

“LIFE” Budget Game

INCOME (money coming in)	\$ Amounts
Total Income	
EXPENSES (money going out)	\$ Amounts
Total Expenses	
FINAL OUTCOME	
Total Income	
(Minus) Total Expenses	
= Final Outcome	

Each M&M is worth \$5 and represents a category below

GreenReceived allowance
 RedWent to the movies
 BlueReceived birthday money
 OrangeSold items at a garage sale
 YellowPut money in a savings account
 BrownWent shopping

Monthly Budget Blueprint

Occupation	Dentist
Yearly Income	Gross: \$158,770
Monthly Income	Gross: \$13,230/month
	Net: \$9,923/month
Hourly Income	\$67.81/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Lawyers
Yearly Income	Gross: \$127,490
Monthly Income	Gross: \$10,624/month
	Net: \$7,054/month
Hourly Income	\$61.30/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Physician
Yearly Income	Gross: \$127,000
Monthly Income	Gross: \$10,583/month
	Net: \$7,030/month
Hourly Income	
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Financial Manager
Yearly Income	Gross: \$116,970
Monthly Income	Gross: \$9,747/month
	Net: \$7,310/month
Hourly Income	\$49.96/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Air Traffic Controller
Yearly Income	Gross: \$110,280
Monthly Income	Gross: \$9,190/month
	Net: \$6,893/month
Hourly Income	\$51.94/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Pharmacist
Yearly Income	Gross: \$105,920
Monthly Income	Gross: \$8,827/month
	Net: \$5,965/month
Hourly Income	
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Principal
Yearly Income	Gross: \$99,940
Monthly Income	Gross: \$8,328/month
	Net: \$5,663/month
Hourly Income	\$48.05/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Chemical Engineer
Yearly Income	Gross: \$94,590
Monthly Income	Gross: \$7,882/month
	Net: \$5,912/month
Hourly Income	\$43.42/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Veterinarian
Yearly Income	Gross: \$92,570
Monthly Income	Gross: \$7,714/month
	Net: \$5,785/month
Hourly Income	\$39.44/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Computer Specialist
Yearly Income	Gross: \$88,920
Monthly Income	Gross: \$7,410/month
	Net: \$5,107/month
Hourly Income	\$42.75/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Architect
Yearly Income	Gross: \$87,700
Monthly Income	Gross: \$7,308/month
	Net: \$5,458/month
Hourly Income	\$37.75/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Physical Therapist
Yearly Income	Gross: \$77,990
Monthly Income	Gross: \$6,499/month
	Net: \$4,874/month
Hourly Income	\$36.69/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Registered Nurse
Yearly Income	Gross: \$77,780
Monthly Income	Gross: \$6,482/month
	Net: \$4,525/month
Hourly Income	\$37.39/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Dental Hygienist
Yearly Income	Gross: \$68,680
Monthly Income	Gross: \$5,723/month
	Net: \$4,292/month
Hourly Income	\$32.81/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Accountant
Yearly Income	Gross: \$68,200
Monthly Income	Gross: \$5,683/month
	Net: \$4,016/month
Hourly Income	\$32.79/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Tax Examiner
Yearly Income	Gross: \$64,210
Monthly Income	Gross: \$5,651/month
	Net: \$3,805/month
Hourly Income	\$30.87/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Police Officer
Yearly Income	Gross: \$55,740
Monthly Income	Gross: \$4,645/month
	Net: \$3,356/month
Hourly Income	\$26.47/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Librarian
Yearly Income	Gross: \$55,350
Monthly Income	Gross: \$4,613/month
	Net: \$3,336/month
Hourly Income	\$26.61/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Elementary School Teacher
Yearly Income	Gross: \$54,110
Monthly Income	Gross: \$4,509/month
	Net: \$3,270/month
Hourly Income	
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Airplane Mechanic
Yearly Income	Gross: \$53,280
Monthly Income	Gross: \$4,440/month
	Net: \$3,330/month
Hourly Income	\$25.68/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Court Reporter
Yearly Income	Gross: \$53,270
Monthly Income	Gross: \$4,439/month
	Net: \$3,329/month
Hourly Income	\$25.61/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Interior Designer
Yearly Income	Gross: \$52,100
Monthly Income	Gross: \$4,341/month
	Net: \$3,256/month
Hourly Income	\$22.25/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Postal Carrier
Yearly Income	Gross: \$49,940
Monthly Income	Gross: \$4,162/month
	Net: \$3,049/month
Hourly Income	\$23.53/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Firefighter
Yearly Income	Gross: \$47,860
Monthly Income	Gross: \$3,988/month
	Net: \$2,938/month
Hourly Income	\$23.01/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Chef
Yearly Income	Gross: \$44,780
Monthly Income	Gross: \$3,731/month
	Net: \$3,699/month
Hourly Income	\$19.53/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Executive Secretary
Yearly Income	Gross: \$44,220
Monthly Income	Gross: \$3,685/month
	Net: \$2,746/month
Hourly Income	\$21.26/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Legal Secretary
Yearly Income	Gross: \$43,270
Monthly Income	Gross: \$3,605/month
	Net: \$2,704/month
Hourly Income	\$19.95/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Radio Announcer
Yearly Income	Gross: \$39,910
Monthly Income	Gross: \$3,326/month
	Net: \$2831/month
Hourly Income	\$12.91/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Truck Driver
Yearly Income	Gross: \$39,270
Monthly Income	Gross: \$3,273/month
	Net: \$2,484/month
Hourly Income	\$18.88/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Photographer
Yearly Income	Gross: \$35,980
Monthly Income	Gross: \$2,998/month
	Net: \$2,248/month
Hourly Income	\$14.00/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Bookkeeper
Yearly Income	Gross: \$35,340
Monthly Income	Gross: \$2,945/month
	Net: \$2,209/month
Hourly Income	\$16.36/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Highway Maintenance Worker
Yearly Income	Gross: \$34,960
Monthly Income	Gross: \$2,913/month
	Net: \$2,241/month
Hourly Income	\$16,81/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Dental Assistant
Yearly Income	Gross: \$34,140
Monthly Income	Gross: \$2,845/month
	Net: \$1,434/month
Hourly Income	\$16.09/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Construction Laborer
Yearly Income	Gross: \$33,590
Monthly Income	Gross: \$2,799/month
	Net: \$2,100/month
Hourly Income	\$14.08/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Construction
Yearly Income	Gross: \$33,100
Monthly Income	Gross: \$2,758/month
	Net: \$2,127/month
Hourly Income	\$15.91/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Customer Service
Yearly Income	Gross: \$32,350
Monthly Income	Gross: \$2,696/month
	Net: \$2,081/month
Hourly Income	\$15.55/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Veterinary Technician
Yearly Income	Gross: \$31,030
Monthly Income	Gross: \$2,586/month
	Net: \$1,940/month
Hourly Income	\$14.28/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Landscaper
Yearly Income	Gross: \$29,740
Monthly Income	Gross: \$2,478/month
	Net: \$1,921/month
Hourly Income	\$14.30/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Pharmacy Technician
Yearly Income	Gross: \$29,330
Monthly Income	Gross: \$2,444/month
	Net: \$1,833/month
Hourly Income	\$13.65/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Team Assembler
Yearly Income	Gross: \$28,840
Monthly Income	Gross: \$2,403/month
	Net: \$1,866/month
Hourly Income	\$13.87/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Bus Driver
Yearly Income	Gross: \$27,810
Monthly Income	Gross: \$2,318/month
	Net: \$1,803/month
Hourly Income	\$13.37/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Hairstylist
Yearly Income	Gross: \$26,510
Monthly Income	Gross: \$2,209/month
	Net: \$1,657/month
Hourly Income	\$10.94/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Nurses Aid
Yearly Income	Gross: \$25,860
Monthly Income	Gross: \$2,155/month
	Net: \$1,683/month
Hourly Income	\$12.43/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Security Guard
Yearly Income	Gross: \$25,840
Monthly Income	Gross: \$2,153/month
	Net: \$1,682/month
Hourly Income	\$12.42/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Bank Teller
Yearly Income	Gross: \$24,980
Monthly Income	Gross: \$2,081/month
	Net: \$1,561/month
Hourly Income	\$11.59/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Retail Salesperson
Yearly Income	Gross: \$24,630
Monthly Income	Gross: \$2,053/month
	Net: \$1,608/month
Hourly Income	\$11.84/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Teacher Assistant
Yearly Income	Gross: \$24,580
Monthly Income	Gross: \$2,048/month
	Net: \$1,604/month
Hourly Income	
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Child Care Worker
Yearly Income	Gross: \$23,560
Monthly Income	Gross: \$1,963/month
	Net: \$1,542/month
Hourly Income	\$11.33/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Cook in restaurant
Yearly Income	Gross: \$23,260
Monthly Income	Gross: \$1,938/month
	Net: \$1,504/month
Hourly Income	\$10.65/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Cook
Yearly Income	Gross: \$22,770
Monthly Income	Gross: \$1,898/month
	Net: \$1,494/month
Hourly Income	\$10.95/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Childcare Worker
Yearly Income	Gross: \$21,110
Monthly Income	Gross: \$1,759/month
	Net: \$1,319/month
Hourly Income	\$9.28/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	Waitress or Waiter
Yearly Income	Gross: \$20,380
Monthly Income	Gross: \$1,698/month
	Net: \$1,347/month
Hourly Income	\$9.80/hour
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	
Yearly Income	Gross: \$
Monthly Income	Gross:
	Net:
Hourly Income	
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Monthly Budget Blueprint

Occupation	
Yearly Income	Gross: \$
Monthly Income	Gross:
	Net:
Hourly Income	
Savings	
Personal Savings	
Housing	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
Transportation	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
Education	
Student Loan	
Food	
Groceries	
Dining Out	
Clothing	
Adult	
Personal	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
Entertainment	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
Total Expenses	
Total Income - Total Expenses = Final Outcome	

Savings Goal:

I will save _____

Transaction Record

Transaction Record For:					Balance
Date	Description of Transaction	Debit	Credit		\$100.00
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	

Credit Card Decision-Making Model Vocabulary Guide

- **Annual percentage rate (APR)** – the interest rate you will pay annually on the funds you borrow.
- **Variable rate** – an interest rate that may fluctuate without notice.
- **Penalty rate** – a rate that some credit cards charge if cardholders make late payments. Can be a much higher rate than the regular rate and may be permanent. On some cards a single late payment can trigger a penalty rate.
- **Late fee** – a charge imposed on a borrower for not paying on time.
- **Over the limit fee** – a charge for exceeding your credit limit.
- **Grace period** – the minimum time period a lender allows following the billing date for purchase charges to be paid in full before interest is charged.
- **Cash advance fee** – a fee many card companies charge for using the credit card to obtain cash, such as at ATMs. This fee can be a flat per transaction fee or a percentage for the amount of the cash advance.
- **Annual fee** – a charge assessed each year by some credit card companies.
- **Application or activation fee** – some credit issuers charge just to activate the card. Unless your credit is already damaged, there is no reason to accept an offer of credit with such a fee.
- **Miscellaneous fees** – some issuers charge for a variety of other activities, such as having an inactive account or for carrying a balance under a certain sum.

Credit Card Decision-Making Model

Below is a sample credit card decision model. All information is for example purposes only. This worksheet shows students how to create a decision grid when they are ready to choose a credit card.

Step 1: Which options will benefit me the most?

Step 2: List credit cards by name of the company issuing the card

Step 2: Credit Cards	Annual Percentage Rate for Purchases	Penalty Rate for Purchases	Late Fee	Over the Limit Fee	Grace Period	Cash Advance Fee and Annual Percentage Rate
Credit Card A	8.99% - 19.99%	19.99%	\$20	\$20	25 Days	No fee 8.99%-19.99% APR
Credit Card B	10.99% - 18.99% Variable Rate	28.99% - 30.99% Variable Rate	\$19- \$39	\$15-\$39	25 Days	Fee is 3% of each cash advance; (min: \$10) 21.99% Variable APR
Credit Card C	12.99% Variable Rate	Add 19.99% to the Prime Variable Rate	\$15- \$39	\$39	25 Days	Fee is 3% of each cash advance; (min: \$10) 21.99% Variable APR
Credit Card D	10.99% - 27.99% Variable Rate	18.99% - 27.99% Variable Rate	\$19- \$38	\$35	20 Days	Fee is 3% of each cash advance; (min: \$5) 19.99%-27.99% Variable APR
Credit Card E	7.24% - 12.24% Variable Rate	29.24% Variable Rate	\$15- \$39	\$39	20 Days	Fee is 3% of each cash advance; (min: \$5) 20.24% Variable APR

Step 3: List cost-related Information

All the credit cards listed have the following:

- No annual fees
- No grace period for cash advances

Step 4: Evaluate alternatives

1. Enter a plus sign beside each option that will benefit you the most.
2. Add up the plus signs for each credit card.
3. The cards with the most plus signs would be ones you should research more.

Step 5: Make a decision

- What long-term benefits do you think you will have based on the choice you made?
- What other things do you need to consider and be careful about when you get a credit card?

Alternate Endings

- 1. You just balanced your checking account and made a mistake, you actually have an extra \$100 in your account.**
 - a. You transfer the extra money into your savings account to save for emergencies.
 - b. You treat yourself to a nice dinner. You deserve it.
 - c. You use the money over time on little things you really needed anyway.
 - d. You make an extra payment on 2 small bills to get ahead.
- 2. You are visiting a friend out of town and discover you need more cash.**
 - a. You go to the nearest ATM machine and pay the \$2 fee instead of driving all over town.
 - b. You go to the nearest grocery store, buy some mints and get cash back (you may face a limit).
 - c. You borrow money from the friend and use better planning next time.
 - d. You go online to the ATM locator link to find the closest free ATM.
- 3. You have several options for a summer job. For 12 weeks you decide to:**
 - a. Work at King's Dominion for \$7 an hour, 40 hours a week. You get park benefits and work with people your age.
 - b. Work for your uncle at his carpet business 9-2, Monday-Friday, for \$200 per week.
 - c. Work for the Commonwealth of Virginia Attorney General's office as an intern. You work 8-5, Monday-Friday and do not get paid.
 - d. Work as a summer teller 40 hours a week and 2 Saturdays a month. Based on your hourly wage you will earn \$4,800.
- 4. You have been invited to an important social event that requires formal attire.**
 - a. You go shopping and buy a new outfit for the occasion.
 - b. You borrow something from a close friend.
 - c. You decline the invitation. You really can't afford it.
 - d. You go to a consignment store and buy something almost new and affordable.
- 5. You are down to \$20 in your account and have 4 days until payday.**
 - a. You catch up on reading in a cozy chair and take long walks.
 - b. You eat at the Mexican Grande Buffet – it's cheap and all you can eat.
 - c. You go out with friends on your credit card – after all, it's your back-up money.
 - d. You spend \$13 on a new DVD and stay at home.
- 6. While attending a college life orientation fair at your university:**
 - a. You take advantage of the free seminars and sign-up for "Time Management for Students."
 - b. You skip orientation to spend time with friends.
 - c. You complete a Visa card application in order to get a \$40 gift card to the bookstore.
 - d. You pick up brochures and register to win prizes from every table.
- 7. You just received an unexpected bill for \$500 for damage done at the hotel room you used for beach week:**
 - a. You ask your friends to pitch in their portion, but go ahead and pay the bill.
 - b. You call your friends and tell them to help pay but put the bill aside until you get the money.
 - c. You call the hotel and tell them to put it on your credit card, and then you pay \$10 a month off on your balance.
 - d. You challenge the bill and refuse to pay it.
- 8. At the ATM you notice your balance is a lot lower than you thought.**
 - a. You use the free phone banking service to call in and review the last weeks' transactions.
 - b. You don't worry about it, you have overdraft protection.
 - c. You check your free online banking as soon as you get home to review your transactions.
 - d. You wait until your branch is open and go in to see what is happening on your account.

Score your points

1. Extra Money

- a. Great choice! – 5 points
- b. There are better ways to spend this money. – 1 point
- c. Not a bad decision. – 2 points
- d. Great decision that will save you money in the long run! – 5 points

2. Out of Cash

- a. Paying a fee costs you but not wasting gas saves you. – 3 points
- b. No fee saves you and it is the safest place to get cash, but your withdrawal may be limited. – 3 points
- c. Paying fees will cost you but not wasting gas saves you long as you. – 3 points
- d. No fee saves you but you may pay in gas what you save. – 4 points

3. Summer Job

- a. 480 hours for \$3,360. A fun job with a lot of perks, but will this experience help you find your next job? – 3 points
- b. 300 hours for \$2,400. Is this the best use of your time? – 2 points
- c. Although you don't get paid, the job experience and professional contacts could help you find a high paying job later. – 4 points
- d. 480 hours for \$4,800. This job will be a great resume builder and it also increases your experience with personal finances. – 5 points

4. Social Event

- a. As long as you buy an outfit that will suit many occasions this can be a good choice. – 3 points
- b. It is always good to look for bargains, especially for something you will not use often. – 4 points
- c. Not a good choice, you will miss out on meeting important people. – 1 point
- d. Good choice – 5 points

5. \$20

- a. Great choice! – 5 points
- b. Stretching your dollar is a good idea but you don't want to spend every last dime. – 2 points
- c. Back-up money should be used *only* for emergencies. – 1 point
- d. A fair compromise but do you really need this purchase? – 3 points

6. Orientation Fair

- a. You have made the most out of this. – 5 points
- b. This event is designed to benefit you, don't miss it! – 1 point
- c. Good intention, but there is always a catch on free gifts. – 2 points
- d. Increase your exposure to everything available, but watch out for all the mailing lists you will now be on. – 3 points

7. Unexpected Bill

- a. Wise choice. – 5 points
- b. This could lead to damage on your credit report. – 2 points
- c. This satisfies the bill but will result in additional finance charges. – 3 points
- d. This will damage your credit report and may affect your ability to get a loan or even a job. – 0 points

8. Balance Discrepancy

- a. Good choice! – 5 points
- b. It is good to have overdraft protection but also important to review transactions for accuracy. – 3 points
- c. Good choice, just don't wait too long. – 5 points
- d. This needs to be reviewed and corrected without delay. – 1 point

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

Total _____

ABC SAMPLE CREDIT UNION

APPLICATION FOR NEW ACCOUNT / SERVICE

Complete the information requested and sign your sign at the bottom.

Ownership Information

**When there is more than one party to an account, the ownership is classified as "JOINT OWNER WITH SURVIVORSHIP" meaning that on the death of any owner / party to the account, the deceased party's ownership in the account passes to the surviving party or parties to the account. To open an individual account a different Account Application is required.*

OWNER #1 INFORMATION	OWNER #2 INFORMATION
Print Legal Name _____	Print Legal Name _____
Mailing Address: _____	Mailing Address: _____
Physical Address: _____	Physical Address: _____
Phone: Home (____) _____ Work (____) _____	Phone: Home (____) _____ Work (____) _____
SSN or TIN (tax certification & reporting purpose) _____	SSN or TIN (tax certification & reporting purpose) _____
Birth Date (month / day / year) ____/____/____	Birth Date (month / day / year) ____/____/____

Accounts & Services

ACCOUNTS: ☐ Money Market ☐ Savings ☐ Regular Checking ☐ Certificate
SERVICES: ☐ Debit Card ☐ ATM Card

Signature

By signing below, I accept all terms and conditions applicable to the types of accounts and/or services requested,

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we may ask for your name, address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or other identifying documents.

TAX CERTIFICATION: under penalties of perjury, by signing below I certify that: (1) the Social Security or Tax ID Number listed above is the correct number for tax reporting purposes; (2) I am not subject to backup withholding under the provisions of the IRS Code; (3) I am a U.S. person or U.S. resident alien; and (4) all information provided is correct. **The IRS does not require your consent to any provision of this document other than certification required to avoid backup withholding.**

Signature of Owner #1

Date Signed

Signature of Owner #2

Date Signed

Money Lingo

Gross Pay	Allowance	W-2 form	Insurance	Bank
Earn	Expenses	Checks	W-4 Form	M&M's
Debit Card	Net Pay	Income	Budget	Taxes
Credit Union	Credit	Interest	Payment	Credit Card
Savings	Checking Account	Part Time Job	Driver's License	Car



Money Lingo

Credit	Budget	W-2 form	Insurance	Payment
Earn	Expenses	Checks	Interest	Savings
Debit Card	Net Pay	Income	Allowance	Taxes
Credit Union	Gross Pay	W-4 form	Bank	Credit Card
M&M's	Checking Account	Part Time Job	Driver's License	Car



Money Lingo

Car	Checking Account	Part Time Job	Insurance	Payment
Earn	Debit Card	Checks	Credit	Driver's License
Budget	Credit Union	Net Pay	Allowance	Interest
Income	Gross Pay	W-4 form	Bank	Credit Card
W-2 Form	M&M's	Expenses	Savings	Taxes



Money Lingo

Car	Checking Account	Debit Card	Insurance	Payment
Earn	Part Time Job	Checks	Taxes	Driver's License
Budget	Net Pay	Income	Allowance	Interest
Credit Union	Gross Pay	W-4 form	Bank	Credit Card
M&M's	W-2 Form	Expenses	Savings	Credit



Money Lingo

Checks	Loan	Taxes	Insurance	Driver's License
Deposit	W-2 Form	Gross Pay	Part Time Job	Payment
Credit	Expenses	Bank	Allowance	Interest
Credit Union	Net Pay	W-4 form	Car	Credit Card
Checking Account	Income	Savings	Debit Card	Budget



Money Lingo

Checks	W-4 Form	Debit Card	Insurance	Driver's License
Deposit	Budget	Gross Pay	Part Time Job	Payment
Net Pay	Expenses	Bank	Allowance	Interest
Credit Union	Credit	Loan	Car	Credit Card
Checking Account	Income	Savings	Taxes	W-2 form



Money Lingo

Allowance	Payment	Taxes	Insurance	Driver's License
Deposit	W-2 Form	Gross Pay	Part Time Job	Loan
Credit	Credit Union	Bank	Income	Debit Card
Expenses	Net Pay	W-4 form	Car	Credit Card
Checking Account	Checks	Savings	Interest	Budget



Money Lingo

Allowance	Credit	Taxes	Bank	Insurance
Loan	W-2 Form	Gross Pay	Part Time Job	Loan
Net Pay	Credit Union	Car	Income	Debit Card
Expenses	Savings	W-4 form	M&M's	Credit Card
Checking Account	Checks	Earn	Interest	Budget

