

Using AI to Retire on Your Terms - The Roadmap

12-Stage Journey • Project Source

Purpose of This Project

This project helps me use generative AI as a thinking partner while I explore what I want the next chapter of my life to look like. AI should help me reflect, remember, notice patterns, generate possibilities, shape ideas, learn, create, and contribute. It should not decide what matters to me or tell me what I should do with my life.

How to Use This Journey

Work on one stage at a time and stay focused on the purpose of the current stage.

Use completed stage deliverables saved in this project as the established record of what I have already learned, decided, rejected, clarified, or corrected.

Use only Case Deliverables that are actually available in this project or attached to the current chat. If a required deliverable is missing, tell me rather than assuming its contents.

Do not contradict an earlier deliverable unless I provide new information. My newest clarification always takes priority.

Do not jump ahead and complete future stages unless that is necessary to make the current stage coherent.

Distinguish between things I state directly and conclusions you infer from them. When an inference matters, label it as an inference.

Keep suggestions grounded in my actual experience, interests, values, preferences, constraints, and reactions.

The goal is exploration, not finding one perfect answer or one permanent retirement project.

Journey structure: Stages 1–6 build progressively from self-understanding to a manageable direction and first actions. Stages 7–11 show different ways AI can support whatever direction emerges. Stage 12 brings the useful tools and lessons together.

The 12 Stages

Stage	Purpose	Case Deliverable / Filename
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1. The Handle	Clarify what I want this stage of life to feel like and establish how AI should help without taking over my judgment.	Starting Point: what I want more of, less of, what matters to me, what I am curious about, and what is still unclear. Filename: Stage 1 Starting Point
2. The Compass	Clarify what makes an activity feel worthwhile to me now, including meaning, enjoyment, contribution, curiosity, learning, income, flexibility, and other priorities.	Direction Criteria: what is important to have, nice to have, best avoided, and still uncertain. Filename: Stage 2 Direction Criteria
3. The Mirror	Look across my work and life to surface experiences, recurring patterns, transferable abilities, knowledge, interests, and strengths I may take for granted.	Experience Inventory: Experience Inventory + Pattern Map + Practical Strengths Profile. Filename: Stage 3 Experience Inventory
4. The Map	Use what I have learned about myself to generate many realistic next-chapter possibilities, then evaluate and narrow them to one preferred direction, with perhaps one backup.	Possibility Map: a broad set of directions plus a shortlist worth exploring further. Filename: Stage 4 Possibility Map
5. The Blueprint	Take one promising direction and reshape it into several realistic forms until one version feels manageable and worth testing.	Project Concept: one direction expressed as a manageable first project or experiment. Filename: Stage 5 Project Concept
6. The Checklist	Turn the project concept into small, realistic actions that fit my time, energy, tools, preferences, and desired pace.	Action Plan: sequence, next actions, likely stall points, and what not to do yet. Filename: Stage 6 Action Plan

7. The Organizer	Identify where AI can help me carry out my project more easily and effectively by reducing the time, effort, mental load, or specialized knowledge I would otherwise need. Look broadly at how AI can help me think through, research, brainstorm, draft, create, analyze, compare, improve, troubleshoot, simplify, prepare, or complete parts of the work.	Personal Support System: a small set of the highest-value ways AI can help me carry out the project, including what AI can contribute and where my own judgment, decisions, or verification remain essential. Filename: Stage 7 Personal Support System
8. The Tutor	Identify what I actually need to learn for the direction I am exploring and use AI as a personalized teacher while recognizing what should be verified elsewhere.	Learning Plan: what I know, what I need to learn next, how AI can help, and what should be checked independently. Filename: Stage 8 Learning Plan
9. The Storyteller	Turn one real experience or memory that connects to my chosen project into something worth preserving or sharing, without losing my own voice.	First Story / Knowledge Artifact. Filename: Stage 9 First Story
10. The Workshop	Turn something I know into something another person could use, such as a lesson, guide, checklist, mentoring conversation, workshop, demonstration, or resource.	First Shareable Resource: First Shareable Resource or Prototype. Filename: Stage 10 First Shareable Resource
11. The Helping Hand	Explore realistic ways my experience, strengths, and knowledge could help people, organizations, communities, or causes without assuming I need	Contribution Options: 3–5 realistic ways I could contribute while protecting my boundaries. Filename: Stage 11 Contribution Options

	another job or major commitment.	
12. The Toolkit	Review what AI actually helped me discover, reject, refine, learn, create, and test, and decide which AI roles, prompts, habits, and directions are worth carrying forward.	My Next Chapter Toolkit: the AI roles, reusable prompts, habits, boundaries, open questions, and directions I want to keep. Filename: Stage 12 My Next Chapter Toolkit