

NAME: _____

DATE: _____

REFLECTION

Kai as a Consumer

What + Why: Financial decisions should be measured by how well they protect your credit, your money, and your future opportunities.

Kai has already examined how each financing option works and whether the payments are manageable. Now, return to the **Red Flag Radar** activity and reconsider the options using the four consumer protection lenses. Based on the structural, marketing, and data risks identified, determine which option offers the strongest long-term protection for Kai, and justify the decision using your chart evidence or evidence from the **Know Your Rights** information shared.

Supporting Materials:

Red Flag Radar (previously completed)

Know Your Rights (previously completed)

**Instructions:**

1. Use your **Red Flag Radar** chart and your knowledge of consumer protection laws and verification strategies to support your response.
 - While nothing is 100% secure, the safest way for Kai to borrow this money and protect his long-term financial health is . . .
 - This is because . . .