

BUDGET OPTIONS

Instructions: Choose ONE of the three money options listed for each category, and create a budget, keeping within your income of \$300 per month. Pay attention to the notes on each category, and get additional instructions from The Banker as you start each new month.

SAVINGS

\$20

\$30

\$40

RENT + HEAT + ELECTRICITY + INTERNET

\$55 - This is roommate + walkup (no elevator) apartment. The wifi is intermittent and borrowed from neighbors or nearby coffee shops.

\$70 - This is studio apartment + elevator, with "OK" wifi (but not good enough to watch videos).

\$85 - This is 1 bedroom apartment, plus a community pool and workout room, and hi-speed wifi.

Note: Once you pick a rent amount, you can't switch rent level till month 7.

FOOD

\$40 - You're eating the most inexpensive foods you can find. Lots and lots of ramen, tuna casserole, and frozen pot pies.

\$60 - You can afford fresh veggies, plus a good protein dish (like chicken or beef or fish) for one meal each day.

\$80 - You're buying your groceries from the luxe grocery store. All your favorites. All the best quality. Like steak, fresh guacamole, and the best chocolate milk.

NOTE: If you eat at the \$40 level for 3 months in a row, you get sick and miss half your earnings for the following month.

CAR + GAS

\$25 - You have an embarrassing, unreliable car and you need to use alternative transportation half of the time.

\$30 - You have a boring but reliable car.

\$40 - You have a hipster, reliable and NEW car.

CLOTHES

\$20 - one new item

\$30 - two new items

\$40 - three new items

6) CELL PHONE + SERVICE

\$10 - You've got the crappiest smart phone with limited data - you can only send 100 texts each month.

\$15 - You've got a boring cell phone, with reasonable data.

\$20 - You've got the newest iphone, with reasonable data.

Note: You can't switch plans till month 7.

MOVIES + SHOWS + ENTERTAINMENT

\$5 - You get rentals from the library, and can see one movie in the theater.

\$10 - You can go to one music concert, and one movie in the theater.

\$15 - You can go to two movies in the theater, and one music concert

Note: This category earns you Social/Mental Well Being Points. \$5 is worth 2 points,, \$10 is worth 4 points, and \$15 is worth 6 points.

EATING OUT + COFFEE SHOPS

\$15 - You can eat two fast food meals each week.

\$25 - You can eat two fast food meals each week, plus two restaurant meals each month.

\$40 - You can eat 2 fast food meals each week, plus two restaurant meals each week.

Note: This category earns you Social/Mental Well Being Points. \$15 is worth 2 points,, \$25 is worth 4 points, and \$40 is worth 6 points.

MISCELLANEOUS

\$10

\$20

\$30

Note: You don't get to choose this one. It goes in order and repeats. \$10 in month one, \$20 in month two, \$30 in month three, then \$10 in month four and so on.

Goal:

End with over \$450 in savings and Social/Mental Well Being factor of 96 or higher.

Month:
Income: \$300
Notes:

Savings (20, 30, 40)	\$
Rent + Elec + Heat + Internet (55, 70, 85)	\$
Food (40, 60, 80)	\$
Car + Gas + Insurance (25, 30, 40)	\$
Cell Phone + Service (10, 15, 20)	\$
Movies + Shows + Entertainment (5, 10, 15, - points 2, 4, 6)	\$ pts
Eating Out + Coffee Shops (15, 25, 40 - points 2, 4, 6)	\$ pts
Clothes (20, 30, 40)	\$
Misc (10, 20, 30, repeat)	\$
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Budget Total:	\$
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Points Total:	

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