



READ



WRITE



THINK

## WHEN FINANCIERS **READ** THEY:

- Ask 'why' more than 'what'.
- Seek to consider the impact of scenarios on individuals, firms and government.
- Interpret data.
- Consider how people at different stages in the personal life cycle are likely to be impacted by scenarios.

## WHEN FINANCIERS **WRITE** THEY:

- Establish the merits and drawbacks of different options for individuals.
- Fully explain how and why things happen and what the impact is.
- Provide a balanced argument with clear links to specific contexts.
- Use numerical data to justify their theories.
- Show a clear understanding of how scenarios impact individuals in different ways.

## WHEN FINANCIERS **THINK** THEY:

- Aim to solve problems.
- Assess the balance between risk and reward.
- Consider the best financial solutions for individuals.
- Consider the merits and drawbacks of different solutions.