

First: Choose your financial priorities. These are things that will already be included in your budget, and your account won't be affected by scenarios for those budget items.

Choose 3 of these 4 big ticket items to already be in your budget *

- ☐ Car or Truck (*if you do NOT choose this option, you are selecting walking, biking and public transportation by default*)
- ☐ Health Insurance
- ☐ Rent
- ☐ Saving for Emergencies

Choose just FIVE (5) out of ALL these small ticket items to already be in your budget*

Bills and living expenses

- ☐ Cell Phone (Unlimited Data)
- ☐ Laundromat (Washer, Dryer, Clothing Detergent, etc.)
- ☐ Renters Insurance (for personal property in your apartment)
- ☐ Household Cleaning Supplies
- ☐ Household shopping (food and personal care products (Deodorant, Toothpaste, Shampoo, Soap, Make Up, etc.))
- ☐ Utilities (Power and Heat)
- ☐ Clothing

Having a Car

- ☐ Gasoline
- ☐ Vehicle Maintenance (Registration, Oil Changes, Tires, etc.)
- ☐ Vehicle Parking Permit

Giving to your Community

- ☐ Donations (Charities, Fundraisers, etc.)
- ☐ Gift Giving (Birthdays, Christmas, etc.)

Treat yourself!

- ☐ Video Games (Purchase, Rental, Equipment and/or Accessories)
- ☐ Streaming Movies & Shows (e.g. Netflix, Hulu)
- ☐ Daily Treats (Chocolate, Candy, Coffee or Latte) and/or Energy Drink
- ☐ Dining Out a Couple Times per Week
- ☐ Entertainment (Concerts, Night Life, Cinema, Plays, Dates, etc.)
- ☐ Gym Membership
- ☐ Road Trips and/or Travel

You are starting the month with \$1000.00 that you have left over from your summer jobs and after paying for tuition, fees, and books, and budgeting for the items you have selected. Now, draw situations, and we will see how it affects the account!