

## Clothing Expense Summary

Number in Family	Low Cost	Moderate Cost	High Cost
	(No name brand, items on sale; i.e. casual shirts, pants, uniforms, etc.)	(Low cost items, lower cost name brands, i.e. business casual shirts, skirts and shoes, etc.)	(Name brand, high end designers, i.e. suits, coats, jeans and boots, etc.)
	Monthly Price	Monthly Price	Monthly Price
2	\$100	\$175	\$250
3	\$125	\$200	\$275
4	\$150	\$225	\$300
5	\$175	\$250	\$325

### Life's Unexpected Expenses

- #1 Purchase family winter coats

#### Winter coat prices

Number in Family	Cost
2	\$130
3	\$195
4	\$260
5	\$325



# GROOMING

# Station Manager Guidelines- Grooming

Teens will visit your station for grooming products.

## 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.

## Grooming Guidelines

- Refer to the Grooming Expense Summary to provide teens with general information on the costs of hair care and other grooming needs.
- Tell them the average monthly costs for these services and then multiply the cost by the number of family members.
- Point out that there are optional items (wash and set, perm, braids, and manicure) that they also may choose.

## Grooming Expense Summary

### Haircuts

Number in Family	Yearly Budget	Monthly Cost
2	\$288	\$24
3	\$432	\$36
4	\$576	\$48
5	\$720	\$60

### Other Services

One-time Cost	Per Person
\$50	Designer Haircut Premium
\$20	Barber Cut Premium
\$25	Barber Cut with Designs
\$35	Cornrows (without extensions)
\$80	Cornrows (with extensions)
\$120	Braided Styles
\$90	Natural Hair Services (Locs, Curls, Twists)
\$150	Hair Extensions (Sew-in)
\$56	Wash and Set
\$45	Blow-Out Hairstyle
\$75	Silk Press Hairstyle
\$70	Relaxer
\$50	Perm
\$80	Hair Color
\$20	Manicure - Regular
\$40	Acrylic Nails (Full set)
\$45	Manicure with Gel Nail Polish
\$25	Pedicure - Regular
\$40	Pedicure - Deluxe
\$100	Facials
\$50	Cosmetics / Make-Up
\$20	Eyebrow Shaping



**LEGAL**

# Station Manager Guidelines-Legal

Teens will visit your station for a variety of legal reason, primarily in response to receiving an unexpected life event.

## General Guidelines

- To make the experience as realistic as possible, allow each teen to complete their own Budget Tracking Form and do the math 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.

## Legal Guidelines

- Give teens the option of having a will drafted. Explain the advantages of having a Will, particularly if children are involved. Let teens know that the expense listed is only a basic fee and that it could increase depending on the family situation.
- Teens may be directed to this station from the Life's Unexpected Station. The costs for addressing a variety of unexpected events are listed on the Legal Expense Summary below.