It’s a fact that people do not plan for their lives, careers, and personal finances. Just take a look at the census data and you will find that the average salary for the 328 million Americans is about $52,000 a year. That means that there are an awful lot of people that are not making enough money to live comfortably.

Additionally, research indicates that about 75% of American workers are disengaged from their jobs. Why is that? Primarily because they probably cannot master the jobs they have and don’t know what to do about it, nor have they ever developed a career plan. These disengaged workers are working for companies that don’t have a strategic plan for their long term success and profitability, either. So you have the ultimate conundrum – people without a plan working for companies that don’t have a plan for their long term survival.

The recent government shut down also revealed that many were working from paycheck to paycheck, and were immediately unable to pay their bills and quickly became anxious about their futures, their health care, and their children. They and many more are now back in that same state of suspense and panic as a result of the pandemic.

The real culprit in this dilemma many have in their lives is that people grow up dependent on others for their salvation. As a child and through their education people are being taken care of by their parents, and when they enter the workforce they are being taken care of by their employers. As a result they have no incentive to plan for anything and expect that this perpetual reliance on someone else to take care of them will last forever. This naïve approach to life is no longer viable in an emerging technology driven world where people are being displaced by artificial intelligence, smart algorithms, and robotics. Companies around the world are investing billions to digitize their operations to improve profitability and reduce their workforce in the process.

The need for people to embrace personal planning is imperative today. They need to analyze their internal skill set and persona so that they can develop their unique value proposition to determine what they do best and enjoy the most. Without this knowledge they cannot decide what is the best way to develop their career plan to market themselves more effectively in the new world of work. Personal branding is critical to let the world know the unique value that you possess to solve their problems or satisfy their critical needs. Success in life is about happiness and fulfillment comes when you live your life with a purpose doing what you do best and enjoy the most.