## CHOOSE A CAREER

Circle a career that interests you, and then return to the inside to finish paying your bills. Enter the monthly income, tax and student loan repayment amounts in your budget table.

### Multimedia Artist, Radiation Therapist, Nurse
- **Income:** $65,000/year, $5,420/month, $1,800/month
- **Student Loan Repayment:** $1,800/month
- **Taxes:** $640/month
- **Utilities:** $400/month

### Police Officer, Massage Therapist, Dentist
- **Income:** $40,000/year, $3,333/month, $1,200/month
- **Student Loan Repayment:** $1,200/month
- **Taxes:** $1,080/month
- **Utilities:** $400/month

### Accountant, Lawyer, Paralegal
- **Income:** $48,000/year, $4,000/month, $1,660/month
- **Student Loan Repayment:** $1,660/month
- **Taxes:** $1,600/month
- **Utilities:** $480/month

### Doctor, Air Traffic Controller, Bus Driver
- **Income:** $115,000/year, $9,580/month, $3,910/month
- **Student Loan Repayment:** $3,910/month
- **Taxes:** $1,310/month
- **Utilities:** $480/month

### Dental Hygienist, Dental Assistant, Physical Therapist
- **Income:** $51,000/year, $4,250/month, $1,750/month
- **Student Loan Repayment:** $1,750/month
- **Taxes:** $1,500/month
- **Utilities:** $480/month

### Teacher, Music Teacher, Actor
- **Income:** $180/month, $15,000/year
- **Student Loan Repayment:** $1,500/month
- **Taxes:** $1,300/month
- **Utilities:** $480/month

### Librarian, Secretary, Writer
- **Income:** $35,000/year, $2,917/month, $1,258/month
- **Student Loan Repayment:** $1,258/month
- **Taxes:** $1,050/month
- **Utilities:** $480/month

### Dietitian, Engineer, Architect
- **Income:** $440/month, $12,000/year
- **Student Loan Repayment:** $1,200/month
- **Taxes:** $1,000/month
- **Utilities:** $480/month

### Web Developer, Plumber, Physical Therapist
- **Income:** $200/month, $6,000/year
- **Student Loan Repayment:** $600/month
- **Taxes:** $500/month
- **Utilities:** $480/month

### Social Worker, Social Worker, Social Worker
- **Income:** $140/month, $1,720/month
- **Student Loan Repayment:** $1,720/month
- **Taxes:** $1,500/month
- **Utilities:** $480/month

### Firefighter, Accountant, Accountant
- **Income:** $41,000/year, $3,417/month
- **Student Loan Repayment:** $3,417/month
- **Taxes:** $3,000/month
- **Utilities:** $480/month

### Paramedic, Veterinarian, Audio Technician
- **Income:** $89,000/year, $7,417/month
- **Student Loan Repayment:** $7,417/month
- **Taxes:** $6,750/month
- **Utilities:** $480/month

### Civil Engineer, Engineer, Engineer
- **Income:** $180,000/year, $15,000/month
- **Student Loan Repayment:** $15,000/month
- **Taxes:** $13,500/month
- **Utilities:** $480/month

### Police Officer, Police Officer, Police Officer
- **Income:** $140,000/year, $11,667/month
- **Student Loan Repayment:** $11,667/month
- **Taxes:** $10,500/month
- **Utilities:** $480/month

### Writer, Secretary, Writer
- **Income:** $65,000/year, $5,417/month
- **Student Loan Repayment:** $5,417/month
- **Taxes:** $4,900/month
- **Utilities:** $480/month

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DOLLARS & SENSE

### WATCH YOUR EXPENSE!

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

### CHOOSE YOUR HOME

<table>
<thead>
<tr>
<th>Home Style</th>
<th>Monthly Payment</th>
<th>Utilities</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Suburban Oasis</strong></td>
<td>$2,000</td>
<td>$400</td>
</tr>
<tr>
<td><strong>Upscale High Life</strong></td>
<td>$1,470</td>
<td>$330</td>
</tr>
<tr>
<td><strong>Cozy Quaintness</strong></td>
<td>$960</td>
<td>$240</td>
</tr>
<tr>
<td><strong>Close Quarters</strong></td>
<td>$610</td>
<td>$190</td>
</tr>
</tbody>
</table>

### TAKE A CHANCE: Life brings unexpected events; some bring money, others add expense.
- **Flip a Coin** to reveal your fate.

### STOP

Want to continue building a plan for your future lifestyle and career?
Check out investinwhatsnext.org!

*The Federal Reserve Bank of Richmond • richmondfed.org*
WHAT WILL YOU EAT?

Expense Description
$400/month
Basic Basket
Just the necessities, all store brands

Expense Description
$600/month
Common Cuisine
Mixture of basic goods, name brand items & restaurant meals

Expense Description
$1,000/month
Royal Feast
Mixture of organic, gourmet, name brand items & restaurant meals

As you plan for your future, you’ll need to check that your budget balances (balance = 0). If your budget is balanced, you’ve put aside money as savings and planned for your expenses. You’ll also be better prepared to handle unexpected events! If by chance something adds to your income, you’ll have a surplus. That means you have more money available to save or spend. If it’s an unexpected expense, you’ll have a shortfall. You’ll need to use some of your savings or reduce your expenses.

WHAT WILL YOU WEAR?

Expense Description
$80/month
Phone

Expense Description
$70/month
High Speed Internet

Expense Description
$50/month
Internet TV

Expense Description
$130/month
Premium TV

The Sophisticate
Expense
$60/month
The Sophisticate
Expense
$120/month
The Trendsetter
Expense
$60/month
The Trendsetter
Expense
$60/month
The Lounger
Expense
$500/month
The Lounger
Expense
$80/month
The Stay at Home
Expense
$100/month
The Stay at Home
Expense
$250/month
The Weekender
Expense
$400/month
The Weekender
Expense
$250/month
The Big Spender
Expense
$400/month
The Big Spender
Expense
$250/month
The Big Spender

WHAT WILL YOU GET AROUND?

Stop & Go
Monthly Payment Fuel Expense
$200 $0/month
Putt & Putt
Monthly Payment Fuel Expense
$300 $150/month
Slow & Steady
Monthly Payment Fuel Expense
$450 $250/month
Zoom & Zoom
Monthly Payment Fuel Expense
$800 $400/month

How Will You Get Around?

CHANCE: Will it be income or expense? FLIP A COIN to find out.

CHANCE:
HEADS
You win $600 from a radio contest paid in monthly installments over the year.
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.

YOU HAVE TO KEEP IN TOUCH!

Phone
Expense
$80/month
High Speed Internet
Expense
$70/month
Internet TV
Expense
$50/month
Premium TV
Expense
$130/month

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WHAT WILL YOU DO FOR FUN?

Expense Description
$100/month
The Stay at Home

Expense Description
$250/month
The Weekender

Expense Description
$400/month
The Big Spender

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DISPOSABLE INCOME

( income – taxes )

- Student Loan Repayment
- Savings

MONEY AVAILABLE FOR SPENDING

(disposable income – student loan repayment – savings)

- Housing (include utilities)
- Food
- Clothing
- Transportation (including fuel)
- Connectivity (include all options selected)
- Health Care (average spending)

BALANCE

(money available for spending – spending)

+/- Chance 1
+/- Chance 2

SURPLUS/SHORTFALL

(balance +/- chances)

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