BUDGET SIMULATION

A Game: Careers, Housing, Groceries, Life Events - Grades 6-12

63 PAGES





Bright Path Sped

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This is a fillable PDF

- Open it in a PDF reader (Adobe Acrobat Reader, Preview, or your browser), click into a line or a box, type, and Save As.
- The name line, every answer box, every ruled work box, every check box and every table cell on the student pages are type-in fields, and so are the class grid and the family page. You can also print any page and write by hand.
- It works offline. No account, no subscription, no internet connection needed after you download it.

Print at 100 percent

Turn off fit to page and shrink to fit so the ruled lines stay 0.34 inch apart. The station posters are made to print on a full page and hang at eye level. The two card sets print six to a page. Every page reads in black and white.

Student work

A filled-in class grid carries a real student's name. Keep it in the data folder, and use a first name only on any page that leaves your hands.

Need help?

If a field will not behave or a page will not print the way you expect, use Ask a Question on the product page. Every question is read, and a fix ships as a free update.

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PREVIEW

Rules and Ways To Run It

The game rules in four lines, five ways to run it and some ways to adapt it. Nothing here is a district rule or a lesson plan: use it your way.

The rules

- **Take-home pay is the budget.** A student cannot spend more than the take-home pay on the career card.
- **One pick at each choice station.** A, B, C or D. Eating out, pets and education have a choice that costs 0 dollars.
- **Life events are mostly luck.** A card may cost money or bring it in. The student writes it down and does the math. After each draw the student rolls a die; on a 6 the card goes back and the student draws again.
- **If the budget is over, fix it.** Round 2 asks the student to pick again and write what changed.

Five ways to run it

- **All stations, whole class.** Posters on the walls, students rotate in order. This is the full game.
- **Desk version.** Hand out the packet (pages 37 to 50). Each page has the station's choices printed on it, so no one needs to move. Use it for a day with no room to move.
- **Small group or partners.** Two students share a poster and talk about each choice before they write.
- **Fewer stations.** Hang only the stations you want: housing, transportation, groceries and life events make a short game.
- **A shorter career list.** Hand out only some career cards if you want a narrower range of take-home pay.

Ways to adapt it

- Read each poster aloud or have a partner read it. The costs are printed large.
- Let a student choose the career card, or give a student one with a lower or higher take-home pay.
- Give a calculator, or fill in the gross pay on My Career yourself for a student who needs it.
- Ask students to say each choice out loud: "I picked B because ..."

What students practice

- Reading a take-home pay and a gross pay
- Adding costs and finding what is left
- Comparing prices and picking between choices
- Telling a need from a want
- Planning for a surprise, and fixing a budget that is too big

Talking points after the game

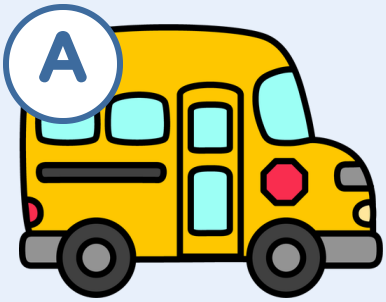
- Which choice cost the most for you? Was it worth it?
- Which life event hurt your budget the most? What could you do to be ready?
- Why did your partner have more (or less) left than you?

PREVIEW

2 Transportation

How will you get around?

A

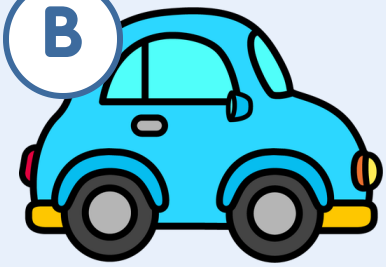


A bus pass

Ride the bus all month.

40 dollars a month

B



A used car

A car payment and gas.

220 dollars a month

C

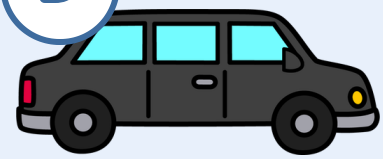


A van

A bigger payment, plus gas and repairs.

380 dollars a month

D



A fancy car

The biggest payment, plus gas and repairs.

520 dollars a month

Pick ONE. Write its letter and its cost on your budget sheet.

PREVIEW

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6 Health Care

How will you pay for doctor visits and medicine?

A

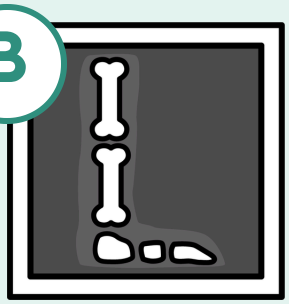


A basic plan

A few visits a year.

30 dollars a month

B



A plan with lower visit fees

Cheaper visits when you go.

70 dollars a month

C

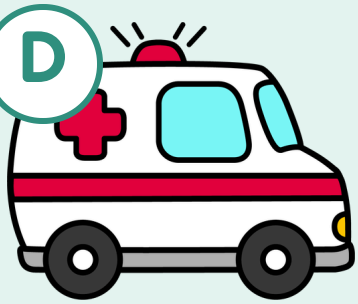


A plan that covers more

More visits and medicine covered.

120 dollars a month

D



A plan that covers the most

The widest cover for every kind of visit.

200 dollars a month

Pick ONE. Write its letter and its cost on your budget sheet.

PREVIEW

9 Entertainment

What will you do for fun?

A



Free fun

Parks, the library and games with friends.

10 dollars a month

B



A movie or a game each month

One treat each month.

40 dollars a month

C

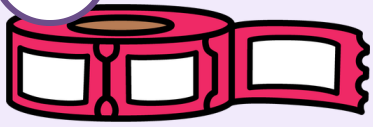


Streaming, games and a concert

Several things to enjoy.

90 dollars a month

D



Sports events, concerts and trips

Something fun most weekends.

160 dollars a month

Pick ONE. Write its letter and its cost on your budget sheet.

PREVIEW

12 Saving

How much will you put away?

A



Save a little

A small amount each month.

25 dollars a month

B

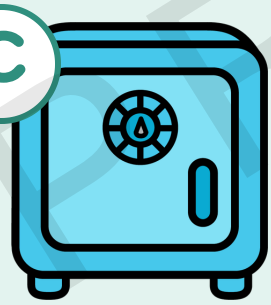


Save some

A steady amount each month.

100 dollars a month

C



Save a lot

A big part of each paycheck.

200 dollars a month

D



Save the most

The biggest amount you can.

400 dollars a month

Pick ONE. Write its letter and its cost on your budget sheet.

PREVIEW

Career card 7

Library Assistant

Example pay for a year

27,600 dollars

Taken out each month

350 dollars

Gross pay each month = the year divided by 12. Invented example pay.

Career card 8

Plumber

Example pay for a year

54,000 dollars

Taken out each month

950 dollars

Gross pay each month = the year divided by 12. Invented example pay.

Career card 9

Delivery Driver

Example pay for a year

31,200 dollars

Taken out each month

450 dollars

Gross pay each month = the year divided by 12. Invented example pay.

Career card 10

Store Manager

Example pay for a year

57,600 dollars

Taken out each month

1,000 dollars

Gross pay each month = the year divided by 12. Invented example pay.

Career card 11

Cook

Example pay for a year

32,400 dollars

Taken out each month

500 dollars

Gross pay each month = the year divided by 12. Invented example pay.

Career card 12

Engineer

Example pay for a year

84,000 dollars

Taken out each month

1,700 dollars

Gross pay each month = the year divided by 12. Invented example pay.

PREVIEW

Life event 1

Your phone screen cracks. You pay to fix it.

YOU PAY
90 dollars

Life event 2

You sell your old bike online.

YOU GET
60 dollars

Life event 3

You get a flat tire on the way to work. You pay for a new one.

YOU PAY
60 dollars

Life event 4

A birthday card from your aunt has money inside.

YOU GET
30 dollars

Life event 5

Your friend has a birthday party. You buy a gift and a card.

YOU PAY
25 dollars

Life event 6

The refrigerator stops working. You pay for a repair.

YOU PAY
140 dollars

PREVIEW

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My name _____ Date _____

How To Play

Read the steps. You are going to play a game.

1 **Draw a career card.**
It tells you your job and your pay for a year.

2 **Find your take-home pay.**
That is the money you get to keep each month. It is your budget.

3 **Visit stations 1 to 13.**
At each one, pick A, B, C or D. Write the cost on your budget sheet.

4 **Go to station 14: Life Events.**
Draw three cards. Some cost money. Some bring money in. Roll a die after each draw: on a 6, put the card back and draw again.

5 **Add it all up.**
How much money is left? Is it a number you can be proud of?

The big rule
You cannot spend more than your take-home pay. If your budget is too big, go back and pick again (page 32).

My plan: the one thing I want to save for in this game

PREVIEW

My name _____ Date _____

My Career

Draw a career card. Find your take-home pay.

Career card number _____ My career _____

1. Example pay for a year (on the card) ____ **dollars**
2. Gross pay each month: the year divided by 12 ____ **dollars**
3. Taken out each month (on the card) ____ **dollars**
4. Take-home pay each month: gross pay minus taken out ____ **dollars**

My take-home pay is my budget for the game

Write it on your budget sheet. This is the most money you can spend.

Show your work here

PREVIEW

My name _____ Date _____

My Life Events

Draw life event cards. Write each one. Add and subtract.

Card number	What happened	Pay or get	Amount
		☐ PAY ☐ GET	
		☐ PAY ☐ GET	
		☐ PAY ☐ GET	
		☐ PAY ☐ GET	
		☐ PAY ☐ GET	

Draw three cards. If your teacher says so, draw two more.

1. Add the amounts I got ____ **dollars**

2. Add the amounts I paid ____ **dollars**

3. The net: what I got minus what I paid. Write minus if I paid more. ____ **dollars**

4. Money left before life events (from my budget sheet) ____ **dollars**

5. Money left after life events ____ **dollars**

PREVIEW

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My name _____ Date _____

Compare With a Partner

Trade budgets with a partner. Fill in both columns.

	Me	My partner
My career		
Take-home pay each month		
Total spent at stations 1 to 13		
Life events: the net amount		
Money left at the end		
Saved (station 12)		

1. Who has more money left? _____ **name**

2. Which station is the biggest difference? _____ **station**

What would I change in my budget after seeing my partner's? Why?

PREVIEW

My name _____ Date _____

Station 4 Packet: Utilities

Read about the station. Then answer.

Read

Utilities are lights, water and trash pickup. Turning off lights and taking short showers keeps this bill down.

The choices

A	**Careful use.** Lights off and short showers.	**80 dollars**
B	**Average use.** Lights, water and heat as most days need.	**120 dollars**
C	**Comfortable use.** Heating or cooling all day long.	**170 dollars**
D	**Big space, big bills.** A large place to heat and cool.	**220 dollars**

1. True or false? A careful household pays the least for utilities. ☐ **True** ☐ **False**
2. Which choice costs the least? Write the letter. ☐
3. How much more does D cost than A? ☐ **dollars**
4. A game worker has 1,900 dollars and picks A. How much is left? ☐ **dollars**

5. What would you choose? Tell why. Use the words need, want or cost.

PREVIEW

My name _____ Date _____

Station 7 Packet: Clothing

Read about the station. Then answer.

Read

Clothing is what you wear. Thrift stores and sale racks cost less than the newest styles.

The choices

A	**Thrift store and hand-me-downs.** Used clothes that still look good.	**25 dollars**
B	**Sale racks.** New clothes when they are marked down.	**60 dollars**
C	**New shoes and a few new outfits.** Some new things each month.	**110 dollars**
D	**The newest styles.** Whatever is new in the store.	**180 dollars**

1. True or false? Thrift stores cost more than the newest styles. ☐ **True** ☐ **False**
2. Which choice costs the least? Write the letter. ☐
3. How much more does D cost than A? ☐ **dollars**
4. A game worker has 1,500 dollars and picks A. How much is left? ☐ **dollars**

5. What would you choose? Tell why. Use the words need, want or cost.

PREVIEW

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My name _____ Date _____

Station 11 Packet: Education and Training

Read about the station. Then answer.

Read

Classes help you learn new skills for a job. They cost money now, and you can study on your own for free.

The choices

A	**Study on your own.** Library books. Nothing to pay this month.	**0 dollars**
B	**An online class.** Learn at home on your own time.	**50 dollars**
C	**Night classes.** Classes after work.	**120 dollars**
D	**A school loan payment.** You are paying back a school loan.	**250 dollars**

1. True or false? You can study on your own and pay nothing. ☐ **True** ☐ **False**
2. Which choice costs the least? Write the letter. ☐
3. How much more does D cost than A? ☐ **dollars**
4. A game worker has 2,000 dollars and picks D. How much is left? ☐ **dollars**

5. What would you choose? Tell why. Use the words need, want or cost.

PREVIEW

Preview - Bright Path Shed

My name _____ Date _____

Station 14 Packet: Life Events

Read about the station. Then answer.

Read

Life events are surprises. Some cost money and some bring money in, so your budget has to be ready for both.

Four sample cards (the card number is in the circle)

6	Pay. The refrigerator stops working. You pay for a repair.	**140 dollars**
7	Get. You work extra hours this month.	**120 dollars**
15	Pay. You need new shoes for work.	**70 dollars**
2	Get. You sell your old bike online.	**60 dollars**

1. True or false? Every life event costs money. ☐ **True** ☐ **False**
2. Which card costs the most? Write the card number. ☐
3. Add the cards that give you money. How much is that? ☐ **dollars**
4. A game worker has 1,500 dollars and draws all four cards. How much is left? ☐ **dollars**

5. What would you choose? Tell why. Use the words need, want or cost.

PREVIEW

Key: Packet, Stations 8 to 14

Pages 44 to 50.

Station	1. True or false	2. Cheapest (or card)	3. D minus A (or gets)	4. Money left	5. Write
8. Eating Out	True	A	200	1,700	Answers vary: a choice and a reason that use need, want or cost.
9. Entertainment	False	A	150	2,160	Answers vary: a choice and a reason that use need, want or cost.
10. Pets	False	A	140	1,620	Answers vary: a choice and a reason that use need, want or cost.
11. Education and Training	True	A	250	1,750	Answers vary: a choice and a reason that use need, want or cost.
12. Saving	False	A	375	1,700	Answers vary: a choice and a reason that use need, want or cost.
13. Giving and Gifts	False	A	90	1,500	Answers vary: a choice and a reason that use need, want or cost.
14. Life Events	False	6	180	1,470	Answers vary: a choice and a reason that use need, want or cost.

PREVIEW

Station 14 sample cards

- Card 6: The refrigerator stops working. You pay for a repair. (pays 140)
- Card 7: You work extra hours this month. (gets 120)
- Card 15: You need new shoes for work. (pays 70)
- Card 2: You sell your old bike online. (gets 60)
- Start with 1,500 dollars: 1,500 minus 140 plus 120 minus 70 plus 60 is 1,470.

Sam's Game: Life Events and Totals

Page 56 shows the budget sheet. Here are the three life event cards and the needs, wants and saving totals. Invented student.

Card	What happened	Pay or get	Amount
1	Your phone screen cracks. You pay to fix it.	PAY	90
2	You sell your old bike online.	GET	60
5	Your friend has a birthday party. You buy a gift and a card.	PAY	25

The life events math

- Got: 60. Paid: 115 (90 plus 25). Net: 60 minus 115 is minus 55.
- Money left before life events: 250. After: 250 minus 55 is 195.

Needs, wants and saving

Group	Dollars
Needs	1,440
Wants	160
Saving	100
All three	1,700

Sam's reflection (a sample answer)

"The hardest station was housing. I picked a small apartment for 700 dollars. The phone screen card cost 90, but I had 250 dollars left, so I could pay. I saved 100 dollars. Next time I would save more."

The whole game in four lines

- Take-home pay: 1,950 dollars (the career card, page 54).
- Spent at 13 stations: 1,700 dollars. 1,950 minus 1,700 is 250.
- Life events: net minus 55. 250 minus 55 is 195 dollars left.
- Needs 1,440, wants 160 and saving 100 add up to the 1,700 spent.

PREVIEW

Starters and Notes

16 starters in 4 groups. Each one is a frame with a blank: the number comes from the student's own sheet.

Student sentence starters

My take-home pay is ____ and I spent ____, so I have ____ left.

I picked ____ at station ____ because ____.

The life event that surprised me was ____. It cost ____ or gave ____.

I would change ____ because ____.

Talking about a choice

A need is something I ____. A want is something I ____.

That choice costs more than ____ but less than ____.

If I pick ____, I will have ____ less to save.

One way to spend less here is ____.

Feedback to a student

You showed your work and the numbers match the poster.

Check your total: add the costs again, one at a time.

Your budget is over by ____. Which pick could you change?

Tell me about your pick at station ____.

Comparing with a partner

My partner has more left because ____.

We picked different ____ at station ____.

Our take-home pay was different, so ____.

Something I learned from my partner is ____.

PREVIEW