

First Initial & Last Name: _____

Birth Month/Day: _____ (ex. 9/16)

For security purposes, only fill out your first initial, last name, month and day you were born

THINK SMART. PLAN AHEAD

Answer the questions below.

BUDGET BREAKDOWN

You earn **\$300 per month** from a part-time job. Here are your expenses:

- Cell phone: \$50
- Streaming Subscriptions: \$15
- Gas: \$60
- Fast Food: \$40
- Savings: ?

How much do you have left for savings each month? _____

If you saved that amount for 12 months, how much will you have? _____

CREDIT CARD TRAP

You buy a video game console for **\$500** on a credit card at **20% interest** and make minimum payments of \$25/month.

- About how many months will it take to pay it off? _____
- How much extra will you pay in interest? _____

*Tip: paying only the minimum- much more expensive!

NEEDS VS. WANTS

Put a **N** for Need or **W** for Want:

- ___ Prom ticket
- ___ Laptop for school
- ___ New Air Pods
- ___ Lunch at school
- ___ Designer shoes

WOULD YOU RATHER

Circle your choice and explain why.:

- a. Work 10 hours a week during the school year to save \$2,500
- b. Have the summer completely free and not work but start college with \$0 in savings

Your reason: _____

Return via email to Whitney Landry at
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