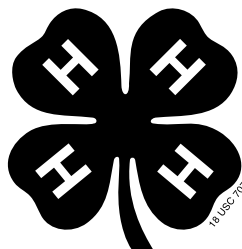


Spartan Dollars and Cents: Realistic Budget Simulation



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ACKNOWLEDGMENTS

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Spartan Dollars and Cents: Realistic Budget Simulation (4H1770), 2023, is an update of *Spartan Dollars and Cents*, 2011, written by Christy Hicks and Erica Tobe. The 2011 version was adapted with permission from *Careers Unlimited Notebook* (4H1261), MSU Extension, 4-H Youth Development, 1993.

The job descriptions in this curriculum are from: U.S. Bureau of Labor Statistics. (2022, September 8). *Occupational outlook handbook*. U.S. Bureau of Labor Statistics. <https://www.bls.gov/ooh/>

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SPARTAN DOLLARS AND CENTS: REALISTIC BUDGET SIMULATION

FACILITATOR GUIDE

Introduction

The hands-on *Spartan Dollars and Cents: Realistic Budget Simulation* teaches participants how to prepare a real-world budget. In the simulation, participants receive an entry-level job and salary. They then make realistic lifestyle decisions through a questionnaire, which determines their monthly expenses. Participants calculate their income and analyze their expenses. They may need to explore alternative options to enjoy the standard of living they envision. During the simulation, unanticipated life occurrences happen that will have an impact on their budget. The value of creating a budget to track monthly income and expenses is reinforced through problem-solving, decision-making, and wise use of resources.

The “Facilitator Guide” section gives fundamental details about the simulation and explains how to use the accompanying appendices.

Purpose

This budget simulation teaches participants how to prepare a usable budget. It reinforces the value of creating a budget to track monthly income and expenses.

Objectives

Participants will:

- Create a usable budget for a simulated month.
- Explore how to make informed decisions.
- Understand how lifestyles choices affect monthly finances.
- Experience unexpected events that affect a personal or family budget.

Age of Participants

This activity works best with high school youth. It could also be used with middle school youth with assistance from multiple volunteers.

Group Size

This activity can be done individually but is more impactful when done as a group. It can accommodate up to 20 youth; group size can be increased by duplicating income cards. With a group larger than 20, additional helpers should assist participants.

Time

1 to 2 hours depending on the size of the group and the participants' ages

Life Skills

- Wise use of resources
- Decision-making
- Problem-solving

Materials Needed

- Spartan Dollars and Cents* resources described in “Preparation” section that follows
- Scissors
- Laminator (optional)
- Stapler with staples
- 6-sided die or an online dice roll generator (at least 1 die or generator per 5 students; if you have more, it will help certain sections go quicker)
- Calculators (1 per participant)
- Pencils (1 per participant)

Preparation

- Copy the “Job Descriptions/Income Cards” sheet and the “Work Environment and Training/Education” sheet back to back. They should align so that the descriptions of work environment and training/education match up with the appropriate job. Cut out the cards. Consider laminating them if you plan to use them more than once. Twenty jobs are listed. However, you can duplicate the cards for more than 20 participants.
- Copy the “Action Cards” sheets back to back. Cut out the cards. Consider laminating them. It is helpful to print these on a different colored paper to keep them separated from the Job Description/Income Cards.
- It is helpful to print these on a different colored paper to keep them separated from the Job Description/Income Cards.
- Copy the “Budget Worksheet” and the “Health Insurance Information and Cost” handout back to back for each salary range (6 each for \$22,000 and \$27,000 and 4 each for \$32,000 and \$37,000 levels). Increase this amount as needed if you duplicate income cards.
- Copy one “Lifestyle Questionnaire” handout per participant. This handout is several pages long so you will want to staple it together.
- Copy one “Classified Ads” handout per participant.
- Copy one “A Little Bit About Insurance” handout per participant.

Directions

1. Give each participant one “Job Descriptions/Income” card that identifies their career and annual income. Additionally, the back of each card informs the participant of their given profession’s training requirements and work environment.
2. Distribute the “Budget Worksheet” and “Health Insurance Information and Cost” handout appropriate for each participant’s salary amount. (Make sure you have printed out the “Budget Worksheet” with the corresponding “Health Insurance Information and Cost “ handout on the back.) Ask participants to record their occupation on the top of the “Budget Worksheet.”
3. Tell participants they must stay within their given career’s net monthly income when creating their budgets. Discuss with participants the difference between gross annual income and net income.
 - a. *Gross annual income* is an individual’s yearly income before payroll deductions. Explain that their gross annual income is divided by 12 to determine their gross monthly income. This is on the “Budget Worksheet” as Line A.
 - b. *Net income* is the money left after paying payroll deductions. These deductions include federal and state (and sometimes city) taxes, FICA (Federal Insurance Contributions Act) taxes (Medicare and Social Security), as well as health insurance deductions. They will have to do some math to get their net monthly income (which will be on Line E).
4. Discuss health insurance information. Participants will need to review their options from the “Health Insurance Information and Cost” handout and make a choice (no health insurance is also an option). They will record the health plan option at the top of their “Budget Worksheet” and then record the deduction on Line C.

5. Ask participants to complete Line D to account for their “Total Monthly Deductions” (“Taxes” [B] and “Health Insurance” [C]). Then they can subtract this amount from their “Gross Monthly Income” (Line A). Participants will be left with their “Net Monthly Income” (Line E) to use for their budget. *Note: Income lines F-H (shaded) will be used later in the budgeting process. You can ignore them for now.*
6. Distribute the “Lifestyle Questionnaire” handout and the “Classified Ads” handout to all participants. The questionnaire will assist them in exploring their cost-of-living expenses. Tell participants to complete each item on the questionnaire. As they make choices, each participant should record the amounts on the “Budget Worksheet” in the corresponding categories in the “First Time” column. Remind participants to make realistic expense entries. Explain that some categories may have multiple selections to reach a final cost; make sure they total their final expenses for that category.
7. If a participant wants to use the “Other” option in a category, they need to be able to explain it and then have a facilitator approve it.
8. Tips for working through the sections:
 - a. **Food:** They will need to total all of their options (“Meals,” “Additional Options,” and “Convenience Items”) before transferring to the “Budget Worksheet.” *Note: You may want to discuss the purchase of convenience items and items relevant to their own choices (such as tobacco or vaping products, lottery tickets, and similar purchases). Try to get them to be realistic and really think about their buying habits.*
 - b. **Housing:** They will select their option from the “Classified Ads” handout. Remind participants that choosing to have a roommate or two could cut their costs. *Note: If they choose to have roommates, divide the cost by the number of roommates.*
 - c. **Utilities:** The “Classified Ads” handout will indicate whether utilities are included or need to be paid separately. Utilities include heat, water, and electricity. *Note: If they choose to have roommates, divide the cost by the number of roommates.*
 - d. **Transportation:** Participants will roll a 6-sided die to determine how far from home they work. They should then look at “Table 1: Distance From Work to Home” to determine the distance. “Table 2: Transportation Costs” lists options and their accompanying costs. Start with the number of miles to work shown in Table 1. Make sure they also complete “Transportation” sections B, C, and D. If they choose to buy a car, they must total the amounts from these items before transferring to the “Budget Worksheet.” If they choose to not own a car, they must select one of the other columns (“Ride-Sharing Services,” “Public Transportation,” or “Other Transportation”).
 - e. **Phone/Internet Plan:** Participants will select a phone plan based on their projected needs. Mention getting a limited data plan may be a way to reduce cost, but they will need to be aware of their data usage if they choose this option. The “other” category could be used if they want to research phone plans (family plan, mix and match plan).
 - f. **TV Services:** Participants can choose a cable option. They may choose to have streaming services in addition to cable or just have streaming services. They can choose more than one; it may be helpful for them to list and prioritize which ones. This could also be combined with the mix and match “phone/internet plan” mentioned and be used in the “other” category.
 - g. **Clothing:** The amount is based on a percentage. Participants may need help understanding the math (multiplying their “Net Monthly Income” [Line E] times a percentage). (Remind them they will need to multiply their **net monthly income** [line E] by the decimal in the option they select.) They may not purchase clothing every month, but this amount accounts for purchases they will make over a year’s time (spread out as a monthly cost).

- h. Personal Care:** Personal care or toiletries are consumer products used in personal hygiene and personal grooming or for beautification. Some examples of personal care products include body wash, cologne and perfume, conditioner, cotton swabs, deodorant, facial cleanser, facial tissue, hand sanitizer, hair clippers, hair gel, lip balm, lip gloss, lotion, makeup, moisturizer, nail files, razors, shampoo, shaving cream, soap, and toilet paper. Personal care can also include gym memberships, spa treatments, and other pampering services.
 - i. Medical/Health Care:** Participants will again roll the die and refer to “Table 3: Medical/Health Care Expenses” to determine their health status. They will need to look back at the “Health Insurance Information and Cost” handout for their salary after they use Table 3. If they have large expenses in this section, they may need to think about a monthly payment plan. Help them understand they need to be paying something, even if it’s a minimal amount; the actual amount can be negotiated with the facilitator.
 - j. Life Insurance and Renters Insurance:** Review the “A Little Bit About Insurance” handout for explanation if needed.
 - k. Savings and Retirement:** These are often neglected. However, remind participants of the importance of embracing the strategy of “Pay Yourself First” as well as having some ideas for savings goals (such as for bigger purchases and emergencies).
 - l. Gifts:** These are voluntarily given without expectation of payment in return. They are sometimes given to honor an occasion (birthday, wedding, holiday), show favor toward someone, or make a gesture of fondness or assistance.
 - m. Entertainment:** This is your “fun money.” It is the cost of things you enjoy doing. Time, effort, and resources should be allocated for entertainment to some extent.
 - n. Vacation/Travel:** Vacations and travel are leisurely and recreational, especially when spent away from home.
 - o. Donations:** These are voluntarily given to support a charitable cause or organization you believe in.
9. Midway through the exercise, give each participant an “Action” card (since one card references whether or not they have renters insurance, waiting until most participants are at least through that section is a good idea). “Action” cards are examples of unanticipated life occurrences. These unexpected situations may be positive or negative. Participants should record “Action Card Income” on Line F and “Action Card Expense” on Line J. Both are in shaded cells. When unexpected situations occur, it often has an impact on a person’s budget. Four blank “Action” cards (optional) are included in Appendix A on pages A5 and A6 so that facilitators can create additional situations as needed. Some ideas follow:
- a. If a participant chooses to live with a significant other and mooch off of their rent and food costs, the facilitator can write the “Action” card of “your significant other just broke up with you, now you have to pay for food and rent.”
 - b. If a participant chooses to eat two fast-food meals per day, consider an “Action” card that would add cholesterol medications.

10. Once the questionnaire activity is completed, tell participants to compare their “Revised Monthly Income” (Line H) and “Total Expenses” (Line K) to find out which one is larger.

- a. If participants have fewer expenses than income,** offer congratulations while encouraging them to review their budgets. Are the expenses realistic? Did they tally all necessary expenses for living on their own? Remind participants to make sure they have budgeted enough money for optional expenditures such as an emergency fund, entertainment, holidays, or special occasions. Encourage them to consider increasing their monthly contribution to their savings or retirement accounts.
- b. If participants have greater expenses than income,** tell each participant to review their choices. You can balance a budget by decreasing expenses or increasing income. A few suggestions for helping participants balance their budget follow:

i. Reducing expenses options: (Use the “Revision” column of “I: Expenses” table, the second table in the “Budget Worksheet,” to modify costs.) Some examples follow:

- Food: Recommend using coupons, eating more ramen noodles or peanut butter and jelly sandwiches, or purchasing food in bulk. (Negotiate how much costs can be reduced and use the “Other” option.)
- Housing: Offer the participant low-income housing (housing at a reduced rate, around \$100 less) or they could barter services (for example, mowing the lawn or shoveling snow) in exchange for reduced rent.
- Transportation: How far from work do they live? Suggest they move closer to work or find a job closer to home. (Let them roll the die again for “Table 2: Transportation Costs.”)
- Car Payment: Allow the participant to consider purchasing a used car from a friend or relative and then come up with a bargain price.
- Car Maintenance: Propose the participant learn how to perform their own car maintenance to reduce cost.
- Phone/Internet Plan: Suggest being part of a multiple-line cell phone plan (divide the cost in half).

ii. Increasing income options: (Use the Line G “Other Income” in the shaded cell.) If participants need extra income to balance their budget, they may choose to take on another job. A few suggestions follow:

- Server (8 hr shift/month): additional \$100/month
- Crafter (make and sell craft items): additional \$150/month
- Independent consultant for a home-based business franchise (beauty, fashion and home products, essential oils, kitchen goods): additional \$200/month
- Transcriptionist (4 hrs/week): additional \$240/month
- Yard worker/snow shoveler (a few weekends a month): additional \$250/month
- Freelance gig economy entrepreneur: grocery shopping, food delivery, rideshare (5 hrs/week): additional \$300/month

Participants may also come up with their own ideas; you can then negotiate a realistic additional value.

11. If a participant finishes the activity quickly, ask them to help their peers, or add some more challenges for them. Ideas include:
 - a. Ask for more details about how they will spend money in these sections:
 - i. Food: What meal plans can they create? How much will their groceries cost?
 - ii. Entertainment: What will they spend money on? What will they do for free or low cost?
 - iii. Vacation plans: Where will they go? What will the total trip cost?
 - iv. Volunteer work: What do they want to do?
 - b. Explain compound interest and the value of time (related to retirement savings).
 - c. Have them answer the “Reflection” questions

Reflection

Upon completion of the activity, lead a discussion with all of the participants. Some suggested questions follow:

1. How do you feel about the budget you created? What aspects of the budget will be hard for you to live with, and what areas were easy choices?
2. Which expenses cost more than you expected?
3. What were some of the things you discovered about your spending habits?
4. What action did you take to balance your budget? What were things you did to increase income or decrease expenses? Were they realistic to a real-life situation?
5. How did it feel when you received an “Action” card? Did it reflect reality?
6. Think about any recent events in which a family experienced a disaster. What if that had happened to you? Does that make you reconsider your decision about insurance, either renters or health insurance?
7. Why is it valuable to prepare a monthly budget?
8. More than half of all millionaires prepare a budget. When you have a job and income, will you do it? Why or why not?
9. Can you think of other things you may need to purchase that are not included in the questionnaire? (for example, home furnishings, tools, technology purchases [such as smartwatches or fitness trackers], moving expenses)

JOB DESCRIPTIONS/INCOME CARDS

<p>You are employed as a FAST-FOOD WORKER/COOK.</p> <p>Fast-food workers and cooks perform a variety of customer service, food preparation, and cleaning duties in eating and drinking establishments.</p> <p>Your annual income is \$22,000.</p>	<p>You are employed as a CASHIER.</p> <p>Cashiers process payments from customers purchasing goods and services.</p> <p>Your annual income is \$22,000.</p>
<p>You are employed as a SECURITY GUARD.</p> <p>Security guards protect property from illegal activity.</p> <p>Your annual income is \$27,000.</p>	<p>You are employed as a CHILDCARE WORKER.</p> <p>Childcare workers attend to children's needs while helping to foster early development.</p> <p>Your annual income is \$22,000.</p>
<p>You are employed as a SERVER.</p> <p>Servers take orders and serve food and beverages to customers in dining establishments.</p> <p>Your annual income is \$22,000.</p>	<p>You are employed as a MEDICAL SECRETARY.</p> <p>Medical secretaries perform routine clerical and administrative duties in the healthcare industry.</p> <p>Your annual income is \$32,000.</p>
<p>You are employed as a DENTAL ASSISTANT.</p> <p>Dental assistants provide patient care, take X-rays, keep records, and schedule appointments.</p> <p>Your annual income is \$37,000.</p>	<p>You are employed as a HOME HEALTH AIDE.</p> <p>Home health aides and personal care aides help people with disabilities, chronic illnesses, or cognitive impairment by assisting in their daily living activities.</p> <p>Your annual income is \$22,000.</p>

Based on information from: U.S. Bureau of Labor Statistics. (2022, September 8). *Occupational outlook handbook*. U.S. Bureau of Labor Statistics. <https://www.bls.gov/ooh/>

WORK ENVIRONMENT & TRAINING/EDUCATION

<p>Work Environment: Most cashiers work in retail establishments, such as grocery stores, gasoline stations, and other general merchandise stores.</p> <p>Training/Education: Cashiers are trained on the job. There are no formal education requirements to become a cashier.</p>	<p>Work Environment: Fast-food workers and cooks are employed in restaurants, schools, hospitals, cafeterias, and other dining places. Work shifts often include early mornings, late evenings, weekends, and holidays. Many work part time.</p> <p>Training/Education: Most learn their skills on the job. No formal education or previous work experience is required.</p>
<p>Work Environment: Childcare workers typically work in childcare centers, their own home, or private households. Part-time work and irregular hours are common.</p> <p>Training/Education: Education and training requirements vary by setting, state, and employer. They range from no formal education to certification in early childhood education.</p>	<p>Work Environment: Security guards work in a variety of places, including industrial settings, retail stores, and office buildings. Security guards often must work around the clock.</p> <p>Training/Education: Security guards typically need a high school diploma. Most states require guards to be licensed by the state, especially if they carry a firearm.</p>
<p>Work Environment: Medical secretaries are employed in hospitals and medical offices. Most work full time.</p> <p>Training/Education: High school graduates who have experience using computer software applications usually qualify for entry-level positions. Most secretaries learn on the job. Experience in the medical field is helpful.</p>	<p>Work Environment: Servers work in restaurants, bars, hotels, and other food-serving establishments. Work schedules vary. Many work part time.</p> <p>Training/Education: Most servers learn on the job. No formal education is required.</p>
<p>Work Environment: Home health aides and personal care aides work in a variety of settings, including clients' homes, group homes, and day services programs.</p> <p>Training/Education: Aides typically need a high school diploma or equivalent, though some positions do not require it.</p>	<p>Work Environment: Almost all dental assistants work in dentists' offices. Most work full time.</p> <p>Training/Education: There are several paths to becoming a dental assistant. Some states require assistants to graduate from an accredited program and pass an exam.</p>

Based on information from: U.S. Bureau of Labor Statistics. (2022, September 8). *Occupational outlook handbook*. U.S. Bureau of Labor Statistics. <https://www.bls.gov/ooh/>

JOB DESCRIPTIONS/INCOME CARDS

<p>You are employed as a COSMETOLOGIST.</p> <p>Cosmetologists provide haircutting, hairstyling, and a range of other beauty services.</p> <p>Your annual income is \$22,000.</p>	<p>You are employed as a JANITOR.</p> <p>Janitors and building cleaners keep many types of buildings clean, orderly, and in good condition.</p> <p>Your annual income is \$27,000.</p>
<p>You are employed as a TEACHER ASSISTANT.</p> <p>Teacher assistants work with a licensed teacher to give students additional attention and instruction.</p> <p>Your annual income is \$27,000.</p>	<p>You are employed as a HOSPITAL ORDERLY.</p> <p>Hospital orderlies help provide basic care for patients in hospitals and residents of long-term care facilities.</p> <p>Your annual income is \$27,000.</p>
<p>You are employed as a NURSING ASSISTANT.</p> <p>Nursing assistants help provide basic care for patients in hospitals and residents of long-term care facilities.</p> <p>Your annual income is \$27,000.</p>	<p>You are employed as a RECEPTIONIST.</p> <p>Receptionists do tasks such as answering phones, receiving visitors, and providing information about their organization to the public.</p> <p>Your annual income is \$27,000.</p>
<p>You are employed as a DELIVERY TRUCK DRIVER.</p> <p>Delivery truck drivers pick up, transport, and drop off packages and small shipments within a local region or urban area.</p> <p>Your annual income is \$32,000.</p>	<p>You are employed as a CONSTRUCTION WORKER.</p> <p>Construction laborers and helpers perform many tasks that require physical labor on construction sites.</p> <p>Your annual income is \$32,000.</p>

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WORK ENVIRONMENT & TRAINING/EDUCATION

<p>Work Environment: Because office buildings often are cleaned while they are empty, many janitors work evening hours. The work can be physically demanding.</p> <p>Training/Education: Most janitors and building cleaners learn on the job. Formal education is not required.</p>	<p>Work Environment: Cosmetologists work mostly in a salon. Many work full time, but part-time positions are also common..</p> <p>Training/Education: All states require cosmetologists to be licensed.</p>
<p>Work Environment: Orderlies work in nursing and residential care facilities and in hospitals. They are frequently physically active and may need to help lift or move patients.</p> <p>Training/Education: Orderlies generally have at least a high school diploma.</p>	<p>Work Environment: Teacher assistants typically work in schools. Some teacher assistants work part time. Most do not work during the summer.</p> <p>Training/Education: Teacher assistants typically need to have completed at least two years of college coursework.</p>
<p>Work Environment: Receptionists are employed in nearly every industry and work normal business hours.</p> <p>Training/Education: Receptionists typically need a high school diploma or equivalent and good communication skills.</p>	<p>Work Environment: Nursing assistants work in nursing and residential care facilities and in hospitals. They are frequently physically active..</p> <p>Training/Education: Nursing assistants must complete a state-approved education program and must pass their state's competency exam to become certified.</p>
<p>Work Environment: Most construction workers and helpers typically work full time and do physically demanding work. Some work at great heights or outdoors in all weather conditions.</p> <p>Training/Education: Construction workers and helpers learn their trade through on-the-job training. Formal education is not typically required.</p>	<p>Work Environment: Delivery truck drivers have a physically demanding job. Driving a truck can involve large amounts of time behind the wheel. When loading and unloading cargo, drivers do a lot of lifting, carrying, and walking.</p> <p>Training/Education: Workers undergo on-the-job training. They must have a driver's license and a clean driving record.</p>

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JOB DESCRIPTIONS/INCOME CARDS

<p>You are employed as a TRAVEL AGENT.</p> <p>Travel agents sell transportation, lodging, and entertainment activities to individuals and groups planning trips.</p> <p>Your annual income is \$37,000.</p>	<p>You are employed as a SOLAR PHOTOVOLTAIC INSTALLER.</p> <p>Solar photovoltaic (PV) installers assemble, install, and maintain solar panel systems.</p> <p>Your annual income is \$37,000.</p>
<p>You are employed as a CORRECTIONAL OFFICER.</p> <p>Correctional officers oversee those who have been arrested and are awaiting trial or who have been sentenced to serve time in jail or prison.</p> <p>Your annual income is \$37,000.</p>	<p>You are employed as a DANCE INSTRUCTOR.</p> <p>Dance instructors teach the art of dance and choreography to their students.</p> <p>Your annual income is \$32,000.</p>
<p>ACTION CARD</p>	
<p>ACTION CARD</p>	

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WORK ENVIRONMENT & TRAINING/EDUCATION

<p>Work Environment: Most solar panel installations are done outdoors, but PV installers sometimes work in attics and crawl spaces to connect panels to the electric grid.</p> <p>Training/Education: Most installers need a high school diploma and typically receive on-the-job training.</p>	<p>Work Environment: Travel agents typically work in offices, but some work remotely because much of their time is spent on the phone and the computer.</p> <p>Training/Education: A high school diploma typically is required for someone to become a travel agent. Good communication and computer skills are essential.</p>
<p>Work Environment: Some dance instructors work as teachers at schools, and some work in dance studios.</p> <p>Training/Education: Dance teachers that work in schools require a bachelor's degree and a teaching certificate. Dance studios require a high school diploma and experience dancing.</p>	<p>Work Environment: Working in a correctional institution is a physically demanding job that involves potential danger or risk in the position. Correctional officers have one of the highest rates of injuries and illnesses of all occupations..</p> <p>Training/Education: Correctional officers go through a training academy and then are assigned to a facility for on-the-job training.</p>
<h1>ACTION CARD</h1>	
<h1>ACTION CARD</h1>	

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ACTION CARDS (FRONT)

**ACTION
CARD**

**ACTION
CARD**

**ACTION
CARD**

**ACTION
CARD**









**ACTION
CARD**

**ACTION
CARD**

**ACTION
CARD**

**ACTION
CARD**

ACTION CARDS (BACK)

<p>You overspent on your debit card so you are charged an overdraft fee.</p> <p>PAY \$35.</p> <p></p>	<p>You prepare your best friend's income tax forms for them. They insist on paying you.</p> <p>COLLECT \$35.</p> <p></p>
<p>You volunteer to return the empty cans after the company picnic.</p> <p>COLLECT \$10.</p> <p></p>	<p>You forget to bring sunscreen on your trip to the beach and have to purchase it there.</p> <p>PAY \$10.</p> <p></p>
<p>You are named "Employee of the Month" at work.</p> <p>COLLECT a \$100 award.</p> <p></p>	<p>A friend in Chicago invites you to visit for the weekend.</p> <p>PAY \$100 for gas to drive there.</p> <p></p>
<p>Your landlord gives you a rent rebate because you painted the living room and bedroom in your rental.</p> <p>COLLECT \$50.</p> <p></p>	<p>You host a party and find a stain on your sofa the next morning.</p> <p>PAY \$50 to rent an upholstery cleaner.</p> <p></p>

ACTION CARDS (FRONT)

**ACTION
CARD**

**ACTION
CARD**

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**ACTION
CARD**









**ACTION
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**ACTION
CARD**

ACTION CARDS (BACK)

<p>The muffler falls off your car.</p> <p>PAY \$120 to replace it.</p> <p></p>	<p>Your apartment floods when you are at work. All of your belongings in the kitchen are damaged.</p> <p>Pay \$250 unless you have renters insurance.</p> <p></p>
<p>You get a speeding ticket on your way to work.</p> <p>PAY \$125.</p> <p></p>	<p>You find someone's lost dog and they pay you for your kindness.</p> <p>COLLECT \$125.</p> <p></p>
<p>Your parking meter expires during a lunch meeting and you get a ticket.</p> <p>PAY \$30.</p> <p></p>	<p>Your employer pays you a bonus for training a new employee.</p> <p>COLLECT \$30.</p> <p></p>
<p>Your grandfather's birthday is this month. Every family member is expected to chip in for his gift.</p> <p>PAY \$10.</p> <p></p>	<p>You find a 10-dollar bill on the ground in the mall parking lot.</p> <p>COLLECT \$10.</p> <p></p>

BUDGET WORKSHEET FOR \$22,000 SALARY

Occupation: _____ Health Plan: _____

Gross annual income	\$22,000
A. Gross monthly income (\$22,000/12 months)	\$1,833
B. Taxes (federal and state taxes, FICA [Social Security and Medicare])	\$605
C. Health insurance (from Health Insurance sheet)	\$
D. Total monthly deductions (B+C)	\$
E. Net monthly income (A-D)	\$
F. Action card income	\$
G. Other income	\$
H. Revised monthly income (E+F+G)	\$

I. EXPENSES

FIRST TIME

REVISION

Food	\$	\$
Housing	\$	\$
Utilities	\$	\$
Transportation	\$	\$
Phone/internet Plan	\$	\$
TV services	\$	\$
Clothing	\$	\$
Personal care	\$	\$
Medical/health care expenses	\$	\$
Life insurance	\$	\$
Renters insurance	\$	\$
Savings	\$	\$
Retirement	\$	\$
Gifts	\$	\$
Entertainment	\$	\$
Vacation/travel	\$	\$
Donations	\$	\$
Subtotal of expenses	\$	\$
J. Action card expense	\$	\$
K. Total expenses	\$	\$

HEALTH INSURANCE INFORMATION & COST

\$22,000 SALARY

deductible: the amount you pay for covered services before the plan starts to pay

copay: a flat fee you pay to cover your portion of the expense

out-of-pocket maximum: the most you will have to pay for covered services in a year, no matter how much care you need. Once you spend this amount for covered services in a year, your plan pays 100 percent for your care.

premium: the total amount of money an insurance company will charge for the insurance policy that you choose

tax credit: offsets your monthly payment based on your income level

\$22,000 SALARY

A. Premier Silver

\$16 monthly deduction

Original cost \$484.17, offset by a \$468 tax credit

Deductible: \$1,250

Out-of-pocket maximum: \$2,000

Prescription copay: \$15

Office visit copay: \$30/\$0 copay after deductible

Office visit to a specialist: \$55

Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

B. Preferred Gold

\$52 monthly deduction

Original cost \$520.34, offset by a \$468 tax credit

Deductible: \$800

Out-of-pocket maximum: \$8,500

Prescription copay: \$4

Office visit copay: \$15/\$0 copay after deductible

Office visit to a specialist: \$35

Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

BUDGET WORKSHEET FOR \$27,000 SALARY

Occupation: _____ Health Plan: _____

Gross annual income	\$27,000
A. Gross monthly income (\$27,000/12 months)	\$2,250
B. Taxes (federal and state taxes, FICA [Social Security and Medicare])	\$750
C. Health insurance (from Health Insurance sheet)	\$
D. Total monthly deductions (B+C)	\$
E. Net monthly income (A-D)	\$
F. Action card income	\$
G. Other income	\$
H. Revised monthly income (E+F+G)	\$

I. EXPENSES

FIRST TIME

REVISION

Food	\$	\$
Housing	\$	\$
Utilities	\$	\$
Transportation	\$	\$
Phone/internet Plan	\$	\$
TV services	\$	\$
Clothing	\$	\$
Personal care	\$	\$
Medical/health care expenses	\$	\$
Life insurance	\$	\$
Renters insurance	\$	\$
Savings	\$	\$
Retirement	\$	\$
Gifts	\$	\$
Entertainment	\$	\$
Vacation/travel	\$	\$
Donations	\$	\$
Subtotal of expenses	\$	\$
J. Action card expense	\$	\$
K. Total expenses	\$	\$

HEALTH INSURANCE INFORMATION & COST

\$27,000 SALARY

deductible: the amount you pay for covered services before the plan starts to pay

copay: a flat fee you pay to cover your portion of the expense

out-of-pocket maximum: the most you will have to pay for covered services in a year, no matter how much care you need. Once you spend this amount for covered services in a year, your plan pays 100 percent for your care.

premium: the total amount of money an insurance company will charge for the insurance policy that you choose

tax credit: offsets your monthly payment based on your income level

\$27,000 SALARY

C. Premier Silver

\$34 monthly deduction

Original cost \$462.89, offset by a \$429 tax credit

Deductible: \$2,900

Out-of-pocket maximum: \$4,500

Prescription copay: \$15

Office visit copay: \$30/\$0 copay after deductible

Office visit to a specialist: \$55

Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

D. Preferred Gold

\$92 monthly deduction

Original cost \$520.34, offset by a \$429 tax credit

Deductible: \$850

Out-of-pocket maximum: \$8,500

Prescription copay: \$4

Office visit copay: \$15/\$0 copay after deductible

Office visit to a specialist: \$35

Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

BUDGET WORKSHEET FOR \$32,000 SALARY

Occupation: _____ Health Plan: _____

Gross annual income	\$32,000
A. Gross monthly income (\$32,000/12 months)	\$2,667
B. Taxes (federal and state taxes, FICA [Social Security and Medicare])	\$880
C. Health insurance (from Health Insurance sheet)	\$
D. Total monthly deductions (B+C)	\$
E. Net monthly income (A-D)	\$
F. Action card income	\$
G. Other income	\$
H. Revised monthly income (E+F+G)	\$

I. EXPENSES

FIRST TIME

REVISION

Food	\$	\$
Housing	\$	\$
Utilities	\$	\$
Transportation	\$	\$
Phone/internet Plan	\$	\$
TV services	\$	\$
Clothing	\$	\$
Personal care	\$	\$
Medical/health care expenses	\$	\$
Life insurance	\$	\$
Renters insurance	\$	\$
Savings	\$	\$
Retirement	\$	\$
Gifts	\$	\$
Entertainment	\$	\$
Vacation/travel	\$	\$
Donations	\$	\$
Subtotal of expenses	\$	\$
J. Action card expense	\$	\$
K. Total expenses	\$	\$

HEALTH INSURANCE INFORMATION & COST

\$32,000 SALARY

deductible: the amount you pay for covered services before the plan starts to pay

copay: a flat fee you pay to cover your portion of the expense

out-of-pocket maximum: the most you will have to pay for covered services in a year, no matter how much care you need. Once you spend this amount for covered services in a year, your plan pays 100 percent for your care.

premium: the total amount of money an insurance company will charge for the insurance policy that you choose

tax credit: offsets your monthly payment based on your income level

\$32,000 SALARY

E. Premier Silver

\$86 monthly deduction

Original cost \$462.89, offset by a \$377 tax credit

Deductible: \$3,500

Out-of-pocket maximum: \$7,000

Prescription copay: \$15

Office visit copay: \$30/\$0 copay after deductible

Office visit to a specialist: \$55

Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

D. Preferred Gold

\$143 monthly deduction

Original cost \$520.34, offset by a \$377 tax credit

Deductible: \$850

Out-of-pocket maximum: \$8,500

Prescription copay: \$4

Office visit copay: \$15/\$0 copay after deductible

Office visit to a specialist: \$35

Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

BUDGET WORKSHEET FOR \$37,000 SALARY

Occupation: _____ Health Plan: _____

Gross annual income	\$37,000
A. Gross monthly income (\$37,000/12 months)	\$3,083
B. Taxes (federal and state taxes, FICA [Social Security and Medicare])	\$1,017
C. Health insurance (from Health Insurance sheet)	\$
D. Total monthly deductions (B+C)	\$
E. Net monthly income (A-D)	\$
F. Action card income	\$
G. Other income	\$
H. Revised monthly income (E+F+G)	\$

I. EXPENSES

FIRST TIME

REVISION

Food	\$	\$
Housing	\$	\$
Utilities	\$	\$
Transportation	\$	\$
Phone/internet Plan	\$	\$
TV services	\$	\$
Clothing	\$	\$
Personal care	\$	\$
Medical/health care expenses	\$	\$
Life insurance	\$	\$
Renters insurance	\$	\$
Savings	\$	\$
Retirement	\$	\$
Gifts	\$	\$
Entertainment	\$	\$
Vacation/travel	\$	\$
Donations	\$	\$
Subtotal of expenses	\$	\$
J. Action card expense	\$	\$
K. Total expenses	\$	\$

HEALTH INSURANCE INFORMATION & COST

\$37,000 SALARY

deductible: the amount you pay for covered services before the plan starts to pay

copay: a flat fee you pay to cover your portion of the expense

out-of-pocket maximum: the most you will have to pay for covered services in a year, no matter how much care you need. Once you spend this amount for covered services in a year, your plan pays 100 percent for your care.

premium: the total amount of money an insurance company will charge for the insurance policy that you choose

tax credit: offsets your monthly payment based on your income level

\$37,000 SALARY

G. Premier Silver

\$151 monthly deduction

Original cost \$462.89, offset by a \$312 tax credit

Deductible: \$4,000

Out-of-pocket maximum: \$7,500

Prescription copay: \$15

Office visit copay: \$30/\$0 Copay after deductible

Office visit to a specialist: \$55 Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

H. Preferred Gold

\$208 monthly deduction

Original cost \$520.34, offset by a \$312 tax credit

Deductible: \$850

Out-of-pocket maximum: \$8,500

Prescription copay: \$4

Office visit copay: \$15/\$0 copay after deductible

Office visit to a specialist: \$35

Emergency room care: \$500/\$75 copay after deductible

Vision and dental not covered

LIFESTYLE QUESTIONNAIRE

Directions

The facilitator should give the following directions to participants:

Imagine you are out of school and supporting yourself completely. Read through this questionnaire about common monthly expenses and make decisions that best align with the lifestyle you envision for yourself.

For each category, think about what will be most realistic for you. Some categories may have multiple selections to reach a final cost; make sure you total your final expenses for that category.

After you have completed each category, record your expenses on the "Budget Worksheet" in the second table under "I. Expenses" in the "First Time" column. You will use the "Revision" column later if you need to adjust your choices to balance your budget. Good luck!

Food

General meals: *Select one of the following for your daily meals. If you select B or C, make a selection from the additional options (meals not eaten at home) as well as convenience items to reflect your eating habits.*

- A. I eat all my meals in restaurants\$700
- B. I eat most meals in a restaurant and cook **some of** my meals at home (groceries); base cost\$150
- C. I eat a few meals in restaurants, and I cook **most of** my meals at home (groceries); base cost \$200
- D. I eat/make all my meals at home (groceries); base cost\$250
- E. Other\$ _____

Explanation of other:

ADDITIONAL OPTIONS (MEALS NOT EATEN AT HOME - FOR OPTIONS B & C)

- I eat 1 meal a week at a fast-food restaurant or other restaurant Add \$96
- I eat 2 to 3 meals per week from fast-food restaurants or other restaurantsAdd \$180
- I eat at least 5 meals a week from fast-food restaurants or other restaurantsAdd \$290

CONVENIENCE ITEMS

These may include soft drinks, coffee, energy drinks, snacks, gum, and breath mints.

Calculate your estimated monthly average\$ _____

TOTAL FOOD

Cost\$ _____

(Add general, additional, and convenience items together to determine your total food cost.)

Housing

If you choose to have roommates, divide the cost by the number of roommates.

- I rent a house/mobile home to live in. (See “Classified Ads” handout for price.) \$ _____
- I rent an apartment to live in. (See “Classified Ads” handout for price.) \$ _____
- Other \$ _____

Explanation of other:

Utilities (Heat, Water, And Electricity)

If you choose to have roommates, divide the cost by the number of roommates.

- I live in a house/mobile home \$90
- I live in an apartment \$60
- Other \$ _____

Explanation of other:

Transportation

Roll die to determine the distance your housing is from your work. Circle your option in the table.

Table 1. Distance From Work to Home

Dice roll	Distance
1	I work less than 1 mile from home.
2	I work 2 to 5 miles from home.
3	I work 5 to 10 miles from home.
4	I work 10 to 25 miles from home.
5	I work 25 to 50 miles from home.
6	Roll again.

A. BASIC TRANSPORTATION

In Table 2, match the miles you work from home with your type of transportation to find your monthly transportation costs.

Table 2. Transportation Costs

Distance	Own my own car	Ride-sharing services*	Public transportation*	Other transportation* (bike/walk/gas money to a friend)
I work less than 1 mile from home.	<input type="checkbox"/> \$24	<input type="checkbox"/> \$80	<input type="checkbox"/> \$70	<input type="checkbox"/> \$0 (bike or walk)
I work 2 to 5 miles from home.	<input type="checkbox"/> \$40	<input type="checkbox"/> \$400	<input type="checkbox"/> \$70	<input type="checkbox"/> \$20 (monthly fill-up)
I work 5 to 10 miles from home.	<input type="checkbox"/> \$60	<input type="checkbox"/> \$800	<input type="checkbox"/> \$125	<input type="checkbox"/> \$20
I work 10 to 25 miles from home.	<input type="checkbox"/> \$120	<input type="checkbox"/> \$1,600	<input type="checkbox"/> \$250	<input type="checkbox"/> \$40
I work 25 to 50 miles from home.	<input type="checkbox"/> \$220	<input type="checkbox"/> \$3,200	<input type="checkbox"/> \$320	<input type="checkbox"/> \$80

*This involves just transportation to and from work – no car payment, maintenance, or insurance.

B. CAR PAYMENT

- I don't own a car.
- I'm buying a **new** vehicle this year. Payments will be\$550
- I'm **leasing** a vehicle this year. Payments will be \$450
- I'm buying a **used** vehicle. Payments will be \$300
- Other \$ _____

Explanation of other:

C. CAR MAINTENANCE

- I don't own a car.
- Oil change, air filter, windshield wiper fluid, antifreeze, tire rotation\$30

D. CAR INSURANCE

- I don't own a car.
- Full Coverage-Collision & Comprehensive. **(Required for new or leased vehicle, optional for used vehicle)**
..... \$192
- Minimum Coverage Insurance for a used car (liability only)..... \$79

Total Transportation Costs

Total Transportation Costs (add all options together) (Part A+B+C+D)

- PART A** TOTAL..... \$ _____
- PART B** TOTAL..... \$ _____
- PART C** TOTAL..... \$ _____
- PART D** TOTAL..... \$ _____
- Total Transportation Costs Total**..... \$ _____

Phone/Internet Plan

- I have a no-contract prepaid phone with limited data and minutes..... \$25
- I have a smartphone with internet access and a limited data plan..... \$85
- I have a smartphone with Internet access and an unlimited data plan \$165
- Other \$ _____

TV Services

If you choose to have roommates, divide the cost by the number of roommates.

- I have basic cable/satellite service..... \$60
- I have premium cable/satellite service..... \$90

Additional options: (Add to amount selected from above)

- I have video streaming services (# of services _____ X \$9..... \$ _____
- Other \$ _____

Clothing (Percentage of Monthly Net Income)

I will spend a base amount for clothing.

Net income (E from budget worksheet) _____ X .05 +\$ _____

I want high-end clothing (elite or well-known name brands

Net income (E from budget worksheet) _____ X .07 +\$ _____

I look for sales and bargains/like to shop at thrift stores.

Net income (E from budget worksheet) _____ X .03 +\$ _____

Personal Care

I buy basic personal products (shampoo, conditioner, soap, toothpaste, and other items) and services (such as haircuts).....\$51

I prefer high-quality self-care products (such as name brand hair care products, cologne, make-up, organic brands) and services (such as haircuts at a high-end salon).\$91

Additional options: (Add to amount selected from above)

I value healthy self-care (such as spa days, gym membership, chiropractor, pampering services) and will use them monthly\$35

Total personal care:\$ _____

Medical/Health Care Expenses

Roll die to determine your health status. Circle your option.

Table 3. Medical/Health Care Expenses

Dice roll	Outcome	No insurance	Silver Insurance Plan	Gold Insurance Plan
1	You have one prescription to fill per month.	\$50	The prescription cost is based on your health insurance copay.	The prescription cost is based on your health insurance copay.
2	You have 2 prescriptions to fill per month.	\$100	The prescription cost is based on your health insurance copay.	The prescription cost is based on your health insurance copay.
3	You have allergies and need to get a shot once a month (office visit).*	\$30	The office visit fee is based on your health insurance copay.	The office visit fee is based on your health insurance copay.
4	You have an accident and need to go to the emergency room.*	\$1,200 (Implement a payment plan for \$100/month.)	The emergency room visit is based on your health insurance copay.	The emergency room visit is based on your health insurance copay.
5	You have a mystery rash and need to see a specialist.	\$150	The visit to a specialist is based on your health insurance copay.	The visit to a specialist is based on your health insurance copay.
6	You need emergency heart surgery!	\$100,000 (Implement a payment plan for \$100/month.)	Pay insurance deductible. (Implement a monthly payment plan.)	Pay insurance deductible. (Implement a monthly payment plan.)

(*If you have insurance, roll again to determine if you have already met your deductible: 1, 2, or 3: you've met your deductible; 4, 5, or 6: you have not met your deductible.)

Total Medical/Health Care Expenses:\$ _____

Life Insurance

I will get a \$100,000 life insurance policy:

- Nonsmoker monthly cost..... \$20
- Smoker (includes vaping) monthly cost \$75
- I don't think I need life insurance \$0

Renters Insurance

If you choose to have roommates, divide the cost by the number of roommates.

- Renters insurance..... \$12
- I don't think I need renters insurance..... \$0

Savings

- I put this amount in my savings account each month \$_____

Retirement

- "Paying Yourself First" is important to me so I will maximize my opportunity to live comfortably in retirement \$100
- I will set this aside so I can live moderately well in retirement \$50
- I will worry about retirement when I get a better job..... \$0
- I plan to live on a fixed income through my Social Security check..... \$0
- Other \$_____

Gifts

- I will buy gifts as the need arises (monthly average)..... \$10
- I have a Holiday Club Savings account and will deposit this amount monthly \$_____
- Other: I will make handmade gifts with materials I already own..... \$0

Entertainment

Your monthly entertainment budget “fun money” could include streaming music, video games, concert tickets, sporting events, amusement parks, online gaming, and other things.

- Entertainment is an important part of my life..... \$50
- I’m comfortable in enjoying low-cost or free entertainment activities.....\$25
- Other \$_____

Vacation/Travel

I’d like my next vacation to be a trip to _____.

- Each month, I set aside this amount for my next vacation/travel.....\$_____
- I cannot afford to set aside money for vacations and travel at this time.

Donations

I support this charity/organization _____ by donating this amount each month\$_____

I do not wish to make charitable donations at this time.

I will volunteer my time instead of making a donation\$0

This is what I will do

_____.

CLASSIFIED ADS

Homes for Rent	
2 bdrm lower flat, handicap accessible, utilities not included, non smkng, no pets, available Sept. 1, first/last month's rent, \$750 + security deposit.	3 bedroom, 2 bath, attached garage, large deck, large yard, quiet and private, \$1,100 monthly plus utilities.
3 bedroom ranch house for rent. Master bedroom w/ ensuite bthrm and deck. Two bathrooms, laundry room, concrete parking pad, \$900/month. Renter pays utilities. No pets or smoking.	\$1500-3br-1800 sq. ft. Waterfront Condominium-hardwood floors, 3 bathrooms, family room, sauna, washer & dryer, 2 car attached garage, outside patio and deck.
Mobile Homes for Rent	
2 bdrm trailer, \$600 per month with \$600 deposit. References needed.	All Age Community 3 bdrm 2 bath 30ft x 60ft in a family-friendly, well-maintained, professionally managed manufactured home community. Millstone Pond MHC, has a model year 2019, 3 bed/2 bath, 1344 sq. ft. home available! \$1439/month
Apartments for Rent	
Spacious 2 bedroom apt.-nonsmoking, secure building, dishwasher, parking. Rent includes utilities. \$690.	Studio Apartment-furnished: 1 bath, kitchenette, No pets. \$375 plus utilities.
Studio apartment, 1 bathroom. Many amenities! Unfurnished \$500/month. Can be rented furnished for an additional \$100/month, minimum 1 year lease.	Upper one bedroom apartment, \$375 plus utilities. References required. No pets!! Nonsmoking.
Pet friendly apartment-\$650. Small kitchen connected to living room, one bedroom.	1 bedroom lower apartment. Utilities, internet and cable included. \$475/month.

A LITTLE BIT ABOUT INSURANCE

Auto: Auto or car insurance protects your vehicle and you as a driver. There are different types of plans. *Collision insurance* covers certain costs if your vehicle is damaged in an accident. *Liability insurance* will cover damage you cause to someone else or their property. Most states have minimum coverage requirements.

Health: Medical or health insurance helps you pay medical bills. It can include costs of prescriptions and major medical expenses. Plans vary with many options. Understand what is covered before purchasing a plan.

Homeowners: Homeowners insurance protects your home and property. It covers the costs of damage to your home and property in cases such as theft and fire.

Life: Life insurance is financial protection in the case of death of the person holding the insurance policy. A predetermined amount is given to a designated person known as a *beneficiary*.

Personal Property: Personal property insurance covers important and expensive items you may own. You can insure specific items.

Renters: Renters insurance protects your belongings from fire, theft, and damage if you rent housing.

Travel: Travel insurance provides coverage when traveling. Most plans typically cover a range of trip protections. It may include emergency medical coverage and evacuation, accidental death and dismemberment, baggage delay or loss, trip cancellation, delay, interruption, and more.