

NAME: _____

DATE: _____

REFLECTION

Final Claim Writing

What + Why: Use evidence from across Amara's financial journey to defend which combination of pathways creates the strongest long-term financial independence.

As a Financial Time-Travel Analyst, you have followed Amara through different stages of life and examined how her decisions shaped future outcomes. In real life, financial independence is not built from one decision alone. It develops over time through saving, investing, risk management, and long-term planning choices that interact across different stages of life.

Use your Planning Frame, case study materials, and evidence from across the unit to build and defend your Final Claim.

Reflect

1. Your Final Claim must:

- Explain which combination of pathways leads to the strongest long-term financial independence for Amara.
- Use evidence from the case study materials.
- Explain how saving, investing, risk management, and long-term planning interact across the combination.
- Acknowledge at least one genuine trade-off.
- Defend why the combination is still worth it overall.

2. As you write, remember to follow the guardrails given.

3. Use the Final Claim Writing rubric to help guide your work.

Final Claim

My Combination

Topic 1: _____

Topic 2: _____

Topic 3: _____

Topic 4: _____

Your Response:

Final Claim Writing Rubric

Criteria	Strong—4	Proficient—3	Developing—2	Beginning—1
Combination Validity & Argument Clarity	Selects a fully valid combination (one pathway per topic, at least two different pathway letters). States a precise, specific claim that directly answers the overall case question, naming the combination and articulating why it leads to the strongest long-term financial independence.	Selects a valid combination and states a clear claim that answers the overall case question. The argument is present and logical, though it may lack specificity in explaining why this combination is strongest overall.	Combination meets the guardrail requirements, but the claim is vague or partially addresses the case question. The student indicates a preference without fully articulating a reasoned argument for why the combination leads to financial independence.	Combination is incomplete or violates a guardrail (e.g., all same pathway letter). No clear claim is made, or the response does not address the overall case question.
Saving, Investing, & Growth	Clearly explains how the Topic 1 and Topic 2 pathway choices interact to drive financial growth. Accurately references at least one of the following: the risk/return trade-off, the role of diversification in long-term stability, or the impact of time on compounding. Uses specific case study data to support the explanation.	Explains how Topic 1 and/or Topic 2 choices contribute to financial growth. References risk, return, or diversification in a generally accurate way. May rely on one topic more than the other, or reference case study data without fully connecting it to the growth argument.	Mentions Topic 1 or Topic 2 choices but does not clearly explain how they drive financial growth. May describe what happened (e.g., "Pathway B grew more") without explaining why, or without connecting it to risk, return, or diversification concepts.	Does not address Topic 1 or Topic 2 choices, or makes significant factual errors about saving, investing, risk, or diversification that undermine the argument.

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Criteria	Strong—4	Proficient—3	Developing—2	Beginning—1
Risk Management & Resilience	Clearly explains how the Topic 3 pathway choice affected financial stability during the 3 months without work. Accurately identifies at least one risk management strategy used (avoidance, reduction, retention, or transfer) and/ or explains how behavioral decision making during the crisis created or prevented additional financial costs. Uses specific case study data.	Explains how the Topic 3 choice affected the outcome of the 3 months without work. References protection level, debt, or behavioral response in a generally accurate way. May not name the specific risk management strategy or may describe the behavioral response without fully explaining its financial consequence.	Mentions the Topic 3 event or protection level but does not clearly connect the pathway choice to the financial outcome. May note that one pathway “did better” without explaining the mechanism, or may omit the behavioral dimension entirely.	Does not address Topic 3 or makes significant factual errors about the 3 months without work, risk management strategies, or behavioral decision making that undermine the argument.
Long-Term Planning & Security	Clearly explains how the Topic 4 pathway choice shapes Amara’s financial picture at age 67. Addresses at least two of the following: retirement income sources and adequacy, the role of insurance in transferring financial risk, or the purpose of estate planning documents in protecting assets and wishes. Uses specific case study data.	Explains how the Topic 4 choice affects financial independence at age 67. Addresses at least one of the three dimensions (retirement income, insurance, estate planning) accurately. May not connect the Topic 4 choice back to earlier decisions or may omit case study specific data.	Mentions Topic 4 outcomes (e.g., retirement income or insurance) but does not explain how the pathway choice produced those outcomes or does not connect the outcome to the concept of financial independence. Estate planning may be omitted entirely.	Does not address Topic 4 or makes significant factual errors about retirement income, insurance, or estate planning that undermine the argument.

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Criteria	Strong—4	Proficient—3	Developing—2	Beginning—1
Evidence Use & Trade-Off Acknowledgment	Cites specific, accurate data from at least two different case study materials by name. Clearly identifies at least one stage, where the chosen combination is not the strongest choice, and provides a reasoned explanation for why the overall combination is still worth it despite that weakness. The trade-off acknowledgment strengthens rather than undermines the argument.	References at least two case study materials and includes some specific data. Acknowledges at least one weakness in the chosen combination. The trade-off acknowledgment is present but may be brief, or the defense of the overall combination may lack full development.	References case study data but may not name specific materials, cite specific figures, or cite data from two different materials. Attempts to acknowledge a trade-off but may do so superficially ("It's not perfect, but it's still good") without explaining why the weakness is acceptable.	Does not cite case study data or cites only one material without specific figures. Does not acknowledge any weakness in the chosen combination or claims the chosen combination is strongest in every dimension without qualification.

Scoring Note: Each criterion should be evaluated holistically at the level that best describes the overall quality of the student's response. Students are not penalized for choosing a "weaker" combination; the quality of reasoning and use of evidence determine the score, not the combination selected.

Guardrail Compliance Note: If a student's combination violates a guardrail (e.g., all same pathway letter), this is reflected in Criteria 1 and 5. It does not automatically lower scores on other criteria; evaluate the quality of reasoning on its own merits.