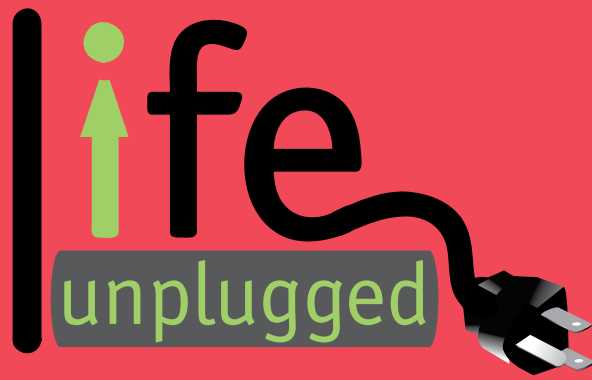


life  
unplugged



Pre- and  
Post-Lesson  
Plans



**BOOTH**

**DESCRIPTIONS**



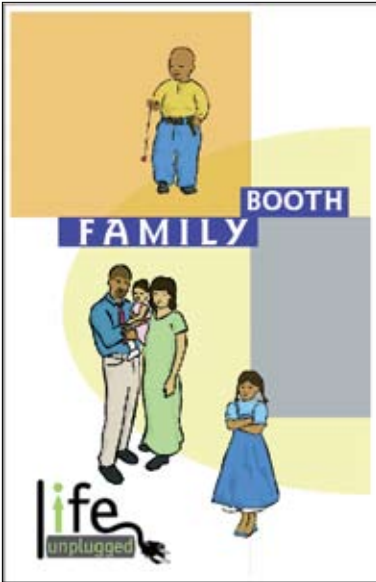
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## Students visit each booth in the order listed:

Booth #	Description
1	Family - determine marital status and children
2	Bank - cash paycheck, pay taxes and obtain a loan - make payment on school loan
3	Savings/Investments - deposit money into Saving & Investments for future
4	Housing
5	Utilities - phone, gas, electric, water
6	Food
7	Child Care
8	Transportation
9	Insurance
10	Clothing
11	Reality Check
12	Medical/Dental
13	Personal Care
14	Travel and Entertainment
3	Revisit - Savings/Investments
15	Comment Station

If you run out of money, go to the Bank for financial advice or to start over with a different career if time permits.





## Life Unplugged - Booth Description

### Family Booth

#### Determine marital status and children

**NOTE:** Participants are assumed to be 25 years old and all decisions in the program are based on that assumption.

#### Marital Status

Participants can either choose their marital status and number of children or they can roll two dice to determine if they are single, married, widowed, divorced or separated. Another option is in the marital-children drawing. The numbers can be printed on pieces of paper and drawn by the students if there is an issue with the use of dice.

**The first roll of dice is for marital status. Options for the rolls are listed on the chart below:**

Roll	2	married - spouse is employed
Roll	3	single/widowed/divorced
Roll	4	married - spouse is employed
Roll	5	married - spouse is employed
Roll	6	married - spouse is employed
Roll	7	single/widowed/divorced
Roll	8	married - spouse is unemployed
Roll	9	married - spouse is unemployed
Roll	10	married - spouse is employed
Roll	11	single/widowed/divorced
Roll	12	married - spouse is employed

Circle the appropriate category on the check register. Life Unplugged was designed to make students aware of what they need to choose if they were the sole provider of their family for a month. Your spouse's salary will be given to you after taxes as \$1000 if your spouse is a male, or \$ 678 if your spouse is female. Until equal pay is a reality, this ratio unfortunately is valid.

#### Children

Participants can choose the number of children or roll the dice again. A second roll of the dice or draw of a card tells the participant how many children their family will have and need to be considered when budgeting. Students may not roll a second time to try for fewer children!

Roll	2, 5, 8	0 children
Roll	3, 9, 11, 12	1 child
Roll	4, 6, 7, 10	2 children

Have participants fill in the appropriate information on the top right of their check register. Fill in their children's ages too! It's important at the daycare and personal care booths.



## Bank Booth

### Paycheck, Taxes and Loans

Participants will choose career from Career lists or other sources and tell the banker what their career is. The banker locates the career on the master list. Students will enter their monthly salary into their checkbook on the first line and on the second will deduct tax total for the month.

Should a career not be listed, students should have completed a career sheet (signed by the teacher) which lists the average yearly salary. If students have chosen careers and salaries from somewhere other than this list, determine monthly salary, and calculate taxes based on:

- Single= 30%
- Married= 25%
- With children (married or single) 20%

Students without a career choice may need some help determining what they would like to do. They should not look at the career list to find a high salary as much as choose something they think they would like to do in the future. Sometimes teachers and students will have selected careers not listed. Some Career Web sites include: [www.CareerCruising.com](http://www.CareerCruising.com); or [www.michigan.gov](http://www.michigan.gov) under Labor management Tax calculations, once salary is determined are: 30% for single, 25% for married, and 20% for with children. You may have them draw a number that is associated with a career. Career list and salaries are included in this program.

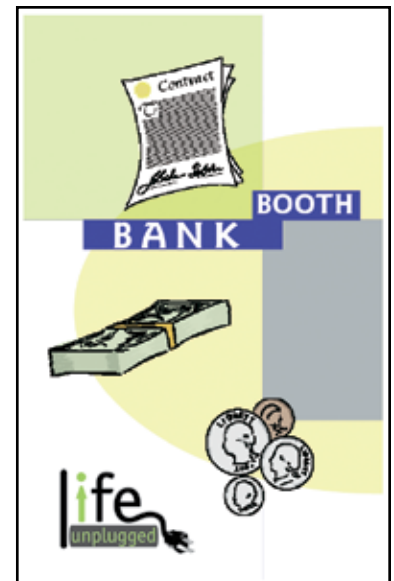
Some jobs include “benefits” they will be listed on the Career Sheets as “B”. If benefits are included with job, check the yes box at the top of the Check Register. Many employers pay only a portion of benefits, but for this program we will assume full payment is made by the employer. If no “B” appears next to career choice, mark “No” in the box. This “yes” it indicates that the employer provides health and life insurance, and the student can by-pass that part of the Insurance booth.

Each student starts with \$500.00 in their savings account. Students may add to their savings/investments. They can only withdraw from the savings for emergencies, a reality check problem as routine expenses should be handled within their monthly funds.

NOTE Sometimes students can start over with a new career if time allows. Most often just talking through what other expense choices could have been made allows for the student to understand that each decision does impact the next and all other decisions in life.

Use of loans can be allowed as an option. Students who go broke may start over with a new career (if time allows) or go into the “red” for educational purposes in this program.

Students who find themselves in financial difficulty may return to the Banker for advice.





***Some options they can consider (or be counseled on):***

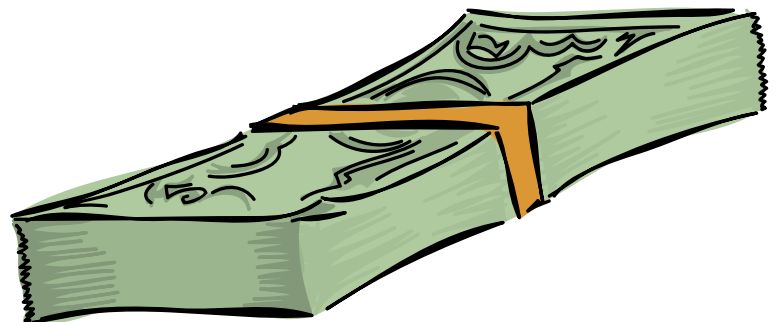
1. Reduce spending in areas of housing, food, clothing, etc.
2. Take money from savings to cover bills (reminding students that if they choose this option for everyday expenses, they will always be spending beyond their income.)
3. Choose to start over with a different career (if allowed)
4. Take out a loan to cover one time only expenses such as might be experienced in the Reality Check or Medical/Dental booths.

If using Loans, use the Loan Agreement form and have student sign. Then deduct the first month's payment from their checkbook.

**Student Loans**

Student Loans- If the student went to college for a degree required in their field, by age 25 payments are due monthly. Deductions are subtracted from their check register as follows:

Length of Degree	Payments
2 year degree	\$25.00/month
4 year degree	\$50.00/month
Doctorate	\$100.00/month



# Loan Agreement

\_\_\_\_\_ (name)  
agrees to borrow \$ \_\_\_\_\_ at  
\_\_\_\_\_ (loan amount)  
\_\_\_\_\_ % for \_\_\_\_\_ months.  
(rate) (how long)

I will make monthly payments of \_\_\_\_\_ (amount of payment)  
for a total loan repayment of \_\_\_\_\_ .  
(principal and interest)

Signature of \_\_\_\_\_  
Banker

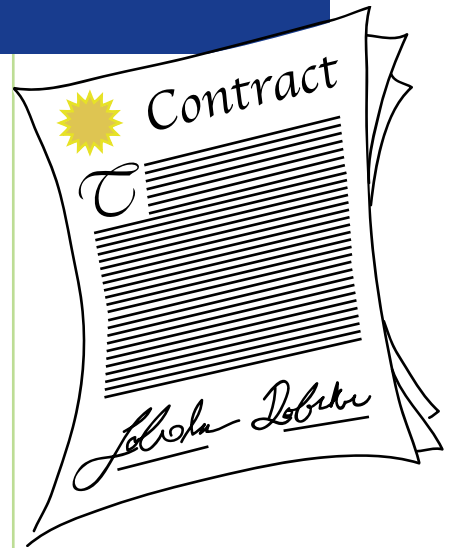
\_\_\_\_\_  
Loan Applicant

\_\_\_\_\_  
Date

Note: The first loan payment will be deducted from check register immediately after signing this agreement.

## Loans and Payments

Amt of Loan	Loan Rate	Length of Loan	Payments	Total Payoffs
250.00	8%	6 months	\$42.64	\$255.84
500.00	8%	6 months	\$85.29	\$511.74
500.00	8%	12 months	\$43.49	\$521.88
1000.00	8%	12 months	\$86.99	\$1,043.88
1000.00	8%	18 months	\$59.14	\$1,064.52
1500.00	8%	18 months	\$88.71	\$1,596.78
1500.00	8%	24 months	\$67.84	\$1,627.16



## CAREER SALARIES AC-BU

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	
Accountant-Private	B	\$33570	\$2798	\$839	\$699	\$560	
Accountant-Public	B	\$35000	\$2917	\$875	\$729	\$583	
Actress & Actor		\$28000	\$2333	\$700	\$583	\$467	
Actuary	B	\$74320	\$6193	\$1858	\$1548	\$1239	
Advertising Copywriter	B	\$39640	\$3303	\$991	\$826	\$661	
Agriculture Inspector	B	\$41956	\$3496	\$1049	\$874	\$699	
Air Traffic Controller	B	\$97650	\$8138	\$2441	\$2034	\$1628	
Air-conditioning Mechanic	B	\$36160	\$3013	\$904	\$753	\$603	
Aircraft Mechanic	B	\$55510	\$4626	\$1388	\$1156	\$925	
Aircraft Pilot	B	\$64630	\$5386	\$1616	\$1346	\$1077	
Airline Flight Attendant	B	\$24170	\$2014	\$604	\$504	\$403	
Airline Reservation Agent	B	\$32890	\$2741	\$822	\$685	\$548	
Anesthesiologist	B	\$122560	\$10213	\$3064	\$2553	\$2043	L
Animal Control Workers	B	\$20620	\$1718	\$516	\$430	\$344	
Appliance Repair Technician		\$32500	\$2708	\$813	\$677	\$542	
Arbitrator	B	\$71740	\$5978	\$1794	\$1495	\$1196	
Architect	B	\$63620	\$5302	\$1591	\$1325	\$1060	
Artist (Fine Arts)		\$37670	\$3139	\$942	\$785	\$628	
Artist-Graphic		\$45790	\$3816	\$1145	\$954	\$763	
Assembler		\$42790	\$3566	\$1070	\$891	\$713	
Athlete		\$26660	\$2222	\$667	\$555	\$444	
Attorney	B	\$51410	\$4284	\$1285	\$1071	\$857	L
Audiologist	B	\$46290	\$3858	\$1157	\$964	\$772	
Auditor	B	\$57640	\$4803	\$1441	\$1201	\$961	
Automobile Body Repair	B	\$23840	\$1987	\$596	\$497	\$397	
Automobile Mechanic	B	\$34670	\$2889	\$867	\$722	\$578	
Automobile Painter		\$25810	\$2151	\$645	\$538	\$430	
Automobile Sales Rep.		\$31830	\$2653	\$796	\$663	\$531	
Bank Officer	B	\$30653	\$2554	\$766	\$639	\$511	
Bank Teller	B	\$21871	\$1823	\$547	\$456	\$365	
Barber		\$21533	\$1794	\$538	\$449	\$359	
Bartender		\$15942	\$1329	\$399	\$332	\$266	
Biological Scientist	B	\$34160	\$2847	\$854	\$712	\$569	
Biomedical Scientist	B	\$34540	\$2878	\$863	\$720	\$576	
Boilermaker	B	\$51417	\$4285	\$1285	\$1071	\$857	
Bookbinder		\$29110	\$2426	\$728	\$606	\$485	
Bookkeeper	B	\$31270	\$2606	\$782	\$651	\$521	
Bricklayer	B	\$38240	\$3187	\$956	\$797	\$637	
Broadcast Technician	B	\$42310	\$3526	\$1058	\$881	\$705	



## CAREER SALARIES BU-CO

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	+
Bus Driver-School	B	\$29860	\$2488	\$747	\$622	\$498	
Bus Driver-Transit	B	\$28080	\$2340	\$702	\$585	\$468	
Business Administrator	B	\$61090	\$5091	\$1527	\$1273	\$1018	
Business Owner	B	\$41000	\$3417	\$1025	\$854	\$683	
Butcher/Meetcutter	B	\$26690	\$2224	\$667	\$556	\$445	
Buyer/Purchaser		\$43500	\$3625	\$1088	\$906	\$725	
Carpenter		\$40260	\$3355	\$1007	\$839	\$671	
Carpet Installer		\$43590	\$3633	\$1090	\$908	\$727	
Cartoonist		\$31100	\$2592	\$778	\$648	\$518	
Cashier		\$17111	\$1426	\$428	\$356	\$285	
Chauffeur		\$21860	\$1822	\$547	\$455	\$364	
Chef	B	\$39100	\$3258	\$978	\$815	\$652	
Chemist	B	\$71460	\$5955	\$1787	\$1489	\$1191	
Child Care Worker	B	\$13330	\$1111	\$333	\$278	\$222	D
Chiropractor	B	\$92460	\$7705	\$2312	\$1926	\$1541	
Choreographer		\$32180	\$2682	\$805	\$671	\$536	
Clergy	B	\$33620	\$2802	\$841	\$700	\$560	H
Clergy/Pastor	B	\$33620	\$2802	\$841	\$701	\$560	H
Clerk		\$25320	\$2110	\$633	\$528	\$422	
Clerk-Filing		\$21860	\$1822	\$547	\$455	\$364	
Clerk-Retail Sales		\$22110	\$1843	\$553	\$461	\$369	
Clerk-Typist		\$28370	\$2364	\$709	\$591	\$473	
Collection Specialist		\$29250	\$2438	\$731	\$609	\$488	
College Assistant Professor	B	\$43380	\$3615	\$1085	\$904	\$723	
College Instructor	B	\$51470	\$4289	\$1287	\$1072	\$858	
Communication Equip-Tech		\$33966	\$2831	\$849	\$708	\$566	
Compensation Analyst	B	\$52026	\$4336	\$1301	\$1084	\$867	
Compositor		\$31158	\$2597	\$779	\$649	\$519	
Computer Operator	B	\$34260	\$2855	\$857	\$714	\$571	
Computer Program Analyst	B	\$65671	\$5473	\$1642	\$1368	\$1095	
Computer Programmer	B	\$61780	\$5148	\$1545	\$1287	\$1030	
Computer Service Technician	B	\$41150	\$3429	\$1029	\$857	\$686	
Computer Systems Analyst	B	\$71813	\$5984	\$1795	\$1496	\$1197	
Concrete Mason	B	\$46461	\$3872	\$1162	\$968	\$774	
Construction Inspector	B	\$43870	\$3656	\$1097	\$914	\$731	
Construction Large Equip Op.	B	\$63400	\$5283	\$1585	\$1321	\$1057	
Construction Manager	B	\$86437	\$7203	\$2161	\$1801	\$1441	
Construction Worker	B	\$33680	\$2807	\$842	\$702	\$561	
Cook	B	\$23440	\$1953	\$586	\$488	\$391	

## CAREER SALARIES CO-EN

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	+
Corrections Officer-Federal	B	\$39520	\$3293	\$988	\$823	\$659	
Corrections Officer-State	B	\$39520	\$3293	\$988	\$823	\$659	
Cosmetologist		\$12510	\$1043	\$313	\$261	\$209	
Counselor-School	B	\$62320	\$5193	\$1558	\$1298	\$1039	
Courier/Messenger		\$21500	\$1792	\$538	\$448	\$358	
Court Reporter	B	\$43670	\$3639	\$1092	\$910	\$728	
Customer Service Clerk		\$21000	\$1750	\$525	\$438	\$350	
Data Entry Operator		\$26540	\$2212	\$664	\$553	\$442	
Database Developer	B	\$62250	\$5188	\$1556	\$1297	\$1038	
Database Manager	B	\$80500	\$6708	\$2013	\$1677	\$1342	
Dealer/Casino	B	\$21990	\$1833	\$550	\$458	\$367	
Delivery/Fast Food		\$14220	\$1185	\$356	\$296	\$237	
Dental Assistant	B	\$28925	\$2410	\$723	\$603	\$482	
Dental Hygienist	B	\$55370	\$4614	\$1384	\$1154	\$923	
Dental Lab Technician	B	\$34210	\$2851	\$855	\$713	\$570	
Dentist	B	\$89480	\$7457	\$2237	\$1864	\$1491	
Designer-Floral		\$20993	\$1749	\$525	\$437	\$350	
Diesel Mechanic	B	\$38690	\$3224	\$967	\$806	\$645	
Diesel Specialist	B	\$32100	\$2675	\$803	\$669	\$535	
Dietitian	B	\$46870	\$3906	\$1172	\$976	\$781	
Digital Artist		\$33250	\$2771	\$831	\$693	\$554	
Dispatcher Emergency/fire	B	\$34720	\$2893	\$868	\$723	\$579	
DJ/Master of Ceremonies		\$37050	\$3088	\$926	\$772	\$618	
Drafter		\$49900	\$4158	\$1248	\$1040	\$832	
Drill Press Operator		\$28650	\$2388	\$716	\$597	\$478	
Driver/Semi Truck	B	\$45670	\$3806	\$1142	\$951	\$761	
Drywall Installer		\$38413	\$3201	\$960	\$800	\$640	
Economist		\$69010	\$5751	\$1725	\$1438	\$1150	
Electrician	B	\$54070	\$4506	\$1352	\$1126	\$901	
Electronics Equipment Repair	B	\$48670	\$4056	\$1217	\$1014	\$811	
Electronics Technician	B	\$65791	\$5483	\$1645	\$1371	\$1097	
EMS Technician	B	\$49025	\$4085	\$1226	\$1021	\$817	
Engineer Chemical	B	\$61984	\$5165	\$1550	\$1291	\$1033	
Engineer Civil	B	\$60827	\$5069	\$1521	\$1267	\$1014	
Engineer Electrical-BS	B	\$60930	\$5078	\$1523	\$1269	\$1016	
Engineer Electrical-MS	B	\$70383	\$5865	\$1760	\$1466	\$1173	
Engineer Environmental	B	\$67452	\$5621	\$1686	\$1405	\$1124	
Engineer Industrial-BS	B	\$67472	\$5623	\$1687	\$1406	\$1125	
Engineer Mechanical	B	\$47850	\$3988	\$1196	\$997	\$798	

## CAREER SALARIES EN-IN

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	+
Engineer Metallurgical	B	\$64466	\$5372	\$1612	\$1343	\$1074	
Engineer Nuclear BS	B	\$134718	\$11227	\$3368	\$2807	\$2245	
Engineer Petroleum BS	B	\$71584	\$5965	\$1790	\$1491	\$1193	
Engineering Technician		\$49225	\$4102	\$1231	\$1026	\$820	
Entertainment Equipment Op		\$32050	\$2671	\$801	\$668	\$534	
Equal Employment Op Officer	B	\$24445	\$2037	\$611	\$509	\$407	
Excavator	B	\$27900	\$2325	\$698	\$581	\$465	
Farm Equip Mechanic	B	\$29490	\$2458	\$737	\$614	\$492	
Farm Operator/ Manager	B	\$72028	\$6002	\$1801	\$1501	\$1200	
Farmer		\$19890	\$1658	\$497	\$414	\$332	
Fashion Designer		\$28210	\$2351	\$705	\$588	\$470	
Fast Food Worker		\$15301	\$1275	\$383	\$319	\$255	
FBI Agent	B	\$48810	\$4068	\$1220	\$1017	\$814	
Financial Analyst		\$68350	\$5696	\$1709	\$1424	\$1139	
Fire Fighter	B	\$35878	\$2990	\$897	\$747	\$598	
Fish & Game Warden	B	\$30100	\$2508	\$752	\$627	\$502	
Fish & Game Warden	B	\$36550	\$3046	\$914	\$761	\$609	
Fitness Trainer		\$26820	\$2235	\$671	\$559	\$447	
Forensic Science Technician	B	\$35200	\$2933	\$880	\$733	\$587	
Forester	B	\$56220	\$4685	\$1406	\$1171	\$937	
Forklift	B	\$30270	\$2523	\$757	\$631	\$505	
Fund Raiser	B	\$24000	\$2000	\$600	\$500	\$400	
Funeral Director	B	\$32310	\$2693	\$808	\$673	\$539	
Garbage Collector	B	\$33372	\$2781	\$834	\$695	\$556	
Garment Worker		\$24490	\$2041	\$612	\$510	\$408	
Geologist	B	\$53808	\$4484	\$1345	\$1121	\$897	
Geologist	B	\$59411	\$4951	\$1485	\$1238	\$990	
Graphic Designer		\$25450	\$2121	\$636	\$530	\$424	
Guard-Life/Swimming	B	\$18500	\$1542	\$463	\$385	\$308	
Guard-Security	B	\$24960	\$2080	\$624	\$520	\$416	
Guidance Counselor	B	\$40820	\$3402	\$1021	\$850	\$680	
Hair Stylist/cosmetologist		\$12510	\$1043	\$313	\$261	\$209	
Hospital Dietitian	B	\$56500	\$4708	\$1413	\$1177	\$942	
Hotel Manager		\$35250	\$2938	\$881	\$734	\$588	
Hotel-Front Desk Clerk		\$13550	\$1129	\$339	\$282	\$226	
Hotel-Laundry	B	\$34800	\$2900	\$870	\$725	\$580	
Human Resource Assistant	B	\$24510	\$2043	\$613	\$511	\$409	
Human Resource Manager	B	\$55540	\$4628	\$1389	\$1157	\$926	
Industrial Machine Repair	B	\$46964	\$3914	\$1174	\$978	\$783	

## CAREER SALARIES IN-MI

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	+
Industrial Truck Driver-Forklift Inspector	B	\$35825	\$2985	\$896	\$746	\$597	
Instructor-College	B	\$39580	\$3298	\$990	\$825	\$660	
Insulation Worker		\$42170	\$3514	\$1054	\$879	\$703	
Insurance Claims Examiner	B	\$36250	\$3021	\$906	\$755	\$604	
Insurance Sales	B	\$55790	\$4649	\$1395	\$1162	\$930	
Interior Designer		\$21480	\$1790	\$537	\$448	\$358	
Interviewer/Recruiter		\$42270	\$3523	\$1057	\$881	\$705	
Iron Worker	B	\$48220	\$4018	\$1206	\$1005	\$804	
Janitor	B	\$24350	\$2029	\$609	\$507	\$406	
Jeweler		\$34320	\$2860	\$858	\$715	\$572	
Journalist		\$30200	\$2517	\$755	\$629	\$503	
Key Entry Manager		\$28430	\$2369	\$711	\$592	\$474	
Medical Lab Technologist		\$37530	\$3128	\$938	\$782	\$626	
Medical Lab Technician	B	\$21250	\$1771	\$531	\$443	\$354	
Land Surveyor		\$30880	\$2573	\$772	\$643	\$515	
Landscape Architect		\$35800	\$2983	\$895	\$746	\$597	
Librarian	B	\$32030	\$2669	\$801	\$667	\$534	
Librarian-MS	B	\$38560	\$3213	\$964	\$803	\$643	
Library Technician		\$14010	\$1168	\$350	\$292	\$234	
Line Installer		\$27810	\$2318	\$695	\$579	\$464	
Line Technician		\$19920	\$1660	\$498	\$415	\$332	
Lawyer		\$51410	\$4284	\$1285	\$1071	\$857	
Locksmith		\$21790	\$1816	\$545	\$454	\$363	
Machine Operator	B	\$24790	\$2066	\$620	\$516	\$413	
Machine Tool Operator	B	\$24000	\$2000	\$600	\$500	\$400	
Machinist	B	\$24790	\$2066	\$620	\$516	\$413	
Manicurist		\$20307	\$1692	\$508	\$423	\$338	
Manufacturing Sale Worker		\$29760	\$2480	\$744	\$620	\$496	
Market Analyst Researcher	B	\$34430	\$2869	\$861	\$717	\$574	
Marketing-BS		\$44710	\$3726	\$1118	\$931	\$745	
Massage Therapist		\$29426	\$2452	\$736	\$613	\$490	
Material Handler		\$20110	\$1676	\$503	\$419	\$335	
Mathematics-BS	B	\$39380	\$3282	\$985	\$820	\$656	
Medical Assistant	B	\$25456	\$2121	\$636	\$530	\$424	
Medical Coder/Coding Specialist	B	\$39375	\$3281	\$984	\$820	\$656	
Medical Records Administrator	B	\$30290	\$2524	\$757	\$631	\$505	
Medical Transcriptionist	B	\$20000	\$1667	\$500	\$417	\$333	
Metal Worker		\$37880	\$3157	\$947	\$789	\$631	

## CAREER SALARIES MI-PU

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	+
Meter Reader		\$24870	\$2073	\$622	\$518	\$415	
Military Enlisted	B	\$20000	\$1667	\$500	\$417	\$333	H
Military Officer	B	\$41000	\$3417	\$1025	\$854	\$683	H
Millwright	B	\$47590	\$3966	\$1190	\$991	\$793	
Minister	B	\$33911	\$2826	\$848	\$706	\$565	H
Model		\$17880	\$1490	\$447	\$373	\$298	
Musician		\$29988	\$2499	\$750	\$625	\$500	
Newspaper Photographer		\$35000	\$2917	\$875	\$729	\$583	
Newspaper Reporter		\$41382	\$3449	\$1035	\$862	\$690	
Nurse-LPN	B	\$29010	\$2418	\$725	\$604	\$484	
Nurse-RN	B	\$42750	\$3563	\$1069	\$891	\$713	
Nurse's Aide/CENA	B	\$18810	\$1568	\$470	\$392	\$314	
Occupational Therapist	B	\$40110	\$3343	\$1003	\$836	\$669	
Office Machine Repair		\$24433	\$2036	\$611	\$509	\$407	
Ophthalmic Lab Technician	B	\$22850	\$1904	\$571	\$476	\$381	
Order Entry Clerk		\$17322	\$1444	\$433	\$361	\$289	
Painter		\$22910	\$1909	\$573	\$477	\$382	
Optometrist	B	\$63760	\$5313	\$1594	\$1328	\$1063	
Paramedic	B	\$28089	\$2341	\$702	\$585	\$468	
Payroll Clerk	B	\$21730	\$1811	\$543	\$453	\$362	
Physician -Pediatriion	B	\$67430	\$5619	\$1686	\$1405	\$1124	L
Pharmacist Technicians	B	\$19300	\$1608	\$483	\$402	\$322	
Pet Groomer		\$19280	\$1607	\$482	\$402	\$321	
Pet Store Worker		\$17000	\$1417	\$425	\$354	\$283	
Pharmacist	B	\$76410	\$6368	\$1910	\$1592	\$1274	
Physical Therapist Assistants	B	\$24180	\$2015	\$605	\$504	\$403	
Photographer-Studio		\$17340	\$1445	\$434	\$361	\$289	
Physical Therapist	B	\$48400	\$4033	\$1210	\$1008	\$807	
Physician-Assistant	B	\$50660	\$4222	\$1267	\$1055	\$844	
Physician general	B	\$42540	\$3545	\$1064	\$886	\$709	L
Physicist-BS	B	\$40700	\$3392	\$1018	\$848	\$678	
Plasterer		\$31900	\$2658	\$798	\$665	\$532	
Plumber		\$27660	\$2305	\$692	\$576	\$461	
Police Officer	B	\$33450	\$2788	\$836	\$697	\$558	
Dispatcher Emergency/fire	B	\$24190	\$2016	\$605	\$504	\$403	
Postal Clerk	B	\$40310	\$3359	\$1008	\$840	\$672	
Printing Press Operator	B	\$32370	\$2698	\$809	\$674	\$540	
Professor-Assistant	B	\$38253	\$3188	\$956	\$797	\$638	
Psychologist	B	\$42300	\$3525	\$1058	\$881	\$705	L

## CAREER SALARIES RA-SW

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	+
Paralegal and Legal Assistants	B	\$31220	\$2602	\$781	\$650	\$520	
Public Relations Specialist	B	\$27300	\$2275	\$683	\$569	\$455	
Public Relations Manager	B	\$45680	\$3807	\$1142	\$952	\$761	
Punch Press Operator	B	\$28210	\$2351	\$705	\$588	\$470	
Purchasing Agent	B	\$32430	\$2703	\$811	\$676	\$541	
Radiation Therapist	B	\$42480	\$3540	\$1062	\$885	\$708	
Radiologic Technologist	B	\$32040	\$2670	\$801	\$668	\$534	
Real Estate Agent		\$39040	\$3253	\$976	\$813	\$651	
Receptionist		\$24060	\$2005	\$602	\$501	\$401	
Recreation Worker-BS	B	\$13490	\$1124	\$337	\$281	\$225	
Recreational Therapist	B	\$22030	\$1836	\$551	\$459	\$367	
Recruiter	B	\$35989	\$2999	\$900	\$750	\$600	
Religious Leader	B	\$14720	\$1227	\$368	\$307	\$245	
Reservation Agent-Airline	B	\$31263	\$2605	\$782	\$651	\$521	
Respiratory Therapist	B	\$37740	\$3145	\$944	\$786	\$629	
Retail Sales Clerk		\$22430	\$1869	\$561	\$467	\$374	
Retail Trade Clerk		\$25363	\$2114	\$634	\$528	\$423	
Robotic/Electronic Technician		\$37800	\$3150	\$945	\$788	\$630	
Roofer	B	\$23700	\$1975	\$593	\$494	\$395	
Roustabout-Oil Industry	B	\$20420	\$1702	\$511	\$425	\$340	
Secretary-Admin Asst	B	\$29050	\$2421	\$726	\$605	\$484	
Secretary-Executive	B	\$38660	\$3222	\$967	\$805	\$644	
Security Installer		\$19980	\$1665	\$500	\$416	\$333	
Security Investigator		\$35980	\$2998	\$900	\$750	\$600	
Security Sales Trainee		\$33200	\$2767	\$830	\$692	\$553	
Sheet Metal Worker		\$46920	\$3910	\$1173	\$978	\$782	
Shipping/Receiving Clerk		\$27755	\$2313	\$694	\$578	\$463	
Singer		\$22900	\$1908	\$572	\$477	\$382	
Skin care Specialists		\$23765	\$1980	\$594	\$495	\$396	
Social Caseworker	B	\$37580	\$3132	\$940	\$783	\$626	
Soil Conservationist	B	\$33330	\$2778	\$833	\$694	\$556	
Speech Pathologist	B	\$41280	\$3440	\$1032	\$860	\$688	
Stationary Engineer/ boiler Operator	B	\$30630	\$2553	\$766	\$638	\$511	
Statistical Clerk		\$37499	\$3125	\$937	\$781	\$625	
Statistician		\$40770	\$3398	\$1019	\$849	\$680	
Stone Mason	B	\$26740	\$2228	\$669	\$557	\$446	
Stunt Person (Movies)	B	\$21000	\$1750	\$525	\$438	\$350	
Substance Abuse Counselor	B	\$20970	\$1748	\$524	\$437	\$350	

## CAREER SALARIES TA-ZO

+ Column: **L** - Liability Insurance additional cost, **H** = Housing included, **D** = Daycare included

Career	Benefits	Annual	Monthly	single 30%Tax	married 25%Tax	with children 20%Tax	+
Supervisor-Blue Collar	B	\$53440	\$4453	\$1336	\$1113	\$891	
Supervisor-Customer Service	B	\$53440	\$4453	\$1336	\$1113	\$891	
Supervisor-Production	B	\$34800	\$2900	\$870	\$725	\$580	
Surgical Technician	B	\$29150	\$2429	\$729	\$607	\$486	
Survey Crew		\$21790	\$1816	\$545	\$454	\$363	
Surveyor	B	\$30430	\$2536	\$761	\$634	\$507	
Switchboard Operator	B	\$16990	\$1416	\$425	\$354	\$283	
Taxi Driver		\$14570	\$1214	\$364	\$304	\$243	
Taxidermist	B	\$30100	\$2508	\$752	\$627	\$502	
Teacher-BA/BS	B	\$37450	\$3121	\$936	\$780	\$624	
Teacher-Masters	B	\$44000	\$3667	\$1100	\$917	\$733	
Tele-com Specialist		\$60500	\$5042	\$1513	\$1260	\$1008	
Telemarketer		\$13850	\$1154	\$346	\$289	\$231	
Telephone Installer		\$34974	\$2915	\$874	\$729	\$583	
Therapist Occupational	B	\$50516	\$4210	\$1263	\$1052	\$842	
Therapist Recreational	B	\$37790	\$3149	\$945	\$787	\$630	
Therapist Respiratory	B	\$42920	\$3577	\$1073	\$894	\$715	
Tile setter		\$45735	\$3811	\$1143	\$953	\$762	
Tool & Die Maker	B	\$32720	\$2727	\$818	\$682	\$545	
Tool Programmer	B	\$41499	\$3458	\$1037	\$865	\$692	
Tour Guide		\$20780	\$1732	\$520	\$433	\$346	
Transit Worker		\$38224	\$3185	\$956	\$796	\$637	
Translator		\$19094	\$1591	\$477	\$398	\$318	
Travel Agent		\$20260	\$1688	\$507	\$422	\$338	
Truck Driver-Semi	B	\$25500	\$2125	\$638	\$531	\$425	
TV Reporter	B	\$22310	\$1859	\$558	\$465	\$372	
Undertaker	B	\$32310	\$2693	\$808	\$673	\$539	
Upholsterer		\$19750	\$1646	\$494	\$411	\$329	
Veterinarian	B	\$49850	\$4154	\$1246	\$1039	\$831	
Veterinarian Technician	B	\$21830	\$1819	\$546	\$455	\$364	
Veterinary Assistant	B	\$14820	\$1235	\$371	\$309	\$247	
Waitress/Hostess/Waitor		\$11590	\$966	\$290	\$241	\$193	
Web Designer		\$44375	\$3698	\$1109	\$924	\$740	
Wedding/Meeting Planner		\$30100	\$2508	\$752	\$627	\$502	
Welder	B	\$22140	\$1845	\$554	\$461	\$369	
Yoga Instructor		\$18560	\$1547	\$464	\$387	\$309	
Word processors and typists	B	\$22060	\$1838	\$552	\$460	\$368	
Zoologist	B	\$37320	\$3110	\$933	\$778	\$622	



## Savings/Investments Booth

Participants will see the value in paying themselves by saving and investing for the future. Charts are provided that show how savings and investments can accumulate to benefit the investor in the future.

### “Pay yourself first”

It is never too early to start saving. There are many things you will want or need that can not be purchased within your monthly budget.....like a car, down payment on a house, unexpected repairs, or even losing your job. Also consider savings for the long term, for your retirement and/or for large purchases, traveling, etc. Money invested for the long term grows. If you don't start when you are young, you will need to invest in much larger amounts to accomplish the same results than if you start at an early age.

### A Good Rule of Thumb:

Start Investing with your very first paycheck- save as little as \$1.00 or as much as 10 -20% and watch it grow! When it reaches enough to Invest in long term funds, Do it.

**You will have the same amount of money when you retire at age 65 if you save:**

Starting at Age:	Savings per month
25	\$ 1.00
35	\$ 2.28
45	\$ 5.66
55	\$ 17.00

The sooner you start saving the faster your money multiplies!

**Start saving (for short term needs) first.** Build up your savings account to a minimum of 6 Months of your pay. And maintain savings at that level throughout your lifetime. (This means you will continually be saving to replace what you spend)

**Credit Cards** are “not free money”. If you use them, pay the total bill when it comes. If you only pay the “minimum required” it will take you years to repay as you are only paying a portion of the interest owed and your principle is barely reduced. Great for travel, etc. But unless you pay the bill in full your interest will keep going up instead of down.

**Student Loans** are great as you don't start re-paying them until you are out of school, and if you follow the rules and are working full time you often pay a reduced amount over time.

**Christmas Club/Vacation Club** are the amount you set aside monthly so you can spend for a specific purpose. It is just a savings account that you have set aside for a specific purpose.



## Housing Booth

Where you live, how much you pay and whether you rent or buy is your choice. Of course, the size needs to accommodate your family! (A one bedroom apartment will not work for a family of four.) Remember at age 25 you do not need to match what your parents have now after working for many years.

### Housing - Option 1 Options to Rent

Apartment	Efficiency	\$400.00
	2 bedrooms	\$500.00
	3 bedrooms	\$700.00
Mobile Home	2-3 bedrooms	\$500.00
House	2 bedrooms	\$600.00
	3-4 bedrooms	\$650.00

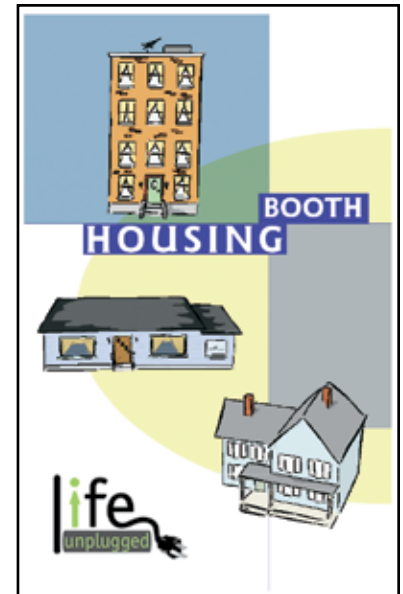
### Options to Buy - Owning a house

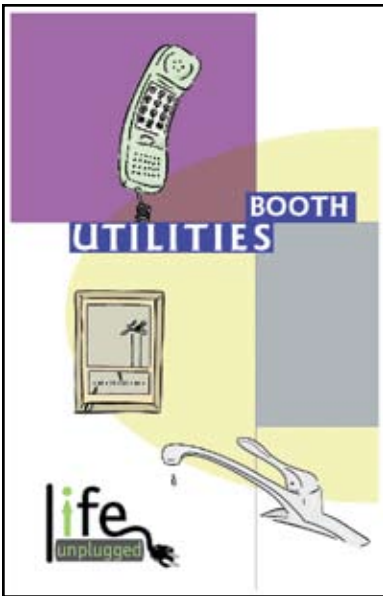
Type of Housing	Size	Monthly cost
Mobile Home Cost: \$60,000	Includes monthly charge for lot & maintenance	\$650.00
Home 2-3 bedrooms Cost: \$120,000	Monthly payment includes taxes	\$650.00
Home 3-4 bedroom Cost: \$250,000.00	Monthly payment includes taxes	\$850.00

### Housing - Option 2

Collect 5 or more copies of Homes or Real Estate magazines (which are free). Students look through the magazine to determine the type and size of home they want to purchase. (Renting is not an option in this version of housing).

Once students have chosen a home they compare their home price to the list to see their house payment. They can write it in or choose a less expensive home. Have the students write the type of home on their check register. This information is used at the insurance and utilities booths.





## Utilities Booth

### Phone, gas, electric, water, trash, CATV

Once students have chosen housing they need to pay the utilities to make the house liveable.

The chart that is provided will show costs per month for each utility. The volunteer will help students determine cost increases needed for additional children in the family.

## GAS/ELECTRIC

### Averaged monthly payments

Size of Unit/home	Monthly Cost for # Persons
Efficiency	\$55.00 (1-2 persons)
Apartment	\$103.00 (2 persons)
Apartment	\$112.00 (3-4 persons)
Mobile Home	\$105.00
House	\$125.00 (2 persons)
House	\$135.00 (3-4 persons)
Large House	\$150.00 (2 persons)
	\$165.00 (3-4 persons)

## CITY/VILLAGE SERVICES

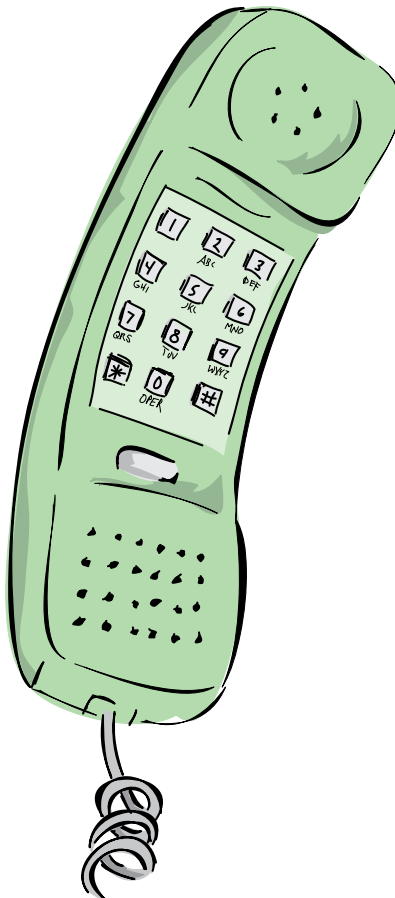
### Water, sewer and trash pick up - monthly cost

All services are already included in rent at Rental apartments.

Water, Sewer, & trash	Monthly Cost
Mobile Home	\$57.00
House 1-2 person	\$58.00
House 3-4 person	\$63.00

## Phone and Communications Service Monthly Rates

Type	Monthly
In Home Phone Line	\$35.00
Cellular Phone	\$45.00
Internet Service	\$35.00
Bundled internet, phone, TV	\$75.00

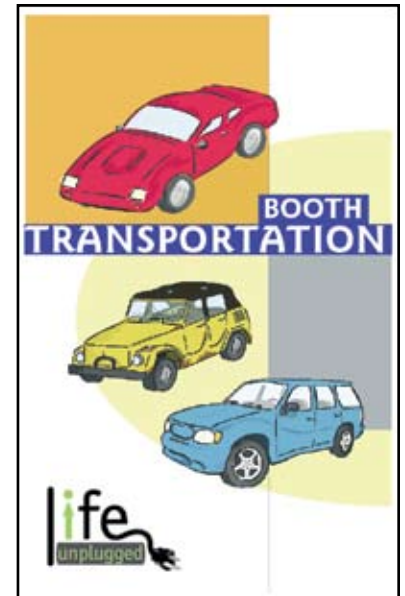


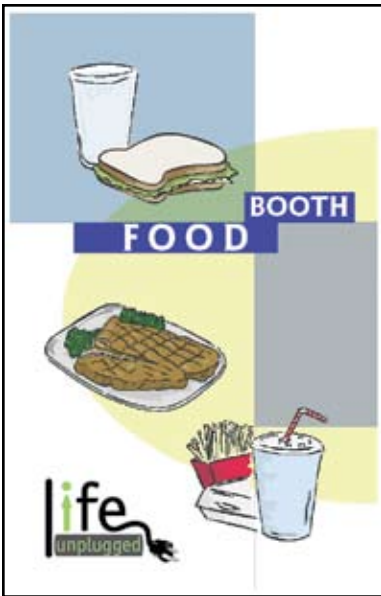
## Transportation Booth

Students choose the mode of transportation from options offered. They are considering one monthly payment for one vehicle. They do not need to budget for a 2nd car for their spouse in this program. Costs are figured after down payment on a 60 month loan. Maintenance costs for gas, oil, and miscellaneous must be included if a vehicle is purchased. If student prefers public transportation (if available) use an average cost in the area.

### Monthly Transportation Costs

Vehicle	Monthly Payment	Maintainance	Total
Previously owned Small car	\$200.00	\$75	\$275
Previously owned Mid-size	\$300.00	\$75	\$375
New small car	\$350.00	\$75	\$425
Hybrid	\$575.00	\$100	\$675
4 WD, SUV or Truck	\$500.00	\$120	\$620





## Food Booth

Feeding a family is always a challenge. Choices of Generic, Store or Premium Brands include a variety of price ranges to choose. Costs are graduated for size of family. Food budgets do not include meals eaten away from home. (That is included in your entertainment cost.) Budget is based on food purchased at store and prepared at home.

	Generic Brands	Store Brands	Premium Brands
1 person	\$151.00	\$189.00	\$231.00
2 people	\$352.00	\$447.00	\$552.00
3 people	\$400.00	\$550.00	\$640.00
4 people	\$512.00	\$648.00	\$797.00

Source: USDA Center for Nutrition Policy and Population, official USDA Food plans: Cost of eating at home at four levels, June 2008. HYPERLINK "<http://www.cnpp.usda.gov>"

## Child Care Booth

For every family with children under age 5, child care must be provided for the children while parents are at work. It is assumed children over 5 years are in school.

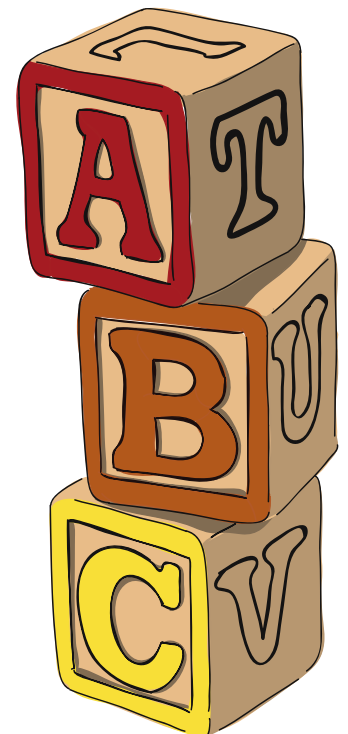
For this program you can not rely on Grandparents, neighbors, etc. The only exception is an unemployed spouse (male or female) can be assumed to take on this responsibility at no charge.

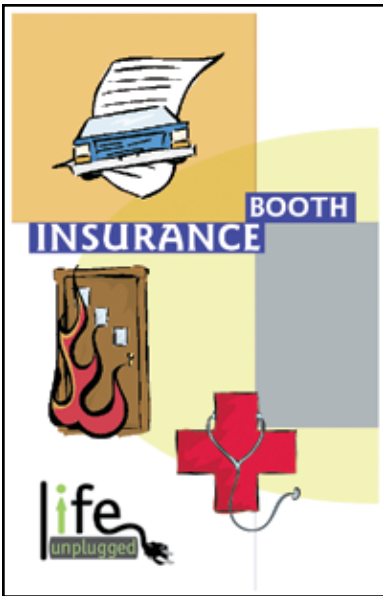
The chart that is provided (with information below) shows average costs across the state of Michigan.

Costs listed are for one month of child care for one child. Add in additional costs for more than one child.

## Monthly Child Care Costs

Children	Private Day Care	Large Day Care
Infant Care (3 months to 2 ½ yrs)	\$462.00	\$531.00
Second Infant same location	\$393.00 = \$855.00 total for 2	\$451.00 = \$982.00 total for 2
Toddler & older ( 2 ½ and potty trained)	\$444.00	510.00
Second toddler same location	\$377.00 = \$821.00 total for 2	\$433.00 = \$943.00 total for 2
One toddler and one infant (Two Children)	\$836.00	\$961.00





## Insurance Booth

Students will consider options for Automobile, House, Health and Life insurance. Life Insurance and Health Insurance are covered if student has "Benefits" form employer.

### Auto Insurance

Full coverage Vehicle	6 months	Monthly payment
Previously owned small car	696.00	116.00
Previously owned Mid-size	768.00	128.00
New small car	984.00	164.00
Hybrid	894.00	149.00
4 WD, SUV, or Truck	900.00	150.00

### Home Insurance - Housing Option 1

Type of Dwelling	Value	Yearly rate	Monthly rate
Renters (Contents)	\$20,000	\$90.00	\$7.50
Mobile Home- homeowner	\$35,000	\$204.00	\$17.00
Small Home - homeowner	\$100,000	\$240.00	\$20.00
Large Home - homeowner	\$250,000	\$360.00	\$30.00

### Liability Insurance

Career	Monthly payment
<b>Anesthesiologist</b>	<b>\$100/month</b>
<b>Resident physician or psychologist</b>	<b>\$60 month</b>
<b>Attorney</b>	<b>\$20/month</b>

## Insurance Booth Cont'd

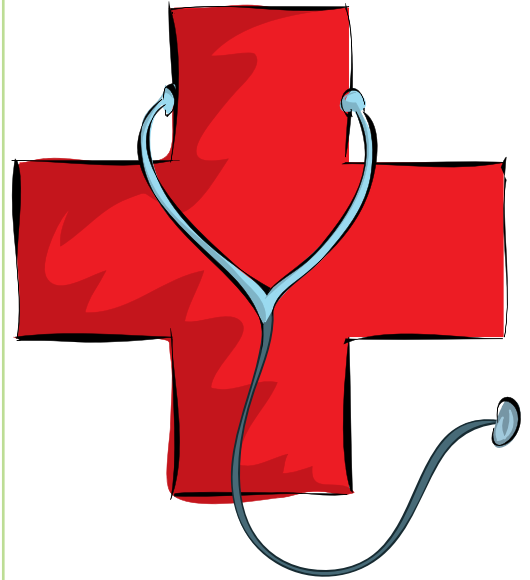
Life insurance may be billed annually, but for this program we will consider monthly payments only. Rates are for a 25 year old. Rates do increase with the age when the person starts the coverage.

### Life Insurance

Age 25 Annual Renewable term Persons Covered	Policy value	Monthly Cost
Single Person (death benefit)	\$25,000	\$6.00
Couple	\$50,000	\$9.00
Spouse	\$25,000	\$3.00
Each child	\$5,000	\$2.00

### Health Insurance

Age 25 with a \$500 deductible and an 80/20 co-pay up to \$5,000	
Single person	\$176.00 per month
Couple (husband/wife)	\$310.00 per month
Single Parent Family (one parent with children)	\$310.00 per month
Two Parent Family (husband/wife with children)	\$323.00 per month
Single or family with income below \$12,000/yr MI Child insurance \$5.00 per month per person	





## Clothing Booth

Clothing costs must be provided for adults and families in economical, professional, and expensive price ranges. Choices should be based on career, lifestyle and budget. Costs are per person in the household.

Family Size	Economical Wardrobe	Professional Wardrobe	Expensive Wardrobe
1	\$ 50	\$ 80	\$120
2	\$ 75	\$100	\$150
3	\$ 90	\$125	\$175
4	\$ 100	\$150	\$200

Source: Catalogs online.





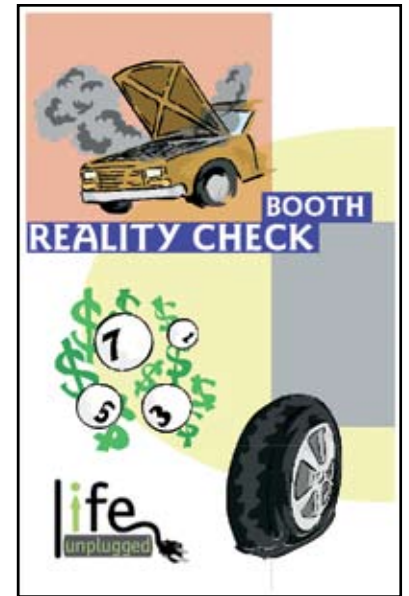
## Reality Check Booth

Life can throw a curve every once and a while with either a windfall or a disaster. It is a dose of reality we get now and again. Pick a number to see what you get.

If necessary, money in your savings can be used for this one time item. Don't forget that a windfall of good luck can be added to your savings or investments.

### Reality Checks

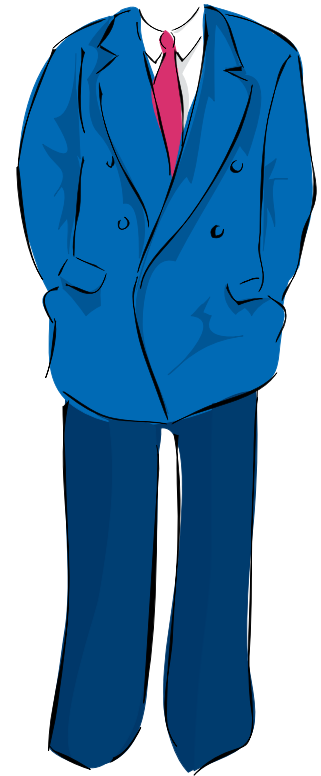
- |  |            |
|--|------------|
| 1. Automobile breaks down - take car to repair shop  | \$150.00   |
| 2. Plumbing repair   | \$165.00   |
| 3. Vet bill for sick dog   | \$ 75.00   |
| 4. Auto Accident-if you have full coverage car insurance   | \$250.00   |
| 5. Driving under the influence<br>(costs include fines, lawyer fees and court costs)                     | \$1000.00  |
| 6. Have a will drawn up by a lawyer  | \$ 150.00  |
| 7. Your child broke a neighbor's window  | \$ 50.00   |
| 8. Buy a gift for a celebration<br>(birthday, wedding, shower, graduation)                               | \$ 40.00   |
| 9. Buy Christmas presents<br>(\$0 if you saved with a Christmas Club account)                            | \$250.00   |
| 10. You throw a party for your friends!  | \$150.00   |
| 11. You did great on the last project at work.<br>Congratulations! Your boss has given you a bonus of... | \$500.00   |
| 12. You receive your yearly raise this month which<br>adds to your monthly income                        | \$100.00   |
| 13. It is May and you open the mail today which<br>includes your tax refund of ...                       | \$350.00   |
| 14. Your inheritance from Aunt Millicent arrives...  | \$1,000.00 |
| 15. You receive a gift   | \$200.00   |
| 16. You decide to cash in the savings bonds purchased<br>for you by your parents many years ago...       | \$300.00   |
| 17. Flat tire can't be repaired/replace the tire   | \$100.00   |
| 18. You went to the Casino and won!  | \$ 75.00   |
| 19. You went to the Casino and lost a bundle   | \$100.00   |
| 20. Your best friend got the promotion she was up<br>for so you celebrate by taking her to dinner...     | \$ 45.00   |



21. Surprise! You find money in a bank envelope that fell between the car seats last month... \$ 25.00
22. Family dog has been caught running loose again - pay a fine of ... \$ 65.00
23. An overpayment for your auto insurance policy arrives! \$ 50.00
24. The city police present you with a summons for playing your car stereo too loud! \$ 60.00
25. The paper boy finally catches you at home and wants to collect payment for 4 weeks worth of the local paper already delivered... \$ 20.00
26. Pan catches on fire while cooking - no real damage but the house needs to be de-smoked... \$2,000  
*pay \$250 if you have homeowners insurance pay \$2,000 if you have not purchased homeowners insurance*
27. You win a contest you entered \$ 50.00
28. Your best friend wants you in the wedding!  
a bridesmaid will need to spend \$250.00  
a groomsman will need to spend \$100.00
29. Celebrate your parents anniversary with dinner at a nice restaurant \$100.00
30. Congratulations! You have received an award at work and they want to throw a huge party in your honor! You need new clothes...  
a man rents a tux \$ 65.00  
a woman needs a new dress \$ 95.00
31. Congratulations! You have added another child to your family. Adjust budget to reflect the new bundle of joy! (You adopted if you are single!) go back to booth #2 and have your taxes adjusted. Add daycare if spouse is employed.
32. That lead foot of yours gets you in big trouble - this speeding ticket costs you... \$100.00
33. You just lost a relative and you need to help pay a portion of the funeral expenses. Your share is... \$1500.00
34. Your dog bit the neighbor's kid and you must pay the legal fees of \$450.00
35. Lightening hit your home and you must pay the deductible on your insurance which is... \$250.00
36. Your boss has noticed all the extra hours you've been putting in. You have been promoted and now can add the windfall to your checkbook or savings book.. \$200.00



37. One of your parents is quite ill and you need to help them recuperate. Buy airline tickets of...	\$500.00
38. The washing machine can't be repaired anymore. A new one costs...	\$400.00
39. Purchase 10 greeting cards for friends and family at the Hallmark store	\$ 30.00
40. You need to go out of town for two days for the funeral of a close friend. Overnight stay plus meals	\$300.00
41. You have over extended your credit limit - pay...	\$100.00
42. New puppy chews upholstered chair - repairs cost	\$150.00
43. Kitten needs immunization series - vet bills total	\$ 60.00
44. Mom and Dad's 40 <sup>th</sup> anniversary is this month	\$ 50.00
45. Wedding invitation from boss's daughter - spend respectable amount of	\$50.00
46. Right front tire blows out on highway. Car needs new tire and wheel alignment - repairs cost	\$150.00
47. Played Bingo at Church and won - you get	\$50.00
48. Received early cash birthday gift - you get	\$75.00
49. Eight inches of snow fell last night and your back hurts so you need to hire someone to shovel it - pay	\$20.00
50. You won a gift certificate at a local department store grand opening - get	+\$50.00
51. Received bonus at work - you get	+\$100.00
52. You got a parking ticket - pay	\$50.00
53. You took a special evening out with your significant other - cost	\$75.00
54. School clothes for kids run more than you anticipated - credit card payment of	\$150.00
55. You found some money in your jeans pocket that you forgot about - get	+\$10.00
56. Your college best friend experiences traumatic divorce and moves in with you for one month - food and utilities cost goes up	\$100.00



57. You successfully quit smoking! - you save	\$67.00
58. Your car is damaged in parking lot - insurance deductible costs	\$150.00
59. Your doctor strongly advises getting in shape at a fitness center. Membership costs	\$200.00
60. An error in your checkbook results in overdrawn check fee - pay	\$25.00
61. Fender-bender, car needs to be fixed - you pay	\$200.00
62. You decide to resume piano lessons - pay	\$80.00
63. Your child wants to participate in the school band - used instrument cost	\$125.00
64. You owe money for income taxes - pay	\$300.00
65. You decide to purchase 2 tickets to see college football - pay	\$150.00
66. Your color TV died. Buy a new one for ...	\$300.00
67. Your car is in the shop for repairs covered under your warranty. But you need to rent a car for three days at \$29.00 a day for a total rental fee of	\$87.00
68. Your children (or the neighbor kids) are involved in another fundraiser. You buy several boxes of candy....	\$15.00
69. You try a home perm which turns your hair green and stringy. You need to go to the salon for professional help to repair your hair. Cost is....	\$75.00
70. You buy a new suit to impress a new client. You pay cash for it. Cost is...	\$150.00
71. Special sidewalk assessment from the city arrives in the mail. You need to pay ... for replacement of several sections of sidewalk.	\$100.00
72. Major car repair needed - brake job costs...	\$250.00
73. Your cousin needs some financial help this month. You write a check for...	\$100.00



## Medical/Dental Booth

You have a medical or dental situation this month. Pick a number and pay as required. Note there are very different charges with and without insurance!

	Event	With Insurance	Without Insurance
1	Routine dental appt.	\$ 10.00	\$ 60.00
2	Broken/chipped tooth	no charge	\$ 300.00
3	Emergency surgery	\$517.00	\$5,175.00
4	Emergency dental visit for abscessed tooth	no charge	\$ 85.00
5	Fell, broke leg emergency room visit	\$171.00	\$1,178.00
6	Birth of baby	\$350.00	\$3,500.00
7	Doctor's visit - flu	\$ 10.00	\$ 35.00
8	Prescription for flu	\$ 10.00 co-pay	\$ 57.00
9	Skin rash - visit specialist	\$ 10.00	\$ 80.00
10	Hit in eye by softball emergency room visit	\$ 49.00	\$ 493.00
11	Fell on ice - hit head emergency room visit	\$ 37.00	\$ 378.00
12	Baby has ear infection		
	Doctor's visit	\$ 10.00	\$ 37.00
	Prescription	\$ 15.00	\$ 37.00
13	Baby needs baby shots	\$ 18.00	\$ 80.00
14	Car accident	\$ 126.00	\$ 1,265.00
15	Insulin reaction - diabetic		
	Emergency room visit	\$ 87.00	\$ 876.00
	Three day hospital stay	\$ 334.00	\$ 3,347.00
16	Sprained ankle at party	\$ 76.00	\$ 765.00
17	Chest pains	\$ 212.00	\$ 2,123.00



## Medical/Dental Booth cont.

	Event	With Insurance	Without Insurance
18	Visit doctor for headaches		
	Office visit	\$ 10.00	\$ 60.00
	Testing	\$ 15.00	\$ 350.00
	Prescription	\$ 10.00	\$ 66.00
	TOTAL:	\$ 35.00	\$ 476.00
19	Stung by bees at picnic	\$ 30.00	\$ 297.00
	Emergency room visit		
20	Bit by dog	\$ 33.00	\$ 333.00
21	Yearly physical	\$ 10.00	\$ 350.00
22	Routine doctor's appointment	\$ 10.00	\$ 50.00
23	Ate a caramel, lost your crown	no charge	\$ 500.00
24	Cut finger slicing a bagel		
	You need stitches	\$ 10.00	\$ 250.00
25	Cat bites your leg - you need a tetanus shot	\$ 10.00	\$ 80.00



## Personal Care Booth

Everyday items for personal care differ for men and women. Everyone needs to purchase the “Basic Care” plus any of the other items you expect to need/want during the month. Costs are for one person only, so don’t forget to purchase necessities for your spouse and children.

Costs are estimated for one month for one person

For Women		For Men	
Basic care includes toothpaste, soap, shampoo and deodorant \$ 10/mon		Basic care includes toothpaste, soap, shampoo and deodorant \$ 10/mon	
Haircut	\$25.00	Haircut	\$15.00
Perfume	\$6- 40	Cologne	\$ 6 – 25
Contact solution	\$6	Contact solution	\$6
Personal products	\$5	Razor blades	\$3
Perm (salon)	\$40 - \$100	Perm (salon)	\$40 - \$100
Do it yourself	\$11	Do it yourself	\$11
Makeup	\$10 -\$30		
Hair color (salon)	\$60	Hair color (salon)	\$60
Do it yourself	\$10	Do it yourself	\$10
Dry cleaning	\$40/month	Dry cleaning	\$40/month
Massage		Massage	
Half hour	\$40	Half hour	\$40
1 hour	\$90	1 hour	\$90
Manicure	\$15		
Acrylic nails	\$30		
For each child add \$20/mon extra		For each child add \$20/mon extra	





## Savings/Investments Booth

Participants will see the value in paying themselves by saving and investing for the future. Charts are provided that show how savings and investments can accumulate to benefit the investor in the future.

### “Pay yourself first”

It is never too early to start saving. There are many things you will want or need that can not be purchased within your monthly budget.....like a car, down payment on a house, unexpected repairs, or even losing your job. Also consider savings for the long term, for your retirement and/or for large purchases, traveling, etc. Money invested for the long term grows. If you don't start when you are young, you will need to invest in much larger amounts to accomplish the same results than if you start at an early age.

### A Good Rule of Thumb:

Start Investing with your very first paycheck- save as little as \$1.00 or as much as 10 -20% and watch it grow! When it reaches enough to Invest in long term funds, Do it.

**You will have the same amount of money when you retire at age 65 if you save:**

Starting at Age:	Savings per month
25	\$ 1.00
35	\$ 2.28
45	\$ 5.66
55	\$ 17.00

The sooner you start saving the faster your money multiplies!

**Start saving (for short term needs) first.** Build up your savings account to a minimum of 6 Months of your pay. And maintain savings at that level throughout your lifetime. (This means you will continually be saving to replace what you spend)

**Credit Cards** are “not free money”. If you use them, pay the total bill when it comes. If you only pay the “minimum required” it will take you years to repay as you are only paying a portion of the interest owed and your principle is barely reduced. Great for travel, etc. But unless you pay the bill in full your interest will keep going up instead of down.

**Student Loans** are great as you don't start re-paying them until you are out of school, and if you follow the rules and are working full time you often pay a reduced amount over time.

**Christmas Club/Vacation Club** are the amount you set aside monthly so you can spend for a specific purpose. It is just a savings account that you have set aside for a specific purpose.



## Travel and Entertainment Booth

If you have money left at this point you can indulge yourself and your family with some entertainment activities. Remember, if there is more than one in your household you have to provide for them, not just yourself. You can pay for a sitter if you and your spouse go out for an evening.

Travel	COST IS PER PERSON
Theme Park (gas, tickets, souvenirs)	\$50 (if you pack meals/person) \$75 (if you buy meals/person)
Weekend Getaway (motel, meals. gas souvenirs, etc.)	\$150 per person
Trip to big city for weekend (gas, hotel, sight-seeing, shopping, etc.)	\$200 - \$400 per person
Hunting trip	\$500 per person
Golf - for 9 holes	\$35 per person
Golf - for 18 holes	\$45 per person
Golf - at Resort Course	\$100 per person

Disney World vacations for 3 nights – prices are divided for one or two adults. Cost for each child needs to be added to adult cost.

Item	Adults 1	2
Hotel/tickets	\$500.00	\$660.00
Flight	\$250.00	\$500.00
Meals/souvenirs	\$200.00	\$400.00
<b>Total for 3 days</b>	<b>\$950.00</b>	<b>\$1560.00</b>
For each child	\$380 ea.	





## Travel and Entertainment Booth continued

### Entertainment

Pocket money	\$20 - \$100 per month	
Charge for babysitter		\$6.00 per hour
Rent Videos/DVDs		\$2.00 each
Netflix		\$7.00 month
Movie theater	before 6 p.m.	\$6.00 \$8.00 w/food
	after 6 p.m.	\$8.00 \$11.00 w/food
Bowling (per person)		\$6.00 \$10.00 w/food
Snacks at work		\$10.00 per week
Concert tickets		\$40.00
<b>Meals out</b>		
McDonald's		\$6.00 per person
Family Restaurant		\$10.00 per person
Chinese		\$7.00 per person
Fine Dining		\$30.00 per person
Pizza		\$5.00 per person
Magazine subscription		\$20.00 per year
Crafts/hobbies		\$25 - 75 per month
Take a drive - gas and food		\$10 per person
Health Club fees		\$40.00 per month/person
Throw a party		\$50.00 small \$200.00 large
Buy a new CD		\$15.00

## Comment Booth

Please complete the evaluation form with honest answers.

### Evaluation Form for Students/Teachers/Volunteers

\_\_\_\_\_ School

Your current age: \_\_\_\_\_ Sex: \_\_\_\_\_ Male \_\_\_\_\_ Female

1. What did you enjoy most about the Life Unplugged?
2. Were you surprised at what your chosen career would pay?
3. Were you surprised at the cost of any product or service?  
If so, what?
4. What was the most important thing you learned going through the program?
5. Will going through the Life Unplugged affect any of your future choices? If so, how?
6. Is there anything about the Life Unplugged you would like us to change? If so, what?
7. If you were to recommend/describe the Life Unplugged to someone, what would you say about it?



# Certificate of Completion

## Congratulations!



Student Name

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On successful completion of Life Unplugged.  
Plug this knowledge into your future plans!

Date

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Program Coordinator

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