

A COMPREHENSIVE GUIDE TO THE BOOK ADAPTATIONS COMING TO VARIOUS SCREENS IN 2020

Emily Wenstrom Dec 31, 2019

<https://bookriot.com/2019/12/31/book-adaptations-2020/>

Books have always made for great movies, because hey, a good story is a good story. *Gone with the Wind*, anyone? James Bond? *Jurassic Park*? But of late, as new networks like Netflix scramble for an edge in winning viewers' loyalty, old pros in the game like HBO hustle to prove they're still king of the game, and major film moguls hunt for the next hot franchise or Oscar winner, it seems like everyone is looking for the best book adaptations.



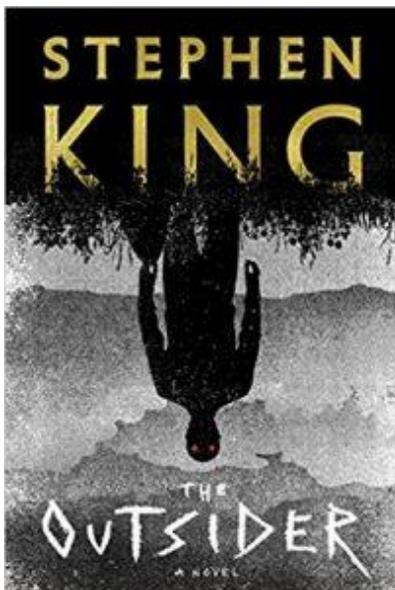
Which means we're not only living in the second golden age for television—it's also a freaking fantastic time to be a reader (and maybe an even better time to be an author? One can dream.)

Among the biggest book adaptations news of 2019, Leigh Bardugo's megahit *Six of Crows* was picked up for adaptation by Netflix (date TBD, probably not 2020), *Big Little Lies* author Liane Moriarty has a new adaptation in the works for another thriller, and of course, everyone is on the hunt to discover the next *Game of Thrones*. Apparently it [won't be a spinoff show](#), after all.

But these are only a few rumblings among a long list of projects coming in the next year, with even more plans already firm for 2021.

That said, one area where Hollywood's *not* so golden is in its diversity, which is glaringly missing from this list. There's still a lot of work to be done both in publishing and adapting works by people from marginalized communities.

Here is a list of all the book adaptations coming to all the various screens you watch in 2020.



JANUARY BOOK ADAPTATIONS

[THE OUTSIDER](#) BY STEPHEN KING

January 12

Detective Ralph Anderson's investigation into a young boy's gruesome murder reveals supernatural forces at work. HBO will bring it to life in a 10-part series.

THE VOYAGES OF DOCTOR DOLITTLE BY HUGH LOFTING

January 17

This whimsical dive back into the good veterinarian focuses on the second book of Lofting's series, where a new assistant joins Dolittle's adventures. Titled simply "Dolittle," the film is promised to be absolutely stuffed full of celebrity sightings and features Robert Downey Jr. and Tom Holland, a duo that has already proven their comedy chemistry together in the Marvelverse.

THE TURN OF THE SCREW BY HENRY JAMES

January 24

Two oddly quiet children get a new governess, who slowly begins to discover a secret the family and the house are hiding in this horror film.

THE RHYTHM SECTION BY MARK BURNELL

January 31

A woman joins a covert operation in pursuit of the men who killed her family in a desperate attempt for understanding and justice. Starring Blake Lively and produced by the team that brings us the Bond films, I'm excited for this female representation in a high-action revenge role that so often is left to the testosterone.

FEBRUARY BOOK ADAPTATIONS

BIRDS OF PREY BY JORDAN B. GORFINKEL AND CHUCK DIXON

February 7

This classic superheroine-only team will hit the big screen with a story that features Harley Quinn (played by Margot Robbie again!) as she breaks up with the Joker and joins Black Canary, Huntress, and Renee Montoya to save a young girl from an evil crime lord. Though Gorfinkel and Dixon were the original creators of the series, shout out to Gail Simone, who brought the girl gang back to DC's lineup in 2010.

THE TALE OF PETER RABBIT BY BEATRIX POTTER

February 7

The second film in this series will be called “Peter Rabbit 2: The Runaway.” With a stellar cast including Margot Robbie, Daily Ridley, and Rose Byrne, I don’t see how this could be anything but fun.

THE KINGSMAN BY MARK MILLAR, MATTHEW VAUGHN, AND DAVE GIBBONS

February 14

The Kingsman film franchise, inspired by the Marvel comics series, continues this Valentine’s Day with a prequel focused on the original creation of the secret agency.



TO ALL THE BOYS: P.S. I STILL LOVE YOU BY JENNY HAN

February 12

Yes, *To All the Boys I Loved Before* has a sequel, and Lana Condor and Noah Centino will be back for Netflix’s adaptation. Lucky for us, Han’s series has a third book, too—so get reading now and keep your fingers crossed.

BLOODSHOT BY CREATED BY KEVIN VANHOOK, DON PERLIN,
AND BOB LAYTON

February 21

This fresh superhero tale from Valiant Comics in the early 1990s is sure to make for some fun big screen action with Vin Diesel at the helm. One of Rotten Tomatoes most highly anticipated movies for the coming year.

EMMA BY JANE AUSTEN

February 21

Good news, it's time to re-adapt Jane Austen again. (Is it ever not time to re-adapt Jane Austen?) Going from the film's trailers, this remake of her sharpest comedy will stay true to the text while placing an emphasis on the plentiful quirks of character within the cast. It's hard to go wrong.

THE CALL OF THE WILD BY JACK LONDON

February 21

This survival adventure story from London's own experiences will feature Harrison Ford and Karen Gillen in a classic adventure of man (and dog) versus nature through the Alaskan Klondike.

THE INVISIBLE MAN BY H.G. WELLS

February 28

Elizabeth Moss will star in this film about a woman who escapes an abusive relationship only to have her past pursue her in this classic horror tale. This film will be part of the Universal Pictures classic monsters cinematic universe.

APRIL BOOK ADAPTATIONS

THE NEW MUTANTS BY CHRIS CLAREMONT AND BOB MCLEOD

April 3

Following a set of teens who have just discovered they possess strange supernatural abilities, this Marvel film brings to life an X-Men comic from the 1980s in an effort to reset the franchise with a new cast and gritty new tone. Rising stars Maisie Williams and Charlie Heaton are among the cast.

TWO KISSES FOR MADDY: A MEMOIR OF LOSS AND LOVE BY MATTHEW LOGELIN

April 3

In a true story from Logelin's memoir, when Matt's wife Liz dies just after giving birth to their daughter, Matt must find a way to hold onto his wife's memory while adjusting to a new reality he isn't prepared for with a new baby. The adaptation will be titled *Fatherhood* and will star Kevin Hart, Paul Reiser, and Alfre Woodard.

THE SECRET GARDEN BY FRANCES HODGSON BURNETT

April 15 (France)

This new adaptation of the classic children's tale will star [Dixie Egerickx](#) as Mary Lennox and feature Colin Firth, which seems like too perfect a fit.

MAY BOOK ADAPTATIONS

DAVID COPPERFIELD BY CHARLES DICKENS

May 8

The film adaptation, titled *The Personal History of David Copperfield*, already debuted at the Toronto Film Festival. Dev Patel stars as the namesake character, along with other big-name talent including Gwendoline Christie, Hugh Laurie, and Tilda Swinton.

THE GOOD SHEPHERD BY C.S. FORESTER

May 8

Not to be confused with the film from 2006, this movie will be titled *Greyhound*. It will however, also star Tom Hanks in a story that taps into the history of World War II, this time on an American war ship that becomes surrounded by German U-boats.

THE WOMAN IN THE WINDOW BY A.J. FINN

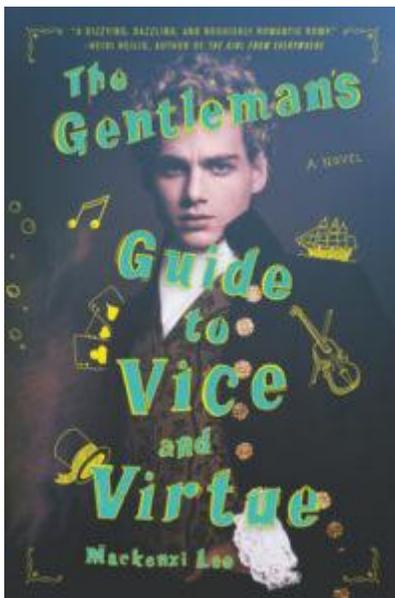
May 15

You may remember the massive buzz around this book upon its release in 2018 amidst a swell of feminist thrillers and some comments of “haven’t I read that plot before?” Nevertheless, it will now hit the big screen. Starring Amy Adams, it promises to satisfy for fans of *Rear Window* and *The Girl on the Train*.

ARTEMIS FOWL BY EOIN COLFER

May 29

This fun story about a boy billionaire and criminal mastermind should make for good cinema. In this first take of the eight-part book series, Artemis plots to rob the fairies within their hidden realm.



THE GENTLEMAN'S GUIDE TO VICE AND VIRTUE BY MACKENZI LEE

May TBD

Dates on this one are vague, but there's a lot of hype for the HBO Max movie based on this historical young adult series featuring bisexual Monty and his scandalous adventures in the 18th century.

AUGUST BOOK ADAPTATIONS

THE REINCARNATIONIST PAPERS BY D. ERIC MAIKRANZ

August 7

In a film adaptation titled *Infinite*, this story features a secret society of near-immortals, and their efforts across multiple reincarnations to change the course of history. The film will star Chris Evans.

THE ONE AND ONLY IVAN BY KATHERINE APPLGATE AND PATRICIA CASTELAO

August 14

This children's story features a gorilla living at the Big Top Mall and Video Arcade. When a baby elephant joins him and his gorilla friends, Ivan must make sure it's a change for the better. The film will feature an A-list cast including Angelina Jolie, Helen Mirren, and Sam Rockwell as Ivan.

DRAGON RIDER BY CORNELIA FUNKE

August 17

Another children's story adaptation for late summer, this animated film will go on an adventure with a young dragon and an orphaned boy seeking the Rim of Heaven.

SEPTEMBER BOOK ADAPTATIONS

WITHOUT REMORSE BY TOM CLANCY

September 18

In another major role for Michael B. Jordan in 2020, this high-action political thriller follows a former Navy SEAL and CIA agent as he chases down the drug lord who murdered his girlfriend.

OCTOBER BOOK ADAPTATIONS

[DEATH ON THE NILE](#) BY AGATHA CHRISTIE

October 9

Directed by and starring Kenneth Branagh alongside Wonder Woman herself (Gal Gadot), this film ought to be as good a time as murder can be. In this follow-up to the Hercule Poirot mystery *Murder on the Orient Express*, this time the detective must work while vacationing on the Nile when a young heiress is found dead.

[THE WITCHES](#) BY ROALD DAHL

October 9

I hadn't heard about this one before researching this article, but it's now one my most anticipated films for next year. With a top-notch cast featuring Anne Hathaway and Octavia Spencer and Dahl's infamous topsy-turvy characters, this is sure to be a good time.

DECEMBER BOOK ADAPTATIONS

[DUNE](#) BY FRANK HERBERT

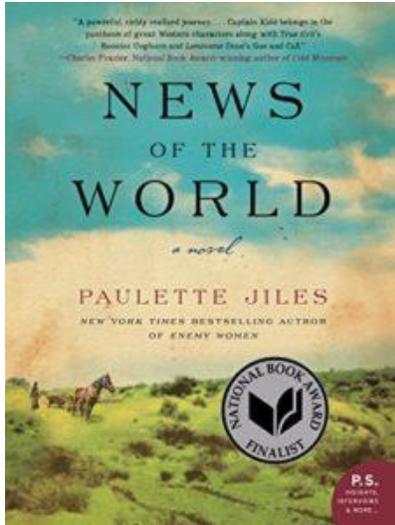
December 18

The science fiction classic series from the 1980s and '90s will come to life in this film featuring Zendaya, Dave Bautista, and Jason Momoa. True to the sprawling epic of Herbert's original, this is the first in a two-part series.

[THE LUMINARIES](#) BY ELEANOR CATTON

December 18

An adventure mystery laced with romance from the Wild West Coast of New Zealand's Gold Rush in the 19th century. Winner of the Man Booker Prize. A limited series from BBC.



NEWS OF THE WORLD BY PAULETTE JILES

December 25

Based on Jiles's National Book Award finalist, this story follows widower and veteran Captain Jefferson Kyle Kidd, who earns his keep while wandering from town to town by telling epic stories of the world's history to locals in the wake of the Civil War. Starring Tom Hanks.

A BOY CALLED CHRISTMAS BY MATT HAIG

December TBD

This popular origin story for Father Christmas is sure to be as much a holiday hit on the big screen as it has been as a children's book.

TBD BOOK ADAPTATIONS

ALL THE BRIGHT PLACES BY JENNIFER NIVEN

Netflix is sure to continue its streak of young adult book adaptations with this one, starring Elle Fanning and Justice Smith as two teens who cross paths when they inadvertently plan the same suicide, and wrestle with the scars of their pasts together.

BRAVE NEW WORLD BY ALDOUS HUXLEY

You may remember this science fiction classic as one of a handful dystopian novels that rose to the top of sales lists shortly after Trump became president. USA Network will bring its tightly controlled society to life in a limited series.

THE BRIDGERTON SERIES BY JULIA QUINN

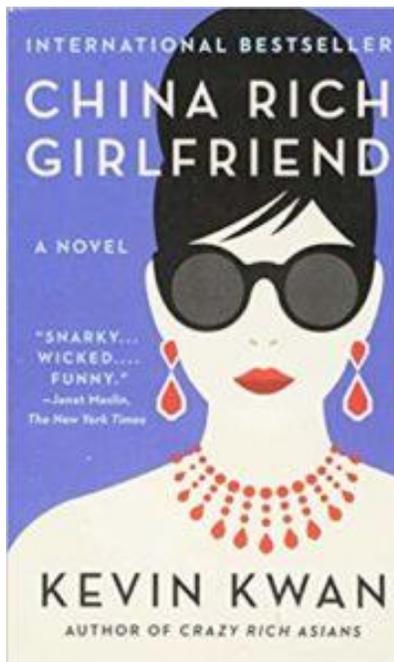
Quinn's eight Bridgerton novels each features a different one of the eight children of the Viscount Bridgerton. Regency romance isn't usually my cup of tea, but with Julie Andrews at the lead, even I might have to tune in for this limited series Netflix adaptation from Shonda Rhimes and *Scandal* writer Chris Van Dusen.

CHAOS WALKING BY PATRICK NESS

A young adult coming of age adventure told amidst the backdrop of a planet on the verge of war and a world in which silence is something to flee from.

CHERRY BY NICO WALKER

An addicted veteran suffering from PTSD turns to robbing banks to get out of debt.



CHINA RICH GIRLFRIEND BY KEVIN KWAN

This sequel to *Crazy Rich Asians* promises to bring back everything fans loved about the first film (and books). It's expected to drop in 2020 but may be pushed back further.

DEAR ZOE BY PHILIP BEARD

A teen girl writes a series of letters to her dead sister in this film directed by Jenica Bergere.

[THE DEVIL ALL THE TIME](#) BY DONALD RAY POLLOCK

Described as country noir, this Netflix thriller will dip into the gritty and disturbed against the backdrop of wartime trauma. Features Tom Holland, Robert Pattinson, Bill Skargard, Mia Wasikowska, and more, promising “a nefarious cast of characters.”

[THE DIG](#) BY JOHN PRESTON

Inspired by the Sutton Hoo dig, this puts a peculiar treasure hunt against the backdrop of World War II. The Netflix adaptation will star Lily James, Ralph Fiennes, and Carey Mulligan.

[GUARDS! GUARDS!](#) BY TERRY PRATCHETT

In a miniseries titled *The Watch*, BBC America will bring to life a small corner of Terry Pratchett’s renowned satirical fantasy series [Discworld](#). It will focus on a group of misfit cops in the Ankh-Morpork City Watch with paltry resources and not much more jurisdiction.

[ENOLA HOLMES](#) BY NANCY SPRINGER

This adventurous series features Sherlock Holmes’s younger sister Enola, and recent announcements cast Millie Bobby Brown as the lead character, so this film is sure to be a lot of fun.

[THE FALCON & THE WINTER SOLDIER](#), MARVEL

Disney+ will bring these Marvelverse heroes to a miniseries later this year, putting the spotlight on two less-featured but beloved heroes, Sam Wilson and Bucky Barnes, into the spotlight, focused on their experiences as Captain America. There is no specific comic that pairs up this particular duo, but there has been [speculation](#) about where the series might draw inspiration.

[FEAR STREET](#) BY R.L. STINE

The first film in a planned trilogy built around Stine’s classic series is expected to release in 2020, in quick succession. In the first, a murder unsettles the teens of a small town in Ohio.

GOOD MORNING, MIDNIGHT BY LILY BROOKS DALTON

Netflix will strike again with this science fiction thriller about a scientist trapped in the Arctic. Directed by George Cooney and starring Felicity Jones.

I KNOW THIS MUCH IS TRUE BY WALLY LAMB

Middle-aged Dominick struggles with his relationship to his schizophrenic twin brother and attempts to get him released from an asylum. HBO's limited series will star Mark Ruffalo along with a stellar supporting cast.

I'M THINKING OF ENDING THINGS BY IAIN REID

Another New Year's Day movie release from Netflix. A couple's road trip takes a terrifying detour into their inner psyches, and feedback from readers of the book is that this one is mega dark and mega weird.

INVINCIBLE BY ROBERT KIRKMAN, RYAN OTTLEY AND CORY WALKER

From the author of *The Walking Dead*, this animated series from Amazon will focus on the teen son of the superhero Omni-Man.

JUPITER'S LEGACY BY MARK MILLAR

The children of the world's first superheroes struggle to live up to their parents' heroic legacy in this television series from Netflix.

THE KISSING BOOTH 2: GOING THE DISTANCE BY BETH REEKLES

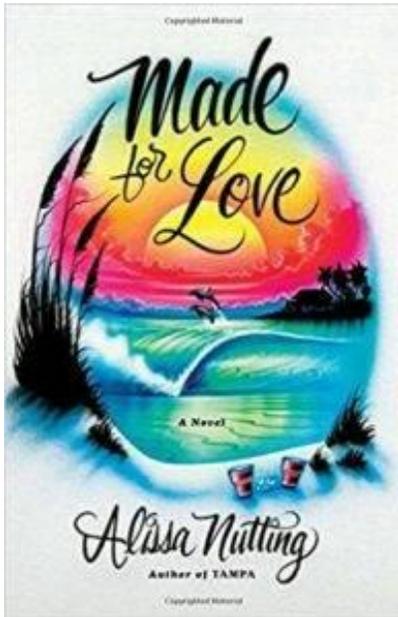
The first adaptation from Reekles's young adult romance series was a hit for Netflix, so it's no surprise it's coming back to adapt the next book in the series.

LAST LOOKS BY HOWARD MICHAEL GOULD

A disgraced detective's reclusive life in the woods is interrupted when he's recruited to solve the murder of a TV star's wife. The film will be titled *Waldo*.

LITTLE FIRES EVERYWHERE BY CELESTE NG

Reese Witherspoon and Kerry Washington will star in this limited series from Hulu. Ng's highly acclaimed novel turns everything upside down for the Richardsons when an enigmatic new family moves into the neighborhood.



MADE FOR LOVE BY ALISSA NUTTING

A limited series from HBO Max brings a darkly comical story of divorce and revenge to live with Cristin Milloti and Ray Romano.

MARRY ME BY BOBBY CROSBY

A pop star marries a random man from the crowd after her rock star fiancé ditches her at the altar. Adapted from Crosby's graphic novel for film and starring Jennifer Lopez and Owen Wilson.

MARVEL'S WHAT IF?, MARVEL

This anthology series from Disney+ is expected to delve into alternate world possibilities within the Marvelverse, such as if Peggy Carter had taken the supersoldier serum instead of Steve Rogers. Should be a wild ride.

MINAMATA BY W. EUGENE SMITH AND AILEEN M. SMITH

This film will follow the true story of an American photojournalist as he documents the Minamata disease scandal in the 1970s. Starring Johnny Depp.

NINE PERFECT STRANGERS BY LIANE MORIARTY

The *Big Little Lies* author teams up with Nicole Kidman again to bring another of her bestselling thrillers to television, this time with Hulu. True to its title, nine people are connected with they arrive for a very unusual heath retreat.

NORMAL PEOPLE BY SALLY ROONEY

In a classic case of “opposites attract,” this story follows a couple who couldn’t have less in common over a course of five years. Coming to Hulu in a 12-part series.

OUR CHEMICAL HEARTS BY KRYSTAL SUTHERLAND

Grace isn’t a teen boy’s typical dream girl, but when she ends up editing the school paper with Henry, he falls head over heels. This sharp and heartbreaking young adult romance stars will be titled *Chemical Hearts*.

REBECCA BY DAPHNE DU MAURIER

Netflix is trying its hand at a modern take on a Hitchcock classic, based on the same haunting gothic novel as its predecessor.

SHADOW AND BONE BY LEIGH BARDUGO

This will be the first glimpse into Netflix’s foray into Bardugo’s Grishaverse, ahead of a second deal to adapt her megahit *Six of Crows*. In this Russian-inspired young adult fantasy, Alina’s unleashed powers leads her into the mysterious world of the Darkling.

SIMON VS. THE HOMO SAPIENS AGENDA BY BECKY ALBERTALLI

Yes, there was already a movie adaptation of this one, *Love, Simon*, but now it comes to the small screen too, under the same title, thanks to Disney+.



THE STAND BY STEPHEN KING

Following a plague apocalypse, two leaders emerge, and with them, two very different approaches to what it means for humanity to survive. The battle that follows may not just be for man's survival, but its spirit. The cast for the CBS All Access limited series is a knockout, featuring Whoopi Goldberg, James Marsden, Nat Wolff, Marilyn Manson, and Alexander Skarsgard.

STARGIRL BY GEOFF JOHNS AND LEE MODER

It so happens there are two *Stargirl* adaptations expected to release in 2020. The first is a DC universe tie-in television series coming to the CW, in which high school student Courtney discovers the cosmos staff her stepfather derived power from as a former superhero sidekick.

STARGIRL BY JERRY SPINELLI

The other *Stargirl* is a film based on Spinelli's young adult novel that celebrates nonconformity, being picked up by Disney.

THERE'S SOMEONE INSIDE YOUR HOUSE BY STEPHANIE PERKINS

The senior class of Osborne High is getting killed off one by one, but things take an even darker turn when Makani's loner boyfriend becomes the top suspect. A horror film coming to Netflix, possibly around Halloween.

TINY PRETTY THINGS BY SONA CHARAIPOTRA AND DHONIELLE CLAYTON

This upcoming Netflix series will put a spotlight on the high stakes world of an elite ballet academy, based on the young adult novels co-written by the author of *The Belles*.

THE WILLOUGHBYS BY LOIS LOWRY

After being abandoned by their parents, the four Willoughby children learn to create a modern family of their own. With names like Ricky Gervais, Jane Krakowski, Maya Rudolph, and Martin Short attached to this animated Netflix film, it's sure to be a fun, quirky watch.

Y: THE LAST MAN BY BRIAN K. VAUGHN AND PIA GUERRA

This timely adaptation will bring to life a world in which everything with a Y chromosome have been killed by a mysterious plague (except one!), leaving women to keep the world running. The FX television show will be titled simply *Y*.

YOU SHOULD HAVE KNOWN BY JEAN HANFF KORELITZ

A successful therapist's life is destroyed by a man she thought she knew just before the release of her first book, leading to a cascade of dark revelations. Starring Nicole Kidman, this HBO limited series will be led by *Big Little Lies* creator David E. Kelly. The adaptation will be titled *The Undoing*.

Name: _____

Calculating Vacation Costs

Destination _____

Include total costs for each item:

Travel Costs (Round Trip)

Gasoline: miles of trip/mpg x price of gas

Choice _____ (_____ / _____) x _____ = \$ _____

Lodging: number of nights at motel x cost per night x number of rooms

Choice _____ x _____ x _____ = \$ _____

Meals: number of days x cost per day x number of persons

Choice _____ x _____ x _____ = \$ _____

Subtotal \$ _____

Destination Resort Costs

Hotel: number of nights x cost per night x number of rooms

Choice _____ x _____ x _____ = \$ _____

Admissions: cost x number of persons

Choice _____ x _____ = \$ _____

Meals: number of days x cost per day x number of persons

Choice _____ x _____ x _____ = \$ _____

Subtotal \$ _____

Adding both subtotals will equal the total cost of your vacation.

_____ + _____ = _____
Subtotal Subtotal Total

Creating a savings first aid kit

Students learn the importance of developing an emergency savings fund to deal with unexpected challenges and unplanned expenses.

Learning goals

Big idea

Planning ahead for unexpected events makes it easier to face financial challenges.

Essential questions

- How can I prepare myself financially for unexpected events?
- How can I start to build an emergency savings fund?

Objectives

- Determine what a financial emergency looks and feels like
- Make an action plan to save money for an emergency fund

What students will do

- Use the “Creating a savings first aid kit” worksheet to figure out what a financial emergency looks and feels like.
- Create a plan for building an emergency savings fund.

KEY INFORMATION

Building block:

-  Executive function
-  Financial habits and norms

Grade level: High school (9-12)

Age range: 13-19

Topic: Save and invest (Building emergency savings)

School subject: CTE (Career and technical education), Math, Social studies or history

Teaching strategy: Personalized learning, Planning activities

Bloom's Taxonomy level: Apply, Analyze

Activity duration: 45-60 minutes

STANDARDS

Council for Economic Education
Standard III. Saving

Jump\$tart Coalition
Spending and saving - Standard 1

Preparing for this activity

- Print copies of all student materials for each student, or prepare for students to access them electronically.

What you'll need

THIS TEACHER GUIDE

Creating a savings first aid kit (guide)

[cfpb_building_block_activities_creating-savings-first-aid-kit_guide.pdf](#)

STUDENT MATERIALS

Creating a savings first aid kit (worksheet)

[cfpb_building_block_activities_creating-savings-first-aid-kit_worksheet.pdf](#)

Exploring key financial concepts

Having savings set aside can help you handle emergencies. The practice of saving money requires planning, goal setting, and the ability to delay immediate gratification for later rewards. As a part of planning and money management, people often store their savings in an account that keeps their money secure and provides easy access to these funds at any time. Saving money is a financial habit that can help lead to financial well being.

Teaching this activity

Whole-class introduction

- Distribute the “Creating a savings first aid kit” worksheet, or have students access the worksheet electronically.
- Have the class brainstorm unexpected expenses that they or someone they know might face (part 1 of the worksheet).
 - You may want students to come up with a few ideas on their own first (writing their ideas on the worksheet), and then share their ideas with the class.
 - As students share their ideas, record the list for the whole class to see.

TIP

Visit [CFPB's financial education glossary](#) for terms and definitions you may find useful.

Group work

- Ask students to work in small groups or as a whole class to determine which ideas are actual financial emergencies. The questions on the worksheet will help them do that.
- Through discussion and questioning, make sure students understand what constitutes a financial emergency.
- Have students complete parts 2 and 3 of the worksheet individually or in pairs.
 - In these sections they'll identify non-essential expenses they can do without to build their emergency savings and develop a plan to build a savings first aid kit.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topics of building emergency savings, saving for college, saving for long-term goals, and investing.

Measuring student learning

When asked, students should be able to:

- Provide at least two examples of events that would qualify as a financial emergency.
- Choose at least one expense they're willing to do without to save more money.

Keep in mind that students' answers may vary, as there may not be only one right answer. The important thing is for students to have reasonable justification for their answers.

One rule to live by for people who are financially independent (pay their own bills) is to have a savings account with three to six months' worth of expenses. These savings can be used to pay for financial emergencies. Even if you aren't financially independent (you still rely on your family or others to take care of your living expenses), you can create your own savings first aid kit so you're ready for these unexpected expenses. But saving money requires planning, goal setting, and discipline.

Spend less to save money

One way to save money is to spend less. Identify three non-essential expenses you're willing to give up so you can build a savings first aid kit. Calculate how much you could save over time.

| Expenses you can give up | Estimated monthly amount saved by eliminating expenses |
|---|--|
| 1. | \$ |
| 2. | \$ |
| 3. | \$ |
| How much would you save in a month? | \$ |
| How much would that be in three months? | \$ |
| How much would that be in six months? | \$ |
| How much would that be in a year? | \$ |

Create a savings plan

A savings account at a bank or credit union is a secure place to store your savings first aid kit. Answer the questions below to create a savings plan.

- Where will you store your savings first aid kit?
- How often will you make a deposit?
- How will you do this? Do you have a job where you can have part of your paycheck automatically deposited into your savings account?
- Whom do you need to help you?

Describe your plan below.

Daily Plan for _____

| | | |
|--|---|---|
| <p>Top Three</p> <p>1. _____</p> <p>2. _____</p> <p>3. _____</p> | <p>Every day:</p> <p><input type="checkbox"/> Exercise</p> <p><input type="checkbox"/> ___ min. reading</p> <p><input type="checkbox"/> Check school online/email</p> <p><input type="checkbox"/> Chores _____</p> <p><input type="checkbox"/> _____</p> <p><input type="checkbox"/></p> | <p>For Fun</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> |
| <p>Today</p> <p>8:00</p> <p>9:00</p> <p>10:00</p> <p>11:00</p> <p>12:00</p> <p>1:00</p> <p>2:00</p> <p>3:00</p> <p>4:00</p> <p>5:00</p> <p>6:00</p> <p>7:00</p> <p>8:00</p> <p>9:00</p> | | <p>Should do's</p> <p><input type="checkbox"/></p> |
| <p>Best part of today was...</p> | <p>I'm grateful for...</p> | <p>Tomorrow I should...</p> |

Project Outline Sheet: Going On Vacation

Situation:

Imagine that you've just won the coveted "Most Likely to Succeed in Math" award! Your prize is \$4,500.00, which must be applied to a vacation. Your teacher will provide you with a list of choices. You, a parent, and two others will be traveling by car, and you must plan all the expenses for your trip without exceeding \$4,500.00.

Strategies:

- 1) Decide which place to visit.
- 2) Estimate the distance you'll travel, select the type of vehicle you will take. Consult the data chart. A compact car gets better gas mileage, but may not be as comfortable. You won't be as cramped in a mini-van, but the van gobbles gas. Based on what your vehicle is capable of, estimate the fuel costs. Divide your distance round trip by miles per gallon. Multiply the answer by the cost of a gallon of gas to get your total gas cost.
- 3) Assume you'll be able to travel 600 miles per day (60 mph for 10 hours), estimate how long it will take you to arrive at your destination. For example, a 1,200-mile trip would require two days of driving, and you would have to spend one night in a hotel.
- 4) Use the data chart to select items for your vacation. Include all lodging, food, ticket prices, etc. Estimate costs and add these to your gasoline total. If your total expenses exceed \$4,500.00, you will need to reduce costs. If your total is below \$4,500.00, you will need to add items to come as close to the prize money as possible without going over.

Special Considerations:

- Do not include costs for souvenirs or extras. These items do not get deducted from the prize money.
- Travel and lodging must be calculated for a round trip.
- You may need two hotel rooms, such as one for girls and one for boys, so make sure to consider who is in the group. All boys or all girls can stay in one room.
- You have various choices and options. Study the data chart carefully and choose what will give you an outstanding vacation.
- You may remain on vacation as long as the prize money is available.
- You must pay all expenses of the group of 4.
- Calculate costs on the Vacation Cost Sheet
- Be sure to total costs.

To Be Submitted for a Grade: Vacation Cost Sheet

VACATION COST SHEET

On the Road

Gasoline: \$2.40* per gallon

- Choice A - A small compact car gets 35 miles per gallon (mpg)
- Choice B - A family sedan gets 25 mpg
- Choice C - A mini-van gets 18 mpg

Meals:

- Choice A - \$15 per day per person (eating fast food)
- Choice B - \$25 per day per person (a good breakfast, fast food lunch, full meal for dinner)

Lodging:

- Choice A - Superior Motel \$79 per night
(indoor/outdoor pools, restaurant, cable TV, movies, gym)
- Choice B - Good Motel \$49 per night
(outdoor pool, cable TV, restaurant nearby)
- Choice C - Average Motel \$29 per night
(cable TV)

At the Resort:

Lodging:

- Choice A - Superior Hotel \$250 per night
(huge pool, 4 restaurants, 24-hour snack shop, health club, shopping, arcade)
- Choice B - Good Hotel \$190 per night
(mid-size pool, restaurant, health club)
- Choice C - Average Hotel \$125 per night
(small pool, restaurant)

Admission to Theme Park:

- Choice A - 1-day pass: \$35 per person
- Choice B - 2-day pass: \$65 per person
- Choice C - 4-day pass: \$115 per person
- Choice D - With a 4-day pass, a 5th day can be purchased for \$25
- Choice E - Theatre tickets: \$45 per person

Meal Plans:

- Choice A - \$35 per person, per day. Includes lunch and dinner at selected restaurants
- Choice B - \$55 per person, per day. Includes: 3 meals at any restaurant

* All prices for this exercise are based on estimates from 2005.

Trish and Scott's Big Adventure: An Investigation of Regional Housing Costs Student Worksheet

Directions: As you read through the information below, fill in the correct answers on the reading guide.

Introduction:

Consider the situation of Trish and Scott, a young couple with two small children living in Annapolis, Maryland. Both work. Scott is a family counselor and Trish is a production manager for a small computer company. Trish has just upgraded her education and is thinking about several new job offers, all of which require the family to relocate out of state.



In Annapolis, Trish and Scott live in a 3-bedroom, 2-bath home on a .5 (half acre) lot. The house is 15 years old and is 3,000 square feet in size. Their current monthly house payment is \$1,050, and their combined gross income is \$75,000 per year (Trish earns \$40,000 and Scott earns \$35,000).

According to the Mortgage Bankers Association, 28%-33% of your monthly income is considered the maximum amount you should spend for housing expenses (including loan payment, taxes, and insurance).

In order for Trish and Scott to relocate, they must be able to purchase a 3-bedroom, 2-bath home on at least a .5 acre lot and the home can not be more than 15 years old. Also, the mortgage payment can not be more than 33% of their new projected monthly income (less than 33% would be desirable).

Let's assume:

1. They can sell the Maryland house for \$185,000, pay off their mortgage and have \$30,000 left over for a down payment on a new house.
2. Trish will be earning an additional \$15,000 per year if they move ($\$40,000 + \$15,000 = \$55,000$) and Scott will still be earning \$35,000 per year. Their new income will be \$90,000 per year.
3. Their maximum mortgage allowance is 33% of their new combined monthly income.

Your job today is to examine the housing costs associated with one of Trish's new job offers. Your teacher will assign you a partner (or group, depending on class size) and assign one of the following cities to your group:

Assignment:

1. Using the information above, complete the reading guide on the back side of this paper.
 2. Complete the search for three possible houses in your assigned city, using the worksheet.
 3. Calculate the house payment and complete the last worksheet.
- | | |
|--------------------------|---------------------------------|
| ▪ Belleville, Illinois | ▪ Walnut Creek, California |
| ▪ Bangor, Maine | ▪ Wichita, Kansas |
| ▪ Bozeman, Montana | ▪ New York City (Manhattan), NY |
| ▪ College Station, Texas | ▪ Phoenix, Arizona |
| ▪ Durham, North Carolina | ▪ Las Vegas, Nevada |
| ▪ Salt Lake City, Utah | ▪ Honolulu, Hawaii |
| ▪ Minneapolis, Minnesota | ▪ Lansing, Michigan |
| ▪ Nampa, Idaho | ▪ Memphis, Tennessee |

Name _____ Date _____

General Financial Literacy

Income and Cost-of-Living

Trish & Scott's Big Adventure: Reading Guide

1. Where do Scott and Trish live?
2. What is Scott's job?
3. What is Trish's job?
4. Why are they considering relocating out of state?
5. What are the specifications of the house they are currently living in?
Bedrooms:
Bathrooms:
Lot size:
House age:
House size:
6. What is their current monthly house payment? \$ _____
7. What is their combined gross income? \$ _____
8. According to the Mortgage Bankers Association, what is the **maximum** percentage of total monthly income you should spend for housing expenses? _____%
9. House expenses include what?
10. What percentage of gross income is Trish & Scott's current house payment?
Current monthly house payment amount \$ _____
Total income earned/month by Trish & Scott together \$ _____
Percent of gross monthly income (mthly pymt/mthly income) _____%
11. What are the requirements to make the move?
12. What is a mortgage?
13. For what amount can they sell their current house? \$ _____
14. What amount will they have left over for a down payment? \$ _____
15. What is your job for this assignment?

Name(s) _____ Class period _____

1. City assigned to group: _____

Within the city your teacher assigned to your group, find Trish and Scott a potential house similar to the one they had in Annapolis, using the National Association of Realtor's web site www.realtor.com or other Internet real estate sites.

***Remember**, you are looking for a 3,000 square foot, 3-bedroom, 2-bath home, $\frac{1}{2}$ (.5) acre lot, 15 years old or newer.

2. When you have found houses on the web site, select three (3) potential houses. Print a copy of the information for the houses including a picture. Record the information below:

House #1:

- a. The asking price:
- b. Square footage:
- c. Number of bedrooms:
- d. Bathrooms:
- e. Lot size:
- f. Age of the house:
- g. Any other important characteristics:

House #2:

- a. The asking price:
- b. Square footage:
- c. Number of bedrooms:
- d. Bathrooms:
- e. Lot size:
- f. Age of the house:
- g. Any other important characteristics:

House #3:

- a. The asking price:
- b. Square footage:
- c. Number of bedrooms:
- d. Bathrooms:
- e. Lot size:
- f. Age of the house:
- g. Any other important characteristics:

Name(s) _____ Class period _____

3. Calculate Trish and Scott's monthly house payment, using the payment calculator at www.realtor.com

To make the calculation, you need some additional data:

- a. 30-year fixed mortgage
- b. 6.0% interest rate
- c. \$30,000 down payment from sale of house in Maryland

Calculate and record the monthly payment for the houses you selected:

House #1 \$ _____

House #2 \$ _____

House #3 \$ _____

4. How do housing costs compare between Annapolis and the new city?
5. Based on the 28-33% mortgage/gross income rule and \$90,000 gross income, can Trish and Scott afford any of the three houses you selected? Explain. (Divide the new monthly payment by Trish & Scott's monthly income.)

#1.

#2.

#3.

6. Is the increase in Trish's salary enough for them to be able to make it, financially speaking, in the new location? Write your conclusion below. Be prepared to share and discuss your conclusion with the rest of the class.

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.

BANKER'S INSTRUCTIONS

This is just a guideline. Adapt as necessary to make it more, or less, challenging.

MONTH ONE: Player should create a budget, forecast their savings, and predict their social/mental well-being points.

MONTH TWO: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$5 interest on their savings.

MONTH THREE: Player should create a budget, forecast their savings, and predict their social/mental well-being. Player earns \$5 interest on their savings. Player is fined \$50 for a traffic ticket.

MONTH FOUR: Player should create a budget, forecast their savings, and predict their social/mental well-being. Player earns \$5 interest on their savings. Player receives a \$10 birthday gift.

MONTH FIVE: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$5 interest on their savings. Player is fined \$100 for overdue taxes, and must pay it using credit, which he/she will need to pay back.

MONTH SIX: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$10 interest. Player must pay 25% of their debt, plus \$10 interest.

MONTH SEVEN: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$10 interest on their savings. Player must pay 25% of their debt, plus \$10 interest.

MONTH EIGHT: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$10 interest on their savings. Player must pay 25% of their debt, plus \$10 interest.

MONTH NINE: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$20 interest on their savings. Player must pay the final 25% of their debt, plus \$10 interest.

MONTH TEN: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$20 interest on their savings.

MONTH ELEVEN: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$20 interest on their savings.

MONTH TWELVE: Player should create a budget, forecast their savings, and predict their social/mental well-being points. Player earns \$20 interest on their savings. Player receives \$10 holiday bonus.

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) | \$ |
| | <hr/> |
| | Budget Total: \$ |
| | Savings Total: \$ |
| | Points Total: |

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) | \$ |
| | <hr/> |
| | Budget Total: \$ |
| | Savings Total: \$ |
| | Points Total: |

Money Management Activities for Youth and Teens

Website: <https://www.moneyprodigy.com/fun-budgeting-activities-pdfs/>

Design Mom's Teen Budgeting Game

Suggested Age Range: For teenagers.

In just an hour of play, your teens can go through 12 months on a budget. New challenges are thrown their way for each month, such as being fined for a traffic ticket, or earning an extra \$5 in interest on savings.

Teens are given \$300 each (remember, this is a game, not the real world!), and must satisfy 9 different budgeting categories ranging from rent to movies.

- See attached: Mom's Teen-Budget-Game-3-Worksheets

The goal of the game, or how to win? Is to end the game with \$450 in savings PLUS a “Well Being” Factor of 96 or higher.

Scholastic's Trip-Planning Simulation – Going on Vacation & Calculation Vacation

Suggested Age Range: Grades 6-8

Take your child through a trip-planning simulation to teach them how to budget for something.

- See attached: Going on Vacation and Calculating Vacation

Part of your prep is coming up with a list of 6 different resorts they can choose from. Your child then must come up with both distance and costs when planning a trip to one of those locations, all while staying within the \$4,500 budget they have.

Reality Check Activity

Suggested Age Range: Not given.

A fun activity to kick-off money lessons or a money unit would be to have your child go through this Reality Check calculator.

Check it out at: <https://www.jumpstart.org/what-we-do/support-financial-education/reality-check/>

They get to answer various questions (there are only 10) about the type of lifestyle they want to live, and then fill out estimated amounts they think they'll spend each month for specific budget categories.

Then the "reality" kicks in when they see what kind of income they'll have to maintain in order to live that lifestyle.

PlaySpent.org

Suggested Age Range: Not given.

Here's an interesting budgeting game for kids to play, that will also increase their awareness of how hard it can be to survive without a job.

Check it out at: <http://playspent.org/>

They are given the scenario that they are down to their last \$1,000 since losing their job. The object of this game is to use that \$1,000 as wisely as possible so that they can live with it over one month.

Investigation of Regional Housing Costs

Suggested Age Range: Grades 10-12

In this budgeting scenario, teens are asked to look at the finances and situation of Trish and Scott who want to move from Annapolis, MD to somewhere else for a job offer.

Teens then must analyze the housing costs for one of their new job offers and see if they can or cannot afford to accept the job and move there.

Such a valuable financial lesson to learn young (especially since because young adults are least able to afford high-cost-of-living areas).

- See attached: Investigation of Regional Housing Costs Worksheet

The Art of Budgeting

Suggested Age Range: 14-18 years

What I specifically like about this lesson is the “Rework a Budget” section, found on Page 11.

Teens are given the chance to budget for a girl named Gabrielle. And then, they’re asked to rework the budget once her month actually played out – which is such a great lesson because, let’s face it, planned budgets and planned spending is often not what happens in real life.

Yet, you want to teach teens to learn early on that just because your planned spending and your actual spending aren’t the same, doesn’t mean you should give up on budgeting.

Instead, rework it! They’ll get better and better with doing that, the more they budget.

- See attached: The Art of Budgeting

Shopping on a Budget Activity

Suggested Age Range: Not given.

This budgeting activity for children attempts to bring awareness to how difficult it can be to feed your family nutritious food on a low budget.

- See attached: Shopping on a Budget

Create a Savings First Aid Kit

Suggested Age Range: 13-19 years

One of the most valuable parts of this activity is having teens complete the simple acts of:

Brainstorming possible unexpected expenses that pop up in life

Determine if those expenses are an emergency, or not

- See attached: Creating-savings-first-aid-kit_worksheet
- See attached: Creating-savings-first-aid-kit_guide-Parent&Teacher Sheet

Money Prodigy – Budgeting Scenarios for High School Students

Here's how this works:

Your child uses a fortune teller (free printable) to determine which one of 4 Avatars they are. The avatars have both a female and a male name, but the information is the same — so it doesn't matter if a boy or a girl gets that avatar.

They read up on their salary information, budgeting information, and general financial information. Each avatar is at a different stage in their career, and in a different stage of life (so lots of possibilities to play several rounds of this).

They fill in a budgeting sheet based on the information they've been given.

Then, the simulation really begins. They take a turn with the fortune teller again, which spits out a real-life scenario. Once they figure out what their new situation is, they need to deal with it within their current budget constraints.

Your teen then fill in follow-up questions and information about how things went for them.

- See attached: Money-Prodigy

Money Prodigy

Summer Camp

Day 5



**Simulator: Real Life
Budgeting**

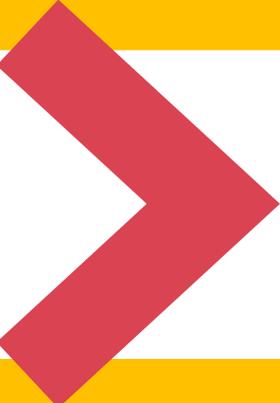


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Determine Your Adult Avatar

We're going to assume new identities for today.

You'll be given an adult avatar with a job, a name, and even a salary!

Each Avatar pair will be at different times in their career, and dealing with different stages of life.

To make this fun and simple, we'll determine who your adult avatar is by using a "fortune teller" that you can print out and use.

Amanda's note: You probably already know this, but it's worth mentioning that when you DO become an adult, your financial fate such as what kind of job you score and the salary you make is NOT determined by chance. It's determined by a bunch of factors, such as your grades, your education, your determination, and your personal skills. But it's kind of fun to do it this way anyway, right?

Fortune Teller Instructions:

It's time to see what your fortune is! Print out the Fortune Teller Document. [Create the fortune teller using this Youtube tutorial for a visual \(CLICK\).](#)

Then follow the directions on the next page.

Determine Your Adult Avatar

How to Use the Fortune Teller:

Step #1: Slide your fingers inside the big flaps high enough until you can open and close the fortune teller. To begin, pick a color on the four corners (either blue, red, green, or yellow).

Step #2: Move your fingers back and forth one time for each letter in your color.

Step #3: Open where you land. Choose a number from the options.

Step #4: Move your fingers back and forth one time until you reach the number you chose (so if you choose number 6, you go back and forth six times).

Step #5: Open where you land. Choose a number. Open up the triangle to reveal your fortune (the name of your avatar for exercise one that is in the white diamond. Ignore the grey diamond).

Meet the Adult Avatars

Got your new adult avatar? Awesome!

Find out more about your avatar below. Pay close attention to what you read, because you'll need the information later.

Also, you'll notice that each of these adult avatars is either female or male. That's because it doesn't matter what gender you are -- you can do the same job and make the same salary!

**Note: jobs and salaries are chosen from the Bureau of Labor Statistics' *Occupational Outlook Handbook* [available here](#).

Avatar 1: Willow/Liam



Age: 27

Occupation: Registered Nurse

Salary: \$56,160, or \$27/hour

Hours in a Typical Day/Week: 40 hours

Job Description: Registered nurses (RNs) provide patient care, including providing advice and emotional support to patients and their family members.

You graduated college with a 4-year Bachelor's Degree at age 23, just a mere four years ago.

You were super-lucky: nurses are in big demand, and so you managed to snag a job at Paoli Hospital in PA (hey, that's where my mother works!) before you even graduated.

Your starting salary was \$50,000/year, and has risen steadily. You also happen to work in an industry where you can do lots of overtime hours. This means that when you work more than the typical 40-hour workweek, you earn more money for doing so. Each hour you work above 40 hours earns you 1.5 times your normal hourly wage of \$27.00, or \$40.50/hour. Wowza! That sure makes overtime work tempting...

Avatar 1: Willow/Liam's Money Breakdown

Your Take-Home Pay Breakdown

You earned a total of (your GROSS pay) \$4,320 this month. But federal + state + local taxes (\$822) and health insurance costs (\$232) needed to be deducted.

After subtracting out the taxes and health insurance costs (what's known as paycheck deductions), each month you bring home (your NET pay) a total of \$3,266. Since you're paid bi-weekly, or every other week, you receive two paychecks of \$1,633 each.

Your Expenses Breakdown

You're hardly ever home with nursing and hanging out with friends, so you've decided for now to rent an apartment with a nurse you met at work. This means you split half of the total rent payment (total is \$1200/month), half of the monthly electricity bill (while this bill can change month to month depending on the amount of electricity you use, the total is generally around \$95/month), and half of the internet + cable bill (total is \$113/month).

Each month you spend around \$250 on groceries, plus around \$100 on eating out and meeting up after work for an appetizer.

You decided to *not* get renter's insurance in order to save some money (who needs that, anyway?), but you do pay \$85/month for car insurance. Speaking of cars, you decided to purchase one as a gift to yourself two years ago and you're still making payments on it of \$316/month. Your typical gas costs are \$100/month.

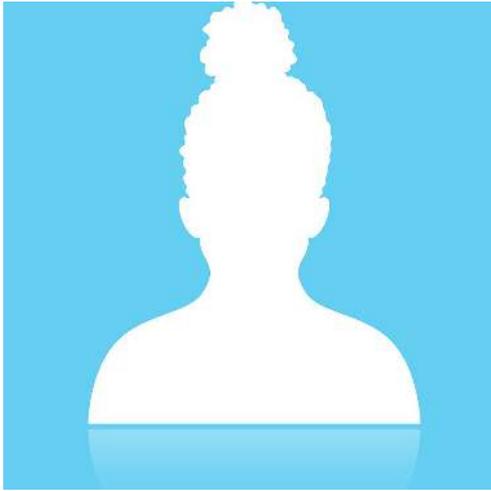
Your cell phone payment is \$110/month, and you typically spend around \$100/month on entertainment (movies, museum tickets, etc.).

College was a great investment for you, because it got you your nursing job! But it did come with a sizable price tag and you needed to take out student loans to finish. Your total student loans are \$25,000 after four years of college. Your monthly student loan repayment minimums are \$277.55. You've decided to send in more than the minimum (\$400/month) in order to pay off your loans faster. Awesome job!

Giving money to help out others has always been important to you. So you decided to "adopt a child" through ChildFund International. The monthly cost to you is \$33, and this provides food, school expenses, and lots of other things to a child in Ethiopia.

Saving money is very important to you as well. You've always want to travel to see the Great Wall of China, and so you set aside \$250/month for this. You save 10% of your NET pay in a retirement account, and you stash an extra \$300/month into an emergency fund. Currently, you have \$3,000 in your emergency fund.

Avatar 2: Amanda/Ryan



Age: 34

Occupation: Seventh-Grade Teacher at a Public School

Salary: \$45,000

Hours in a Typical Day/Week: 9.5 hours/day, ~50 hours/week, minimal hours during the summer (unless you summer teach)

Job Description: You prepare students for future schooling and life by teaching them the basics (such as math + reading).

You graduated college with a 4-year Bachelor's Degree at age 22, a whole 12 years ago.

After a one-year internship at reduced pay, you snagged a full-time teacher position for 7th graders. Your current salary is \$45,000.

Unfortunately, you often put in many hours for this. You work more than 40 hours/week during the school year to prepare lesson plans and grade papers, but you don't get paid extra for those hours. That's because you are paid salary, not by the hour.

During the summer months, you enjoy more time to yourself, working around just 10 hours/week for training.

Avatar 2: Amanda/Ryan's Money Breakdown

Your Take-Home Pay Breakdown

You earned a total of (your GROSS pay) \$3,750 this month. But federal + state + local taxes (\$679) and health insurance costs (\$232) needed to be deducted.

After subtracting out the taxes and health insurance costs (what's known as paycheck deductions), each month you bring home (your NET pay) a total of \$2,839. Since you're paid bi-weekly, or every other week, you receive two paychecks of \$1,419.50 each.

Your Expenses Breakdown

You live alone, and rent a two-bedroom apartment with a total rent payment of \$975/month. A typical month's electricity bill is around \$85/month, though it changes month to month depending on the amount of electricity you use (the summer months and winter months certainly add to this). You decided to go without internet + cable, and instead use your local library's free wifi plus you have Netflix (a DVD rental subscription) for \$12/month.

Each month you spend around \$200 on groceries, plus around \$100 on eating out.

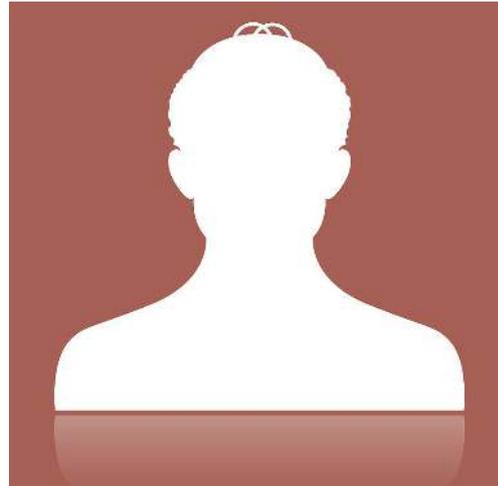
You've got renter's insurance for \$10/month, and car insurance costs you \$85/month. Speaking of cars, you decided to purchase one as a gift to yourself two years ago and you're still making payments on it of \$316/month. Your typical gas costs are \$100/month.

Your cell phone payment is \$110/month, and you typically spend around \$100/month on entertainment (movies, museum tickets, etc.).

College was a great investment for you, because it got you your teaching job! But it did come with a sizable price tag and you needed to take out student loans to finish. Your total student loans are \$15,000 after four years of college. Your monthly student loan repayment minimums are \$166.53.

Saving money is very important to you. However, there doesn't seem to be a lot left to save for everything you want. So you have to prioritize. You save 10% of your NET pay in a retirement account, and you stash an extra \$200/month into an emergency fund. Currently, you have \$2,000 in your emergency fund. Some months you have enough leftover to put \$50 into a savings account to save up for a down payment on a home.

Avatar 3: Jen/Scott



Age: 30, Married with 2 Kids, Aged 3 and 5

Occupation: Physical Therapist

Salary: \$70,000/year or \$33.65/hour

Hours in a Typical Day/Week: 8 hours/day, 40 hours/week

Job Description: You help injured or ill people improve their movement and manage their pain usually through something called Rehabilitation.

You graduated with a Doctor of Physical Therapy (DPT) degree after 4 years of undergraduate school and 3 years in a DPT program.

You were super-lucky: Physical Therapists are in high demand, and you were able to snag a great job at a local nursing home. Though since you were in school for 7 years, you're early on in your career.

Avatar 3: Jen/Scott's Money Breakdown

Your Take-Home Pay Breakdown

You earned a total of (your GROSS pay) \$5,384 this month. But federal + state + local taxes (\$1,010) and health insurance costs for you + your spouse + your two kids (\$649) needed to be deducted. Your spouse's NET pay each month is \$2,600.

After subtracting out the taxes and health insurance costs (what's known as paycheck deductions), each month you bring home (your NET pay) a total of \$3,725. Since you're paid bi-weekly, or every other week, you receive two paychecks of \$1,817.50 each. Plus you have \$2,600 from your spouse, or \$1,300 bi-weekly.

Your Expenses Breakdown

You own a home with a mortgage payment (including property taxes) of \$1641/month. A typical month's electricity bill is around \$150/month, though it changes month to month depending on the amount of electricity you guys use (the summer months and winter months certainly add to this). You're internet + cable bill is \$120/month, and you also have Netflix (a DVD rental subscription) for \$12/month.

Each month you spend around \$600 on groceries, plus around \$100 on eating out.

Homeowner's insurance is \$75/month, and car insurance on two vehicles costs you \$150/month. Speaking of cars, you've got two, with one car payment of \$317/month and one car payment of \$350/month. Your typical gas costs are \$200/month.

Your cell phone payment for two adults is \$150/month, and you typically spend around \$300/month on entertainment (movies, museum tickets, etc.).

In order for you and your spouse to work, you need to pay for daycare. Your total daycare cost each month is \$800.

College was a great investment for you + your spouse, because it got you your jobs! But it did come with a sizable price tag and you needed to take out student loans to finish. Your total student loans between both of you are \$45,000. Your monthly student loan repayment minimums are \$166.53.

Saving money is very important to you. However, there doesn't seem to be a lot left to save for everything you want. So you have to prioritize. You save 10% of your NET pay in a retirement account (NET being both you + your spouse's income), and you stash an extra \$200/month into an emergency fund. Currently, you have \$2,000 in your emergency fund.

Avatar 4: Alison/George



Age: 24

Occupation: Computer Support Specialist

Salary: \$36,000/year

Hours in a Typical Day/Week: 8 hours/day, 40 hours/week; however, you're often on-call evenings and weekends.

Job Description: You assist non-IT users who are having computer problems.

You graduated with a 2-year professional degree just two years ago.

Finding a job was a little difficult to do. So after graduating you kept expenses low by moving in with your Mom and Dad. However, you scored a job within 3 months and since you had saved money while living at home, you could afford first month, last month, + a deposit on a new apartment.

Your starting salary is \$36,000/year, with the promise of a raise (if you do well) at your one-year performance review with your boss.

Unfortunately, since you are salary, you do not earn money for extra hours you work. It is part of your \$36,000/year salary, and you often receive phone calls or emails from people who need help after you've left work.

Avatar 4: Alison/George's Money Breakdown

Your Take-Home Pay Breakdown

You earned a total of (your GROSS pay) \$2,769.23 this month. But federal + state + local taxes (\$450) and health insurance costs for you (\$232) needed to be deducted.

After subtracting out the taxes and health insurance costs (what's known as paycheck deductions), each month you bring home (your NET pay) a total of \$2,087.32. Since you're paid bi-weekly, or every other week, you receive two paychecks of \$1,043.66 each.

Your Expenses Breakdown

You rent a room from a homeowner for just \$600/month. This includes use of a bathroom + kitchen + living room in case you want to host guests. A typical month's electricity bill is around \$40/month, though it changes month to month depending on the amount of electricity you guys use (the summer months and winter months certainly add to this). You're internet + cable bill is shared with the homeowner, so you pay your half of the total \$120/month bill.

Each month you spend around \$200 on groceries, plus around \$100 on eating out.

You've decided to not buy renter's insurance to save money (besides, you don't own much anyway!), and you don't own a vehicle so there are no gas charges or insurance charges. However, you've still got to get to work! You ride the metro to work each day. Your typical transportation costs are \$200/month.

Your cell phone payment is \$50/month, and you typically spend around \$100/month on entertainment (movies, museum tickets, etc.).

College was a great investment for you because it landed you your job! You did great in high school, and with a little work on your part researching scholarships and grants, you came out of college debt-free. Bravo!

However, you do have a small loan of \$3,000 from your parents for the several months that you lived with them (when you weren't making any money, remember?). You pay them back \$200/month.

Saving money is very important to you. However, there doesn't seem to be a lot left to save for everything you want. So you have to prioritize. You save 10% of your NET pay in a retirement account (NET being both you + your spouse's income), and you stash an extra \$100/month into an emergency fund. Currently, you have \$500 in your emergency fund.

Monthly Budget

FILL IN YOUR MONTHLY EXPENSES FROM YOUR ADULT AVATAR INFORMATION

Fixed Expenses*

Rent/Mortgage: _____
Car Payment: _____
Cell Phone: _____
Internet + Cable: _____
Renter's Insurance: _____
Homeowner's Insurance: _____
Car Insurance: _____
Daycare: _____
Debt Repayment: _____

Variable Expenses**

Gas: _____
Groceries: _____
Electricity: _____
Eating Out: _____
Entertainment: _____

Savings

Retirement Savings: _____
Emergency Savings: _____
Travel Savings: _____

Leftover Each Month (Add up all expenses + savings, then subtract from your take-home Pay): _____

* this means they don't change month-to-month

** this means they change depending on how much you use each month

Real Life Money Simulations

It's likely you've heard your parents talk about or even gripe about money.

That's because of a number of situations that may have crept up.

Things like:

- :: Unexpected expenses
- :: Job Loss/Income Loss
- :: New Expenses
- :: Emergencies they couldn't have predicted
- :: etc.

Today you're going to learn a bit more about what can happen in the "real world". And these can be both GOOD and BAD things.

Real Life Simulations

Even the best money planners will have issues creep up from time to time. And that's perfectly okay -- it's all part of life.

What matters is how you handle these situations.

Break out your fortune teller that you made. Play the game again, except this time, the grey diamond is the Real Life Money Simulation you get assigned (you'll ignore the white diamond). Once you're assigned a simulation, go through it below.

Real Life Money Simulations

You'll be given a circumstance that is taken out of real life -- that's why they're called the Real-life Money Simulations! -- and you'll need to come up with a Plan B.

Plan B is your go-to when something goes wrong and your first plan (usually the easiest one) doesn't work.

If your first plan, Plan A, is to have your budget work smoothly like it did in the Budget Sheet you filled out, then your Plan B is what happens when it doesn't work smoothly...but you still have to come up with something because, hey, situations need to be taken care of whether you have money for them or not!

Each plan comes with hints, but I want you to use your own creativity/imagination before you look at the hints (a PDF document under Day #5's tab in the Membership Area).

Remember, no matter which Real Life Money Simulation you get, be sure to fill out the Money Simulation - Plan B Worksheet. Be thorough with these! I'll want to see them and give you some suggestions, tips, and kudos for the work that you've done.

Go get 'em!

P.S. Please send me the Money Simulation - Plan B Worksheet after you are finished at frugalconfessions@hotmail.com, subject line: Real Life Simulation. You'll hear from me within a week!

Real Life Money Simulation #1: You Lose Your Job

You've received devastating news: today you lost your job.

Your boss says it is no reflection on your great work performance -- she's even going to give you a reference for you for future job placement -- but the economy has slowed enough that there is just not as much demand for the work being done at your current company.

First off, don't feel too bad! It's okay to feel down about this (I've lost my job before as well). But this happens from time to time and this time it was through no fault of your own.

Let's take a look at what you need to do/think about in order to get your money in check and survive through the unemployment period:

Money Breakdown

:: You will receive one more paycheck in two weeks from now.

:: You will receive what's known as "unemployment insurance", which basically is a way to help people out who have lost their job. The amount you will receive is \$300/week.

:: Your health insurance, that you pay through your employer, will end at the end of this month. To keep your employer's health insurance, the cost will be \$1,300/month!

Decision Time

You need to figure out how you're going to balance your budget next month now that you are unemployed. You will also have to figure out what you're going to do about health insurance (because let's face it, you can't really afford \$1,300/month at all, or for long).

Remember, you can see the "hints" PDF for help after working through Money Simulation - Plan B Worksheet by yourself first.

Real Life Money Simulation #2: You Welcome a New Puppy into Your Life

Congratulations! You're the new Mama or Papa of a beautiful puppy.

It's something you've always wanted, and you're secretly stoked to finally have done something about it.

Let's take a look at the cost breakdown for what it takes to raise and feed your new family member:

Money Breakdown

:: *Veterinary Costs*: This is a new pup, so the first month is going to cost you \$125 in Vet fees for some vaccinations & check-ups. Normal monthly cost for a vet will be \$25 (to save up to future visits).

:: *Food Costs*: \$20/month

:: *Dogwalking Costs*: Since you work during the day, you need to find someone to walk your dog. You find a neighbor who will walk your dog for \$10/day, five days per week (or \$50/week).

:: *Heartworm + Flea/Tick Medication*: \$25/month

Total New Monthly Cost: \$_____.

But that's not all.

Next month, you were planning a one-week vacation to the beach.

It's something you're majorly looking forward to (sun + ocean + a whole week off from work!).

Uh-oh. What are you going to do with your new puppy? He'll need someone to take care of him, or he'll need to be "kenneled", meaning you take him to a doggie daycare and someone will care of him there.

So on top of your new monthly costs of \$_____, you'll need to come up with \$175 for doggie daycare + \$125 for those vaccinations (assume next month is your first vet visit, and so there's one-time cost for lots of vaccines).

Decision Time

How will you come up with this amount for next month? You've already got this cute little puppy and committed to him, so taking him back is not an option. Work through the Money Simulation - Plan B Worksheet to figure it out.

Real Life Money Simulation #3: Hurricane Katniss Soaks Your Belongings

Everyone is perfectly safe and healthy. That's the good news!

The bad news, of course, is that you lost most of your belongings. While your friends + family have pitched in to help you with some items, you're looking at a lot of money to replace everything.

Money Breakdown

:: *Insurance Costs*: If you have insurance, you should know there's a \$1,000 fee to use it. It's called your deductible, and it's the portion you have to pay before the insurance company kicks in with their portion of help.

:: *Overall Estimated Loss*: To replace all of the belongings you lost such as a bed, a couch, and your television, it will cost you about \$3,500. That means if you've got insurance, then you pay \$1,000 of that, and the insurance company will pay the remaining \$2,500. If you don't have insurance, then you need to come up with all of the money.

Decision Time

Use the Money Simulation - Plan B worksheet to work through how you are going to come up with the money to replace your belongings, (whether it's the \$1,000 deductible, or the full \$3,500).

Real Life Money Simulation #4: You Get a New Job Opportunity

Way to GO!

This new job sounds absolutely awesome. It's a step up the career ladder for you, and uses your college degree -- what you've always dreamed of!

The only problem? It's located in another state. So you'll have to consider whether or not you can afford to take it. First you'll need to consider the moving costs. And then you'll need to consider what's called "Cost of Living" costs. This means, what does it cost to survive in this new area you'll be living compared to your current living expenses? Let's take a look.

Money Breakdown

:: *Moving Costs*: In order to move to this new area, you will need to rent an apartment to begin with. You will need first + last month's rent, as well as a rent deposit, which is equal to one month's rent as well (this is required by most landlords). Your new rental expense each month is \$1200. So you'll need \$3,600 in order to move into your new apartment.

:: *Cost of Living Changes*: Your cost of living (things like rent, electricity, cell phone) will remain the same. Except for the following -- your car insurance will increase by \$30/month, your gas bill will increase by \$100/month (your new apartment is

further away from work, so you will use more gas now), and your groceries will increase by \$50/month (food costs more in the part of the country you are moving to).

:: *Salary Increase*: The good news? Your pay is going to increase as well. You will be making an extra \$3,000/year. Take out taxes, and then divide this number by 12 months, and your new extra take-home pay per month is: \$187.50.

Decision Time

Your goal is to figure out whether this is a good opportunity for you to take or not. Can you afford to make the move? Can you afford the new cost of living increases (the month-to-month ones, like an increase in your grocery and gas costs) on your new income?

Use the Money Simulation - Plan B worksheet to work through this scenario and answer this question.

Money Simulation - Plan B

Worksheet

Instructions: Work through your Real Life Money Simulation using this worksheet + refill out the Monthly Budget Worksheet from Page 17 with your new information.

Your Real Name: _____.

Your Adult Avatar Name: _____.

You're working through Real Life Money Simulation # _____.

How much money will you earn next month? Be sure to take into account any changes to your pay per the simulation scenario (both good, and bad) \$_____.

How much are your expenses for next month? Be sure to account for any changes from your normal expenses per the simulation scenario \$_____.

Subtract your expenses for next month from your new income from next month: \$_____.

If this number is positive, then you've got enough to cover all your expenses.

If it's negative, then you have a budget shortfall, and need to figure out how to come up with enough money to get back to \$0 or a positive number.

Got a shortfall? Use the next sheet to work through it.

Money Simulation - Plan B

Worksheet

Budget Shortfall Brainstorm: *Uh-oh...you've got a budget shortfall. You need to re-balance your budget to get back to a \$0 or a positive number for next month. In order to do that, you can either a) earn additional money, b) decrease spending in one or more categories, or c) do both. Use this space to brainstorm at least 5 ideas. No answer is too silly!*

| | Money Saved/Earned from Your Idea |
|---------------------------------|--|
| 1. _____ | \$ _____ |
| 2. _____ | \$ _____ |
| 3. _____ | \$ _____ |
| 4. _____ | \$ _____ |
| 5. _____ | \$ _____ |
| 6. _____ | \$ _____ |
| 7. _____ | \$ _____ |
| 8. _____ | \$ _____ |
| Total Money Saved/Earned | \$ _____ |

Money Simulation - Plan B Worksheet

Questions: Think through the following questions and answer them as best as you can.

Were you able to find a way out from the Budget Shortfall? _____.

If so, how long (months) will your money last you under this current situation? _____.

How will this new financial scenario change your future? Will you have to cut back permanently in some categories? Will you be able to save up for the things or experiences that you wanted to?

Did you decide to use money from your emergency fund? If so, does this real life simulation count as an "emergency"? Why or why not? How do you plan on refunding your emergency fund in the next coming months so that it's ready to go for any future scenarios?



1

2

3

4

8

5

7

6

Avatar #1
Willow/Liam

Avatar #2
Amanda/Ryan

Simulation #3
Hurricane
Katniss
Soaks Your
Belongings

Avatar #4
Alison/George

Simulation #1
You
Lose
Your
Job

Simulation #4
You Get a
New Job
Opportunity

Simulation #2
You
Welcome
a New
Puppy
Into Your
Life
Avatar #3
Jen/Scott

GREEN

BLUE

YELLOW

RED



of SANTA CLARA and
SAN MATEO COUNTIES

Shopping on a Budget Group Activity

1 in 10 people in Santa Clara and San Mateo Counties rely on food from Second Harvest Food Bank every single month. Nearly 40% of those people are children.

Use the below Shopping on a Budget activity to engage students by putting them in the shoes of these families in need to understand the hard choices they make on a regular basis. What does a family do when they go grocery shopping but don't have enough money to purchase everything they need? With a very small budget to work with they shop carefully trying to stretch every dollar, asking:

- Do we spend more money and purchase more nutritious/healthy food? Do we spend less money and get more food, but at much less quality and typically unhealthy items?
- How much can we get for the amount of money we have?
- What meals might my family have to skip this week, since we don't have enough money?

Use the documents below and have students work together in groups or individually to create a meal plan for sample families in need.

- Each scenario below includes a realistic situation and daily budget very similar to what our food bank clients actually experience
- Have your students use the sample food choices in this document (or create/add your own) to create a meal plan for a sample client family
- Utilizing the worksheet below you will be asked to create 4 meals: breakfast, lunch, snack and dinner that stays within the daily budget of the family or individual

To give your students insight into what a healthy and nutritious meal should look like, reference the [My Plate](#) document below. Looking for more information to inspire your students including what programs we offer to assist these families? Check out our [Local Hunger Facts and Discussion Points](#) below.

Materials:

[Shopping on a Budget Sample Scenarios](#)

[Shopping on a Budget Sample Foods](#)

[Shopping on a Budget Worksheet](#)

Great for schools:

[Nutrition Information – MyPlate](#)

[Local Hunger Facts and Discussion Points](#)

[Crossword puzzle \(for fun\)](#)

CURTNER CENTER

750 Curtner Avenue
San Jose, CA 95125
T 408-266-8866
F 408-266-9042

CYPRESS CENTER

4001 North First Street
San Jose, CA 95134
T 408-266-8866
F 408-266-9042

BING CENTER

1051 Bing Street
San Carlos, CA 94070
T 650-610-0800
F 650-610-0808

Shopping on a Budget Sample Scenarios

Scenario #1

Mona Grey retired from her job one year ago after many years. She receives her monthly pension, of \$670 a month, plus her Social Security check of \$840, for a total monthly income of \$1510.00. After rent, electric/water/phone bills, and medical payments, she has \$50 a week, or about \$7.14 per day to spend on groceries for breakfast, lunch and dinner. What groceries can Mona purchase and not be hungry?

Scenario #2

Leo Powell is a single man who lives in a boarding house, he receives General Assistance which pays his rent and receives \$187 in CalFresh Benefits (food stamps). He has about \$46 per week to spend on meals for himself, or \$6.67 per day. What can Leo purchase at the grocery store to feed him breakfast, lunch, dinner and a snack under his daily budget?

Scenario #3

Lauren and Alex Ruiz have three children, ages 4, 6, and 10. One and a half years ago, Alex was injured and has not been able to work, and receives disability. And Lauren works full time. To supplement the single income, the family has used mostly all of their savings. After bills, the family has \$560 a month to feed the whole family. Though that seems like a lot, the family only has \$140 a week or \$20 per day to spend on food for the 5 people in the Ruiz family. What can the Ruiz family buy?

Scenario #4

Bill Moder is a disabled veteran, who receives a military pension. Due to his disability Bill cannot drive, and lives in an area that is not easily accessible to the larger grocery stores. After his monthly expenses Bill is left with \$300 a month to purchase food for himself. He can only carry about two bags of food at a time. Therefore he needs to buy food twice a week. He can only spend \$9 or \$10 a day for food in order for his money to last all month.

Scenario #5

Selena Macias is a single mother of 2 children, ages 3 and 1 years old. She is a Cal-Works participant and attends job training classes, while her children are in a subsidized child care program. She receives \$562 in Cal-Fresh benefits, but must provide breakfast and lunch for her children's daycare. Her daily limit is between \$16 - \$17 dollars a day in order for her benefits to last all month. Can you purchase breakfast and lunch and a dinner for the 3 of them for up to \$17 a day?

Scenario #6

Maylin Nguyen is a student who works part-time and attends school full-time. She lives in a boarding house and prepares her own meals separately from her roommates. She has a small refrigerator and a microwave oven she primarily uses to prepare her meals. Her budget to buy food is about \$200 a month depending on her expenses. What can you buy for Maylin to eat for about \$7 a day?



All sample food photos courtesy of freedigitalphotos.net

SAMPLE FOODS

Adding pictures to your sample food items is a great way to give a visual as to what items you are able to purchase with the amount of money specified in the sample situations above.

Breakfast:



Corn Flakes: \$2.99, 10 Servings



Whole Wheat Bagels: \$5.30, 6 Servings



Prepackaged Cinnamon Rolls: \$2.99, 6 Servings



Frozen Waffle: \$3.73, 4 Servings

All sample food photos courtesy of freedigitalphotos.net



Turkey bacon and vegetable omelet:
\$4.68, 4 Servings



Oatmeal, Fresh Berries & Low Fat Milk:
\$3.20, 1 Serving



Yogurt & Fresh Berries: \$3.20, 1 Serving



Donuts: \$1.00, 1 Serving

Lunch:



**Peanut Butter & Jelly Sandwich: \$0.80,
1 Serving**



Mixed Fruit Salad: \$1.00, 1 Serving



**Whole Wheat Pasta with Parmesan
Cheese: \$1.50, 1 Serving**



Pre-made Salad: \$3.00, 1 Serving

All sample food photos courtesy of freedigitalphotos.net



Fast Food Fish and Chips: \$5.00, 1 serving



Vegetable Wrap: \$4.00, 1 serving



Turkey sandwich with salad: \$3.00, 1 serving



Mandarin Tangerines: \$4.99/bag, \$0.50 cents per serving



Grapes: \$3.00 per lb, \$1.00 per serving

Dinner:



Chicken Breasts: \$3.50 per pound, 2 servings per pound



Tofu: \$2.00 per package, 3 servings per package



Zucchini: \$2.00 per pound, 3 servings per pound



Frozen Fettuccini Alfredo: \$1.10, 1 serving

All sample food photos courtesy of freedigitalphotos.net



Roasted Chicken & Mixed Vegetables:
\$5.00, 1 serving



Frozen Pepperoni Pizza: \$9 for 5
Servings, \$1.80 per serving



Hot Dog: \$1.15, 1 serving



Turkey Burger with Mixed Vegetables:
\$4.25, 1 serving

All sample food photos courtesy of freedigitalphotos.net

Snacks:



Veggies and Hummus: \$2.00, 1 serving



Oreo Cakesters: \$0.75, 1 serving



Candy Bar: \$0.75, 1 serving



Fruit Smoothie: \$2.00, 1 serving

All sample food photos courtesy of freedigitalphotos.net



Whole Wheat Toast with Peanut Butter & Banana: \$1.20, 1 serving



Juice: \$3.50 per bottle, \$0.70 per serving



Milk: \$2.00, 4 servings. \$ 0.50 per serving



Soda: \$0.75, 1 serving

All sample food photos courtesy of freedigitalphotos.net



Plum: \$0.75, 1 serving



Strawberries: \$3.00, 3 Servings, \$1.00 per serving



Apple: \$0.60, 1 serving



Potato Chips: \$1.39, 1 serving

Shopping on a Budget Worksheet

Breakfast

| Item | Price | Amount Purchased |
|------|-------|------------------|
| | | |
| | | |
| | | |
| | | |

Breakfast Total \$ _____

Lunch

| Item | Price | Amount Purchased |
|------|-------|------------------|
| | | |
| | | |
| | | |
| | | |

Lunch Total \$ _____



Snack

| Item | Price | Amount Purchased |
|------|-------|------------------|
| | | |
| | | |
| | | |
| | | |

Snack Total \$ _____

Dinner

| Item | Price | Amount Purchased |
|------|-------|------------------|
| | | |
| | | |
| | | |
| | | |

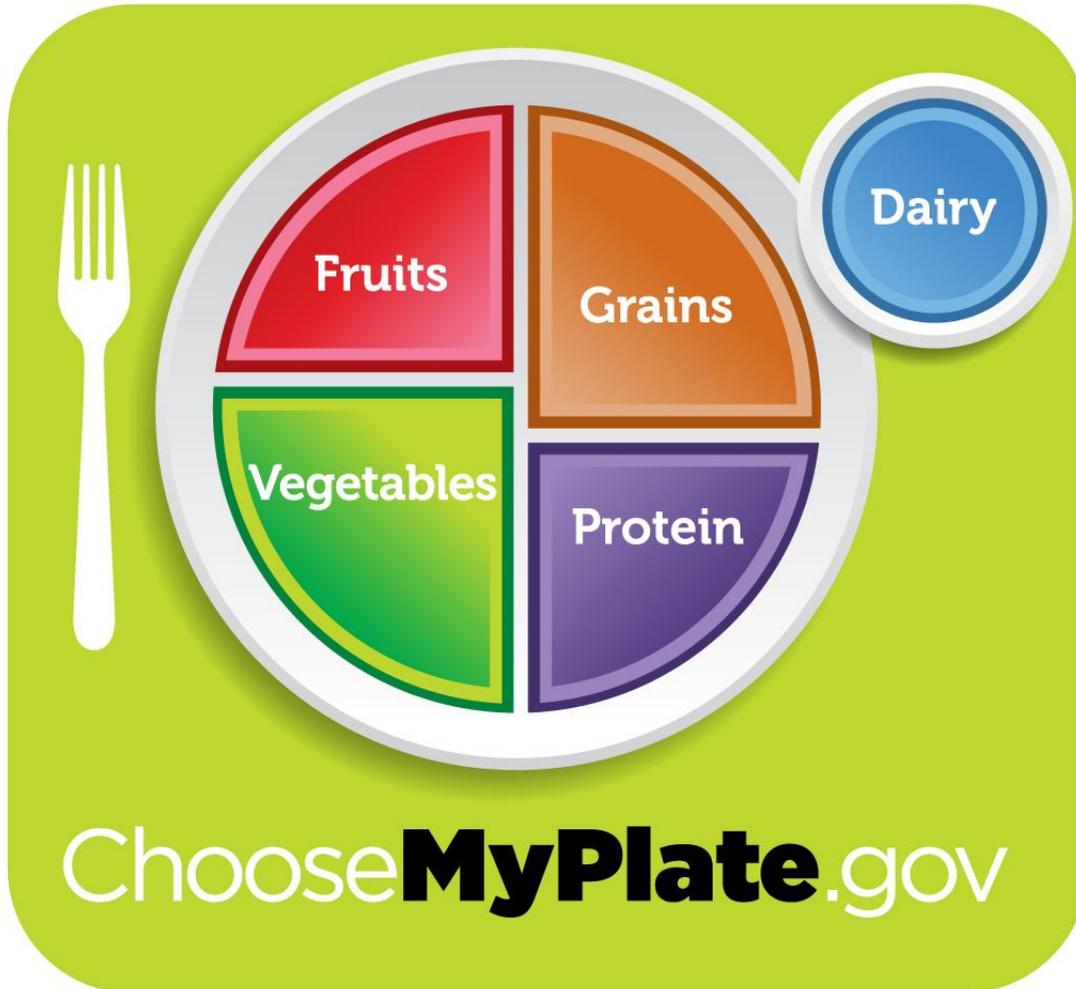
Dinner Total \$ _____

Grocery Total \$ _____



My Plate

- Half of your plate should be fruits and vegetables
- Eat whole grains
- Eat lean meats such as turkey, chicken and fish



Key things for kids to think about:

- Focus on low sugar items
- Foods high in fiber and protein keep you full (fruits and vegetables, lean meats)
- Stay away from processed foods
- Pick a rainbow of colors

Local Hunger Facts

Looking for more information to motivate your group? Check out these Second Harvest Food Bank facts below to inspire your group during the “shopping on a budget” game or use in your own group activity or discussion.

A great way to get the conversation started with kids is to ask them the question:

What does being hungry feel like? or What does hunger mean?

Hunger Hurts: Stand up for kids Campaign 2015

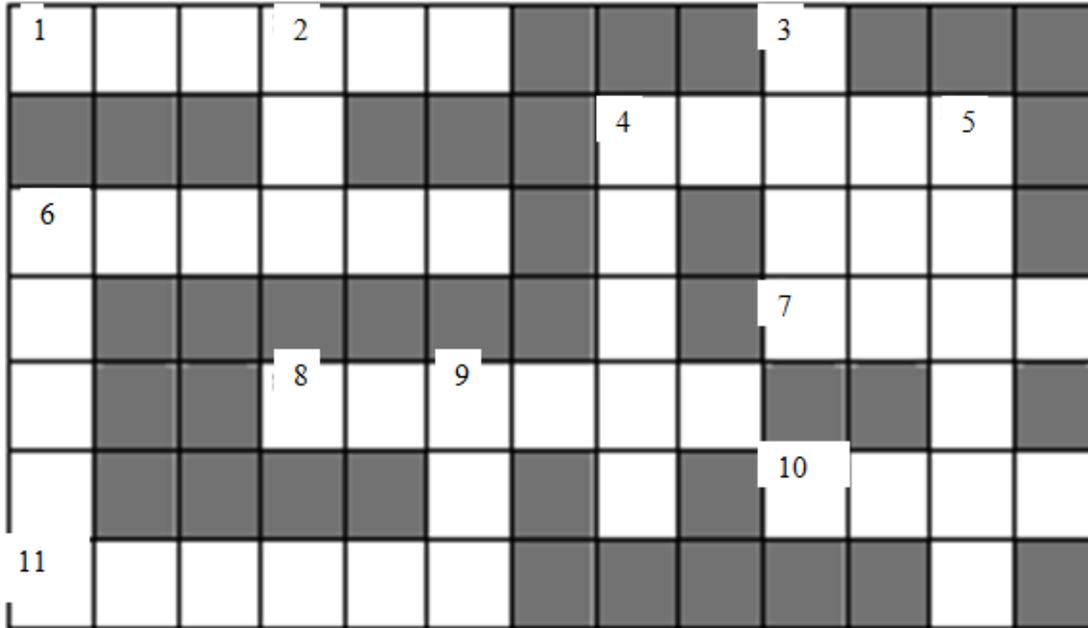
- We have all felt the pangs of hunger. It’s that uncomfortable feeling you get when you skip a meal.
- But, that uncomfortable feeling can be scary for kids, especially when they have no idea when they will eat again. For these kids, hunger hurts.
- Sadly, 1 in 3 local kids may not be getting enough to eat every day.
- Hunger can make them sad, tired and lonely. Worst of all, it can keep them from pursuing their dreams.
- They may be in a classroom, but their minds are elsewhere. All they can think about is when and where they might eat again.
- Nearly 40% of Second Harvest clients are children.

Second Harvest Food Bank – How we help

- We provide the equivalent of 1 million meals every week of the year.
- More than half of the food we distribute is fresh produce.
- More than 90% of the food we distribute is highly nutritious.
- Every dollar donated will provide enough food for 2 meals.
- Brown Bag Program – provides weekly food assistance to low income seniors and disabled persons.
- Family Harvest Program – provides monthly food assistance to low income families with dependent children.
- KidsNOW (Nutrition On Weekends) – distributes bags of child friendly foods through partnering agencies that already work with children.
- Signing people up for CalFresh – food stamps for low-income families
- However, providing people with more food simply isn’t enough. We are committed to contributing to the health of our community by distributing nutritious foods.

Crossword Puzzle

Solve the clues below and enter the words in the corresponding spaces.



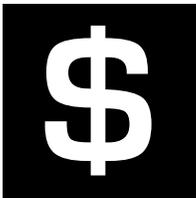
Across

1. For breakfast, there was ____ with milk.
4. to make toast, you put a slice of ____ in the toaster.
6. Second Harvest Food Bank provides food to help reduce ____.
7. ____ fish usually comes in cans.
8. You should eat leafy ____ such as spinach and kale every day.
10. ____ are crunchy with lots of protein.
11. Milk and ____ are two kinds of dairy products.

Down

2. What came first, the chicken or the ____?
3. Chicken, beef and pork are types of ____.
4. ____ are found in chili, stews and burritos.
5. I can ____ food to help those who are hungry.
6. Bears love to eat ____.
9. People should ____ a variety of foods every day.

Student Activities



Lesson Three

The Art of Budgeting



what are your goals?

directions

List some of your educational, social, financial, family, health/physical, and recreational goals. In some categories you may have more than six goals; in others you may have fewer.

my educational goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my social goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my financial goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

what are your goals? (continued)

my family goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my health/physical goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

my recreational goals include:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____



working with your goals

what goals are the most important to you?

Choose the two goals from each category that are the most important to you. Identify each goal as short-term (1–4 weeks), medium-term (2–12 months), or long-term (1 year or longer).

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____
11. _____
12. _____

prioritize your goals

List and prioritize six of your most important goals. After each goal, identify what you could be doing now to work toward the goal, and what resources (if any) you need to achieve each goal.

goal #1 _____

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

working with your goals (continued)

goal #2

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

goal #3

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

goal #4

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

working with your goals (continued)

goal #5

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:

goal #6

What I can be doing now to work toward this goal:

The resources I need to achieve this goal are:



where does your money come from?

directions

Answer these questions. Be prepared to discuss your answers in class.

1. List your current source(s) of income.

2. What do you expect to be your source(s) of income in the near future?

3. What are your feelings about being financially dependent vs. financially independent?



setting up and maintaining a personal budget

directions

Use this form to set up a personal budget. After you've completed your planning, try to stick to your budget for one month. At the end of the month, record your actual income and your actual expenses. Calculate the difference between what you thought you would earn and what you actually earned, and what you thought you would spend and what you actually spent.

| income | budget | actual | difference |
|-----------------------------|-----------|-----------|------------|
| Job #1 | \$ | \$ | \$ |
| Job #2 | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| total monthly income | \$ | \$ | \$ |

| expenses | budget | actual | difference |
|---------------------------------|--------|--------|------------|
| fixed regular expenses | | | |
| Rent | \$ | \$ | \$ |
| Car insurance | \$ | \$ | \$ |
| Car payment | \$ | \$ | \$ |
| Job #1 | \$ | \$ | \$ |
| fixed irregular expenses | | | |
| Savings | \$ | \$ | \$ |
| Food | \$ | \$ | \$ |
| Utilities | \$ | \$ | \$ |
| transportation | | | |
| Bus fare | \$ | \$ | \$ |
| Gas and oil | \$ | \$ | \$ |
| Parking and tolls | \$ | \$ | \$ |
| Repairs | \$ | \$ | \$ |

setting up and maintaining a personal budget (*continued*)

other

| | | | |
|-------------------------------|-----------|-----------|-----------|
| Medical expenses | \$ | \$ | \$ |
| Clothing | \$ | \$ | \$ |
| Entertainment | \$ | \$ | \$ |
| Household items | \$ | \$ | \$ |
| Personal items | \$ | \$ | \$ |
| Tuition | \$ | \$ | \$ |
| School expenses | \$ | \$ | \$ |
| total monthly expenses | \$ | \$ | \$ |



rework a budget

directions

Use one of the attached budget sheets to set up and maintain Gabrielle's budget. Then, use the other sheet to rework Gabrielle's budget into one that fits your personal lifestyle.

her planned income and expenses

Gabrielle works part-time at a greeting card company and part-time at a record store. The net monthly income from her first job is \$600. The net monthly income from her second job is \$800.

Her planned fixed monthly expenses include:

- \$200 for rent (she shares an apartment with two friends)
- \$175 for car payment
- \$220 for car insurance

Her planned flexible expenses include:

- \$100 (to save for going to trade school)
- \$150 for food
- \$40 for gas and oil
- \$50 for clothes
- \$60 for entertainment
- \$30 for personal items

how her month actually went

1. What she made:

- Gabrielle made \$45 in overtime pay this month

2. What she spent on fixed, regular expenses:

- Rent went up to \$225, starting this month
- Her monthly car payment was \$175
- Her monthly car insurance premium, as of this month, went up to \$295

3. What her flexible expenses actually were:

- \$190 for food (she had a dinner party for which she hadn't budgeted)
- \$60 for gas and oil (her car needed an oil change)
- \$34 for parking and bridge tolls
- \$220 for car repairs
- \$80 for a new pair of running shoes
- \$70 for entertainment
- \$60 for personal items
- \$36 for a birthday present for her mother

4. Her unexpected expenses:

- Gabrielle got two speeding tickets in one week. The total cost of both tickets is \$230.

rework a budget (continued)

how does her budget look now?

- 1.** What is the difference between Gabrielle's planned expenses and her actual expenses?
- 2.** In what areas did she overspend?
- 3.** In what areas did she spend less than she planned?
- 4.** How much did she spend for the use of her car this month?
- 5.** How much money did she have at the end of the month to put into savings?

if it were your budget...

- 1.** Using the attached budget sheet, set up a budget for yourself. Use Gabrielle's income as a starting point. Keep in mind your personal financial goals.
- 2.** What did you change about the budget?
- 3.** How much would you save each month to put toward your personal and financial goals?

rework a budget (continued)

Gabrielle's budget

| income | budget | actual | difference |
|---------------------------------|-----------|-----------|------------|
| Job #1 | \$ | \$ | \$ |
| Job #2 | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| total monthly income | \$ | \$ | \$ |
| expenses | budget | actual | difference |
| fixed regular expenses | | | |
| Rent | \$ | \$ | \$ |
| Car insurance | \$ | \$ | \$ |
| Car payment | \$ | \$ | \$ |
| Job #1 | \$ | \$ | \$ |
| fixed irregular expenses | | | |
| Savings | \$ | \$ | \$ |
| Food | \$ | \$ | \$ |
| Utilities | \$ | \$ | \$ |
| transportation | | | |
| Bus fare | \$ | \$ | \$ |
| Gas and oil | \$ | \$ | \$ |
| Parking and tolls | \$ | \$ | \$ |
| Repairs | \$ | \$ | \$ |
| other | | | |
| Medical expenses | \$ | \$ | \$ |
| Clothing | \$ | \$ | \$ |
| Entertainment | \$ | \$ | \$ |
| Household items | \$ | \$ | \$ |
| Personal items | \$ | \$ | \$ |
| Tuition | \$ | \$ | \$ |
| School expenses | \$ | \$ | \$ |
| total monthly expenses | \$ | \$ | \$ |

rework a budget (continued)

if it were your budget

| income | budget | actual | difference |
|-----------------------------|-----------|-----------|------------|
| Job #1 | \$ | \$ | \$ |
| Job #2 | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| total monthly income | \$ | \$ | \$ |

| expenses | budget | actual | difference |
|---------------------------------|-----------|-----------|------------|
| fixed regular expenses | | | |
| Rent | \$ | \$ | \$ |
| Car insurance | \$ | \$ | \$ |
| Car payment | \$ | \$ | \$ |
| Job #1 | \$ | \$ | \$ |
| fixed irregular expenses | | | |
| Savings | \$ | \$ | \$ |
| Food | \$ | \$ | \$ |
| Utilities | \$ | \$ | \$ |
| transportation | | | |
| Bus fare | \$ | \$ | \$ |
| Gas and oil | \$ | \$ | \$ |
| Parking and tolls | \$ | \$ | \$ |
| Repairs | \$ | \$ | \$ |
| other | | | |
| Medical expenses | \$ | \$ | \$ |
| Clothing | \$ | \$ | \$ |
| Entertainment | \$ | \$ | \$ |
| Household items | \$ | \$ | \$ |
| Personal items | \$ | \$ | \$ |
| Tuition | \$ | \$ | \$ |
| School expenses | \$ | \$ | \$ |
| total monthly expenses | \$ | \$ | \$ |



lesson three quiz: the art of budgeting

true-false

1. ____ The budgeting process starts with monitoring current spending.
2. ____ Most short-term goals are based on activities over the next two or three years.
3. ____ A common long-term goal may involve saving for college for parents of a newborn child.
4. ____ Rent is considered a fixed expense.
5. ____ Flexible expenses stay about the same each month.

multiple choice

6. ____ The final phase of the budgeting process is to:
 - A. set personal and financial goals.
 - B. compare your budget to what you have actually spent.
 - C. review financial progress.
 - D. monitor current spending patterns.
7. ____ An example of a long-term goal would be:
 - A. an annual vacation.
 - B. saving for retirement.
 - C. buying a used car.
 - D. completing college within the next six months.
8. ____ A clearly written financial goal would be:
 - A. "To save money for college for the next five years"
 - B. "To pay off credit card bills in 12 months"
 - C. "To invest in an international mutual fund for retirement"
 - D. "To establish an emergency fund of \$4,000 in 18 months"
9. ____ An example of a fixed expense is:
 - A. clothing.
 - B. auto insurance.
 - C. an electric bill.
 - D. educational expenses.
10. ____ _____ is commonly considered a flexible expense.
 - A. Rent
 - B. A mortgage payment
 - C. Home insurance
 - D. Entertainment

case application

Each month Mary and Brad Johnson have lengthy discussions about their household spending. They do not understand why they are continually short of money even though they both have good salaries. What actions might be taken to avoid personal and financial difficulties?

