## Teacher Answer Key

### Case Study

1. The January goal was not specific, since move out this year names no amount or action, and her June version sets a monthly deposit of one hundred ninety dollars. It was not measurable, so nothing could tell her whether a given month succeeded, and it was built on her hourly wage rather than take home pay, which the reading calls a budget built from guesses rather than actual numbers.

2. It is an implementation intention, a written when this happens, I will do that plan that decides the response in advance rather than under pressure. It also addresses the perfection failure the reading describes, because deciding that a short paycheck means depositing less rather than skipping prevents one missed month from ending the entire project.

### Multiple Choice

1. D

2. A

3. B

### Matching

1-C, 2-E, 3-B, 4-A, 5-D

### Fill-in-the-Blank

1) bound, 2) home, 3) emergency

### Short Answer (Sample Responses)

Q1: A target like saving fifteen thousand dollars cannot be acted on in any single week, so there is never a day on which a person can see progress. The fix is a chain from a yearly amount to a monthly amount to a specific action on a specific day, which makes the same ambition checkable.

Q2: Building credit takes time, so someone who first considers it while sitting in a leasing office has already lost the opportunity to demonstrate a history. The process requires using a small amount of credit, paying in full and on time, and keeping balances low relative to limits, none of which can be compressed.

Q3: Circumstances genuinely change, and a plan that cannot bend gets abandoned entirely rather than revised. The reading treats a missed goal as a diagnostic question about the target, the plan, the circumstances, or the relevance, and only one of those four answers means the person should simply try harder.