

**Satellite Dish (Optional)**

|  |                |
|--|----------------|
| 190 Channels: Includes network channels and basic cable channels | \$60 per month |
| 190+ Channels: Adds more basic cable channels                    | \$70 per month |
| 240+ Channels: Adds sports channels                              | \$80 per month |
| 290+ Channels: Adds STARZ and encore                             | \$90 per month |
| Streaming Services (Amazon Prime, Netflix, Prime, Hulu, etc.)    | \$13 per month |

**Internet (Optional)**

|                            |                |
|----------------------------|----------------|
| Cable Internet (Broadband) | \$60 per month |
| Wireless Internet          | \$50 per month |



# FURNITURE AND ELECTRONICS

# Station Manager Guidelines- Furniture and Electronics

Teens will visit your station to acquire furnishings for their home or apartment.

## General Guidelines

- To make the experience as realistic as possible, allow each teen to complete their own Budget Tracking Form and do the math calculations using calculators or devices with calculators. Feel free to assist if teens need help with any of these tasks.
- If teens need to make a withdrawal from their savings accounts, direct them to the Banking and Investing Station to have this transaction recorded.
- If a teen has little or no funds remaining and still has several stations to visit, encourage them to go to the Financial Counseling Station for advice.

Be sure to write your initials in the appropriate column of the Budget Tracking Form, confirming that the teen has visited this station.

## Furniture and Electronics Guidelines

- Teens can choose from low cost furniture, moderate cost furniture, or high cost furniture.
- Refer to the Furniture Budget Summary to provide total costs or payments over 24 months with a credit card.
- Also listed are additional electronics teens may wish to purchase. The costs of electronics must be added to furniture costs. Teens may choose to pay in full for these items or spread the cost over 24 months of payments.
- Make sure teens understand the additional interest they will pay if they do decide make payments instead of purchasing the full amount.

## Furniture and Electronics Expense Summary

### Furniture

| Living Room  | Kitchen   | Bedroom   | Total Cost | Monthly Payment (Over 24 Months)                   |
|--|---|---|------------|--|
| <b>LOW COST</b><br>Sofa<br>1 chair<br>Lamps (2)<br>Tables (coffee & end)<br>Television<br>(Simple, Not as durable) | <b>LOW COST</b><br>Table<br>4 Chairs (total)<br>Dishes (plates, bowls, mugs, silverware – 4 servings)<br>1 set of Pots & Pans<br>Washer/Dryer (laundry room)      | <b>LOW COST</b><br>Bed + Mattress (queen or 2 twin beds)<br>Dresser<br>Nightstands (2)        | \$2,775    | \$135<br><br>(Total paid with interest = \$3,240)  |
| <b>MODERATE COST</b><br>Sofa<br>1 chair<br>Lamps (2)<br>Tables (coffee & end)<br>Television<br>(Nice, Durable)     | <b>MODERATE COST</b><br>Table<br>4 Chairs (total)<br>Dishes (plates, bowls, mugs, silverware – 4 servings)<br>1 set of Pots & Pans<br>Washer/Dryer (laundry room) | <b>MODERATE COST</b><br>Bed + Mattress (queen or 2 twin beds)<br>Dresser<br>Nightstands (2)   | \$5,875    | \$285<br><br>(Total paid with interest = \$6,840)  |
| <b>HIGH COST</b><br>Sofa<br>1 chair<br>Lamps (2)<br>Tables (coffee & end)<br>Television<br>(Very Trendy)           | <b>HIGH COST</b><br>Table<br>4 Chairs (total)<br>Dishes (plates, bowls, mugs, silverware – 4 servings)<br>1 set of Pots & Pans<br>Washer/Dryer (laundry room)     | <b>HIGH COST</b><br>Bed Frame + Mattress (queen or 2 twin beds)<br>Dresser<br>Nightstands (2) | \$12,075   | \$586<br><br>(Total paid with interest = \$14,064) |

### Electronics

| Item                         | Total Cost | Monthly Payment (Over 24 Months)                 |
|------------------------------|------------|--|
| Laptop/Tablet                | \$2,000    | \$97<br><br>(Total paid with interest = \$2,329) |
| Blue Tooth Speaker/Sound Bar | \$700      | \$34<br><br>(Total paid with interest = \$815)   |

### Life's Unexpected Expenses

- #8 New refrigerator purchase
  - Low Cost: \$450                      Moderate Cost: \$700                      High Cost: \$1200
  
- #38 New washing machine purchase
  - Low Cost: \$240                      Moderate Cost: \$428                      High Cost: \$700
  - Laundromat cost: 10 week for 4 weeks = \$40

The background is a light blue color filled with a repeating pattern of white line-art icons. These icons include dollar signs, upward-pointing arrows, paper clips, rulers, and various geometric shapes like squares, circles, and triangles. The overall aesthetic is clean and modern.

# GROCERIES

# Station Manager Guidelines- Groceries

Teens will come to your station to purchase groceries for themselves and their families.

## General Guidelines

- To make the experience as realistic as possible, allow each teen to complete their own Budget Tracking Form and do the math calculations using calculators or devices with calculators. Feel free to assist if teens need help with any of these tasks.
- If teens need to make a withdrawal from their savings accounts, direct them to the Banking and Investing Station to have this transaction recorded.
- If a teen has little or no funds remaining and still has several stations to visit, encourage them to go to the Financial Counseling Station for advice.

Be sure to write your initials in the appropriate column of the Budget Tracking Form, confirming that the teen has visited this station.

## Groceries Guidelines

- Teens can choose from several “grocery baskets” depending on their lifestyle and number of people in their household.
- Assist teens in choosing low cost, moderate cost or high cost grocery basket.
- All amounts show on the Groceries Summary are for a family of 2 to 5 people.