

THE PENNY GAME

Game Board

Housing with Utilities

- Shared Bedrooms ○○○
- Single Bedrooms ○○○○
- Renter's Insurance ○

Transportation

- Used Car ○○
- New Car ○○○
- Walk/ Bike/ Public Transportation/ Uber/ Lyft ○
- Liability Insurance ○
- Complete Coverage ○○

Play

- Hiking, Walking, Library, or Visiting friends — **No cost**
- Music/ Streaming Services ○
- Outings with Friends ○○
- Shopping Trip ○○
- Video Games ○○
- Concerts, Sports, Vacations ○○○

Self Improvement

- Gym/Yoga membership ○
- Classes based on interests (Art, cooking) ○
- Career Building Classes ○

Other

- Thrift/ Discounted Clothing Allowance ○
- General Clothing Allowance ○○
- Thrift/ Discounted Household Items ○
- General Household Items ○○
- Daily Snacks/ Coffee ○

Living

Communications

- Phone ○
- Internet ○
- Cable TV ○○

Food

- Dine at home with an occassional meal out ○
- Frequent fast food lunches and weekly dinners out, cook other meals at home ○○
- Most meals out ○○○

Personal Care

- The Essentials ○
- Professional Services ○○

Health Insurance

- None — **No cost**
- Fringe Benefits from Job ○
- High Deductible Plan ○
- Low Deductible Plan ○○

Laundry

- Do laundry at parents' house — **No cost**
- Rent/ Purchase washer/ dryer ○

Savings

- Emergency Savings ○
- Retirement Account ○
- Investment Account ○
- Big purchases/ Vacation ○○
- Extra Savings ○○
  *Add as many as you want

Giving

- Charity/Church ○
- Gifts for Friends ○
- Gifts for Family ○

IT'S NOT HOW MUCH **YOU EARN** WHAT'S IMPORTANT IS HOW MUCH **YOU SAVE.**

LIVEWORKSHEETS