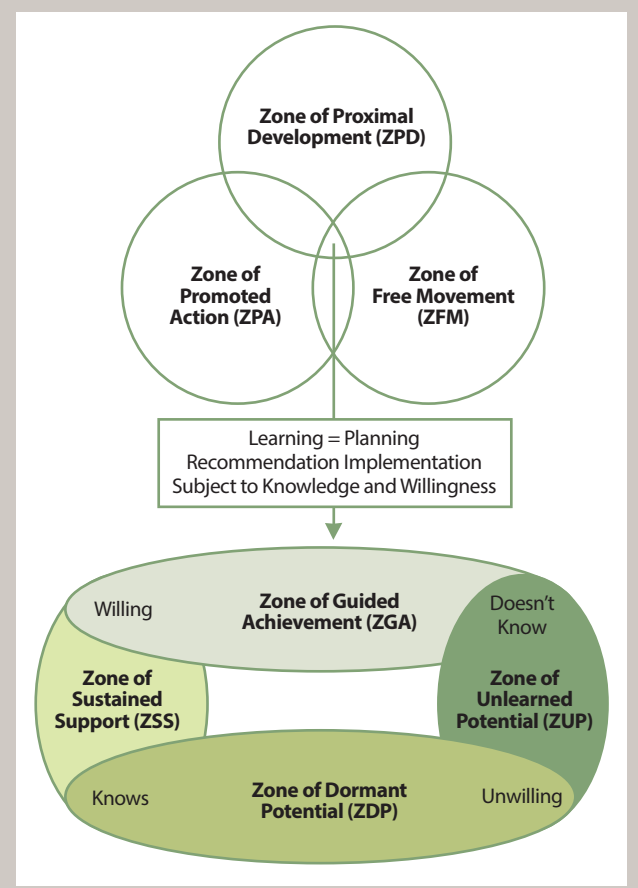


Figure 4: The Initiative Pathway Model



Note: Adapted from Bennison and Goos (2013). Changes include adding a financial planning context to zones and learning and the IPM zones.