

# Adulthood 101 Game - Printing Instructions

- Make sure to print double-sided, flip on long side for all pages. Consider using a heavy weight card stock. For longevity, laminate then cut the sheets.
- Print 1 copy each of the Description and Objectives, Game Set Up, Directions, Scenario cards, and the samples for the Checking Tracker, Savings Tracker, Credit Card Tracker and Investment Tracker.
- Each time a game starts print 1 copy of the Profession cards and at least 6 copies of the Checking Tracker and Savings Tracker per player. If playing Advanced Play print at least 2 copies per player of the Credit Card Tracker and Investment Tracker. You can laminate these sheets and give youth dry erase markers to write their entries. If you opt not to laminate them, you will need to print them each time the game is played.

# Adulthood 101 Game - Description and Objectives

What would you do if your friend asked to borrow \$50 and you only have \$100 for the next two weeks? What about if your cell phone broke and was not able to be repaired? These scenarios and more will be posed to youth as they go through life as a variety of professions with different income levels. They will have to make tough financial decisions that can impact their day-to-day lives.

Through this game, youth have the opportunity to take on different roles and encounter typical financial decisions and challenges. Each scenario they are presented with will encourage them to brainstorm solutions and strategies for managing their finances.

# Adulthood 101 Game - Win and Advanced Play

## **WIN**

- Game ends when there is only one player left with money or after an agreed upon time by the group and whoever has the most money left wins.

## **ADVANCED PLAY**

- Recommended after the standard rules have been mastered
- Assign the Investment Fund Manager profession to manage investments of the players
- Add the Credit Card into play



# Adulthood 101 Game - Game Set Up (2)

- Everyone randomly picks a Professions card from the top of the pile.
  - After picking your Professions card, assess the information and pick your optional monthly expenses by checking the box next to the items you select
- Each player will need a calculator and pen/pencil.
- Each player starts with 1 month's salary on their Checking Tracker and must pay their monthly expenses (see Checking Tracker Sample for more information).  
Regular pay days will start week 4. If you get paid monthly or bi-weekly on even weeks, week 4 will be your first pay week.

# Adulthood 101 Game Directions

- 4-12 players are recommended.
- The player with the next birthday starts the game and will go clockwise around.
- Monthly bills are due every 4 weeks (4, 8, 12, etc.) unless otherwise stated.
- Every go around the circle equals 1 week.
  - 4 weeks = 1 month
  - The banker will keep track of the weeks, however it is the responsibility of each individual player to keep track of their paydays and other due dates.
- At the beginning of each new week, give players a moment to assess their finances in anticipation of the new week.

# Adulthood 101 Game Directions (2)

On your turn:

- Select a Scenarios Card from the top of the pile.
- Based on the scenario selected, make a decision.
- If you take action, record the transaction on the Checking Tracker.
- Some scenario cards have an immediate one time only action, and some have a long-term action.
  - Example 1: There is a scenario where you have to make a decision whether you want to buy a car or not. If you decide to buy a car, you will need to add the associated car note and car insurance to your list of monthly expenses on the Professions card. This would replace your other monthly transportation cost.
- Put card in a new pile. Once the original pile goes down, mix the cards and continue play.
- If you run out of money you are out of the game.



# Adulthood 101 Game - Advanced Play (2)

- Add the Credit Cards. If at your turn you feel like you want to “apply” for a credit card, you may select a card from the Credit Card pile. You must keep track of your purchases and what you owe each month in the Credit Card Tracker. (See Credit Card Tracker Sample for more information)



- Left blank intentionally

















# Adulthood 101 Game Checking Tracker Sample

Date	Item Description	Debit (-)	Credit (+)	Balance
1	Opening balance			\$2,530.77
1	Rent	\$1000		\$1,530.77
1	Electric	\$37.50		\$1,493.27
1	Gas	\$15		\$1,478.27
1	Water	\$22.50		\$1,455.77
1	Transportation	\$100		\$1,355.77
1	Student Loans	\$250		\$1,105.77
1	Cell phone	\$80		\$1,025.77
1	Internet	\$75		\$950.77
1	Fast food	\$15		\$935.77
2	Family borrowed money	\$60		\$875.77
3	Concert	\$85		\$790.77
3	Groceries	\$200		\$590.77
4	Pay		\$1,265.38	\$1,856.15

## Notes

- Family member borrowed \$60 week 2, will get \$60 back in 2 weeks

- Enter the Date (week number)
- Start with the Opening Balance of 1 months pays
- Enter in the Item Description based on the scenario in which action is taken
- Enter the amount to be debited (-) or credited (+) from your account
- Calculate the balance
- Every four weeks enter your monthly expenses
- Use the notes section to capture information from scenarios that extend beyond one week

# Adulthood 101 Game Credit Card Tracker Sample

Item	Amount	Total	Total + Interest	Credit Card payment min.	Paid
Basketball game	75				
Restaurant	50				
Concert	45				
End of month		170	204	20.40	30
New balance		174			
End of month			208.80	20.88	20.88
New balance		187.92			
Travel to NYC	250				
End of month		437.92	525.50	52.55	55
New balance		470.50			

- Keep track of everything you purchase on the credit card in this spreadsheet.
- At the end of each month, add End of Month to the next line (this gets added even if you did not use your credit card for the month).
- Add the total in the Total column.
- Calculate Total + 20% interest and enter in that space.
- Calculate minimum Credit Card Payment from the Total+Interest column divide by 50 then multiple by 5.
- Enter how much you paid for the month in the Paid column.
- On the next line enter New Balance. Subtract Paid from Total+Interest amount and enter under Total.
- Even if you don't use your credit card for a month, interest is still calculated on the balance and a payment is still required.

# Adulthood 101 Savings Tracker Sample

Client: \_\_\_\_\_ *Tamika* \_\_\_\_\_

Date	Deposit (+)	Withdrawal (-)	Balance
1	\$200		\$200
3	\$200		\$400
4		\$300	\$100
7	\$500		\$600

Date	Deposit (+)	Withdrawal (-)	Balance

- Enter the Date (week number)
- Enter the amount to be deposited (+) or withdrawn (-) from your account
- Calculate the balance

# Adulthood 101 Investment Tracker Sample

Client:       Sean      

Date	Deposit/Withdrawal Amount	Monthly Total	Monthly Interest Earned	TOTAL
Week 1	+\$250			
Week 3	-\$100			
Week 4		\$150	\$0.28	\$150.28
Week 8	+\$100	\$250.28	\$0.47	\$250.75
Week 12		\$250.75	\$0.47	\$251.22

- Enter the Date (week).
- Enter amount to be deposited (+) or withdrawn (-).
- Each month (every 4 weeks) enter the account total under Monthly Total.
- Calculate the Monthly Interest Earned  $(0.025/12) \times$  Monthly Total.
- Add Monthly Total + Monthly Interest Earned = TOTAL.
- Interest must be calculated at the end of each month (every 4 weeks) even if a deposit or withdrawal does not take place.

## Full Scholarship College Student

Part-time job at school rec center. Work **20** hours per week at **\$7.25/hr.** Get paid every 2 weeks (even weeks).

Weekly	Monthly	Annually
\$145	\$580	\$7,540

Live on campus, have a meal plan for 10 meals per week (both included in tuition and fees payments).

### Monthly Expenses

- Cell phone = \$80
- Groceries = \$160

### Optional Monthly Expenses

- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$\_\_\_\_\_
- Pets = \$\_\_\_\_\_
- Car = \$\_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

## Partial Scholarship College Student

Work study at the school library, **20** hours per week at **\$7.25/hr.** Get paid every 2 weeks (even weeks).  
Part-time at local grocery store for **15** hours per week at **\$9.25/hr.** Get paid every 2 weeks (even weeks).

Job	Weekly	Monthly	Annually
Work study	\$145	\$580	\$7,540
Grocery	\$138.75	\$555	\$7,215

Live in an apartment off-campus with 3 roommates. Utilities expect for electric included.

### Monthly Expenses

- Rent = \$500
- Electric = \$19
- Transportation = \$100
- Cell phone = \$80
- Internet = \$75
- Groceries = \$200

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$\_\_\_\_\_
- Pets = \$\_\_\_\_\_
- Car = \$\_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

# Professions



Positioning Philadelphia's Youth for Career Success

# Professions



Positioning Philadelphia's Youth for Career Success

## Community College Student

Work as a receptionist at a local doctor's office. Work **30** hours per week at **\$15.00/hr.** Get paid every 2 weeks (even weeks).

<b>Weekly</b>	<b>Monthly</b>	<b>Annually</b>
\$450	\$1,800	\$23,400

Live at home, utilities and internet included.

### Monthly Expenses

- Rent = \$150
- Transportation = \$100
- Cell phone = \$80
- Groceries = \$120
- Tuition = \$750

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$\_\_\_\_\_
- Pets = \$\_\_\_\_\_
- Car = \$\_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

## Teacher

<b>Weekly</b>	<b>Monthly</b>	<b>Annually</b>
\$632.69	\$2,530.77	\$32,900

- Get paid every 2 weeks (even weeks)
- Live with 1 roommate

### Monthly Expenses

- Rent = \$1,000
- Electric = \$37.50
- Gas = \$15
- Water = \$22.50
- Transportation = \$100
- Student Loans = \$250
- Cell phone = \$80
- Internet = \$75
- Groceries = \$300

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$\_\_\_\_\_
- Pets = \$\_\_\_\_\_
- Car = \$\_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

# Professions



Positioning Philadelphia's Youth for Career Success

# Professions



Positioning Philadelphia's Youth for Career Success

## Accountant

Weekly	Monthly	Annually
\$965	\$3,860	\$50,180

- Get paid every 4 weeks
- Live with 1 roommate

### Monthly Expenses

- Rent = \$750
- Electric = \$37.50
- Gas = \$15
- Water = \$22.50
- Cell phone = \$80
- Internet = \$50
- Transportation = \$100
- Student Loans = \$300
- Groceries = \$300

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$ \_\_\_\_\_
- Pets = \$ \_\_\_\_\_
- Car = \$ \_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

## Engineer

Weekly	Monthly	Annually
\$1,219.62	\$4,878.46	\$63,420

- Get paid every 4 weeks
- Live with 1 roommates

### Monthly Expenses

- Rent = \$1,250
- Electric = \$37.5
- Gas = \$15
- Water = \$15
- Cell phone = \$80
- Internet = \$50
- Transportation = \$100
- Student Loans = \$350
- Groceries = \$400

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$ \_\_\_\_\_
- Pets = \$ \_\_\_\_\_
- Car = \$ \_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

# Professions



Positioning Philadelphia's Youth for Career Success

# Professions



Positioning Philadelphia's Youth for Career Success

## Community Organizer

Weekly	Monthly	Annually
\$605.77	\$2,423.08	\$31,500

- Get paid every 2 weeks (even weeks)
- Live at home, utilities and internet are included

### Monthly Expenses

- Rent = \$300
- Transportation = \$100
- Cell phone = \$80
- Groceries = \$250
- Student Loans = \$350

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$\_\_\_\_\_
- Pets = \$\_\_\_\_\_
- Car = \$\_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

## Investment Fund Manager

Weekly	Monthly	Annually
\$1,519.23	\$6,076.92	\$79,000

- Get paid every 4 weeks
- Live with 0 roommates

### Monthly Expenses

- Rent = \$2300
- Electric = \$75
- Gas = \$30
- Water = \$45
- Transportation = \$100
- Student Loans = \$350
- Cell phone = \$80
- Internet = \$75
- Groceries = \$400

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$\_\_\_\_\_
- Pets = \$\_\_\_\_\_
- Car = \$\_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

# Professions



Positioning Philadelphia's Youth for Career Success

# Professions



Positioning Philadelphia's Youth for Career Success

## Mechanic

Weekly	Monthly	Annually
\$921.15	\$3,684.62	\$47,900

- Get paid every 2 weeks (even weeks)
- Live with 1 roommate

### Required Monthly Expenses

- Rent = \$1200
- Electric = \$37.50
- Gas = \$15
- Water = \$22.50
- Transportation = \$100
- Cell phone = \$80
- Internet = \$75
- Groceries = \$300

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$ \_\_\_\_\_
- Pets = \$ \_\_\_\_\_
- Car = \$ \_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

## Hair Stylist / Barber

Weekly	Monthly	Annually
\$599.42	\$2,397.69	\$31,170

- Get paid every 2 weeks (even weeks)
- Live with 1 roommate

### Required Monthly Expenses

- Rent = \$925
- Electric = \$37.50
- Gas = \$15
- Water = \$22.50
- Transportation = \$100
- Cell phone = \$80
- Internet = \$75
- Groceries = \$300

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$ \_\_\_\_\_
- Pets = \$ \_\_\_\_\_
- Car = \$ \_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

# Professions



Positioning Philadelphia's Youth for Career Success

# Professions



Positioning Philadelphia's Youth for Career Success

## Bank Teller

Weekly	Monthly	Annually
\$673.08	\$2,692.31	\$35,000

- Get paid every 2 weeks (even weeks)
- Live at home, utilities and internet are included
- Taking classes at the community college full-time

### Monthly Expenses

- Rent = \$300
- Transportation = \$100
- Cell phone = \$80
- Groceries = \$200
- Tuition = \$671

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$ \_\_\_\_\_
- Pets = \$ \_\_\_\_\_
- Car = \$ \_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

## Entrepreneur - Web Developer

Weekly	Monthly	Annually
\$1,057.69	\$4,230.77	\$55,000

- Get paid every week
- Live with 0 roommates, utilities except for electric are included

### Monthly Expenses

- Rent = \$1,670
- Transportation = \$100
- Student Loans = \$250
- Cell phone = \$80
- Internet = \$100
- Electric = \$80
- Groceries = \$200

### Optional Monthly Expenses

- Cable = \$100
- Video streaming = \$10, \$20, or \$30
- Music streaming = \$10
- Meal Service = \$200
- Gym Membership = \$20
- Savings = \$ \_\_\_\_\_
- Pets = \$ \_\_\_\_\_
- Car = \$ \_\_\_\_\_
- Other: \_\_\_\_\_ = \_\_\_\_\_

# Professions



Positioning Philadelphia's Youth for Career Success

# Professions



Positioning Philadelphia's Youth for Career Success

You are thinking about getting an apartment on your own. Rent will be **\$1,650** per month. If you decide to get an apartment, you will need **\$3,300** upfront for first month's rent and security deposit. You will also need to add **electric, gas, and water** to your list of monthly expenses. If you skip, pick another card.

Your favorite musical artist is in town and you want to go to the concert. Tickets are **\$85**. Do you go?

Pick another card.

You are thinking about buying a car. Below are your options. If you buy a car you must add the associated costs to your list of monthly expenses.

**Option A:** 10 year-old mid-sized sedan, **\$3000**, no monthly car note, **\$200** monthly car insurance

**Option B:** 5 year-old hatchback, **\$1,500** down payment, **\$200** monthly car note payment, **\$200** monthly car insurance

**Option C:** 3 year-old mid-size sedan, **\$2,000** down payment, **\$250** monthly car note, **\$225** monthly car insurance

If you skip, pick another card.

You were in an accident and may have broken your arm. You must pay **\$250** for the hospital visit.

You are thinking about getting a pet. Adoption fees for a cat are **\$85**; adoption fees for a dog are **\$300**. If you opt for a pet, you must add **\$50** per month for pet food and supplies to your list of monthly expenses.

If you skip, pick another card.

You have an interview for a new job. Unfortunately your interview outfit no longer fits and you have to get a new one. Pay **\$125**.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Your friends want to go on a trip to Puerto Rico. The trip will cost **\$2000** including flight and all-inclusive hotel. The trip is in 8 weeks. You must pay **20%** now to secure your spot. You can pay the balance over the rest of the **7 weeks**. You will also need **\$250 - \$500** for spending and incidentals while away. Do you go?

If skip, pick another card.

The hot movie of the year just came out in the movie theater. Pay **\$25** if you decide to go. Add an extra **\$20** for snacks.

If skip, pick another card.

You need new clothes for work. Pay **\$100** if you are a college student and **\$200** if you are a professional.

It's time to do something about your hair.

Barber = \$50

Salon = \$80

If you opt to do-it-yourself you must pick another card.

Your friends want to get together and go to a nice restaurant for dinner. Pay **\$50**

If you skip, pick another card.

You forgot to take food out of the freezer for dinner. You decide to stop and get some fast food. Pay **\$15**.

Pick another card.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

It's time for an oil change. Pay **\$60**.

If you don't have a car you can skip and pick another card.  
If you do have a car you must pay.

Your pet is sick and needs to visit the vet. Pay **\$50** for the visit.

If you don't have a pet you can skip and pick another card.  
If you do have a pet you must pay.

You caught the flu and need to visit the doctor. You must pay **\$20** for the visit and **\$15** for a prescription.

Pick another card.

You ate some bad food last night and now you have food poisoning. You have to miss a day of work and you don't have any vacation or sick time available. **Take your weekly wage and divide by 5**. That amount will be deducted from your next pay.

Pick another card.

It's time to do laundry. Pick one option below:

**Option A:** do it yourself for **\$10** at the laundry mat

**Option B:** fluff and fold for **\$35**

Pick another card.

You forgot to take food out of the freezer for dinner. You decide to stop and get some fast food. Pay **\$15**.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Your shoes have a hole in them. It's time to replace them. Pay **\$75.**

Pick another card.

Your cell phone broke and needs to be repaired. Pay **\$200.**

You want to host a party at your place. Which option do you choose?

Option A: Have a potluck. Pay **\$50**

Option B: You cook everything. Pay **\$150**

Option C: You have it catered. Pay **\$250**

You did your taxes and you are getting a refund of **\$500.**

Pick another card.

You did your taxes and you owe **\$250.**

You are going to Las Vegas for a professional conference. You are thinking about staying 2 extra days to see a show. The flight is already taken care of but you would need to pay an extra **\$475** for the hotel and **\$200** for the show.

If you decide not to stay skip and pick another card.

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

You misfiled your taxes and now you owe **\$300**.

Your personal laptop crashes. You take it to be repaired and they let you know that it can't be fixed. It needs to be replaced. Which one do you choose?

Windows = **\$350**  
MacBook = **\$1,100**

Your car is in the shop. If you don't have a car then you lost your transpass. You are running late and have to be to work in 15 minutes. The bus takes 30 minutes while an Uber will only take 15 minutes. How are you going to get to work?

Option A: Take the bus for **\$2.50** and be late for work.  
Option B: Take an Uber for **\$25** and get there on time.

You worked overtime. The next time you get paid, receive an extra **2%** of your weekly pay.

Pick another card.

You woke up and just don't feel like getting out of bed to go to work. You have no sick or vacation days available. What do you do?

Option A: Stay home and lose 1 days worth of pay on your next pay day (**weekly pay/5**).  
Option B: Suck it up and go to work.

Your best friend needs to stay with you for a few days.  
Pay **\$25** for the extra expenses.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

There is a flood at your place and you need somewhere to stay. What do you choose?

Option A: Stay at a friend's house in a sleeping bag on the floor for **\$0**.

Option B: Get a hotel room for **\$140**.

Pick another card.

It's your friend's birthday and they want to go to NYC for the weekend. What do you do?

Option A: Go for the weekend. Pay **\$500**

Option B: Go for a day. Pay **\$250**

Option C: Don't go at all

If you decide not to go, pick another card.

Your friend is getting married and they want you in the wedding. Parties and clothing will cost you **\$300**. Do you agree or decline?

If you decline, pick another card.

Your friend is having a baby. You want to get them a gift. You must spend at least \$25. How much do you decide to spend?

Pick another card.

Your neighbor is turning the big 5-0 and are having a 70's themed party and you are invited.

Option A: Go dressed in your 70's best. Pay **\$100** for clothes and gift

Option B: Go but dressed in your regular clothes. Pay **\$50** for a gift

Option C: Stay home and act like it never happened.

If you stay home, pick another card.

Your cell phone can't be repaired this time. Looks like you need to replace it completely. Pay **\$500**.

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

Positioning Philadelphia's Youth for Career Success

CAREER CONNECTED  
LEARNING PHL

Scenarios

You got a parking ticket and must pay **\$30**.

If you don't have a car you can skip and pick another card.  
If you do have a car you must pay.

It's time for your bi-annual dental cleaning. Pay **\$20** co-pay.

Pick another card.

The Verizon class-action lawsuit has been settled. You received a check for **\$20**.

Pick another card.

You decide to treat yourself to something nice. Pay **what you can** but no less than **\$15**.

Pick another card.

Your co-workers want to go out after work to blow off some steam. What do you do?

Option A: Go and pay **\$30**  
Option B: Decline and go home.

If you decline, pick another card.

Your younger cousin is fundraising for a class trip. They are selling candy bars for **\$5** each. How many do you buy? (you must buy at least 1)

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

You were caught speeding.  
Pay the fine of **\$100**.

If you don't have a car you can skip  
and pick another card.  
If you do have a car you must pay.

You accidentally parked in a  
no parking zone and now  
your car got towed. Pay  
**\$150** to get your car back.

If you don't have a car you can skip  
and pick another card.  
If you do have a car you must pay.

Your favorite comedian is in  
town. Tickets are **\$50**. Do  
you attend?

If no, pick another card.

You finally have a day off.  
You are thinking about  
taking a day trip to Atlantic  
City. Do you go?

Option A: Go and pay **\$75**  
Option B: Stay home

If stay home, pick another card.

Things are starting to look  
blurry. It's time to get your eyes  
checked and get a pair of  
glasses or contacts. Which do  
you choose?

Option A: Glasses, **\$50**  
Option B: Contacts, **\$75**

Pick another card.

Your friend asks to  
borrow **\$100**. They say  
they will pay you back  
next week. What do  
you do?

If skip, pick another card.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

It's your significant others birthday. You want to buy them a gift and take them to dinner. What do you choose?

Option A: **\$50**

Option B: **\$100**

You spilled coffee on your coat that is dry clean only. Pay **\$12** to get it cleaned.

Pick another card.

A family member asks to borrow **\$60** until their next pay day in 2 weeks.

Pay \$60 now and get \$60 back in two weeks.

If no, pick another card.

The roof is leaking and needs to be repaired. The total cost is **\$1,750**.

If you are living at home, pay **\$450**.

If you are living with roommates, divide the total by the number of roommates and pay that amount.

You just got notice that the landlord is raising the rent by **\$300**.

Option A: Stay and pay the increase. **Divide the \$300** by the number of roommates and make sure the amount is updated in your expense tracker on the Professions card. If living at home add \$300 to your monthly rent.

Option B: Find someplace new to live. Must have enough for first months and a security deposit. **Pay your current rent x2**, unless living at home then must pay \$1500 monthly plus \$1500 security.

It's your lucky day. You find **\$50** laying on the sidewalk.

Pick another card.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Someone stole your identity and made a \$100 unauthorized purchase using your debit card. Debit **\$100** from your Checking Tracker and credit it back in 3 weeks.

Oh no, your car insurance is going up **\$30** a month.

Option A: Pay the extra **\$30** a month

Option B: Find new insurance. Pay the same amount.

If you don't have a car you can skip, and pick another card. Otherwise you must make a choice.

Your refrigerator has died and all the food in it has gone bad. It will take 2 days to get it replaced. Since you have no food you need to eat out breakfast, lunch, and dinner for the next two days. Pay **\$100**.

Pick another card.

Your favorite musical artist is in town and you want to go to the concert. Tickets are **\$85**. Do you go?

The hot movie of the year just came out in the movie theater. Pay **\$25** if you decide to go. Add an extra **\$20** for snacks.

If don't go, pick another card.

You need new clothes for work. Pay **\$100** if you are a college student and **\$200** if you are a professional.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

You decide to treat yourself to something nice. Pay **what you can**. Must pay at least \$15.

Pick another card.

You woke up and just don't feel like getting out of bed to go to work. You have no sick or vacation days available. What do you do?

Option A: Stay home and lose 1 days worth of pay on your next pay day (**weekly pay/5**).  
Option B: Suck it up and go to work.

Pick another card.

Your favorite comedian is in town. Tickets are **\$50**. Do you attend?

If no, pick another card.

The newest pair of commemorative Philly sneakers were just released for **\$190**. Do you buy a pair?

If you skip you must pick another card.

Your friends want to get together and go to a nice restaurant for dinner. Pay **\$50**

If you skip, pick another card.

You forgot to take food out of the freezer for dinner. You decide to stop and get some fast food. Pay **\$15**.

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

Positioning Philadelphia's Youth for Career Success



Scenarios

You won the lottery! What will you do with the **\$5,000**?

Option A: Spend it. Do not collect \$5,000

Option B: Save it. Have the bank teller add it to your saving account.

Option C: Invest it. Take an Invest card and have the investment fund manager add it to your account.

You got a bonus at work. You must decide to spend, save, or invest the **\$500**.

Spend: Do not collect \$500

Save: Have the banker add \$500 to your savings account.

Invest: Take an invest card and give the \$500 to the investment fund manager.

Pick another card.

You got a new job. You'll be making \$150 more every two weeks or \$300 more every month. You have vacation days left from your old job and they give you a check for **\$400**.

Spend: Do not collect \$400

Save: Have the banker add \$400 to your savings account.

Invest: Take an invest card and give the \$400 to the investment fund manager.

You are thinking about buying a house. There are a couple programs, like the HUD Loan, that you qualify for where you would only need **3.5% down**. You pre-qualify for a \$230,000 mortgage. You find a house that is **\$220,000** and determine that your monthly mortgage and home-owners insurance would be **\$1,300**. Do you move forward with buying the house?

If you do, make sure to include your mortgage and the following monthly expenses to your list: electric = \$40, gas = \$20, water = \$25.

A friend just opened up a store. They need help in the evenings with cleaning. They ask if you are interested in a part-time position. You have free time so you agree. You work **2 hours 5 days a week for \$10 per hour** and get paid on a weekly basis. What do you do with the extra income?

Spend: Add the amount to your Checking Tracker and use it towards living expenses

Save: Each pay period put the money into your savings account

Invest: Take an invest card and give the weekly salary to the investment fund manager.

Your job is requiring you to get a career specific certificate in order to get a promotion. The program costs **\$6,000** and will take **6 months** to complete. Your job will pay **25%** of the fee to secure your spot and the rest is up to you. You can pay the balance over the next **5 months**.

If you are a college student you can skip and pick another card, otherwise you must take action.

Positioning Philadelphia's Youth for Career Success



Scenarios  
(advanced play)

Positioning Philadelphia's Youth for Career Success



Scenarios  
(advanced play)

Positioning Philadelphia's Youth for Career Success



Scenarios  
(advanced play)

Positioning Philadelphia's Youth for Career Success



Scenarios  
(advanced play)

Positioning Philadelphia's Youth for Career Success



Scenarios  
(advanced play)

Positioning Philadelphia's Youth for Career Success



Scenarios  
(advanced play)

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

You want to invest your money.

- Certificate of Deposit - 3.5% for 3 months (12 weeks). Early withdrawal = 1 month interest .03%. After 12 weeks the funds can be transferred to your savings or checking account or you can reinvest.
- Retirement - you specify the % you want withheld every pay period. Can not withdraw money

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

Positioning Philadelphia's Youth for Career Success



Invest

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $200 + 20\% = 240$ . Your payment for the month will be  $240/50 = 5 \times 5 = 25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $200 + 20\% = 240$ . Your payment for the month will be  $240/50 = 5 \times 5 = 25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $200 + 20\% = 240$ . Your payment for the month will be  $240/50 = 5 \times 5 = 25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $200 + 20\% = 240$ . Your payment for the month will be  $240/50 = 5 \times 5 = 25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $200 + 20\% = 240$ . Your payment for the month will be  $240/50 = 5 \times 5 = 25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $200 + 20\% = 240$ . Your payment for the month will be  $240/50 = 5 \times 5 = 25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $\$200 + 20\% = \$240$ . Your payment for the month will be  $\$240/\$50 = \$5 \times \$5 = \$25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $\$200 + 20\% = \$240$ . Your payment for the month will be  $\$240/\$50 = \$5 \times \$5 = \$25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $\$200 + 20\% = \$240$ . Your payment for the month will be  $\$240/\$50 = \$5 \times \$5 = \$25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $\$200 + 20\% = \$240$ . Your payment for the month will be  $\$240/\$50 = \$5 \times \$5 = \$25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $\$200 + 20\% = \$240$ . Your payment for the month will be  $\$240/\$50 = \$5 \times \$5 = \$25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

At the end of each month come up with your total spent on your credit card. Add **20%** interest to your total balance. Your monthly payment will be **\$5** for every **\$50** of your total. Example: If you charge \$200 to your credit card one month, your total for the month will be  $\$200 + 20\% = \$240$ . Your payment for the month will be  $\$240/\$50 = \$5 \times \$5 = \$25$   
NOTE: Even if you don't use your credit card a particular month, you must still calculate interest on the total and make a payment.

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card

Positioning Philadelphia's Youth for Career Success



Credit Card