



**CREDIT
FOR LIFE**

**Important Information You
Need to Know for May 22nd!**



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

**Thank you for
signing up
to participate
in the
15th Annual
Credit for Life
Fair!**

- **When:** Thursday, May 22nd, 10 AM – 12:30 PM
- **Where:** O'Keefe Sports Complex at Salem State University



What You Need to Do to Prepare



Register & Create Your Profile!



1. Go to **creditforlife.org**
2. **Choose your language** (it automatically chooses English; choose SPANISH or PORTUGUESE as desired).
 - **NOTE:** Once you choose a language and register, you cannot go back and choose a different language in this profile.
3. Click **STUDENT REGISTRATION**.

AA creditforlife.org

Student Registration

School Access Code:

Username:

Password:

Confirm Password:

Passwords must match

Register

4. Enter the School access code for this event: **298616**
5. **Enter a SIMPLE User Name you can remember** (First Name and Last Name, etc.)
6. Choose a **PASSWORD:** (use the initials of your school)
7. Click **REGISTER**
8. **IMPORTANT: Remember your login info OR you will need to reregister!**

Student Login

School Access Code:

Username:

Password:

LOGIN

Login with Credentials

1. LOG IN AGAIN using the same **SCHOOL ACCESS CODE, USER NAME** and **PASSWORD** you just used to register
2. Click **LOGIN**

3. Choose an **AVATAR** (will be displayed on your budget profile)
4. Scroll down and **CHOOSE A PROFESSION**

Choose an Avatar: **CHOOSE**

First Name:

Last Name:

Username:

Occupation:

SUBMIT

PROFESSIONS



- Click on any profession to see what it pays, etc.

- Once you decided , click **SELECT AS OCCUPATION**

PROFESSIONS		
Arts & Education <ul style="list-style-type: none"> <input type="checkbox"/> Actor/Actress/Theater Performer <input type="checkbox"/> Athletic Trainer <input type="checkbox"/> Animator (Illustrator) <input type="checkbox"/> Artist/Designer <input type="checkbox"/> Cosmetologist/Hair Stylist/Make Up Artist <input type="checkbox"/> Dancer/Choreographer <input type="checkbox"/> Daycare Assistant/Teacher <input type="checkbox"/> Fashion Designer <input type="checkbox"/> Film Director <input type="checkbox"/> Graphic Designer <input type="checkbox"/> Guidance Counselor <input type="checkbox"/> Interior Designer <input type="checkbox"/> Librarian <input type="checkbox"/> Musician <input type="checkbox"/> Music Teacher <input type="checkbox"/> Nutritionist <input type="checkbox"/> Personal Fitness Trainer <input type="checkbox"/> Photographer <input type="checkbox"/> Teacher (Elementary/Secondary)/Special Ed <input type="checkbox"/> Teaching Aide <input type="checkbox"/> Tattoo Artist <input type="checkbox"/> Publishing <input type="checkbox"/> Video Game Designer <input type="checkbox"/> Writer 	Sciences & Healthcare <ul style="list-style-type: none"> <input type="checkbox"/> Anthropologist <input type="checkbox"/> Archaeologist <input type="checkbox"/> Astronomer <input type="checkbox"/> Biologist <input type="checkbox"/> Chemist <input type="checkbox"/> Dental Hygienist <input type="checkbox"/> Dental - Resident <input type="checkbox"/> Environmental Scientist/Geologist <input type="checkbox"/> Forensic Scientist <input type="checkbox"/> Geology <input type="checkbox"/> Home Health Aide <input type="checkbox"/> Healthcare Administrator <input type="checkbox"/> Marine Biologist <input type="checkbox"/> Massage Therapist <input type="checkbox"/> Medical Technician <input type="checkbox"/> Medical Research <input type="checkbox"/> Microbiologist <input type="checkbox"/> Neuroscientist <input type="checkbox"/> Nurse Practitioner/Advanced Specialty Nursing <input type="checkbox"/> Nurse/NIA <input type="checkbox"/> Occupational Therapy <input type="checkbox"/> Optometrist - First Year <input type="checkbox"/> Pharmacist <input type="checkbox"/> Pharmacy Technician <input type="checkbox"/> Physical Therapist <input type="checkbox"/> Physician Assistant <input type="checkbox"/> Physical/Occupational Practitioner - Resident <input type="checkbox"/> Physical/Occupational Specialist - Resident <input type="checkbox"/> Physicist <input type="checkbox"/> Psychologist - First Year <input type="checkbox"/> Respiratory Therapist <input type="checkbox"/> Speech Therapist <input type="checkbox"/> Veterinary Assistant <input type="checkbox"/> Veterinarian - Clinical Resident <input type="checkbox"/> Zoologist 	Computers & Engineering <ul style="list-style-type: none"> <input type="checkbox"/> Architect <input type="checkbox"/> IT/Computer Technician <input type="checkbox"/> Computer Engineer - Entry Level <input type="checkbox"/> Cybersecurity Specialist <input type="checkbox"/> Engineer - All Types <input type="checkbox"/> Software Developer - Junior Level <input type="checkbox"/> Software Sales <input type="checkbox"/> Web Developer
Industrial & Services <ul style="list-style-type: none"> <input type="checkbox"/> Aircraft Mechanic <input type="checkbox"/> Auto Mechanic <input type="checkbox"/> Boat/Marine Mechanic <input type="checkbox"/> Carpenter <input type="checkbox"/> Chef <input type="checkbox"/> Commercial Fisherman <input type="checkbox"/> Construction Worker <input type="checkbox"/> Delivery Driver (Amazon/FedEx) <input type="checkbox"/> Electrician <input type="checkbox"/> Food/Beverage Label Management <input type="checkbox"/> HVAC Technician <input type="checkbox"/> Farming <input type="checkbox"/> Janitor/Cleaner <input type="checkbox"/> Machinist <input type="checkbox"/> Mechanic/General Repairer <input type="checkbox"/> Barber <input type="checkbox"/> Restaurant Manager <input type="checkbox"/> Truck Driver <input type="checkbox"/> Power Utility Technician <input type="checkbox"/> Restaurant Wait Staff <input type="checkbox"/> Retail Sales <input type="checkbox"/> Welder 	Government & Business Administration <ul style="list-style-type: none"> <input type="checkbox"/> Accountant <input type="checkbox"/> Administrative Assistant <input type="checkbox"/> Advertising Account Executive <input type="checkbox"/> Air Traffic Controller <input type="checkbox"/> Armed Forces/Military <input type="checkbox"/> Bank Teller <input type="checkbox"/> Business Analyst <input type="checkbox"/> Business Communications <input type="checkbox"/> Correctional Officer <input type="checkbox"/> Court Reporter <input type="checkbox"/> EMT/Paramedic <input type="checkbox"/> Event Planner <input type="checkbox"/> Financial Analyst <input type="checkbox"/> Flight Attendant <input type="checkbox"/> Hedge Fund Manager <input type="checkbox"/> Human Resources Manager <input type="checkbox"/> Insurance Adjuster <input type="checkbox"/> International Business <input type="checkbox"/> Interpreter <input type="checkbox"/> Investment Banker/Stock Broker <input type="checkbox"/> Journalist <input type="checkbox"/> Lawyer - First Year <input type="checkbox"/> Marketing Manager/Entry Level <input type="checkbox"/> Merchant Marine <input type="checkbox"/> Mortgage Lending <input type="checkbox"/> Non-Profit/Fundraising <input type="checkbox"/> Outside Sales Rep (Pharmaceutical, Advertising, Product) <input type="checkbox"/> Paralegal <input type="checkbox"/> Park Ranger <input type="checkbox"/> Pilot (Commercial) <input type="checkbox"/> Police Officer - Entry Level <input type="checkbox"/> Public Campaign Analyst <input type="checkbox"/> Postal Worker <input type="checkbox"/> Public Relations Associate <input type="checkbox"/> Security Officer <input type="checkbox"/> Social Worker/Mental Health Counselor <input type="checkbox"/> Sports Management <input type="checkbox"/> State Trooper - Entry Level <input type="checkbox"/> Real Estate Broker <input type="checkbox"/> Urban Planner 	

10:45 📶 📶 🔋

creditforlife.org

Anthropologist

SALARY

Gross Annual Salary

\$49,500.00

Net Pay Yearly

\$38,984.00

Net Pay Monthly

\$3,249.00

SELECT AS OCCUPATION

- Your **Budget Sheet** now pops up with your financial information.
- Your **Checking Account** balance, **Savings Account** balance and **Credit Card limit** is the amount of money you can spend.
- This is as far as you can go until the day of the Fair.

MY SALARY

ANNUAL SALARY
\$33,000.00

MONTHLY TAKE HOME PAY
\$2,212.58

GROSS MONTHLY SALARY: \$2,750.00

YEARLY WITHHOLDINGS
 Federal tax: \$2,274.00
 State tax: \$1,650.00
 Medicare: \$479.00
 Social Security: \$2,046.00
TOTAL TAX DEDUCTIONS: \$6,449.00

STUDENT LOANS

Visit the Education & Training checkpoint to learn your monthly student loan payment.

HEALTH INSURANCE

Visit the Health & Wellness checkpoint to learn your monthly health insurance payment.




CHECKING BALANCE
\$2,212.58

SAVINGS BALANCE
\$1,036.00

RETIREMENT BALANCE
\$0.00

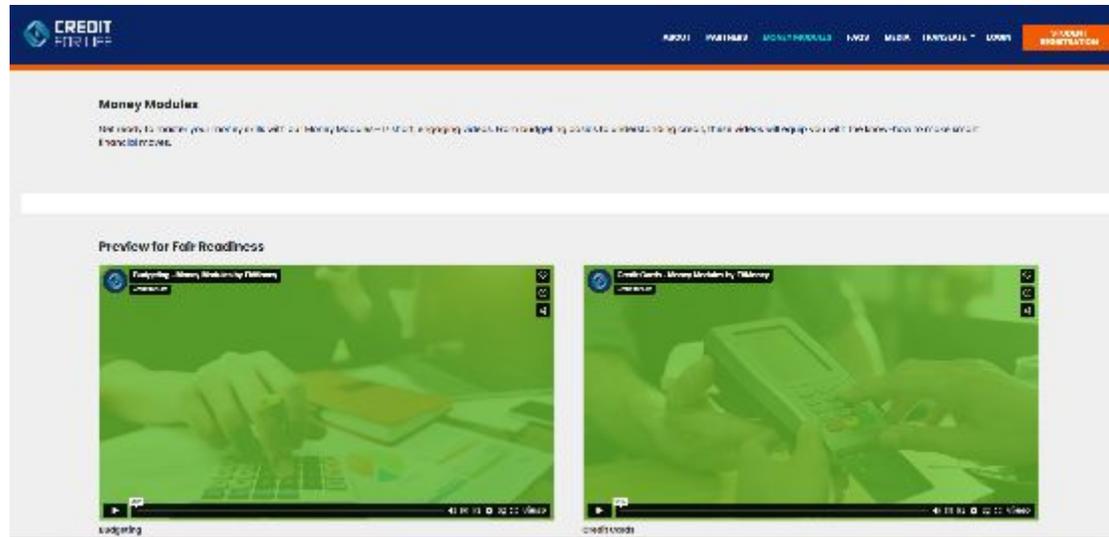
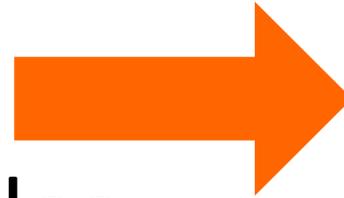
CREDIT CARD BALANCE
\$0.00

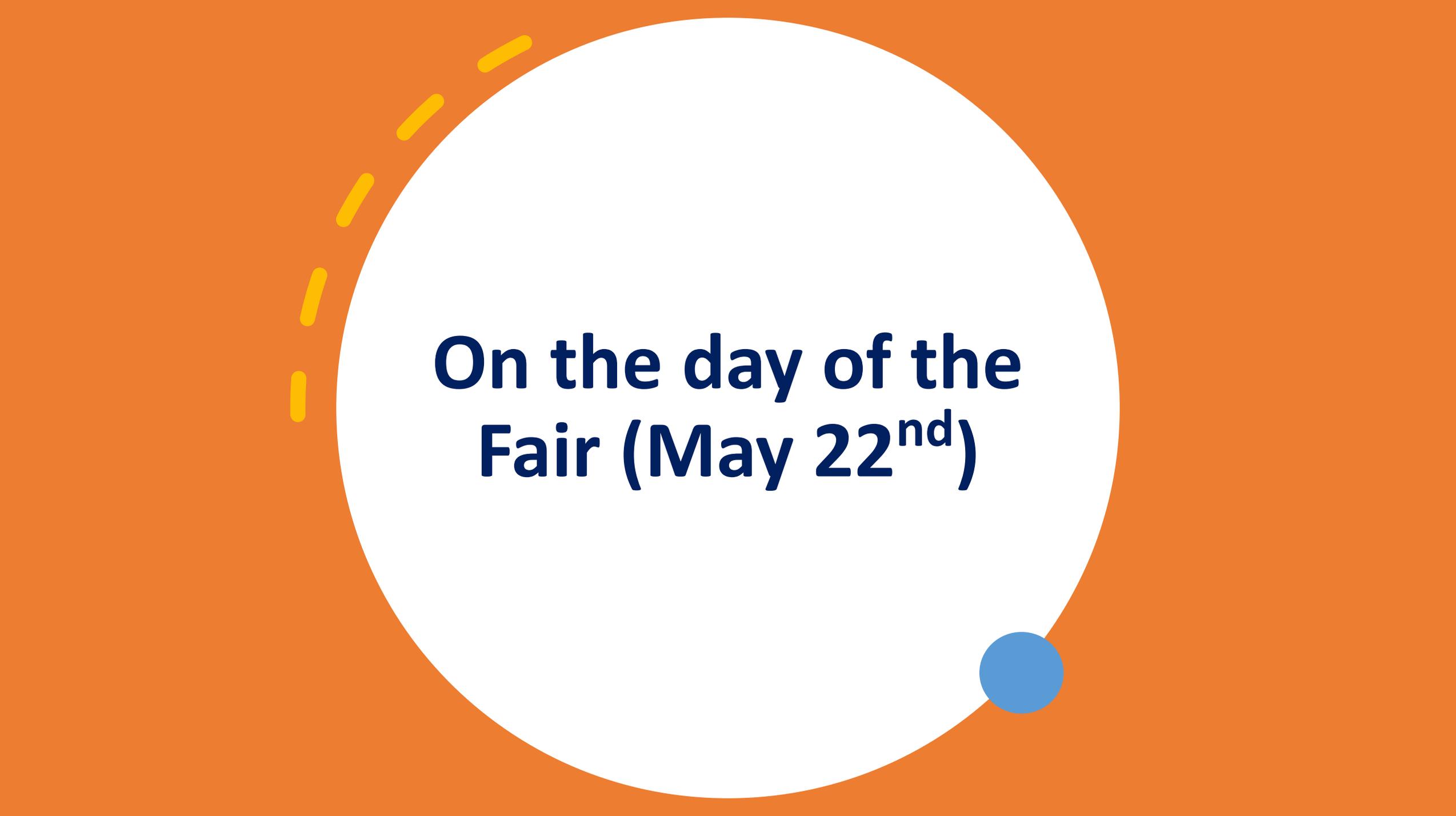
PROFILE

HELP

Between Now and May 22nd (and after if interested!

- Take the Pre-event Survey
- Take the CFL Money Modules
- Do any of the extra activities on the handout





**On the day of the
Fair (May 22nd)**

Arrival At SSU

- On the bus, you will receive a **nametag** and a **Quick Tips** handout.
- Your nametag will have a number in the upper corner – that is the number of the first Booth you will go to first.
- Pick up a **Fair Passport** and take a seat in the bleachers.



“What is a Fair Passport?”

- Proof that you have visited every booth!
- Volunteers will stamp it when you visit each booth
- Turn in your completed Fair Passport at My Budget Review at the end of the event and qualify to win one of more than 30 Visa Gift Cards!



Brief Welcome...then You Can Begin!

- Start with the booth number on your nametag.
- Go to that booth and click on booth name to see your purchase options.



For
example:



Food & Nutrition

To be your best, you must maintain a balanced, healthy, and affordable lifestyle. Choose your food plan based on that lifestyle and what you can realistically afford.

Have a question?

[CHAT](#)

FINANCIAL VIDEOS



Plan A: Healthy/Vegetarian

This typical menu includes protein, fresh fruits, grains and vegetables. The plan includes no meat or national brands and you will spend some time planning your meals but can eat out occasionally if you choose.

\$200.00

[SELECT](#)

Plan B: Basics/Home Cooking

This average menu includes eggs, hamburger, chicken, pasta, peanut butter, veggies, fruits, salads, cold cuts, rice, soups, etc. The lifestyle portion includes eating at home and bringing lunch to work. This plan offers no room for splurges, sticks to shopping lists, shops economically and makes coffee at home or work.

\$250.00

[SELECT](#)

Next, choose how you want to pay for your choices!

Debit (your monthly salary/checking account)

OR

Savings Account

OR

Credit Card

PICK AN ACCOUNT



Choose which account to use to pay for this service

DEBIT

SAVINGS

CREDIT CARD

The cost of the option you chose will automatically be deducted from that post of money on your device!

The screenshot displays a financial dashboard with the following sections:

- REMAINING BALANCE:** \$2,277.08 (Beginning Balance: \$2,627.08)
- REMAINING BALANCE:** \$1,410.00 (Beginning Balance: \$1,410.00)
- CURRENT BALANCE:** \$0.00 (Beginning Balance: \$0.00)
- Total Balance:** \$0.00 (Credit Card Limit: \$3,000.00)

TRANSFER MONEY: Select Transfer Type [v] 0 [Transfer]

CHECKING ACCOUNT:

TRANSACTION	CHECKPOINT	COST (-)	DEPOSIT (+)	REMOVE
Monthly Take Home Pay			\$2,627.08	
Life Happens	Abilene Community Hospital	\$150.00		
Plan A: Healthy/Vegetarian	Food & Nutrition	-\$200.00		DELETE

SAVINGS ACCOUNT:

TRANSACTION	CHECKPOINT	PAYMENT (-)	DEPOSITS (+)	REMOVE
-------------	------------	-------------	--------------	--------

RETIREMENT ACCOUNT:

TRANSACTION	CHECKPOINT	PAYMENT (-)	DEPOSITS (+)	REMOVE
-------------	------------	-------------	--------------	--------

CREDIT CARD BALANCE:

TRANSACTION	CHECKPOINT	CHARGE (-)	REMOVE
-------------	------------	------------	--------

- Once you make your “purchase”, the booth is checked off at the top of your screen.
- You can move on to any booth by clicking on one of the booths you haven't been to yet.



To be your best, you must maintain a balanced, healthy, and affordable lifestyle. Choose your food plan based on that lifestyle and what you can realistically afford.

Have a question?

CHAT

FINANCIAL VIDEOS

**MONEY
MODULES**

Plan A: Healthy/Vegetarian

This typical menu includes protein, fresh fruits, grains and vegetables. The plan includes no meat or national brands and you will spend some time planning your meals but can eat out occasionally if you choose.

\$200.00

SELECT



CHECKING BALANCE

\$1,922.25

SAVINGS BALANCE

\$1,028.00

RETIREMENT BALANCE

\$0.00

CREDIT CARD BALANCE

\$85.00

PROFILE

HELP

At any time, you can click in the box in the top-right and select **PROFILE** to see how you are doing with your money!



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TOTAL BALANCE
\$85.00
CREDIT CARD LIMIT: \$3,000.00

TRANSFER MONEY

Select Transfer Type ▾

0

Transfer

CHECKING ACCOUNT

TRANSACTION	Income/ Expenses	Remove
Monthly Take Home Pay	+2,024.25	
HMO	-102.00 Health & Wellness	DELETE

You can also go back and change any of your choices OR how you paid for them.

- Go to **MY PROFILE** (top right corner)
- **Click on DELETE** button next to the purchase you wish to change and then go back and purchase at that booth again. (may have to slide screen over if on your phone!)
- You can also **TRANSFER MONEY** between your **SAVINGS** and your **CHECKING** accounts.



**Pop-ups appear
throughout the
Fair!**

Answer the pop-up Quiz Questions before you begin each booth



**You will be penalized if
you pay off your
student loans early.**

“Life Happens” Pop-ups

- They can be **NEGATIVE** or **POSITIVE** experiences.
- If **POSITIVE**, funds will be added to your checking account.
- If **NEGATIVE**, funds will be deducted from your checking account.



Credit Score Pop-up

Increase your credit score by 50 points by answering three of 5 questions correctly.

WANT TO INCREASE YOUR CREDIT SCORE BY **50 POINTS?**

Answer any **3** of these questions correctly

1. You're applying for a brand new job. Can the employer check your credit report?
 YES NO
2. You're searching for a new apartment. Can your credit report be checked by the Realtor?
 YES NO
3. 550 is a great credit score.
 TRUE FALSE
4. 800 is a bad credit score.
 TRUE FALSE
5. How often should you check your credit report?

SUBMIT

Warning Pop-ups

If you have a low balance in your checking and/or savings accounts, or you are close to your credit card limit.



To get rid of
pop-up's,
click on the
X.

The image shows a financial dashboard with a dark blue header. At the top right, there are four columns: 'CHECKING BALANCE' with '\$2,175.42', 'SAVINGS BALANCE' with '\$1,486.00', 'RETIREMENT BALANCE' with '\$0.00', and 'CREDIT CARD BALANCE' with '\$200.00'. Below this is a grid of teal buttons with white text and radio buttons: 'Charitable Giving', 'Education & Training', 'Food & Nutrition' (which has a checkmark), 'Health & Wellness', and 'Housing, Furniture, & Utilities'. A red arrow points from the text 'To get rid of pop-up's, click on the X.' to a red 'X' icon in the top right corner of a blue pop-up window. The pop-up window has a white background and contains the text 'INCORRECT!' in large blue letters. Below this, there are two circular icons: a teal one with 'T' and an orange one with 'F'. To the right of these icons is the text 'Landlords and companies will usually run credit checks as part of the apartment application process.' At the bottom of the pop-up, there is a teal button with a white icon and the text 'MODULES'. Below the pop-up, there is a yellow bar with three buttons: 'HOUSING' (orange), 'FURNITURE' (blue), and 'UTILITIES' (blue). At the very bottom, there is a yellow bar with the text 'Purchase 1-Bedroom Condo'.

14 Booths You Will Visit

**Charitable
Giving**

**Food &
Nutrition**

**Education &
Training**

Fun, Fun, Fun!

**Health &
Wellness**

Housing

Furniture

Utilities

**Planning for
the Future**

Transportation

Money Smarts

**Safety &
Security**

Lifestyle

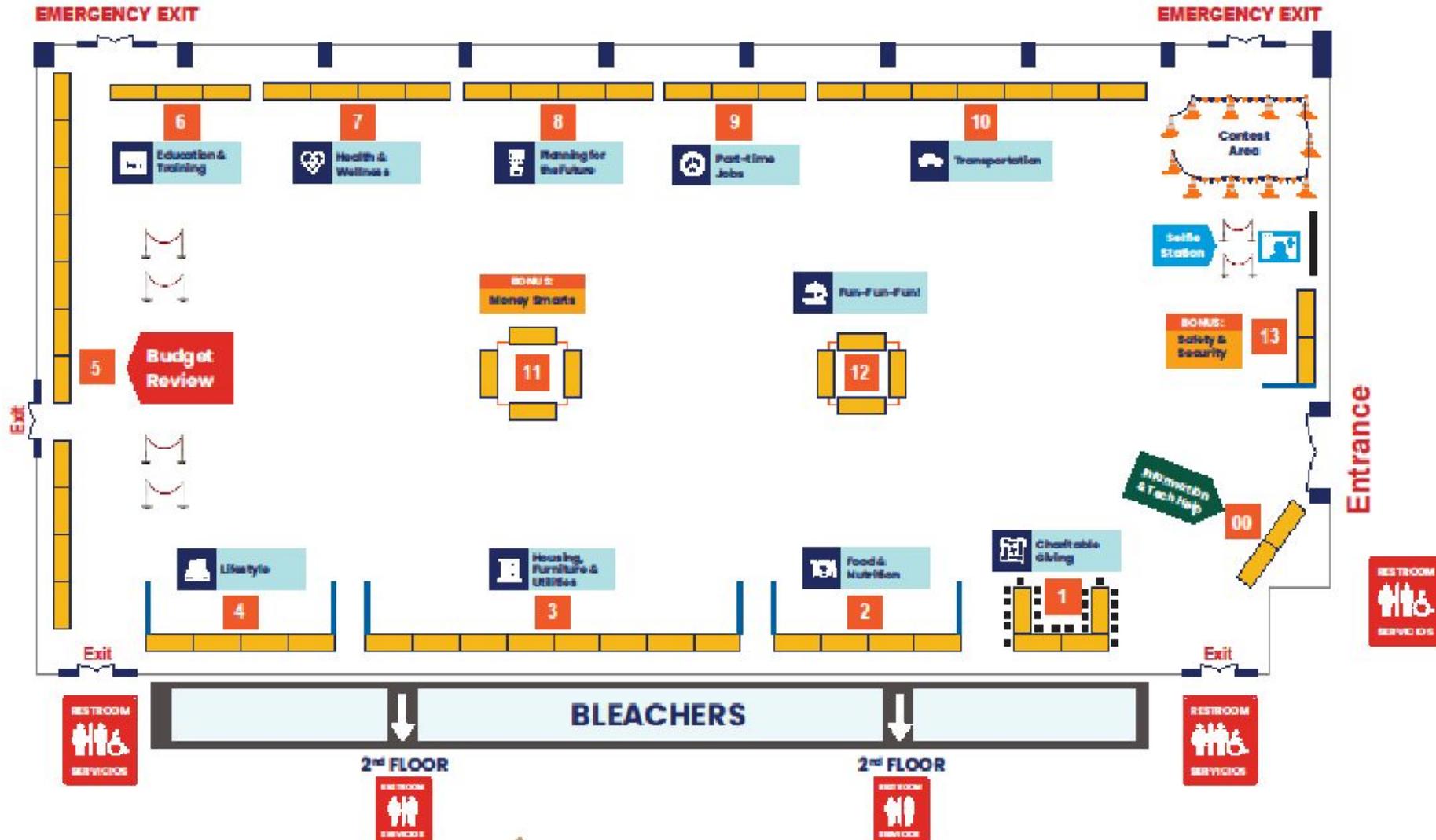
Part-time Jobs



**CREDIT
FOR LIFE**

2025 FAIR MAP

Rockett Arena at Salem State University



Education & Training

Your student loan amounts are based on your profession and whether you went to a private or public college. Additional training and education opportunities are available to you to further your career for purposes of advancement and a greater salary.

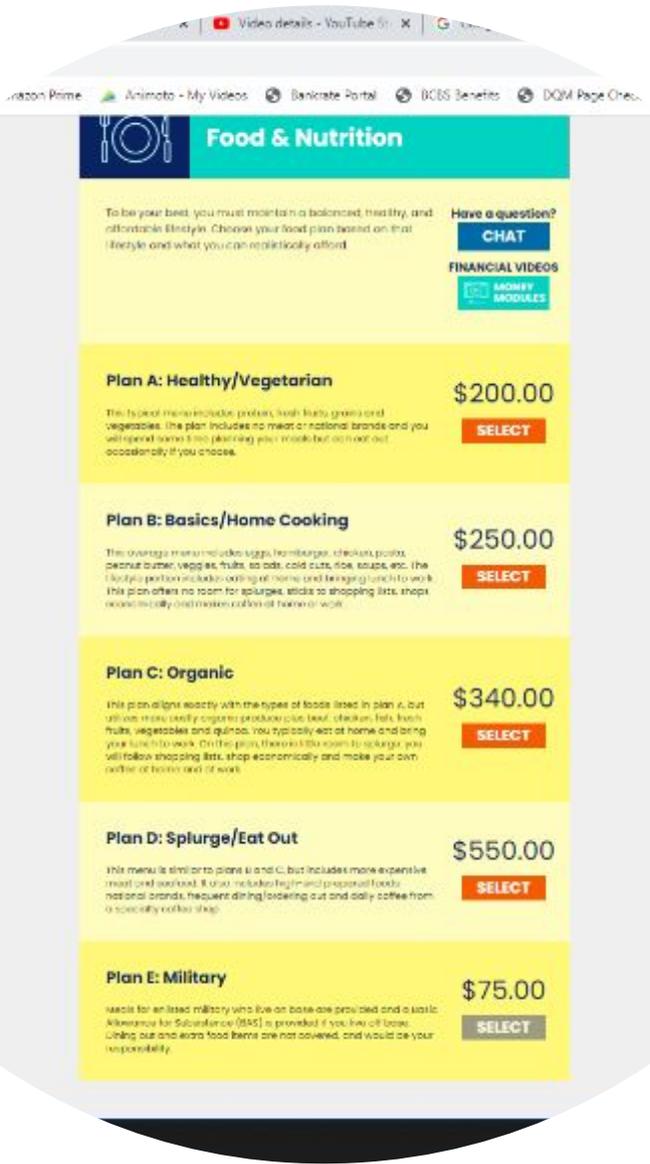
Have a question?
[CHAT](#)

FINANCIAL VIDEOS
[MONEY MODULES](#)

Trades/Associate Degree	\$91.00	SELECT
Community College	\$125.00	SELECT
Bachelors Degree		
Public School	Private School	
\$333.00	\$1,106.00	
SELECT	SELECT	
Masters Degree		
Public School	Private School	
\$736.00	\$2,083.00	
SELECT	SELECT	
Juris Doctorate Degree (Attorney)	\$900.00	SELECT

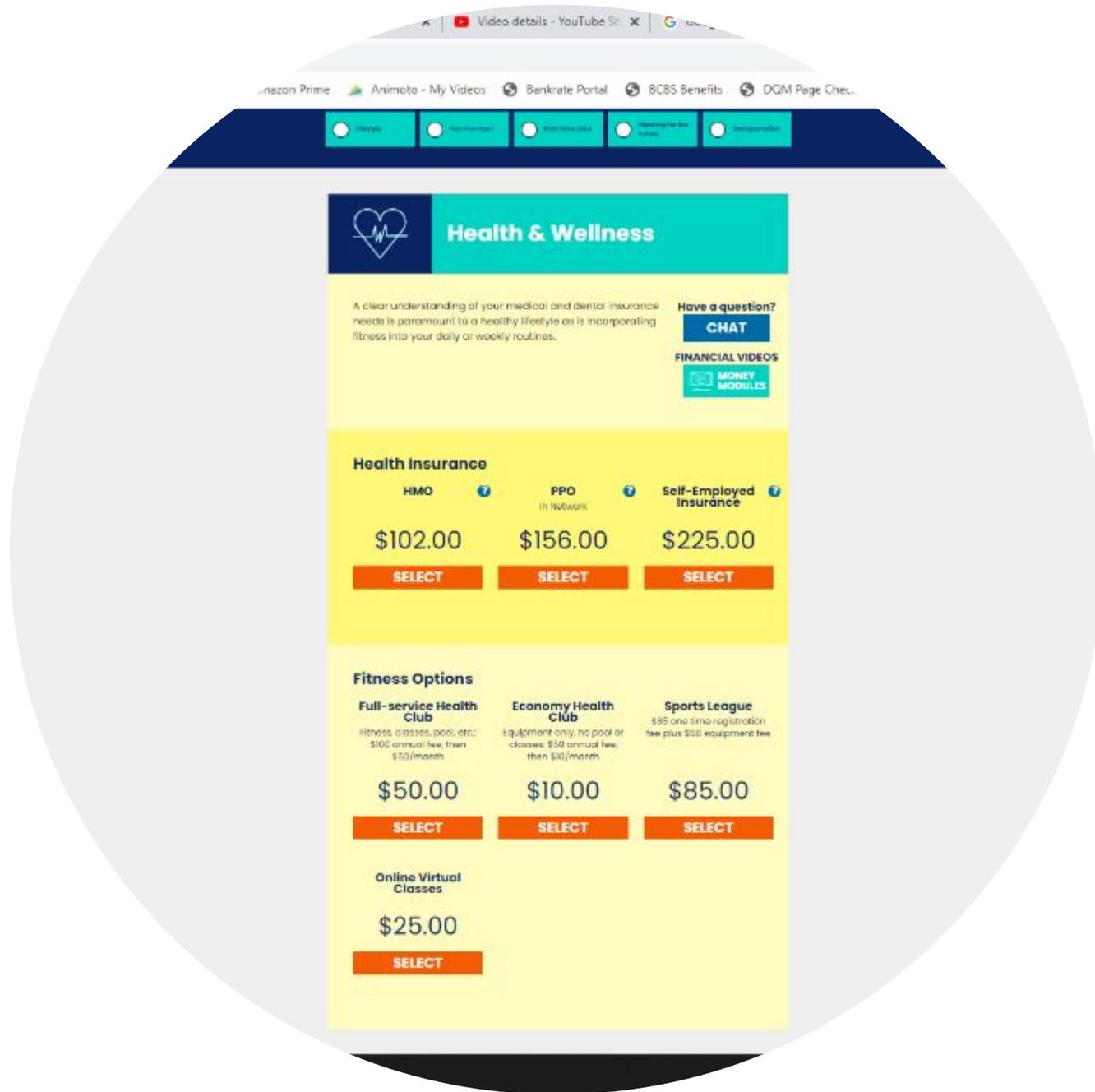
Education & Training

Choose your student loan package based on your profession.



Food & Nutrition

Choose your food package based on your habits (eat out a lot, Starbucks every day, etc.)



Health & Wellness

Choose your health insurance and Fitness activities.

HOUSING, Furniture & Utilities

You must **VISIT ALL
THREE** booths
together: **HOUSING,
FURNITURE, and
UTILITIES.**



Housing

Clear All Selections

Purchase 1-Bedroom Condo Purchase Amount: \$222,500 Downpayment: Assumes first-time Homebuyer Loan; will use all your Savings. Monthly Payment: \$1,673/month Other Fees: \$325/month (includes Insurance: \$33/month; Condo Fee: \$167/month; Taxes: \$125/month)	\$1,998.00 SELECT
Rent 2-Bedroom Apartment to Share with a Roommate Rent Amount: \$1,500 Security Deposit: \$1,500 Renter's Insurance: \$15/month	\$765.00 SELECT
Rent 1-Bedroom Apartment Monthly Rent: \$1,100 Security Deposit: \$1,100 Renter's Insurance: \$10/month	\$1,110.00 SELECT
Live at Home Rent to Parents: \$500	\$500.00 SELECT
Military Housing for enlisted military assigned to permanent duty within the 50 U.S. states is typically provided in two ways: You may choose to live on base at no charge or receive a Basic Allowance for Housing (BAH), which is a stipend you receive to rent or buy near your current duty station. Your stipend is based on rank, number of dependents and permanent duty station zip code.	\$N/A SELECT

Housing, **FURNITURE** & Utilities

Chose FURNITURE
that matches your
HOUSING.

Chose **ADDITIONAL**
OPTIONS OR \$N/A

Other Furniture Options	
Extra - 60" Smart LED TV Required cable/streaming purchase. \$300 total or \$54/month for 6 months	Extra - Couch or Loveseat \$800 or \$125/month for 6 months
\$54.00	\$125.00
SELECT	SELECT
Extra - Rug	
\$125.00	
SELECT	
Extra - Artwork	None
\$75.00	\$N/A
SELECT	SELECT

Housing, Furniture & UTILITIES

Chose UTILITIES that
matches your HOUSING.

Chose ADDITIONAL
CELLPHONE AND
CABLE/INTERNET,
\$N/A


Utilities

[Clear All Selections](#)

Cellphone

<p>iPhone, Android <small>Includes phone purchase, monthly fee, and an unlimited data plan</small></p> <p style="text-align: center; font-size: 1.2em;">\$100.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>	<p>iPhone, Android <small>Includes phone purchase, monthly fee, and a limited data plan</small></p> <p style="text-align: center; font-size: 1.2em;">\$60.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>	<p>Trac Phone <small>Pay-as-you-go, unlimited talk and text, 2GB of data</small></p> <p style="text-align: center; font-size: 1.2em;">\$25.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>
<p>No phone</p> <p style="text-align: center; font-size: 1.2em;">\$N/A</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>		

Cable/Internet Services

<p>Premium Cable/Internet</p> <p style="text-align: center; font-size: 1.2em;">\$180.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>	<p>Basic Cable</p> <p style="text-align: center; font-size: 1.2em;">\$80.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>	<p>Internet Only</p> <p style="text-align: center; font-size: 1.2em;">\$50.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>
<p>Hulu Basic + Live TV</p> <p style="text-align: center; font-size: 1.2em;">\$55.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>	<p>Apple TV</p> <p style="text-align: center; font-size: 1.2em;">\$5.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>	<p>YouTube TV</p> <p style="text-align: center; font-size: 1.2em;">\$65.00</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>
<p>No Cable</p> <p style="text-align: center; font-size: 1.2em;">\$N/A</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>		
<p>Military</p> <p style="font-size: 0.8em;">Included</p>		<p style="text-align: center; font-size: 1.2em;">\$N/A</p> <p style="text-align: center; background-color: #e67e22; color: white; padding: 2px;">SELECT</p>

Transportation

How will you get to work and what can you afford?

options.

FINANCIAL VIDEOS
MONEY MODULES

Cars

New 2021 Ford F-150 Lariat Pickup \$38,096 Monthly loan payment: \$848 Insurance, gas & maintenance: \$228 (no down payment)	New 2021 Toyota Prius \$26,442 Monthly loan payment: \$438 Insurance, gas & maintenance: \$175 (no down payment)	Lease a 2021 Honda Civic LX \$20,401 Monthly lease payment: \$235 (\$2040 down payment) Insurance, gas & maintenance: \$200 (no down payment)
\$1,087.00	\$641.00	\$435.00
SELECT	SELECT	SELECT
Used 2018 Jeep Wrangler Sport \$26,000 Monthly loan payment: \$350 Insurance, gas & maintenance: \$218	Used 2016 Ford Escape SUV SE \$15,500 Monthly loan payment: \$225 Insurance, gas & maintenance: \$210	Used 2014 Hyundai Sonata GLS \$9,999 Monthly loan payment: \$165 Insurance, gas & maintenance: \$103
\$514.00	\$435.00	\$383.00
SELECT	SELECT	SELECT

Other Transportation Options

If you live in the city or don't think you can afford a vehicle, choose one of these options to get around. All costs are monthly.

City Public Transportation	Suburban Public Transportation	Bicycle
\$140.00	\$110.00	\$36.00
SELECT	SELECT	SELECT
uber/lyft		
\$80.00		
SELECT		



Planning for the Future

Unexpected expenses pop up all the time, so it is important to build up your savings account and put money away early in your career for retirement. The sooner you begin putting money away for life after work, the more money you will have to enjoy when you are ready to retire. If you'd like to put more into retirement, you can select buttons multiple times.

Have a question?

CHAT

FINANCIAL VIDEOS



Monthly Savings

Option #1

Monthly to Savings Account

\$50.00

SELECT

Option #2

Monthly to Savings Account

\$100.00

SELECT

Retirement Savings

3% of Gross Pay ?

\$130.00

SELECT

5% of Gross Pay ?

\$216.67

SELECT

10% of Gross Pay ?

\$433.33

SELECT

15% of Gross Pay ?

\$650.00

SELECT

Planning for the Future

Calculator – 5%



Gross Annual Salary \$39,600.00

Monthly Cost: \$165.00

Total Investment at age 65: \$79,200.00

Total Interest Earned: \$496,816.29

Account Balance at Age 65: \$576,016.29



Charitable Giving

Charitable giving is extremely important as it has the power to connect us intimately with the need in our communities and in the world. Here, you will find multiple ways to give back either by donating money OR time.

Have a question?

[CHAT](#)

FINANCIAL VIDEOS



Boston Marathon

\$50.00

Your friend is running the Boston Marathon for Boston Children's Hospital. To support them, you will need to donate \$50 or more.

[SELECT](#)

Food Pantry

\$10.00

The local food pantry is collecting money to restock its shelves. To donate, please support them with \$10.

[SELECT](#)

Habitat for Humanity

\$0.00

Habitat for Humanity is looking for volunteers for a local house build project. To get involved, commit to volunteer 10 hours of your time.

[SELECT](#)

School Supplies

\$20.00

Your sister started a GoFundMe to purchase school supplies for her classroom. To participate, donate \$20.

[SELECT](#)

Care Packages

\$30.00

Support people serving overseas by providing funds that will be used to generate packages that your local service agency will ship. This opportunity requires a donation of \$30.

[SELECT](#)

[MONEY MODULES](#) | [HELP](#)



CREDIT
FOR LIFE

Charitable Giving

FOR AN EXTRA CREDIT BONUS PRIZE:

- Sit down at the booth and write a note to a serviceman or servicewoman serving overseas.

Vacation Packages

Aruba	New Hampshire	Caribbean
Enjoy a four-day trip including three nights in a hotel, tours and airfare. This payment is split over two months. Note: The \$708 below will have a balance to be paid next month as well.	Hit the slopes including two nights in a hotel and lift tickets.	Experience St. Thomas, Grand Turks and Cozumel on a seven-night cruise.
\$708.00	\$500.00	\$1,049.00
SELECT	SELECT	SELECT
Maine	N/A	
Stay close to home in Maine, including one night in a cabin and two days of guided rafting.		
\$104.00	\$N/A	
SELECT	SELECT	

Entertainment & More

New England Patriots Ticket	Live Theater Performance	Live Concert
\$159.00	\$95.00	\$75.00
SELECT	SELECT	SELECT
Red Sox Grandstand Seat	Takeout and Netflix Movie	N/A
\$66.00	\$35.00	\$N/A
SELECT	SELECT	SELECT

Fun-Fun-Fun!

[Clear All Selections](#)

TV

50" Smart TV	40" Smart TV	Apple Fire TV Stick
\$370.00	\$250.00	\$48.00
SELECT	SELECT	SELECT

N/A

\$N/A

SELECT

Pets

Adopt a puppy	Adopt a kitten	N/A
Fee: \$150 (one-time) Food: \$40 Vet expenses: \$50 (heartworm & flea/tick meds)	Fee: \$75 (one-time) Food: \$30 Vet expenses: \$30 (heartworm & flea/tick meds)	
\$240.00	\$130.00	\$N/A
SELECT	SELECT	SELECT

Fun, Fun, Fun!

Red Sox Grandstand Seat	Fun-Fun-Fun!	\$66.00	DELETE
N/A	Fun-Fun-Fun!	\$0.00	DELETE





Lifestyle

Clear All Selections

Clothing

All clothing options include costs for outerwear, active/casualwear, footwear and other essentials.

Business Professional

for jobs that require professional attire such as suits, ties, skirts, dresses, dress shirts, etc.

\$165.00

SELECT

Business Casual

for jobs that allow more casual, comfortable attire such as khakis, sweaters, jeans, polo shirts, etc.

\$135.00

SELECT

Uniform

for any job that mandates a uniform (public safety, medical, military, etc.)

\$49.00

SELECT

Dress-up Attire

\$150.00

SELECT

Hair

Salon

\$100.00

SELECT

Barber Shop

\$25.00

SELECT

N/A

\$N/A

SELECT

Other Salon Services

Manicure

\$35.00

SELECT

Pedicure

\$45.00

SELECT

Facial

\$75.00

SELECT

Massage

\$85.00

SELECT

N/A

\$N/A

SELECT

Lifestyle

Choose everyday expenses: clothing and salon appointments

Part-time Jobs

- Choose wisely – many of these jobs require a LOT of extra hours!

<input type="radio"/> Charitable Giving	<input checked="" type="checkbox"/> Education & Training	<input type="radio"/> Food & Nutrition	<input type="radio"/> Health & Wellness	<input type="radio"/> Housing, Furniture, & Utilities
<input type="radio"/> Lifestyle	<input checked="" type="checkbox"/> Fun-Fun-Fun	<input checked="" type="checkbox"/> Part-time Jobs	<input type="radio"/> Planning for the Future	<input type="radio"/> Transportation



Part-time Jobs

As you begin your career, you may not yet be at the peak of your earnings, which is why you may want to supplement your income with a part-time job. Make sure your full-time job affords you the time to take on a second job: busy professions like doctors, dentists and engineers need not apply! Part-time jobs are ONLY available to those making \$45,000 or less.

Have a question?
[CHAT](#)

FINANCIAL VIDEO:
[MONEY MODULES](#)

Employment Choices

Nanny \$15/hour, 10 hours/week Gross Monthly: \$600 Net Monthly: \$540 \$540.00 SELECT	Store Clerk \$13.50/hour, 15 hours/week Gross Monthly: \$660 Net Monthly: \$594 \$594.00 SELECT	Prep Cook \$12.50/hour, 12 hours/week Gross Monthly: \$600 Net Monthly: \$540 \$540.00 SELECT
Courier \$13.50/hour, 10 hours/week Gross Monthly: \$500 Net Monthly: \$450 \$450.00 SELECT	Food Delivery \$13/hour, 12 hours/week Gross Monthly: \$624 Net Monthly: \$562 \$562.00 SELECT	Server/Catering Company \$15/hour 12 hours/week Gross Monthly: \$720 Net Monthly: \$648 \$648.00 SELECT
Rideshare Driver \$19.00/hour, 12 hours/week Gross Monthly: \$912 Net Monthly: \$912 \$912.00 SELECT	Counter Service / Donut Shop \$12/hour, 15 hours/week Gross Monthly: \$660 Net Monthly: \$594 \$594.00 SELECT	Customer Service / Call Center \$12.50/hour, 10 hours/week Gross Monthly: \$500 Net Monthly: \$450 \$450.00 SELECT
Restaurant Host / Hostess \$12/hour, 12 hours/week Gross Monthly: \$576 Net Monthly: \$519 \$519.00 SELECT	Tutor \$20/hour Gross Monthly: \$800 Net Monthly: \$800 \$800.00 SELECT	No Part-Time Job Deciding not to select a part-time job? No problem. Select this option. \$0.00 SELECT

Bonus Booth: Money Smarts

Learn about:

- Credit (cards AND scores)
- Scams & Fraud
- Paychecks & Taxes
- Mobile Payment Apps....
“Venmo me!”



EMPLOYEE PAY STUB

EMPLOYER NAME Eids Money	EMPLOYEE NAME James Robert
EMPLOYER ADDRESS 123 Main St Suite 101 Anytown NC 12345	EMPLOYEE ADDRESS 456 Main St Address (line 2) Anytown NC 12345
EMPLOYER TELEPHONE (555) 123-4567	EMPLOYEE # 954545
CHECK # 259248	SSN (LAST FOUR DIGITS) 6565
PAY PERIOD 01/22/2023 - 01/28/2023	PAY DATE 01/30/2023

GROSS EARNINGS	RATE	HOURS	CURRENT TOTAL	YEAR TO DATE
REGULAR	25	40	\$1000.00	\$5000.00

Bonus Booth #2: Safety & Security

Learn about:

- Texting and Driving! (a No-no!)
- Smoke and CO2 detectors: why it's the law!
- Identity Theft : do NOT share your personal information
- Speeding – YIKES!
...and much more

IMPORTANT: If your name is called during the Fair, report to this Booth!



Money Modules

- **FREE to you before, during and after the Fair.**
- Short videos developed by FitMoney.org on important topics such as paychecks and taxes, credit scores, budgeting, loans, credit cards, mobile apps and more!
- Click on the Money Module link to view the videos and earn your **Financially Fit Certificate!** (Use your School Access Code to register)



When you Have Visited All Booths

This pop-up will
appear.



YOU'VE COMPLETED
ALL THE CHECKPOINTS



Next step? Finish up and
talk with a counselor, or go
back and review your
Budget Sheet.

REVIEW YOUR BUDGET
SHEET

CHAT WITH COUNSELOR

MAKE A PAYMENT ON
YOUR CREDIT CARD



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YOU'VE COMPLETED
ALL THE CHECKPOINTS

Make a payment on your
credit card

5% OF BALANCE

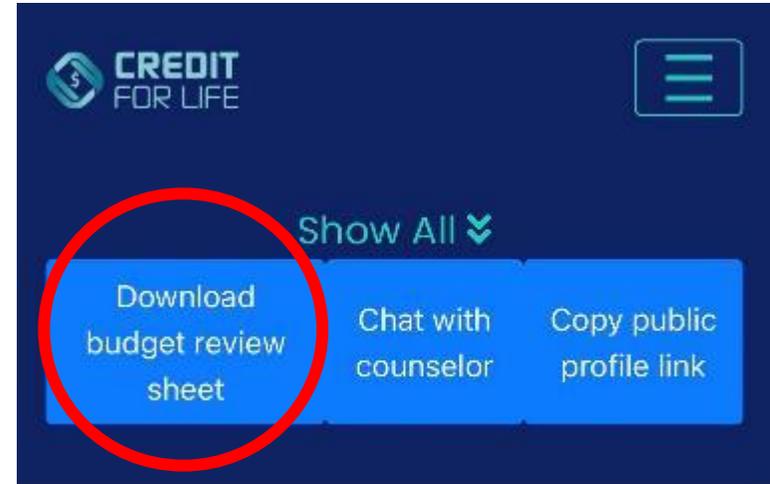
FULL PAYMENT

OTHERS

...important as it has the power
to connect us intimately with
the need in our communities
and in the world. Here, you will

**Choose to
'Make a
Payment on
your
Credit Card'
before
you finish up.**

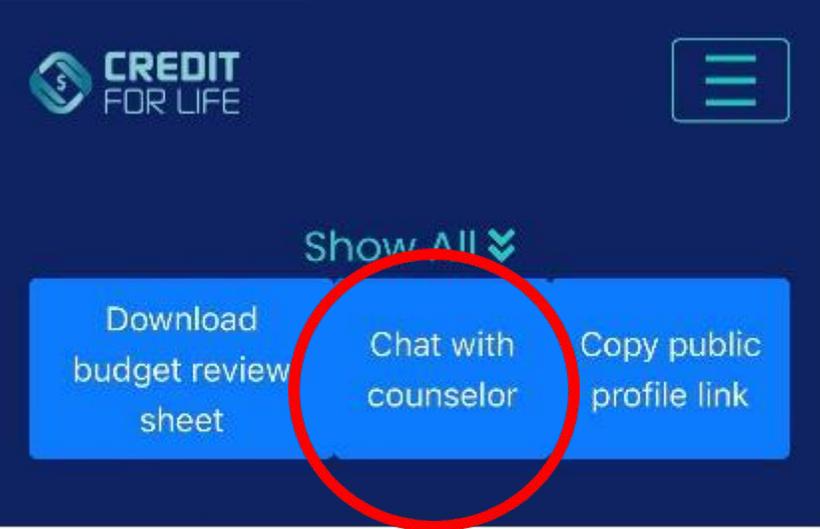
Next...
Download and
save a copy of
your budget sheet



Now you are ready for the final step:

Budget Review!

- Click **CHAT WITH COUNSELOR** and head to Budget Review booth (long tables at back of field house).
- Share your device with a counselor so they can see your choices and offer any advice!



The screenshot shows the CREDIT FOR LIFE app interface. At the top left is the logo with a dollar sign and the text 'CREDIT FOR LIFE'. At the top right is a menu icon. Below the logo is a 'Show All' dropdown menu. A blue bar contains three buttons: 'Download budget review sheet', 'Chat with counselor' (circled in red), and 'Copy public profile link'. Below this bar is a profile card for Cam Mac, featuring a circular avatar of a man with a beard, wearing a red and white shirt. The profile card lists: 'Cam Mac', 'School: Fit Money', 'Occupation: Actor/Model/Theater Performer', and 'Credit Score: 706'.

Have Your Completed Budget Sheet Open on Your Device When You Get to Budget Review!

Download budget review sheet Chat with counselor Copy public profile link

Budget Review

Congratulations! You've completed all the checkpoints. Now let's talk about your choices.

CHECKING ACCOUNT BALANCE

REMAINING BALANCE
\$1,678.42
BEGINNING BALANCE: \$2,275.42

SAVINGS ACCOUNT BALANCE

REMAINING BALANCE
\$1,185.00
BEGINNING BALANCE: \$1,396.00

RETIREMENT ACCOUNT BALANCE

CURRENT BALANCE
\$135.00
BEGINNING BALANCE: \$0.00

CREDIT CARD BALANCE

Total Balance
\$304.00
CREDIT CARD LIMIT: \$3,000.00

TRANSFER MONEY Select Transfer Type 0 **Transfer**

CHECKING ACCOUNT				
TRANSACTION	CHECKPOINT	COST (-)	DEPOSIT (+)	REMOVE
Monthly Take Home Pay			\$2,275.42	
Life Happens	Car Accident - At Fault	-\$100.00		
Nanny	Part-time Jobs		\$540.00	DELETE
HMO	Health & Wellness	-\$102.00		DELETE
Full-service Health Club	Health & Wellness	-\$50.00		DELETE
Option #1	Planning for the Future	-\$50.00		DELETE
3% of Gross Pay	Planning for the Future	-\$85.00		DELETE
Live at Home	Housing, Furniture, & Utilities	-\$500.00		DELETE

Want a Chance to Win Money?

Don't forget to turn in
your completed
Passport at Budget
Review to win Visa
Gift Cards!

CREDIT FOR LIFE FAIR PASSPORT

PLEASE REFER TO INSTRUCTIONS ON BACK

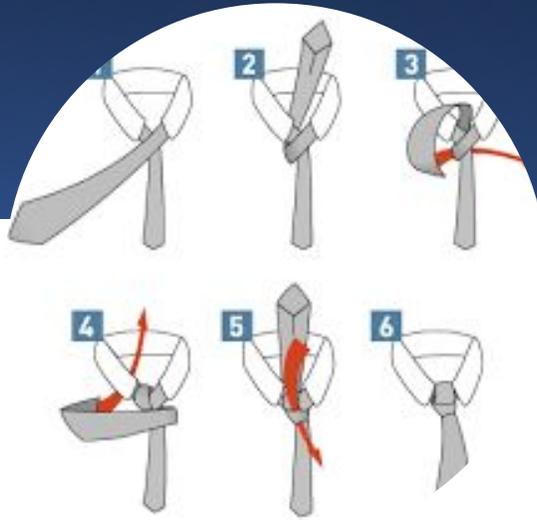
NAME _____ SCHOOL _____

✓ Charitable Giving	✓ Education & Training	✓ Food & Nutrition	✓ Health & Wellness
✓ Housing, Furniture & Utilities	✓ Lifestyle	✓ Fun-Fun-Fun!	✓ Part-time Jobs (if applicable)
✓ Planning for the Future	✓ Transportation	✓ LAST STOP: BUDGET REVIEW	

BONUS: ✓ Safety & Security **BONUS:** ✓ Money

MASCO REGIONAL HIGH SCHOOL MAY 2022

Don't miss these other fun activities (and win prizes!)



- Photo booth
- Hula hoop contest
- How to tie a necktie

Tips for Success!

- Credit for Life website: www.creditforlife.org
- **Remember your username and password – if you forget it, you have to start over!**
- Make your most expensive purchases early.
- **You can rethink and change a purchase at any time before Budget Review:** click on **PROFILE**, delete the purchase at the booth and then make a new purchase!



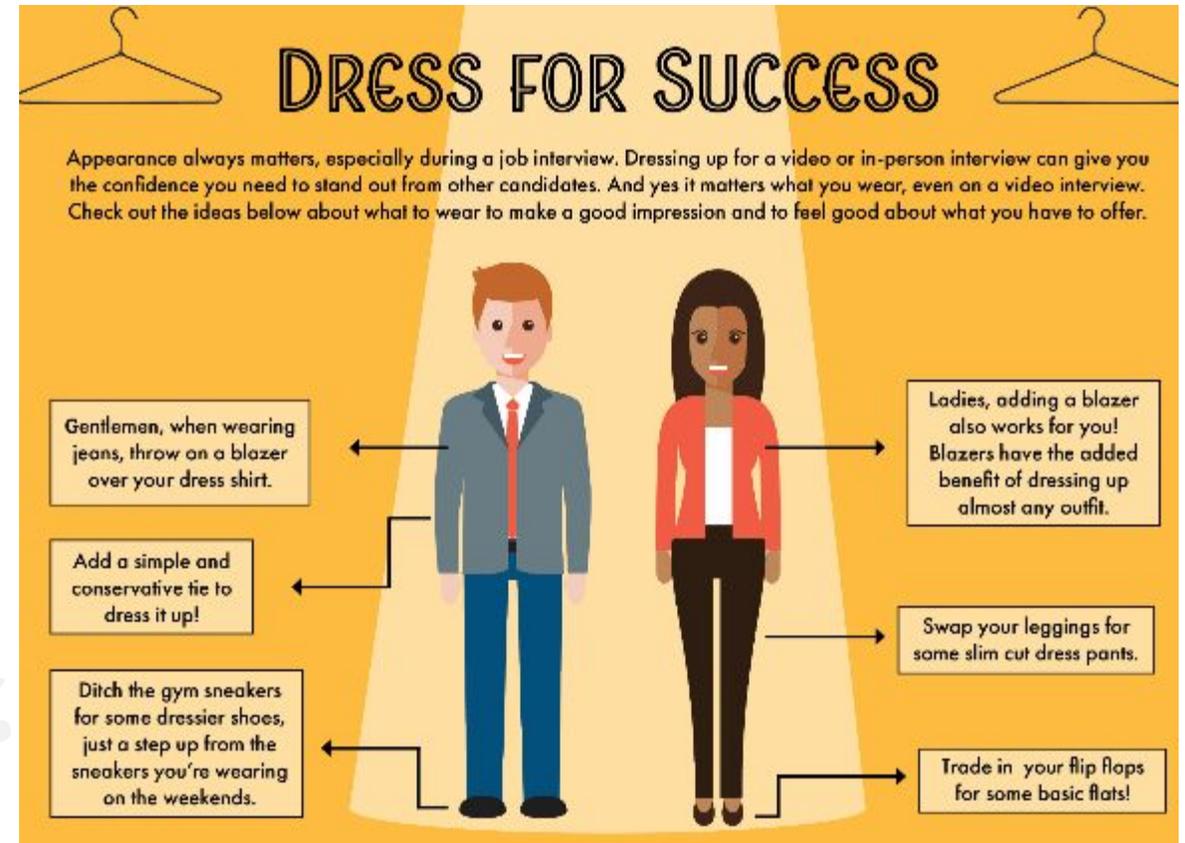
Tips for Success!

- **School Access Code** to log in is on the back of your Passport.
- **Some booths have multiple purchases you need to make** (Housing, Furniture, Utilities; Lifestyle; Planning for the Future, etc.). Make sure you do ALL before moving on to the next booth.
- Make sure you get your Passport stamped at every booth and turn it in at Budget Review for a chance to win one of many \$25 Visa Gift Cards!
- **If you have any technical issues, ASK a volunteer or go to the Info/Tech Booth.**
- Don't forget to take advantage of freebies!



Dress Code

- Think about how you will want to present yourself in 'real life' for these important life events...and dress accordingly!
- **Feel free to dress for your profession! (scrubs, uniform, suit and tie, etc.)**
- Your school may have a specific dress code.
- You may win a Starbucks card just for dressing professionally!



Questions?

Email

creditforlife@ifs.bank



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