**Life Events Timeline** (Saving & Investing)

1. On your paper, draw a timeline that has the following life stage markers:

a. Young adult ages 15‐25

b. Working adult with or without children ages 26‐45

c. Pre‐retirement 45‐64

d. Retirement ages 65+

1. Organize your “Life Events” cards in order of when they think most people experience that life event and place them on your timeline.
2. Talk about:

a. How many of the events require advance planning?

b. How many of the events require more money than an individual or family typically has available at one time?

1. Now re-organize your cards on the timeline to indicate when a person should start planning for that life event.
2. Place a star on the life events that require less than 5 years of planning.
3. Circle the life events that require more than five years of planning.

**Risk vs. Reward Game** (“The payoff and the pain of taking risks”)

1. Each player must contribute $100 BaraniukBucks™ to the referee to play. The referee’s job is to make sure that no one cheats!

Five rounds: for each round, place an X on the number you think will be rolled. If you win, you will receive winnings ($10 BaraniukBucks™) based on the winnings chart (which is based on the number of guesses placed).

**Number of Guesses Made** 6 5 4 3 2 1

**Number of Candies Won** 0 1 2 4 6 10

1. Discuss: is there a particular game strategy that works?