. To do so, we have a for-step problem-solving card tool. This problem-solving process uses the concept IDEA to identify the problem, develop solutions, execute a plan, and assess your results. The 4 cards are to following:

1. Presentational
2. I - dentefy
3. D - evelope
4. E - xcecute
5. A – ssess

This tool can be used through all the process of problem solving, could be through day or through longer period.

OBJECTIVES

- To guide an individual who finds himself in a situation that represents a problem for him, to go step by step to reach the goal and to evaluate his work accordingly.
- To learn people how to act in demanding situations.
- To have a system that gives you feeling of security.

SKILLS

The individual is directed to a holistic treatment, so as not to skip a step.

It invites the employee to think and create scenarios for different possible solutions.

The tool also teaches how to critically evaluate your work.

RESOURCE MATERIALS

- Handout of I.D.E.A – problem solving tool template.
- Highlighters/ coloured pens/ pencils.

LEARNINGS

- It is important that employees get self-esteem in process of problem solving and are not anxious about the situation but know they have step by step way of resolving the situation.

HOW TO APPLY THE TOOL

Facilitators should support participants by encouraging them, providing constructive feedback, and facilitating communication. Firstly, explain the purpose of the session to the participant/ group. Ask participants to identify an opportunity, a challenge, or a problem in their work life to be solved with this model. The process includes identifying the situation, developing a solution, executing the plan, and evaluating how well the plan solves the problem. Present the template and review the different cards with the worker/group, clarifying any doubts.

After completing the process go thru the plan out loud. If in a group situation, enquire if anyone wants to share – if not, do not push.

L

DESCRIPTION

Time: 30 to 60 minutes
Type of use: Individual or group

"Chasing Dreams: Reinventing Herself at 55" explores Mary's remarkable journey and prompts viewers to contemplate their own aspirations and how they align with the realities of retirement. This tool is suitable for both individual reflection and group discussions. Individuals can watch Mary's story to ignite their own introspection, followed by group conversations to share and discuss their aspirations and plans for the future.

DESCRIPTION

Time: 30 to 60 minutes
Type of use: Individual or group

"Empowering Others: A Mentor's Legacy Beyond Retirement" sheds light on Marilena's post-retirement mentoring journey. It encourages viewers to assess their connection with work and the potential desire to continue working or contributing to their field. This tool is designed for both individual reflection and group discussions. Start with individuals watching Marilena's story to contemplate their own work-related values and desires. Then, engage in a group discussion to explore the psychosocial aspects of work and retirement decisions, fostering awareness and shared insights.

FINANCIAL/ ECONOMICAL

10. Financial security/ balance

DESCRIPTION

Time: 60 minutes
Type of use: Individual

One of the main questions raised by retirees-to-be is "*how much money will I get after retiring?*". The best way to have a clear idea of one's financial situation after retirement is to fill a well-designed table with all spending and earnings <u>before and after retirement</u>. This table will help to raise awareness about the inevitable spending loss that retirement brings. By anticipating it, retirees-to-be will be able to implement actions that might compensate this earning loss, by either lowering their spending level and/or finding new ways to earn money, and therefore avoiding debts!

The "gap tables" will represent the gap of living standards between a worker situation and a retiree situation.

This tool is an excel table with distinct tabs that represent the monthly budget of a specific individual: the first one represents his/her monthly budget when (s)he works, and the second table represents her/his monthly budget when (s)he retires.

These tables are to be filled in online.

OBJECTIVES

- Developing the ability to use a budget planner.
- Having a clear vision of one's budget before and after retirement. It makes it easier to make a concrete comparison.
- Getting a balance between earnings & spending and avoid debts: Make savings now before retirement in prevision of earning loss.
- Being able to clearly forecast the need for additional retirement income.
- Getting information before filling the table on how to get to know one's pension amount when and how much.

SKILLS

The "gap tables" are a concrete tool to have a clear vision of one's budget before and after retirement. Therefore, it really helps to be able to use a budget planner with all dedicated boxes to be filled in.

FINANCIAL/ ECONOMICAL

10. Financial security/ balance

RESOURCE MATERIALS

- Links of information on pension benefits in each national context.
- The Excel tables to be filled in on a computer.

LEARNINGS

This tool will help participants in being able to use a budget planner. It will always help them to get a balance between expenses and spending while avoiding debts.

HOW TO APPLY THE TOOL

Instructions to use the tool:

1. Collect all the data needed to fill in the table.
2. Read some information about one's pension after retirement.
3. Fill-in the tables.
4. Visualise where there will be overspending and adjust accordingly.

EXTRA MATERIAL - LINKS

Links to the pension systems for each national context.

In France, link to personal account of pension called "info retraite"
[Info Retraite - Le compte retraite (info-retraite.fr)](info-retraite.fr)

FINANCIAL/ ECONOMICAL

10. Financial security/ balance

11. Financial literacy

DESCRIPTION

Time: 30 minutes
Type of use: Individual and/ or group

One of the main issues with having a secure and safe financial future is financial literacy. The best way to ensure that you make safe and wise investments with your money and reduce the risk of being a victim of financial fraud and scams.

This handbook will help to raise awareness about what to be aware of in relation to financial fraud and scams. This includes the types of financial scams that exist, measures and tips to keep older people safe

The second part of the exercise is a quiz which aims to support participants to gain specific knowledge to take away with them from the exercise. All the answers to the quiz can be found in the handout.

OBJECTIVES

- Understand the importance of financial literacy.
- How to avoid financial harm.
- Gain confidence in seeking out new ways to learn, and also be critical of dubious financial advances or scams. (i.e., scam websites or phone calls from banks).

SKILLS

Being financially literate is having the ability to seek sound financial advice and know when to detect scams.

Sophisticated scams are on the rise, targeting older people through pensions scams, online or by telephone. Knowing how to avoid financial harm is important for financial.

FINANCIAL/ ECONOMICAL

10. Financial security/ balance

11. Financial literacy

RESOURCE MATERIALS

- Handout of Financial literacy tool
- Highlighters/ coloured pens/ pencils.

LEARNINGS

This tool will help workers learn how to make more financially responsible decisions if they are more financially literate. Financial literacy in this example extends to knowing how to protect your money and savings and identify scams.

HOW TO APPLY THE TOOL

Instructions to use the tool:
1. Provide participants with the financial literacy handbook.
2. If working in a group give each member of the group time to read the financial handbook
3. Once each member of the group has read the handbook, facilitate a group discussion about different aspect of the group and where possible use real examples of different forms of scam.
4. Ask participants to complete quiz in a time fashion
   .

EXTRA MATERIAL - LINKS

Refundee - Fraud Recovery Experts

FINANCIAL/ ECONOMICAL

10. Financial security/ balance

11. Financial literacy

+ Audiovisual tool

DESCRIPTION

Time: 30 minutes
Type of use: individual usage

The Map of Financial Resources aims to provide the user with an overview regarding the European reality concerning the retirement topic. At the same time, the tool is interactive, user-friendly, and informative.

Thus, the interactive map provides a stop in each of the 7 SILVER partnership countries and some statistics about the laws/policies that regulate the retirement age as well as some useful materials developed for a proper financial education of the target group. Moreover, the map also has two sections which raise two important questions regarding the subject and redirect the user to previous results of the SILVER project.

One can use this tool in order to stir the individual reflection upon the financial realm and also, as a starting point for group discussions.

FINANCIAL/ ECONOMICAL

10. Financial security/ balance

11. Financial literacy

+ Audiovisual tool

DESCRIPTION

Time: 20 minutes
Type of use: individual usage

The Financial Quiz is a tool developed in order to provide the user with a general assessment regarding financial literacy. The quiz has 8 questions with multiple answers that concern topics like finance, online shopping, and online traps. By means of concrete examples, the quiz introduces some well-known concepts, which can pose some questions to the user. After the completion of the tool, the user will be able to see how familiar they are with common financial traps and learn how to identify them.

DESCRIPTION

Time: 30 to 60 minutes
Type of use: Self-reflection (individual exercise + group discussion)

The Roadmap to a healthy transition to retirement tool will give the participants the possibility to reflect on their current position towards retirement and find possible solutions to the obstacles they encounter concerning this subject. This tool connects with the Job-related realm and addresses the theme of Starting point: where I am, where I go.

The exercise includes two main parts:

- The first part is the individual activity.
- The second part is represented by a group discussion.

The map covers 6 main questions:

1. Where do I find myself now? Am I ready to retire? Do I want to keep working?
2. What are my main needs at the moment?
3. What are the obstacles I am facing at the moment?
4. What could be the solutions to the mentioned obstacles?
5. Where could I find the help I am needing at the moment? (actors)
6. What are my concrete plans in the near future?

The participants have around 15 minutes to complete the map and after that another 10-15 minutes will be dedicated to a group discussion based on the proposed questions and reached answers. As an additional step, the participants are invited to complete the self-assessment tools developed within the second result of the SILVER project.

OBJECTIVES

- Identify the current position of the participant regarding retirement.
- Identify the key support needs.
- Identification of the main needs and obstacles the participant is currently facing regarding retirement.
- Find the future steps regarding the participant's transition.
- After the completion of the tool, the respondent should be able to recognize their current position towards retirement and their future prospects regarding the process.

SKILLS

This tool addresses the participant's current position towards the retirement phase. While using this tool, participants will be given the context to consider their current needs, obstacles, and possible solutions to overcome those situations. Moreover, they can self-reflect on their future steps and anchor in their new reality. The work realm is an essential feature of one's life trajectory. Thus, when approaching the retirement period, different related emotions may arise. Accordingly, processing one's response is critical for a smooth transition process towards retirement.

RESOURCE MATERIALS

- Handout of Roadmap tool
- Coloured pens/ pencils.

LEARNINGS

This tool will help the trainee to identify the obstacles they are facing regarding their view upon the process of retirement and the transition to this life phase.

HOW TO APPLY THE TOOL

1. Explain to the participants the role of the material.
2. Read the proposed questions.
3. Give the participants around 15 minutes to come up with possible answers.
4. Return to the group and take each question one by one while asking the participants to provide their input to answer the questions.

EXTRA MATERIAL - LINKS

EXTRA MATERIAL - LINKS
After the exercise, give the participants some time to complete the self-assessment tools developed along the second project result: IO2 - Silver (silver-euproject.org). If needed, discuss the responses.

DESCRIPTION

Time: 60 minutes

Type of use: Self-reflection (individual exercise + group discussion)

The goal of this tool is to help older workers develop and design a career path that meets both the individual senior's skills and interests and, at the same time, meets the workplace's need to develop and maintain the know-how accumulated. Older workers are different and diverse, so the interview should be prepared and conducted at the individual level. The interview goal is to develop and strengthen the individual senior employee's opportunities to contribute as long as possible to the job and prepare for a smooth transition.

- Initial general reflections on the rounding of working life and the transition to life after work.
- A concrete tool for the individual older worker preparation for the interview with the immediate manager (interview) is described, to be presented as an individual exercise and preparation for the interview – priority to conditions that are important and that can be changed, and lower priority to the conditions that are not important and cannot be changed.
- Older workers should discuss their preparation notes with others in the same situation to prepare for the interviews before the interview.
- For inspiration on topics that can be brought up during the interviews, several specific conversation themes are presented.
- Finally, it is recommended that the workplace develop a high level of information on interview preparation and all agreements made on career development and smooth transition from the job.

OBJECTIVES

- A "senior interview" between an older worker and the immediate manager is the best tool to match the needs of the workplace with the skills and interests that each older worker has for both the development of the career in the following years on the job and for a good round-up of the working life.
- With the exercise, the older worker becomes better prepared to find a good career platform in collaboration with the immediate manager.
- Maintaining a development perspective in any "senior interview" is essential – development for the employee and the workplace, rather than a settlement perspective.

SKILLS

A "senior interview" is initially about focusing on what best serves the workplace and the individual employee's career development and finding the best match between interests, competencies, and tasks to be solved.

Secondarily, during the interview, it is also expressed that the workplace is interested in the senior employee having a good life after work and a good transition.

RESOURCE MATERIALS

- PPT with 5-6 slides – introduces the theme/tool.
- Paper
- A catalogue of ideas for relevant themes for the interview.

LEARNINGS

- This tool promotes career development for older workers and the allocation of the right skills for tasks in the workplace.
- This tool can be used individually precisely to meet the differences among senior employees.

HOW TO APPLY THE TOOL

5. The PPT presentation is presented to the group.
6. The facilitator distributes A4 sheets where participants can draw the four arrows and their labels are handed out to each participant.
7. Approx. 20 minutes are set aside for the participants' individual reflection.
8. The group discussions (approx. 30-40 min) begin with a short presentation of tasks and questions. Finally, the intergroup exchange takes place in plenary session.

L

DESCRIPTION

Time: 20 + 40 minutes
Type of use: Individual + group discussion

This tool helps older workers to identify their core values and, as a result, improve their performance. Through values reflection, the tool allows them to identify and become aware of their behaviour at work. This is a way to increase employee performance and job satisfaction and reduce tension in the workplace.

Values are the essence of your actions, the source of motivation, and when you put them into practice, they give you a sense of satisfaction. They give meaning to your journey, not just your destination, and they call to you the people you share them with.

This set includes 86 value cards and an instruction booklet. The cards are prepared to help worker with exploring values as much as they need.

OBJECTIVES

- Raise awareness of how we demonstrate a particular value with our conscious behaviour,
- Establish positive and encouraging resolutions, focus on areas where the individual has influence and create a positive atmosphere in the group.

SKILLS

When a worker knows their values, he is more motivated and goal oriented.

A worker who knows and understands the organisation's values more easily coordinates his behaviour in accordance with the organisation's values.

Knowing different values helps to accept differences in colleagues.

RESOURCE MATERIALS

- Cards of values
- Instruction booklet.

LEARNINGS

- See and analyse how many different values there are and appreciate less known values.
- Recognise different behaviour-supporting values that are uncommon to us.

HOW TO APPLY THE TOOL

9. Divide the workers into smaller groups (up to 10 participants); each will choose three value cards. Ask participants to select up to 3 values they identify within the work environment. (give 20 minutes for the selection and reflection)
10. Each participant reads aloud the first line - the value. Presents to the group how they live this value and how important it is for them. A brief definition is written in italics on the card. However, participants should (after reading it) explain the value in their way and what it means in their vision/ perception. (The second line is there to help, never to limit).
11. Afterwards, workers should look at the three questions, directions, or ideas for discussion below and present their points of view.
12. If the participants have chosen several values, in the end, they rank them from most to less important.

DESCRIPTION

Time: 30 minutes
Type of use: Individual or group

It is a 1-minute video about older workers in the workplace. The Video covers topics such as the benefits of older workers for the workplace and the benefits of keep working for the workers.

The aim is to get participants to reflect on their situation if they want to keep working or retire. Allowing them a new and different perspective from an older worker talking about the benefits.

It seeks to promote self-reflection on job-related issues as well as the environment in which the worker finds him/herself.

The tool can be applied individually or also in a group context. Promoting firstly an individual reflection and then a group discussion on the topic, analysing different points and approaches on the subject.

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Pilots feedback

In general, the older workers who were part of the pilots from different countries enjoyed the experience, showed great interest in the topic, and considered it a relevant theme that should be addressed further. In the same sense, several HR teams also showed interest in the toolbox to work on their workplace policies in their organisations and support their older workers.

Person-centred process to address the unique needs of each person.

Creates awareness of the connections between ageing, health, and workability.

Simple and practical tools that promote reflection and predispose for action.

Reflection on the importance of the social network for well-being and consequent changes.

Need to adapt some features to the national context and include a section on professional reconversion.

FEEDBACK

"Made me look at the proximity of retirement more objectively (...) brought me into reality."

"It brought up some difficulties in seeing the future."

"It will be useful for my future professional decisions."

"The topic is very important and needs national efforts and adaptations."

"Raising awareness and psychological preparation for retirement. Great work."

"The instrument is of great value and can have a visible impact on both employers and employees."

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Training Tips

- The programme can be done over several months and can be included in the career plan.

- Ensure diversity and inclusion are at the forefront of your mind, acknowledging that certain groups may face more barriers when preparing for later life.

- Allow sufficient time for each activity, if necessary, revisit the same activity with a different approach.

- Stay aware of your own age biases and do not let them influence your decisions or interventions.

- Applying the self-assessment tool at the beginning of the first session will help to outline the sessions and choose the tools that the worker may have the greatest need to use. But don't stop there! Promote reflection in different dimensions.

Remembering to **value** and **support** all our workers throughout their careers can feel overwhelming. The key is to remember that the most important tool we have in our box is to listen and **treat people as individuals**.

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