

LIFE HAPPENS CARDS



Oh no! An adult loses their job. Unemployment only pays 60% of the original salary and won't be received for six weeks.

You get into a car accident, and your car needs repairs. The mechanic says it will cost \$850. Review your budget to see if it is possible to get your car repaired.

Your house is flooded and you have to find a different place to stay for two weeks. Adjust your budget to pay for a hotel and food expenses.

Your sister is getting married in Atlanta. Review your budget to see if your whole family can buy a gift and attend the wedding.

The weather outside drops to below freezing, and the pipes burst in your kitchen. You need to pay \$300 for a plumber. Adjust your budget.

You forget to pay your gas bill and the electric company disconnects your service. It will require \$162.47 to reconnect your service. Review your budget to see if you can find the necessary funds to do so.

A recent trip to the dentist reveals that a family member will need extensive dental work totaling at least \$350.00. Review your budget to see if you can afford this expense.

You receive \$2000 for you tax refund! Make the necessary adjustments to your budget.

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| <p>Congratulations! You won \$5,000 in the lottery!! Make the necessary adjustments to your budget.</p> | <p>Your car breaks down on the highway. You can't get to work. Make the necessary changes in your budget for increased expenses for car repairs. If you are an hourly wage earner, also include the loss of the day's pay.</p> |
| <p>Your CD matures! You gain \$500! Make the necessary adjustments to your budget.</p> | <p>Your teenage son gets his girlfriend pregnant. You agree to take care of medical and other expenses. Include in your budget increased expenses for medical care (such as monthly pre-natal visits) as well as the food, clothing and shelter arrangements necessary.</p> |
| <p>Your child has a bad reaction to mandatory immunizations and needs to be hospitalized. Include in your budget increased expenses for medical care (a minimum of 3 days in the hospital, a month of prescriptions).</p> | <p>Your child's school band wins a competition that makes them eligible to go to Europe. Each child has to contribute \$1000 in order to be included on the trip. Review your budget to see if it is possible for your child to go.</p> |
| <p>A friend needs to borrow \$150 to keep their electricity from being shut off. Review your budget to see if you can help your friend.</p> | <p>Your child wants to join the travel sports team at school. They will need to pay \$125 in order to participate. You will incur additional costs (gas money, eating out, etc.) as you travel with them. Review your budget to see if you can afford this expense.</p> |

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| <p>You go to the casino and lose \$500! Make the necessary adjustments to your budget.</p> | <p>Your nephew graduates from college!! Review your budget to see if you can afford a graduation gift.</p> |
| <p>It's your mom's birthday! You need to buy her a gift!! Review your budget to see if you can afford this expense.</p> | <p>A bill collector calls, demanding you pay \$175.00 in past due credit card bills. If you don't pay, you will be reported to a collection agency. Review your budget to see if you can pay this bill.</p> |
| <p>Because of your hard work you get a bonus! Your salary increases by 10%. Make the necessary changes to your budget.</p> | <p>Your place of business begins to lose profits. As a result, you take a 20% cut in pay. Make the necessary changes to your budget.</p> |
| <p>Your child wants to get a puppy. Review your budget to see if you can afford the \$300 in initial vet costs as well as monthly costs for food and pet care.</p> | <p>Your child just made the final cuts for the basketball team at school. Review your budget to see if you can afford the \$200 for equipment (shoes, uniform, etc.).</p> |

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| <p>After months of dealing with a painful tooth, you visit the dentist and find that you need a root canal and crown. Review your budget to see if you can afford a \$500 root canal and a \$700 crown. If not, you will need to pay \$50 to have the tooth pulled.</p> | <p>A hail storm damages your car hood and windshield. Review your budget to see if you can afford to repair the car.</p> |
| <p>Your car needs new tires. Review your budget to see if you can afford \$500 for new tires installation.</p> | <p>The metro bus breaks down and you are unable to get to work. Take a day's worth of pay out of your budget.</p> |
| <p>Oops... You forgot to use protection! A new member of your family is on the way! Include in your budget increased expenses for medical care (such as monthly pre-natal visits) as well as the food, clothing and shelter arrangements necessary.</p> | <p>Congratulations! Your child receives a scholarship to the college of her or his choice! Make the necessary changes in your budget.</p> |
| <p>Your building has been slated for demolition. You must relocate ASAP. Include in your budget the necessary changes to your budget to account for moving expenses, etc.</p> | <p>Telegram: Your elderly parents (who both require constant medical care) are coming to live with you. Include in your budget increased expenses for medical care as well as the food, clothing and shelter arrangements necessary.</p> |

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| <p>Oops... You've been audited! You owe \$15,000 in back taxes. Include in your budget the increased expenses.</p> | <p>The school nurse calls. Your child fell and broke an arm. Include in your budget the increased cost for medical care.</p> |
| <p>Due to your poor diet, your children develop serious medical ailments. Include in your budget increased expenses for medical care (a minimum of 3 days in the hospital, a month of prescriptions) as well as an improved diet.</p> | <p>Junior needs braces! Without this orthodontic work, your child will suffer socially as well as physically. Include in your budget the increased expenses necessary.</p> |
| <p>It's your child's birthday and they want to have a party...with plenty of presents!! Review your budget to see if you can afford this expense.</p> | <p>Your child's school can't afford basic supplies like paper, pencils, markers, and crayons. You need to purchase \$30.00 worth of school supplies</p> |
| <p>Your furnace goes out and it's 25 degrees outside. Review your budget to see if you can afford \$400 to service the furnace.</p> | <p>Your child's school indicates that your child will do better in school if s/he has access to a home computer. Review your budget to see in you can afford \$1000 for a new computer and internet service.</p> |

Source: This activity was modified from Tracy E. Ore's original simulation activity. Dr. Ore is the Associate Professor of Sociology, Saint Cloud State University <http://web.stcloudstate.edu/teore/>