

## Legal Expense Summary

### Draft of a Will

- Average cost: \$375

### Life's Unexpected Expenses

#### #2 Divorce

- Divorce with Children: \$7,000 (\$583/month for 12 months)

#### #5 Speeding Ticket

- 20 mph over the speed limit \$120 (one-time expense)
- Note: A traffic violation results in 1 point on the driver's license. If you have 3 points, your licenses is suspended for 6 months.

#### #9 Expired Car Registration

- Ticket: \$90

#### #32 Improperly Restrained Child Violation

- Fine: \$200 (second offense)

#### #33 No Seat Belt

- Ticket: \$75 (one-time expense)

#### #34 Parking in a Handicap spot

- Ticket: \$350

#### #36 Texting while Driving + Running a Stop Sign

- Ticket: \$75 (one-time expense)
- Ticket (for stop sign): \$235 on average (one-time expense)
- Total: \$310 (\$300 rounded down for Life Unexpected)
- Note: A traffic violation results in 1 point on the driver's license. 3 points and licenses is suspended for 6 months.



# PET AND VETERINARIAN

# Station Manager Guidelines-Pet and Veterinarian

Teens will visit the station if they have chosen to have a pet or received a pet during Life's Unexpected. Encourage teens to think of a name for their pet.

## 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.

## Pet and Veterinarian Guidelines

- Pets are required to have annual check-ups and vaccinations. Refer to the Pet and Veterinarian Budget Summary for the costs of various services for a dog or a cat.
- Remind teens that they also must include an average monthly maintenance amount for food and supplies.
- Some teens will visit this station because at the Life's Unexpected Station they received a pet as a gift. Point out that the same medical, food, and maintenance costs apply.
- Teens will also have to pay an additional monthly pet fee if they have an apartment and get a pet. Show teens the chart on the following page and have them pay the amount that corresponds with the apartment that they selected. If teens own a house they do not have to pay an additional pet fee since they are not required for houses.

## Pet and Veterinarian Expense Summary

### Dog

Type of Dog	Monthly Food Cost	Monthly Vet Cost	Monthly Grooming Cost	Monthly Bed & Toys Cost	Monthly Total Cost
Large Dog (60-110 lbs.)	\$183	\$22	\$60	\$15	\$280
Medium Dog (30-60 lbs.)	\$133	\$22	\$40	\$15	\$210
Small Dog (10-30 lbs.)	\$67	\$22	\$30	\$15	\$134

### Cat

Type of Cat	Monthly Food Cost	Monthly Kitty Litter Cost	Monthly Vet Cost	Monthly Toys Cost	Monthly Total Cost
All Types	\$18	\$7	\$15	\$10	\$50

### Monthly Pet Fees

Description	Monthly Pet Fee
Apartment 1	\$12.50
Apartment 2	\$15
Apartment 3	\$20
Apartment 4	\$25
Apartment 5	\$30

### Life's Unexpected Expenses

- #20 Vaccinations: \$165
- #25 Dog's Broken Leg: \$42



# CHARITABLE DONATIONS

# Station Manager Guidelines- Charitable Donations

This station is optional. Teens will participate if they chose to donate to a charity.

## General Guidelines

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- 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.

## Charitable Donations Guidelines

- Teens write their charity in the section at the bottom of their Budget Tracker Form.
- Consider having trinkets that teens can purchase for the Charitable Station such as wristbands, branded stickers, or branded pens.
- Teens may choose to contribute to their favorite charity or to non-profits like Boys & Girls Clubs of America, American Heart Association, Red Cross, etc.
- There is no set amount for donations because they are voluntary.
- Encourage teens to see the value of supporting various charities, as well as the benefit of making charitable contributions for income tax deductions.