

Table 1: Examples of Zones in the Initiative Pathway Model (IPM)

Zone	Budgeting	Emergency Fund	Roth IRA	Living Will	Diversification
Knows, Doing / Willing to Do (Zone of Sustained Support, ZSS)	Practices budgeting regularly and knows its benefits	Has set up an emergency fund and understands its importance	Opened a Roth IRA and understands its tax advantages	Has created a living will and understands its importance in estate planning	Embraces diversification in their investment strategy and understands its role in risk management
Doesn't Know, Willing to Do (Zone of Guided Achievement, ZGA)	Has never budgeted but is open to learning how and starting	Unfamiliar with the concept of an emergency fund but willing to set one up	Does not know about Roth IRAs but is interested in exploring the option	Unfamiliar with the concept of a living will but is willing to create one upon understanding its benefits	Hasn't considered diversification but is open to adjusting their investment portfolio after learning about it
Knows, Unwilling to Do (Zone of Dormant Potential, ZDP)	Knows about budgeting but finds it too restrictive and refuses to implement it	Aware of the importance of an emergency fund but prefers to spend extra income instead	Understands the benefits of a Roth IRA but doesn't want to open one due to preferring other investment vehicles	Understands the benefits of a living will but is reluctant to create one	Understands diversification but chooses to invest heavily in a single asset class despite the risks
Doesn't Know, Unwilling to Do (Zone of Unlearned Potential, ZUP)	Unaware of the benefits of budgeting and refuses to try it	Has never heard of an emergency fund and is not interested in setting one up	Doesn't know what a Roth IRA is and shows no interest in learning or opening one	Unfamiliar with the concept and benefits of a living will and not interested in creating one	Has not heard of diversification and is not willing to adjust their investment strategy