

CASE CHALLENGE:

Your Future Self Financial Plan

Case Brief

Case Question

How can you build a realistic 10-year financial plan that reflects your values, starts from an honest picture of your current financial situation, and is built to withstand life's uncertainties?

How You'll Use This Case

This case challenge is different from every case study you've worked with in this course.

Until now, you analyzed other people's decisions. You watched five classmates navigate five very different financial lives at their high school reunion. You helped Jordan evaluate financial institutions before buying a car. You advised Kai on borrowing responsibly. You tracked Amara's financial future across multiple pathways. In each case, you were looking through someone else's window.

Now the window becomes a mirror.

In this case, you are the protagonist. There is no Jordan. No Kai. No Amara. There is only you, someone preparing to make consequential financial decisions.



This case unfolds across five phases. Each phase adds a new layer to your 10-year financial plan and is organized around the 5E framework you have used throughout this course. Every phase introduces a focused question and results in one essential component of your final financial blueprint.

The good news is that you won't be starting from scratch! The **Financially Me** activities in your **FinanceFolio** have already captured your thinking about careers, income, spending habits, savings goals, borrowing decisions, and investing priorities. As you work through each phase of this case challenge, you will return to those artifacts as your evidence base, building your plan on what you already know about yourself, not on assumptions.

You will not have everything figured out at once. Each phase builds on the last. Your final conclusions should reflect what you discover across all five phases, not just one.

The Situation

It's graduation day—you made it! The celebrations are real. So is what comes next.

You've chosen your next step. Maybe you're entering the workforce. Maybe you're joining the military, enrolling in a trade program, attending community college, or pursuing a four-year degree.

An apartment, a car, bills in your name (maybe one day a home and/or a family). All of it costs money.

In this course, you've watched how those decisions played out for other people. You saw how one financial choice (the wrong loan, the right saving habit, a benefits package no one asked about) could change everything.

Now the decisions belong to you.

And every case in this course has shown one thing clearly: Financial decisions are never just about money. They are about who you are, what you value, what you prioritize, and what trade-offs you are willing to make.

Your goal?

Build and defend a 10-year financial plan that reflects who you are and what you value, starts from your real financial situation, and remains realistic when competing priorities, trade-offs, and unexpected challenges arise.

Throughout the case challenge, you will build and defend a 10-year financial plan step-by-step. Along the way, you will evaluate trade-offs, make choices among competing priorities, justify your decisions, and revise your plan as new challenges emerge.

By the end, you will be able to present and defend a realistic, evidence-based financial plan that clearly connects who you are, where you are starting from, and how your plan responds to uncertainty.

Your Role

You are not Jordan's trusted friend. You are not an advisory panel for Kai. You are not a financial analyst for Amara. You are you.

Your job in this case is to build a financial plan for the next 10 years that is grounded in who you actually are, not who you think you should be. That means being honest about your character traits, your starting point, your goals, and the risks you are facing.

There is no single right answer. Throughout the case, you will encounter different financial decisions, priorities, and perspectives. Part of your job is deciding which choices best fit your goals, priorities, and circumstances. You will be evaluated on the clarity of your thinking, the honesty of your reasoning, and how well your plan actually reflects you.

Preview

As you move through each checkpoint, you will receive new information and tools to help you build the next layer of your 10-year financial plan. Each phase focuses on a different dimension of financial decision making and personal responsibility:

- **Engage (Sessions 1–2):** Identify the character traits that guide your financial decisions and use the traits to explain choices among competing priorities.
- **Explore (Sessions 3–4):** Evaluate your post-secondary pathway and determine what your realistic starting point means for the decisions ahead.
- **Explain (Sessions 5–6):** Build and justify a 10-year financial plan by making choices about earning, spending, saving, borrowing, and investing.
- **Elaborate (Sessions 7–8):** Test your plan against realistic disruptions, participate in peer reviews, defend or revise key decisions, and strengthen your overall strategy.
- **Evaluate (Sessions 9–10):** Present and defend your plan using evidence, trade-offs, revisions, and reasoning.

As you move through your case, you will work through five phases. Each phase consists of two sessions and introduces new information, activities, and decisions that help you build the next layer of your 10-year financial plan.

1. ENGAGE	2. EXPLORE	3. EXPLAIN	4. ELABORATE	5. EVALUATE
Session 1: Explore personal traits, values, and financial identity. Session 2: Build the Character Compass.	Session 3: Examine post-secondary options and their potential costs. Session 4: Analyze income, taxes, and benefits to establish a realistic starting point.	Session 5: Learn how income grows and begin building the financial plan. Session 6: Develop the plan by addressing debt, borrowing, investing, and risk.	Session 7: Stress-test the plan against realistic financial disruptions. Session 8: Incorporate peer feedback and revise the plan.	Session 9: Organize evidence and practice presenting and defending the plan. Session 10: Present, defend, and reflect on your 10-year financial plan.

ENGAGE: INTRODUCTION

Character Compass

New Case Information

Before you can build a financial plan, you need to know what you are building it around.

Supporting Question 1:

What character traits will guide your financial decisions, and how will each one show up in the way you earn, spend, save, or give?

Every financial decision in this course has come down to more than just the numbers. For instance, in the Five-Year Reunion case study, each of the classmates faced financial choices shaped by more than income, expenses, or benefits. Kiana balanced family responsibilities with independence. Rafael weighed stability against opportunity. Maya managed student debt while pursuing career growth. Brianna prioritized structure and long-term benefits. They accepted income uncertainty in exchange for flexibility and creative control. Their choices were influenced by their character traits, qualities that shaped how they approached goals, responsibilities, opportunities, and risks.

Now the focus shifts to you.

You are about to make financial decisions that will shape the next 10 years of your life. Just like the people you met throughout this course, your decisions will be shaped by more than income projections or budget calculations. They will be influenced by the character traits that guide how you earn, spend, save, give, and respond to challenges.



This phase is where you establish the foundation your entire plan will be built on. You will complete one checkpoint before moving forward:

- **Checkpoint 1—Character Compass:** Finalize the character traits from the Self, Others, and Community domains that will guide your financial decisions, identify your True North trait, and connect each trait to a specific financial decision you may face in your **My 10-Year Financial Plan**.

Your Character Compass is not a personality quiz, and it's not a warm-up activity. It is a decision-making tool. It helps identify the specific character traits that influence your choices so you can use them intentionally as you build your **My 10-Year Financial Plan**. Throughout this case, you will use your Character Compass and True North trait to justify decisions, explain trade-offs, evaluate opportunities and risks, and defend the choices you make when priorities compete. Every checkpoint that follows will ask you to return to it.

Character Traits

These character traits may look familiar. Throughout this course, your teacher has been pointing to them—in the financial decisions of the five classmates, in the choices Jordan, Kai, and Amara faced, and in the moments when you were asked to consider not just what a case study protagonist decided, but why. Now you are putting names to what you have been noticing all along.

The character traits are organized into three domains. Each domain influences financial decisions in a different way. As you read, focus on which traits genuinely reflect how you operate when earning, spending, saving, or giving.

Self

How you manage your own money, goals, and financial discipline even when no one is watching.

- **adaptability:** adjusting thoughts and actions to stay effective during change or uncertainty
- **confidence:** recognizing your strengths and trusting yourself to reach goals and overcome challenges
- **courage:** choosing to do what is right, even when it is difficult or risky
- **hope:** looking toward the future with a positive attitude while staying realistic about challenges
- **initiative:** noticing needs or opportunities and taking action without waiting for direction
- **resilience:** handling challenges, learning from them, and still working toward goals
- **responsibility:** taking ownership of your decisions, actions, and commitments
- **self-control:** recognizing and understanding your emotions, then choosing actions that are thoughtful and appropriate even in stressful or tempting situations

Others

How your financial decisions account for the people in your life—family, friends, or people who depend on you.

- **connectedness:** building relationships and recognizing how people support and rely on one another
- **empathy:** understanding and respecting the feelings and experiences of others, even when they are different from your own
- **fairness:** making choices that give everyone equal respect and opportunity
- **generosity:** giving your time, effort, or resources to support others
- **gratitude:** appreciating the people, experiences, and opportunities in your life and expressing thanks
- **honesty:** being truthful and genuine in your words and actions
- **kindness:** choosing words and actions that show care and respect for others
- **teamwork:** working with others to reach shared goals

Community

How your financial decisions connect to something beyond your own life—your neighborhood, fairness, or the kind of world you want to help build.

- **contribution:** taking an active role in your community by respecting others, following rules, and working to make a positive impact
- **purpose:** working toward goals that are meaningful and that make a positive difference
- **respect:** valuing the rights, feelings, and perspectives of all people

EXPLORE: INTRODUCTION

Your Starting Line

New Case Information

With your Character Compass in hand, and your True North trait steering you in the right direction, you are ready to navigate what comes next.

Throughout this course, you have explored possible careers and identified one that aligns with your interests and goals. You estimated its earning potential and used that income to build a **Values-Based Spending Plan**.

Now a new question emerges: What does it take to get there?



Supporting Question 2:

What does your postsecondary pathway lead to financially, and what does your honest starting point tell you about where your plan needs to begin?

Every career pathway requires preparation. Education, training, or direct workforce entry carry timelines, costs, trade-offs, and potential obligations. Those realities shape when income begins and what that income actually looks like after taxes and benefits are accounted for.

Think back to the five friends at the reunion. Before their financial lives diverged, each made a decision about what to do after graduation. That decision influenced their income, their debt, their access to benefits, and their financial stability in the first few years. The ones who understood the full picture of their starting point before committing to a path were better positioned to plan around it.

This phase is where you establish your starting point. You will complete one checkpoint that forms the foundation everything else in your plan is built on:

- **Checkpoint 2—Starting Line Snapshot:** Document your career pathway, projected Year 1 income after taxes and benefits, education or training costs, early financial obligations, and the goals you intend to work toward in your first 3 years.

The more honest and accurate your starting line, the stronger every checkpoint that follows will be. A plan built on realistic assumptions holds up. A plan built on optimistic ones reveals its weaknesses at the worst possible moment.

EXPLAIN: INTRODUCTION

Your 10-Year Financial Plan

New Case Information

You have built your Character Compass and established your starting line. Now comes the most significant work of this case challenge: building the financial plan itself.

Supporting Question 3:

Based on your character traits and your starting point, what should your 10-year financial plan include, and why?



This phase is where everything you have learned across this course comes together. You will complete four checkpoints that form the core of your **My 10-Year Financial Plan**. Each one will add a new layer to the decisions you have already started making.

- **Checkpoint 3—Income Plan:** Project how your income will grow over the next 10 years and identify the decisions, opportunities, and trade-offs that will shape your earning trajectory.

- **Checkpoint 4—Saving & Spending Plan:** Decide how you will allocate your income across needs, wants, and saving goals, and connect those priorities to the life you are working toward.
- **Checkpoint 5—Debt & Borrowing Plan:** Determine whether and how you will borrow, how you will manage and repay debt responsibly, and how you will build and protect your credit over time.
- **Checkpoint 6—Investing & Risk Plan:** Establish when and how you will begin investing, identify the financial risks you are most likely to face, and put protection strategies in place before those risks arrive.

Together, these four checkpoints answer a question that no budget spreadsheet can answer on its own: not just what your money will do, but why, and what that says about the kind of financial life you are building.

Think back to the five classmates at the reunion. Trey didn't panic during slow months. Maya didn't hope her loans would disappear. Their outcomes were shaped by thousands of small financial decisions made over years about earning, spending, saving, borrowing, and planning ahead. Now you are making those decisions for yourself, deliberately and with evidence, before the pressure of real life forces your hand.

You will revisit your Character Compass in every checkpoint this phase. The decisions you make here are not just financial; they are a reflection of the traits, priorities, and trade-offs that define how you operate.

ELABORATE: INTRODUCTION**Stress Test****New Case Information**

You have built a financial plan. Now it is time to find out how well it holds up when things do not go according to plan.

Every financial plan includes assumptions. Income will grow. Expenses will stay manageable. Saving goals will stay on track. But real life rarely follows a perfect script.

Throughout this course, you have seen how unexpected events can change financial outcomes. A job opportunity may not work out as expected. Costs can rise faster than planned. Emergencies can force difficult decisions. Financial plans are strongest when they account for uncertainty before it happens.

In this phase, you will put your **My 10-Year Financial Plan** under pressure. You will analyze how a realistic disruption would affect your plan, identify where you are most vulnerable, and determine how you would respond. You will use both financial strategies and your Character Compass to guide your decisions.

Then you will take the process one step further. You will review feedback, revisit your assumptions, and decide whether your plan needs to change. Some parts of your plan may prove resilient. Others may reveal weaknesses that require adjustment.

The goal is not to prove that your plan is perfect. The goal is to determine how it can be adapted when circumstances change.



Supporting Question 4:

Where is your plan most vulnerable to the unexpected, and how would your character traits, financial strategies, and plan adjustments help you respond?

You will use a disruption to stress-test your plan, give and receive peer feedback, and plan revisions to answer this question. Your response should identify specific vulnerabilities, explain how you would respond, and show how the experience strengthens your overall financial plan.

EVALUATE: INTRODUCTION

Case Challenge Resolution

You have spent this case building, testing, and refining a financial plan for the next 10 years of your life.

Along the way, you identified the character traits that guide your decisions, researched the financial realities of your post-secondary pathway, developed strategies for earning, spending, saving, borrowing, and investing, and tested your plan against unexpected challenges.

Now it is time to bring all of that together.

Case Question:

How can you build a realistic 10-year financial plan that reflects your values, starts from an honest picture of your current financial situation, and is built to withstand life's uncertainties?

Using evidence from all five phases, you will present and defend your **My 10-Year Financial Plan**.

Your presentation should explain how your plan reflects the following:

- The character traits (Character Compass and True North trait) that guide your financial decisions and how they influenced the choices you made (Engage: Sessions 1 and 2)
- The realistic financial starting point created by your post-secondary pathway, projected income, taxes, benefits, and financial obligations (Explore: Sessions 3 and 4)



- The strategies you selected for earning, spending, saving, borrowing, investing, and managing financial risk over the next 10 years (Explain: Sessions 5 and 6)
- The vulnerabilities you identified through your stress test, the adjustments you made, and how those revisions strengthened your plan (Elaborate: Sessions 7 and 8)

There is no single “right” answer. Realistic financial plans include trade-offs, constraints, and priorities that may lead different people to make different decisions. You will be evaluated on how effectively you justify your choices, use evidence from your **FinanceFolio** and course activities, and demonstrate that your plan reflects who you are, where you are starting, and how you will respond when circumstances change.