

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

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

## ARTIFACT

## Jordan's Transportation Plan

**What + Why:** Create a financial game plan for Jordan that balances independence, trade-offs, and long-term stability.

Every financial decision comes with trade-offs. Jordan wants independence, but financial stability matters too. As you build **Jordan's Transportation Plan**, consider how saving, spending, and borrowing work together. What adjustments are necessary? What risks need protection? A strong plan doesn't just solve today's problem—it reduces stress over time.

**Instructions:**

1. Choose one of the three formats for **Jordan's Transportation Plan** to answer the case question: *How can Jordan buy her first car in a way that meets her needs without creating long-term financial stress?*
2. Develop a clear recommendation.
3. Ensure your plan explains how the decision becomes financially sustainable.
4. Clearly address all required sections from the outline, regardless of format.
5. Use evidence from the case to support your reasoning.

**NOTE:** No matter which format you choose, you must clearly include all required sections. Your plan must demonstrate understanding of key concepts from each topic in this unit, including budgeting, cash flow, saving strategies, borrowing costs, and long-term financial impact. Evidence from the case study materials should be used to support every section. Use the Jordan's Transportation Plan rubric to help guide your work.

## Format Options:

### Advisory Memo

- Format:
  - To: Jordan
  - From: Financial Advisor
  - Subject: Transportation Plan Recommendation
    - Use section headings and strong reasoning to explain your plan.

### Financial Brochure

- Design a tri-fold brochure titled: “Jordan’s Transportation Plan”
- Organize each panel around the required sections.

### Timeline Plan

- Create a 6–12 month savings and adjustment timeline.
- You may include a simple chart or flow model.

## Required Sections:

### 1. Your Recommendation

Recommend a transportation pathway for Jordan and include an explanation why this best supports Jordan’s financial stability:

- Buy the cheapest car
- Buy a mid-range car
- Buy the most expensive car
- Delay buying and save more
- Continue using alternative transportation

Jordan currently runs a deficit with all three car options. Explain specifically what must change to make the plan financially sustainable.

You may adjust Jordan’s:

- |            |                      |
|------------|----------------------|
| • Income   | • Down payment       |
| • Expenses | • Saving strategy    |
| • Timeline | • Borrowing strategy |

## 2. Saving Purpose & Risk Protection

Saving is not just about buying a car—it protects financial stability.

Explain:

- Why saving matters in Jordan's situation
- What savings buffer should Jordan maintain
- How Jordan will apply the "Pay Yourself First" method
- What financial risk this protects against

## 3. Trade-Offs & Long-Term Impact

- Identify at least two trade-offs involved in your recommendation.
- Explain how your approach reduces long-term financial stress.

## Submission:

Turn in your completed work to your teacher.

## Jordan's Transportation Plan Rubric

| Criteria                                            | 4 - Strong                                                                                                                                                                                                               | 3 - Proficient                                                                                        | 2- Developing                                                                                     | 1- Beginning                                                                     |
|-----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|
| <b>Recommendation &amp; Justification Section</b>   | Clear, well-reasoned recommendation that strongly explains why the pathway best supports financial stability. Demonstrates deep understanding of the situation.                                                          | Clear recommendation with logical explanation connected to financial stability.                       | Recommendation is present but explanation is vague, incomplete, or weakly connected to stability. | Recommendation is missing, unclear, or unsupported.                              |
| <b>Financial Sustainability</b>                     | Clearly explains specific adjustments that eliminate or significantly reduce the deficit. Adjustments are realistic and logically connected to the plan.                                                                 | Explains adjustments that address the deficit with mostly clear reasoning. Minor gaps in explanation. | Mentions adjustments but does not clearly explain how they make the plan sustainable.             | Does not address the deficit or sustainability in a meaningful way.              |
| <b>Saving Purpose &amp; Risk Protection Section</b> | Clearly explains why saving matters in Jordan's situation, identifies an appropriate savings buffer, describes a realistic "Pay Yourself First" plan, and connects it to specific financial risks.                       | Explains saving purpose and identifies buffer and strategy with mostly clear connections to risk.     | Mentions saving and risk but explanation is limited, unclear, or partially incomplete.            | Saving purpose, buffer, or risk protection is missing or inaccurate.             |
| <b>Trade-Offs &amp; Long-Term Impact Section</b>    | Identifies at least two meaningful trade-offs and clearly explains how the plan reduces long-term financial stress. Demonstrates strong understanding of consequences.                                                   | Identifies at least two trade-offs and explains long-term impact with minor gaps.                     | Identifies one trade-off or provides limited explanation of long-term impact.                     | Trade-offs are missing, unclear, or not connected to long-term financial stress. |
| <b>Use of Evidence &amp; Financial Reasoning</b>    | Uses accurate evidence from the case and correctly applies all topic concepts (including budgeting, cash flow, saving strategies, borrowing costs, and long-term financial impact) throughout the plan. No major errors. | Uses relevant evidence and mostly accurate financial concepts with minor errors.                      | Limited, weak, or partially inaccurate use of evidence or financial concepts                      | Evidence is missing or financial concepts are largely inaccurate or unclear.     |