ROAD MAP Navigate Your Route



Name	Teacher		
V	ISIT ALL STOPS ON THIS PAGE BEFORE	MOVING ON	
Savings & Investments	Savings Contribution (Required: \$50 minimum) \$	Savings & Investments Contributions:	Stamp Required
Student Loans	\$12-Year Repayment Plan Alternate Repayment Plan	Student Loan Payment:	Stamp Required
Housing	Rental Purchase Rental #1 Home #1 Rental #2 Home #2 Rental #3 Home #3 Renters: If you are single and choose to have a roommate, pay half the cost.	Housing Payment:	Stamp Required
Transportation	Your Vehicle New / Used Auto # \$ (Circle One) Your Spouse's Vehicle New / Used / Public Auto # (Circle One) \$	Transportation Payment:	Stamp Required
Child Care	Visit this station even if you do not have a child. Daycare: \$ +	Child Care Expenses:	Stamp Required

Formula

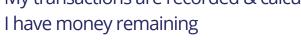
Breast Fed



VISIT CHECK POINT BEFORE MAKING ANY OTHER STOPS

Check	Point
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I visited the first five stations
My transactions are recorded & calculated properly





VISIT THE REMAINING STATIONS IN ANY ORDER

Food & Household Goods	Food Option #1 Option #2 Option #3 Option #4 \$	+	Household Option #1 Option #2 Option #3	Food & Household Expenses:	Stamp Required
Speed Bumps	Spin #1 Description: + / - Spin #2 Description:	\$	d income to your total; s	Net Total:	Stamp Required
Personal Care	You Option #1 Option #2 Option #3 \$	+	Your Spouse Option #1 Option #2 Option #3	Personal Care Expenses:	Stamp Required
Convenience Store	You Fuel: \$ Dice Roll:		_ x \$3.00 = \$	Convenience Store Expenses:	Stamp Required

Dice Roll: **x** \$3.00 = **\$**____

Home Insurance	Renters Rental #1 Rental #2 Rental #3 Home #1 Home #2 Home #3 Home #4	Home Insurance Payment:	Stamp Required
Auto Insurance	Your Vehicle New / Used Auto # \$ (Circle One) Your Spouse's Vehicle New / Used Auto # \$ (Circle One) No auto insurance needed if you chose public transportation.	Auto Insurance Payment:	Stamp Required
Health Insurance	Medical (Required) Employee Employee + Child Employee + Spouse Family HDHP / LDHP or CoPay (Circle One) Dental (Optional) Employee Family Vision (Optional) Employee Employee + 1 Family \$	Health Insurance Payment:	Stamp Required
Utilities	Renters Rental #1 Rental #2 Rental #3 Home #1 Home #2 Home #3 Renters: If you are single and choose to have a roommate, pay half the cost of utilities.	Utility Expenses:	Stamp Required

Technology	Cell Phone You: \$ Your Spouse: \$ TV & Internet Internet Only: \$ Internet + TV: \$ Internet + Streaming: \$	Technology Expenses:	Stamp Required
Clothing	You		Stamp Required
Entertainment	You must choose two entertainment options. Option #1 Option #5 Option #2 Option #6 Option #3 Option #7 Option #4 Option #8 \$	Entertainment Expenses:	Stamp Required
Pet Care	You must visit Pet Care to review costs. Owning a pet is optional. Dog \$ Cat \$ Rabbit \$ Guinea Pig \$ Lizard \$ Bird \$ Goldfish \$ No Pets	Pet Care Expenses:	Stamp Required

Charitable Giving	Community Foundation hours and/or \$ Local Food Shelf hours and/or \$ Local Animal Shelter hours and/or \$ Other Non-Profit hours and/or \$	Total Amount Donated:	Stamp Required
₽ oi	NLY VISIT THE JOB CENTER IF YOU RUN OU	T OF MONEY 🖜	
Job Center	Opening #1 - Hotel Front Desk Clerk Opening #2 - Accounting Clerk Opening #3 - Convenience Store Clerk Opening #4 - Fast Food Crew Member Opening #5 - Instacart/DoorDash	Extra Income:	Stamp Required
POLICE ENCOUNTERS subtract it from	: You must immediately record the ticket amo your account balance, and have this section st	unt on your transacti camped by the police	on log, add or officer.
	Description	Penalty/Reward	Stamp Req.

	Description	Penalty/Reward	Stamp Req.
Police Encounter		\$	Stamp Required
Liicountei		\$	Stamp Required

CHANGE OF MIND DECISIONS: Effective money management includes recognizing when a financial decision isn't working for you or your family. Make adjustments as needed to stay within your monthly

		Doggvintie	Refund A	Stame Dec
Change of		Description	\$	Stamp Req
Change of Mind Decisions			\$	Stamp Required
			\$	Stamp Required
ALMOST THERE!	CHECK OFF TH	IE BOXES BELO	OW BEFORE HEADING TO	CHECK OUT
If you have more than \$200 left in your checking account, decide how you wo better allocate your money using the options below.			e how you would like to below.	
	Savings:	\$	Investments:	\$
I have an account balance	Charity:	\$	Student Loans:	\$
between \$0-\$200	Credit Card:	\$	Other:	\$
I have visited	d all booths amps for ea		All my poli	ce encounter ve been paid

- Payment history is the most important factor in your credit
- Always make your payments on time

- Build credit by borrowing money and paying it back on
- Poor credit can be improved by taking the right steps



CHECK YOUR CREDIT REPORT

Utilize no more than 30% of your credit card limits

WATCH YOUR UTLIZATION

- Don't use credit to live beyond your means - pay the balance in full if you can
- Check your credit report regularly to ensure the information is accurate and to spot signs of fraud
- Request a free copy of your report at www.annualcreditreport.com

possible by Royal Credit Union Foundation



FOUNDATION

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