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) $

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) $

Budget Total: $
Savings Total: $
Points Total: