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Building a long-term plan

By Ann Hoevel
CNN

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(CNN) -- Long-term planning can help ensure happiness, health and success, but the best-laid plans can be derailed by situations no one can anticipate.

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What's the best way to make a lasting long-term plan? CNN.com asked the experts for tips on setting and reaching your goals, and how to stay on track when life gets in the way.

All long-term plans should allow for the unexpected, experts say.

Health plans

Your current health is key to knowing what kinds of preventative measures you may need to take later in life, according to Dr. Philip Marshall, vice president of product strategy for WebMD.com.

Long-term health care plans should take into account genetic risk factors and life-long conditions such as diabetes or epilepsy. It should also anticipate the cost of one's own and future dependents' health care needs. For people in their 20s and 30s, fitness is central to a successful long-term health care plan.

Marshall said it is critical to eat a healthy diet, maintain a healthy weight, and eliminate risk factors like smoking because the effects of neglecting fitness issues will manifest later in life.

"Things happen suddenly in your 40s and 50s because your gradual health has declined," Marshall said.

Because people use the health care system more often during these years, research on the cost and quality of health care providers and treatment options is essential to a successful long-term plan. Cancer screenings, unanticipated illnesses and caring for elderly parents can mean large health care costs for this age group.

Planning for the senior years involves many choices. The amount you save for retirement will affect health care and your health insurance choices. Advanced

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directives including living wills should be made and shared with loved ones. Maintaining personal health records and keeping them easily available can make a difference in health care quality.

"If health information is not available at the point of care, you can be at risk for receiving poor quality of care and a number of complications that could have been anticipated and prevented," Marshall said.

Career plans

Creating flexibility and a satisfactory balance between work and personal life is the key to building any successful long-term career goals, according to Monster.com advice columnist John Rossheim. To offset the time invested in your career with life at home, Rossheim suggests developing consultant-type skills that will allow you to work part-time for your company or on your own if you need more time for other things.

To be flexible as a professional, try thinking outside the confines of your training, says Rosemary Haefner, senior career advisor for CareerBuilder.com. She suggests using your skills to work for organizations that you're excited about instead of getting a job that matches your degree. This flexibility is what allowed some computer experts to bounce back after the dot-com bust in 2000.

"They were successful because they could capture the skills and learning they had that were transferable," she said.

Long-term career plans need to allow for unexpected hurdles. The Internet, technology and jobs moving overseas have affected long-term career plans in many professions, Rossheim said. Examples are travel and real estate agents, who have had to specialize in areas of their fields that are not as accessible to their clients working through the Internet. Facing this kind of change or job loss can be especially daunting for those who have had a 15- to 20-year career.

Haefner says the way to bounce back from this unemployment situation is to get over the idea that, "I'm too old, it's too late for me."

"Organizations are willing to take a chance with older job candidates because they're more serious and they usually have more on the line," she said.

Life plans

What if you're facing retirement and feel like you didn't reach your goal? "Just because you didn't meet that goal doesn't mean you should give up on that goal," Haefner said. "A lot of retirees are coming back into the work force into roles that they always wanted to have.

"The difficult part about making long-term life plans, says Barry Zweibel, a professional life coach and founder of GottaGetCoach!, Inc., is that people think they should know what they want out of life, when in actuality they have no idea.

"Most people don't know what they want long term," he said. "As much as they've tried, they haven't been able to figure it out. My reaction to that is, 'They haven't figured it out yet'."

Zweibel says the realization of long-term life plans takes patience, honesty, awareness and being open to new experiences. But once people reach middle age, they may find that life gets in the way of their life plans.

"Responsibilities make a difference," said Zweibel. "If you have a family and you say, 'I want to quit my job and sail across the seas,' there are a lot of strings attached."

Those responsibilities don't mean you should give up on your aspirations. Many people assume that the implications of their life plans on their families will be too much to bear. Zweibel suggests having dialogue with your family before you give up on your dreams.

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