

Chance Cards — Game to Prepare for Life (2026)

Extracted card text, indicating original page, row, and column position (Column 1 = left, Column 2 = right).

Page	Row	Column	Card Text
1	1	1	Surprise! You host your mother's 50th birthday party. Deduct \$75 for the cake and decorations.
1	1	2	It's your turn to buy lunch! Deduct \$25.
1	2	1	You've decided to get married. Set aside an additional \$150 this month to save for wedding expenses.
1	2	2	Grandma and Grandpa volunteer to sit with your children while you go out this month. Deduct \$35 for pizza.
1	3	1	Your best friend is getting married. You plan and host a shower. Deduct \$75 for decorations and refreshments.
1	3	2	Oh, no! You forgot about one of your auto-draft bills and your bank account went negative. Deduct \$20 for an overdraft fee..
1	4	1	You over-estimated the cost of your electric bill this month. Add \$20 to your account.
1	4	2	Your cousin agrees to take care of your children for \$80 per child monthly. If you paid for child care, go back to the daycare for a refund of the difference.
1	5	1	Your friend is getting married! You purchase a gift for the soon-to-be newlyweds. Deduct \$50.
1	5	2	A windstorm damages your roof. Pay a \$250 deductible. If you live in rental housing, draw another card.
2	1	1	A non-profit organization that you support is raising money. Donate \$20.
2	1	2	Your child breaks a window playing baseball. Pay \$125 to get it fixed. If you do not have children, draw another card.
2	2	1	It's time to enroll your children in summer sports. Pay \$50 per child. If you do not have children, draw another card.
2	2	2	Your uncle sends you a birthday gift of \$100. Remember to thank him when you add it to your bank account!
2	3	1	The sink is clogged, and you must call a plumber. Pay \$75. If you rent, draw another card.
2	3	2	Oh, no! You need two new tires. Deduct \$200.
2	4	1	You overpaid your utility bill by \$25 last month. Go back to the Utilities booth to get your refund.
2	4	2	You win \$100 in your local grocery store's cash giveaway!
2	5	1	One of your children needs a new winter coat. Deduct \$50. If you do not have children, draw another card.
2	5	2	Your teeth need cleaning. Pay a \$50 deductible.
3	1	1	You were caught speeding! Pay a ticket of \$170.
3	1	2	Go to PetSupply for dog food. Pay \$25.
3	2	1	Buy holiday cards and stamps. Deduct \$30.
3	2	2	Your children take a class field trip to a museum. Pay \$5 per school-aged child. If you do not have children, draw another card.
3	3	1	Oops! You forgot to buy toilet paper this month. Go to the grocery store and purchase these supplies. Pay \$5.
3	3	2	At a grand opening for ShopTheBest, you win a \$100 gift certificate. Apply it on clothes. If you already bought clothes, go back to that booth to get a refund.
3	4	1	You illegally parked in a freight loading zone. Pay a \$35 parking ticket.
3	4	2	There's a big sale at Downtown Discount! You buy a set of sheets. Pay \$40.
3	5	1	You need to mail a birthday card. Pay \$15 for a book of stamps at the post office

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3	5	2	Your microwave oven quits. Buy a new one for \$60.
4	1	1	You need to rush-ship a package. Pay \$15.
4	1	2	Spend \$45 on a Mother's Day gift.
4	2	1	You need to jump-start your car battery. Call a towing service and pay the \$90 service charge.
4	2	2	Someone dents your car in the grocery store parking lot. There are no witnesses, so you must pay for the damage. Pay \$75.
4	3	1	You get a new puppy. Add \$20 to your grocery bill and pay the vet \$100 for shots.
4	3	2	Your child breaks their leg. Pay a \$100 deductible. If you do not have children, draw another card.
4	4	1	It's Halloween, and you pass out candy in the neighborhood. Spend \$20.
4	4	2	Spend \$45 on a Father's Day gift.
4	5	1	You build a three-month emergency fund. Your bank rewards new savers with a \$50 bonus. Add \$50 to your account.
4	5	2	You run out of gas on the freeway and call for service. Pay \$100 for five gallons of gas and service.
5	1	1	Spend \$50 on an oil change for your car.
5	1	2	Your cousins drop in for an unexpected visit. Deduct another \$40 for groceries.
5	2	1	Your hot water heater breaks, and you must install a new one. Pay \$425. If you rent, draw another card.
5	2	2	You love cookies from your local Hiking Scouts troop! Buy four boxes for \$28.
5	3	1	Your child's Hiking Scouts membership is due. Pay \$20 for each child. If you do not have children, draw another card.
5	3	2	The flu strikes! You stock up on medicine at your local drugstore. Pay \$25.
5	4	1	Your TV is on the blink. Take it in for repair and pay a \$50 deposit toward the bill.
5	4	2	Your last check bounces! Pay \$35 in overdraft fees.
5	5	1	Your phone is dropped and breaks. Deduct \$55 for the insurance deductible.
5	5	2	You are at fault in a fender bender. Pay a \$250 deductible.
6	1	1	Your child is in the school play and needs a costume. Pay \$20. No children? Draw another card.
6	1	2	It's time for your child's club dues. Pay \$20 per child. If you do not have children, draw another card.
6	2	1	You inherit money from a relative. Add \$1,000 to your account.
6	2	2	Your pet needs shots. Deduct \$115.
6	3	1	Happy holidays! You receive a gift of \$25. Add it to your account.
6	3	2	Surprise! You find \$20 in your coat pocket from last winter. Add it to your account.
6	4	1	You adopt a new kitty. Deduct \$35 for food and litter.
6	4	2	You've made some extra money selling clothes online. Add \$75 to your account.
6	5	1	Your vacuum cleaner quits working. Pay \$80 to replace it.
6	5	2	You have a flat tire. Pay \$25 to have it fixed.
7	1	1	You take a friend out to eat—your treat! Pay \$35.
7	1	2	Your school loan payment is due. Pay \$150. If you did not go to college, draw another card.
7	2	1	The monthly bill for your music streaming service is due. Pay \$15.
7	2	2	Your credit card bill arrives. Pay \$50.
7	3	1	Your car breaks down. Pay \$150 for repairs.

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7	3	2	Your friend pays you back for the money they'd borrowed. Add \$20 to your account.
7	4	1	You redecorate your bedroom. Your expenses were \$45. Subtract this from your account.
7	4	2	You split the cost of pizza with a friend. Pay \$10.
7	5	1	You are cited for not fully yielding at a stop sign. Pay \$225 for the ticket.
7	5	2	You receive \$25 as a gift. Add it to your account.
8	1	1	Your dog gets sick. Pay the vet \$100.
8	1	2	Your tax refund arrives! Add \$500 to your account.
8	2	1	You find and return a lost wallet. Its owner thanks you with a \$20 reward!
8	2	2	You win money on a scratch-off lottery ticket a coworker gives you. Add \$200 to your account.
8	3	1	You find money in your washing machine. Add \$25 to your account.
8	3	2	Hay fever is driving you crazy! Spend \$20 on allergy medicine.
8	4	1	You find and return a watch. Its owner thanks you with a \$20 reward!
8	4	2	You need to replace your old shoes. Deduct \$100 from your account.
8	5	1	Your insurance settlement arrives! Add \$350 to your account.
8	5	2	You take up golf as a hobby. Spend \$40 on a game of golf at your local course.
9	1	1	You do some late-night online shopping. Pay \$75.
9	1	2	You park downtown while out with friends. Pay \$15.
9	2	1	You receive a gift of \$50 for your birthday. Add it to your account.
9	2	2	You receive \$20 in gas money for helping a friend run errands.
9	3	1	You buy a gift for your sister's birthday. Deduct \$45 from your account.
9	3	2	You go out to lunch with some coworkers. Deduct \$15.
9	4	1	A rock hits your windshield! Pay a \$250 deductible.
9	4	2	Your employer surprises the team with a \$100 bonus for hitting a goal. Add \$100 to your account.
10	1	1	You are invited to an anniversary party. Spend \$50 on a gift for the couple.
10	1	2	It's your turn to provide breakfast for the monthly work meeting! Subtract \$20.
10	2	1	You visit the dentist for a filling. Deduct \$50.
10	2	2	School starts soon, and supplies cost more than expected. Deduct \$20 per school-aged child. If you do not have children, draw another card.
10	3	1	You've decided to cut your long hair. Pay \$15 for a men's haircut or \$80 for a women's haircut.
10	3	2	Your job certification renewal is due. Deduct \$55.
10	4	1	You break an arm while biking. Pay \$100 for an emergency room visit copay.
10	4	2	You need to have an outfit dry cleaned for an interview. Pay \$25.
10	5	1	You attend a sporting event plus purchase food at the game. Pay \$75.
10	5	2	You take your best friend to a movie. Together, the movie tickets and concessions cost \$40.
11	1	1	You completed a course and received a certification. Add \$200 to your ledger.
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11	2	1	You completed a course and received a certification. Add \$200 to your ledger.
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11	3	1	Tribal member? Take 20% off your tag cost at the Auto Insurance and Tag booth. If not, draw a new card.

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11	3	2	Your student loan payment was miscalculated! Pay \$60 to make up the difference. If you didn't attend college, draw another card.
11	4	1	Military, education, or first responder career? Take 25% off your clothing expenses. All others: draw a new card.
11	4	2	Tribal members: get a \$20 refund for your car tag. All others, draw another card.
11	5	1	You earn an advanced degree or certificate and get a pay bump! Add \$200 to your ledger.
11	5	2	Fill in: [blank template card]