

# Goal-Based Portfolio Builder

Activity 4: Create appropriate investment allocations for different financial scenarios

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## Recent Graduate - Building Retirement Wealth

Age

24

Goal

Retirement at 65

Time Horizon

41 years

Monthly

\$200

Risk Tolerance

High (long-term)

Your Recommended Allocation:

Stocks %

0

Bonds %

0

Cash %

0

Total: 0% (must equal 100%)

Reasoning:

Why did you choose this allocation?

## 2 Young Professional - Saving for Home Down Payment

Age

**28**

Goal

**\$40,000 down payment**

Time Horizon

**5 years**

Current Savings

**\$8,000**

Monthly

**\$500**

Risk Tolerance

**Moderate**

Your Recommended Allocation:

Stocks %

**0**

Bonds %

**0**

Cash %

**0**

Total: 0% (must equal 100%)

Reasoning:

Why did you choose this allocation?

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## Mid-Career Worker - Balanced Approach

Age

**45**

Goal

**Retirement at 65**

Time Horizon

**20 years**

Monthly

**\$600**

Risk Tolerance

**Moderate**

Your Recommended Allocation:

Stocks %

0

Bonds %

0

Cash %

0

Total: 0% (must equal 100%)

Reasoning:

Why did you choose this allocation?

## Portfolio Construction: Scenario 1 (Recent Graduate)

Select specific investments for the recent graduate's portfolio:

**Stock Funds/ETFs (choose 2-3)**

e.g., VTI (Total Stock Market), VXUS (International), QQQ (Tech)

### Bond Funds (if any)

e.g., BND (Total Bond), VGIT (Treasury)

### Explain Your Investment Choices

Why did you select these specific investments for a 24-year-old saving for retirement?