

# Money Coach Lesson 3: Week 6

## Risk Tolerance Quiz

**Directions:** Answer each question honestly and quickly. There are no right or wrong answers, just what feels most like you.

**1. You get \$500 for your birthday. What do you do with it?**

- A. Put most or all in savings, you never know what might come up
- B. Save some, spend some, maybe invest a little.
- C. Look up some trending stocks or crypto—let's grow that money.

Letter: \_\_\_\_\_

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**2. You hear about a new app where people are doubling their money fast. What's your move?**

- A. Sounds sketchy, I'd rather pass.
- B. I'll do research first and maybe try with a small amount.
- C. YOLO—I'll try it with a good chunk and see what happens.

Letter: \_\_\_\_\_

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**3. Your investment drops 20% in a month. How do you feel?**

- A. Freaked out, I want to pull my money immediately.
- B. A little nervous, but I'll wait it out.
- C. Chill. I expected ups and downs. I might even buy more.

Letter: \_\_\_\_\_

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**4. You get your first real job. They offer a 401(k) and ask how you want to invest.**

- A. I pick the safest option, even if it grows slowly.
- B. I'll go with a balanced mix, some safe, some risky.
- C. I choose the higher-risk fund; long-term growth matters more.

Letter: \_\_\_\_\_

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**5. When you hear "investing," what comes to mind?**

- A. Complicated, risky, probably not for me.
- B. Smart long-term move, but not something I fully understand yet.
- C. Exciting way to build wealth. Let's go.

Letter: \_\_\_\_\_

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## Quiz Explainer & Reflection (No Scoring Needed)

Count how many A's, B's, or C's you chose, then read your results:

TOTAL A's = \_\_\_\_\_ ("I want to play it safe and grow slowly.")


TOTAL B's = \_\_\_\_\_ ("I want to try investing, but not go all in yet.")

TOTAL C's = \_\_\_\_\_ ("I'm open to bigger risk for bigger rewards — but want to be smart about it.")

-  **"The Safe Savers"** These students prioritize stability, guaranteed returns, and minimal risk.


Tip: *Learn about inflation—your money loses value if it sits too long without growing.*

- Mostly A's: **Low Risk Tolerance:** You like playing it safe. No shame in that—just know your money might grow slower.
  - **ie:** HYSA, CDs, and bonds might be your jam.

-  **"The Balanced Builders"** These students want growth, but with a safety net. They like guidance and gradual steps.

Tip: *Spread out your money (diversify) so one bad investment doesn't ruin the whole plan.*

- Mostly B's: **Medium Risk Tolerance:** You want your money to grow, but with a balance of safety and reward.
  - **ie:** Index funds, 401(k)s, and a mix of savings and investing may work for you.

-  **"The Ambitious Investors"** These students are eager, curious, and willing to take risks for higher rewards.

Tip: *The biggest investors always have a backup plan—and never invest what they can't afford to lose.*

- Mostly C's: **High Risk Tolerance:** You're a thrill-seeker. You go big, and you're okay with ups and downs.
  - **ie:** Crypto, stocks, and long-term investing might feel right, just be smart and diversify!

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### **Follow-Up: Self-Reflection**

"Did your result surprise you?"

"Would Future YOU be cool with your current money moves?"