

NAME: _____

DATE: _____

CASE STUDY

Time Jump: Ages 23-30 Analysis

What + Why: Use real data from Amara's pathways to figure out how investment choices, diversification, and inflation impact long-term results.

Amara is 30 years old. Seven years have passed, and her three possible pathways have played out, once under normal conditions, and once when an unexpected event hit. Your job is to look closely at what happened, find the patterns, and explain what drove the differences. Use the data as your evidence.

Supplemental Materials:

Investing Pathways (Ages 23–30) (Case Study)

Who's Driving: Active vs. Passive Investing chart
(previously completed)

**Instructions:**

1. With your partner, review the case study chart.
2. Fill out the analysis table using evidence from the case study chart.
3. Complete the analysis questions.

Be ready to explain your thinking using specific data.

Analysis Table

	Pathway A Conservative Investor	Pathway B Aggressive Investor	Pathway C Diversified Investor
What type of financial goal or situation might make this pathway more appropriate, and why?			
What is the biggest risk or limitation of this pathway?			
What type of financial goal or time horizon would make this pathway a reasonable choice?			

Analysis Questions

- For Condition 1:
 - Which pathway has the highest stated balance?

- Does the same pathway have the highest real value? Why or why not?
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2. Compare the age-30 balances across both conditions. What do you notice? What does the difference between the age-30 balances and the age-65 projections tell you about how time horizon affects the consequences of each investment choice?

 3. Based on how each pathway is structured and managed, which pathway most resembles an active investment strategy and which most resembles a passive strategy? What evidence from the chart supports that?