



The Retirement Years

QLWG
Individual Life Skills
Unit 30

QLWG Skills for Life

Acknowledgements

Published by: Quebec Literacy Working Group:

Central Québec School Board:	Patti L. Moore
Eastern Shores School Board:	Debrah Adams
Eastern Townships School Board:	Ilze Epnerns
English Montreal School Board:	Mario Pasteris and Mary Gouskos
Kativik School Board:	Carmelle Castonguay
Lester B. Pearson School Board:	Denise Llewellyn
Littoral School Board:	David Roberts
New Frontiers School Board:	Maria Gudzio
Riverside School Board:	Linda Martin
Sir Wilfrid Laurier School Board:	Darlene Brown
Western Québec School Board:	Warren Halligan

Project Coordinator:

Patti L. Moore

Author:

Vicki-Ann Huegeli

Project Supervisor:

PROCEDE (Provincial Organization of Continuing Education Directors – English)

Proofreading:

Vérification Anglaise: Karen Ingalls

Cover Design:

Creative Solutions Créatives: Vilnis Epnerns

Additional Expertise:

Teachers, Tutors, Students and Local Animators from the following groups who field-tested the units:

Central Québec School Board	Littoral School Board
Chateauguay Valley Literacy Council	Lester B. Pearson School Board
Eastern Shores School Board	New Frontiers School Board
Eastern Townships School Board	Quebec City Reading Council
English Montreal School Board	Riverside School Board
Gaspésie Literacy Council	Sir Wilfrid Laurier School Board
Kativik School Board	South Shore Reading Council
Laurentian Literacy Council	Western Quebec Literacy Council
The Learning Exchange	Western Québec School Board
Literacy in Action	Yamaska Literacy Council
Literacy Unlimited	

ISBN Number: 978-0-9812349-0-8

© Copyright *QLWG Skills for Life Series*, 2008

QLWG Skills for Life Series

THEMATIC UNITS

Competency-based learning meets the needs of all learners. It is important to keep in mind, however, that all learners are different. In order to address the needs and interests of all learners, units have been divided by *Essential Life Skills* and *Individual Life Skills*.

Essential Life Skills are important for everyone, while *Individual Life Skills* address the needs and interests of different learners. Once learners have completed the “Essential” units, they may choose a unit that is applicable to their interests and lifestyle.

Essential Life Skills Units	Individual Life Skills Units
1. Orientation Unit 2. Around the Home 3. My Community 4. Being a Canadian Citizen 5. What’s for Dinner? 6. Managing My Money 7. Smart Shopping 8. My Health 9. All About Me 10. Communication Skills 11. Living in Quebec 12. Strategies for Reading 13. Strategies for Writing 14. Strategies for Grammar 15. Strategies for Numbers 1: Understanding Numbers 16. Strategies for Numbers 2: Adding & Subtracting 17. Strategies for Numbers 3: Multiplying, Dividing & Fractions	18. My Hobbies and Leisure Time 19. Employment Skills 20. On the Job 21. My Family 22. Entertainment (music and film) 23. Fitness and the Great Outdoors 24. Getting Around (travel and transportation) 25. Career Exploration 26. Getting My Driver’s Licence 27. Learning in Quebec 28. Living Green 29. Handling Legal Concerns 30. The Retirement Years

QLWG *Skills for Life Series*

The Retirement Years

Unit # 30

Table of Contents

	page
WELCOME LEARNER!.....	(i)
Introduction.....	1
What I Already Know	2
Life Planning.....	3
My Life: Questionnaire.....	5
Relationships in Retirement.....	11
Setting Goals.....	12
How are you doing?.....	17
My Financial Future.....	18
Planning for Your Retirement Years - Make Them Golden (article)	20
Important Financial Planning Advice	23
My Financial Goals.....	24
My Budget	27
Keeping the Body and Mind Fit.....	32
The Retirement Years and Me	41
What I Know Now	44
The Retirement Years: Learning Checklist	45

WELCOME LEARNER!

This workbook is meant to help you develop important life skills. As you work on different activities, try to see the purpose in what you are doing, stay motivated and enjoy!

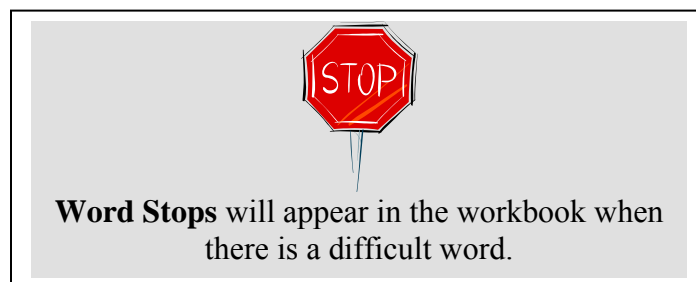
Things to Look for:

Checkpoints

You will finish every unit of study with a Checkpoint (in blue). Once you have completed the Checkpoint questionnaire, you will send this document to your distance education tutor. Make sure you fill in the **date, your name, your phone number** and the **distance education tutor's name** on the cover of this document.

Word Stops

Word Stops will explain more difficult words. Look for words in bold print (example: **bold**). A **Word Stop** will follow to tell you what that word means.



If you do not understand, follow these steps:

1. Look at titles and pictures. Do they tell you anything?
2. Try to find the general meaning.
3. Look for Word Stops.
4. Use a dictionary.
5. If you still do not understand, contact your distance education tutor.

Before you contact your distance education tutor:

1. Prepare your questions. What do you want to ask?
2. Give the page number and section title to your tutor so they know where you are.



“Act the part; walk and talk exactly as if you were already the person you want to be.”

~Brian Tracy

The Retirement Years

"Don't just count your years, make your years count." ~Ernest Meyers



Introduction:

Your retirement years should be some of the happiest of your life. This is a time when you can do the things you always wanted to do. In order to fully take advantage of this time in your life, you should set clear goals and plans.

In this unit, you will:

- think about what it means to grow older.
- read an article about enjoying retirement.
- create a Life Plan.
- create a **financial** plan for the years ahead.
- discover ways to keep your body and mind fit.



WORD STOP

1. **financial** (fy-nan-shul): relating to money

Life Planning

WARM-UP:

1. What do you think about getting older?

2. What new opportunities do you think you will have in retirement?

3. What are your concerns about retirement?



"Youth is the gift of nature, but age is a work of art."
~Garson Kanin

Today's retirees are fit and active. Many take courses, enjoy travel, start new relationships or take on new challenges. In order to fully enjoy your retirement years, you should think about what you want for your future. In this section, you will think about who you are as a person. You will then create a life plan that suits your special needs and interests.

ACTIVITY:

Complete the Questionnaire "My Life".

STEP 1:

Examine the questions on the "My Life" questionnaire (next few pages). Think about your answers.

STEP 2:

Answer each of the questions on the questionnaire. There are four parts – take your time to do each of them.

STEP 3:

Re-read your answers to see if there is anything you wish to add.

PURPOSE:

This activity will help you to make a life plan that matches who you are.



My Life

Questionnaire

Part 1: Who Am I?

1. What is important to you in life?

2. What makes you feel good about yourself?

3. What makes you feel secure?

4. What do you find difficult in life?

5. With whom do you feel most happy?

6. What are your abilities or talents?

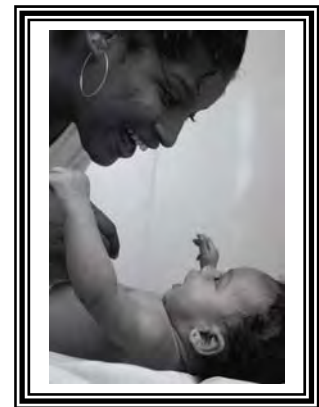
Part 2: Important People, Places and Events

Who have been the important people in your life? What important places and events have played a role throughout the years?

Indicate the important people, places and events for each period of your life. If you have not reached the age group, indicate who and what you think will be important at that time in your life.

In my teenage years:

In my 20s:



In my 30s:

In my 40s:

In my 50s:

In my 60s:



In my 70s:

Part 3: So This is My Life...

Now, review what you have written about your life in this questionnaire. Did anything or anyone come up a few times? Who or what is it?

Part 4: What Makes Me Happy

For each category, say what makes you happy and what you want to change.

FAMILY AND FRIENDS:

What I am happy with:	
What I want to change:	

MY HEALTH:

What I am happy with:	
What I want to change:	

MY HOME:

What I am happy with:	
What I want to change:	

MY EDUCATION AND TRAINING:

What I am happy with:	
What I want to change:	

MY FREE TIME:

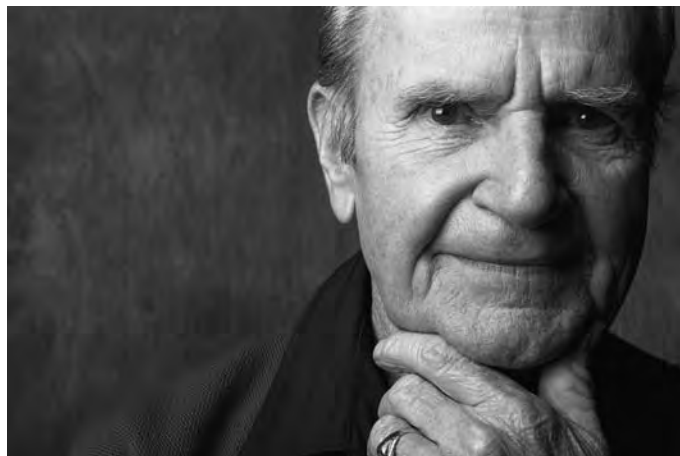
What I am happy with:	
What I want to change:	

MY COMMUNITY:

What I am happy with:	
What I want to change:	

MY FINANCES:

What I am happy with:	
What I want to change:	



"The more sand has escaped from the hourglass of our life,
 the clearer we should see through it."
 ~Jean Paul Sartre

Relationships in Retirement

The people you choose to have around you can have a huge effect on your life. In your retirement years, you should think about the people you want to share your time with.

For a healthy retirement, try to:

- ❖ hold onto good relationships by staying in touch with people.
- ❖ fix troubled relationships.
- ❖ spend time with your family to build on your relationships.



Note:

If you have a partner, you can expect some changes in your relationship. Talk about how you want to spend your time and work on financial plans together.

If you are retired and single, having an active lifestyle will help you to meet new people and form new relationships. Taking a night class, for example, will help you to meet others who share the same interests.

REFLECTION:

1. What relationships would you like to keep in your retirement years?

2. What relationships would you like to develop in your retirement years?

Setting Goals

It's pretty hard to get what you want out of life without setting goals. In this section, you will review your "My Life" questionnaire and set personal goals for your future.

ACTIVITY:

Set personal goals for the future.

STEP 1:

Go back and review everything you said on your "My Life" questionnaire. Use this to think about what you want and what you don't want for your future.

STEP 2:

Think about what you want over the next few months, the next few years and the next ten years.

STEP 3:

Set goals for your future and consider how you will reach those goals. Use the charts on the next few pages to write your goals down for the next few months, the next few years and the next ten years.

PURPOSE:

This activity will help you to set concrete goals for your future that are based on your personal history. These goals will also help you to set your financial goals (later in the unit).



My Goals:

The Next Few Months

Think about what you want to happen over the next few months and how you will make your goals happen.

My Goals	How I Will Make this Happen
EXAMPLE: To see my mother more often.	Go to visit every Sunday afternoon. I will set regular dates.
Goal 1:	
Goal 2:	
Goal 3:	
Goal 4:	
Goal 5:	

My Goals:

The Next Few Years

Think about what you want to happen over the next few years and how you will make your goals happen.

My Goals	How I Will Make this Happen
<p>EXAMPLE:</p> <p>To learn to speak French.</p>	<p>I will find out about different programs and enroll in a course. I will even convince my friend to join me!</p>
<p>Goal 1:</p>	
<p>Goal 2:</p>	
<p>Goal 3:</p>	
<p>Goal 4:</p>	
<p>Goal 5:</p>	

My Goals:

The Next Ten Years

Think about what you want to happen over the next ten years and how you will make your goals happen.

My Goals	How I Will Make this Happen
<p>EXAMPLE:</p> <p>To build a retirement home in my childhood village.</p>	<ol style="list-style-type: none"> 1. I will keep my eye on properties to find a good deal. 2. I will visit the bank to see what I have to do.
<p>Goal 1:</p>	
<p>Goal 2:</p>	
<p>Goal 3:</p>	
<p>Goal 4:</p>	
<p>Goal 5:</p>	

REFLECTION:

1. How did your “My Life” answers help you to set your goals?

2. What will you do to make sure you reach your goals?



“The secret of staying young is to live honestly,
eat slowly, and lie about your age.”

~Lucille Ball

How are you doing?



Complete the questionnaire to keep track of your learning.

1. Have you completed all reading and activities to this point? (*Circle your answer.*)

Yes

No

2. If you answered “No”, explain what you did not complete and why.

3. What was easy and why?

4. What was difficult and why?

5. General comments. (*Do you have any comments on the work that you have done?*)

My Financial Future

Financial independence means being free from money worries. Because you want to enjoy your retirement years, you should create a financial plan for the years ahead.

Keep in mind that you do not have to be wealthy to be financially independent. All you need to do is adopt a few smart money habits and you will be on the path to a financially secure future.



Some Money Words

Income:	The money that you take in.
Gross income:	The total amount of money that you take in.
Expense:	A cost (something you spend money on).
Budget:	A personal savings plan based on the money that you take in (income).
Assets:	Your material goods – the things you own in life.

WARM-UP:

1. Are you happy with your current money habits? Why or why not?

2. What would like to change about your money habits?

ACTIVITY:

Read the article, “Planning for Your Retirement Years - Make Them Golden” (on the next page).

STEP 1:

Prepare yourself for reading. Look at the article for familiar words to get a better sense of what the article is about.

STEP 2:

Use your reading strategies to help you read the article. Circle all new or difficult words. Use your context clues (see below) to understand these words.

**PURPOSE:**

This article will help you to think about the planning for retirement.

READING STRATEGY: Use Context Clues

You can often guess the meaning of a word by its **context**. If you do not understand a word:

1. look at how it is used in a text.
2. examine the words around it.
3. try to guess its meaning from these clues.

**WORD STOP**

1. **context** (kon-text): what comes before and after a certain word.

Planning for Your Retirement Years - Make Them Golden

by Victoria Wolfe



Barbara Violet has just turned 60 and is ready (at least mentally) for her retirement. After raising four children and having a challenging career of over 43 years she says she deserves it.

"I've been a Mom and I've worked a full-time job most of my life," says Barbara. "I think I've earned a few years off."

Barbara admits that although the thought of retirement is exciting, it also can be very overwhelming. What can Barbara do to make the transition just a little bit easier? Here are a few quick tips.

1. Prepare two budgets; your current budget and the budget you can expect in retirement. There are many helpful tools out there that you can use to aid in this process, even if you have never thought about budgeting before. Some of these include online budgeting software, or

- books which you can buy or check out from your local library.
2. Plan to pay off as many debts as possible. It just makes sense.
3. Maximize your contribution to employer and/or other pension plans.
4. Build an emergency savings fund. You never know what's going to happen down the road. You should always keep 3 to 6 months of living expenses in cash reserves.
5. Clarify your retirement goals. What do you want to do after retirement? Do you want to travel? Do you want to start or spend more time on hobbies? Do you just want to slow down and relax? Having a plan will make the move to retirement that much easier.
6. Decide whether you wish to work in retirement. If so, start preparing for the kind of work you would like to do.

The thought of retirement can be a wonderful yet scary time for many of us. With a little planning and knowing what to expect, you too can make your retirement years golden.

REFLECTING ON READING:

1. What is Barbara Violet's attitude towards retirement?

2. Why should you plan for retirement?

3. Why should you clarify your retirement goals?

4. What should you do if you plan to work in retirement?

5. Why do you think the thought of retirement can be scary?

6. Did you use context clues to understand new words? Explain.



"We are not limited by our old ages; we are liberated by it."
~Stu Mittleman

Important Financial Planning Advice

1. Know where you are. Have a clear idea of what your finances are like.
2. Set and pursue financial goals.
3. Make living well a financial priority.
4. Spend wisely.
5. Avoid needless expenses.
6. Protect yourself and your assets. Think about what would happen in the case of your death.
7. Focus on what is important to you. Use your life goals to decide where your money should go.



"Age is something that doesn't matter,
unless you are cheese."



~Billie Burke

My Financial Goals

Financial goals are goals that you set for your money. You should set financial goals so that you may save enough money to do what you want in your retirement years.

Different Types of Goals:

- To save a certain amount of money.
- To buy a computer or car.
- To visit Europe.
- To build a retirement home.



ACTIVITY:

Set your financial goals.

STEP 1:

Think about some realistic things you would buy/things you would do if you had the money to do it.

STEP 2:

Write down your short-term and long-term goals on the next page.

STEP 3:

Find out how much it will cost you to reach each goal.

STEP 4:

Reflect upon how you will be able to save the money to get what you want.

PURPOSE:

The first step to getting what you want is setting goals. Then, you can determine how much you will need to save.

My Short-Term Financial Goals

Your short-term financial goals are the goals you wish to meet in the near future. This may be anything from saving some money to having enough money for a trip. This is a goal you would like to reach within a few months to a year.

Short-term Financial Goal 1:

I will need to save _____ (amount of money)
in order to reach this goal.

Short-term Financial Goal 2:

I will need to save _____ (amount of money)
in order to reach this goal.



SUGGESTION: You may wish to continue this activity on a separate sheet of paper if you have other short-term financial goals.

My Long-Term Financial Goals

Your long-term financial goals may be anything from saving a set amount of money by a certain time to having enough money to pay for your grandchild's university education. Long-term financial goals are goals you would like to reach within a few years.

Long-Term Financial Goal 1:

I will need to save _____ (amount of money)
in order to reach this goal.

Long-Term Financial Goal 2:

I will need to save _____ (amount of money)
in order to reach this goal.



SUGGESTION: You may wish to continue this activity on a separate sheet of paper if you have other long-term financial goals.

My Budget

An important part of financial planning is making a budget and then living within that budget. Making a budget involves knowing how much money you take in and how much you spend over a period of time. When you create a budget, you are creating a plan for both spending and saving money.

ACTIVITY:

Create a monthly budget.

STEP 1:

Examine the sample budget on the next page.

STEP 2:

Create a monthly budget based on your income and expenses. Please note that this is private information that you do not have to share with anyone.

PURPOSE:

Creating a monthly budget will help you to see how much money you can put aside or spend each month.



Sample Monthly Budget

Sara Bradbury has just retired. In order to get her finances in order, she has created the following monthly budget.

Income:

Category	Amount
My Pension	\$ 1321.00
Canadian Pension Plan	\$ 100.00
Loans	---
INCOME SUBTOTAL	\$ 1421.00

Expenses:

Category	Amount
Rent/Mortgage	---
Electricity	\$100.00
Heat	---
Telephone	\$48.00
Groceries/Food	\$180.00
Clothing	---
Shopping	\$100.00
Entertainment	\$80.00
Transportation/gas	\$70.00
Car Payment	\$150.00
Savings	\$100.00
Emergency Savings	\$50.00
Loan Payment	\$100.00
Other: Credit Card	---
EXPENSES SUBTOTAL	\$978.00

INCOME SUBTOTAL	\$1421.00
EXPENSES SUBTOTAL	\$ 978.00
THE DIFFERENCE	\$ 443.00

Sara has \$443.00 left each month after all her necessary expenses.

My Budget

INCOME:

Category	Amount
Cleared earnings (part or full-time job; odd jobs; etc.)	
Pension Plan	
Canada Pension	
Other:	
INCOME SUBTOTAL	

EXPENSES:

Category	Amount
Rent/Mortgage	
Electricity	
Heat	
Telephone	
Groceries/Food	
Entertainment	
Transportation	
Long-Term Savings (RRSP)	
Emergency Savings	
Other:	
Other:	
Other:	
Other:	
EXPENSES SUBTOTAL	

INCOME SUBTOTAL	
EXPENSES SUBTOTAL	
THE DIFFERENCE	

Your expenses should not be more than your income.

REFLECTION:

1. How do your total expenses and savings goals compare to your total income?

2. Do you have enough money at the end of each month to meet your financial goals? Why or why not?

3. Are there any expenses that you could trim? Which ones?



"Age is a matter of feeling, not of years."
~George William Curtis

REFLECTION:

1. How will you keep track of your monthly income and savings?

2. What changes do you want to make to the way you manage money?

3. How will you make changes to the way you manage money?



Keeping the Body and Mind Fit

While we cannot stop ourselves from aging, we can slow the process. There are lots of things that you can do to make sure you truly enjoy your retirement years. One of the most important things, however, is to keep your body and mind fit.

Tips for Staying Healthy:

1. Keep active.
2. Eat well.
3. Avoid alcohol and cigarettes.
4. See your doctor.
5. Manage stress.
6. Use your mind.
7. Keep your relationships.
8. Care about how you look.



*"If wrinkles must be written upon our brows,
let them not be written upon the heart.
The spirit should never grow old."*

~James A. Garfield

Some Great Ways to Keep Active

Keeping active keeps the body and spirit young. There are many great ways to keep active. Look at the list below. Can you add anything to it?

1. Go for a walk.
2. Take a hike.
3. Get outdoors.
4. Jog or run.
5. Take the stairs.
6. Go for a bike ride.
7. Clean the house.
8. Do yard work.

9. _____
10. _____
11. _____
12. _____
13. _____
14. _____

What can you add
to this list?

REFLECTION:

How do you prefer to keep active? Why do you like this?



Some Great Ways to Keep the Mind Active

You've probably heard the expression, "Use it, or lose it." If you do not challenge the mind, it will not stay as sharp as you might like. Happily, there are a lot of fun ways to keep your mind active.

1. Play games like cards or checkers.
2. Do puzzles.
3. Visit museums.
4. Travel.
5. Have interesting discussions.
6. Take a course.
7. Do your budget.

8. _____
9. _____
10. _____
11. _____
12. _____
13. _____

What can you add to this list?

REFLECTION:

How do you prefer to keep your mind active? Why do you like this?



ACTIVITY:

Keep a “Fit Body, Fit Mind” log for one week.

STEP 1:

Plan ahead. Decide what you will do to keep your body and mind fit.

STEP 2:

Make an effort to do something every day to keep your body and mind fit.

STEP 3:

Keep track of what you do and how you felt each day for a week (see sample on the next page).

STEP 4:

Reflect on how you felt in general.

PURPOSE:

This activity will help you to make a conscious effort to keep your body and mind fit. It will also help you to keep track of how great it feels to stay active.



SAMPLE LOG:

Day 1

Date: *October 8th*

What I Did	For My Body	For My Mind	How I Felt
Activity: I did the sudoku puzzle in the morning paper.		✓	It was tough, but it felt good to finish the puzzle.
Activity: I walked to the store to get the milk.	✓		I enjoyed it. I got some fresh air and enjoyed the autumn colours.



"To me - old age is always ten years older than I am."
 ~Andre B. Buruch

"Fit Body, Fit Mind": 1-Week Log

Day 1

Date: _____

What I Did	For My Body	For My Mind	How I Felt
Activity:			
Activity:			
Activity:			

Day 2

Date: _____

What I Did	For My Body	For My Mind	How I Felt
Activity:			
Activity:			
Activity:			

Day 3

Date: _____

What I Did	For My Body	For My Mind	How I Felt
Activity:			
Activity:			
Activity:			

Day 4

Date: _____

What I Did	For My Body	For My Mind	How I Felt
Activity:			
Activity:			
Activity:			

Day 5

Date: _____

What I Did	For My Body	For My Mind	How I Felt
Activity:			
Activity:			
Activity:			

Day 6

Date: _____

What I Did	For My Body	For My Mind	How I Felt
Activity:			
Activity:			
Activity:			

Day 7

Date: _____

What I Did	For My Body	For My Mind	How I Felt
Activity:			
Activity:			
Activity:			

REFLECTION:

1. Did you keep active all week? Why or why not?

2. How did it feel to keep your mind and body active?



The Retirement Years and Me

Now that you have set goals and thought about ways to enjoy your retirement years, you are ready to make daily observations of how you and others enjoy their retirement.

ACTIVITY:

Observe the world around you to see how retirement affects your life and the lives of those around you.

STEP 1:

Reflect on what you know about enjoying retirement.

STEP 2:

Observe the world around you for different attitudes towards living well in the retirement years.

STEP 3:

Answer the questions on the following pages. Provide solid examples of what you observe and feel.

PURPOSE:

Learning is most valuable when you can apply it to your own life.

Where to find real-life examples:

1. Look at the people around you. How do they enjoy retirement?
2. How does setting goals affect one's retirement?
3. How does financial planning affect your everyday life?
4. What are people's attitudes towards retirement and aging?
5. What do people do to stay young?

The Retirement Years and Me

REFLECTION

Provide solid examples of what you have observed in the past few days. How does retirement affect your everyday life?

How do you feel about what you observed? Why do you feel this way?



“The older the fiddler, the sweeter the tune.”
~English Proverb Old

What I Know Now



Go back to the beginning of this unit and look at the list of things you knew before you started. Describe what you know now. What have you learned?

The Retirement Years

Learning Checklist

Check off each item on this list that you can do as “ACHIEVED”. If you feel that you have to improve on something, check “IN PROGRESS”. Review your Learning Checklist with your tutor.

COMPETENCIES What I can do.	IN PROGRESS	ACHIEVED
1. I can describe ways to enjoy retirement.		
2. I can reflect on my life to make plans for my retirement.		
3. I can describe things that I want to change.		
4. I can describe things that make me happy.		
5. I can think about the relationships I want to have in my retirement.		
6. I can reflect on what I know about myself to set goals for my retirement.		
7. I can set short-term goals.		
8. I can set long-term goals.		
9. I can set goals for the next ten years.		
10. I can make plans to reach my goals.		
11. I can explain how I will reach my goals.		
12. I can say what financial planning is.		

COMPETENCIES What I can do.	IN PROGRESS	ACHIEVED
13. I can set short-term financial goals.		
14. I can set long-term financial goals.		
15. I can make a budget.		
16. I can use a budget to help me meet my financial goals.		
17. I can read an article about retirement.		
18. I can use context clues when I read.		
19. I can describe ways to keep the body fit.		
20. I can describe ways to keep the mind fit.		
21. I can say why body and mind fitness is important.		
22. I can reflect on how I like to keep fit.		
23. I can keep a one-week log on my body and mind fitness.		
24. I can describe how I felt.		
25. I can identify skills that I want to develop in the long-term.		
26. I can observe my world for a few days to see how retirement affects me.		
27. I can write about what I observe.		
28. I can reflect on what I learned.		
29. I can use what I learned in the future.		

The

QLWG Skills for Life Series

was made possible through funding from a joint
IFPCA funding initiative of the

Office of Literacy and Essential Skills

and the

Direction de l'éducation des adultes et de l'action communautaire

with the collaboration of



A production of



Provincial Organisation of Continuing Education Directors – English