

Life Changing Event	Probability (High-Low)	Impact (High-Low)
Change in living arrangements		
Moving in with a partner		
Buying a home		
Major purchase		
Marriage		
Separation		
Divorce		
Remarriage		
Having children		
Adopting a child		
Paying for children's education		
Children leaving home		
Children returning home		
New job		
Job Loss		
Major change in finances		
Starting a business		
Legal issues		
Retiring		
Personal health issues		
Family health issues		
Caring for parents		