

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Education pays rules

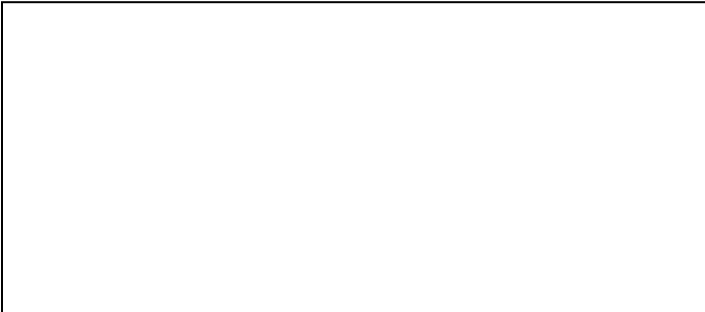
1. *Play the game in a small group.*
2. *Place the **Education pays board** in the middle of the group. Place the game cards face down on the board.*
3. *Take turns drawing a card. Begin with **High school decisions**. Read the card you have drawn. It will tell you which pile to draw from next: Graduate from high school, no college; community college or trade school; or Four-year college or university.*
4. *Draw and read the second card. The card gives you the occupation you will use for the rest of the game.*
5. *Go to the **Bank** and pick up the Monthly payments sheet for your occupation. The sheet will tell you how much you get paid each month.*
6. *Fill in your monthly expenses using the following sheets: **Pay taxes; Rent or house payments, utilities, and insurance; Car payment and insurance; and Food**. Choose the options that work best for you and your interests.*
7. *Total your monthly expenses and figure out how much money you have for gas, savings, and leisure?*
8. *Is it true that the more education you have, the more money you make?*

### Variations:

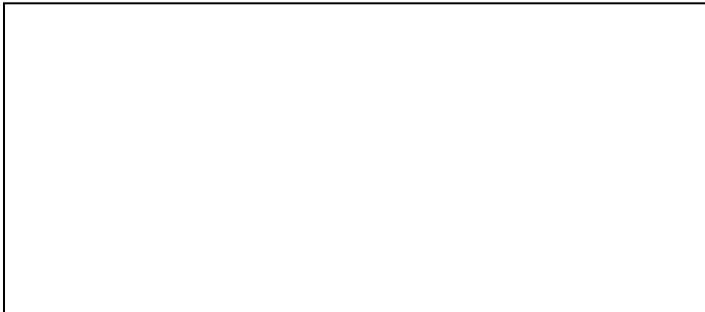
- ⇒ *Use play money to pay for your expenses.*
- ⇒ *Create four stations for the expenses and move from station to station to pay your bills.*
- ⇒ *When the game is finished, read all the cards starting with High School Decisions.*

# Education pays board

**High school decisions**



**Graduate high school; no college**



**Community college or trade school**



**Four-year college or university**



## Education pays cards

<p style="text-align: center;"><b>High school decisions</b> No French, Spanish, German, or any other world language for me.</p> <p style="text-align: center;">Go to Community college or Trade school and draw a card.</p>	<p style="text-align: center;"><b>High school decisions</b> Twelve years of school is enough for me. I will go to college later.</p> <p style="text-align: center;">Go to Graduate from high school and draw a card.</p>
<p style="text-align: center;"><b>High school decisions</b> Join the National Guard during my senior year to pay for my college education.</p> <p style="text-align: center;">Go to Four-year college or university and draw a card.</p>	<p style="text-align: center;"><b>High school decisions</b> Play basketball; attend camps; and practice, practice, practice. Get an athletic scholarship.</p> <p style="text-align: center;">Go to a Four-year college or university and draw a card.</p>
<p style="text-align: center;"><b>High school decisions</b> Love science; take biology, chemistry, and physics in high school.</p> <p style="text-align: center;">Go to Four-year college or university and draw a card.</p>	<p style="text-align: center;"><b>High school decisions</b> Am dating a special person and want to stay near to home after high school graduation.</p> <p style="text-align: center;">Go to a Community college or Trade school and draw a card.</p>
<p style="text-align: center;"><b>High school decisions</b> Use my savings to buy a car. Work to keep it filled with gas.</p> <p style="text-align: center;">Go to Graduate from high school and draw a card.</p>	<p style="text-align: center;"><b>High school decisions</b> Join the military after high school graduation; get a bachelors degree while in the service.</p> <p style="text-align: center;">Go to Four-year college or university and draw a card.</p>
<p style="text-align: center;"><b>High school decisions</b> Take as many courses as I could schedule related to career and technical education.</p> <p style="text-align: center;">Go to a Community college or Trade school and draw a card.</p>	<p style="text-align: center;"><b>High school decisions</b> Math is not my favorite subject; take only Algebra I and Geometry.</p> <p style="text-align: center;">Go to Graduate from high school and draw a card.</p>

<p><b>High school decisions</b> I am not a joiner; just want to go to class, hang out with my friends, and Graduate from high school.</p> <p>Go to Graduate from high school and draw a card.</p>	<p><b>High school decisions</b> I need only two years of education to prepare for the occupation of my choice.</p> <p>Go to a Community college Or Trade school and draw a card.</p>
<p><b>Graduate high school; no college</b></p> <p>Get a job as a janitor at a high school.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Graduate high school; no college</b></p> <p>Get a job as a computer operator at a bank.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Graduate high school; no college</b></p> <p>Get a job as a receptionist in a doctor's office.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Graduate high school; no college</b></p> <p>Get a job as a teacher aide or paraprofessional in an elementary school.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Graduate high school; no college</b></p> <p>Get a job as a bank teller.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Graduate high school; no college</b></p> <p>Get a job as a bill collector for a credit card company.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Graduate high school; no college</b></p> <p>Get a job as a fire fighter.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Graduate high school; no college</b></p> <p>Get a job as a forklift operator for a manufacturing company.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Graduate high school; no college</b></p> <p>Get a job as a paving equipment operation for the highway department.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Graduate high school; no college</b></p> <p>Get a job as a pharmacy technician.</p> <p>Go to the Bank and get your pay for the month.</p>

<p><b>Graduate high school; no college</b></p> <p>Get a job as a mail carrier for the postal service.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Graduate high school; no college</b></p> <p>Get a job as a dental assistant.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Community college or Trade school</b></p> <p>Graduate with an associate degree. Get a job as an animator.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Community college or Trade school</b></p> <p>Graduate with an associate degree. Get a job as a broadcast technician.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Community college or Trade school</b></p> <p>Graduate with a diploma. Get a job as a carpenter.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Community college or Trade school</b></p> <p>Graduate with an associate degree. Get a job as a computer support specialist.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Community college or Trade school</b></p> <p>Graduate with an associate degree. Get a job as a drafter.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Community college or Trade school</b></p> <p>Graduate with a diploma. Get a job as a hairstylist.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Community college or Trade school</b></p> <p>Graduate with a diploma. Get a job as a Licensed Practical Nurse.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Community college or Trade school</b></p> <p>Graduate with a diploma. Get a job as a machinist.</p> <p>Go to the Bank and get your pay for the month.</p>

<p><b>Community college or Trade school</b></p> <p>Graduate with an associate degree. Get a job as a police officer.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Community college or Trade school</b></p> <p>Graduate with an associate degree. Get a job as a science technician.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Community college or Trade school</b></p> <p>Graduate with a diploma. Get a job as a welder.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Community college or Trade school</b></p> <p>Graduate with an associate degree. Get a job as a veterinary technician.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Four-year college or university</b></p> <p>Graduate with bachelor's degree. Get a job as a special education teacher.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Four-year college or university</b></p> <p>Graduate in five years with bachelor's degree in architecture. Get a job as an architect.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Four-year college or university</b></p> <p>Graduate with a bachelor's degree. Get a job as an accountant.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Four-year college or university</b></p> <p>Start college but quit after the first year. Transfer to a Community college.</p> <p>Go to Community college and draw a card.</p>
<p><b>Four-year college or university</b></p> <p>Graduate with a doctorate. Get a job as an astronomer.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Four-year college or university</b></p> <p>Graduate with a bachelors degree. Get a job as an athletic trainer.</p> <p>Go to the Bank and get your pay for the month.</p>

<p><b>Four-year college or university</b></p> <p>Graduate with a masters degree. Get a job as a chemist.</p> <p>Go to the Bank and collect your pay check.</p>	<p><b>Four-year college or university</b></p> <p>Graduate with a bachelor's degree. Get a job as a computer programmer.</p> <p>Go to the Bank and collect you pay check.</p>
<p><b>Four-year college or university</b></p> <p>Graduate with a bachelor's degree. Get a job as a conservation scientist.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Four-year college or university</b></p> <p>Graduate with a bachelor's degree. Get a job as a fashion designer.</p> <p>Go to the Bank and get your pay for the month.</p>
<p><b>Four-year college or university</b></p> <p>Graduate with a bachelor's degree. Get a job as a mechanical engineer.</p> <p>Go to the Bank and get your pay for the month.</p>	<p><b>Four-year college or university</b></p> <p>Graduate with a bachelor's degree. Attend medical school for five years and earn a medical doctorate in surgery.</p> <p>Go to the Bank and get your pay for the month.</p>

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Accountant**

Education: **Graduate from four-year college or university**

Salary: **\$2,650.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house pPayment and insurance and Taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	



Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Animators**

Education: **Community college or trade school graduate**

Salary: **\$1,800.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Architect**

Education: **Graduate from four-year college or university**

Salary: **\$2,940.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Astronomer**

Education: **Graduate from four-year college or university**

Salary: **\$4,160.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Athletic trainer**

Education: **Graduate from four-year college or university**

Salary: **\$1,690.00 per month**

### Monthly payments

Monthly Expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Bank teller**

Education: **Graduate from high school; no college**

Salary: **\$1,280.00 per month**

### Monthly payments

Monthly Expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Bill collector**

Education: **Graduate from high school; no college**

Salary: **\$1,550.00 per month**

### Monthly payments

Monthly Expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Broadcast technician**

Education: **Community college or trade school graduate**

Salary: **\$1,600.00 per month**

### Monthly payments

Monthly Expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Carpenter**

Education: **Community college or trade school graduate**

Salary: **\$1,730.00 per month**

### Monthly payments

Monthly Expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	



Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the , month

Occupation: **Chemist**

Education: **Graduate from four-year college or university**

Salary: **\$2,540.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the Month

Occupation: **Computer programmer**

Education: **Graduate from four-year college or university**

Salary: **\$2,780.00 per month**

### Monthly Payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Computer programmer**

Education: **Graduate from four-year college or university**

Salary: **\$2,780.00 per month**

## Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Computer operator**

Education: **Graduate from high school; no college**

Salary: **\$1,630.00 per month**

## Monthly Payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Computer support specialist**

Education: **Community college or trade school graduate**

Salary: **\$3,050.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Conservation scientist**

Education: **Graduate from four-year college or university**

Salary: **\$2,830.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Dental assistant**

Education: **Graduate high school; no college**

Salary: **\$1,660.00 per month**

## Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Drafter**

Education: **Community college or trade school graduate**

Salary: **\$2040.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	



Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Fashion designer**

Education: **Graduate from four-year college or university**

Salary: **\$2,550.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Fire fighter**

Education: **Graduate high school; no college**

Salary: **\$2,040.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Forklift operator**

Education: **Graduate high school; no college**

Salary: **\$1,650.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Hairstylist**

Education: **Community college or trade school graduate**

Salary: **\$1,200.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Janitor**

Education: **Graduate high school; no college**

Salary: **\$1,180.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Licensed Practical Nurse**

Education: **Community college or trade school graduate**

Salary: **\$2,010.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Machinist**

Education: **Community college or trade school graduate**

Salary: **\$1,960.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Mail carrier**

Education: **Graduate high school; no college**

Salary: **\$2600.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	



Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

## Pay for the month

Occupation: **Mechanical engineer**

Education: **Graduate from four-year college or university**

Salary: **\$3,380.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Paving equipment operator**  
Education: **Graduate high school; no college**  
Salary: **\$1,670.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Pharmacy technician**

Education: **Graduate high school; no college**

Salary: **\$1,540.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Police officer**

Education: **Community college or trade school graduate**

Salary: **\$2,000.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Receptionist**

Education: **Graduate high school; no college**

Salary: **\$1,200.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Science technician**

Education: **Community college or trade school graduate**

Salary: **\$1,620.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Special education teacher**

Education: **Graduate from four-year college or university**

Salary: **2,520.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Surgeon**

Education: **Graduate from four-year college or university**

Salary: **\$22,540.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	



Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Teacher aide or paraprofessional**

Education: **Graduate high school; no college**

Salary: **\$1,160.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Veterinarian technician**

Education: **Community college or trade school graduate**

Salary: **\$1,430.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Grade/Class: \_\_\_\_\_

### Pay for the month

Occupation: **Welder**

Education: **Community college or trade school graduate**

Salary: **\$1,670.00 per month**

### Monthly payments

Monthly expenses	Amount
Taxes (Federal, social security, state)	
Rent or house payment and insurance and taxes	
Utilities (Electricity, heat, garbage, water and sewer)	
Car payment and insurance	
Food	
Total Expenses	
Subtract expenses from your salary. How much money do you have at the end of the month for gas, savings, and leisure?	

## Monthly expenses

### Pay Taxes

The first payment you will make from your check each month is for taxes. You pay Federal, state, and social security taxes.

⇒ Find the range that includes your monthly salary and record the amount you pay for taxes each month.

Monthly salary	Total taxes each month
\$700.00-\$1,399.00	\$280.00
\$1,400.00-1999.00	\$340.00
\$2,000.00-\$2,650.00	\$520.00
\$2,651.00-\$2999.00	\$620.00
\$3,000.00-\$6,420.00	\$1,070.00
\$6,421.00-14,999.00	\$3,340.00
\$15,000.00-\$30,000.00	\$8,150.00

## Rent or house payments, utilities, and insurance

Where will you live? Will you rent or buy a place to live. Several options are provided below.

⇒ Pick one and record the amount you pay each month for rent or house payment and insurance and taxes. Also, record the amount for utilities (electricity, heat, water, sewer, garbage).

Options	Rent or payment	Insurance and taxes	Total	Utilities
<b>Apartment one</b> One bedroom, one bath, second floor older home, furnished, six blocks to work.	\$350.00	\$8.00	<b>\$358.00</b>	<b>\$00.00</b> <b>Utilities paid by owner.</b>
<b>Apartment two</b> Two bedrooms, one bath, unfurnished, dishwasher, fitness center, air conditioning, swimming pool, apartment complex five miles to work	\$520.00	\$8.00	<b>\$520.00</b>	<b>\$160.00</b>
<b>Rental house</b> Two bedrooms, one bath, family room, single garage, unfurnished, one mile to work	\$650.00	\$10.00	<b>\$670.00</b>	<b>\$190.00</b>
<b>Buy house one</b> Two bedrooms, one bath, single garage, air conditioning, dishwasher, two miles to work	\$400.00	\$80.00	<b>\$480.00</b>	<b>\$190.00</b>
<b>Buy house two</b> Three bedrooms, two baths, double garage, remodeled, air conditioning, twelve miles to work	\$720.00	\$110.00	<b>\$830.00</b>	<b>\$215.00</b>
<b>Buy house three</b> Four bedrooms, three baths, triple garage, swimming pool, new construction, air conditioning, four miles to work	\$1850.00	\$200.00	<b>\$2050.00</b>	<b>\$340.00</b>
<b>Live with family</b>	\$00.00	\$00.00	<b>\$00.00</b>	<b>\$00.00</b>

## Car payment and insurance

You will need some form of transportation to get to work and home again. Several options are provided below.

⇒ Pick one and record the amount you pay each month on your monthly budget.

Options	Payment	Insurance	Total
<p style="text-align: center;"><b>2004 Cadillac Escalade</b></p> <p>Air conditioning; automatic transmission; all-wheel drive; power locks, windows, and seats; heated bucket seats, AM/FM radio, cassette and CD players; Bose stereo system; white; 14 MPG (mile per gallon)</p>	\$2300.00	\$130.00	<b>\$2430.00</b>
<p style="text-align: center;"><b>2007 Hummer H3</b></p> <p>Air conditioning, automatic transmission, four-wheel drive, four doors, power locks and windows, AM/FM radio, CD player, blue, 18 MPG</p>	\$2000.00	150.00	<b>\$2150.00</b>
<p style="text-align: center;"><b>2002 Jeep Wrangler</b></p> <p>Air conditioning, four-wheel drive, automatic transmission, AM/FM radio, white, 17 MPG (miles per gallon)</p>	\$370.00	\$80.00	<b>\$450.00</b>
<p style="text-align: center;"><b>2000 Chevy Camaro Z28 Convertible</b></p> <p>Power seats, windows, and door locks; automatic transmission, AM/FM radio; CD player; rear spoiler; gray; 22 MPG</p>	\$310.00	\$90.00	<b>\$400.00</b>
<p style="text-align: center;"><b>2000 Ford Mustang</b></p> <p>Air conditioning, five-speed transmission, bucket seats, rear spoiler, AM/FM radio, cassette player, red, 23 MPG</p>	\$190.00	\$80.00	<b>\$270.00</b>
<p style="text-align: center;"><b>2001 Ford Ranger XLT Pickup</b></p> <p>Air conditioning, automatic transmission, AM/FM radio, CD player, black, 22 MPG</p>	\$160.00	\$70.00	<b>\$230.00</b>
<p style="text-align: center;"><b>1999 Honda CR-V LX</b></p> <p>Air conditioning, automatic transmission, bucket seats, power windows, AM/FM radio, CD player, premium stereo, blue, 23 MPG</p>	\$160.00	\$70.00	<b>\$230.00</b>
<p style="text-align: center;"><b>2000 Pontiac Grand Am GT</b></p> <p>Air conditioning, automatic transmission, air conditioning, power door locks, AM/FM radio, cassette player, red, 25 MPG</p>	\$60.00	\$80.00	<b>\$140.00</b>
<p style="text-align: center;"><b>2007 Honda Rebel Motorcycle</b></p> <p>47 MPG</p>	\$40.00	\$20.00	<b>\$60.00</b>
<b>Bicycle</b>	\$00.00	\$00.00	<b>\$00.00</b>

## Food

How much money do you plan to spend on food each month? Will you eat at home or eat out?

- ✓ You may want to eat out more often than at home or you might eat at home all the time.
- ✓ The total amount spent on food each month is most important.

⇒ *Review the options provided below. The plans are for one person.*

⇒ *Pick one and record the amount on your monthly budget.*

<b>Option</b>	<b>At home</b>	<b>Away from home</b>	<b>Total</b>
Thrifty plan	\$150.00	\$00.00	<b>\$150.00</b>
Low-cost plan	\$150.00	\$40.00	<b>\$190.00</b>
Moderate plan	\$150.00	\$90.00	<b>\$240.00</b>
High-cost plan	\$150.00	\$140.00	<b>\$290.00</b>