

Life Event Cards for Family 4: Moreno Family

Family 4 Month 1

- 1) Visit the payday station to collect your first paycheck.
- 2) In the following steps you will be conducting some research before creating your budget. It will be helpful to write the information down on the Notes section of your Profile sheet. Begin by first visiting the transportation station to consider your transportation options.
- 3) Next visit the insurance station to view your options and consider what kind you might need. The insurance you buy is completely your choice: you may buy every type of insurance, or you may choose to buy none at all.
- 4) Once you've done the research in the previous two steps, come up with a monthly budget for your family. Write down your expenses on the budget worksheet. Remember that the goal of the game is to "make ends meet," so compose a budget that allows you to meet all your expenses on the net income you will be receiving from your job.
- 5) After you've created your budget, return to the transportation and insurance stations to purchase your products. Write down the type of transportation you choose, and collect the cards for the insurance products you purchase.
- 6) Visit the Shopper's Court Station and buy your first set of groceries for your family. In your profile is an estimated monthly cost of food (includes household items). For each Month when you purchase food, you **must** pay this amount. While there you can purchase other items as you wish and/or make a deposit into your Savings Account at the bank.

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Family 4 Month 2

- 1) Visit the payday station to collect your paycheck.
- 2) Visit the transportation, housing, and insurance stations to pay your bills.
- 3) Visit the "Shopper's Court" Station to buy your monthly groceries and whatever else you might wish to purchase.
- 4) *Life Event:* Alejandro is having a birthday party. Pay the "Life Events" station \$150 for a gift and party expenses. Pick up one bonus card (each of these cards can be redeemed at the end of the activity for one piece of candy for each family member).
- 5) *Life Event:* Jorge's class is going on a field-trip to Washington D.C. for two days. The cost of the trip is \$110, plus he'll need spending money for a total of \$150. Bring the money to the "Life Events" station to pay for the trip.

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Family 4 Month 3

- 1) Visit the payday station to collect your paycheck.
- 2) Visit the transportation, housing, and insurance stations to pay your bills.
- 3) Visit the "Shopper's Court" Station to buy your monthly groceries and whatever else you might wish to purchase.
- 4) *Life Event:* Anna is playing AAU basketball for a travel team, and the team is going to the national tournament. Selena and Anna will go while the other three family members stay home. The trip will cost a total of \$1,000 for these two. Go to the "Life Events" station to pay for it.
- 5) *Life Event:* Unfortunately Anna tore her ACL in the basketball tournament. Show the "Life Events" station your insurance card or pay them \$400 for the hospital bill.

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Family 4 Month 4:

- 1) Visit the payday station to collect your paycheck.
- 2) Visit the transportation, housing, and insurance stations to pay your bills.
- 3) Visit the "Shopper's Court" Station to buy your monthly groceries and whatever else you might wish to purchase.
- 4) *Life Event:* The kids were playing baseball outside and broke a window. Pay the "Life Events" station \$150 for a new window.
- 5) *Life Event:* Pedro got into a fender-bender while stuck in traffic on the highway. Go to the "Life Events" station and show them your insurance card or pay \$430 for the damage done to the other vehicle.
- 6) *Life Event:* The family car needs a new transmission. Normally this would be \$700, but since Pedro is a mechanic it will only cost \$300 for parts. Pay this at the "Shopper's Court" station.