

NAME: _____

DATE: _____

CASE STUDY

Time Jump: Ages 18–22 Analysis

What + Why: Identify patterns in growth, liquidity, risk, and time horizon, and support your conclusions with evidence from the Amara's three pathways.

Amara is 22 years old. She has been saving and investing for four years, and her three possible pathways have each played out differently; once when everything went as planned, and once when an emergency struck at the wrong moment. Your job is to analyze what happened, identify the patterns, and explain what drove the differences using evidence from the data.

Supporting Materials:

Saving vs. Investing Pathways (Ages 18-22) (Case Study)

**Instructions:**

1. With your partner, use the case study chart to evaluate how each of Amara's three pathways performs under both conditions. Fill out the signal analysis chart.
2. Then decide where each of Amara's pathways belongs on the investment pyramid.

Be prepared to justify your placements using specific evidence from the case study materials.

Signal Analysis Chart

	Pathway A Saver-First (HYSA, 4.5%)	Pathway B Early Investor (Index Fund, 7%)	Pathway C Blended Approach (Split 50/50, 5.75%)
Relative Performance* (Condition 1)	☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low
Relative Performance* (Condition 2)	☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low	☐ High ☐ Medium ☐ Low
Liquidity: How easily can this money be accessed in an emergency?	☐ Easy ☐ Moderate ☐ Difficult	☐ Easy ☐ Moderate ☐ Difficult	☐ Easy ☐ Moderate ☐ Difficult
Time Horizon: How long does this pathway need to work well?	☐ Short ☐ Medium ☐ Long	☐ Short ☐ Medium ☐ Long	☐ Short ☐ Medium ☐ Long
Risk or Trade-Off: Biggest limitation of this pathway			
Biggest advantage of this pathway (consider liquidity, risk, time horizon, and/or diversification in your response)			
Under what condition(s) does this pathway perform best?			

**Relative performance should reflect how each pathway performed compared to the other two pathways under each condition, not compared to its own balance in the other condition.*

Using the investment pyramid given, mark where each of Amara's three pathways belong, and write a sentence explaining your placement for each:

NOTE: The investment pyramid represents differences in stability, growth potential, and volatility—not a ranking from good to bad.

