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| Surprise! You host your mother’s 50th birthday party. Deduct $50 for the cake and decorations. | It’s your turn to buy lunch! Deduct $25. |
| You’ve decided to get married. Set aside an additional $150 this month to save for wedding expenses. | Grandma and Grandpa volunteer to sit with your children while you go out this month. Deduct $35 for pizza. |
| Your best friend is getting married. You plan and host a shower. Deduct $50 for decorations and refreshments. | Oh, no! Your bank statement arrives, and you’ve made an error in your subtraction this month. Deduct $20. |
| Your bank statement arrives. You made an error in subtraction. Add $20 to your account. | Your cousin agrees to take care of your children for $35 per child monthly. If you paid for child care, go back to the daycare for a refund of the difference. |
| Your best friend is getting married! You purchase a gift for the soon-to-be newlyweds. Deduct $25. | A windstorm damages your roof. Pay a $250 deductible. |
| Text  Description automatically generated  The town charity drive sends you a donation letter. Donate $20. | Text  Description automatically generated  Your child breaks a window playing baseball. Pay $125 to get it fixed. If you do not have children, draw another card. |
| Text  Description automatically generated  It’s time to enroll your children in summer sports. Pay $50 per child. If you do not have children, draw another card. | Text  Description automatically generated  Your uncle sends you a birthday gift of $100. Don’t forget to thank him when you add it to your bank account! |
| Text  Description automatically generated  The sink is clogged, and you must call a plumber. Pay $45. If you rent, draw another card. | Text  Description automatically generated  Oh, no! You need two new tires. Deduct $200. |
| Text  Description automatically generatedText  Description automatically generated  You overpaid your utility bill by $25 last month. Go back to the Utilities booth to get your refund. | Text  Description automatically generatedText  Description automatically generated  You win $100 in your local grocery store’s cash giveaway! |
| One of your children needs a new winter coat. Deduct $50. If you do not have children, draw another card. | Your teeth need cleaning. Pay a $50 deductible. |
| You were caught speeding! Pay a ticket of $170. | Go to PetSupply for dog food. Pay $25. |
| Buy holiday cards and stamps. Deduct $25. | 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. |
| Oops! You forgot to buy toilet paper this month. Go to the grocery store and purchase these supplies. Pay $5. | 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. |
| You illegally parked in a freight loading zone. Pay a $10 parking ticket. | There’s a big sale at Downtown Discount! You buy a set of sheets. Pay $40. |
| You run out of stamps! Pay $7 for more. | Your microwave oven quits. Buy a new one for $50. |
| Text  Description automatically generated  Postage is due on a package you received. Pay $5. | Text  Description automatically generated  Spend $45 on a Mother’s Day gift. |
| Text  Description automatically generated  You need to jump-start your car battery. Call a towing service and pay the $90 service charge. | Text  Description automatically generated  Someone dents your car in the grocery store parking lot. There are no witnesses, so you must pay for the damage. Pay $75. |
| Text  Description automatically generated  You get a new puppy. Add $10 to your grocery bill and  pay the vet $100  for shots. | Text  Description automatically generated  Your child breaks their leg. Pay a $100 deductible. If you do not have children, draw another card. |
| Text  Description automatically generated  Halloween, what fun! Spend $20 on candy. | Text  Description automatically generated  Spend $25 on a Father’s Day gift. |
| Text  Description automatically generated  The community is having a fundraiser. Donate $20. | Text  Description automatically generated  You run out of gas on I-40. A service call and five gallons of gas cost you $55. |
| Text  Description automatically generated  Spend $50 on an oil change for your car. | Text  Description automatically generated  Your cousins drop in for an unexpected visit. Deduct another $40 for groceries. |
| Text  Description automatically generated  Your hot water heater breaks, and you must install a new one. Pay $375. If you rent, draw another card. | Text  Description automatically generated  You love cookies from your local Hiking Scouts troop! Buy four boxes for $28. |
| Text  Description automatically generated  Your child’s Hiking Scouts membership is due. Pay $20 for each child. If you do not have children, draw another card. | Text  Description automatically generated  The flu strikes! You stock up on medicine at your local drugstore. Pay $25. |
| Text  Description automatically generated  Your TV is on the blink. Take it in for repair and pay a $50 deposit toward the bill. | Text  Description automatically generated  Last month, you bounced a check. Pay $35 in overdraft fees. |
| Text  Description automatically generated  You travel abroad, but your phone plan doesn’t include roaming. Deduct $55 for long-distance charges. | Text  Description automatically generated  Fender bender! It’s your fault. Pay a $250 deductible. |
| Text  Description automatically generated  Your child is in the school play and needs a costume. Pay $20. | Text  Description automatically generated  It’s time for your child’s club dues. Pay $20 per child. If you do not have children, draw another card. |
| Text  Description automatically generated  You inherit $1,000 from your aunt. (You were always her favorite!) Add the money to your account. | Text  Description automatically generated  Your pet needs shots. Deduct $115. |
| Text  Description automatically generated  Happy holidays! You receive a gift of $25. Add it to your account. | Text  Description automatically generated  Surprise! You find $20 in your coat pocket from last winter. Add it to your account. |
| Text  Description automatically generated  You adopt a new kitty. Deduct $30 for food and litter. | Text  Description automatically generated  You’ve made some extra money selling clothes online on Social Marketplace. Add $75 to your account. |
| Text  Description automatically generated  Your vacuum cleaner kicks the bucket, so you must buy a new one. Pay $170. | You have a flat tire. Pay $20 to have it fixed. |
| Text  Description automatically generated  You take a friend out to eat—your treat! Pay $35. | Text  Description automatically generated  Your school loan payment is due. Pay $150. If you did not go to college, draw another card. |
| Text  Description automatically generated  Pay $20 for an eMusic purchase. | Your credit card bill arrives. Pay $40. |
| Text  Description automatically generated  Your car broke down. Pay $150 for repairs. | Your friend pays you back for the money they’d borrowed. Add $20 to your account. |
| Text  Description automatically generated  You redecorated your bedroom. Your expenses were $45. Subtract this from your account. | You split the cost of pizza with a friend. Pay $10. |
| Text  Description automatically generated  You were caught speeding on the interstate. Pay $175 for the ticket. | Text  Description automatically generated  You receive $25 as a gift. Add it to your account. |
| Text  Description automatically generated  Your dog gets sick. Pay the vet $100. | Text  Description automatically generated  Your tax refund arrives! Add $500 to your account. |
| Text  Description automatically generated  You find and return a lost wallet. Its owner thanks you with a $20 reward! | Text  Description automatically generated  You buy a scratch-off lottery ticket and win $200! |
| Text  Description automatically generated  You find money in your coat pocket. Add $25 to your account. | Text  Description automatically generated  Hay fever is driving you crazy! Spend $20 on allergy medicine. |
| Text  Description automatically generated  You find and return a watch. Its owner thanks you with a $20 reward! | Text  Description automatically generated  Deduct $100 for new tennis shoes. |
| Your tax refund arrives! Add $350 to your account. | You take up golf as a hobby. Spend $40 on a game of golf at your local course. |
| Text  Description automatically generated  A package that you purchased online has arrived! Pay $75. | Spend an extra $10 to park downtown. |
| You receive a gift of $50 for your birthday. Add it to your account. | You receive $20 in gas money for helping a friend run errands. |
| Text  Description automatically generated  You spend $25 on your sister’s birthday gift. Don’t forget a card! | You go out to lunch with some friends. Deduct $15. |
| Car accident! Pay a $250 deductible. | Unbelievable! You find a $100 bill on the sidewalk. Add the money to your account. |
| Text  Description automatically generated  You are invited to a wedding. Spend $20 on a gift for the newlyweds. | It’s your turn to buy lunch! Subtract $20. |
| You visit the dentist for a filling. Deduct $50. | School starts soon, and supplies cost more than expected. Deduct $20 per school-aged child. If you do not have children, draw another card. |
| Text  Description automatically generated  You’ve decided to cut your long hair. Pay $15 for a men’s haircut or $80 for a women’s haircut. | Text  Description automatically generated  Your student loan payment is due— deduct $55. If you did not go to college, draw another card. |
| Text  Description automatically generatedText  Description automatically generated  You break an arm while rollerblading. Pay $100 for an emergency room visit (not covered by your insurance). | Text  Description automatically generated  Pay $25 for ironing at the cleaners. |
| You win a weekend trip to a pro football game, but you must pay for food. Deduct $75. | You take your best friend to a movie. Together, the movie tickets and concessions cost $35. |