# ROAD MAP Navigate Your Route



Name	Teacher				
V	VISIT ALL STOPS ON THIS PAGE BEFORE	MOVING ON			
Savings & Investments	Savings Contribution (Required: \$50 minimum)  \$_\$50_(Minimum) + \$_(Additional) = \$_(Total Savings Contribution)  Employee Investment Contribution (Optional)  \$_(Employee Contribution)	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		

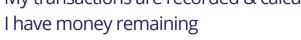
Formula

Breast Fed



### **VISIT CHECK POINT BEFORE MAKING ANY OTHER STOPS**

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:	\$	l 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: (50)  Your Spouse Fuel: \$		_ <b>x</b> \$3.00 = <b>\$</b>	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 <b>two</b> 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		
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:	Stamp Required		
POLICE ENCOUNTERS subtract it from	You must immediately record the ticket amo your account balance, and have this section st	ount 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
		\$	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 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			
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	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.			
I have an account balance between \$0-\$200	Savings:	\$	Investments:	\$
	Charity:	\$	Student Loans:	\$
	Credit Card:	\$	Other:	\$

I have visited all booths and received stamps for each



# 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



### 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

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