### Choose a Career

Circle a career that interests you. You may only choose one career, so pick carefully. Return to the inside to finish paying your bills. Enter the after-tax compensation under Income and student loan payment under Expenses.

### Choose Your Home

**Suburban Oasis**
- **Monthly Payment**: $2,245
- **Electricity & Gas**: $300
- **Water/Sewer/Trash**: $90

**Upscale High Life**
- **Monthly Payment**: $1,500
- **Electricity & Gas**: $190
- **Water/Sewer/Trash**: $0

**Cozy Quaintness**
- **Monthly Payment**: $921
- **Electricity & Gas**: $210
- **Water/Sewer/Trash**: $115

**Close Quarters**
- **Monthly Payment**: $700
- **Electricity & Gas**: $150
- **Water/Sewer/Trash**: $50

### Dollars & Sense

**Choose a lifestyle & career and learn how to budget your money.**

**Take a Chance: Life brings unexpected events; some bring money, others add expense.**

**Flip a Coin**

- **Heads**: Your laptop is stolen and you must spend $1,320 to replace it. You can pay in monthly installments.
- **Tails**: To help build your savings, a relative deposits $25 each month into your savings account.

### Student Loan Calculator

If your career required education beyond high school, include the monthly payment amount below in your budget. If you repay your loan in a shorter time, your monthly payment will be higher but your total payment will be lower.

<table>
<thead>
<tr>
<th>Borrowed Amount</th>
<th>Term (Years)</th>
<th>Monthly</th>
<th>Total</th>
<th>Total with Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>10</td>
<td>$276</td>
<td>$33,196</td>
<td>$39,242</td>
</tr>
<tr>
<td></td>
<td>25</td>
<td>$364</td>
<td>$45,060</td>
<td>$55,070</td>
</tr>
</tbody>
</table>

Monthly payments displayed in table reflect a 6% fixed interest rate.
### Transportation

**Stop & Go**
- Monthly Payment: $50
- Monthly Fuel Expense: $0

**Zoom - Zoom**
- Monthly Payment: $1,354
- Monthly Fuel Expense: $320

**Slow & Steady**
- Monthly Payment: $338
- Monthly Fuel Expense: $120

**Putt - Putt**
- Monthly Payment: $45
- Monthly Fuel Expense: $20

### Entertainment

**The Stay at Home**
- Price: $100/month
- Description: Free & inexpensive activities

**The Weekender**
- Price: $250/month
- Description: Low priced & inexpensive activities

**The Big Spender**
- Price: $400/month
- Description: Mainly expensive activities

### Food

**Basic Basket**
- Price: $300/month
- Description: Just the necessities, all store brands

**Common Cuisine**
- Price: $500/month
- Description: Mixture of basic goods, name brand items & restaurant meals

**Royal Feast**
- Price: $1,000/month
- Description: Mixture of organic, gourmet, name brand items & restaurant meals

### Connectivity

**Landline**
- Price: $30/month

**Basic Cell Phone**
- Price: $40/month

**Smart Phone with Unlimited Data Plan**
- Price: $90/month

**High Speed Internet**
- Price: $45/month

**Basic TV**
- Price: $98/month

**Premium TV**
- Price: $120/month

### Clothing

**The Lounger**
- Price: $50/month

**The Trendsetter**
- Price: $250/month

**The Sophisticate**
- Price: $500/month

**The Glamour Guru**
- Price: $500/month

### Bills

**INCOME**
- To find your income, choose a career from the back.
- **$ AMOUNT**
  - Total Monthly After-Tax Income

**EXPENSES**
- List monthly expense items and amounts.
- **$ AMOUNT**
  - Home, including electricity and water
  - Transportation, including fuel
  - Food
  - Entertainment
  - Connectivity, including all options selected
  - Clothing
  - Student loan payment, from the calculator on the back
  - Total Monthly Expenses

**Are your expenses less than your income?**
- If so, you’re off to a good start. This amount represents money available for saving. Dedicated savings are an important part of a healthy budget. If your expenses are greater than your income, what expenses can you cut?

**YOU STILL NEED TO ACCOUNT FOR UNEXPECTED EVENTS!**
- Enter your chance items below.
- **$ AMOUNT**
  - **Total Remaining AFTER Chance**

**LAST CHANCE:** Sometimes fate impacts your budget in unexpected ways. **FLIP A COIN** to reveal your fate.

- **HEADS**
  - You win $600 from a radio contest paid in monthly installments over the year.
  - **$ AMOUNT**
  - **Total Monthly After-Tax Income Minus Total Monthly Expenses**

- **TAILS**
  - Last year you made a mistake on your taxes. You now must repay the $1,200 you owe over the course of a year.

- **HEADS**
  - A relative dies and leaves you an inheritance of $720 which you receive in monthly installments over the course of a year.

- **TAILS**
  - Your best friend was laid off and needs to borrow cash fast. Deduct $75 per month from your account.