

OHIO STATE UNIVERSITY EXTENSION

Real Money. **Real World.**



RMRW
**Student
Worksheets**
Pre-filled



THE OHIO STATE UNIVERSITY

Name: _____ Date of Spending Simulation: _____

Occupation: TBD by teacher (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? TBD by teacher Age of each child <table border="1"> <tr> <td>Ages</td> <td>Ages</td> <td>Ages</td> <td></td> </tr> </table>	Ages	Ages	Ages	
Ages	Ages		Ages			
Education Level/Degree: (Lesson 1) TBD by teacher						
Gross Annual Salary (Lesson 1)	TBD by teacher					
Gross Monthly Income (Gross Annual Salary ÷ 12)	TBD by teacher					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	TBD by teacher
Federal Tax (Based on Family Size and Income)	Use tables	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	5.5% of Gross Monthly	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	7.65% of Gross Monthly	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	5% of Gross Monthly	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Waiter/Waitress (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>5</td> <td></td> <td></td> <td></td> </tr> </table>	5			
5						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$19,040					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$1,587					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$1,587
Federal Tax (Based on Family Size and Income)	\$55.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$87.27	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$121.38	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$79.33	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Cashier (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>4</td> <td></td> <td></td> <td></td> </tr> </table>	4			
4						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$19,360					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$1,613					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$1,613
Federal Tax (Based on Family Size and Income)	\$55.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$88.73	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$123.42	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$80.67	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Fast Food Worker (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>3</td> <td></td> <td></td> <td></td> </tr> </table>	3			
3						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$19,500					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$1,625					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$1,625
Federal Tax (Based on Family Size and Income)	\$55.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$89.38	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$124.31	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$81.25	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Child Care Worker (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>2</td> <td></td> <td></td> <td></td> </tr> </table>	2			
2						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$20,500					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$1,708					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$1,708
Federal Tax (Based on Family Size and Income)	\$88.15	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$93.96	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$130.69	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$85.42	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Home Health Aide (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>1</td> <td></td> <td></td> <td></td> </tr> </table>	1			
1						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$21,500					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$1,792					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$1,792
Federal Tax (Based on Family Size and Income)	\$88.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$98.54	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$137.06	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$89.58	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Retail Sales (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>5</td> <td></td> <td></td> <td></td> </tr> </table>	5			
5						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$22,190					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$1,849					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$1,849
Federal Tax (Based on Family Size and Income)	\$88.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$101.70	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$141.45	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$92.45	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Janitor (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>1</td> <td></td> <td></td> <td></td> </tr> </table>	1			
1						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$23,920					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$1,993					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$1,993
Federal Tax (Based on Family Size and Income)	\$88.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$109.63	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$152.49	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$99.67	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Office Clerk (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>4</td> <td></td> <td></td> <td></td> </tr> </table>	4			
4						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$24,230					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,019					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,019
Federal Tax (Based on Family Size and Income)	\$121.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$111.05	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$154.47	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$100.96	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Bank Teller (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>2</td> <td></td> <td></td> <td></td> </tr> </table>	2			
2						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$25,030					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,086					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,086
Federal Tax (Based on Family Size and Income)	\$121.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$114.72	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$159.57	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$104.29	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Commercial Painter (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>3</td> <td></td> <td></td> <td></td> </tr> </table>	3			
3						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$28,910					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,409					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,409
Federal Tax (Based on Family Size and Income)	\$154.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$132.50	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$184.30	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$120.46	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Data Entry Keyers (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>7</td> <td></td> <td></td> <td></td> </tr> </table>	7			
7						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$30,070					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,506					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,506
Federal Tax (Based on Family Size and Income)	\$154.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$137.82	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$191.70	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$125.29	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Manufacturing Line Worker (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>8</td> <td></td> <td></td> <td></td> </tr> </table>	8			
8						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$30,660					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,555					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,555
Federal Tax (Based on Family Size and Income)	\$154.15	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$140.53	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$195.46	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$127.75	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Veterinarian Technician (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u> 1 </u> Age of each child </div>
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification		
Gross Annual Salary (Lesson 1)	\$31,630	
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,636	

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)			\$2,636
Federal Tax (Based on Family Size and Income)	\$154.15		\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$144.97		\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$201.64		\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$131.79		\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)			

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Commercial Food Prep (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>3</td> <td></td> <td></td> <td></td> </tr> </table>	3			
3						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$32,190					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,683					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,683
Federal Tax (Based on Family Size and Income)	\$192.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$147.54	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$205.21	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$134.13	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Customer Service Representative (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>4</td> <td></td> <td></td> <td></td> </tr> </table>	4			
4						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$32,240					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,687					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,687
Federal Tax (Based on Family Size and Income)	\$192.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$147.77	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$205.53	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$134.33	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Bill and Account Collectors (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>5</td> <td></td> <td></td> <td></td> </tr> </table>	5			
5						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$32,400					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,700					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,700
Federal Tax (Based on Family Size and Income)	\$192.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$148.50	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$206.55	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$135.00	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Refuse Collector (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>6</td> <td></td> <td></td> <td></td> </tr> </table>	6			
6						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$34,480					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,873					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,873
Federal Tax (Based on Family Size and Income)	\$192.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$158.03	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$219.81	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$143.67	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Sergeant, U.S. Army (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>1</u> Age of each child <table border="1"> <tr> <td>8</td> <td></td> <td></td> <td></td> </tr> </table>	8			
8						
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$35,592					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$2,966					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$2,966
Federal Tax (Based on Family Size and Income)	\$192.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$163.13	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$226.90	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$148.30	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Automotive Speciality Technician (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>1</u> Age of each child </div>
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification		
Gross Annual Salary (Lesson 1)	\$36,270	
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,023	

9			
---	--	--	--

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,023
Federal Tax (Based on Family Size and Income)	\$232.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$166.24	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$231.22	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$151.13	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Dental Assistant (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u> 1 </u> Age of each child </div>
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification		
Gross Annual Salary (Lesson 1)	\$36,560	
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,047	

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)			\$3,047
Federal Tax (Based on Family Size and Income)	\$232.44		\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$167.57		\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$233.07		\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$152.33		\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)			

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Bookkeeping, Accounting, and Auditing Clerks (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification						
Gross Annual Salary (Lesson 1)	\$36,920					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,077	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">5</td> <td></td> <td></td> </tr> </table>	2	5		
2	5					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,077
Federal Tax (Based on Family Size and Income)	\$232.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$169.22	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$235.37	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$153.83	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Chef (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>3</td> <td>4</td> <td></td> <td></td> </tr> </table>		3	4		
3	4						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$37,340						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,112						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,112
Federal Tax (Based on Family Size and Income)	\$232.44	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$171.14	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$238.04	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$155.58	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Construction Laborer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>4</td> <td>3</td> <td></td> <td></td> </tr> </table>		4	3		
4	3						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$38,990						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,249						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,249
Federal Tax (Based on Family Size and Income)	\$232.44	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$178.70	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$248.56	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$162.46	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Excavating Machine Operator (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>5</td> <td>2</td> <td></td> <td></td> </tr> </table>		5	2		
5	2						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$40,720						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,393						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,393
Federal Tax (Based on Family Size and Income)	\$272.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$186.63	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$259.59	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$169.67	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Truck Driver (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>6</td> <td>1</td> <td></td> <td></td> </tr> </table>		6	1		
6	1						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$41,790						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,483						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,483
Federal Tax (Based on Family Size and Income)	\$272.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$191.54	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$266.41	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$174.13	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Machinist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>7</td> <td>5</td> <td></td> <td></td> </tr> </table>	7	5		
7	5					
Education Level/Degree: (Lesson 1) High school diploma or equivalent						
Gross Annual Salary (Lesson 1)	\$42,020					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,502					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,502
Federal Tax (Based on Family Size and Income)	\$272.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$192.59	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$267.88	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$175.08	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Licensed Practical Nurse (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u> 2 </u> Age of each child <table border="1"> <tr> <td>8</td> <td>1</td> <td></td> <td></td> </tr> </table>		8	1		
8	1						
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification							
Gross Annual Salary (Lesson 1)	\$42,030						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,503						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,503
Federal Tax (Based on Family Size and Income)	\$272.04	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$192.64	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$267.94	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$175.13	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Police, Fire, Ambulance Dispatcher (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>1</td> <td>4</td> <td></td> <td></td> </tr> </table>		1	4		
1	4						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$42,780						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,565						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,565
Federal Tax (Based on Family Size and Income)	\$272.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$196.08	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$272.72	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$178.25	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Bailiff (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>2</td> <td>2</td> <td></td> <td></td> </tr> </table>		2	2		
2	2						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$42,880						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,573						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,573
Federal Tax (Based on Family Size and Income)	\$272.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$196.53	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$273.36	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$178.67	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Diesel Mechanic (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>3</td> <td>3</td> <td></td> <td></td> </tr> </table>		3	3		
3	3						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$43,500						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,625						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,625
Federal Tax (Based on Family Size and Income)	\$272.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$199.38	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$277.31	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$181.25	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Clergy (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>5</td> <td>7</td> <td></td> <td></td> </tr> </table>		5	7		
5	7						
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$43,650						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,638						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,638
Federal Tax (Based on Family Size and Income)	\$272.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$200.06	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$278.27	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$181.88	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Small Business Owner (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>6</td> <td>8</td> <td></td> <td></td> </tr> </table>		6	8		
6	8						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$44,000						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,666						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,666
Federal Tax (Based on Family Size and Income)	\$311.64	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$201.63	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$280.45	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$183.30	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Paralegal/Legal Assistant (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification						
Gross Annual Salary (Lesson 1)	\$44,180					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,682	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">8</td> <td style="text-align: center;">1</td> <td></td> <td></td> </tr> </table>	8	1		
8	1					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,682
Federal Tax (Based on Family Size and Income)	\$311.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$202.49	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$281.65	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$184.08	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Advertising Sales Agents (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>4</td> <td>3</td> <td></td> <td></td> </tr> </table>		4	3		
4	3						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$44,270						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,689						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,689
Federal Tax (Based on Family Size and Income)	\$311.64	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$202.90	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$282.22	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$184.46	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Graphic Designer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>9</td> <td>4</td> <td></td> <td></td> </tr> </table>		9	4		
9	4						
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$44,750						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,729						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,729
Federal Tax (Based on Family Size and Income)	\$311.64	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$205.10	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$285.28	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$186.46	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Computer Support Specialist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>			
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification					
Gross Annual Salary (Lesson 1)	\$45,090				
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,758				
		1	5		

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,758
Federal Tax (Based on Family Size and Income)	\$311.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$206.66	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$287.45	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$187.88	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Heating/AC Mechanic & Installer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification						
Gross Annual Salary (Lesson 1)	\$46,150					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,846	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">6</td> <td></td> <td></td> </tr> </table>	2	6		
2	6					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,846
Federal Tax (Based on Family Size and Income)	\$311.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$211.52	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$294.21	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$192.29	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Precision Ag Specialist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u> 2 </u> Age of each child <table border="1" style="display: inline-table;"> <tr> <td style="width: 20px; text-align: center;">3</td> <td style="width: 20px; text-align: center;">8</td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> </tr> </table>		3	8		
3	8						
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification							
Gross Annual Salary (Lesson 1)	\$46,170						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,848						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,848
Federal Tax (Based on Family Size and Income)	\$311.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$211.61	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$294.33	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$192.38	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Firefighter (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification						
Gross Annual Salary (Lesson 1)	\$46,360					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,863	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">9</td> <td></td> <td></td> </tr> </table>	5	9		
5	9					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$3,863
Federal Tax (Based on Family Size and Income)	\$311.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$212.48	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$295.55	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$193.17	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Agronomist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>I</td> <td>I</td> <td></td> <td></td> </tr> </table>	I	I		
I	I					
Education Level/Degree: (Lesson 1) Bachelor's Degree						
Gross Annual Salary (Lesson 1)	\$46,960					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$3,913					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$3,913
Federal Tax (Based on Family Size and Income)	\$311.64	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$215.23	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$299.37	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$195.67	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Environmental Technician (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>			
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification					
Gross Annual Salary (Lesson 1)	\$48,000				
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,000	4	5		

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,000
Federal Tax (Based on Family Size and Income)	\$351.24	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$220.00	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$306.00	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$200.00	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Electrician (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u> 2 </u> Age of each child <table border="1" style="display: inline-table;"> <tr> <td style="width: 20px; text-align: center;">6</td> <td style="width: 20px; text-align: center;">4</td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> </tr> </table>		6	4		
6	4						
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification							
Gross Annual Salary (Lesson 1)	\$50,510						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,209						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,209
Federal Tax (Based on Family Size and Income)	\$351.24	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$231.50	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$322.00	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$210.46	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Flight Attendant (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"><u>2</u></div> Age of each child <table border="1" style="margin-left: auto; margin-right: auto;"> <tr> <td style="width: 20px; text-align: center;">8</td> <td style="width: 20px; text-align: center;">3</td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> </tr> </table>		8	3		
8	3						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$50,720						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,227						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,227
Federal Tax (Based on Family Size and Income)	\$351.24	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$232.47	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$323.34	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$211.33	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Real Estate Sales (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>			
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification					
Gross Annual Salary (Lesson 1)	\$51,710				
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,309				

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,309
Federal Tax (Based on Family Size and Income)	\$351.24	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$237.00	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$329.65	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$215.46	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Public Relations Manager (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>3</td> <td>1</td> <td></td> <td></td> </tr> </table>		3	1		
3	1						
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$52,120						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,343						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$4,343
Federal Tax (Based on Family Size and Income)	\$390.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$238.88	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$332.27	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$217.17	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Skilled Trades (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>8</td> <td>5</td> <td></td> <td></td> </tr> </table>		8	5		
8	5						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$53,050						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,421						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$4,421
Federal Tax (Based on Family Size and Income)	\$390.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$243.15	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$338.19	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$221.04	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Lab Tech (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification		
Gross Annual Salary (Lesson 1)	\$53,240	
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,436	

I	I		
---	---	--	--

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)			\$4,436
Federal Tax (Based on Family Size and Income)	\$390.84		\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$243.98		\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$339.35		\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$221.80		\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)			

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Phlebotomist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification						
Gross Annual Salary (Lesson 1)	\$53,240					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,437	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">9</td> <td style="text-align: center;">4</td> <td></td> <td></td> </tr> </table>	9	4		
9	4					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,437
Federal Tax (Based on Family Size and Income)	\$390.84	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$244.02	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$339.41	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$221.83	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Funeral Director (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u> 2 </u> Age of each child <table border="1"> <tr> <td>7</td> <td>2</td> <td></td> <td></td> </tr> </table>		7	2		
7	2						
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification							
Gross Annual Salary (Lesson 1)	\$53,900						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,492						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,492
Federal Tax (Based on Family Size and Income)	\$390.84	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$247.04	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$343.61	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$224.58	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Respiratory Therapist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div> <table border="1" style="margin: 10px auto; width: 150px;"> <tr> <td style="width: 30px; text-align: center;">6</td> <td style="width: 30px; text-align: center;">3</td> <td style="width: 30px;"></td> <td style="width: 30px;"></td> </tr> </table>				6	3		
6	3								
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification									
Gross Annual Salary (Lesson 1)	\$54,290								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,524								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,524
Federal Tax (Based on Family Size and Income)	\$390.84	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$248.83	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$346.10	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$226.21	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Postal Carrier (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>2</u> Age of each child <table border="1"> <tr> <td>5</td> <td>7</td> <td></td> <td></td> </tr> </table>		5	7		
5	7						
Education Level/Degree: (Lesson 1) High school diploma or equivalent							
Gross Annual Salary (Lesson 1)	\$54,900						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,575						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$4,575
Federal Tax (Based on Family Size and Income)	\$390.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$251.63	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$349.99	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$228.75	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Human Resources Specialist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>			
Education Level/Degree: (Lesson 1) Bachelor's Degree					
Gross Annual Salary (Lesson 1)	\$55,300				
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,608				
		2	8		

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$4,608
Federal Tax (Based on Family Size and Income)	\$390.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$253.46	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$352.54	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$230.42	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Licensed Social Worker (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u> 2 </u> Age of each child <table border="1" style="display: inline-table;"> <tr> <td style="width: 20px; text-align: center;">3</td> <td style="width: 20px; text-align: center;">1</td> <td style="width: 20px;"></td> <td style="width: 20px;"></td> </tr> </table>		3	1		
3	1						
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree							
Gross Annual Salary (Lesson 1)	\$55,430						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,619						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,619
Federal Tax (Based on Family Size and Income)	\$390.84	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$254.05	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$353.35	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$230.95	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Electrician (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>					
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification							
Gross Annual Salary (Lesson 1)	\$56,350						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,696	<table border="1" style="width: 100%;"> <tr> <td style="width: 25%; text-align: center;">1</td> <td style="width: 25%; text-align: center;">3</td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>		1	3		
1	3						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,696
Federal Tax (Based on Family Size and Income)	\$430.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$258.27	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$359.23	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$234.79	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Web Developer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u> 2 </u> Age of each child <table border="1" style="width: 100%;"> <tr> <td style="width: 25%; text-align: center;">5</td> <td style="width: 25%; text-align: center;">4</td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>		5	4		
5	4						
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification							
Gross Annual Salary (Lesson 1)	\$56,790						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,732						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,732
Federal Tax (Based on Family Size and Income)	\$430.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$260.26	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$362.00	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$236.60	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Grain Elevator Manager (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>2</u> Age of each child </div>							
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification									
Gross Annual Salary (Lesson 1)	\$56,820								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,735	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">5</td> <td></td> <td></td> </tr> </table>				4	5		
4	5								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,735
Federal Tax (Based on Family Size and Income)	\$430.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$260.43	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$362.23	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$236.75	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Ag Education Teacher (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>6</td> <td>6</td> <td>5</td> <td></td> </tr> </table>				6	6	5	
6	6					5			
Education Level/Degree: (Lesson 1) Bachelor's Degree									
Gross Annual Salary (Lesson 1)	\$57,010								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,751								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$4,751
Federal Tax (Based on Family Size and Income)	\$430.44	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$261.30	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$363.44	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$237.54	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Dietitian/Nutritionist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center; border-bottom: 1px solid black; width: 50px; margin: 0 auto;">3</div> Age of each child <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;">8</td> <td style="width: 20%;">8</td> <td style="width: 20%;">4</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>				8	8	4		
8	8					4				
Education Level/Degree: (Lesson 1) Bachelor's Degree										
Gross Annual Salary (Lesson 1)	\$57,380									
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,782									

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,782
Federal Tax (Based on Family Size and Income)	\$430.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$262.99	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$365.80	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$239.08	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Physical Therapist Assistant (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div> <table border="1" style="margin: 10px auto; width: 150px;"> <tr> <td style="text-align: center;">9</td> <td style="text-align: center;">9</td> <td style="text-align: center;">3</td> <td style="width: 20px;"></td> </tr> </table>				9	9	3	
9	9					3			
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification									
Gross Annual Salary (Lesson 1)	\$57,470								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,789								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,789
Federal Tax (Based on Family Size and Income)	\$430.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$263.40	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$366.37	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$239.46	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Wildlife Biologist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;">3</div> Age of each child <table border="1" style="margin: auto;"> <tr> <td style="width: 20px; text-align: center;">7</td> <td style="width: 20px; text-align: center;">1</td> <td style="width: 20px; text-align: center;">2</td> <td style="width: 20px;"></td> </tr> </table>		7	1	2	
7	1			2			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$57,690						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,808						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,808
Federal Tax (Based on Family Size and Income)	\$430.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$264.41	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$367.77	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$240.38	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Dental Hygienist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div> <table border="1" style="margin: 10px auto; width: 150px;"> <tr> <td style="width: 30px; text-align: center;">5</td> <td style="width: 30px; text-align: center;">6</td> <td style="width: 30px; text-align: center;">1</td> <td style="width: 30px;"></td> </tr> </table>				5	6	1	
5	6					1			
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification									
Gross Annual Salary (Lesson 1)	\$58,100								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,842								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,842
Federal Tax (Based on Family Size and Income)	\$549.24	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$266.29	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$370.39	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$242.08	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Landscape Architect (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center; margin: 10px 0;"> <u>3</u> </div> Age of each child <table border="1" style="margin: 0 auto; width: 100%;"> <tr> <td style="width: 20%; text-align: center;">6</td> <td style="width: 20%; text-align: center;">7</td> <td style="width: 20%; text-align: center;">5</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>				6	7	5		
6	7					5				
Education Level/Degree: (Lesson 1) Bachelor's degree										
Gross Annual Salary (Lesson 1)	\$58,980									
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,915									

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$4,915
Federal Tax (Based on Family Size and Income)	\$430.44	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$270.33	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$376.00	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$245.75	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Teacher (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>4</td> <td>8</td> <td>1</td> <td></td> </tr> </table>		4	8	1	
4	8			1			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$59,560						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$4,963						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$4,963
Federal Tax (Based on Family Size and Income)	\$430.44	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$272.98	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$379.70	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$248.17	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Secondary Education Teacher (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>2</td> <td>1</td> <td>4</td> <td></td> </tr> </table>		2	1	4	
2	1			4			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$59,990						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,000						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,000
Federal Tax (Based on Family Size and Income)	\$470.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$275.00	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$382.50	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$250.00	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Consumer Behavior Analyst (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>3</td> <td>2</td> <td>2</td> <td></td> </tr> </table>		3	2	2	
3	2			2			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$60,000						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,000						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,000
Federal Tax (Based on Family Size and Income)	\$470.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$275.00	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$382.50	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$250.00	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Police Officer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Associate Degree or Technical Certification						
Gross Annual Salary (Lesson 1)	\$60,760					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,063	<table border="1" style="width: 100%;"> <tr> <td style="width: 25%; text-align: center;">1</td> <td style="width: 25%; text-align: center;">3</td> <td style="width: 25%; text-align: center;">3</td> <td style="width: 25%;"></td> </tr> </table>	1	3	3	
1	3	3				

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$5,063
Federal Tax (Based on Family Size and Income)	\$470.04	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$278.48	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$387.35	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$253.17	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Microbiologist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center; border-bottom: 1px solid black; width: 50px; margin: 0 auto;">3</div> Age of each child <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;">2</td> <td style="width: 20%;">5</td> <td style="width: 20%;">7</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>				2	5	7		
2	5					7				
Education Level/Degree: (Lesson 1) Bachelor's Degree										
Gross Annual Salary (Lesson 1)	\$60,870									
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,073									

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$5,073
Federal Tax (Based on Family Size and Income)	\$470.04	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$278.99	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$388.05	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$253.63	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Forensic Science Technician (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>3</td> <td>6</td> <td>8</td> <td></td> </tr> </table>				3	6	8	
3	6					8			
Education Level/Degree: (Lesson 1) Bachelor's Degree									
Gross Annual Salary (Lesson 1)	\$63,100								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,258								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,258
Federal Tax (Based on Family Size and Income)	\$470.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$289.21	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$402.26	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$262.92	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Registered Nurse (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div>			
Education Level/Degree: (Lesson 1) Bachelor's Degree					
Gross Annual Salary (Lesson 1)	\$63,300				
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,275				
		6	8	1	

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,275
Federal Tax (Based on Family Size and Income)	\$470.04	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$290.13	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$403.54	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$263.75	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Certified Public Accountant (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center; border-bottom: 1px solid black; width: 50px; margin: 0 auto;">3</div> Age of each child <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>				5	4	3		
5	4					3				
Education Level/Degree: (Lesson 1) Bachelor's Degree										
Gross Annual Salary (Lesson 1)	\$63,980									
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,332									

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$5,332
Federal Tax (Based on Family Size and Income)	\$509.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$293.24	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$407.87	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$266.58	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Food Science Technician (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div>			
Education Level/Degree: (Lesson 1) Bachelor's Degree					
Gross Annual Salary (Lesson 1)	\$64,970				
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,414				
		8	9	4	

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,414
Federal Tax (Based on Family Size and Income)	\$509.64	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$297.78	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$414.18	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$270.71	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Geoscientist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>4</td> <td>1</td> <td>5</td> <td></td> </tr> </table>		4	1	5	
4	1			5			
Education Level/Degree: (Lesson 1) Bachelor's degree							
Gross Annual Salary (Lesson 1)	\$67,820						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,652						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,652
Federal Tax (Based on Family Size and Income)	\$549.24	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$310.84	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$432.35	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$282.58	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Chemist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>5</td> <td>2</td> <td>6</td> <td></td> </tr> </table>		5	2	6	
5	2			6			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$69,670						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,806						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,806
Federal Tax (Based on Family Size and Income)	\$549.24	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$319.32	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$444.15	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$290.29	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Insurance Underwriter (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"><u>3</u></div> Age of each child <table border="1" style="margin: auto;"> <tr> <td style="width: 30px; text-align: center;">6</td> <td style="width: 30px; text-align: center;">3</td> <td style="width: 30px; text-align: center;">8</td> <td style="width: 30px;"></td> </tr> </table>				6	3	8	
6	3					8			
Education Level/Degree: (Lesson 1) Bachelor's Degree									
Gross Annual Salary (Lesson 1)	\$69,880								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,823								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$5,823
Federal Tax (Based on Family Size and Income)	\$549.24	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$320.28	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$445.49	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$291.17	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Architect (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>2</td> <td>5</td> <td>9</td> <td></td> </tr> </table>		2	5	9	
2	5			9			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$70,810						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$5,901						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$5,901
Federal Tax (Based on Family Size and Income)	\$549.24	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$324.55	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$451.41	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$295.04	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Financial Analyst (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>I</td> <td>I</td> <td>I</td> <td></td> </tr> </table>	I	I	I	
I	I		I			
Education Level/Degree: (Lesson 1) Bachelor's Degree						
Gross Annual Salary (Lesson 1)	\$72,760					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$6,063					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$6,063
Federal Tax (Based on Family Size and Income)	\$588.84	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$333.47	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$463.82	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$303.15	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Speech Pathologist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree						
Gross Annual Salary (Lesson 1)	\$74,140					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$6,178					
		3	4	5		

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$6,178
Federal Tax (Based on Family Size and Income)	\$588.84	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$339.79	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$472.62	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$308.90	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Civil Engineer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>5</td> <td>6</td> <td>4</td> <td></td> </tr> </table>		5	6	4	
5	6			4			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$78,501						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$6,542						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$6,542
Federal Tax (Based on Family Size and Income)	\$628.44	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$359.80	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$500.44	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$327.09	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Financial Advisor (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"><u>3</u></div> Age of each child <table border="1" style="margin: auto;"> <tr> <td style="width: 20px; text-align: center;">7</td> <td style="width: 20px; text-align: center;">8</td> <td style="width: 20px; text-align: center;">3</td> <td style="width: 20px;"></td> </tr> </table>		7	8	3	
7	8			3			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$81,380						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$6,782						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$6,782
Federal Tax (Based on Family Size and Income)	\$668.04	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$372.99	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$518.80	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$339.08	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Physical Therapist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div> <table border="1" style="margin: 10px auto; width: 150px;"> <tr> <td style="text-align: center;">8</td> <td style="text-align: center;">2</td> <td style="text-align: center;">2</td> <td style="width: 20px;"></td> </tr> </table>				8	2	2	
8	2					2			
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree									
Gross Annual Salary (Lesson 1)	\$85,800								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$7,150								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$7,150
Federal Tax (Based on Family Size and Income)	\$707.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$393.25	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$546.98	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$357.50	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Veterinarian (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree						
Gross Annual Salary (Lesson 1)	\$86,430					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$7,203	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">9</td> <td style="text-align: center;">3</td> <td style="text-align: center;">1</td> <td style="text-align: center;"> </td> </tr> </table>	9	3	1	
9	3	1				

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$7,203
Federal Tax (Based on Family Size and Income)	\$707.64	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$396.14	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$550.99	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$360.13	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Chemical Engineer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div> <table border="1" style="margin: 10px auto; width: 150px;"> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">8</td> <td style="text-align: center;">5</td> <td style="width: 20px;"></td> </tr> </table>				4	8	5	
4	8					5			
Education Level/Degree: (Lesson 1) Bachelor's Degree									
Gross Annual Salary (Lesson 1)	\$91,790								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$7,649								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$7,649
Federal Tax (Based on Family Size and Income)	\$823.99	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$420.70	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$585.16	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$382.46	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Computer Software Developer, System Software (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>6</td> <td>1</td> <td>1</td> <td></td> </tr> </table>	6	1	1	
6	1		1			
Education Level/Degree: (Lesson 1) Bachelor's Degree						
Gross Annual Salary (Lesson 1)	\$94,930					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$7,911					

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$7,911
Federal Tax (Based on Family Size and Income)	\$823.99	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$435.10	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$605.18	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$395.54	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Lawyer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div>				
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree						
Gross Annual Salary (Lesson 1)	\$94,970					
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$7,914	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">9</td> <td style="text-align: center;">4</td> <td style="text-align: center;"> </td> </tr> </table>	4	9	4	
4	9	4				

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$7,914
Federal Tax (Based on Family Size and Income)	\$823.99	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$435.27	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$605.42	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$395.70	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Postsecondary Teacher (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center; margin: 10px 0;"> <u>3</u> </div> Age of each child <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;">3</td> <td style="width: 20%;">7</td> <td style="width: 20%;">2</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>				3	7	2		
3	7					2				
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree										
Gross Annual Salary (Lesson 1)	\$97,300									
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$8,100									

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$8,100
Federal Tax (Based on Family Size and Income)	\$896.59	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$445.50	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$619.65	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$405.00	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Computer Hardware Engineer (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <u>3</u> Age of each child <table border="1"> <tr> <td>2</td> <td>6</td> <td>3</td> <td></td> </tr> </table>		2	6	3	
2	6			3			
Education Level/Degree: (Lesson 1) Bachelor's Degree							
Gross Annual Salary (Lesson 1)	\$99,170						
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$8,264						

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	\$8,264
Federal Tax (Based on Family Size and Income)	\$896.59	→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$454.53	→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$632.21	→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$413.21	→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Researcher (Computer & Information research) (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center; margin: 10px 0;"> <u>3</u> Age of each child </div> <table border="1" style="width: 100%; text-align: center;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">5</td> <td style="width: 20%;">7</td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>				5	5	7		
5	5					7				
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree										
Gross Annual Salary (Lesson 1)	\$105,990									
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$8,832									

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$8,832
Federal Tax (Based on Family Size and Income)	\$969.19	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$485.76	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$675.65	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$441.60	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Optometrist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div> <table border="1" style="margin: 10px auto; width: 150px;"> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">2</td> <td style="text-align: center;">8</td> <td style="width: 20px;"></td> </tr> </table>				4	2	8	
4	2					8			
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree									
Gross Annual Salary (Lesson 1)	\$115,600								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$9,633								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$9,633
Federal Tax (Based on Family Size and Income)	\$1,259.59	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$529.83	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$736.95	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$481.67	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Pharmacist (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div>							
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree									
Gross Annual Salary (Lesson 1)	\$119,148								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$9,929	<table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">6</td> <td style="text-align: center;">3</td> <td style="text-align: center;">1</td> <td style="text-align: center;"> </td> </tr> </table>				6	3	1	
6	3	1							

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$9,929
Federal Tax (Based on Family Size and Income)	\$1,259.59	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$546.10	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$759.57	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$496.45	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: Doctor (General & Family) (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? <div style="text-align: center;"> <u>3</u> Age of each child </div> <table border="1" style="margin: 10px auto; width: 150px;"> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">1</td> <td style="text-align: center;">3</td> <td></td> </tr> </table>				2	1	3	
2	1					3			
Education Level/Degree: (Lesson 1) Masters, Professional or Doctoral Degree									
Gross Annual Salary (Lesson 1)	\$189,540								
Gross Monthly Income (Gross Annual Salary ÷ 12)	\$15,795								

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		➡	\$15,795
Federal Tax (Based on Family Size and Income)	\$1,259.59	➡	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)	\$868.73	➡	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)	\$1,208.32	➡	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)	\$789.75	➡	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		➡	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? _____ Age of each child <table border="1" style="width: 100%;"> <tr> <td style="width: 20%; height: 30px;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>								
Education Level/Degree: (Lesson 1)										
Gross Annual Salary (Lesson 1)										
Gross Monthly Income (Gross Annual Salary ÷ 12)										

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	
Federal Tax (Based on Family Size and Income)		→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)		→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)		→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)		→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					

Name: _____ Date of Spending Simulation: _____

Occupation: (Lesson 1)		Number and Ages of Children (Lesson 1): How many children do you have? _____ Age of each child <table border="1" style="width: 100%;"> <tr> <td style="width: 20%; height: 30px;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> <td style="width: 20%;"></td> </tr> </table>								
Education Level/Degree: (Lesson 1)										
Gross Annual Salary (Lesson 1)										
Gross Monthly Income (Gross Annual Salary ÷ 12)										

Determining Your Net Pay

Description	DEDUCTION (subtract from balance)	SUBTRACT	BALANCE
Gross Monthly Income (from above)		→	
Federal Tax (Based on Family Size and Income)		→	\$
State and Local Tax (5.5% of Gross Monthly) (Lesson 2)		→	\$
FICA (Social Security /Medicare: 7.65% of Gross Monthly) (Lesson 2)		→	\$
Retirement Savings (at least 5% of Gross Monthly) (Lesson 2)		→	\$
Monthly Net Pay (Monthly Gross Pay – Deductions = Net Pay)		→	

Savings Account

Money set aside for emergencies and goals (Lesson 3)

DATE	DEDUCTION (Money taken OUT of Savings)	DEPOSIT (Money put into Savings)	BALANCE in Savings Account (Start with initial deposit)
		\$	\$

(Note: Savings can be transferred into checking account during the simulation if needed for living expenses.)

Final Monthly Net Pay Monthly Net Pay – Savings+ Chris' Pay (\$400) =	\$
---	----

RECORD YOUR FINAL MONTHLY NET PAY ON THE REVERSE SIDE OF THIS

Checkbook Register: (for use during the Spending Simulation)

[illegible]

Booth Volunteer Initials

The person at each booth (except Financial Advice) must initial in the chart below.

Booth	Initials	Booth	Initials	Booth	Initials
Chance		Contributions		Housing	
Child Care		Credit Card		Insurance	
Clothing		Entertainment		Student Loans	
Communications		Food		Health & Wellness	
Transportation					



Family and Consumer Sciences
342 Campbell • 1787 Neil Avenue • Columbus, OH 43210
fcs.osu.edu • 614-688-5378 • fcs@osu.edu

COLLEGE OF EDUCATION AND HUMAN ECOLOGY
COLLEGE OF FOOD, AGRICULTURAL, AND ENVIRONMENTAL SCIENCES



THE OHIO STATE UNIVERSITY