



BOOTH MATERIALS: VOLUNTEERS

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CAREER/BANK BOOTH

Responsibilities:

- The career/bank booth should be open at the beginning of each hour, at which time teachers and staff should take attendance and assign careers/salaries to students.
- All students will visit this booth.
- 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.)
- Explain to students that the following payroll deductions have already been taken out of their checks:
 - Federal/state income tax - these deductions fund specific public services
 - FICA - this federal tax supports retirement savings, such as Social Security, and insurance programs, like Medicare
- Have each student write their name on the page and mark their name off the attendance sheet.
- For difficult questions without direct answers, use your best judgment and respond based on your own life experiences.
- The bank will close after all students have visited the booth.



CHANCE BOOTH

Responsibilities:

- 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 might draw slips of paper, ping pong balls, or use an online random generator.) Students with that color (differentiated by colored ledger paper, a colored clipboard, or a colored sticker) 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.
- Provide each student with a Chance Card.
- Have students add the line “Chance” to their ledgers.
- Depending on the Chance Card, students will either record money earned or money lost. They may use blank lines on the ledger to fill in Chance Card results.
- If a student draws a child-related expense card but does not have a child, allow them to draw a different card.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students find themselves with a low salary and/or a large family, and Chance Cards deduct from their earnings, be sure to send them to the Supplemental Income booth for advice.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.



CHARITABLE GIVING

Responsibilities:

- All students will visit this booth.
- Before students arrive, set out the “Giving Stack” of cards with donation options.
- Have students add the line “Charitable Giving” to their ledgers.
- Have students select a card from the “Giving Stack.”
- All students must write an amount on this budget line, and it can be \$0.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth to adjust their budget, help them determine what adjustments they can make.
- For difficult questions without direct answers, use your best judgment and respond based on your own life experiences.

Recipient	Suggested Monthly Donation
Faith-Based Organization	10% of monthly income
Medical Research	\$20
Food Pantry	\$20
Habitat for Humanity	\$40
Salvation Army	\$20
Youth & Family Services	\$20
Infant Crisis Center	\$20
Animal Sanctuary	\$20
High School Alumni Fund	\$20
College Alumni Fund	\$40
Other	\$20



CHILD CARE

Responsibilities:

- All students will visit this booth.
- Have students add the line “Child Care” to their ledgers.
- Have students select a monthly rate.
- All students must write an amount on this budget line (students must write \$0 if they do not have children).
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth to adjust their budget, help them determine what adjustments they can make.
- For difficult questions without direct answers, use your best judgment and respond based on your own life experiences.

Child	Professional Child Care (cost)	Home Day Care (cost)
Age 0-1 year	\$900/month	\$780/month
Age 2-3 years	\$840/month	\$760/month
Age 4-5 years	\$785/month	\$715/month



CLOTHING

Responsibilities:

- All students will visit this booth.
- Have students add the line “Clothing” to their ledgers.
- Have students select a monthly rate. If they have an office job, their product cost must come from the “Business” or “High-End” column. All family members must fit within the column that they select; they cannot switch among columns per family member.
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.

Costs are based on a monthly rate. If you have an office job, you must select a Business or High-End rate.

Household	Thrifty	Low-Cost	Business	High-End
Single	\$20	\$55	\$145	\$215
Single with 1 child	\$35	\$80	\$190	\$270
Single with 2 children	\$45	\$100	\$220	\$310
Married	\$30	\$80	\$215	\$320
Married with 1 child	\$45	\$105	\$255	\$375
Married with 2 children	\$60	\$130	\$350	\$415



COMMUNICATION

Responsibilities:

- All students will visit this booth.
- Have students add the line “Communication” to their ledgers.
- Have students select a monthly rate.
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, use your best judgment and respond based on your own life experiences.

Services	Cost per month
Prepaid Phone Unlimited talk & text + 500 MB data	\$50
Basic Bundle Cell phone + Internet + TV streaming	\$200
Unlimited Bundle Cell phone with data plan + High-speed internet + Upgraded TV steaming Includes HBO Max, Disney+, Hulu, ESPN+, and Netflix	\$355



ENTERTAINMENT

Responsibilities:

- All students will visit this booth.
- Have students add the line “Entertainment” to their ledgers.
- Have students select a product/experience cost. They may purchase multiple products/experiences.
- All students must write an amount on this budget line. If they selected multiple products/experiences, have them show their work and add everything together.
- Students may be creative (e.g. take a vacation to a nearby state park compared to a more expensive vacation).
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, use your best judgment and respond based on your own life experiences.

Activity	Cost per month
Movie Rental	\$4
Movie (includes popcorn and drink)	\$25/person
Hobbies	\$25
Date Night	\$100
Parents’ Night Out	\$25/child
1-Day Swim Pass at Local Pool	\$12/person
Seasonal Swim Family Pass at Local Pool	\$75
Seasonal Pass Amusement Park/Water Park	\$65/person
1-Day Zoo Admission	\$19/adult + \$12/child
Annual Zoo Family Pass	\$150
Roller Skating	\$10/person
Ticket to a Sporting Event	\$60/person
Concert	\$75/person
Food and Gas for Road Trip (price per day)	\$60/person
Short Vacation (2 nights: hotel, transportation, food)	\$300/person



FURNITURE

Responsibilities:

- All students will visit this booth.
- Have students add the line “Furniture” to their ledgers.
- Have students select a monthly rate. Note: This amount represents the monthly cost over time versus the total cost of the furniture.
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.

Costs are based on a monthly rate. Furniture includes bedroom, living room, dining room, washer and dryer, television, and refrigerator.

Household	Thrifty	Low-Cost	Moderate	Luxury
Single	\$30	\$50	\$90	\$120
Single with 1 child	\$35	\$60	\$100	\$150
Single with 2 children	\$40	\$75	\$140	\$190
Married	\$60	\$90	\$160	\$250
Married with 1 child	\$65	\$95	\$175	\$280
Married with 2 children	\$70	\$125	\$205	\$300



GROCERIES

Responsibilities:

- All students will visit this booth.
- Have students add the line “Groceries” to their ledgers.
- Have all students select a monthly rate. Note: BAS (Basic Allowance for Subsistence) has already been applied to student ledgers for military careers. Students must still select a monthly rate in this step.
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written their budget amount for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.

Required:

Household	Thrifty	Low-Cost	Moderate	Luxury
Single	\$260	\$370	\$480	\$550
Single with 1 child	\$440	\$590	\$735	\$870
Single with 2 children	\$735	\$790	\$1000	\$1175
Married	\$590	\$770	\$940	\$1175
Married with 1 child	\$755	\$990	\$1205	\$1,490
Married with 2 children	\$880	\$1100	\$1360	\$1,690

Military Benefit	Allowance per Month
BAS: Basic Allowance for Subsistence Monthly allowance for groceries.	\$467 <i>This amount is already credited on military ledgers.</i>



Fast Food

Optional (e.g. Starbucks, McDonald's, Braum's, Taco Bell)

Household	Deduct Additional
Single	\$245
Single with 1 child	\$350
Single with 2 children	\$420
Married	\$280
Married with 1 child	\$560
Married with 2 children	\$700



HEALTH CLINIC

Responsibilities:

- All students will visit this booth, but before visiting this booth, they must visit the “Health and Life Insurance” booth to understand which cost to select.
- Have students add the line “Health Clinic” to their ledgers.
- Have students match the dental (“D”) or medical (“H”) code on their ledger to service cost on the chart. This is located below the salary information on the ledger.

Student Name:			PSE: C
Occupation:	Accountant	Status: Single	Children: None
Career Cluster:	Financial Services	Health: D-2	Ages: N/A
Yearly Income: \$60,000.00	Total Monthly Taxes: \$929.00		Net Monthly Income: \$4,071.00

- All students must write an amount on this budget line according to their assigned ledger.
- If students draw a “Chance Card” for additional health or dental costs, they will visit the booth more than once to determine the service cost.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.



Code	Uninsured		Insured
D-1 Dental Cleaning	\$80		\$0
D-2 Extraction	\$80		\$20
D-3 Filling	\$200		\$75
D-4 Root Canal	Total: \$700	2 monthly payments: \$350	\$300
D-5 Crown	Total: \$800	2 monthly payments: \$400	\$550
H-1 Doctor Office Visit	\$200		\$25
H-2 Flu Shot	\$50		\$0
H-3 X-Rays	\$100		\$100
H-4 Stitches	Total: \$200	2 monthly payments: \$100	\$100
H-5 Physical	Total: \$100	2 monthly payments: \$50	\$0
H-6 Broken Arm	Total: \$600	2 monthly payments: \$300	\$40
H-7 ER Visit (Sports Injury)	Total: \$800	2 monthly payments: \$400	\$300
H-8 ER Visit (Car Accident)	Total: \$1500	3 monthly payments: \$500	\$600



HOUSING

Responsibilities:

- Ideally two volunteers should work at this booth.
- All students will visit this booth.
- Have all students select a monthly housing rate. Note: BAH (Basic Allowance for Housing) has already been applied to the ledgers of students in military careers. All students must still select housing in this step.
- All students must write an amount on this budget line.
- Initial each student's ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.



Buy a House	Size	Price per Month (does not include utilities)
House A \$92,000	Approx. 900 sq. feet	\$900/month
House B \$110,000	Approx. 1,200 sq. feet	\$1000/month
House C \$207,000	Approx. 1,800 sq. feet	\$1,550/month
House D \$330,000	Approx. 2,000 sq. feet	\$2,250/month
Rent a House	Size	Price per Month (does not include utilities)
House E	2 bedroom	\$995/month
House F	3 bedroom	\$1,300/month
Rent an Apartment	Size	Price per Month (includes ALL utilities)
Apartment G	1 bedroom	\$750/month
Apartment H	2 bedroom	\$1080/month

Military Benefit	Allowance per Month (includes ALL utilities)
BAH: Basic Allowance for Housing Monthly allowance for housing and related costs.	\$948/month <i>This amount is already credited on military ledgers.</i>



AUTO INSURANCE

Responsibilities:

- All students will visit this booth. Students must visit the Transportation booth first.
- Have students add the line “Auto Insurance” to their ledgers.
- Have students select an insurance plan that matches their car type.
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- These insurance estimates are based on legal minimums (liability only).
- For difficult questions without direct answers, use your best judgment and respond based on your own life experiences.



Car Type	Model Year	Single Male	All Others
Compact Car	New	\$829	\$675
	5-year-old	\$650	\$542
	10-year-old	\$517	\$442
Mid-Size Sedan	New	\$829	\$675
	5-year-old	\$650	\$542
	10-year-old	\$517	\$442
Small Truck/SUV	New	\$829	\$675
	5-year-old	\$650	\$542
	10-year-old	\$517	\$442
Sports Car	New	\$829	\$675
	5-year-old	\$650	\$542
	10-year-old	\$517	\$442
Luxury	New	\$829	\$675



HEALTH AND LIFE INSURANCE

Responsibilities:

- All students will visit this booth.
- Have students add the line “Health and Life Insurance” to their ledgers.
- Have students select a monthly rate, covering medical, dental, and vision
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences. Health insurance premiums shown in this chart reflect the employee's share of the cost after an employer contribution. When speaking to students, use common terms and avoid too much insurance-related jargon.

Health Insurance	
Marital Status	Monthly Premium
Single	\$130
Single with 1 child	\$215
Single with 2 children	\$285
Married	\$300
Married with 1 child	\$380
Married with 2 children	\$450



Life Insurance		
	Male	Female
\$100,000	\$30	\$25
\$150,000	\$40	\$30
\$200,000	\$50	\$40
\$250,000	\$55	\$45
To insure children for \$10,000	Add \$5 to the monthly payment (covers all children)	



RENTERS' INSURANCE

Responsibilities:

- Students must visit the housing booth before visiting this booth.
- Only students who are renting a home or apartment will visit this booth (insurance is included in the cost if students buy a house).
- Have students add the line “Renters’ Insurance” to their ledgers.
- Have students select a monthly rate.
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.
- When speaking to students, use common terms that avoid insurance-related jargon.

Rental	Insurance Cost
House E	\$30/month \$46,000 coverage
House F	\$40/month \$50,000 coverage
Apartment G	\$30/month \$38,000 coverage
Apartment H	\$40/month \$42,000 coverage



PERSONAL CARE

Responsibilities:

- All students will visit this booth.
- Have students add the line “Personal Care” to their ledgers.
- Have students select at least one product/service. They may purchase multiple products/services.
- All students must write an amount on this budget line.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.

Salon Menu	Cost
Men’s Haircut	\$25
Women’s Haircut	\$65
Child’s Haircut	\$20
Color	\$125
Hair Products (shampoo, conditioner, gel, hair spray)	\$25
Manicure	\$25
Set of Nails	\$50
Tanning	\$50
Waxing	\$35



SUPPLEMENTAL INCOME

Responsibilities:

- Students will visit this booth if their income falls short of expenses.
- Determine if there are places where students could reduce expenses before taking additional work. If their expenses do not match the conditions below, send them back to booths, encouraging students to modify their budgets to live within their means when possible:
 - House payment (or rent) should not exceed more than 33% of household take-home pay.
 - Vehicle payment should be the lowest cost for the vehicle type that still fits family needs.
 - Variable expenses that could be reduced.
- Considerations:
 - Participants with children should avoid a second job to allow for time at home.
 - Participants who are single parents may add child support to their ledger.
- After determining whether students need it, have them add the line “Supplemental Income” to their ledgers.
 - Participants may only work a realistic/reasonable number of extra hours (10-20); once determined, they will multiply the number of hours by the hourly wage.
- Students must write an amount on this budget line. Be sure that students add this amount to the “+” column.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.



Income Source	Pay
Child Support (per child, for single parents with children)	\$280/month
Waitress/Waiter	\$14/hour (with tips)
Fast Food	\$18/hour
Pizza Delivery	\$18/hour
Dog/House Sitter	\$20/hour
Rideshare/Food Delivery	\$17/hour (with tips)
Sales Clerk	\$13/hour
Convenience Store Clerk	\$17/hour
Janitor/House Cleaning	\$18/hour
Construction	\$23/hour
At-Home Business	\$20/hour
User-Generated Content Creator	\$25/hour



TRANSPORTATION

Responsibilities:

- All students will visit this booth.
- Have students add the line “Transportation” to their ledgers.
- Have students select a monthly rate for the vehicle they can afford. Remind students that their vehicle must fit their budget and family needs and generally require a down payment.
- All students must write an amount on this budget line. (Students may select mass transit or carpool options if available in their community.)
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.



10-YEAR-OLD VEHICLES	5-YEAR-OLD VEHICLES	NEW VEHICLES
COMPACT CAR: \$12,950 (Ex: Honda Civic; Corolla) Finance 60 months: \$220/month Down payment: \$1,300	COMPACT CAR: \$13,050 (Ex: Hyundai Veloster; Corolla) Finance 60 months: \$222/month Down payment: \$1,300	COMPACT CAR: \$25,990 (Example: Honda Civic) Finance 60 months: \$441/month Down payment: \$2,600
MID-SIZE SEDAN: \$13,250 (Example: Toyota Camry) Finance 60 months: \$226/month Down payment: \$1,300	MID-SIZE SEDAN: \$13,550 (Example: Chevrolet Malibu) Finance 60 months: \$231/month Down payment: \$1,300	MID-SIZE SEDAN: \$29,690 (Example: Honda Accord) Finance 60 months: \$504/month Down payment: \$3,000
SMALL TRUCK/SUV: \$15,450 (Example: Toyota Tacoma; RAV4) Finance 60 months: \$263/month Down payment: \$1,500	SMALL TRUCK/SUV: \$21,900 (Ex: Toyota Tacoma; Mazda CX-5) Finance 60 months: \$372/month Down payment: \$2,200	SMALL TRUCK/SUV: \$35,350 (Examples: Ford Ranger; Honda CRV) Finance 60 months: \$601/month Down payment: \$3,500
SPORTS CAR: \$15,400 (Example: Mazda Miata) Finance 60 months: \$262/month Down payment: \$1,500	SPORTS CAR: \$21,400 (Example: Mazda Miata) Finance 60 months: \$364/month Down payment: \$2,100	SPORTS CAR: \$36,300 (Example: Ford Mustang) Finance 60 months: \$617/month Down payment: \$3,600
HYBRID /EV CAR: \$10,300 (Ex: Hyundai Sonata Hybrid) Finance 60 months: \$176/month Down payment: \$1,000	HYBRID /EV CAR: \$14,200 (Ex: Hyundai Elantra Hybrid) Finance 60 months: \$242/month Down payment: \$1,400	HYBRID /EV CAR: \$35,100 (Ex: Honda Accord Hybrid) Finance 60 months: \$594/month Down payment: \$3,600
LUXURY CAR (TIER 1): \$14,500 (Ex: BMW 3 Series, Audi A4) Finance 60 months: \$245/month Down payment: \$1,450	LUXURY CAR (TIER 1): \$20,000 (Ex: BMW 3 Series, Audi A4) Finance 60 months: \$340/month Down payment: \$2,000	LUXURY CAR (TIER 1): \$48,500 (Ex: BMW 3 Series, Audi A4) Finance 60 months: \$825/month Down payment: \$4,800
PUBLIC TRANSPORTATION: \$50 (Example: Bus)		RIDESHARE: \$50 (Example: Carpooling)



UTILITIES

Responsibilities:

- All students will visit this booth.
- Have students add the line “Utilities” to their ledgers.
- All students must write an amount on this budget line. If they are renting, they do not have to pay utilities and can record \$0 as a cost.
- Initial each student’s ledger after they have written an amount on the budget line for your booth.
- If students return to this booth needing to adjust their budget, you may need to work with them to determine how they might make an adjustment.
- For difficult questions without direct answers, you may use your best judgment and respond based on your own life experiences.

Includes water, garbage, sewage, gas, and electricity.

Household	House A	House B	House C	House D	House E	House F
Single	\$160	\$200	\$220	\$235	\$160	\$200
Single with 1 child	\$180	\$220	\$250	\$255	\$170	\$220
Single with 2 children	\$205	\$240	\$285	\$275	\$195	\$240
Married	\$185	\$225	\$255	\$260	\$175	\$225
Married with 1 child	\$210	\$240	\$290	\$280	\$200	\$245
Married with 2 children	\$235	\$275	\$310	\$305	\$235	\$275



FINISH LINE

Responsibilities:

- The Finish Line booth should be open at least 20 minutes before the end of the hour.
- Ensure that booth volunteers have initialed each box on students' ledger sheets.
- Hand out any incentives (treats, T-shirts) for finishing students if applicable.
- After completion, direct students toward the waiting area, where they will have time to discuss, reflect, and celebrate.

