Towards a Dynamic Third Age

Guidelines and Recommendations of the Erasmus+ BALL Project
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Published in Poland by:
Towarzystwo Wolnej Wszechnicy Polskiej Oddział w Lublinie
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The demographic situation in Europe is changing. Better health and longer lifespans combined with lower fertility are gradually changing the age balance in our societies. The older generations are growing in proportion to the younger ones, and unfortunately are often described as a growing burden on societies. Instead, these older generations should be considered an asset to society. The latter part of life, the time when people are approaching and entering retirement, sometimes called the “Golden Years of Adulthood”, is the age where individuals normally have fewer responsibilities, good physical and psychological health and adequate financial resources, which can easily lead to a life with rich possibilities for purposeful engagement and activities. These generations are both able and willing to share their experience and knowledge to contribute to the progress and productivity of society.

It is important that citizens as well as societies are aware that it is crucial to prepare actively for these latter years of life and for retirement, so as to make the most and best use of the possibilities that may lie ahead. Transforming these years into a time of opportunities is of utmost importance for social commitment and active participation in society. In this regard, traditional as well as new educational programmes can be useful, as can new pension schemes, flexible employment and the gradual reduction of professional activities. The BALL-project (Be Active through Lifelong Learning), supported by the European Union’s Erasmus+ programme, was defined and carried out to investigate how best to plan and implement such preparations.
The ideas included in this book or guidelines are the result of extensive research, survey and development work carried out within the three participating countries, Iceland, Poland, and Spain, with a view to Europe as a whole. The age group in focus was the so-called “baby boomers” generation, 50-70 years of age. Full reports can be consulted on the BALL project website. The research results have been transformed into these recommendations to all stakeholders, public or private, that have obligations or interest in offering advice to prepare for the third age.

The recommendations are defined in three actions, each being independently applicable, while interlinked to form a complete package for best results. Such a package is especially recommended for public schemes, governmental, regional or other authorities and private companies or institutions. The three-step process proposed as a “best practice” system for preparing individuals for the changes, challenges and opportunities lying ahead in their latter part of life is summarized as follows:

- **Awareness Raising** on the value and importance of the third age, directed both towards society and the individuals themselves.

- **Personal Development Academy** supporting individuals who need and want to evaluate their strengths, desires and possibilities to be prepared for the latter part of their lives.

- **The Warehouse of Opportunities** for the Third Age, a virtual pool, a portal, where individuals get access to all relevant opportunities and tools to choose appropriate means to reach their goals.

These proposals follow upon an extensive testing of pilot models, as well as consulting sessions with stakeholders consortia, and groups of individuals belonging or approaching this age. Also, the expectations and opinions expressed in the surveys conducted were taken into account. The proposals are discussed in detail in the book, each in a separate chapter. Examples and models of their realization are given and argued for. In separate annexes, further detailed examples are given on course modules in the “Academy” and suggestions on how an “Awareness” campaign could be carried out.

The Project Team is confident that such new concepts in adult education, complemented by an enhanced awareness of the opportunities “out there”, of new activities, or new careers, aimed specifically at the generations in the “golden” third age, will create innovative social benefits and be extremely valuable for society in the future.

* www.ball-project.eu
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PREPARING FOR A DYNAMIC THIRD AGE

How can I best enjoy the latter part of my life? Do I want to change anything? Do I have any dreams or desires to fulfil or ideas to realize? Do I want to embark on new things, a new career, further education, start something on my own? Am I prepared for a gradually approaching retirement? How long do I want to stay on the labour market? Do I want to start cultivating my hobbies, enjoy more free time, and start traveling? These are the important questions individuals in their middle age should start asking themselves. In the modern welfare societies a person around 50-55 years of age, having been on the labour market for 25 to 35 years, has maybe 10-15 years to retirement and possibly 20 more active years in retirement, health allowing. It is of utmost importance to start asking oneself these questions and prepare as early as possible to be able to enjoy a dynamic third age.

In the following chapters some ideas and concepts will be introduced as guidelines and recommendations on good practices and tools to facilitate this process. These ideas have been developed within the Erasmus+ project BALL (Be Active through Lifelong Learning) in cooperation between partners in Iceland, Poland and Spain.

THE DEMOGRAPHIC CHALLENGES

Demographic challenges in European countries are becoming more and more apparent. The impact of demographic aging is likely to be of major significance in Europe in the coming decades. Consistently low birth rates and higher life expectancy are transforming the shape of Europe’s age pyramid. The European population is growing older. The proportion of people of working age, statistically defined as the age group 15-64 years,
is shrinking while the proportion of the population aged 65 and above will increase significantly in the coming decades, from 18% in 2013 to 29% in 2060 as projected*. The life expectancy of European citizens who have reached the age of 65 is estimated to be around 20 years, and has increased considerably over the last decades. The UN report on World Population Aging 1950-2050** states “Europe is currently the world’s major area with the highest proportions of older persons and is projected to remain so for at least the next 50 years”. An increasingly larger part of the population in industrialized countries is thus spending longer time in retirement than before.

Obviously the changing age distribution in the European societies and the ever-increasing life expectancy of their citizens, accompanied with better health and strength, will be affecting the societies in many ways. Unfortunately, however, the generations above middle age becoming larger is more often than not considered as a problem and a burden on society. It is often forgotten that in general, welfare-society individuals in their fifties and above are normally free of their study debts and mortgages. They live in good houses, and duties of raising and supporting children have been reduced. They have generally had the opportunity to enjoy good and diverse education. Such individuals should be recognized as the valuable human resource they are, being generally more than willing to continue their contribution to the society. Consequently, it is of utmost importance for the future Europe to guarantee the highest quality of life for this large group of citizens and ensure that their valuable experience and knowledge are made accessible to younger generations and to society at large.

It is against this background that the project BALL has been carried out, establishing good practices and developing tools for these aging generations to prepare themselves for an active and prosperous latter part of life for their own benefit as well as that of society.

THE BALL PROJECT

The BALL project, Be Active through Lifelong Learning, is a cooperative European project funded through the Erasmus+ Programme of the European Union. The two-year BALL project started in September 2014 and is coming to a close.

The project partners are:

- **Evris Foundation ses, Iceland** – a non-profit private foundation, according to Icelandic Act No 33/1999 respecting foundations engaged in business operations. It was founded to share Icelandic knowledge and experience with other European countries and vice versa.

- **University of the Third Age, U3A Reykjavík, Iceland** – a non-governmental association of people in their third age, the years after fifty, offering programmes and a forum for informal learning and knowledge sharing.

- **Lubelski Uniwersytet Trzeciego Wieku (LUTW), Lublin, Poland** – an association that works under the direct organizational and academic supervision of the Society of the Polish Free University, Lublin Branch. The basic forms of activity of the Lublin University of the Third Age are education, seniors’ volunteer activity and editorial work.

- **Universidad Permanente de la Universidad de Alicante (UPUA), Alicante, Spain** – a scientific, cultural and social programme developed by the University of Alicante and aimed at promoting Science and Culture and inter-generational relationships with a view to improving the quality of life that the older generation enjoys and encouraging their active participation in dynamic social and community activities throughout the province.

Other than Evris ses, the project-managing partner, the three partners from Iceland, Poland and Spain are all linked to the international network of the Universities of the Third Age and members of the organisation AIUTA*

The project addresses the urgency to establish tools and practices for how best to prepare individuals at an early stage for the “third age” with emphasis on learning, a cultural environment and ambiance, and the sharing of knowledge. The main objective is to develop innovative guidelines and recommendations for use at lifelong learning centres; universities; companies; unions; associations; and local and regional authorities who need and wish to prepare and encourage individuals under their auspices to prepare for the third age. The project has defined the age group of 50 to 70 (the “baby boomer” generation) as the target group for such early preparations. The results are aimed at all actors interested in providing training for citizens, members or employees approaching this “third age”.

* Association Internationale des Universités du Troisième Âge
The extensive research and development work carried out in the project included the following tasks:

**Mapping:** The current situation in the three partner countries; Iceland, Poland and Spain, was investigated to gain information on how such preparations have been organized up to now, what experience has been gained and whether there are any trends to build on for future recommendations.

**Survey:** A survey was conducted in the three partner countries, probing the attitudes and expectations of people over fifty, both retired and non-retired, towards the third age and retirement.

**Development and pilot testing:** Three ideas on actions were developed and tested in pilot exercises in the partner countries: an awareness raising campaign, a personal development programme and a warehouse of opportunities.

Interim reports on the results of the mapping and survey results have been published and can be accessed on the project website www.ball-project.eu*.

The final results, guidelines and recommendations are presented and discussed in the following chapters.

**THE THIRD AGE**

The Third Age** as a concept is often referred to as the age after retirement and sometimes the “golden years” of adulthood spanning from age 65 to 80. This has been described as a period of adulthood with typically fewer responsibilities, adequate financial resources and good physical health offering rich possibilities for self-fulfilment and purposeful engagement, and lasting a few years or even two decades or more. It is suggested that the third age is followed by the fourth age starting around or above age 80, the last years of adulthood, years of biological and functional decline. This “young old” or “third” age is relatively new in human history and is closely linked to the increased life expectancy and the demographic development in our societies. The age ranges mentioned should be considered to be dynamic and moving and to differ between individuals.

* http://www.ball-project.eu/content/final-materials

Demographic and labour market statistics and many pension systems frequently use the age of 65 as a divide between the working population and the old age dependent generation entitled to receiving pension support. The BALL project revealed that the understanding of the term “Third Age” differs between the partner countries, being associated both with negative and positive aspects of life. We are therefore using the concept with some care in our guidelines and recommendations.

We prefer not to use any fixed age to denote the beginning of the “third age”, while recommending preparations to start at 50+. We are aware that the real age of retirement and the age of exit from the labour market can vary markedly from this “statistical” definition. We have anticipated that the beginning of the “third age” is and should be highly variable, depending on the life situation of each individual. We have chosen the generation aged 50–70 years, the “baby boom generation”, born 1946 to 1964, as our target group for the study and the measures to be recommended. This is the age when the life situation for most individuals starts to change and many begin to think ahead of the years to come, the years left on the labour market, the years when some may even think of a career change. This is the time to start welcoming the “third age” and preparing mind and body for that stage in life, whenever it may begin.

THE BALL GUIDELINES AND RECOMMENDATIONS

Adult and lifelong learning is not a new concept and a vast knowledge exists on how to construct and carry out such educational efforts. Also, traditional preparation for retirement, with short notice and mainly focused on practical details, is common all over. However, the results of the BALL project show clearly that new approaches are needed to assist individuals to realize their “dreams” and prepare “early” for a successful, active and enjoyable latter part of life – the third age. The BALL results point to the age around fifty as the appropriate age to start looking forward to the coming decades, many of those in retirement. The steps suggested in the BALL project results are such new and innovative approaches.

The research and survey results, the brain storming exercises and the pilot test have led to a set of recommendations and guidelines in three stages. These steps are briefly outlined below, and further argued for in a later chapter with examples demonstrated in annexes. It is important to underline the necessity to see the three steps as linked, each being surely able to function separately, while the most profound effect would be achieved by operating them as a complete system of opportunities, tools and means for individuals and all categories of stakeholders to
understand, respect and utilize the resources and knowledge inherent in the “third age”.

**Awareness Raising** on the value and importance of the third age directed towards the society and the individuals themselves.

Awareness raising on the opportunities existing in the latter part of life is necessary for society as a whole. It has to be directed towards the general public, since this is fundamental to promoting a change in the perception of the value of the third age and creating social awareness about the benefits of active ageing through lifelong learning. While underlining the importance of these matters for the third age population, it would also be advisable for this campaign to involve stakeholders directly implied in promoting education, social and labour policies, namely: trade unions, third-age associations, employers, managers, policymakers, government representatives, education representatives and institutions, lifelong learning centres, teachers, trainers, NGOs, social health care services, social workers, town councils etc.

Another key factor that has been pointed out in previous research is that, although the objective is to address the general public, the specific target group is the middle-aged population, and more precisely those aged 50+. This group is especially sensitive, since they find themselves at a stage when they have to start getting ready for retirement and for the latter part of their lives. Research shows that the best age for the preparation for retirement is when we are between 55 and 64 years old.

**Personal Development Academy** supporting individuals who need and want to evaluate their strengths, desires and possibilities to be prepared for the latter part of their lives.

Individuals approaching and entering the third age should look at themselves and their situation and ask how they want to spend the latter part of their lives. Examine their desires and dreams and search for opportunities to fulfil those dreams. What are the obstacles, can they be overcome, what are their strengths, what risks would they be ready to take: a sort of a personal SWOT analysis.

There is a need to develop a package of courses that take into account the different needs of the people in these age groups, both weaker and stronger individuals. Those who are still “young” and active in the labour market, but would like to “reinvent” themselves, possibly change careers; those who are above middle age, unemployed or non-employed and wishing to embark on new tasks; those already retired who want to be active, seeing many years ahead of them. Not least should gender differences and different needs be taken into account. The Personal Development Academy
is as such a new concept and a new approach to satisfy all these needs in a systematic “package” of courses and personal advice and training.

THE WAREHOUSE OF OPPORTUNITIES FOR THE THIRD AGE, a virtual pool, a portal, where individuals get access to all relevant opportunities and tools to choose appropriate means to reach their goals.

A Warehouse of Opportunities provides individuals over 50 with a broad and diverse selection of opportunities help them make their plans and wishes for their personal developments come true for their own benefit and that of society. After becoming aware of your values and interests, having identified your strengths and desires, possibly through the “Academy”, the warehouse is there to provide you with a selection of opportunities. The golden rule is that each individual is in control of seeking and finding the opportunities. The Warehouse is thus a pool of “all” means and resources available to people in their third age, who want to bring about changes and embark on new paths in life, one way or another. In the warehouse they would find the choice of tools to facilitate the realisation of their plans and wishes.

The contents (“products”) to be found on the shelves of the Warehouse are not to be used in the warehouse itself. The warehouse does not produce anything itself; it is only a source of information and its racks and shelves are filled with offers from others outside the warehouse.

TO SUMMARIZE

After becoming aware of your values and interests, having identified your strengths and desires through the “Academy”, the warehouse is there to provide you with a selection of opportunities. Such new concepts in adult enhancement, aimed specifically at the different groups approaching and living the third age, will certainly create innovative social benefits and will be extremely valuable for society in future demographic developments. For further details the reader is referred to the chapters below and the annexes.

Further information on the project work and published reports is to be found on the project website:
www.ball-project.eu
MAMY NADCIŚNIEŃ NA WIECEJ. USTANOWIŁIŚMY NA POZYTYWNY WYCHODZIĘCIE PRZY STARYCH OSOBACH.

MIMO WIEKU ŚMIEJ SIĘ CZŁOWIEKU!
1. Awareness Raising

www.ball-project.eu

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MAIN GOAL AND ARGUMENTATION

The campaign focuses on the level of awareness about the possibilities and capabilities of society as a whole and especially of the social segment formed by over-50s (as individuals) to prepare for retirement and for the entry into the third age by means of lifelong learning. Another of the main objectives is to offer strategies on how to stay active during this new stage of life.

Why do we need an awareness raising campaign on the value and importance of the third age?

In general, welfare-society individuals in their fifties are normally free of their study debts and mortgages. They live in good houses, and duties of raising and supporting children have been reduced. They have generally had the opportunity to enjoy good and diverse education. They can expect to live 30-35 more years in most cases, and most of that time in reasonably good health.

The lifespan of retirement, i.e. the number of years elapsing between the departure from labour market and the end of life, is frequently a matter of decades. Research has shown that it is important to prepare well for these years in order for them to be enjoyable. Around their middle age/in their fifties, people once again – the same as they did in their youth – need to ask themselves this question, “What do I want to be and what do I want to do in the latter part of life?” People’s cultural level and technological development, along with the increased diversity in modern societies, provide endless opportunities for hobbies and even work activities which were not available only a few years ago.

It is common to observe that individuals in their fifties are bored/tired of their work duties and/or without further possibilities for promotion. However, these individuals have education, knowledge, work and life experience; thus, in this age of their lives, they are even much better prepared to make choices for their future than in their youth.

Taking account of all this, people of this age are advised to examine their situation and decide how they want their life to go on; whether they want their present activities to continue on the same tracks or whether they should embark on a different path in life. This is possible through education or retraining in better harmony with their desires and circumstances.

Research has also shown that society tends to underestimate seniors’ experience, skills and knowledge. These attitudes are hurtful for older
adults and create distress. At the same time, society discards valuable experience and knowledge which is the result of a long investment.

Awareness raising on the opportunities existing in the latter part of life is necessary for society as a whole. It has to be directed towards the general public, since this is fundamental to promoting a change in the perception of the value of the third age and creating social awareness about the benefits of active ageing through lifelong learning. While underlining the importance of these matters for the third age population, it would also be advisable for this campaign to involve stakeholders directly implied in promoting education, social and labour policies, namely: trade unions, third-age associations, employers, managers, policymakers, government representatives, education representatives and institutions, lifelong learning centres, teachers, trainers, NGOs, social health care services, social workers, town councils, etc. It is crucial to stress the fact that the success of this campaign will depend on the level of impact that is achieved in the aforementioned sectors. The campaign design must be carefully planned to involve these stakeholders.

Another key factor that has been pointed out in previous research is that, although the objective is to address the general public, the specific target group is the middle-aged population, and more precisely those aged 50+. This group is especially sensitive, since they find themselves at a stage when they have to start getting ready for retirement and for the latter part of their lives. Research shows that the best age for the preparation for retirement is when we are between 55 and 64 years old.

As the BALL project claims, one of the main challenges lies in achieving social cohesion in a society where citizens are fully integrated regardless of their age or activity. In this sense, it becomes essential to foster this view at an intergenerational level, in such a way that bridges between generations can be built. Work will be aimed at ensuring that the different population segments understand the vital process of ageing as a stage of changes and opportunities, avoiding negative stereotypes and social exclusion processes. Consequently, intergenerational awareness actions will turn out to be decisive for the objectives of the present campaign.
MESSAGES

To sum up, the awareness campaign should include the following messages or key aspects:

- The skills, knowledge and experiences of people in their later years are extremely important for society as a whole, and must be accessible and known.
- People need to have the opportunity to be active and useful for themselves and society in the latter part of their lives.
- People in their fifties and older should analyse and re-evaluate their situation with the aim of deciding what purpose they want to devote their energies to during this stage of their lives, whether it is a new path or a different career through studies or innovative activities.
- Modern society and ways of communications are such that a multitude of possibilities for active ageing are available.
- It is urgent to facilitate the full and active integration of older adults in society, allowing them to set new goals, to re-discover themselves and to remain active throughout their lives.
- Fostering intergenerational awareness is a must if we want to contribute to social cohesion in an egalitarian society where age is not a drawback and all segments of the population contribute to the public well being.

PROPOSAL FOR A TITLE

We propose a suggestive slogan or title that can capture the interest and attention of our addressees. This is our suggestion for a title:

ACTIVE AGEING: SETTING NEW GOALS AND RE-DISCoverING YOURSELF
ADDRESSEES

The addressees will be those identified amongst the main groups and objectives already defined above:

A) The stakeholders that are directly implied in promoting education, social and labour policies, namely: trade unions, works committees, third-age associations, employers, managers, policymakers, national, regional and local government representatives, education representatives and institutions, lifelong learning centres, teachers, trainers, NGOs, social health care services, social workers, town councils that need and wish to encourage people under their auspices to be ready for retirement.

B) Especially, the 50+ population segment. This group includes people who are still working, as well as people near the age of retirement who want to prepare for the next stage of their lives.

C) Third-age citizens who want to set new goals or re-discover themselves.

D) The general public, people from different generations that we should make conscious of the advantages of active ageing through lifelong learning.

A recommendation is to prepare an exhaustive list – for each country – of the principal stakeholders to whom the campaign is aimed, so as to assure that the latter will have the expected impact.
**SCHEDULE AND METHODOLOGY**

The range of the campaign needs to be multi-level, which means including the local, regional and national levels. This is necessary due to different needs existing in each region and the different particularities of each country, which result from the various professions that prevail in each area, the different patterns when it comes to spending free time, the levels of social integration, the resources available, the political structures etc.

A general proposal consists in carrying out a series of promotional meetings at different levels over a period of one year (an example of a practical schedule is provided in the final annexes of the guidelines). A total of 3 face-to-face actions at least and 5 actions at the most is recommended in order to achieve the expected results and to facilitate the feasibility of this campaign. A proposal would be:

- at least 1-3 actions at a local level,
- at least 1 action at a regional level,
- at least 1 action at a national level.

These actions will be supported by a virtual campaign consisting in the publication of 12 monthly posts forming a virtual calendar, intended to remind those interested of the main objectives and messages of this awareness campaign.

The previous actions will be complemented by dissemination and promotional material such as an informational flyer, and an example of a meeting presentation. This campaign requires an additional promotional strategy that will use different media: personal mailing to specific stakeholders, newsletters, press releases for social networks, radio, television, and national as well as regional and local press. These complementary actions become crucial to achieving the desired impact.
AWARENESS CAMPAIGN CONTENTS

The national, regional and local campaign will have the following objectives:

a) to disseminate the objectives of the research done on the relevance of Being Active through Lifelong Learning;
b) to show previous research results and materials;
c) to raise awareness about the need to prepare for the third age;
d) to show the effectiveness and usefulness of an awareness campaign for the above objectives;
e) to disseminate the means, resources, structure and messages of the campaign.

Selection of contents to be developed during the Awareness Campaign Meetings with Stakeholders

The meetings are scheduled to have a maximum duration of 120 minutes. The first part will be devoted to a 45-minute-long presentation dedicated to the main messages of this awareness campaign (an example of this type of presentation can be found in the annexes). This presentation will be followed by an open debate for questions/feedback and a final evaluation. The presentation contents should be structured as follows:

气象
Introduction: Aims, field of action, available materials and expected impact.

The importance of preparation for retirement (theoretical foundations, scientific evidence), methods and background from previous research.

The strategy: motivation, professional support for self-assessment, and design of plans for personal development during retirement.

Resources: the 50+ Personal Development Academy, and the Warehouse of Opportunities.

Conclusions: Key aspects to foster active ageing and social inclusion.

Bibliography and web resources.

The presentation will be complemented with the distribution of the dissemination materials.
Selection of contents to be developed during the Virtual Support Awareness Campaign

As explained before, the virtual support campaign will consist of 12 posts, following the structure of a calendar, to cover the main tenets of the campaign from a personal and practical perspective. Despite being available in different languages, the calendar will be the same for the whole of Europe.

12 months, profiles of 12 real people who have re-built their lives after retirement. The format will be homogenous so that it can be used in any European country and adapted to the specific local needs.

Each profile will include attractive photos to reflect the objectives of the campaign.

The profile should be short with 2-3 simple sentences, and summarize a real situation of an older adult who has gone through the process of self-rediscovery and can offer useful tips for other individuals in the same situation.

Each calendar page will have a QR code redirecting to a description of the whole campaign, and especially to other individual profiles.

There will also be links to the Warehouse of Opportunities and to the 50+ Personal Development Academy.
Selection of dissemination material contents

The dissemination material summarizes the main objectives of the Awareness Campaign. The contents will be divided into the sections listed below:

- Introduction to previous research.
- Objectives.
- Addressees.
- Methodology.
- Action Plan.
- Involved Institutions.
- Links to the BALL website, the Warehouse of Opportunities and the 50+ Academy for Personal Development.

An example of the materials can be found on the website: www.ball-project.eu.
AWARENESS ASSESSMENT PLAN AND EVALUATION OF IMPACT

It is important to carry out a final assessment through which we can know the level of perception of the campaign messages as well as the level of involvement and response of the stakeholders addressed. The evaluation plan includes both external and internal processes:

- An external evaluation with a standard questionnaire for assessment and feedback purposes that will be used/distributed amongst those attending the awareness campaigns who wish to collaborate, so that some data can be obtained about the personal perception of interest/usefulness with regard both to the awareness campaign and to the aims/strategies of the BALL Project.

- The internal evaluation requires analysing the means, resources and dissemination channels which have served to spread the awareness campaign.

- It is also important to collect evidence related to the Awareness Campaign (photographs, press releases, news items, programmes, web analytics, story files etc.).

All this data will be used in a final report meant to examine the strengths, opportunities, weaknesses and difficulties of the campaign. This feedback will prove essential for the design of future actions. The full version of the evaluation is to be found on the website*.

* www.ball-project.eu.
FINAL CONCLUSIONS AND RECOMMENDATIONS

One of the first steps before undertaking the campaign actions is to study the financial possibilities, taking into account that the resources and the time investment require specific staff and the support of expert consultants. Moreover, the proposed actions also require an important financial investment in advertising actions, travelling costs, implicit expenses, necessary resources, flyers, brochures, videos, ads on TV, the press and the radio, web-based support etc.

The results of the pilot experience highlight the importance and necessity of such actions. Both stakeholders and individual citizens have pointed this out. Moreover, most of the addressees admitted their ignorance about these topics as well as their high interest in knowing about lifelong learning and the myriad of new opportunities which are still open for the third age, especially the possibility to rediscover themselves and choose different paths in their lives.

Most of the participants interested in the pilot experience have requested a higher degree of accessibility to the general public. Some of the suggestions have pointed out the need to disseminate the information mainly through radio, press, and TV, since this is the only way to reach the general public. Obviously, as has already been said, this entails considerable additional cost.

From the evidence and feedback gathered, it becomes clear that the national, regional and local levels as well as the distribution channels used have proved to be very efficient for the purposes of this campaign.

Finally, as highlighted above, the total success and strong impact goals can only be achieved if the awareness campaign reaches all the addressees: policymakers, social agents, NGOs, associations, institutions, employers and individuals from different generations.

COMPLEMENTARY MATERIAL

As an example of the campaign, we have prepared different materials and resources that were used in a previous pilot experience. These are only drafts but can be used as models for future actions.

Examples of an Awareness Campaign Schedule, a flyer and a presentation are to be found in Annex 1 and on the website: www.ball-project.eu where reports from pilot awareness campaigns in Spain are also to be found.
2. Personal Development Academy
MAIN GOAL

Our aim is to strengthen the position of individuals in their third age by enhancing their attitude and opportunities in the latter part of life.

Why do we need a Personal Development Academy?

In the era of the cult of youth the large population of older people is perceived as a uniform age mass, which leads to stereotyping and discrimination whereas older adults themselves feel ignored and useless. Unfortunately, they are experiencing more and more restrictions in many areas of everyday life, such as social care, commercial goods and services, access and quality of services provided by institutions and access to education. They are at risk of losing jobs and have difficulties in finding new ones.

It should be noted that such traditional “negative” attitudes to older adults are at present more or less common to people at all ages. They are rooted in circumstances which were in many ways fundamentally different to those now prevailing in society. Up to present times a relatively sharp division has existed between three periods of life: the preparative age, the working age and the retirement age. This is gradually changing and it is becoming more and more important that people in general take a more holistic look at their life than they have previously done.

This is why people gradually entering the third age, i.e. above fifty to fifty five years of age, should look at themselves and their situation and ask how they want to spend the latter part of their lives. Examine their desires and dreams and search for opportunities to fulfil those dreams. What are the obstacles, can they be overcome, what are their strengths, what risks would they be ready to take: a sort of a personal SWOT analysis.

The big challenge of our times is to provide holistic support for the personal development of adults, through teaching them how to effectively use cognitive resources and lead a healthy and active life in the modern world.

Such a preparation should embrace acquiring new competences and skills, updating knowledge from many spheres of life, especially concerning self-management, age-management, health, social services, labour market, education, culture, economy and law, tourism, new technologies. Special emphasis should be put on giving people access to modern technology, the multi-language global community and the achievements of contemporary science and culture. Lifelong learning helps us to develop and maintain a positive attitude to learning both for personal and professional development.
We should be active through lifelong learning, because this activity:

- boosts our confidence and self-esteem,
- makes us less risk averse and more adaptable to change when it happens,
- helps us achieve a more satisfying personal life,
- challenges our ideas and beliefs,
- can be fun.

**SPECIFIC GOALS**

The goal of the 50+ Personal Development Academy is to prepare people for the latter part of life. The framework programme proposed gives professional support for preparing a personal development plan and adapting to the changing conditions of life some years before the actual retirement comes, but it is also addressed to those already retired. It is a matter of:

- Increasing the social and self-awareness of educational needs of adult learners.
- Emphasizing the role of adult education in the latter part of life.
- Improving the quality of life – gaining new knowledge and skills gives us the courage to undertake new challenges, increases our self-confidence, helps to overcome low self-esteem and to remain intellectually active for a longer time.
- Improving physical and mental health – interpersonal relationships and new friendships make us feel better, increase our life satisfaction, influence our physical activity and positive emotions, and make us take better care of our appearance.
- Gaining new skills and qualifications – helpful for undertaking new professional and social roles and strengthening self-esteem and the sense of being needed.
- Going back to one’s passion and interests, for which we did not have time earlier because of our many professional and family commitments.
- Developing motivation to gain knowledge and skills, which are going to be helpful in undertaking a new business or social activity, and will prevent social exclusion.
- Creating a new image of a retiree, independent, open to changes, willingly and actively participating in the modern world.
The Personal Development Academy is a platform and a forum developed to give the best professional, multifaceted assistance for these activities, incorporating courses and course programmes, as well as individual assistance, to meet the needs of different groups of people: those preparing for an enjoyable and active retirement; those already in retirement who wish to reconsider their situation; those over 50 who are still on the labour market wishing to reinvent themselves, embark on a new career.

Lifelong learning is a key element of active aging, because it enables people to develop new skills to the end of their professional careers and during retirement, thus promoting social functions and well-being. The educational achievements of adults are taken into consideration in the index of knowledge and skills available in the country’s economy. This index can be captured through the formal level of education and training acquired by adults. Education strengthens the potential of people to actively participate in society through paid employment, volunteering, active participation in civic life and the resourcefulness of independent life. Learning is also essential for social inclusion and active citizenship.

Grown-up people are not all alike, and they certainly have very different wishes and needs. The need for self-examination of this kind at this stage of life, some years before retirement, is not obvious. People are used to prepare for their life in their youth rather than in their middle or old age. The Personal Development Academy is therefore a new concept, offering tools and a methodology, a new social understanding and awareness for the opportunities inherent in the latter part of life beyond the traditional preparations for retirement.

The key to improve the quality of life of people entering retirement is:

- thinking about oneself through permanent development,
- focusing on constant acquisition of knowledge,
- setting new standards and awareness of limitations and barriers,
- reviewing the actions taken,
- planning future solutions.

We are witnessing changes to the stereotype of the role of older adulthood, and it is by no means true that people approaching retirement do not want changes, development and successes.
ADDRESSSEES

The direct target group of the courses of the Personal Development Academy is people aged over 50 years. This group includes working people, as well as retirees who want to prepare for the next stages of their lives.

SUBJECT AND METHODOLOGY

The Personal Development Academy is a comprehensive programme which encourages people to take actions to enhance their health, financial well-being, social connectedness, and overall quality of life.

The motivations of the workshop and course participants can be different, and so can the forms of learning, that is why the educational offer needs to be very varied and embrace:
As a result, both the selection of content and the methodology of the courses, workshops, meetings etc. within the framework of the academy will be based on the motivation of the participants themselves.

**THEMATIC MODULES**

The presented thematic modules can be implemented as separate blocks of issues allowing for the acquisition of concrete skills, social competences and knowledge. At the end of each module the users are directed to sections of the Warehouse of Opportunities, to make it easier for them to find potentially interesting and important resources in the virtual space.
**MODULE 1. Self-management and age-management**

The course helps to become an even more effective self-manager of one’s career, family, health, personal, and professional relationships. This programme will help participants to recognize the self-managing strategies behind their best achievements.

The workshops will help participants to understand how to cope with stress; help them to build their own motivation programme. They will improve their mood so they can become more happy and confident.

**Module 1. Self-management and age-management**

<table>
<thead>
<tr>
<th>THEMES</th>
<th>SAMPLE SYLLABUS</th>
</tr>
</thead>
</table>
| 1. Self-image – I am getting to know myself | My personality, my self-esteem  
Self-acceptance, accepting personal needs, areas of preferences.  
Skills possessed, key abilities in searching new directions of self-development.  
Creativity, cooperation, ability to adapt to new conditions. |
| 2. How to preserve happiness?               | Burnout-warning signals, self-diagnosis and possible remedial measures.  
Well-being, i.e. good humour and optimism.  
Securing resistance and endurance, i.e. self-awareness and synchronization of optimal tasks.  
Ways of keeping youth and vitality, i.e. how to strengthen your body.  
Achievements, triumphs and successes – an affirmation for future challenges, resolutions. |
| 3. Active aging                             | Physical fitness, activity as an essential characteristic of modern times.  
Sets of activities improving mental fitness.  
Art and culture, an integral part of development.  
Social integration and entertainment perceived as activating the society.  
Planning, i.e. how to prepare one’s own plan of activities and development.  
Ways of overcoming difficulties during planning and implementation of personal development actions.  
Personal diary of activities, i.e. from planning to action. |

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:

MODULE 2.
Social relationships

One of the conditions of emotional well-being is being involved in many areas of life. In order to maintain a positive self-image, the individual should undertake new types of activity, replace lost roles with new ones. Late adulthood brings changes in previously performed social roles, brings a change of position and social relations. Coping with this reorganization is one of the developmental tasks posed by old age. Maintaining activity and maintaining social relationships is important for positively experiencing this latter part of life, but there are many factors influencing the positive reorganization and preparation of that period.

Module 2. Social relationships

<table>
<thead>
<tr>
<th>THEMES</th>
<th>SAMPLE SYLLABUS</th>
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</thead>
<tbody>
<tr>
<td>1. Interpersonal relationships</td>
<td>Communication.</td>
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<tr>
<td></td>
<td>Building relations with nearest environment.</td>
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<tr>
<td></td>
<td>Building and cultivating peer and intergenerational relationships.</td>
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<tr>
<td></td>
<td>Caring about one’s personal identity.</td>
</tr>
<tr>
<td>2. Co-participation and</td>
<td>Social activity, associating and companionship.</td>
</tr>
<tr>
<td>co-responsibility</td>
<td>Cultivating tradition (national, cultural, family, religious etc.).</td>
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<td></td>
<td>Feeling of subjectivity and feeling part of a community.</td>
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<tr>
<td></td>
<td>Building relations with neighbours, family.</td>
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<td></td>
<td>Building intra-generation volunteering.</td>
</tr>
</tbody>
</table>

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:
Health and Physical Activities; Relations and Companionship; Life Skills; Hobbies; Leisure; Culture.
Many factors can affect the quality of life. Physical health and independence, the ability to self-service, earning and performing daily activities, social relations – relationships with others, socializing and sexual activity, security, mobility, freedom and independence. The opportunity to learn, develop skills, participating in recreation, development of interests, employment – these are just a few factors that affect our quality of life.

### Module 3. Quality of life

<table>
<thead>
<tr>
<th>THEMES</th>
<th>SAMPLE SYLLABUS</th>
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<tbody>
<tr>
<td>THEMES</td>
<td>SAMPLE SYLLABUS</td>
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<tr>
<td><strong>2. Nutrition</strong></td>
<td>Therapeutic nutrition.</td>
</tr>
<tr>
<td></td>
<td>Healthy eating.</td>
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<td></td>
<td>How to stretch our budget to pay for healthy food.</td>
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<td></td>
<td>Nutrition and illness prevention.</td>
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<td></td>
<td>Adjusting nutrition to your age.</td>
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<tr>
<td></td>
<td>Interaction between medications and diet.</td>
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<tr>
<td><strong>3. Physical activity</strong></td>
<td>Recommendations on physical activity for health.</td>
</tr>
<tr>
<td></td>
<td>Ways to maintain and improve strength, flexibility and endurance.</td>
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<td></td>
<td>Review of best practices to promote physical activity tailored to age.</td>
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<td></td>
<td>Preventing non-communicable diseases in the workplace through diet and physical activity.</td>
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<td></td>
<td>Recommended levels of physical activity for adults and older adults.</td>
</tr>
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<td></td>
<td>Good habits for active ageing.</td>
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<td></td>
<td>Team activities, travel and social integration.</td>
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<tr>
<td><strong>4. Safe housing</strong></td>
<td>Adapting the life environment to the abilities diminishing with age.</td>
</tr>
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<td></td>
<td>Helping older adults and people with disabilities stay independent.</td>
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<td></td>
<td>How to live safely in our homes.</td>
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<td></td>
<td>Provisions designed to make it easier for people to access long-term services and supports.</td>
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<td></td>
<td>Age restrictions and housing conditions.</td>
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<td></td>
<td>New technologies and techniques supporting the life of dependent elderly people.</td>
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<td></td>
<td>Overcoming architectural barriers.</td>
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<tr>
<td><strong>5. Improving health and self-care</strong></td>
<td>Civilization diseases.</td>
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<tr>
<td></td>
<td>Chronic diseases.</td>
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<td></td>
<td>Long-term care.</td>
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<td>Supporting institutions.</td>
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<td></td>
<td>How to adapt to life in illness.</td>
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<td></td>
<td>Convalescence after a long illness/surgery.</td>
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<td></td>
<td>Support for care assistants of people with chronic disease (institutions, law, organizations, knowledge and skills, psychological support).</td>
</tr>
<tr>
<td><strong>6. Elder justice</strong></td>
<td>Help to keep older adults safe from elder abuse and financial exploitation.</td>
</tr>
<tr>
<td></td>
<td>Legislation for the protection of the rights of the elderly.</td>
</tr>
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<td></td>
<td>Human rights in the life of older people.</td>
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<tr>
<td></td>
<td>Organizations acting for the benefit of older people.</td>
</tr>
</tbody>
</table>

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:

- Financial Literacy; Information and Communication Technology;
- Health and Physical Activities; Rights and Obligations; Relations and Companionship; Life Skills.
MODULE 4: 
Active participation in the labour market

The transformation of the structure of the population that is taking place in Europe will play a significant role in shaping the current and future labour market. Analyses and forecasts of demographic processes for the coming decades are the following:

- aging of the population,
- shrinking of the potential labour force due to the aging of these resources,
- growing load of people in post-productive age on the working population.

This state of affairs requires primarily increasing the level of activity of the 50+ age groups. The principal goal of all actions aimed at increasing the activity of the elderly on the labour market is to give them the opportunity to be socially productive as long as possible.

The subject matter of the proposed activities will revolve around the following issues:

- updating skills, retraining,
- continuing education,
- raising skills concerning adaptation and re-adaptation to the changing labour market,
- skills of active job search,
- educational activities concerning age management, flexible forms of employment, the optimal use of the human capital of employees etc.

Active participation of people in post-productive age in the labour market is a necessity from the macro-economic as well as the micro-economic point of view. The European labour market sees many advantages in employing older workers, such as their greater work experience, availability, sense of responsibility and duty, patience and balance. From a social point of view, work is an important element of the mechanism to ensure a sense of social security in older age.
Module 4. Active participation in the labour market

<table>
<thead>
<tr>
<th>THEMES</th>
<th>SAMPLE SYLLABUS</th>
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</thead>
<tbody>
<tr>
<td>Older employees</td>
<td>Raising qualifications.</td>
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<tr>
<td></td>
<td>Re-adaptation to changing work conditions.</td>
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<td></td>
<td>How to prepare an individual career development plan.</td>
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<td></td>
<td>Continuing education in chosen fields.</td>
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<td>How to seek employment effectively.</td>
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<td>Flexible forms of employment.</td>
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<td>Soft training, aimed at gaining or strengthening the competences facilitating</td>
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<td></td>
<td>finding and maintaining a job.</td>
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<td></td>
<td>Acquisition of new skills.</td>
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<td></td>
<td>How to find financial support, loans/grants to set up one’s business.</td>
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<tr>
<td></td>
<td>Preventing burnout, psychological support.</td>
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<td></td>
<td>Volunteering as a way to remain professionally active or return to the labour</td>
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<td></td>
<td>market.</td>
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</tbody>
</table>

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:

Financial Literacy; New Skills and Career; Information and Communication Technology; Rights and Obligations; Relations and Companionship; Life Skills.

MODULE 5.
Economy (financial safety)

Many older adults struggle with rising housing and health care bills, inadequate nutrition, lack of access to transportation, diminished savings, job loss and high costs of treating chronic diseases. Older women typically receive less annually in retirement benefits than older men due to lower lifetime earnings, time taken off for taking care of children, occupational
segregation, which places them into lower salary range, and other issues. Millions of older adults are economically insecure, either living at/below poverty or one financial crisis away. Material conditions are a key element of life situation.

The programmes aim at helping older adults to use wisely their capital resources and manage their money better.

An important factor which makes the quality of life of older people is the sphere of financial safety. Knowledge of the possibilities of using financial services and banking products can encourage the safe placement and multiplying one’s financial resources. This is all the more important because after retirement a vast majority of older people has no sources of income beside the retirement pension and this always means lower income. Material conditions are a key element of life situation.

Module 5. Economy (financial safety)

<table>
<thead>
<tr>
<th>THEMES</th>
<th>SAMPLE SYLLABUS</th>
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</thead>
<tbody>
<tr>
<td>1. Employed</td>
<td>Personal economic safety.</td>
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<tr>
<td>people</td>
<td>Financial Literacy.</td>
</tr>
<tr>
<td></td>
<td>Loans, stock investments.</td>
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<td></td>
<td>Getting grants for professional development.</td>
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<td>How to increase income.</td>
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<td>Consumer protection.</td>
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<td></td>
<td>Rationalization of costs of living.</td>
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<td></td>
<td>Financial retirement plans.</td>
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<td></td>
<td>Individual analysis of the financial situation.</td>
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<tr>
<td></td>
<td>Sources of additional income.</td>
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<tr>
<td>2. Retirees</td>
<td>Managing money and avoiding scams.</td>
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<tr>
<td></td>
<td>Debt and savings.</td>
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<td></td>
<td>Self-economic security.</td>
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<td></td>
<td>Financial literacy.</td>
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<td></td>
<td>Using prepaid cards.</td>
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<tr>
<td></td>
<td>Consumer protection.</td>
</tr>
<tr>
<td></td>
<td>Rationalization of costs of living.</td>
</tr>
<tr>
<td></td>
<td>Financial preparation for life in retirement.</td>
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<tr>
<td></td>
<td>Individual analysis of the financial situation.</td>
</tr>
<tr>
<td></td>
<td>Sources of additional income.</td>
</tr>
</tbody>
</table>

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:

Financial Literacy; New Skills and Career; Information and Communication Technology; Rights and Obligations.
MODULE 6. Information technology

When adults join the online world, digital technology often becomes an integral part of their daily lives. Older adults say they would need assistance learning how to use new devices and digital services. Not surprisingly, this concern about “going it alone” with new technologies is especially acute among older adults with limited exposure to these devices. Social networking sites can offer an additional venue for connection and socializing with others. Digital technologies can satisfy all kinds of needs. In the era of quick technological progress the older generation may feel more and more isolated and marginalized, and that is why constant updating of ICT knowledge and skills determines the quality of life.

Module 6. Information technology

<table>
<thead>
<tr>
<th>THEMES</th>
<th>SAMPLE SYLLABUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The use of modern electronic devices</td>
<td>Thematic computer courses at different skill levels.</td>
</tr>
<tr>
<td></td>
<td>Everyday use of cell phone and smartphone.</td>
</tr>
<tr>
<td></td>
<td>Selection and configuration of devices for our needs.</td>
</tr>
<tr>
<td></td>
<td>Rules for safe use of electronic devices.</td>
</tr>
<tr>
<td>2. Everyday use of a computer</td>
<td>Secure on-line shopping- cheaper and no queues.</td>
</tr>
<tr>
<td></td>
<td>On-line banking – pay your bills without going out.</td>
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<td></td>
<td>Social and medical services.</td>
</tr>
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<td></td>
<td>Official procedures online.</td>
</tr>
<tr>
<td>3. Computer and free time</td>
<td>Relax with the internet.</td>
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<td></td>
<td>Internet – a mine of knowledge.</td>
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<tr>
<td></td>
<td>Processing of digital pictures.</td>
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<td></td>
<td>Be in touch – safe e-mails, social portals, communicators.</td>
</tr>
<tr>
<td></td>
<td>Preserve your memories.</td>
</tr>
<tr>
<td></td>
<td>Digital media (e.g. books, audio books, films, radio programmes etc.).</td>
</tr>
<tr>
<td></td>
<td>Travel.</td>
</tr>
</tbody>
</table>

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:

Information and Communication Technology; Life Skills; Hobbies; Leisure.
MODULE 7.
Free time management

The pursuit of a career, fulfilment in working life, does not foster good habits of spending leisure time in an interesting and effective way. The leisure and free-time phenomenon has acquired increasing significance as the various social and cultural transformations of work have taken place. It is understood that “retirement” constitutes the dividing line between the life stage occupied by obligations and that determined by free time and the absence of duties linked to work. This module would deal with the management of free time that senior citizens come across when they retire and during the third age, showing how this new free time can be effectively managed along with leisure. During the retirement process and above all at the ageing stage, it is very important to carry out a suitable management of free time and leisure, since this aspect has a direct connection with emotional and physical well-being.

Likewise, the module will encourage the utilization of strategies and alternatives that can favour an optimal use of leisure time by seniors.

Module 7. Free time management

<table>
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<tr>
<th>THEMES</th>
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</thead>
<tbody>
<tr>
<td>SAMPLE SYLLABUS</td>
</tr>
<tr>
<td>1. Free time management</td>
</tr>
<tr>
<td>Work–life balance.</td>
</tr>
<tr>
<td>Cultivating social contacts.</td>
</tr>
<tr>
<td>Effective time management (planning and realization of the tasks undertaken).</td>
</tr>
<tr>
<td>The art of good planning.</td>
</tr>
<tr>
<td>2. Forms and ways of spending free time</td>
</tr>
<tr>
<td>Discovering and cultivating one’s interests.</td>
</tr>
<tr>
<td>Personal development.</td>
</tr>
<tr>
<td>Age restrictions and forms of activity.</td>
</tr>
<tr>
<td>3. Cost optimization of spending free time</td>
</tr>
<tr>
<td>How to reduce costs.</td>
</tr>
<tr>
<td>The ability to search for the best offers.</td>
</tr>
<tr>
<td>Social initiatives.</td>
</tr>
<tr>
<td>The opportunity of getting organized while realizing one’s passions.</td>
</tr>
<tr>
<td>Dissemination of good practices.</td>
</tr>
</tbody>
</table>

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:

Health and Physical Activities; Life Skills; Hobbies; Leisure; Culture.
MODULE 8.
Voluntary service

A growing number of adults aged 50 and older are interested in performing volunteer work and communities are clamouring to recruit them, especially if they have professional and specialized skills that may not be readily available in local labour markets.

The importance of volunteering as a force that generates a real change both in individuals and within this twenty-first century aged society as a whole is huge. The aims of these training plans include working with the types of learning that are related to altruistic work and voluntary services, favouring the acquisition of capabilities amongst volunteers while simultaneously promoting their maturity as individuals as well as their social inclusion, making them feel useful and valued by society. Volunteering offers a way for adult people to share with their community their skills, knowledge, and experience. Volunteer work fosters a changed attitude to life, career and social role. Moreover, it is a good opportunity to acquire new skills and use experience and life wisdom.

Module 8. Voluntary service

<table>
<thead>
<tr>
<th>THEMES</th>
<th>SAMPLE SYLLABUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Introduction</td>
<td>The meaning of voluntary service.</td>
</tr>
<tr>
<td></td>
<td>The influence of voluntary service on the volunteer’s quality of life.</td>
</tr>
<tr>
<td></td>
<td>Why is understanding of volunteering important to non-profit organizations?</td>
</tr>
<tr>
<td></td>
<td>What kind of organizations need older adults as volunteers?</td>
</tr>
<tr>
<td>2. Preparation</td>
<td>How to become an adult volunteer.</td>
</tr>
<tr>
<td></td>
<td>Profiles of hosting organizations and of the volunteering activity.</td>
</tr>
<tr>
<td></td>
<td>Intergenerational volunteering.</td>
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<tr>
<td></td>
<td>Peer volunteering.</td>
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<td></td>
<td>Competence volunteering.</td>
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<tr>
<td></td>
<td>Legal aspects of volunteering.</td>
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<tr>
<td></td>
<td>Integration – meetings with other volunteers.</td>
</tr>
</tbody>
</table>

Information on these issues would be found on the following “racks” in the Warehouse of Opportunities as described in chapter 3:

New Skills and Career; Information and Communication Technology; Health and Physical Activities; Rights and Obligations; Relations and Companionship.
EXPECTED RESULTS

1. Counteracting the effects of demographic changes on single households by raising the level of activity understood in the wider sense; adults and older adults who implement an individual development schedule will be more likely to go out, thus increasing their motivation for further development. Bolder and more self-confident individuals may be more involved in social life, take part in events organized by public institutions, support centres and public benefit organizations.

2. During the course of the Personal Development Academy individual development programmes will be worked out that enhance social activity, mobility, improve coordination and acceptance of one’s own body.

3. Showing the value of life at every stage of development regardless of age, thereby overcoming the frustrating trend of the cult of youth; by raising self-esteem, promoting higher values and social values, for example, intergenerational communication, old age as a source of individual and social knowledge and experience.

4. Counteracting various forms of discrimination occurring in the changing socio-cultural situation in recent years, particularly age discrimination; a directory of recommendations will be worked out and promoted based on the experience and knowledge acquired during meetings with the participants of the academy.

5. Improving the quality of life. Participants work on improving their attention and memory; they deepen their knowledge about themselves (self-awareness) in different stages of life. Thanks to the activity, especially older adults will feel less isolated and marginalized, which can be helpful in reducing their anxiety and depression, and thus people who get stronger will become better partners in intergenerational dialogue, will become ambassadors of their environment and in their communities, encouraging peers to undertake a variety of activities.
TIPS FOR TRAINERS

Trainer of older adults is a profession that requires specific knowledge and competences. Adults who undertake educational activities have enthusiasm and a strong cognitive motivation; they are engaged in the process of learning. Adult students want to be fully aware of the knowledge and skills they acquire, and consequently want to influence the content of the educational programmes. People responsible for developing older adults education, as well as teachers, should regularly update their knowledge on the aging process.

POSSIBLE BARRIERS
IN THE WORK WITH OLDER ADULTS

**Inflated self-esteem** – among older adults there are people who have extensive professional experience and as a result they are convinced that they do not need any changes in their professional or personal competences. They are certain that they are well enough prepared to pursue their goals, adapt to new social roles, and cope with new challenges.

**Low self-esteem** – older people frequently fall into the inferiority complex, caused by professional inactivity, difficulties in finding a job or the feeling of loneliness. As a consequence they lose belief in their possibilities and when they start learning they are convinced that they will not be able to gain new knowledge or take on new challenges.

**Lack of motivation** – older adults do not know what to expect from the course/training. Often they do not realize what knowledge and skills they need to begin the new stage in life. Frequently they do not care at all to make any changes in their professional or personal life. They find it difficult to see any benefit from new educational activities; they stereotypically believe that education is the concern of the young.
Pride – some people in the group, no longer professionally active, may have occupied prestigious positions and social functions in the past and may have enjoyed respect and recognition. Such people may have a feeling of superiority and may fear to destroy their image of a serious and stable person. They try to convince themselves that people with their status do not need to learn and expose themselves to ridicule.

Health condition – The emergence of age-related diseases, gradual deterioration of health and the need for continual treatment is a natural phenomenon for people over 50. Impaired vision or hearing as well as cardiovascular diseases become very common at that age. Poor health may therefore be one of the reasons why people choose not to pursue education, and it can even be a contraindication to some kinds of training; this is why its organization should be adapted to the constraints in this age group.

Environment – training place improperly chosen, poor lighting, poor sound system, room temperature – too high or too low, blinding sun, noise etc.

Rigidity of thinking – thinking based on established patterns, determined by the experience acquired, resulting in a false sense of security and resistance to changes.

Helplessness towards changes – all of us can observe the constant changes in the working world, the world of technology, changes in industry and economy. Older people may feel confused by those changes and convinced that no matter what they did they could not keep up with them. Such an attitude makes them withdraw and remain passive.

Lack of self-confidence – older people often have poor belief in their abilities. They fear failure or being ridiculed by the group or co-workers.

RECOMMENDATIONS FOR STAKEHOLDERS ORGANIZING PERSONAL DEVELOPMENT ACTIVITIES

In the process of preparing and implementing courses/training devoted to preparation for retirement, it is necessary to develop methods of motivational impact which will stimulate the participants to undertake and continue educational activities. This process should involve not only coaches, but should be supported by psychologists, educational advisors, career counsellors, and sometimes family members and friends (the so-called significant others whose opinion is important for the given person).
Often, when cooperating with older adults, an intervention aimed at changing beliefs, preferences, ways of thinking or feeling may become necessary. Some people realize only at that moment that it is time to change, because it may be the last such opportunity for self-realization, for a different quality of life ahead of them.

Guidelines for the process of efficient recruitment and effective incentives for the participants need to be worked out while preparing educational activities for older adults. It refers to the stage of inviting them to those activities as well as the actual activities, bearing in mind to diagnose accurately the motives of a given person interested in participating in the process of education. To this end, the team responsible for the process of education should include also psychologists, career counsellors, educational advisors, and where necessary, coaches and therapists, to attain the planned objective and long-lasting effect.

Considering the fact that there is a noticeable tendency to perceive stereotypically the cognitive level and the level of competence of older adults, knowledge from the field of physiology and developmental psychology should be proposed and promoted, as it can contribute to the gradual, systematic change in the perception of the potential of older people.

In the opinion of psychologists, topics from developmental psychology should be included in the training (human development in the course of life – an overview of developmental changes).

When planning and implementing the training it must be remembered that adults manifest different levels of cognitive, intellectual and personality maturity. They cannot therefore be treated as a uniform group. They require an individualized approach.

Education in groups is mostly used for people aged 50+ and 60+, as it gives the possibility to conduct exercises and discussions, and in the case of people over 60 it plays a considerable affiliation role – gives a sense of protection from loneliness and stimulates social contacts. It is good to work in small groups, preferably 8 people.
CONCLUSION

Central to the philosophy of the 50+ Personal Development Academy is the belief that small lifestyle changes can produce big results and that people can be empowered and supported to cultivate health and longevity. Equally important, the programme encourages mastery—developing sustainable behaviours over time.

This programme is an engagement and incentive programme designed to educate, encourage, and support baby boomers and older adults to take actions to improve their health, finances and general well-being and to contribute more to their communities and society.

The educational endeavours of adults and older adults are a crucial component of successful aging. Only through education can they grasp the changing reality and adapt to those changes. The result of such actions and of adopting such an attitude to education is taking responsibility for one’s life and shaping it by oneself.

Governments, employers and other stakeholders are responsible for supporting programmes tailored to the needs of the individuals entering the third age.
3. Warehouse of Opportunities
MAIN GOAL OF THE WAREHOUSE

A Warehouse of Opportunities provides individuals over 50 with a broad and diverse selection of opportunities to help them make their plans and wishes for their personal developments come true for their own benefit and for that of society. The golden rule is that each individual is in control of seeking and finding the opportunities.

WHY DO WE NEED A WAREHOUSE?

The Warehouse of Opportunities for the Third Age is an innovative, new and exciting concept. It is meant to be a pool of opportunities for individuals, employers, trade unions and other stakeholders concerned with the third age. The concept is built on the findings and conclusions presented in the project reports on the mapping and survey exercises in the three partner countries and the compiled comparative reports*. This pool will provide a varied selection of possibilities available to individuals above 50 years of age, which they would find useful in preparing themselves for the third age in accordance with their own choices and capabilities following their own assessment of their desires. As presented in these guidelines, the warehouse is the third step of preparation for the third age following Awareness Raising and Personal Development. In short: after becoming aware of your values and interests, having identified your strengths and desires through personal development, the warehouse is there to provide you with a selection of opportunities.

* www.ball-project.eu.
The research results of the BALL project show clearly that preparation for retirement is gradually changing. The traditional courses on preparation have mainly focused on practical matters while “softer” issues focusing on activating the body and mind are increasingly being incorporated to encourage the individuals “to discover their own selves, rethink their situation, reinvent themselves and look at the inevitable changes in life and work as opportunities...” In particular, the findings of the surveys indicate clearly that individuals in their third age want to be in charge of their own preparations. The warehouse gives them the tools for doing so and therefore uses their time in the third age as profitably as possible.

The warehouse is an exciting and innovative model and an important project to embark on in all societies that are concerned with the well-being and welfare of their citizens. In these guidelines and recommendations the warehouse is designed to give individuals in their third age an opportunity to plan for their activities in the latter part of life. Upcoming generations, however, might want to start earlier. People in their thirties and forties might look differently upon the third age and want to plan for it much earlier. An interesting idea is to extend the warehouse to all stages of life. Possibly a “life-plan” and a warehouse of opportunities is needed for all ages in our constantly changing world.

WAREHOUSE TITLE

The title, Warehouse of Opportunities for the Third Age, suggests that the warehouse is a pool of all means and resources available to people in their third age who want to bring about changes and embark on new paths in life, one way or another. In the warehouse they would find the choice of tools to facilitate the realisation of their plans and wishes.
VISUALIZATION OF A VIRTUAL WAREHOUSE

Construction

The warehouse will be a virtual space, containing racks and shelves for the different means and resources where each individual can seek the means and resources he or she needs. Some will arrive with a shopping list from a self-examination exercise, others will know what they want without help and still others will never need anything off the shelves.

The idea of the warehouse as an Internet platform, in the form of a web portal containing webpages which are continuously serviced and updated, has dominated throughout the development process. However, the wish for some kind of a physical entrance to the warehouse has also been expressed. It would be like a small office where assistance and guidance to the warehouse is offered. This place might have a small coffee shop where one could communicate with peers who are also seeking guidance through the warehouse. Such a meeting place would serve a double purpose. It would enable those not confident in using computers to get appropriate assistance. It would also play an important integration role providing opportunities to exchange thoughts, opinions and create new relationships.

The establishment and operation of such physical services should, however, be separated from the establishment and running of the virtual warehouse itself. It would be optional to each country, city or organization operating a Warehouse and financed accordingly by that entity.

Contents

The online digital Warehouse of Opportunities is intended to be designed and structured similar to a physical warehouse, i.e. with many racks, each of which can contain many shelves with different offers. Each rack and shelf is supposed to have its own number and name. Before an individual visits to examine the racks and shelves, an overview of the opportunities/products available in the warehouse is presented together with a methodology on how to reach out for these opportunities and use them. The main racks suggested are shown in the table below. Those are the subject classes that have been most frequently named in the BALL survey results and during discussions in the brainstorming meetings held in preparation of the warehouse. These racks correspond to the contents of the different modules suggested in the Personal Development Academy.
Racks

<table>
<thead>
<tr>
<th>Financial Literacy</th>
<th>New Skills and Career</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information and Communication Technology</td>
<td>Health and Physical Activities</td>
</tr>
<tr>
<td>Rights and Obligations</td>
<td>Relations and Companionship</td>
</tr>
<tr>
<td>Hobbies</td>
<td>Life Skills</td>
</tr>
<tr>
<td>Leisure</td>
<td>Culture</td>
</tr>
</tbody>
</table>

Suggested definitions of the shelves that might be realized for each rack are listed at the end of this chapter.

The contents or “products” to be found on the shelves of the warehouse are not to be used in the warehouse itself. The warehouse does not produce anything itself; it is only a source of information. Its racks and shelves are filled with offers from services and goods providers operating outside the warehouse such as institutions, companies, educational institutions, consultancies and coaches, job-hunting services etc. The offers accepted in the warehouse would need to be quality controlled. The warehouse operation should include an on-going follow-up on the availability of products and services to meet upcoming needs and demands.

The warehouse contents will vary between countries regarding both the languages and the opportunities offered. It is not realistic to start constructing a large multinational warehouse. It is recommended that separate warehouses be set up in different countries, while keeping the structure similar and creating links between them with the ability to link to activities in another warehouse. A future structure could be envisaged as an umbrella or a framework through which all offers in all warehouses could be assessed.
Maintenance and hosting

The warehouse would be realized on an Internet platform, in the form of a web portal containing webpages which are continuously serviced and updated.

The opportunities offered in the warehouse might be available within the country or abroad, some only regionally available, some offered through unions and associations, possibly through one employer only, others generally available. Some potential opportunities to be offered can be found in the Mapping Report for each of the participating countries*, but it is important to look to future developments, for example in technology, when designing, supporting and supplying the warehouse.

The basis for the operation could be under the auspices of appropriate authorities, possibly with a quality assurance through governmental or regional associations. It may possibly be run and operated by the social partners, unions and associations who have stakeholders’ interests in the well-being of their employees and members for the benefit of both the individuals and the society as a whole.

The best possible hosting arrangements may vary between countries. If centrally operated and hosted through governmental or regional authorities, the operation may be slower and less responsive to changes, while a centralized access might be accessible on a wider scale. In some countries a better hosting option could be through the social partners or through the human resource departments of municipalities and firms. The definition of the scope and target group of the warehouse in question may also vary.

A test model of a Warehouse of Opportunities might be hosted on U3A websites in the partner countries, in Europe and around the world.

* http://www.ball-project.eu/content/final-materials
Management and financing

The warehouse should be managed by a steering group that is accountable for operation and financing tasks, continuous assessment of what should be in stock, receiving comments on improvement, marketing etc. The chairman of the steering group could act as an editor. An inventory guard and technician keeps account of the stock and fills the shelves on request and keeps the website/portal secure and up to date.

The warehouse needs to be securely financed and its running operation guaranteed. The suitable model may vary between countries and regions. It is recommended that a rental price be set on each “shelf” space so as to create a source of income, being, however, aware of possible conflicts of interests, and unfair or unreliable offers. The most secure model would, however, be a stable source of support from public entities and/or social partners securing, among other things, the salaries of the operator(s). A minimum fee could be requested from customers for their first time entrance to the Warehouse of Opportunities.

It is suggested that the financing of the warehouse is done by employers, trade unions, local authorities, innovation funds or banks. Grants from innovative funds or from the European Erasmus+ programme might also be sought while building and starting the warehouse.

If a physical entry facility were created, it would need additional support and would be the responsibility of those creating it.

Marketing

The concept of the Warehouse of Opportunities is new on the market and therefore needs to be carefully marketed. It might be done through a special event where all available opportunities are introduced at one “physical” site and where a presentation on the warehouse is provided. An invitation could be sent out to various associations and organisations of people in their third age. Also a nationwide opinion poll might be conducted in order to get more ideas on the contents of the warehouse and also as a part of making it widely known.

The awareness campaign, as recommended in chapter 1, could be a good instrument to promote and market the warehouse concept. Also the concept of a Personal Development Academy, presented in chapter 2, would be a very appropriate way to guide individuals to seek opportunities through the warehouse.
Realization

The warehouse needs to be planned in some detail. The first steps towards realization could be as follows:

- The planning needs to approach how to access the warehouse, the product selection, and the basis for its operation, the framework in which the offers are presented.
- The opportunities to be offered in the warehouse need to be collected. Several such examples are found in BALL reports.*
- Future trends need to be assessed and incorporated into the selection of offers available, in particular taking technological developments into account.

It is important to ensure the inter-operability and easy linking of the warehouses that may be set up in different countries to suggest a coherent model of their structure and operation.

The schemes should be adaptable to any environment. The models need to be universal enough to allow them to be implemented and used with equal ease by different communities, NGOs, local, regional and national organisations and ministries.

THE FUTURE

The warehouse as proposed here is designed for individuals in their third age, the so-called “baby boomers”. Some might still be active on labour market while others are already retired. This generation is on the average in better health and has generally received better and/or higher education than the generations before them. It is envisaged that the warehouse concept would be needed and in demand by this generation to assist them in making the most of the latter part of their lives. The next generation, people in their thirties and forties, may look differently upon the third age and want to plan for it much earlier.

In the following text the recommendations on how to best realize the Warehouse of Opportunities are summarized.

* http://www.ball-project.eu/content/final-materials.
BALL RECOMMENDATIONS
ON THE ESTABLISHMENT
OF THE WAREHOUSE OF OPPORTUNITIES

Following the results of the BALL research and project work, it is suggested that an important feature of facilitating the preparation for an active and enjoyable latter part of life is to create an accessible information point where individuals get access to all relevant opportunities, and assistance to choose appropriate means to reach the goals they have identified as desirable for their future well-being.

The main features identified and recommended for such an information point, the Warehouse of Opportunities, are as follows:

- **The Warehouse of Opportunities** is primarily a virtual pool, a web portal, where individuals can enter to get access to all relevant opportunities and obtain assistance to find advice, tools and appropriate means to reach their goals and ambitions for a dynamic third age.

- **The Warehouse of Opportunities** should be structured containing “racks” and “shelves”, as in a conventional physical warehouse, where the “racks” would represent main fields of opportunities and the “shelves” would contain the available offers, “products” within a defined sub-field, each “shelf” possibly containing a selection of “products”.

- **The Warehouse of Opportunities** should be realized with the main focus on the age groups above 50, offering “products” giving advice on career changes as well as opportunities to prepare for an enjoyable retirement.

- **The Warehouse of Opportunities** should only contain the relevant information on how and where the different “products” can be reached and accessed, and not the activities themselves. On-line courses for example, cannot be run through the warehouse. The warehouse does not produce anything itself; it is only a source of information.

- **The Warehouse of Opportunities** will necessarily contain different products in different countries and even in different regions within a country. It would preferably be created on a national or regional basis. However it is recommended that opportunities available “abroad” be included. An example of such offers are the opportunities offered through European Union Programmes. Links between different warehouses should be established as far as possible to give access to opportunities across borders. Ultimately
a European Warehouse of Opportunities could be envisaged as an umbrella or a framework of all existing warehouses.

- **The Warehouse of Opportunities** needs to be designed with an attractive and friendly user interface, taking into account that many of those may not be fluently computer literate. It is recommended that where appropriate or needed, a physical office be arranged where potential users could be assisted in approaching and learn how to use the warehouse.

- **The Warehouse of Opportunities** should offer, as much as possible, a complete selection of all available opportunities. A system of quality assurance of the contents (“products”) accepted on the “shelves” needs to be designed in a suitable way for each warehouse and the fields of opportunities offered.

- **The Warehouse of Opportunities** needs to be carefully planned. The database and the structure of the information assembled need to be as simply approached as ever possible. Financial support needs to be guaranteed, and service secured for continuous update. The basis for the operation could be under the auspices of appropriate authorities, possibly with a quality assurance through governmental or regional associations. It may possibly be run and operated by the social partners, unions and associations who have stakeholders’ interests in the well-being of their employees and members for the benefit of both the individuals and the society as a whole.

- **The Warehouse of Opportunities** should be securely financed and its running operation guaranteed. The suitable model may vary between countries and regions. A rental fee could be set on each “shelf” space so as to create a source of income, being, however, aware of possible conflicts of interests, unfair or unreliable offers. It may also be feasible to charge a small user fee for using the warehouse. The most secure model would, however, be a stable source of support from public entities and/or the social partners, securing among other the salaries of one or more operators. It is to be expected that daily running costs will not be high when the warehouse has been established.

- **The Warehouse of Opportunities** is a virtual warehouse with on-line access only. However, physical service facilities could be created to assist potential users in the use of the warehouse. Such physical entries could be combined with otherwise frequented fora, such as cafés or meeting places where people generally meet. The operation and running costs of such services should be separated from the general operation of the virtual warehouse itself.
POSSIBLE OPTIONS OF ORGANIZING A WAREHOUSE OF OPPORTUNITIES

There are several different possible options that can be envisaged for how a Warehouse could be set up, organized and operated. We do not recommend any specific arrangements, as this would call for a careful investigation of the environment in which the Warehouse would operate. Two ideas of how this could be realized are shown in the graphic below.
SUGGESTED CONTENTS OF THE “RACKS” AND “SHELVES” OF A WAREHOUSE OF OPPORTUNITIES

The following is an attempt to list some issues and keywords on issues and opportunities that could be among the offers found on the different shelves of the racks in the warehouse. The organization of the issues, the numbering, naming, and coverage of the racks will always be a matter of discussion when developing the details of the warehouse.

The list and classification below is based on the research and ideas developed in the BALL project. It is by no means a final proposal. The labels on the racks and shelves correspond closely to the issues of the Personal Development Academy modules. See also the schematic pictures at the end of chapter.

<table>
<thead>
<tr>
<th>RACKS</th>
<th>SHELVES</th>
</tr>
</thead>
</table>
| Financial Literacy     | **Information**  
Loans, stock investment and interests.  
Taxes when retiring, debts, mortgages and income.  
Grants for studies.  
Paid leave or study leave.  
Entrepreneurial projects. |
|                        | **Consultation**  
Consultation on pension plans and how to manage living on the pension.  
Consultation on real estate (should one change home before or after retirement, move to a smaller home). and what will become of the profit, if any.  
Consultation on legal and financial matters. |
|                        | **Courses**  
Courses in financial literacy.  
Courses in economy and how to be able to understand economical matters.  
Courses in financial arrangements linked to retirement and the rights after retirement.  
Courses in banking.  
Courses on how to update economic knowledge. |
<table>
<thead>
<tr>
<th>RACKS</th>
<th>SHELVES</th>
</tr>
</thead>
</table>
| **New Skills and Career** | **Acquiring new Skills and new Career**  
Courses on retraining and continuing education in ones own profession.  
Platforms to share knowledge and discussions.  
Courses in work training.  
Courses on study skills.  
Courses in how to adapt develop and flourish in a new environment.  
Courses in how to start a new career.  
Opportunities to learn from active retirees.  
Courses in tourist guidance.  
**Management**  
Courses in time management.  
Courses in change management.  
Courses in life planning.  
Courses in building new opportunities.  
Courses in negotiation.  
How to change work and job responsibilities.  
**Job Opportunities**  
Job training and employment centres.  
Employment consulting agencies.  
Consulting agencies supporting people in finding a job.  
Recruitment announcements.  
**Business**  
Course on how to develop and realize an idea into a business plan.  
Course on how to make business plans.  
Course on how to start a business.  
**Volunteering**  
Volunteering work opportunities.  
Courses in thematic trainings for future volunteers.  
**Reinventing yourself**  
On-line education opportunities for 50+.  
Open school/universities for 50+ and 60+. |
<table>
<thead>
<tr>
<th><strong>RACKS</strong></th>
<th><strong>SHELVES</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Information and Communication Technology</td>
<td>Courses in new and advanced computer technology.</td>
</tr>
<tr>
<td></td>
<td>Courses in how to acquire new computer skills or improve those already in place.</td>
</tr>
<tr>
<td></td>
<td>Courses in technological novelties.</td>
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<td></td>
<td>Courses on how to make a website.</td>
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<td></td>
<td>Databases on new occupations for future seniors and of job vacancies.</td>
</tr>
<tr>
<td></td>
<td>Websites for 50+ and 60+.</td>
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<tr>
<td></td>
<td>Databases on activities of associations for 50+.</td>
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<tr>
<td>Health and Physical Activities</td>
<td>How to find an easy access to medical advices and consultations.</td>
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<tr>
<td></td>
<td>Consultations on psychological matters.</td>
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<tr>
<td></td>
<td>Consultations on physical matters and illnesses.</td>
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<tr>
<td></td>
<td>Consultations and courses on the importance of training and nutrition.</td>
</tr>
<tr>
<td></td>
<td>Consultations on physical and mental training.</td>
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<td></td>
<td>Consultations on how to stay fit.</td>
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<td></td>
<td>Consultations on preventive means.</td>
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<td></td>
<td>Databases on health and physical activities.</td>
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<td></td>
<td>Databases for medical services.</td>
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<td></td>
<td>Promotions of a healthy lifestyle.</td>
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<tr>
<td>Rights and Obligations</td>
<td>Courses on rights and obligations.</td>
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<td></td>
<td>Information on rights given by peers.</td>
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<td></td>
<td>Trade unions support before and after retirement.</td>
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<td></td>
<td>Social security information.</td>
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<td></td>
<td>Legislation development.</td>
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<tr>
<td>Relations and Companionship</td>
<td>Relations</td>
</tr>
<tr>
<td></td>
<td>Courses on how to maintain and cultivate relations such as family relations.</td>
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<td></td>
<td>Courses how to create and maintain emotional and intergenerational relationships in the family.</td>
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<td></td>
<td>Courses how to create and maintain intergenerational relationships in your social environment with mutual exchange of knowledge, skills and competence.</td>
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<tr>
<td></td>
<td>Courses in social and culture animation.</td>
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<td></td>
<td>Courses in communication.</td>
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<tr>
<td></td>
<td>The third sector- organizations acting for seniors – as a form of social integration and possibility for self-realization for oneself and peers.</td>
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<tr>
<td></td>
<td>Companionship</td>
</tr>
<tr>
<td></td>
<td>Local U3A’s.</td>
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<tr>
<td></td>
<td>Opportunities to meet with others in their third age.</td>
</tr>
<tr>
<td></td>
<td>Interested partners for travelling.</td>
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<tr>
<td></td>
<td>Interested partners for going to lunch and/or dinner.</td>
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<tr>
<td></td>
<td>Interested partners for going to the theatre and/or a cinema.</td>
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<tr>
<td></td>
<td>Interested partners to play golf with.</td>
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<td></td>
<td>Opportunities to interact with active retirees.</td>
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<td></td>
<td>Interested partners to share happy hours and events with.</td>
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<tr>
<td></td>
<td>Interested partners for going dancing.</td>
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<tr>
<td></td>
<td>Datelines for 50+.</td>
</tr>
</tbody>
</table>
| Life Skills | **Goal Setting and Coaching**  
Courses in goal setting.  
Courses in life planning  
Courses in life coaching  
Dialogues with trained life coaches.  
Courses in mindfulness.  
Courses in goal setting on how to retire.  
Courses in spiritual development.  
**Psychology and Interests**  
Consultations on who may assist you in mapping your interests.  
Courses in evaluation of skills and interest  
Consultations in psychology.  
**Workshops and Courses**  
Workshops to counteract negative image of the elderly.  
Courses in positive psychology. |
|---|---|
| Hobbies | Courses on how to play theatre.  
Courses on study of music.  
Courses in craft work,  
Courses in bridge.  
Courses and workshops in creative writing.  
Courses and workshops in painting. |
| Leisure | Courses in cross-country skiing.  
Courses in swimming.  
Courses in yoga.  
Courses in humour.  
Outdoor clubs for 50+ and walking tours.  
Facilities for physical training and sports.  
Travel information for the third age. |
| Culture | Various associations and organizations connected to recreation for the third age, 50+, 60+ and 70+.  
Courses in languages.  
Courses in history and study trips to historical places.  
Courses on different countries and their languages.  
Courses in history of civilization, reading circles and lectures.  
Short courses on world affairs.  
Lectures and discussion groups in art history.  
Book clubs and reading circles. |
Courses on retraining and continuing education in one's own profession.
Platforms to share knowledge and discussions.
Courses in work training.
Courses on study skills.
Courses in how to adapt, develop and flourish in a new environment.
Courses in how to start a new career.
Opportunities to learn from active retirees.
Courses in tourist guidance.

Course on how to develop and realize an idea into a business plan.
Course on how to make business plans.
Course on how to start a business.

Job training and employment centres.
Employment consulting agencies.
Consulting agencies supporting people in finding a job.
Recruitment announcements.

Courses in time management.
Courses in change management.
Courses in life planning.
Courses in building new opportunities.
Courses in negotiation.
How to change work and job responsibilities.

On-line education opportunities for 50+.
Open school/universities for 50+ and 60+.

Volunteering work opportunities.
Courses in thematic trainings for future volunteers.
Consultation on pension plans and how to manage living on the pension. Consultation on real estate (should one change home before or after retirement, move to a smaller home) and what will become of the profit, if any. Consultation on legal and financial matters.

Courses in financial literacy.
Courses in economy and how to be able to understand economical matters.
Courses in financial arrangements linked to retirement and the rights after retirement.
Courses in banking.
Courses on how to update economic knowledge.

Loans, stock investment and interests.
Taxes when retiring, debts, mortgages and income.
Grants for studies.
Paid leave or study leave.
Entrepreneurial projects.

Courses in new and advanced computer technology.
Courses in how to acquire new computer skills or improve those already in place.
Courses in technological novelties.
Courses on how to make a website.
Databases on new occupations for future seniors and of job vacancies.
Websites for 50+ and 60+.
Databases on activities of associations for 50+.

Courses on rights and obligations.
Information on rights given by peers.
Trade unions support before and after retirement.
Social security information.
Legislation development.
Courses on how to play theatre.
Courses on study of music.
Courses in craftwork.
Courses in bridge.
Courses and workshops in creative writing.
Courses and workshops in painting.

Courses in cross-country skiing.
Courses in swimming.
Courses in yoga.
Courses in humour.
Outdoor clubs for 50+ and walking tours.
Facilities for physical training and sports.
Travel information for the third age.

Various associations and organizations connected to recreation for the third age, 50+, 60+ and 70+.
Courses in languages.
Courses in history and study trips to historical places.
Courses on different countries and their languages.
Courses in history of civilization, reading circles and lectures.
Short courses on world affairs.
Lectures and discussion groups in art history.
Book clubs and reading circles.

How to find an easy access to medical advices and consultations.
Consultations on psychological matters.
Consultations on physical matters and illnesses.
Consultations and courses on the importance of training and nutrition.
Consultations on physical and mental training.
Consultations on how to stay fit.
Consultations on preventive means.
Databases on health and physical activities.
Databases for medical services.
Promotions of a healthy life style.
Courses on how to maintain and cultivate relations such as family relations.
Courses how to create and maintain emotional and intergenerational relationships in the family.
Courses how to create and maintain intergenerational relationships in your social environment with mutual exchange of knowledge, skills and competence.
Courses in social and culture animation.
Courses in communication.
The third sector-organizations acting for seniors – as a form of social integration and possibility for self realization for oneself and peers.

Local U3A’s.
Opportunities to meet with others in their third age.
Interested partners for travelling.
Interested partners for going to lunch and/or dinner.
Interested partners for going to theatre and/or a cinema.
Interested partners to play golf with.
Opportunities to interact with active retirees.
Interested partners to share happy hours and event swith.
Interested partners for going dancing.
Datelines for 50+.

Courses in goal setting.
Courses in life planning.
Courses in life coaching.
Dialogues with trained life coaches.
Courses in mindfulness.
Courses in goal setting on how to retire.
Courses in spiritual development.

Consultations on who may assist you in mapping your interests.
Courses in evaluation of skills and interests.
Consultations in psychology.

Workshops to counteract negative image of the elderly.
Courses in positive psychology.
The proposals presented in the previous chapters, “Guidelines and Recommendations of the BALL project”, are the result of extensive research and development work by the project partners. They are in harmony with the goals and objectives of the project that aimed to develop best practices on how to successfully prepare European citizens for the latter part of their lives. The primary target groups for these guidelines are the stakeholders, authorities and other public and private instances that have obligations or interests in offering advice and opportunities to assist individuals in such preparations. The target groups of the actions recommended to be taken are ultimately, of course, all citizens above middle-age.

The project consortium of the three partner countries, Iceland, Poland and Spain, represents three regions of Europe with different traditions and different social environments. Obviously, several differences between these different societies were observed and discussed, and were taken into consideration in the results as far as possible. The main principles of the guidelines are presented in a general way, in order to give ample possibility for them to be easily adapted throughout Europe according to the specific needs of each country or region.

The guidelines and recommendations are based on research and development work, information gathering and processing, mapping of the present situation in the partner countries, surveys on expectations and opinions of individuals, and finally pilot exercises and frequent meetings with experts, representatives of authorities, organisations, and employee
associations. The stakeholders’ consortia or “sounding-boards” organized in each country have been a capital resource in order to contrast research results, discuss fundamental issues and guide the investigation towards key issues in the preparation for the third age.

The results of these studies and exercises in the partner countries were found to be amazingly similar, given the differences between the societies. Similar attitudes towards the third age and retirement were seen, showing overwhelmingly positive expectations for an active and enjoyable life. It was obvious that existing preparation activities for retirement were similar in all the countries, mainly consisting of practical advice shortly before retirement. It was found that almost all respondents of the surveys considered preparations to be necessary and that they mainly wanted to be in charge themselves. Very few, however, said they did or would prepare. These similarities made the comparative studies easier to conclude and the guidelines proposed here can be seen as very adaptable throughout Europe. For further details the reader is referred to the reports on the results of the research and surveys, published and accessible on the project website*.

The main message of the project is that the latter part of life should be enjoyed actively and that everybody should start thinking early about the challenges and opportunities that may lie ahead, and prepare accordingly. It is important to start thinking in a similar way as you might have done in earlier years, examining your own strengths and weaknesses, identifying dreams and desires to be fulfilled, and ideas that still have not been realized. Society at large, authorities, social partners, as well as the younger generations, also need to be aware of the potential of the generations above middle-age.

The guidelines and recommendations are aimed at all stakeholders in the primary target group of the project. They suggest a set of actions that could also be realized independently, as appropriate. However, it is highly recommended that they be implemented as a complete system of actions, interlinked and carried out in a coherent and interactive way.

The project team consortium, U3A Reykjavik, LUTW Lublin, UPUA Alicante and Evris Reykjavik, wishes to thank all those who have, with enthusiasm and encouragement, assisted, taken part in activities, and contributed to the success of the project. Sincere thanks also to the European Union Erasmus+ programme for supporting the project. The reader is encouraged to take note of these guidelines and recommendations, forward the messages, and support the implementation of these ideas, which have been developed for the benefit of society and its citizens.

* http://www.ball-project.eu/content/final-materials
Annex 1
Awareness Raising

Annex 1.a
Presentation
THE AGEING PROCESS IN EUROPE

DEMOGRAPHIC IMPACT

EUROPEAN DEMOGRAPHIC PYRAMID
AGE, DEVELOPMENT AND PROJECTION

Key Factors:
- low birth rates
- higher life-expectancy
- age of 1st pregnancies
- women sociocultural level

Major Significance in Coming Decades!!
## THE GENDER DIVIDE:
**LIFE EXPECTANCY**
Women Preponderance Still

Difference in years between genders:
- 5.5 years in 2013
- 3.7 years in the UK
- 3.6 in Sweden at 65 → 3.4

---

### Estimation of the evolution of population groups in the UE-25
Period: 1950-2050

<table>
<thead>
<tr>
<th>Year</th>
<th>0-14</th>
<th>15-24</th>
<th>25-49</th>
<th>50-64</th>
<th>65-74</th>
<th>75-84</th>
<th>85+</th>
</tr>
</thead>
<tbody>
<tr>
<td>2050</td>
<td>13.3</td>
<td>9.7</td>
<td>28.2</td>
<td>18.5</td>
<td>18.5</td>
<td>11.8</td>
<td></td>
</tr>
<tr>
<td>2025</td>
<td>14.4</td>
<td>10.5</td>
<td>31.1</td>
<td>21.3</td>
<td>16.2</td>
<td>6.5</td>
<td></td>
</tr>
<tr>
<td>2000</td>
<td>17.1</td>
<td>13</td>
<td>36.9</td>
<td>12.1</td>
<td>17.2</td>
<td>3.4</td>
<td></td>
</tr>
<tr>
<td>1975</td>
<td>23.7</td>
<td>15.5</td>
<td>32.7</td>
<td>15.4</td>
<td>10.7</td>
<td>2.0</td>
<td></td>
</tr>
<tr>
<td>1950</td>
<td>24.9</td>
<td>15.8</td>
<td>35</td>
<td>15.2</td>
<td>7.9</td>
<td>1.2</td>
<td></td>
</tr>
</tbody>
</table>

SOURCE: World Population Estimates (UN; Revised 2002)

---

## POPULATION EVOLUTION
**BALL and the UE**

<table>
<thead>
<tr>
<th>Country</th>
<th>2015</th>
<th>2025</th>
<th>2045</th>
<th>2065</th>
<th>2080</th>
</tr>
</thead>
<tbody>
<tr>
<td>European Union</td>
<td>500,223,624</td>
<td>515,754,662</td>
<td>525,171,079</td>
<td>521,223,629</td>
<td>520,003,469</td>
</tr>
<tr>
<td>Spain</td>
<td>46,390,289</td>
<td>45,030,505</td>
<td>45,067,118</td>
<td>46,259,476</td>
<td>47,999,370</td>
</tr>
<tr>
<td>Poland</td>
<td>38,499,953</td>
<td>38,062,232</td>
<td>35,556,692</td>
<td>32,419,992</td>
<td>29,982,117</td>
</tr>
<tr>
<td>Iceland</td>
<td>328,574</td>
<td>354,586</td>
<td>396,777</td>
<td>437,867</td>
<td>467,187</td>
</tr>
</tbody>
</table>
NEW SENIOR Dependency Age?

‘Life begins at seventy’. Madge smiled, dazzling him with her expensive dentistry. ‘Seventy’s the new forty, didn’t you know?’

Deborah Moggach
The Best Exotic Marigold Hotel

DANGERS & THREATS

NEED to Be Prepared?

ANALYSIS OF NEEDS AND RESULTS PREPARATION FOR RETIREMENT

The BALL project has assessed in the EU the current necessities of older adults who are either close to their retirement age, or already in their third age. This has been made possible thanks to a research methodology based on Social Sciences: mapping processes and scientific research.

- Mapping
- Survey
- Focus Groups
- Reference Bibliography
- Research and analysis of good practices with the aim of clarifying the current situation in the EU, especially in the project partner countries. They are based on detailed studies carried out in each country.
SURVEYS: METHODOLOGY

- The survey was opened in February and closed on 3rd May 2015.
- In total, it was sent to 20,384 people; 16,384 were contacted by email and the rest were administered the survey on paper.
- The response rate was 20.58% as the total number of responses was 4,196 – 2,790 female and 1,406 male.
- Although the goal was to have a balanced gender distribution, the results reflect the current gender distribution of population as the higher life-expectancy of women skews the sample in this population group.
- As regards their retirement status, 2,655 of the respondents were non-retired and 1,541 were already retired.
- Such a numerous participation of women in the survey is still another confirmation of their bigger social activity, especially characteristic of this retired group.

IS IT NECESSARY TO CHANGE OUR MINDS TOWARDS AGEING?

[Bar chart showing responses to the question about changing minds towards ageing, with options categorized by retirees and non-retired individuals.]

- Yes, by making the competence and experience of retirees more visible by...
  - 49% retired, 55% non-retired
- Yes, by marketing campaigns
  - 21% retired, 36% non-retired
- Yes, by legislation by the state
  - 36% retired, 20% non-retired
- Yes, other
  - 20% retired, 18% non-retired
- No
  - 5% retired, 8% non-retired
IS PREPARATION NEEDED?

- Yes: 77% (Retired), 81% (Non-Retired)
- No: 23% (Retired), 7% (Non-Retired)
- I don't know: 12% (Retired)

PREPARATION IMPLIES...

- To know the AVAILABLE CHOICES
  - Pre-retirement
  - Full retirement
  - Partial retirement

- To SMOOTH the transition
- To know how to INVEST on the last third of your life
- To show ways of being PRODUCTIVE:
  - Socially and even ECONOMICALLY
- To take advantage of the OPPORTUNITIES

WHO SHOULD BE IN CHARGE?

- Employer: 26% (Retired), 33% (Non-Retired)
- Myself: 49% (Retired), 62% (Non-Retired)
- NGO's: 11% (Retired), 11% (Non-Retired)
- Public administration (Social, Health, ...) 28% (Retired), 27% (Non-Retired)
- Trade union: 18% (Retired), 16% (Non-Retired)
- I don't know: 12% (Retired), 5% (Non-Retired)
- None of the above: 6% (Retired), 4% (Non-Retired)
AREAS OF ACTION
AREAS OF INTEREST FOR YOUR OWN PREPARATION FOR RETIREMENT

<table>
<thead>
<tr>
<th>RETIREES</th>
<th>NON-RETIREES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st  LEISURE AND CULTURE</td>
<td>1st  HEALTH / ECONOMY</td>
</tr>
<tr>
<td>2nd  TIME MANAGEMENT</td>
<td>2nd  ECONOMY / HEALTH</td>
</tr>
<tr>
<td>3rd  FAMILY &amp; SOCIAL / HEALTH</td>
<td>3rd  FAMILY / SOCIAL</td>
</tr>
<tr>
<td>4th  HEALTH / FAMILY &amp; SOCIAL</td>
<td>4th  LEISURE AND CULTURE</td>
</tr>
<tr>
<td>5th  ECONOMY</td>
<td>5th  RIGHTS AND OBLIGATIONS</td>
</tr>
<tr>
<td>6th  EMOTIONAL INTELLIGENCE</td>
<td>6th  EMOTIONAL INTELLIGENCE</td>
</tr>
<tr>
<td>7th  ICTs (INFORMATION...)</td>
<td>7th  ICTs (INFORMATION...)</td>
</tr>
<tr>
<td>8th  RIGHTS AND OBLIGATIONS</td>
<td>8th  TIME MANAGEMENT</td>
</tr>
</tbody>
</table>

2 CLEARLY DIFFERENT GROUPS

ACTIONS
ARE THE RESULT OF COMPARATIVE STUDIES, REPORTS, FOCUS GROUPS AND CONCLUSIONS THAT TRY TO SET UP, ON THE ONE HAND, EUROPEAN GUIDELINES FOR FUTURE WORK, AND ON THE OTHER, AN ACTION PLAN FOR THE BALL PROJECT. THESE PROPOSALS HAVE BEEN TESTED THROUGH PILOTING, AND THE RESULTS WILL BE TAKEN INTO ACCOUNT FOR THE PRELIMINARY DESIGN OF SPECIFIC GUIDELINES AND RECOMMENDATIONS FOR THE FUTURE.

MISSION AND SUPPORT

STAKEHOLDERS
INFORMATION DISSEMINATION
EDUCATION
SOCIAL INVOLVEMENT
RESEARCH & ACTION
SOCIETY ROLE

NEW SENIORS
55 → +90

- Preparation for retirement
- New qualifications
- Active ageing
- To adapt to our ever-changing world
- To empower older adults

NO TYPICAL PEDAGOGICAL EDUCATION (PEDAGOGY)
NO TYPICAL ADULT EDUCATION (ANDRAGOGY)

ACTION PLAN

1. **Awareness Campaign** aimed to society, in general, and to older adults of more than 55 years old, in particular, so that they will reflect upon the current sociodemographic situation, upon the changes entailed by retirement and the third age, and upon the opportunities and competences that are also bound to this stage in life for the population of more than 55.

2. **Personal Development Support** necessary for self-evaluation and for the development of educational programmes especially aimed to this new stage in life in which older adults have to pursue their own personal development (by means of coaching strategies), individually or in groups, or through other means and methodologies that can be implemented in:
   - specific training programmes
   - courses
   - workshops

3. **Warehouse of Opportunities**, virtual site on which institutions and individuals can resort to in search of resources and support.

CONCLUSIONS

- **Work on 3 directions**: information, education & social involvement (individual / entrepreneurial).

- Older adults need to **improve or acquire** new specific competences for their new vital context.

- Society (public administration, enterprises, or organizations) **has to care** for the well-being of older adults: their needs, expectations and wishes.

- It is a social responsibility to **facilitate the means** and to fulfil these objectives. Also, it is an individual responsibility to **take the lead** to be actively involved in this new stage in life.

- **Society has to empower older adults** to become social actors and to re-integrate them as **active members of society**.
Looking Forward to a Dynamic Third Age

METHODOLOGY

NEEDS ANALYSIS

BALL has evaluated the current needs of older adults close to retirement and the third age within the European context. This was possible through the application of a social-science-based research methodology, with mapping and research tasks (Survey, Focus Groups, Reference Bibliography, Studies and Analyses about best practices…) focused on shedding some light on the current situation in the EU as a whole, and especially in the partner countries, by means of detailed studies about each one of them.

OUTCOMES

The work carried out in the context of this project has permitted to prepare comparative studies and reports, as well as to draw some conclusions which provide a framework of guidelines to be followed, along with the design of an Action Plan for the BALL Project which has gone through some pilot tests that will help to offer a provisional model for the utilization of guidance and advice in the future.

ACTION PLAN

1. An Awareness Campaign oriented to encouraging society as a whole, and particularly over-50s, to reflect on the present-day demographic situation and on the changes that retirement and the entry into the third age entail, as well as on the possibilities and capabilities for people above the age of 50 during that stage of their life.

2. Face-to-face professional support focused on self-assessment, and on the preparation of plans for the type of learning needed during this new life stage as well as for personal development, either on an individual basis (coaching) or in groups, adopting a wide range of formats and methodologies through which to implement it:
   - specific programmes
   - courses
   - workshops

3. A warehouse of opportunities materialised in a virtual space where both institutions and individuals will be able to find all the help resources that they may eventually need.

All the information regarding the BALL Project is available at:
http://www.ball-project.eu/
A change occurs in this new period and requires an adaptation to new roles, a new rhythm of life, restructuring family and social relationships, managing feelings of uselessness, etc. We want to help those citizens who are approaching this stage and not only have to reshape their work and social life but also remove the negative connotations of change involved. This requires both understanding the interaction of different factors and learning how to handle them. That is why we are going to favour:

- An awareness about the large and ever-growing third-age population segment, their knowledge and experience, their relevance for other people, and their significant contribution to society.

- The establishment of strategies, as well as the development of practices and guidelines to be followed that can make easier the access to this new life stage —after retirement and in the third age— for anyone who deems it necessary. Emphasis will be placed on aspects such as learning in various areas (coping, time management, health, social and family relationships, economy, leisure and culture, shared knowledge, and communication).

The BALL Project will place its findings and resources at the disposal of everyone interested, both citizens and entities that wish to train and encourage their workers or users to prepare for this new life stage.

The BALL Project seeks to create greater awareness about such an important challenge, and to disseminate the results obtained within the European Higher Education Area (EHEA) and the Universities of the Third Age (U3As).
## Annex 1.c  Schedule

### National Level

<table>
<thead>
<tr>
<th>Date</th>
<th>11th January 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Place</td>
<td>Burgos University, Burgos, Castile and Leon Region, Spain</td>
</tr>
</tbody>
</table>
| Target groups | National experts’ committee and University Programmes for Older Adults representatives  
Regional authorities in education, healthcare and social services |
| Number of attendees | 48 members |
| Collaborating institutions | Spanish National Association of University Programs for Older Adults, acronym AEPUM  
Ministry of Education Castile and Leon Region  
Burgos University  
Ministry of healthcare and social services |
| Attendees contact | E-mails |
| Documents | Photographs; pieces of news; programme; call |
| Evaluation | Report with the discussion results |
| General dissemination | Means of communication and social networks and personal mailing |
# Regional Level

<table>
<thead>
<tr>
<th>Date</th>
<th>9th March 2016</th>
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</thead>
<tbody>
<tr>
<td>Place</td>
<td>Valencia, Valencian Region, Spain</td>
</tr>
<tr>
<td>Target groups</td>
<td>Education policy makers; Council for the Training of Adults in the Valencian Autonomous Region; Politicians in charge of the Education, Employment and Culture areas; Representatives of teachers from public and private adult training centres; Trade Union representatives; Representatives from University Programmes for Older Adults from Valencian Public Universities; Directors and Coordinators of Schools for Adults.</td>
</tr>
<tr>
<td>Number of attendees</td>
<td>27 members</td>
</tr>
<tr>
<td>Collaborating institutions</td>
<td>Minister of Research Education, Culture and Sports; Valencian Federation of Municipalities and Provinces; Valencian Youth Institute; Valencian Federation of Associations of Students of Schools for Adults; Trade Union representatives; Business associations of private education; Directorate General of Valencian Institute for Women; Representatives from University Programmes for Older Adults from the Valencian Universities; Directors and Coordinators of School for Adults</td>
</tr>
<tr>
<td>Attendees contact</td>
<td>E-mails</td>
</tr>
<tr>
<td>Documents</td>
<td>Photographs; pieces of news; programme; call</td>
</tr>
<tr>
<td>Evaluation</td>
<td>Report with the discussion results</td>
</tr>
<tr>
<td>General dissemination</td>
<td>Mass media and social networks; Institutional web page Regional Department of Education, Research, Culture and Sport (Valencian Region)</td>
</tr>
</tbody>
</table>
## Local Level

<table>
<thead>
<tr>
<th>Date</th>
<th>28th January 2016</th>
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</thead>
<tbody>
<tr>
<td>Place</td>
<td>University of Alicante, Alicante, Valencian Region, Spain</td>
</tr>
<tr>
<td><strong>Target groups</strong></td>
<td></td>
</tr>
<tr>
<td>Professors</td>
<td></td>
</tr>
<tr>
<td>Experts</td>
<td></td>
</tr>
<tr>
<td>Administration staff</td>
<td></td>
</tr>
<tr>
<td>Technicians</td>
<td></td>
</tr>
<tr>
<td>Manager</td>
<td></td>
</tr>
<tr>
<td>Staff Director</td>
<td></td>
</tr>
<tr>
<td>Trade Unions representatives</td>
<td></td>
</tr>
<tr>
<td><strong>Number of attendees</strong></td>
<td>15 members</td>
</tr>
<tr>
<td><strong>Collaborating institutions</strong></td>
<td>University of Alicante</td>
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<tr>
<td></td>
<td>Trade Unions</td>
</tr>
<tr>
<td></td>
<td>SEP</td>
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<tr>
<td></td>
<td>CCOO</td>
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<tr>
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<td>UGT</td>
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<tr>
<td><strong>Attendees contact</strong></td>
<td>E-mails</td>
</tr>
<tr>
<td><strong>Documents</strong></td>
<td>Photographs; pieces of news; programme; call</td>
</tr>
<tr>
<td><strong>Evaluation</strong></td>
<td>Report with the discussion results</td>
</tr>
<tr>
<td><strong>General dissemination</strong></td>
<td>Means of communication and social networks and personal mailing</td>
</tr>
<tr>
<td>Date</td>
<td>5th February 2016</td>
</tr>
<tr>
<td>--------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Place</td>
<td>San Juan Community Centre, Alicante, Valencian Region, Spain</td>
</tr>
<tr>
<td><strong>Target groups</strong></td>
<td></td>
</tr>
<tr>
<td>Older adults and citizens invited to take part</td>
<td></td>
</tr>
<tr>
<td>Alicante Local Government, Education and Social Action Councilorship</td>
<td></td>
</tr>
<tr>
<td>ONGs responsible coordinators</td>
<td></td>
</tr>
<tr>
<td>Presidents of major associations</td>
<td></td>
</tr>
<tr>
<td><strong>Number of attendees</strong></td>
<td>24 members</td>
</tr>
<tr>
<td><strong>Collaborating institutions</strong></td>
<td>Alicante Local Government, Education and Social Action Councilorship</td>
</tr>
<tr>
<td>Seniors and Mass Media Observatory</td>
<td></td>
</tr>
<tr>
<td>Department of Social Action</td>
<td></td>
</tr>
<tr>
<td>Alicante Town Council</td>
<td></td>
</tr>
<tr>
<td>“El Cabo” Residents’ Association</td>
<td></td>
</tr>
<tr>
<td>Red Cross</td>
<td></td>
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<tr>
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<td><strong>Documents</strong></td>
<td>Photographs; pieces of news; programme; call</td>
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<td><strong>Evaluation</strong></td>
<td>Report with the discussion results</td>
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<tr>
<td><strong>General dissemination</strong></td>
<td>Means of communication and social networks and personal mailing</td>
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<th>26th February 2016</th>
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Annex 2 Personal Development Academy

Annex 2.a Courses

Workshops “From Motivation to Integration”

The workshops “From Motivation to Integration” took place from 2 October 2015 to 7 November 2015, with 77 participants, aged 58+. Subsequently, pilot workshops devoted to self and time management were conducted in January 2016 for a group of 15 people aged 50+, preparing for retirement.

Below you will find the objectives and themes of the meetings followed by the reflections of the participants.

Goals

- Learning how to cope with stress,
- Learning to accumulate and cultivate motivation,
- Building a personal motivation programme,
- Improving well-being, happiness,
- Gaining self-confidence, making new friends.
Thematic Areas of Courses Aimed at Preparing People for Retirement

Who am I?

- Self-image as an insight into oneself through the prism of one’s own experiences.
- Diagrams of mental self-perception – construction and stereotypes.
- Building internal motivation.

The Group constitutes a safe environment for seniors which enables them to share their experiences of difficulties they encounter in everyday life. Being with people having similar experiences is supportive, people get the feeling that they are not alone with their problems, feelings, fears and suffering. The support seniors receive during the meetings allows them to get rid of the burden, and information concerning understanding makes it easier to face the problems. The workshops allow looking at oneself through interpersonal contacts, which raises self-esteem and dignity.

Life coaching

- Analysis of competences, circumstances, interests and personal values.
- Setting goals – what would I like to do most of all? (learning, experience and communication).
- Working out an action plan, learning planning and time management.
- Working on the personal development plan.

Building of well-being

- Building constructive beliefs about one’s self.
- Beliefs mobilizing and motivating to achieve the objectives.
- Techniques of work with useless beliefs.
- Visualization and affirmation of the image of an active senior.

These development workshops are aimed at raising self-awareness and the ability for further development. Guided by the idea that we learn the whole life, we created a workshop that focuses on internal development and deepening self-awareness based on the construction of well-being. Development workshops are aimed at strengthening and developing self-esteem. It is a process of increasing the capabilities and skills in order to enhance and improve competences.
**Image creation**

- How to keep young?
- The methods of achieving well-being.
- The healthiest way of getting old is...
- Practical solutions to counteract stereotypes.

Being a senior should not mean sitting on the couch in your favourite bathrobe. The healthiest aging (both in terms of physical and mental health) is experienced by people who do not avoid physical activity and challenges for the mind. Specific activities that could delay or at least slow down the aging process of the body and mind are going to be implemented during the workshops. Those who want more than that should train their minds to stimulate their concentration, reasoning ability and imagination.

**Building lasting relationships**

- Building modern intergenerational relations.
- Solving social prejudice.
- Communication based on reciprocation.

The workshops are meant to counteract the isolation of older people and their lack of understanding of the younger generation. They provide opportunities to find one’s place in complex and changing family relationships and in society as a whole. They help to perceive older people in terms of potential, and not as a burden on society. They connect generations, appreciating and taking advantage of their unique capabilities. Intergenerational activities combine intentions to seek mutual benefit and mutual enrichment, and in a broader sense – to strengthen families and entire communities.

**Active aging**

- From planning to development activities.
- Motivators and ways to overcome difficulties.
- The harmony of life in the local community.
- Individual development schedule.

Limited use of modern technology, a poor financial situation and passive leisure activities lead to the weakening of the general psycho-physical state of seniors. The participation in workshops is meant to increase their involvement in the planning of their free time, that is time management,
as well to encourage physical activities and lifelong learning. Whichever form of development is chosen, the success of the project will be determined by the appropriate attitude, taking into consideration the needs and possibilities of older people. Hence, through the workshop we elaborate on an extensive directory of useful guidance in planning activities with the group involved. Special emphasis is put on creating the offer of activities jointly with the seniors themselves.

**Metamorphosis Life**

- The philosophy of good health and well-being.
- Creating innovative ideas.
- Implementation of solutions, inspiration and support.

“Metamorphoses for Seniors” provides seniors with inspiration and support in fulfilling their dreams and reminds them of the importance of the workshops. All participants will receive a certificate of participation in the programme. The metamorphosis is aimed at activating elderly and senior citizens, increasing their awareness about healthy eating, sport and tools aimed at personal development, while also improving their standard of living, and intergenerational support.
Annex 2.b
Evaluation of the Pilot Courses

Reflections of the Participants and Trainers of the Pilot Course

The pilot course was carried out in 5 groups from October to November 2015 and in January 2016 and it ended with an evaluation questionnaire.

The subject matter of the course focused on three basic areas essential from the point of view of the guidelines assumed by the BALL project team and concerning the following issues: productive engagement into the life of local community, lifelong learning stimulating the intellectual and cultural area of life. The evaluation questionnaire consisted of four closed questions with a scale and four open questions. The closed questions section concerned the assessment of the course in three critical areas:

- Knowledge gained;
- Practical skills – to what extent was the course useful for participants;
- Communication skills of the trainer.

The participants were also asked to formulate an overall assessment of the course. In the open questions section participants were asked to give their opinions on the following issues:

- Which of the subjects covered by the course was the most interesting?
- Which of the subjects covered by the course was the least interesting?
- What issues would you add to such a course?
- How can you use in practice what you have learnt during the course? What changes are you going to introduce to your everyday life after the course?

Closed Questions Section – Results

The evaluation questionnaire consisted of four questions covering three areas of competences: knowledge, the trainer’s teaching and communication skills, and the overall assessment of the course. The participants of the course estimated highly the level of knowledge gained, using a scale from 1 to 6, where 1 stood for: “Very low, I’ve learnt nothing new during
the course” and 6 for: “Very high, I’ve learnt a lot of new things”, the average ranking was 5.6, so very high, and the results for other areas of the workshops were similar.

Almost 70% of the workshops participants rated very highly the educational effect of the course, in the form of gaining new knowledge. 28% gave a “high” note, and 2% “rather high”. Such a ranking makes it clear that it is highly recommended to create an educational offer dedicated to raising competences and skills, as well as broadening of knowledge for people in every age. Quite the contrary to the common opinion, older adults are willing to learn, they want to change their lives for the better using new knowledge and skills for that purpose.

As for the practical use of the course for everyday life purposes 64% of the participants rated it very highly, and 34% highly. Such a high rating points to the necessity of creating an offer of courses, workshops, classes, enhancing practical skills related to planning and time management, relieving stress and mood improving techniques.

The course met the expectations of the participants, more than 50% were fully satisfied with the course and 40% mostly satisfied. Lack of negative evaluations suggests the need to organize this type of courses for this age group. Soft skills, which, among others, were covered by the workshops conducted, are needed at every age and the ability to acquire them is not assigned to one definite age group. It means that a systemic set of solutions needs to be created, enabling the elderly to acquire those skills. Adding to leisure time activities of older adults the opportunity to expand the knowledge about themselves, their own self, happiness and techniques to preserve it regardless of age, can become a form of prevention, promoting positive behaviours improving the quality of life of older adults.
Open Questions Section – Results

Basing on the analysis of the open questions carried out, and especially of the question **How can you use in practice what you have learnt during the course? What changes are you going to introduce to your everyday life after the course?**, five main areas were identified, important from the point of view of raising the level of activity of older people.

A. Self-esteem, self confidence.
B. Physical activity.
C. Activity in many areas of life: physical, social, mental.
D. Mental development.
E. Pragmatic actions, time management.

The answers of the participants show that the course raised their awareness about the need of changing their activity level. 41% of the workshops participants want to increase their activity in general, and 7% plan to raise their mental activity.

From the comments of the participants it results that activity becomes particularly important with age and it is often juxtaposed to self-esteem and self-confidence. The analyses show that in the case of 11% of the participants raising the level of general activity is connected to the necessity of making changes in the area of self-esteem and self-confidence. Examples of participants’ statements point very clearly to that fact, e.g. “I strengthened the belief in my own abilities”. “I was encouraged to be active in many areas of life”, “I was encouraged to go out more and to work on fulfilling my dreams”, “I worked on my physical and mental activity”, “I have more positive thoughts about myself” etc.

The remarks of the workshops participants point directly to the problem of low self-esteem of people in retirement age. Almost 36 % mention self-esteem and self-confidence as the area that requires to be changed in their lives. Along with the increase of life expectancy the duration of life in old age is also extended. Life satisfaction and satisfaction with oneself is perceived as the result of decisions taken at earlier stages of life. Depending on the course of earlier life, a sense of accomplishment and satisfaction with the quality of life can dominate in this stage, or quite the contrary, it can be overwhelmed by frustration, regret and dissatisfaction because of life badly lived. Old age is such a phase of life when acceptance and satisfaction depends to a large extent from earlier decisions and life in the past.
Almost 34% of respondents to the evaluation questionnaire pointed to the section – **How to preserve happiness**, as to the most interesting issue during the course. No doubt, however, that old age can be a traumatic period for a man. Psychologists emphasize the fact man is more resistant to hardships if there is a perspective of positive changes in his life. It is difficult to keep such a perspective in old age, because many critical events are the cause of stress for older people. However, as it results from the participant’s comments, the desire to be happy is not connected to age.

Old age is a kind of a challenge for an individual; this stage of life is called the ”period of loss” or ”old age crisis”. Among the many critical events from this phase of life the following are mentioned: deterioration of health, vitality and physical attractiveness, loss of the loved ones, loss of work (retirement), sometimes loss of professional prestige, the perspective of one’s own death.

The answers of course participants show that the abilities to preserve happiness, such as: self-awareness, optimism, and good humour, ability to improve one’s mood and to take preventive measures with signals of burnout are important for every age.
Conclusions

The workshops established five areas important from the point of view of preparation to retirement:

- Self-esteem and self-confidence.
- Physical activity.
- Activity in many areas of life: physical, social, mental.
- Mental activity.
- Pragmatic skills and time management.

The workshops participants most often emphasized the necessity of making changes in two areas of their lives: the area of general activity – physical, social, mental (41%), and in the area of self-esteem and self-confidence (36%).

The workshops pointed to the existence of certain inter-linkages between the following areas of activity:

- Ability of pragmatic action and time management / Activity in many areas.
- Self-esteem, self-confidence / Activity in many areas.
- Activity in many areas / Mental development.
- Self-esteem, self-confidence / Ability of pragmatic action and time management.
- Self-esteem, self-confidence / Mental development.

The issue most interesting for the participants was the section devoted to happiness, and in particular to the skills needed to preserve happiness.

The workshops were very popular and many participants pointed to the need of increasing the number of workshop hours.

Afterthoughts and Recommendations of the Trainer

During the pilot exercises we conducted a series of 3 workshops under the name of “Active Senior Academy” designed to acquire new, required social and interpersonal skills, to increase physical and intellectual activity and to deepen the relationships between participants. By combining new skills with the development of the motivation of participants, we have created “diaries of activity”. The Individual Diary of Activities of the participants contains a new, better, richer offer of activation and personal development. At the end of the workshop students appreciated better psychosocial well-being, self-confidence and motivation to act. They acquired
the ability of planning new activities (interests, hobbies, sports, cultural development, education, integration), planning with the calendar (week, month, three months) and balancing the plans with their current life and possibilities.

**Afterthoughts and Recommendations**

As a result of the workshops carried out, panel discussions, discussions with experts and the results of the evaluation questionnaires, the following four crucial elements of the workshops have been selected:

- Self-awareness – I know who I am
- Motivation- the magnet of development
- Catalogue of opportunities
- Counselling/coaching

**Self-Awareness**

The awareness of oneself, one’s strong sides, skills and possibilities is often undervalued and inadequate to the real self-esteem. It is the result of not believing in oneself and one’s possibilities. People brought up, educated, and working in post-war Poland were often subject to “general criticism”. Low self-esteem, lack of confidence in others and fear of changes is more often observed in people educated and working in a communist country. Therefore the modules concerning self-image, self-esteem and the methods of raising self-acceptance will be included into the pilot workshop.

**Motivation – the Magnet of Development**

Analysis of the situation, opportunities and potential is a step to good planning. However, in order to implement our plans we often need inner strength to overcome weakness, obstacles, anxiety or discouragement. We need constant motivation for implementing our plans and fulfilling our dreams. Setting goals, visualization, positive attitude, expecting the result are motivating factors that are going to be included in the workshop’s module.

**Catalogue of Opportunities**

Adults and older adults have their own educational and life aspirations, they realize old and new plans. Development and learning is usually customized and unique, because it grows from the complexity of individual experiences. To satisfy the need of finding interesting offers,
it is necessary to familiarize participants with what is available, or else the catalogue of opportunities. During the workshop the most important subdirectories and areas covering the educational, cultural, health prevention, integration and entertainment offers will be identified. An attempt will be made to answer the frequently asked question: “What can I do in retirement?”

**Counseling with Elements of Coaching**

In order to better prepare older adults to meet new challenges and to the complementary process of implementing changes, it is recommended to enrich the workshop with individual counselling. When managing new issues students often do not yet have the resources of insights and ideas that are necessary for a full understanding of the topic. That is why support in the form of counselling can be helpful to get a more holistic look at the specific intentions, tasks, or a new plan. It can help to overcome fear and resistance to changes. It can help with motivation.
How can I best enjoy the latter part of my life?
Do I want to change anything?
Do I have any dreams or desires to fulfil or ideas to realize?
Do I want to embark on new things, a new career, further education, start something on my own?
Am I prepared for a gradually approaching retirement?
How long do I want to stay on the labour market?
Do I want to start cultivating my hobbies, enjoy more free time, and start traveling?

...these are the important questions individuals in their middle age should start asking themselves.

It is crucial to prepare actively for the latter part of life and for retirement, so as to make the most and best use of the possibilities that may lie ahead. The BALL-project (Be Active through Lifelong Learning), supported by the European Union's Erasmus+ programme, was defined and carried out to investigate how best to plan and implement such preparations.

The ideas included in this book or guidelines are results of extensive research, survey and development work carried out within the three participating countries, Iceland, Poland, and Spain, with a view to Europe as a whole.

www.ball-project.eu