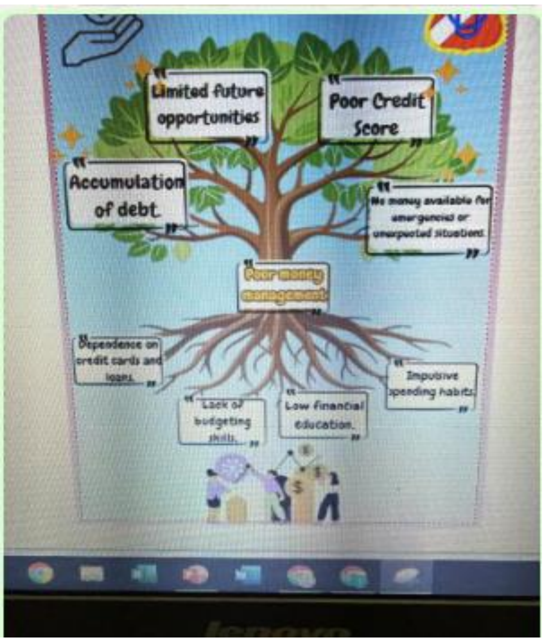
Limited future opportunities
Poor Credit Score
Accumulation of debt.
No money available for emergencies or unexpected situations.
Poor money management
Dependence on credit cards and loans.
Impulsive spending habits.
Lack of budgeting skills.
Low financial education.


No savings
Debt
Stress and anxiety
Financial instability
Poor Money Management
Lack of financial education
Impulsive spending
No monthly budget
Social media influence


Pídeselo a Canva
Editar
Quitafondos
Borrador
Girar
Animar
Posición
CONSEQUENCE 2
CONSEQUENCE 3
CONSEQUENCE 1
CONSEQUENCE 4
PROBLEM TREE
CAUSE 1
CAUSE 2
CAUSE 3
CAUSE 4


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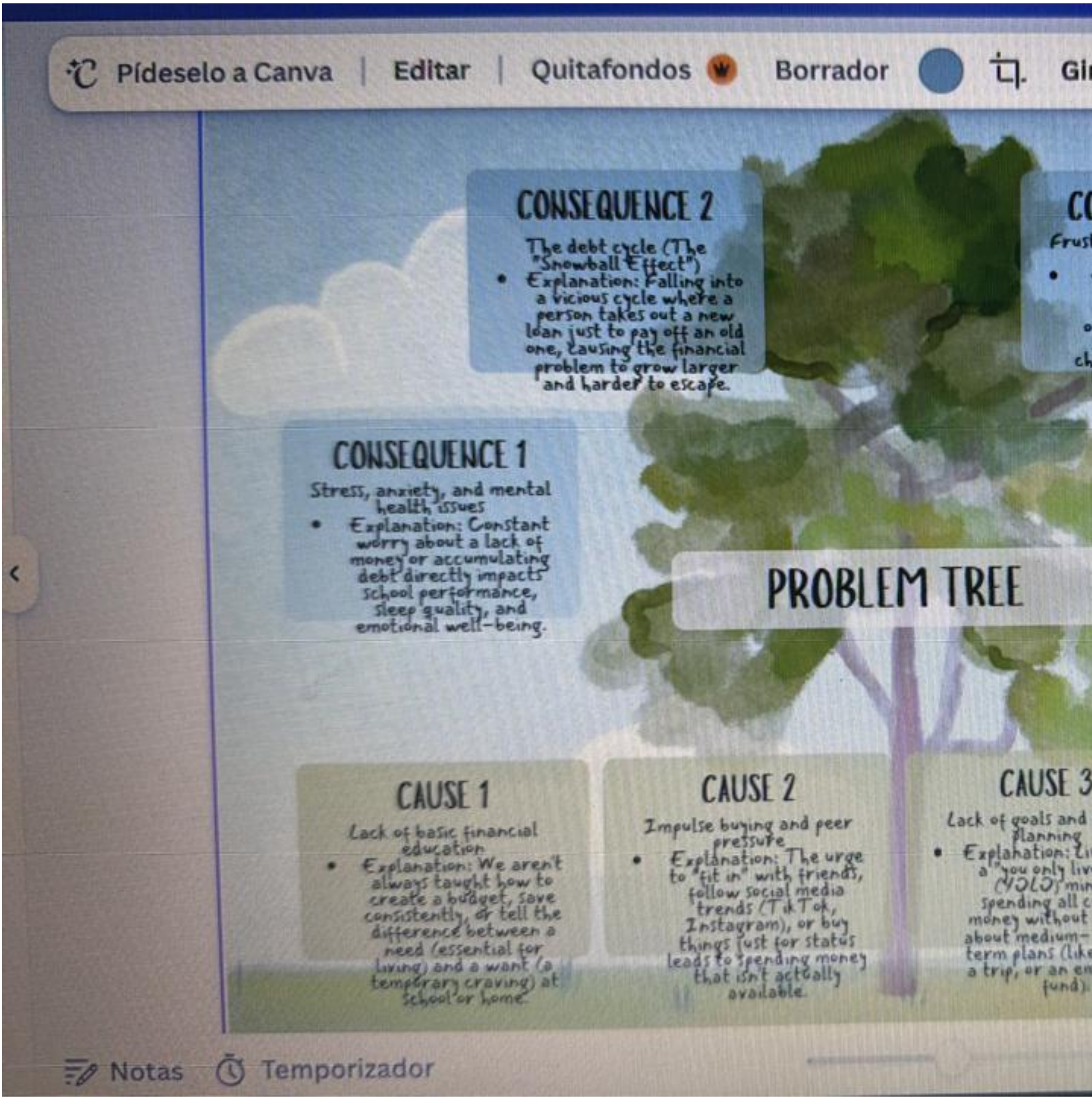
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Borrador
CONSEQUENCE 2
The debt cycle (The "Snowball Effect")
• Explanation: Falling into a vicious cycle where a person takes out a new loan just to pay off an old one, causing the financial problem to grow larger and harder to escape.
CONSEQUENCE 1
Stress, anxiety, and mental health issues
• Explanation: Constant worry about a lack of money or accumulating debt directly impacts school performance, sleep quality, and emotional well-being.
PROBLEM TREE
CAUSE 1
Lack of basic financial education
• Explanation: We aren't always taught how to create a budget, save consistently, or tell the difference between a need (essential for living) and a want (a temporary craving) at school or home.
CAUSE 2
Impulse buying and peer pressure
• Explanation: The urge to "fit in" with friends, follow social media trends (TikTok, Instagram), or buy things just for status leads to spending money that isn't actually available.
CAUSE 3
Lack of goals and planning
Notas
Temporizador