

Life Event Cards For Family 1: Kara & Children

Kara & Kids: Month 1

- 1) Visit the payday station to collect your first paycheck.
- 2) In the following steps you will be conducting some research before creating your budget. It will be helpful to write the information down on the Notes section of your Profile sheet. Begin by first visiting the transportation station to consider your transportation options.
- 3) Next visit the insurance station to view your options and consider what kind of insurance you might need. The insurance you buy is completely your choice: you may buy every type of insurance, or you may choose to buy none at all.
- 4) Once you've done the research in the previous two steps, come up with a monthly budget for your family. Remember that the goal of the game is to "make ends meet." Construct a budget that enables you to meet all your expenses on the amount of net pay you receive from your job. Then write down your expenses on your budget worksheet.
- 5) After you've created your budget, return to the transportation and insurance stations to purchase your products. Write down the type of transportation you choose, and collect any cards for the insurance products you may have purchased.
- 6) Now go to the Shoppers Court Station and buy your first set of groceries for your family. In your profile is an estimated monthly cost for food (includes other grocery items). During each month when you purchase food, you **must** pay this amount. While at the Shoppers Court Station, you can make additional purchases and/or put some money into a Savings Account at the Bank.

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Kara & Kids: Month 2

- 1) Visit the payday station to collect your paycheck.
- 2) Visit the transportation, housing, and insurance stations to pay your bills.
- 3) Visit the Shopper's Court Station. The weather is beginning to get colder and Lori and Richaud have outgrown their winter clothes from last year. Buy them \$130 worth of winter clothes. Also purchase your monthly groceries and anything else you want to buy this month.
- 4) *Life event:* Lori broke her leg playing on the playground. Go to the "Life Events" station and show them your health insurance card OR pay \$400 for the hospital bill.

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Kara & Kids: Month 3

- 1) Visit the payday station to collect your paycheck.
- 2) Visit the transportation, housing, and insurance stations to pay your bills.
- 3) Visit "Shopper's Court" to buy your monthly groceries and whatever else you might wish to purchase.
- 4) *Life event:* A tree falls on your roof. Go to the "Life Events" table and show them your homeowners insurance card OR pay \$350 to fix the damages.
- 5) Lori and Richaud want to go to *Discovery Zone*. Pay the "Life Events" station \$100.

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Kara & Kids: Month 4:

- 1) Visit the payday station to collect your paycheck.
- 2) Visit the transportation, housing, and insurance stations to pay your bills.
- 3) Buy food and household products for your family at "Shopper's Court." While you are there, buy \$150 worth of school clothes and supplies for Lori, who starts school in a week.
- 4) Three of the windows on your house are destroyed in a tornado. Go to the "Life Events" table to show them your homeowner's insurance card OR pay \$250 for the damages.