## BOOTH HANDOUTS

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## VOLUNTEERS: CAREER/BANK BOOTH

## Responsibilities:

- Teachers will staff the bank table at the beginning of each hour to take attendance and assign careers/salaries to students.
- Give each student the ledger with their career and monthly salary for the game. Be sure to explain the differences between the budget sheets (such as $M$ versus $S$ status, number of children/their ages, how to calculate their balance, etc.).
- Have each student write their name on the page and mark their name off the attendance sheet.
- The bank will close when all students have been accounted for.


## VOLUNTEERS: CHANCE BOOTH

## Responsibilities:

- Provide a Chance Card to each student.
- Have them add a "Chance" line on their ledger sheet and record what they earned or lost. There are blank lines to add any additional Chance Cards at the bottom of the ledger.
- Every 10 minutes, spin the 5 -color wheel and call out the color from the wheel. (Note: If you do not have access to a wheel, you can draw slips of paper, ping pong balls, or use an online random generator.) Students with that color paper will return to the booth for a new Chance Card and record the results in their ledger. Make sure that all colors are called out at least once before the hour ends. Some students may get more than one Chance Card.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If a student draws a card regarding an expense for a child but they have no children, please have them draw another card.
- If students find themselves with a low salary, a large family, and Chance Cards that deduct from their earnings, make sure to send them to the Supplemental Income booth for advice.
- Chance money can be put into students' monthly budgets.


## VOLUNTEERS: CHILD CARE

## Responsibilities:

- Make copies of the Child Care cards on the following page.
- All students will come to your booth. If they do not have children, you can initial the box on the ledger sheet to show that they have visited and let them move on.
- Have students add a "Child Care" line on their ledger sheet.
- All students with children will need to select a child care option. If the student has no children, tell them to put a 0 in the "Child Care" ledger line.
- Give students the cards that match the ages of their children and have them select a child care option to record in their ledger.
- Rates are monthly per child, and students have to deduct for each child.
- If students return to your booth needing help with their budget, please work with them and explain any changes they may need to make. (Note: They cannot change the ages of their children or choose not to have child care.)

| Age of Child | Age of Child | Age of Child |
| :---: | :---: | :---: |
| $\mathbf{0 - 1}$ year old | 2-3 years old | 4-5 years old |
| Professional | Professional <br> Child Care <br> Child Care <br> $\$ 565 /$ month | Professional <br> Child Care |
| Home Day Care <br> $\$ 450 /$ Honth | Home Day Care <br> $\$ 450 /$ month | Home Day Care <br> $\$ 240 /$ month |

## CHILD CARE CARDS

## Copy as needed

Age of Child<br>0-1 year old<br>Professional<br>Child Care<br>\$565/month<br>Home Day Care<br>\$450/month

Age of Child<br>2-3 years old<br>Professional<br>Child Care<br>$\$ 450 /$ month<br>Home Day Care<br>\$450/month

Age of Child<br>4-5 years old<br>Professional<br>Child Care<br>$\$ 300 /$ month<br>Home Day Care<br>\$240/month

Age of Child<br>0-1 year old<br>Professional<br>Child Care<br>\$565/month<br>Home Day Care<br>\$450/month

Age of Child
2-3 years old
Professional
Child Care
\$450/month
Home Day Care \$450/month

Age of Child
4-5 years old
Professional
Child Care
\$300/month
Home Day Care
\$240/month

## VOLUNTEERS: HOUSING

## Responsibilities:

- Make copies of the Housing student handouts. (There are 8 different pages to display at this booth.)
- All students must make a purchase.
- Have students add a "Housing" line on their ledger sheet.
- Have them record the cost on the "Housing" line.
- Remind homeowners and home renters that they will have to visit the Utilities booth to pay for electric, water, and garbage services for their home.
- Encourage renters to visit the Renters' Insurance booth.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return needing to adjust their budget, please work with them to help them select a house that is within their means. Remind them that their house payment (or rent) should never be more than $33 \%$ of their household monthly income.

| Buy a House | Size | Price per Month (does not include utilities) |
| :---: | :---: | :---: |
| House A \$85,000 | Approx. 907 sq. feet | \$600/month |
| House B \$125,000 | Approx. 1,400 sq. feet | \$1,025/month |
| House C \$175,000 | Approx. 1,739 sq. feet | \$1,200/month |
| House D \$235,000 | Approx. 2,024 sq. feet | \$1,500/month |
| Rent a House | Size | Price per Month (does not include utilities) |
| House E | 2 bedroom | \$850/month |
| House F | 3 bedroom | \$1,100/month |
| Rent an Apartment | Size | Price per Month (includes ALL utilities) |
| Apartment G | 1 bedroom | \$550/month |
| Apartment H | 2 bedroom | \$750/month |

HOUSING

| Buy a House | Size | Price per Month <br> (does not include utilities) |
| :---: | :---: | :---: |
| House A \$85,000 | Approx. 907 sq. feet | \$600/month |
| House B \$125,000 | Approx. 1,400 sq. feet | \$1,025/month |
| House C \$175,000 | Approx. 1,739 sq. feet | \$1,200/month |
| House D \$235,000 | Approx. 2,024 sq. feet | \$1,500/month |
| Rent a House | Size | Price per Month (does not include utilities) |
| House E | 2 bedroom | \$850/month |
| House F | 3 bedroom | \$1,100/month |
| Rent an Apartment | Size | Price per Month (includes ALL utilities) |
| Apartment G | 1 bedroom | \$550/month |
| Apartment H | 2 bedroom | \$750/month |

## HOUSE A



Built in 1970 / Approximately 907 square feet

## 3 bedroom / 1 bath / 1-car garage

Cost: \$85,000
Monthly payment: $\mathbf{\$ 6 0 0}$ (includes house payment, insurance, and taxes)

## HOUSE B



Built in 1982 / Approximately 1,400 square feet
3 bedroom / 2 bath / 2-car garage
Cost: \$125,000
Monthly payment: \$1,025 (includes house payment, insurance, and taxes)

## HOUSE C



Built in 2005 / Approximately 1,739 square feet
3 bedroom / 2 bath / 2-car garage
Cost: \$175,000
Monthly payment: \$1,200 (includes house payment, insurance, and taxes)

## HOUSE D



Built in 2005 / Approximately 2,024 square feet
3 bedroom / 2 bath / 3-car garage
Cost: \$235,000
Monthly payment: \$1,500 (includes house payment, insurance, and taxes)

RENTAL HOUSE E


## 2 bedroom

Monthly payment: \$850 (does not include renters' insurance)

## RENTAL HOUSE F



## 3 bedroom

Monthly payment: \$1,100 (does not include renters' insurance)

## APARTMENT



Cost varies by size

## VOLUNTEERS: UTILITIES

Responsibilities:

- Display copies of the Utilities student handout at your booth.
- Have students add a "Utilities" line on their ledger sheet. (If students are renting an apartment, they do not have to pay for utilities.)
- Have them record the cost on the "Utilities" line.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make. Advise them to go back to the Housing booth to make changes there first.

Includes water, garbage, sewage, gas, and electric

| Household | House A | House B | House C | House D | House E | House F |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 125$ | $\$ 165$ | $\$ 185$ | $\$ 210$ | $\$ 125$ | $\$ 165$ |
| Single with 1 child | $\$ 145$ | $\$ 185$ | $\$ 205$ | $\$ 230$ | $\$ 135$ | $\$ 185$ |
| Single with 2 children | $\$ 170$ | $\$ 205$ | $\$ 240$ | $\$ 250$ | $\$ 160$ | $\$ 205$ |
| Married | $\$ 150$ | $\$ 190$ | $\$ 210$ | $\$ 235$ | $\$ 140$ | $\$ 190$ |
| Married with 1 child | $\$ 175$ | $\$ 210$ | $\$ 245$ | $\$ 255$ | $\$ 165$ | $\$ 210$ |
| Married with <br> 2 children | $\$ 200$ | $\$ 240$ | $\$ 265$ | $\$ 280$ | $\$ 200$ | $\$ 240$ |

## UTILITIES

Includes water, garbage, sewage, gas, and electric

| Household | House A | House B | House C | House D | House E | House F |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 125$ | $\$ 165$ | $\$ 185$ | $\$ 210$ | $\$ 125$ | $\$ 165$ |
| Single with 1 child | $\$ 145$ | $\$ 185$ | $\$ 205$ | $\$ 230$ | $\$ 135$ | $\$ 185$ |
| Single with <br> 2 children | $\$ 170$ | $\$ 205$ | $\$ 240$ | $\$ 250$ | $\$ 160$ | $\$ 205$ |
| Married | $\$ 150$ | $\$ 190$ | $\$ 210$ | $\$ 235$ | $\$ 140$ | $\$ 190$ |
| Married with <br> 1 child | $\$ 175$ | $\$ 210$ | $\$ 245$ | $\$ 255$ | $\$ 165$ | $\$ 210$ |
| Married with <br> 2 children | $\$ 200$ | $\$ 240$ | $\$ 265$ | $\$ 280$ | $\$ 200$ | $\$ 240$ |

## VOLUNTEERS: RENTERS' INSURANCE

Responsibilities:

- Display multiple copies of the Renters' Insurance student handout at your booth.
- Only students who are renting a home or an apartment need to purchase renters' insurance. (Purchased homes include insurance.)
- Have students who need renters' insurance add a "Renters' Insurance" line on their ledger sheet and record the cost.
- Initial the box on the ledger sheet for all students to show that they have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make.

| Rental | Insurance Cost |
| :---: | :---: |
| House E | $\$ 30 /$ month |
| House F | $\$ 46,000$ coverage |
| Apartment G | $\$ 40 /$ month |
| Apartment H | $\$ 30,000$ coverage |
|  | $\$ 30 /$ month |
|  | $\$ 42,000$ coverage |

## RENTERS' INSURANCE

| Rental | Insurance Cost |
| :---: | :---: |
| House E | $\$ 30 /$ month |
| House F | $\$ 46,000$ coverage |
| Apartment G | $\$ 40 /$ month |
|  | $\$ 50,000$ coverage |
| Apartment H | $\$ 30 /$ month |
|  | $\$ 38,000$ coverage |
| $\$ 40 /$ month |  |

## VOLUNTEERS: FURNITURE

## Responsibilities:

- Display multiple copies of the Furniture student handouts (there are 5) at your booth.
- If you have a display board, add the furniture package images to the board to give students a sense of what their money will get them.
- All students must make a furniture purchase.
- Have students add a "Furniture" line on their ledger sheet.
- Based on their budget and preferences, they can choose to have "thrifty," "low-cost," "moderate," or "luxury" furniture.
- Have students record the cost on the "Furniture" line of their ledger sheet based on the size of their household.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make.

| Household | Thrifty | Low-Cost | Moderate | Luxury |
| :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 25$ | $\$ 45$ | $\$ 80$ | $\$ 102$ |
| Single with 1 child | $\$ 30$ | $\$ 55$ | $\$ 90$ | $\$ 125$ |
| Single with 2 children | $\$ 35$ | $\$ 65$ | $\$ 120$ | $\$ 150$ |
| Married | $\$ 50$ | $\$ 80$ | $\$ 135$ | $\$ 200$ |
| Married with 1 child | $\$ 55$ | $\$ 85$ | $\$ 150$ | $\$ 225$ |
| Married with 2 children | $\$ 60$ | $\$ 105$ | $\$ 180$ | $\$ 240$ |

## FURNITURE

Includes bedroom, living room, dining room, washer and dryer, television, and refrigerator. Computers are purchased separately.

| Household | Thrifty | Low-Cost | Moderate | Luxury |
| :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 25$ | $\$ 45$ | $\$ 80$ | $\$ 102$ |
| Single with 1 child | $\$ 30$ | $\$ 55$ | $\$ 90$ | $\$ 125$ |
| Single with 2 children | $\$ 35$ | $\$ 65$ | $\$ 120$ | $\$ 150$ |
| Married | $\$ 50$ | $\$ 80$ | $\$ 135$ | $\$ 200$ |
| Married with 1 child | $\$ 55$ | $\$ 85$ | $\$ 150$ | $\$ 225$ |
| Married with 2 children | $\$ 60$ | $\$ 105$ | $\$ 180$ | $\$ 240$ |

## LUXURY FURNITURE PACKAGE




| Household | Moderate |
| :---: | :---: |
| Single | $\$ 80$ |
| Single with 1 child | $\$ 90$ |
| Single with 2 children | $\$ 120$ |
| Married | $\$ 135$ |
| Married with 1 child | $\$ 150$ |
| Married with 2 children | $\$ 180$ |



## THRIFTY FURNITURE PACKAGE



| Household | Thrifty |
| :---: | :---: |
| Single | $\$ 25$ |
| Single with 1 child | $\$ 30$ |
| Single with 2 children | $\$ 35$ |
| Married | $\$ 50$ |
| Married with 1 child | $\$ 55$ |
| Married with 2 children | $\$ 60$ |

## VOLUNTEERS: CAR DEALERSHIP

## Responsibilities:

- Make copies of the Car Dealership student handout to display at your booth.
- All students must make a purchase at your booth.
- Have students add a "Car" line on their ledger sheet and record the amount they will be spending per month.
- Remind them that they will have to visit the Auto Insurance and Tag booth.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return needing to make changes to their budget, please work with them and explain any changes they can make. Remind them that they should buy a vehicle that best fits their family's need for the lowest car payment.

| 2005 VEHICLES | 2015 VEHICLES | 2021 VEHICLES |
| :---: | :---: | :---: |
| COMPACT CAR: \$4,000 <br> (Examples: Honda Civic, Ford Focus) Finance 60 months: $\$ 71 /$ month Down payment: \$100 | COMPACT CAR: \$11,000 <br> (Examples: Honda Civic, Ford Focus) Finance 60 months: $\$ 195 /$ month Down payment: \$300 | COMPACT CAR: \$22,200 <br> (Examples: Honda Civic, Ford Focus) Finance 60 months: $\$ 395 /$ month Down payment: \$500 |
| MID-SIZE SEDAN: \$4,599 <br> (Examples: Ford Taurus, Chevrolet Impala) <br> Finance 60 months: $\$ 81 /$ month Down payment: \$150 | MID-SIZE SEDAN: \$13,000 <br> (Examples: Ford Fusion, Hyundai Elantra, Chevrolet Impala) <br> Finance 60 months: $\$ 231 /$ month Down payment: \$300 | MID-SIZE SEDAN: \$28,000 <br> (Examples: Ford Taurus, Chrysler 300, Chevrolet Impala) <br> Finance 60 months: $\$ 500 /$ month Down payment: \$500 |
| SMALL TRUCK/SUV: \$6,955 <br> (Examples: Ford Ranger, Chevrolet Colorado, Dodge Dakota) <br> Finance 60 months: $\$ 123 /$ month Down payment: \$200 | SMALL TRUCK/SUV: \$15,900 <br> (Examples: Ford Ranger, Ford Escape, Dodge Dakota) <br> Finance 60 months: $\$ 284 /$ month Down payment: \$300 | SMALL TRUCK/SUV: \$27,500 <br> (Examples: Ford Ranger, Ford Escape, Dodge Dakota) <br> Finance 60 months: $\$ 491 /$ month Down payment: \$500 |
| SPORTS CAR: \$8,500 <br> (Examples: Ford Mustang, Chevrolet Camaro) <br> Finance 60 months: $\$ 151 /$ month Down payment: \$200 | SPORTS CAR: \$18,200 <br> (Examples: Ford Mustang, Chevrolet Camaro) <br> Finance 60 months: $\$ 326 /$ month Down payment: \$300 | SPORTS CAR: \$30,000 <br> (Examples: Ford Mustang, Chevrolet Camaro, Dodge Charger) <br> Finance 60 months: $\$ 537 /$ month Down payment: \$500 |
|  |  | LUXURY CAR: \$60,000 <br> (Examples: BMW, Lexus, Audi) Finance 60 months: $\$ 1,077 /$ month Down payment: \$800 |

## CAR DEALERSHIP

COMPACT CAR: \$4,000
(Examples: Honda Civic, Ford Focus)

Finance 60 months: \$71/month
Down payment: \$100

COMPACT CAR: \$11,000
(Examples: Honda Civic, Ford Focus)

Finance 60 months: \$195/month

Down payment: \$300

COMPACT CAR: \$22,200
(Examples: Honda Civic, Ford Focus)

Finance 60 months: \$395/month

Down payment: \$500

MID-SIZE SEDAN: \$4,599
(Examples: Ford Taurus, Chevrolet Impala)

Finance 60 months: \$81/month
Down payment: \$150

## SMALL TRUCK/SUV: \$6,955

(Examples: Ford Ranger, Chevrolet Colorado, Dodge Dakota)

Finance 60 months: \$123/month

Down payment: \$200

SPORTS CAR: \$8,500
(Examples: Ford Mustang, Chevrolet Camaro) Finance 60 months: \$151/month

Down payment: \$200

SPORTS CAR: \$18,200
(Examples: Ford Mustang, Chevrolet Camaro) Finance 60 months: \$326/month

Down payment: \$300

MID-SIZE SEDAN: \$28,000
(Examples: Ford Taurus, Chrysler 300, Chevrolet
Impala)

Finance 60 months: \$500/month

Down payment: \$500

SMALL TRUCK/SUV: \$15,900
(Examples: Ford Ranger, Ford Escape, Dodge Dakota)
Finance 60 months: \$284/month
Down payment: \$300

SMALL TRUCK/SUV: \$27,500
(Examples: Ford Ranger, Ford Escape, Dodge Dakota)
Finance 60 months: $\$ 491 /$ month
Down payment: \$500

SPORTS CAR: \$30,000
(Examples: Ford Mustang, Chevrolet Camaro, Dodge Charger)

Finance 60 months: \$537/month

Down payment: \$500

LUXURY CAR: \$60,000
(Examples: BMW, Lexus, Audi)
Finance 60 months:
\$1,077/month
Down payment: \$800

## VOLUNTEERS: AUTO INSURANCE AND TAG

Responsibilities:

- Display copies of the Auto Insurance and Tag student handout at your booth.
- All students must purchase something at your booth, and their insurance and tag must match the type of vehicle they have purchased.
- Have students add an "Auto Insurance and Tag" line on their ledger sheet.
- Have students record the cost on the "Auto Insurance and Tag" line.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return needing to make changes to their budget, please work with them and explain any changes they can make. If they need a lower price, they will need to visit the Car Dealership booth to purchase a more affordable vehicle.

|  | Compact Car |  |  | Mid-Size Sedan |  |  | Small Truck/SUV |  |  | Sports Car |  |  | Luxury |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2005 | 2015 | 2021 | 2005 | 2015 | 2021 | 2005 | 2015 | 2021 | 2005 | 2015 | 2021 | 2021 |
| Single Male | \$100 | \$120 | \$140 | \$100 | \$120 | \$140 | \$90 | \$120 | \$130 | \$120 | \$130 | \$160 | \$250 |
| All Others | \$80 | \$100 | \$110 | \$80 | \$90 | \$110 | \$80 | \$100 | \$110 | \$90 | \$110 | \$140 | \$180 |
| Tag | \$140 | \$385 | \$777 | \$160 | \$455 | \$980 | \$245 | \$556 | \$962 | \$297 | \$637 | \$1,050 | \$2,100 |
| *Military Member Tag Cost: \$20 |  |  |  |  |  |  |  |  |  |  |  |  |  |

## AUTO INSURANCE AND TAG

|  | Compact Car |  |  | Mid-Size Sedan |  |  | Small Truck/SUV |  |  | Sports Car |  |  | Luxury <br> 2021 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2005 | 2015 | 2021 | 2005 | 2015 | 2021 | 2005 | 2015 | 2021 | 2005 | 2015 | 2021 |  |
| Single Male | \$100 | \$120 | \$140 | \$100 | \$120 | \$140 | \$90 | \$120 | \$130 | \$120 | \$130 | \$160 | \$250 |
| All Others | \$80 | \$100 | \$110 | \$80 | \$90 | \$110 | \$80 | \$100 | \$110 | \$90 | \$110 | \$140 | \$180 |
| Tag | \$140 | \$385 | \$777 | \$160 | \$455 | \$980 | \$245 | \$556 | \$962 | \$297 | \$637 | \$1,050 | \$2,100 |
| *Military Member Tag Cost: \$20 |  |  |  |  |  |  |  |  |  |  |  |  |  |

## VOLUNTEERS: HEALTH CLINIC

## Responsibilities:

- Display multiple copies of the Health Clinic student handout at your booth.
- All students will visit your booth for health care.
- Have students add a "Health Clinic" line on their ledger sheet.
- Every student has been assigned a dental or medical need with a "D" or " H " code.
- Ask if they have purchased health insurance.
- Have them locate in the table what type of care their code says they need and then record the cost (based on whether they are insured or not) on the "Health Clinic" line.
- For expensive services, they can choose to pay the total or select monthly payments.
- Some students may have to visit more than once if they draw a "Chance Card" for additional health or dental needs.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return needing to adjust their budget, please work with them and explain any changes they can make. They may need to visit the Health and Life Insurance booth before making changes.

| Code |  | Uninsured | Insured |
| :---: | :---: | :---: | :---: |
| D-1 Dental Cleaning |  | \$80 | \$0 |
| D-2 Extraction |  | \$80 | \$15 |
| D-3 Filling |  | \$100 | \$20 |
| D-4 Root Canal | Total: \$500 | 2 monthly payments: \$275 | \$100 |
| D-5 Crown | Total: \$560 | 2 monthly payments: \$300 | \$225 |
| H-1 Doctor Office Visit |  | \$105 | \$20 |
| H-2 Flu Shot |  | \$55 | \$30 |
| H-3 X-Rays |  | \$75 | \$35 |
| H-4 Stitches | Total: \$200 | 2 monthly payments: \$125 | \$70 |
| H-5 Physical | Total: \$230 | 2 monthly payments: \$135 | \$80 |
| H-6 Broken Arm | Total: \$360 | 2 monthly payments: \$200 | \$100 |
| H-7 ER Visit (Sports Injury) | Total: \$675 | 2 monthly payments: \$350 | \$130 |
| H-8 ER Visit (Car Accident) | Total: \$750 | 2 monthly payments: \$400 | \$150 |

## HEALTH CLINIC

| Code | Uninsured |  | Insured |
| :---: | :---: | :---: | :---: |
| D-1 Dental Cleaning |  | \$80 | \$0 |
| D-2 Extraction |  | \$80 | \$15 |
| D-3 Filling |  | \$100 | \$20 |
| D-4 Root Canal | Total: \$500 | 2 monthly payments: \$275 | \$100 |
| D-5 Crown | Total: \$560 | 2 monthly payments: \$300 | \$225 |
| H-1 Doctor Office Visit |  | \$105 | \$20 |
| H-2 Flu Shot |  | \$55 | \$30 |
| H-3 X-Rays |  | \$75 | \$35 |
| H-4 Stitches | Total: \$200 | 2 monthly payments: \$125 | \$70 |
| H-5 Physical | Total: \$230 | 2 monthly payments: \$135 | \$80 |
| H-6 Broken Arm | Total: \$360 | 2 monthly payments: \$200 | \$100 |
| H-7 ER Visit (Sports Injury) | Total: \$675 | 2 monthly payments: \$350 | \$130 |
| H-8 ER Visit (Car Accident) | Total: \$750 | 2 monthly payments: \$400 | \$150 |

## VOLUNTEERS: HEALTH AND LIFE INSURANCE

Responsibilities:

- Display multiple copies of the Health and Life Insurance student handout at your booth.
- All students must purchase something at your booth. Health insurance includes medical, dental, and vision policies.
- Have students add a "Health and Life Insurance" line on their ledger sheet and record the cost on the "Health and Life Insurance" line.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return needing to adjust their budget, please work with them and explain any changes they can make.

| Health | Single | Single with <br> 1 child | Single with <br> 2 children | Married | Married with <br> 1 child | Married with <br> 2 children |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Male | $\$ 105$ | $\$ 195$ | $\$ 270$ |  |  |  |
| Female | $\$ 125$ | $\$ 215$ | $\$ 290$ | $\$ 230$ | $\$ 325$ | $\$ 400$ |


| Life | $\$ 100,000$ | $\$ 150,000$ | $\$ 200,000$ | $\$ 250,000$ |
| :---: | :---: | :---: | :---: | :---: |
| Male | $\$ 30$ | $\$ 40$ | $\$ 50$ | $\$ 55$ |
| Female | $\$ 25$ | $\$ 30$ | $\$ 40$ | $\$ 45$ |

To insure children for $\$ 10,000$ : Add $\$ 5$ to the monthly payment (covers all children)

## HEALTH AND LIFE INSURANCE

| Health | Single | Single with <br> 1 child | Single with <br> $\mathbf{2}$ children | Married | Married with <br> 1 child | Married with <br> 2 children |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Male | $\$ 105$ | $\$ 195$ | $\$ 270$ |  |  |  |
| Female | $\$ 125$ | $\$ 215$ | $\$ 290$ | $\$ 230$ | $\$ 325$ | $\$ 400$ |


| Life | $\$ 100,000$ | $\mathbf{\$ 1 5 0 , 0 0 0}$ | $\mathbf{\$ 2 0 0 , 0 0 0}$ | $\mathbf{\$ 2 5 0 , 0 0 0}$ |
| :---: | :---: | :---: | :---: | :---: |
| Male | $\$ 30$ | $\$ 40$ | $\$ 50$ | $\$ 55$ |
| Female | $\$ 25$ | $\$ 30$ | $\$ 40$ | $\$ 45$ |

To insure children for $\$ 10,000$ : Add $\$ 5$ to the monthly payment (covers all children)

## VOLUNTEERS: GROCERIES

Responsibilities:

- Display copies of the Groceries student handout at your booth.
- Students must purchase groceries at your booth, but fast food packages are optional.
- Have students add a "Groceries" line on their ledger sheet.
- Have students record the cost of groceries on the "Groceries" line.
- Initial the box on the ledger sheet to indicate that students have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make based on the size of their households.

| Household | Thrifty | Low-Cost | Moderate | Luxury |
| :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 175$ | $\$ 250$ | $\$ 325$ | $\$ 375$ |
| Single with 1 child | $\$ 300$ | $\$ 400$ | $\$ 500$ | $\$ 590$ |
| Single with 2 children | $\$ 500$ | $\$ 540$ | $\$ 680$ | $\$ 800$ |
| Married | $\$ 400$ | $\$ 525$ | $\$ 640$ | $\$ 800$ |
| Married with $\mathbf{1}$ child | $\$ 515$ | $\$ 675$ | $\$ 820$ | $\$ 1,015$ |
| Married with 2 children | $\$ 600$ | $\$ 750$ | $\$ 925$ | $\$ 1,150$ |

## FAST FOOD

OPTIONAL (Examples: Starbucks, McDonald's, Braum's, Taco Bell)

| Household | Deduct Additional |
| :---: | :---: |
| Single | $\$ 175$ |
| Single with 1 child | $\$ 250$ |
| Single with 2 children | $\$ 300$ |
| Married | $\$ 200$ |
| Married with 1 child | $\$ 400$ |
| Married with 2 children | $\$ 500$ |

GROCERIES

| Household | Thrifty | Low-Cost | Moderate | Luxury |
| :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 175$ | $\$ 250$ | $\$ 325$ | $\$ 375$ |
| Single with 1 child | $\$ 300$ | $\$ 400$ | $\$ 500$ | $\$ 590$ |
| Single with 2 children | $\$ 500$ | $\$ 540$ | $\$ 680$ | $\$ 800$ |
| Married | $\$ 400$ | $\$ 525$ | $\$ 640$ | $\$ 800$ |
| Married with $\mathbf{1}$ child | $\$ 515$ | $\$ 675$ | $\$ 820$ | $\$ 1,015$ |
| Married with 2 children | $\$ 600$ | $\$ 750$ | $\$ 925$ | $\$ 1,150$ |

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| Single | $\$ 175$ |
| Single with 1 child | $\$ 250$ |
| Single with 2 children | $\$ 300$ |
| Married | $\$ 200$ |
| Married with 1 child | $\$ 400$ |
| Married with 2 children | $\$ 500$ |

## VOLUNTEERS: CLOTHING

## Responsibilities:

- Display multiple copies of the Clothing student handout at your booth.
- Students must make a purchase at your booth.
- Have students add a "Clothing" line on their ledger sheet.
- Students may choose to budget for the kinds of clothes they want, but if they have an office job, they must make their purchase from either the "Business" or the "High-End" column.
- Students must include all members of their household in their expenses and cannot switch between columns for different family members.
- Have students record the cost on the "Clothing" line.
- Initial the box on the ledger sheet to indicate that students have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make.

COST PER MONTH (If you have an office job, you will need to pick Business or High-End)

| Household | Thrifty | Low-Cost | Business | High-End |
| :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 20$ | $\$ 50$ | $\$ 135$ | $\$ 200$ |
| Single with 1 child | $\$ 35$ | $\$ 75$ | $\$ 175$ | $\$ 250$ |
| Single with 2 children | $\$ 45$ | $\$ 95$ | $\$ 205$ | $\$ 290$ |
| Married | $\$ 30$ | $\$ 75$ | $\$ 200$ | $\$ 300$ |
| Married with 1 child | $\$ 45$ | $\$ 100$ | $\$ 240$ | $\$ 350$ |
| Married with 2 children | $\$ 55$ | $\$ 120$ | $\$ 295$ | $\$ 390$ |

## CLOTHING

COST PER MONTH (If you have an office job, you will need to pick Business or High-End)

| Household | Thrifty | Low-Cost | Business | High-End |
| :---: | :---: | :---: | :---: | :---: |
| Single | $\$ 20$ | $\$ 50$ | $\$ 135$ | $\$ 200$ |
| Single with 1 child | $\$ 35$ | $\$ 75$ | $\$ 175$ | $\$ 250$ |
| Single with 2 children | $\$ 45$ | $\$ 95$ | $\$ 205$ | $\$ 290$ |
| Married | $\$ 30$ | $\$ 75$ | $\$ 200$ | $\$ 300$ |
| Married with 1 child | $\$ 45$ | $\$ 100$ | $\$ 240$ | $\$ 350$ |
| Married with 2 children | $\$ 55$ | $\$ 120$ | $\$ 295$ | $\$ 390$ |

## VOLUNTEERS: CHARITABLE GIVING

## Responsibilities:

- Display multiple copies of the Charitable Giving student handout at your booth.
- Students must make a purchase at your booth.
- Have students add a "Charitable Giving" line on their ledger sheet.
- Collect charitable contributions from all students. Please be sure to have students record their deductions on the "Charitable Giving" line of their ledger sheet.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make.

| Recipient | Monthly Donation |
| :---: | :---: |
| Faith-Based Organization | $10 \%$ of monthly income |
| Medical Research | \$10/month |
| Food Pantry | \$10/month |
| Habitat for Humanity | \$10/month |
| Salvation Army | \$10/month |
| Youth \& Family Services | \$10/month |
| Infant Crisis Center | \$10/month |
| Animal Sanctuary | \$10/month |
| High School Alumni Fund | \$10/month |
| College Alumni Fund |  |
| Other |  |

## CHARITABLE GIVING

| Recipient | Monthly Donation |
| :---: | :---: |
| Faith-Based Organization | $10 \%$ of monthly income |
| Medical Research | $\$ 10 /$ month |
| Food Pantry | $\$ 10 /$ month |
| Habitat for Humanity | $\$ 10 /$ month |
| Salvation Army | $\$ 10 /$ month |
| Youth \& Family Services | $\$ 10 /$ month |
| Infant Crisis Center | $\$ 10 /$ month |
| Animal Sanctuary | $\$ 10 /$ month |
| High School Alumni Fund | $\$ 10 /$ month |
| College Alumni Fund | $\$ 10 /$ month |
| Other | $\$ 10 /$ month |

## VOLUNTEERS: COMMUNICATION

Responsibilities:

- Display copies of the Communication student handout at your booth.
- All students must make a purchase at your booth.
- Have students add a "Communication" line on their ledger sheet.
- Have students record the cost of services on the "Communication" line.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return needing to adjust their budget, please work with them and explain any changes they can make.

| Services | Cost |
| :---: | :---: |
| Prepaid Phone <br> Unlimited talk \& text + 500 MB data | \$75/month |
| Basic Bundle <br> Cell phone + Internet + Cable TV | \$175/month |
| Unlimited Bundle <br> Cell phone with data plan + High-speed internet + Upgraded cable TV <br> Includes HBO Max, Disney+, Hulu, ESPN+, and Netflix | \$250/month |

## COMMUNICATION

| Services | Cost |
| :---: | :---: |
| Prepaid Phone <br> Unlimited talk \& text + 500 MB data | \$75/month |
| Basic Bundle <br> Cell phone + Internet + Cable TV | \$175/month |
| Unlimited Bundle <br> Cell phone with data plan + High-speed internet + Upgraded cable TV <br> Includes HBO Max, Disney+, Hulu, ESPN+, and Netflix | \$250/month |

## VOLUNTEERS: ENTERTAINMENT

Responsibilities:

- Display multiple copies of the Entertainment student handout at your booth.
- All students must purchase something at your booth. They can purchase multiple items and then add them together.
- Have students add an "Entertainment" line on their ledger sheet.
- Have students record the total cost on the "Entertainment" line.
- Allow students to get creative (such as going on vacation at a nearby state park rather than paying for an expensive vacation).
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make.

| Activity | Cost |
| :---: | :---: |
| Movie Rental | $\$ 5$ |
| Hobbies | $\$ 10$ |
| Date Night | $\$ 75$ |
| Season Swim Family Pass at Local Pool | $\$ 75$ |
| Annual Zoo Family Pass | $\$ 120$ |
| 1-Day Swim Pass at Local Pool | $\$ 25 /$ person |
| 1-Day Zoo Admission | $\$ 12 /$ adult + \$9/child |
| Roller Skating | $\$ 10 /$ person |
| Parents' Night Out | $\$ 20 /$ child |
| Movie (includes popcorn and drink) | $\$ 25 /$ person |
| Food and Gas for Road Trip (price per day) | $\$ 40 /$ person |
| Concert | $\$ 45 /$ person |
| Ticket to a College Sporting Event | $\$ 45 /$ person |
| Amusement Park/Water Park Season Pass | $\$ 65 /$ person |
| Short Vacation (2 nights: hotel, transportation, food) | $\$ 250 /$ person |
| Streaming Service (cost per streaming service) | $\$ 10 /$ month |

## ENTERTAINMENT

| Activity | Cost |
| :---: | :---: |
| Movie Rental | $\$ 5$ |
| Hobbies | $\$ 10$ |
| Date Night | $\$ 75$ |
| Season Swim Family Pass at Local Pool | $\$ 75$ |
| Annual Zoo Family Pass | $\$ 120$ |
| 1-Day Swim Pass at Local Pool | $\$ 25 /$ person |
| 1-Day Zoo Admission | $\$ 12 /$ adult + \$9/child |
| Roller Skating | $\$ 10 /$ person |
| Parents' Night Out | $\$ 20 /$ child |
| Movie (includes popcorn and drink) | $\$ 25 /$ person |
| Food and Gas for Road Trip (price per day) | $\$ 40 /$ person |
| Concert | $\$ 45 /$ person |
| Ticket to a College Sporting Event | $\$ 45 /$ person |
| Amusement Park/Water Park Season Pass | $\$ 65 /$ person |
| Short Vacation (2 nights: hotel, transportation, | $\$ 250 /$ person |
| food) | $\$ 10 /$ month |
| Streaming Service (cost per streaming service) |  |

## VOLUNTEERS: PERSONAL CARE

Responsibilities:

- Display copies of the Personal Care student handout at your booth.
- All students must make a purchase at your booth. They can purchase multiple items and then add them together.
- Have students add a "Personal Care" line on their ledger sheet.
- Have students record the cost on the "Personal Care" line.
- Initial the box on the ledger sheet to show that students have visited your booth.
- If students return to your booth needing to adjust their budget, please work with them and explain any changes they can make.

| Salon Menu | Cost |
| :---: | :---: |
| Men's Haircut | $\$ 15$ |
| Women's Haircut | $\$ 35$ |
| Child's Haircut | $\$ 10$ |
| Color | $\$ 65$ |
| Hair Products (shampoo, conditioner, gel, hair spray) | $\$ 15$ |
| Manicure | $\$ 20$ |
| Set of Nails | $\$ 45$ |
| Tanning | $\$ 40$ |
| Waxing | $\$ 25$ |

## PERSONAL CARE

| Salon Menu | Cost |
| :---: | :---: |
| Men's Haircut | $\$ 15$ |
| Women's Haircut | $\$ 35$ |
| Child's Haircut | $\$ 10$ |
| Color | $\$ 65$ |
| Hair Products (shampoo, conditioner, gel, hair spray) | $\$ 15$ |
| Manicure | $\$ 20$ |
| Set of Nails | $\$ 45$ |
| Tanning | $\$ 40$ |
| Waxing | $\$ 25$ |

## VOLUNTEERS: SUPPLEMENTAL INCOME

## Responsibilities:

- Students will visit your booth when they are in financial trouble. You will be counseling students on their best options.
- Display copies of the Supplemental Income student handout at your booth.
- Have students add a "Supplemental Income" line on their ledger.
- Start by seeing if there are places where students could be thriftier before having to take on more work. (See the tips below.) If their expenses do not match the requirements below, send them back to the Housing and/or Car Dealership booths. Encourage students to modify their budgets to live within their means when possible.
- Your house payment (or rent) should never be more than $33 \%$ of your household take-home pay.
- You should buy a vehicle with the lowest car payment that fits your family's needs.
- Those with children should avoid taking a second job to have time with their children.
- Single parents can add child support to their ledger.
- For those who must take on additional work, have them consider how many extra hours they could work each month, and remind them to be realistic in their choices. They will multiply this number by the hourly wage to get their supplemental income.
- Have students record these funds on the "Supplemental Income" line of their ledger.
- Initial the box on the ledger sheet to show that students have visited your booth.

| Income Source | Pay |
| :---: | :---: |
| Child Support (per child, for single parents with children) | \$70/week |
| Waitress/Waiter | \$5/hour |
| Fast Food | \$izza Delivery |
| Dog/House Sitter | \$9/hour |
| Rideshare/Food Delivery | Sales Clerk |

SUPPLEMENTAL INCOME

| Income Source | Pay |
| :---: | :---: |
| Child Support (per child) | \$70/week |
| Waitress/Waiter | \$5/hour |
| Fast Food | \$9/hour |
| Pizza Delivery | \$9/hour |
| Dog/House Sitter | \$10/hour |
| Rideshare/Food Delivery | \$10/hour |
| Sales Clerk | \$10/hour |
| Convenience Store Clerk | \$15/hour |
| Janitor/House Cleaning | \$15/hour |
| Construction | \$15/hour |
| At-Home Business | \$15/hour |

## VOLUNTEERS: FINISH LINE

## Responsibilities:

- Teachers will staff the Finish Line table at least 20 minutes before the end of the hour.
- Make sure all the boxes are initialed on students' ledger sheets.
- Hand out any incentives (treats, T-shirts) to finishing students.
- After completion, direct students toward the waiting area, where they will have time to discuss, reflect, and celebrate.

