

ROAD MAP

Navigate Your Route



Name _____ Teacher _____

VISIT ALL STOPS ON THIS PAGE BEFORE MOVING ON







<h3>Savings & Investments</h3>	<p>Savings Contribution (Required: \$50 minimum)</p> <p>\$ <u>\$50</u> + \$ _____ = \$ _____ (Minimum) (Additional) (Total Savings Contribution)</p> <hr/> <p>Employee Investment Contribution (Optional)</p> <p>\$ _____ (Employee Contribution)</p>	<p>Savings & Investments Contributions:</p> <p>\$ _____</p>	
<h3>Student Loans</h3>	<p>Student Loan Balance</p> <p>\$ _____</p> <p><input type="checkbox"/> 12-Year Repayment Plan</p> <p><input type="checkbox"/> Alternate Repayment Plan</p>	<p>Student Loan Payment:</p> <p>\$ _____</p>	
<h3>Housing</h3>	<div style="display: flex; justify-content: space-between;"> <div> <p>Rental</p> <p><input type="checkbox"/> Rental #1</p> <p><input type="checkbox"/> Rental #2</p> <p><input type="checkbox"/> Rental #3</p> <p><i>Renters: If you are single and choose to have a roommate, pay half the cost.</i></p> </div> <div> <p>Purchase</p> <p><input type="checkbox"/> Home #1</p> <p><input type="checkbox"/> Home #2</p> <p><input type="checkbox"/> Home #3</p> <p><input type="checkbox"/> Home #4</p> </div> </div>	<p>Housing Payment:</p> <p>\$ _____</p>	
<h3>Transportation</h3>	<p>Your Vehicle</p> <p>New / Used Auto # _____ \$ _____ (Circle One)</p> <hr/> <p>Your Spouse's Vehicle</p> <p>New / Used / Public Auto # _____ \$ _____ (Circle One)</p>	<p>Transportation Payment:</p> <p>\$ _____</p>	
<h3>Child Care</h3>	<p><i>Visit this station even if you do not have a child.</i></p> <p>Daycare: \$ _____</p> <p>+ <input type="checkbox"/> Child Care Center <input type="checkbox"/> In-Home</p> <p>Diapers: \$ _____</p> <p>+ <input type="checkbox"/> Disposable <input type="checkbox"/> Cloth</p> <p>Feeding: \$ _____</p> <p><input type="checkbox"/> Formula <input type="checkbox"/> Breast Fed</p>	<p>Child Care Expenses:</p> <p>\$ _____</p>	



VISIT CHECK POINT BEFORE MAKING ANY OTHER STOPS

Check Point	<input type="checkbox"/> I visited the first five stations <input type="checkbox"/> My transactions are recorded & calculated properly <input type="checkbox"/> I have money remaining	 Stamp Required
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VISIT THE REMAINING STATIONS IN ANY ORDER

Food & Household Goods	<div>Food <input type="checkbox"/> Option #1 <input type="checkbox"/> Option #2 <input type="checkbox"/> Option #3 <input type="checkbox"/> Option #4 \$ _____</div> <div>Household <input type="checkbox"/> Option #1 <input type="checkbox"/> Option #2 <input type="checkbox"/> Option #3 \$ _____</div> <div>Food & Household Expenses: \$ _____</div>	 Stamp Required
Speed Bumps	<p>Spin twice. Add unexpected income to your total; subtract unexpected expenses.</p> <div>Spin #1 Description: _____ + / - \$ _____</div> <div>Spin #2 Description: _____ + / - \$ _____</div>	<div>Speed Bumps Net Total: \$ _____</div>  Stamp Required
Personal Care	<div>You <input type="checkbox"/> Option #1 <input type="checkbox"/> Option #2 <input type="checkbox"/> Option #3 \$ _____</div> <div>Your Spouse <input type="checkbox"/> Option #1 <input type="checkbox"/> Option #2 <input type="checkbox"/> Option #3 \$ _____</div> <div>Personal Care Expenses: \$ _____</div>	 Stamp Required
Convenience Store	<div>You Fuel: \$ _____ Dice Roll:  _____ x \$3.00 = \$ _____</div> <div>Your Spouse Fuel: \$ _____ Dice Roll:  _____ x \$3.00 = \$ _____</div> <div>Convenience Store Expenses: \$ _____</div>	 Stamp Required

Home Insurance

Renters

- ☐ Rental #1
☐ Rental #2
☐ Rental #3

Homeowners

- ☐ 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

Homeowners

- ☐ Home #1
☐ Home #2
☐ Home #3
☐ Home #4

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

\$ _____ + \$ _____ + \$ _____ = \$ _____



Your Spouse

\$ _____ + \$ _____ + \$ _____ = \$ _____



Your Child

\$ _____ + \$ _____ + \$ _____ = \$ _____



Clothing Expenses:

\$ _____

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:

\$_____



⬇ **ONLY VISIT THE JOB CENTER IF YOU RUN OUT 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:

\$_____



POLICE ENCOUNTERS: You must immediately record the ticket amount on your transaction log, add or subtract it from your account balance, and have this section stamped by the police officer.

Police Encounter

Description

Penalty/Reward

Stamp Req.

\$_____



\$_____



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 income — such as choosing a different car, meal plan, or housing option.

RETURN TO THE CHECK POINT STATION TO MAKE ADJUSTMENTS

Change of Mind Decisions	Description	Refund Amount	Stamp Req.
		\$ _____	Stamp Required
		\$ _____	Stamp Required
		\$ _____	Stamp Required

ALMOST THERE! CHECK OFF THE BOXES BELOW BEFORE HEADING TO CHECK OUT

☐

I have an account balance between \$0-\$200

If you have more than \$200 left in your checking account, decide how you would like to better allocate your money using the options below.

Savings: \$ _____

Investments: \$ _____

Charity: \$ _____

Student Loans: \$ _____

Credit Card: \$ _____

Other: \$ _____

☐

I have visited all booths and received stamps for each

☐

All my police encounter tickets have been paid

PAY YOUR BILLS ON TIME

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

BUILDING CREDIT TAKES TIME

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

4 Credit Tips

PRESENTED BY:
experian.

WATCH YOUR UTILIZATION

- ✓ Utilize no more than 30% of your credit card limits
- ✓ Don't use credit to live beyond your means - pay the balance in full if you can

CHECK YOUR CREDIT REPORT

- ✓ 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

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