

<p>Due to downsizing, one of the adults in your household loses their job. Unemployment begins in 3 weeks equaling 70% of pay. Healthcare ends if provided</p>	<p>A flood has hit your area. You will need to evacuate your home and there is no more room at the shelter. Will need to pay for food and hotel/motel</p>	<p>Your car is in need of major repairs totaling \$850</p>	<p>Your car is in need of it's regular maintenance- oil, tire rotation, etc. Find a local shop or call dealership for pricing</p>
<p>Time for this year's physicals. Schools won't let your child sign up without them. Check with doctors or parents for costs.</p>	<p>Your child's tooth is really bothering them. Find out how it will be to fill the cavity at your dentist and decide what to do.</p>	<p>Your tooth that has already had a root canal is really bothering you. Find out how much it will be to have it pulled and get an implant</p>	<p>Your child needs braces. Check with the orthodontist to find out how much this will cost.</p>
<p>It's your birthday and your parents and aunt still like to get you a little something. This year it's a check for \$150.</p>	<p>A close friend is getting married in California. You will need to have money for travel and a gift. Do the research and make the best decision you can.</p>	<p>Your child is invited to a birthday party! You will need to bring a gift. Do the research and provide a present appropriate for the age group if your child can attend.</p>	<p>Your child wants to participate in band/orchestra. Find out how much it will cost to rent an instrument and include this cost in budget.</p>
<p>Due to extreme temperatures your pipes burst. Find the cost for a plumber to fix them if you own your home. Otherwise find out if you are responsible.</p>	<p>You receive a refund for your taxes! Happy day! \$2000</p>	<p>Your child requires some additional tutoring. Find out the appropriate costs for your child's age and if you can afford it.</p>	<p>Your child wants to go to Great America with their friends. Include this cost in your budget.</p>

<p>Congratulations you have won the lottery!!! \$10,000</p>	<p>Your child has the flu. You will need to either be with them or provide them with care for 4 days.</p>	<p>You just got a call from the school nurse who thinks your child may have a broken leg. Find the cost of x-ray, hospital visit, caste and time off work.</p>	<p>Your washing machine just did it's final load. Find the cost to replace it or do laundry at the laundromat.</p>
<p>Your child needs to bring in stuff to celebrate a holiday (halloween or valentine's day) Include this cost in your budget.</p>	<p>Your child has been begging and begging for a pet. They have done what they needed to do to earn it. Decide on your new family pet and include costs in budget.</p>	<p>You are just too tired this week to make dinner every night. Include in your budget at least 3 dinners out this month that were not already included for your whole family</p>	<p>Your child's birthday is coming up. Figure out what type of party you can afford to have and include in your budget. Make it age appropriate and fun</p>
<p>Your child is quite good at a sport and should be on the traveling team. Decide on the sport and find the cost of the local traveling team. Include this cost in your budget.</p>	<p>Your parents just found some old bonds they bought you when you were young. They have a current cash value of \$2000</p>	<p>It's your anniversary this month. Include in your budget a present for each adult in the house. You determine the appropriate gift.</p>	<p>You or your child broke their phone. Include in this month's budget the cost of a new phone</p>
<p>You just went to Target to get a few things but you ended up spending \$94.67. Include this cost in your budget.</p>	<p>It's picture day at school. Please budget at least \$30 for school pictures per child.</p>	<p>Your child wants to go to the movies tonight. Include in your costs a night time movie and treats at the theater closest to where you live.</p>	<p>Congratulations you are pregnant!! Include in your monthly budget prenatal care and vitamins.</p>

<p>You have not only been working hard, but you are good at your job and the bosses have noticed! Congratulations on the 10% salary increase you have earned.</p>	<p>School field trip. Your child will need \$20 for the bus and additional \$15 for lunch. Please include this cost in your budget.</p>	<p>Your roof is leaking and a contractor came out to give you a quote on a new roof. \$10-12,000 depending on the size of your owned property. Include this cost in your budget. You may need to finance it.</p>	<p>Your car is totaled in an accident. Thankfully no one is hurt, but the other driver did not have insurance. Figure out how and if you will be able to afford a new car.</p>
<p>Your brother, his wife, and their 2 children are coming to visit from out of town. Include in your budget increased costs for food and entertainment for a week.</p>	<p>You have yourself a genius child! Include enrichment activities to help your child stay engaged and earn that scholarship.</p>	<p>Your child has earned a college scholarship. Congratulations!</p>	<p>Snack Time It's your child's turn to bring snack to school. The school requires this to be a healthy choice with no major allergens. There are 24 kids in your child's class.</p>
<p>Your child's school work requires the use of the internet. If you do not already have it figure out a way to budget for it or get them to a place they can use it for the time they need it.</p>	<p>Your children just keep growing!!! Include in your budget new gym shoes for each child this month. If your youngest is in pre-school, you will need an extra pair for inside shoes.</p>	<p>You came home to a broken refrigerator and freezer. All of the food is either spoiled or needs to be eaten at this moment. Include in this month an extra week of groceries and the cost of a new refrigerator if owned.</p>	<p>It's that special pay this month where there are no deductions. Include an extra \$300 dollars in this month's paycheck for one adult.</p>
<p>If you are renting, the owner of the building has decided to sell. You have 2 weeks to get your stuff out and find a new place to live. Include the price of movers in this cost.</p>	<p>It turns out you calculate your taxes wrong and you actually owe the government an extra \$2000. Pay up or have your wages garnished.</p>	<p>You and your partner are really struggling to get along. You decide that date night is important. Include the cost of a babysitter and a night out once a month.</p>	<p>You are really struggling and feeling depressed lately. You and your partner decide it is best to see professional help, but the closest therapist is not covered by insurance. Figure out how to pay the \$250 cost.</p>

