Military Choices

Interactive Financial Planning Simulator

User Guide & Educator Handbook

Version 2.0

https://militarychoices.org/

About This Guide

This handbook explains how to use the Military Choices, how to interpret its educational outputs, and how educators or facilitators may incorporate it into classroom discussions, workshops, JROTC programs, military readiness programs, and community financial literacy activities.

The guide combines three resources in one publication: a user guide for students and individual users, a classroom discussion guide for facilitators, and a ready-to-use lesson plan for educators. It also includes frequently asked questions, reflection prompts, and support information.

Educational Disclaimer

The Military Choices is an educational tool. It does not provide personalized financial, legal, tax, or investment advice. All values shown in the simulator are simplified estimates intended to support learning, discussion, and reflection. Actual outcomes vary based on location, career progression, taxes, inflation, market performance, personal circumstances, military policy, and many other factors.

Purpose

The simulator helps users explore how major life decisions may influence long-term financial outcomes. By creating and comparing scenarios, users can examine relationships among income, expenses, saving, investing, and timing. The purpose is not to identify one universally correct path. Instead, the simulator encourages users to think carefully about tradeoffs and to consider how decisions interact over time.

Suggested Audiences

The guide and simulator may be useful for:

- High school students in Grades 9–12;
- JROTC and ROTC programs;
- Military Delayed Entry Programs;
- Individuals considering military service;
- Service members and their families;
- College orientation and readiness programs;
- Career and Technical Education courses;
- Financial literacy programs;
- Military financial readiness educators; and
- Community organizations and mentors.

Access and Support

The simulator is available at `https://militarychoices.org/`. Questions, suggestions, and feedback may be sent to neha.hhp@gmail.com.

Contents

Chapter 1

Introduction

1.1 What the Simulator Does

The Military Choices is an interactive educational tool that helps users explore how everyday decisions can influence long-term financial outcomes. Users begin by selecting a military career path and then build a life scenario by adding major choices to a timeline. The simulator updates its graphs and financial summary as the scenario changes, allowing the user to see how spending, saving, and investing may interact over time.

The experience is designed around exploration. A user can build one scenario, save it, adjust a major choice, and compare the results. This makes it possible to examine questions such as whether the timing of a home purchase matters, how a more expensive vehicle changes long-term savings, or how unexpected expenses may affect financial flexibility.

1.2 What the Simulator Is Designed to Teach

The simulator is intended to strengthen financial literacy by helping users recognize that major decisions are connected. A vehicle purchase, home purchase, marriage, children, college, and emergency expenses do not occur in isolation. Each decision may influence monthly cash flow, available savings, and long-term investment growth.

The simulator also encourages critical thinking. Rather than telling users what they should do, it gives them a safe place to test possibilities without real-world consequences. Users can compare different choices, observe tradeoffs, and reflect on how personal priorities and values influence financial decisions.

1.3 What the Simulator Does Not Do

The simulator does not recommend a single best financial path. It does not know a user's complete personal circumstances, and it does not represent every military benefit, policy, career path, or financial situation. It should therefore be used as a learning resource rather than as a substitute for professional advice or official military guidance.

A Learning Tool, Not a Prediction

The graphs and projections should be interpreted as educational illustrations. They demonstrate how choices may interact under simplified assumptions; they do not predict a user's actual financial future.

Chapter 2

Getting Started

2.1 Open the Application

Open the Military Choices in a modern web browser by visiting https://militarychoices.org/. The application is designed to be used on a computer or tablet with internet access. Educators may also display the simulator using a projector during a classroom demonstration.

2.2 Choose a Career Path

Every scenario begins by selecting a military career path. Users may choose either **Enlisted** or **Officer**. Each path begins with different estimated income and expense assumptions, which establish the financial starting point for the scenario.

The purpose of this choice is to provide two distinct starting conditions for comparison. Users may build one scenario using the Enlisted path and another using the Officer path to observe how different starting assumptions affect the long-term projection.

Tip

Build the same set of life choices under both career paths. Comparing two otherwise similar scenarios can make the effect of the starting assumptions easier to understand.

2.3 Understand the Main Workflow

The simulator follows a simple four-part workflow:

1. **Choose a career path.** Select Enlisted or Officer.
2. **Add life choices.** Drag major decisions onto the timeline.
3. **Explore the results.** Watch the graphs and financial summary update automatically.
4. **Ask the AI Advisor.** Request observations, potential risks, and a reflection question based on the completed scenario.

2.4 Add Life Choices to the Timeline

After choosing a career path, users can begin building a scenario by dragging life choices onto the timeline. Available choices may include:

- Home purchase;
- Vehicle purchase;
- Marriage;
- Children;
- College;
- Emergency expenses; and
- Other major financial decisions represented in the simulator.

When prompted, select a cost level for the decision. The available cost options allow users to explore the fact that the same general decision can have very different financial effects depending on its cost.

2.5 Observe Automatic Updates

As choices are added, removed, or changed, the graphs and financial summary update automatically. This immediate feedback is central to the simulator. It allows users to connect a specific decision with the resulting changes in monthly cash flow and projected long-term investments.

Recommended First Scenario

For a first attempt, build a realistic scenario using a small number of choices. After understanding the basic results, create a second scenario with one or two major differences and compare the outcomes.

Chapter 3

Building and Comparing Scenarios

3.1 Build a Realistic Scenario

Begin with choices that reflect a plausible life path. A realistic scenario does not need to be perfect or complete. Its purpose is to provide a useful starting point for discussion. Add decisions one at a time so that the effect of each choice is easier to observe.

For example, a user might select a career path, add a vehicle purchase, later add housing, and then introduce an emergency expense. Watching the results after each step helps reveal how one decision may reduce or increase the flexibility available for later decisions.

3.2 Use Cost Levels to Explore Tradeoffs

Many real-life decisions have several possible cost levels. A vehicle may be economical or expensive. Housing costs may vary widely. Childcare, education, and emergency expenses can also differ significantly. The simulator's cost options are intended to represent these differences without assuming one fixed amount for every user.

Changing only the cost level of a decision is a useful experiment. It helps the user focus on the effect of cost while keeping the rest of the scenario unchanged.

3.3 Change the Timing of a Decision

The timing of a major decision may influence the result as much as the decision itself. A purchase made earlier may reduce the amount available for saving or investing during more years. A delayed purchase may preserve financial flexibility for a longer period.

Users should therefore try moving or recreating a decision at a different point in the timeline and then compare the results. This can help answer questions such as:

- How did delaying a purchase change the long-term outcome?
- Did the scenario become more flexible when a major expense occurred later?
- Did the timing of one decision affect the ability to absorb another?

3.4 Save Multiple Scenarios

Users are encouraged to save more than one scenario. Scenario comparison is one of the most important learning features because it makes tradeoffs visible. Instead of deciding whether one scenario is simply "good" or "bad," users can compare several paths and discuss what each path prioritizes.

Possible comparisons include:

- Enlisted versus Officer career paths;
- A lower-cost vehicle versus a higher-cost vehicle;
- Renting versus buying a home;
- An earlier purchase versus a delayed purchase;
- A scenario with an emergency expense versus one without it; and
- Two scenarios that reflect different personal goals.

Compare One Major Difference at a Time

When possible, keep most choices the same and change only one major variable. This makes it easier to identify why the outcomes differ.

Chapter 4

Understanding the Results

4.1 Monthly Cash Flow

Monthly cash flow represents the relationship between money coming in and money going out during the scenario. A major expense may reduce the amount remaining after recurring costs. When several decisions overlap, the combined effect may be greater than the effect of any one choice considered alone.

Users should look for periods when cash flow becomes tighter and ask what caused the change. The goal is not merely to avoid spending. Some expenses may support important goals or quality of life. The educational purpose is to understand the tradeoff and to consider whether the scenario still leaves enough flexibility for future needs or unexpected events.

4.2 Projected Investment Balance

The projected investment balance illustrates how money available for saving or investing may grow over time under the simulator's simplified assumptions. Decisions that reduce available monthly funds can also reduce the amount that may be invested and the time that money has to grow.

This is why a recurring expense can become significant over many years. A relatively small monthly difference may appear modest at first, but its long-term effect may become more visible as the timeline progresses.

4.3 Financial Summary

The financial summary provides a concise view of the scenario. It is designed to help users understand the combined effect of the selected career path and life choices. As choices are added or removed, users should review both the summary and the graphs rather than relying on only one output.

4.4 How to Interpret Differences

A lower projected balance does not automatically mean that a choice was wrong. Financial decisions often involve values, priorities, family needs, education, transportation, housing, and quality of life. The simulator is intended to help users recognize what was gained, what was given up, and whether the overall scenario aligns with the user's goals.

Useful interpretation questions include:

- Which choice had the greatest financial impact?
- Which expenses felt worthwhile despite reducing savings?
- Which decisions increased or reduced long-term flexibility?
- Did any small recurring expense become significant over time?
- What would the user change after seeing the results?

Avoid Treating the Highest Balance as the Only Goal

The simulator is not a competition to produce the largest number. Different users may reasonably choose different paths based on their priorities, family situations, careers, and values.

Chapter 5

Using the AI Advisor

5.1 How to Request Feedback

After creating a scenario, select **Ask AI Advisor**. The advisor reviews the career path and life choices included in the current scenario and returns educational feedback.

The response may include:

- Key observations about the financial situation shown in the scenario;
- Potential risks that may affect long-term financial goals; and
- A reflection or mentor question intended to encourage deeper thinking or discussion.

The reflection question may be discussed with a parent, teacher, mentor, financial counselor, or trusted family member. It may also be used simply as a prompt for individual reflection.

5.2 What the AI Advisor Is Intended to Do

The AI Advisor is designed to promote critical thinking and financial literacy. It does not tell users which choices to make. Instead, it helps them notice possible consequences, risks, and tradeoffs that may not have been obvious when the scenario was first created.

The strongest use of the AI Advisor is as the beginning of a conversation. A user might compare the advisor's observations with the graphs, decide whether the feedback seems reasonable, and identify a question to discuss with another person.

5.3 What the AI Advisor Does Not Know

The AI Advisor only evaluates the information entered into the simulator for the current scenario. It does not have access to a user's bank accounts, credit history, investments, tax information, or other personal financial records.

It also does not know all of the user's personal circumstances. Its response should therefore be treated as general educational feedback rather than personalized advice.

AI-Generated Content

AI-generated responses are intended for educational purposes only. They should not be considered financial, legal, tax, or investment advice, and they do not replace guidance from qualified professionals or military financial readiness counselors.

5.4 Using the Response Responsibly

When reviewing an AI response, users should ask:

- Does the observation match what is visible in the scenario?
- Is the identified risk relevant to the choices that were modeled?
- What information is missing from the simulation?
- What question should be discussed with a trusted adult, educator, mentor, or counselor?

Chapter 6

Suggested Experiments and Reflection

6.1 Experiment 1: Compare Career Paths

Create one scenario using the Enlisted path and another using the Officer path. Keep the life choices as similar as possible. Compare the monthly cash flow, projected investment balance, and overall financial summary.

Reflection

What changed between the two scenarios? Which differences appear to come from the starting career assumptions, and which differences come from the user's choices?

6.2 Experiment 2: Change the Vehicle Cost

Build a scenario with a lower-cost vehicle and save it. Then create a second version with a more expensive vehicle while leaving the rest of the scenario unchanged.

Reflection

How did the vehicle cost affect long-term savings? Was the effect limited to the purchase period, or did it remain visible later in the projection?

6.3 Experiment 3: Compare Renting and Buying

Create one scenario that represents renting and another that represents buying a home. Compare the outcomes and discuss the assumptions represented by each choice.

Reflection

Which path created greater flexibility in the scenario? What important real-world factors are not fully represented by a simplified simulation?

6.4 Experiment 4: Add an Emergency Expense

Build and save a scenario. Then add an unexpected expense and compare the result with the original version.

Reflection

How did the emergency change the scenario? What does the result suggest about the value of preparing for unexpected events?

6.5 Experiment 5: Delay a Major Purchase

Place a major purchase earlier in the timeline, save the scenario, and then create another version in which the same purchase occurs later.

Reflection

How did delaying the purchase change monthly cash flow and the long-term projection? Did the delay create more flexibility for another goal?

6.6 Questions to Consider

After completing one or more experiments, users may reflect on the following:

- Which choice had the largest financial effect?
- Which expenses were worth the tradeoff?
- How did timing influence the outcome?
- Which decisions increased long-term financial flexibility?
- What would the user do differently after seeing the results?
- What financial question remains unanswered?

Chapter 7

Best Practices for Users

7.1 Try More Than One Scenario

A single scenario provides only one view. Comparing multiple scenarios makes it easier to identify tradeoffs and understand how different decisions interact. Users should avoid drawing broad conclusions after only one attempt.

7.2 Consider Decisions Together

Financial planning works best when major decisions are considered together rather than individually. A choice that appears affordable by itself may become more difficult when combined with housing, education, family, or emergency expenses.

7.3 Pay Attention to Recurring Costs

Small monthly decisions may create significant long-term differences. Users should observe whether recurring expenses gradually reduce the amount available for saving or investing.

7.4 Avoid Searching for One Correct Path

There is no single correct path for every person. Different priorities, careers, family situations, and values may lead to different decisions. The simulator is most useful when users focus on understanding consequences rather than trying to "win."

7.5 Discuss What the Simulator Cannot Show

A simplified model cannot represent every factor that affects financial life. Users should identify missing information and discuss how real-world outcomes may differ from the simulation.

A Strong Learning Habit

After completing a scenario, explain the reasoning behind the choices. The explanation is often more educational than the final projected balance.

Chapter 8

Classroom Discussion Guide

8.1 Purpose of the Classroom Activity

The classroom activity helps students explore how everyday life decisions can influence long-term financial outcomes. Rather than teaching students what choices they should make, the simulator allows them to experiment, observe tradeoffs, compare paths, and discuss the consequences of their decisions.

The activity is designed to build:

- Financial readiness;
- Critical thinking;
- Long-term planning; and
- Reflection on priorities and values.

8.2 Suggested Classroom Flow: 20–40 Minutes

8.2.1 Introduction: 3–5 Minutes

Begin with a brief discussion. Ask students:

- What are some major financial decisions adults make?
- Which decisions may have the greatest long-term impact?
- Can a small decision today affect a person's future years later?

Explain that the activity does not have one correct answer. The goal is to explore consequences and compare tradeoffs.

8.2.2 Simulator Exploration: 10–15 Minutes

Ask students to:

- Choose a career path;
- Drag life choices onto the timeline;
- Adjust costs when desired;
- Observe changes in monthly cash flow and long-term investments; and
- Save different scenarios for comparison.

Encourage experimentation rather than optimization. Students should feel comfortable testing ideas and revising their scenarios.

8.2.3 Group Discussion: 10–15 Minutes

Use questions from the categories below.

Financial Decisions

- Which decision surprised you the most?
- Which life event had the greatest financial impact?
- Did any small monthly expense become significant over time?

Tradeoffs

- Did purchasing something earlier change the long-term outcome?
- Were there choices that may increase happiness but reduce savings?
- Is spending money always a bad decision? Why or why not?

Planning Ahead

- What financial habits appeared most important?
- How could planning ahead reduce financial stress?
- What unexpected events should people prepare for?

Military Perspective

- How might military benefits influence financial decisions?
- How could deployment or relocation affect planning?
- What advantages may military service provide when building financial security?

8.3 AI Advisor Reflection

When the AI Advisor is enabled, students may request feedback after completing a scenario. Explain that the AI does not make decisions for them. It provides observations, possible risks, reflection questions, and topics that may be discussed with a mentor, teacher, financial counselor, or family member.

8.4 Facilitator Guidance

Facilitators should encourage students to:

- Try multiple scenarios;
- Compare outcomes with classmates;
- Explain why different people may make different choices;
- Think about personal goals rather than winning the simulation; and
- Recognize that different priorities and values can lead to different decisions.

Avoid presenting one financial path as universally correct. The strongest discussion often comes from comparing two reasonable choices that reflect different goals.

8.5 Reflection Questions

Students may respond individually or in small groups:

- What did you learn from the activity?
- Would you change any decisions after seeing the results?
- Which choice created the largest long-term effect?
- How important is planning compared with reacting?
- What financial question do you still have?

Chapter 9

Lesson Plan for Educators

9.1 Lesson Title

Exploring Life Choices Through Financial Simulation

9.2 Grade Level and Setting

This lesson is designed for Grades 9–12 and may also be used in JROTC, Career and Technical Education, financial literacy, military readiness, college readiness, and community education programs.

9.3 Duration

The lesson fits within a single 30–45 minute class period and may be adapted for longer sessions.

9.4 Learning Objectives

By the end of the lesson, students should be able to:

✓ Explain how everyday financial decisions may influence long-term financial outcomes.

✓ Identify tradeoffs among spending, saving, and investing.

✓ Compare multiple life scenarios and recognize how timing affects results.

✓ Reflect on how personal goals and values influence decisions.

✓ Evaluate different financial paths without searching for one universally correct answer.

9.5 Materials

- Computer or tablet with internet access;
- Access to the Military Choices;
- Projector for an instructor demonstration, if available; and
- Student reflection worksheet, if desired.

9.6 Lesson Overview

Students use the simulator to explore how major life decisions may affect long-term finances. The activity emphasizes experimentation, observation, and discussion. It provides a safe environment where students can test scenarios without real-world financial consequences.

9.7 Lesson Procedures

9.7.1 Part 1: Introduction – 5 Minutes

Ask students:

- What are some major financial decisions adults make?
- Do small monthly expenses matter over many years?

- Can two people make different decisions and both be successful?

Explain that the lesson focuses on exploring possibilities, understanding consequences, and practicing decision-making.

9.7.2 Part 2: Demonstration – 5 Minutes

Using a projector, briefly demonstrate how to:

- Select a career path;
- Drag life choices onto the timeline;
- Change cost options;
- View changes in monthly cash flow and projected investment balance;
- Save a scenario; and
- Optionally use the AI Advisor.

Keep the demonstration brief so students have enough time to explore independently.

9.7.3 Part 3: Student Exploration – 15–20 Minutes

Students work independently or in pairs. Ask them to:

1. Build one realistic scenario;
2. Build a second scenario with different choices;
3. Compare the outcomes;
4. Observe how timing and cost changes affect results; and
5. Record at least one surprising observation.

As students work, circulate and ask guiding questions instead of providing answers. Examples include:

- What changed the most?
- Why do you think that happened?
- What surprised you?
- Would delaying this decision change the outcome?

9.7.4 Part 4: Reflection and Discussion – 10–15 Minutes

Lead a class discussion using questions such as:

- Which life choice had the greatest financial impact?
- Which result was most surprising?
- Were there tradeoffs between enjoying life now and saving for the future?
- Did any small recurring expense become significant over time?
- How could planning ahead reduce financial stress?
- How might military benefits influence financial decisions?

If students used the AI Advisor, ask what observations it made, whether it identified risks they had not considered, and which reflection question stood out.

9.8 Assessment

Students may demonstrate learning through participation, class discussion, and a short written reflection. Suggested prompts include:

- What financial decision had the greatest impact on your scenario?
- What would you change if you built the scenario again?
- What did you learn about planning for the future?
- What question would you ask a mentor after the activity?

9.9 Differentiation

9.9.1 Beginning Learners

Provide a sample scenario before independent exploration and allow students to work in pairs.

9.9.2 Advanced Learners

Challenge students to build several scenarios that pursue different life goals and require them to justify the tradeoffs they selected.

9.9.3 Military-Focused Audiences

Discuss how military careers may include unique considerations such as housing, healthcare benefits, relocation, retirement eligibility, and career progression. Encourage students to consider how those factors may influence long-term planning.

9.10 Extension Activities

Students may:

- Compare three different career or life paths;
- Present and defend the choices in a scenario;
- Interview a family member or mentor about an important financial decision; or
- Revisit the simulator after studying budgeting, investing, insurance, or retirement planning.

9.11 Key Takeaways

Students should leave the lesson understanding that financial decisions often involve tradeoffs, small recurring expenses can have meaningful long-term effects, planning ahead can improve financial readiness, and different life goals may lead to different but equally valid choices.

Chapter 10

Frequently Asked Questions

10.1 What is the Military Choices?

It is an interactive educational tool that allows users to explore how different life decisions may affect their financial future. Users choose a career path, add life choices, and observe how those decisions influence monthly cash flow and projected investment balances over time.

10.2 Who is the tool designed for?

The simulator is intended for high school students, JROTC and ROTC programs, individuals considering military service, service members and their families, college students, financial literacy programs, military financial readiness educators, and community organizations. Anyone interested in learning about financial decision-making may benefit from the tool.

10.3 Is this a financial planning tool?

No. It is an educational resource designed to promote financial literacy and long-term thinking. It demonstrates how different choices may influence financial outcomes, but it should not be considered personalized financial, legal, tax, or investment advice.

10.4 Are the numbers exact?

No. Income, expenses, investment growth, and other values are simplified estimates intended for educational purposes. Actual outcomes vary based on location, career progression, market performance, inflation, taxes, and personal circumstances.

10.5 Why are there multiple cost options for each life choice?

Real-life decisions often have several possible cost levels. The cost of a vehicle, housing, childcare, college, or an emergency may vary significantly depending on individual circumstances and preferences. Multiple cost options allow users to explore possibilities rather than assume one fixed cost.

10.6 Can I create multiple scenarios?

Yes. Users are encouraged to save multiple scenarios and compare different life paths. Comparing alternatives helps illustrate tradeoffs and supports thoughtful planning.

10.7 What is the AI Advisor?

The AI Advisor reviews the current scenario and provides general observations, potential financial risks, reflection questions, and topics to discuss with a mentor, educator, financial counselor, or trusted family member. It is designed to encourage critical thinking and discussion, not to make decisions for users.

10.8 Does the AI Advisor know my personal finances?

No. The AI Advisor only evaluates the information entered into the simulator for the current scenario. It does not have access to bank accounts, credit history, investments, or other personal financial records.

10.9 Is my information stored?

Saved scenarios are stored locally in the user's web browser to make comparison easier. Users should avoid entering personally sensitive or confidential information into the simulator.

10.10 Can educators use the simulator in a classroom?

Yes. The simulator is designed to support classroom instruction, workshops, and financial literacy programs. It works well as an interactive activity that encourages discussion, critical thinking, and reflection rather than memorization.

10.11 Does the simulator recommend the best financial decision?

No. There is rarely one correct financial path for everyone. The simulator helps users understand tradeoffs and consider how choices align with personal goals, priorities, and circumstances.

10.12 Can the simulator model military-specific situations?

The simulator includes military career pathways and encourages discussion about decisions that service members may encounter. It reflects common scenarios but does not represent every military benefit, policy, or career path. Users should consult official military resources for current information.

10.13 Can this replace advice from a financial professional?

No. Users making important financial decisions should seek guidance from qualified financial professionals or military financial readiness counselors.

10.14 Where can I provide feedback?

Suggestions from educators, students, service members, families, and community organizations are welcome. Feedback may be sent to neha.hhp@gmail.com.

Chapter 11

Future Resources and Support

11.1 Planned Additions to the Guide

Future versions of this guide are expected to include:

- A short video walkthrough; and
- Additional military financial planning resources.

11.2 Feedback and Educational Use

Feedback helps improve future versions of the simulator and expand its educational value. Educators and facilitators are encouraged to share observations about how students use the tool, which discussion questions are most effective, and what additional resources would be helpful.

11.3 Contact Information

Website	`https://militarychoices.org/`
Email	neha.hhp@gmail.com
Purpose	Educational financial literacy and long-term planning

Thank You

Thank you for exploring the Military Choices and for helping make financial education more engaging, interactive, and accessible.

Appendix A

Educational Disclaimer

The Military Choices is provided for educational and informational purposes only. The simulator does not provide individualized financial planning and should not be interpreted as financial, legal, tax, or investment advice.

All projections, income figures, expenses, growth assumptions, and other values are simplified estimates. Actual financial outcomes may differ substantially because of taxes, inflation, investment performance, military policy, location, compensation changes, career progression, family circumstances, emergencies, and other factors.

The AI Advisor generates educational observations based only on the scenario entered into the simulator. It does not have access to personal bank accounts, credit reports, investment records, or other confidential financial information. Its responses may be incomplete and should be reviewed critically.

Users making significant financial decisions should consult qualified professionals or appropriate military financial readiness resources. Users should also consult official military sources for current benefit, pay, retirement, housing, healthcare, and policy information.

Appendix B

Student Reflection Page

Scenario Summary

Career path selected: ____________________

Major life choices included: ____________________

Reflection

1. Which decision had the greatest financial impact?

2. Which result surprised you the most?

3. What would you change if you built the scenario again?

4. What financial question would you discuss with a mentor, teacher, counselor, or family member?

Appendix C

Facilitator Quick Reference

Before the Activity

Confirm that students can access the simulator, decide whether they will work independently or in pairs, and select two or three discussion questions appropriate for the group.

During the Activity

Encourage students to experiment, compare scenarios, and explain their reasoning. Ask guiding questions rather than identifying a single correct choice.

After the Activity

Discuss the largest differences students observed, the role of timing and recurring costs, and the limitations of simplified financial projections.

Core Message

The purpose of the activity is not to maximize a score. It is to understand how financial choices interact over time and how different priorities can lead to different but reasonable life paths.