

NAME: \_\_\_\_\_

DATE: \_\_\_\_\_

## ACTIVITY

## Time Jump: Ages 31–36 Analysis

**What + Why:** Analyze how different decisions and levels of preparation affect financial outcomes during unexpected events so you can evaluate how risk is managed in real-life situations.

**Supporting Materials:**

Risk Management Pathways (Ages 31–36) (Case Study)

**Instructions:**

1. Review the **Risk Management Pathways (Ages 31–36)** table in the case study materials.
2. Complete Questions 1–5.
3. Use evidence from the table to support your answers.

**Questions:**

1. For each pathway, identify which risk management strategies are present (avoidance, reduction, retention, transfer, or a combination). Which pathway uses the most risk transfer, and what evidence from the **Risk Management Pathways (Ages 31–36)** table supports that?

2. In Pathway A, Amara sells her investments during a market downturn to cover expenses. What circumstances may have led to that decision, and what was the financial cost?
  
3. What is the key difference between Pathway B and Pathway C in terms of the written plan each had in place, and why does that difference matter financially?
  
4. Looking at all three pathways, which would be most appropriate for someone with high risk tolerance but low risk capacity, and what does Amara's situation reveal about the difference between the two?
  
5. Pathway C relies on short-term disability insurance. Without regulatory oversight and ethical professional standards, what specific outcome in Pathway C's data might have looked different, and why?