



**CREDIT
FOR LIFE**

**Important Information You
Need to Know for May 23rd!**



INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

**Thank you for
signing up
to participate
in the
14th Annual
Credit for Life
Fair!**

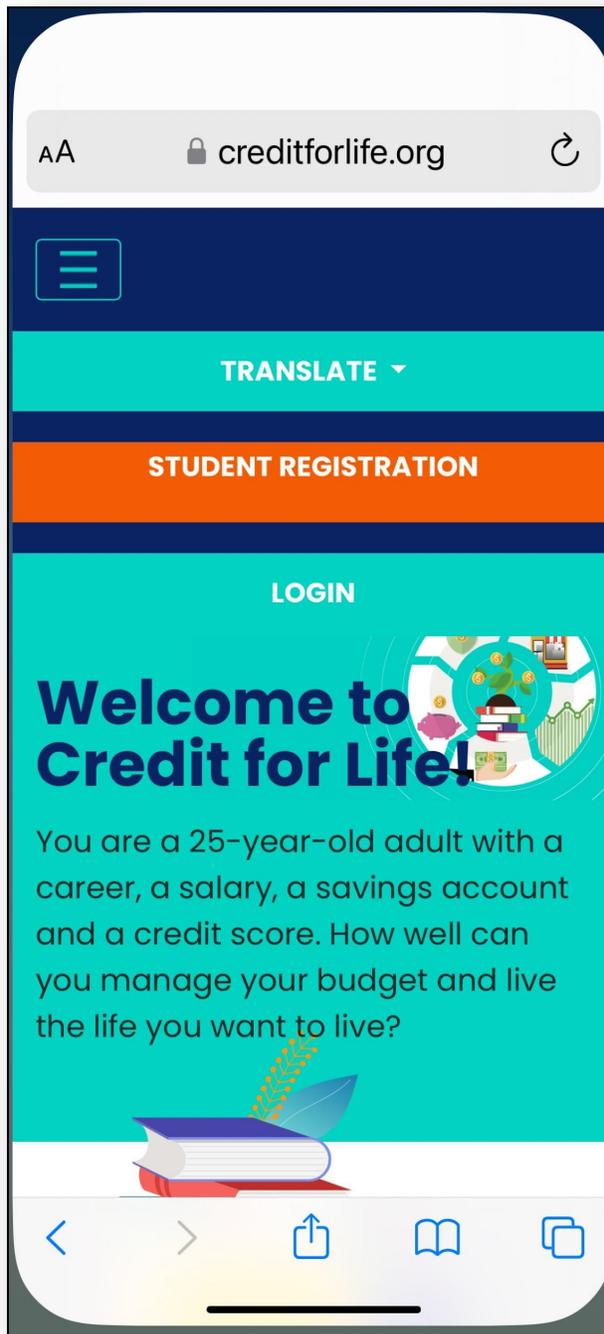
- **When:** Thursday, May 23rd, 10 AM – 12:30 PM
- **Where:** O’Keefe Sports Complex at Salem State University
- **What:** An interactive event for North Shore juniors to learn about budgeting and living within your means using CreditforLife.org!



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: **298407**
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**

Student Login

School Access Code:

298407

Username:

JOHN SMITH

Password:

...

LOGIN

Complete Your Profile by Choosing Your Profession and an Avatar

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

- Actor/Model/Theater Performer
- Athletic Trainer
- Animator/Illustrator
- Artist/Painter
- Cosmetologist/Hair Stylist/Make Up Artist
- Dancer/Choreographer
- DayCare Provider/Pre K
- Fashion Designer
- Film Director
- Graphic Designer
- Guidance Counselor
- Interior Designer
- Librarian
- Musician
- Music Teacher
- Nutritionist
- Personal Fitness Trainer
- Photographer
- Teacher/Elementary/Secondary/Special Ed
- Teaching Aide
- Tattoo Artist
- Publishing
- Video Game Designer
- Writer

Sciences & Healthcare

- Anthropologist
- Archaeologist
- Astrophysics
- Biologist
- Chiropractor
- Dental Hygienist
- Dental - Resident
- Environmental Scientist/Geologist
- Forensic Scientist
- Forestry
- Home Health Aide
- Healthcare Administrator
- Marine Biologist
- Massage Therapist
- Medical Technician
- Medical Research
- Meteorologist
- Neuroscientist
- Nurse Practitioner/Midwife/Specialty Nursing
- Nurse/RN
- Occupational Therapy
- Optometrist - First Year
- Pharmacist
- Pharmacy Technician
- Physical Therapist
- Physician Assistant
- Physician/General Practitioner - Resident
- Physician/Surgeon/Specialist - Resident
- Physicist
- Psychologist - First Year
- Respiratory Therapist
- Speech Therapist
- Veterinary Assistant
- Veterinarian - Clinical Resident
- Zoologist

Computers & Engineering

- Architect
- IT/Computer Technician
- Computer Engineer - Entry Level
- Cybersecurity Specialist
- Engineer - All types
- Software Developer - Junior Level
- Software Sales
- Web Developer

Industrial & Services

- Aircraft Mechanic
- Auto Mechanic
- Boat/Marine Mechanic
- Carpenter
- Chef
- Commercial Fisherman
- Construction Worker
- Delivery Driver (Amazon/FedEx)
- Electrician
- Hospitality/Hotel Management
- HVAC Technician
- Farming
- Landscaper
- Machinist
- Mortician/Funeral Director
- Plumber
- Restaurant Manager
- Truck Driver
- Power Utility Technician
- Restaurant Wait Staff
- Retail Sales
- Welder

Government & Business Administration

- Accountant
- Administrative Assistant
- Advertising Account Executive
- Air Traffic Controller
- Armed Forces/Military
- Bank Teller
- Business Analyst
- Business Communications
- Correctional Officer
- Court Reporter
- EMT/Paramedic
- Event Planner
- FBI/ CIA/Counterterrorism Agent
- Financial Analyst
- Firefighter
- Flight Attendant
- Hedge Fund Manager
- Human Resources Manager
- Insurance Actuary
- International Business
- Interpreter
- Investment Banker/Stock Broker
- Journalist
- Lawyer - First Year
- Marketing Manager/Entry Level
- Merchant Marine
- Mortgage Lending
- NonProfit/Fundraising
- Outside Sales Rep (Pharmaceutical, Advertising, Product)
- Paralegal
- Park Ranger
- Pilot (Commercial)
- Police Officer - Entry Level
- Political Campaign Staff
- Postal Worker
- Public Relations Associate
- Security Officer
- Social Worker/Mental Health Counselor
- Sports Management
- State Trooper - Entry Level
- Real Estate Broker
- 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 all 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

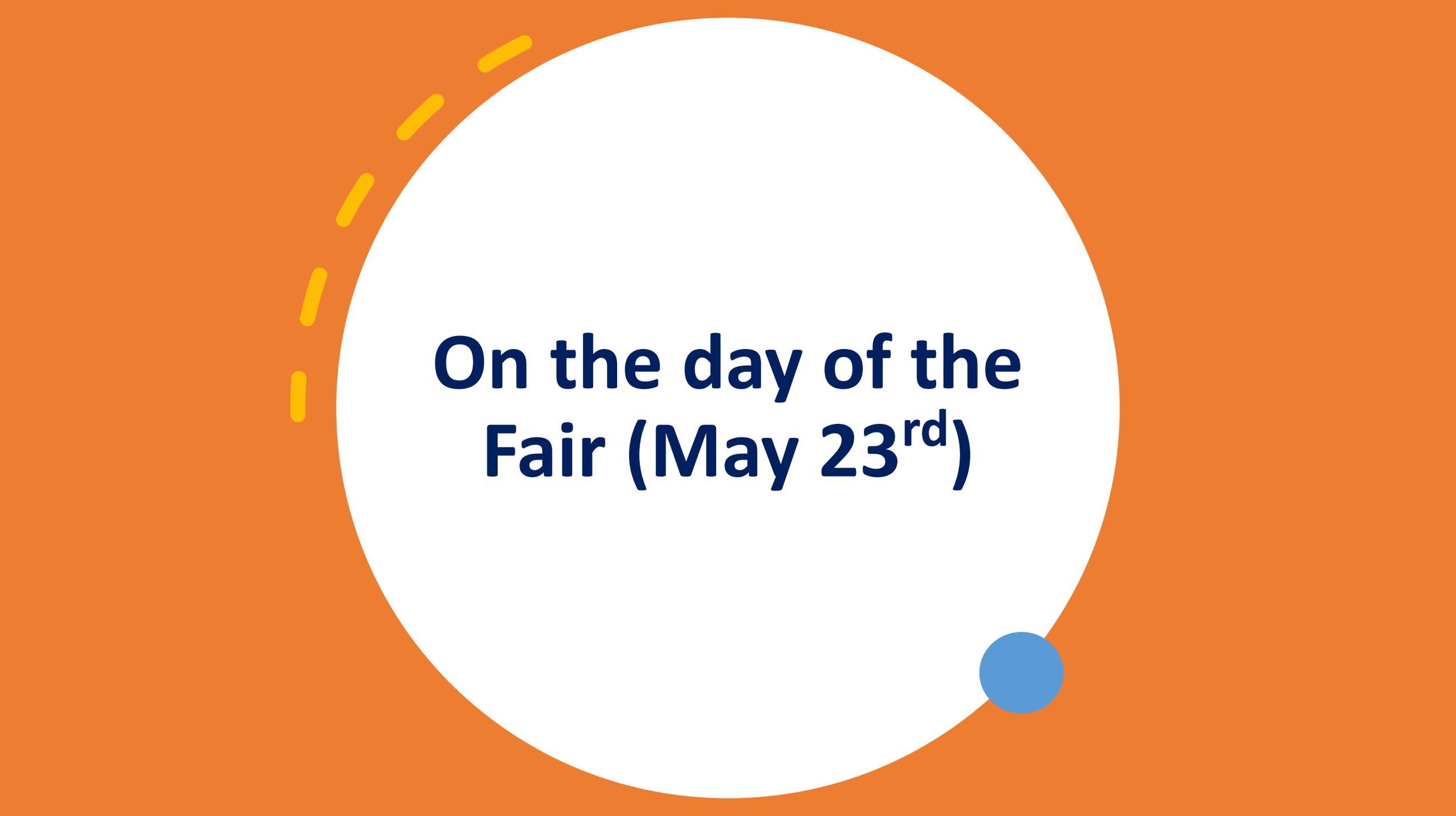
SAVINGS BALANCE
\$1,036.00

RETIREMENT BALANCE
\$0.00

CREDIT CARD BALANCE
\$0.00

PROFILE

HELP



**On the day of the
Fair (May 23rd)**

Arrival At SSU

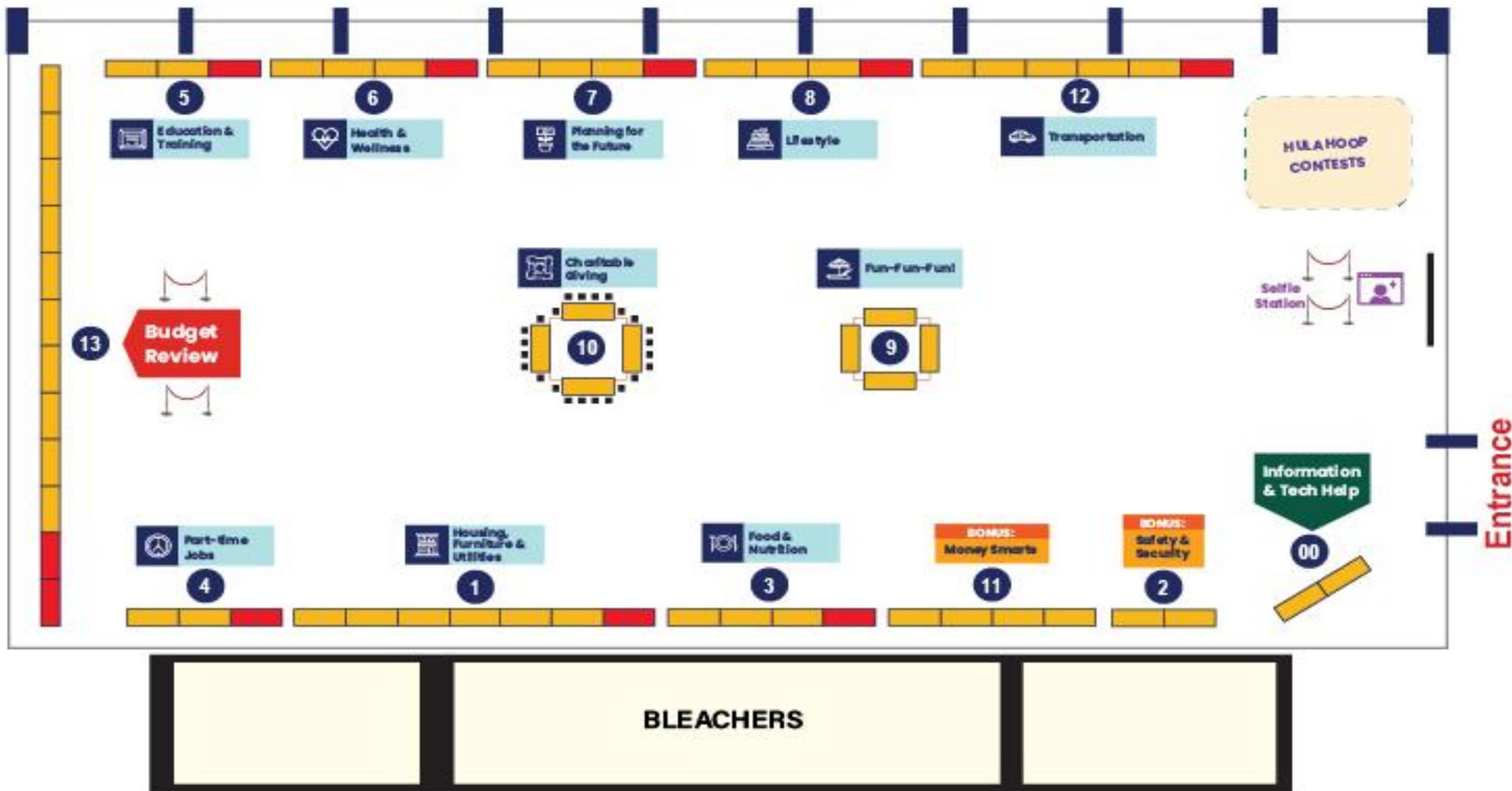
- On the bus, you will receive a **nametag** and a **Quick Tips** handout.
- Your nametag will have a number in the upper corner – that is the number of the first Booth you will go to first.
- Pick up a **Fair Passport** and take a seat in the bleachers.





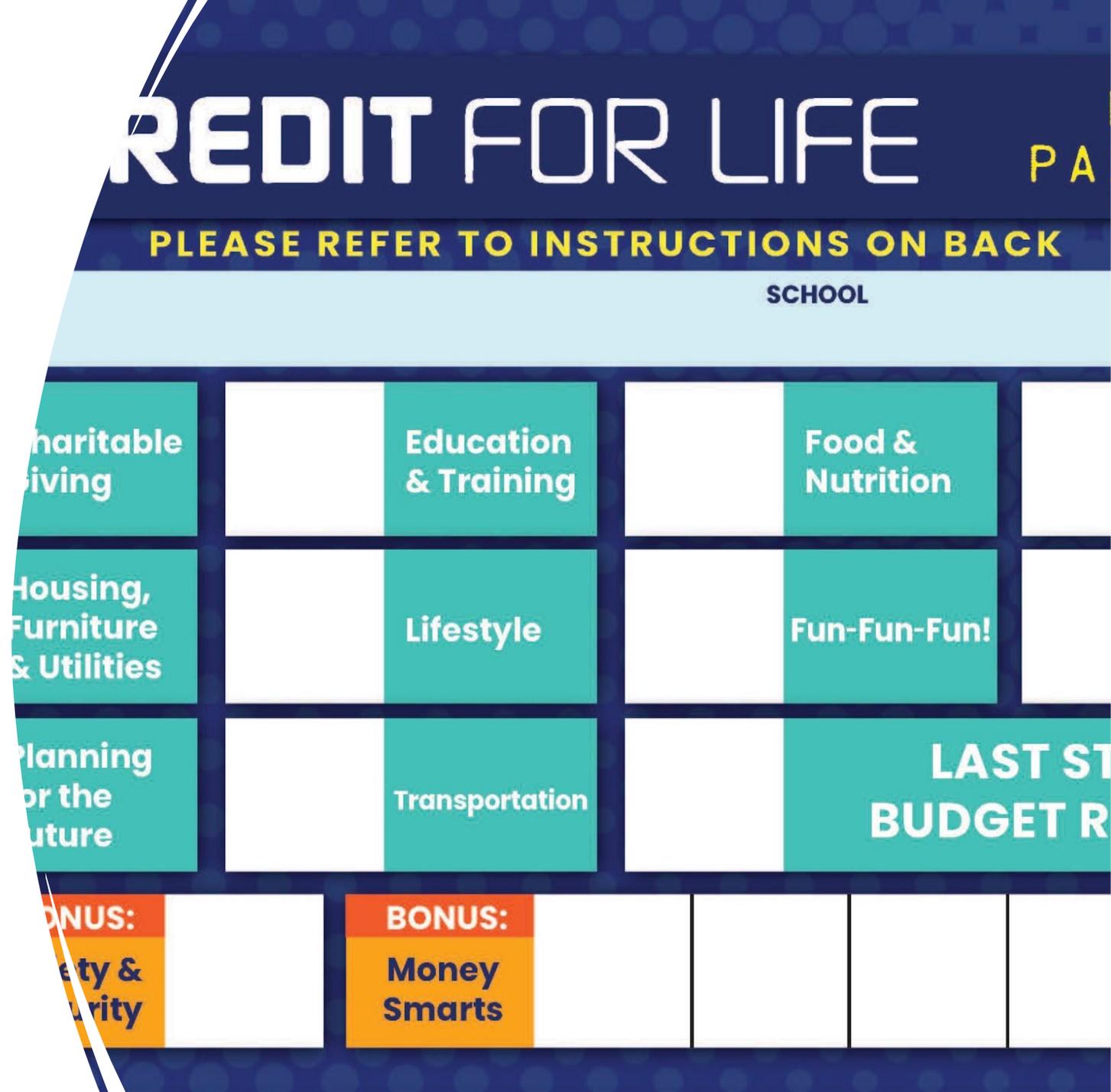
**CREDIT
FOR LIFE**

2024 FAIR MAP



“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



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](#)

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 Health and Wellness	\$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
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CREDIT CARD BALANCE:

TRANSACTION	CHECKPOINT	CHARGE (-)	REMOVE
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- 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.
- 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?

--Please Select--

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 screenshot shows a financial dashboard with a quiz pop-up. The dashboard includes account balances: CHECKING BALANCE \$2,175.42, SAVINGS BALANCE \$1,486.00, RETIREMENT BALANCE \$0.00, and CREDIT CARD BALANCE \$200.00. Below these are several category buttons: Charitable Giving, Education & Training, Food & Nutrition (selected), Health & Wellness, and Housing, Furniture, & Utilities. A quiz pop-up is overlaid on the dashboard, featuring a large orange 'X' and the text 'INCORRECT!'. The quiz question is 'Landlords and companies will usually run credit checks as part of the apartment application process.' with options 'T' (True) and 'F' (False). A red arrow points from the text 'To get rid of pop-up's, click on the X.' to the close button (an orange 'X' in a circle) in the top right corner of the pop-up. At the bottom of the dashboard, there are buttons for 'HOUSING', 'FURNITURE', and 'UTILITIES', and a section titled 'Purchase 1-Bedroom Condo'. A 'MODULES' button is also visible.

Booths You Will Visit

**Charitable
Giving**

**Food &
Nutrition**

**Education
& Training**

**Fun, Fun,
Fun!**

**Health &
Wellness**

**Housing,
Furniture &
Utilities**

Lifestyle

**Part-time
Jobs (if
applicable)**

**Planning for
the Future**

Transportation

**Money
Smarts**

**Safety &
Security**



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](#)



Charitable Giving

FOR AN EXTRA CREDIT BONUS PRIZE:

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

Amazon Prime Animoto - My Videos Bankrate Portal BCBS Benefits DQM Page Check

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

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 Name	Price
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
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
Plan C: Organic This plan aligns exactly with the types of foods listed in plan A, but utilizes more costly organic produce plus beef, chicken, fish, fresh fruits, vegetables and quinoa. You typically eat at home and bring your lunch to work. On this plan, there is little room to splurge; you will follow shopping lists, shop economically and make your own coffee at home and at work.	\$340.00
Plan D: Splurge/Eat Out This menu is similar to plans B and C, but includes more expensive meat and seafood. It also includes high-end prepared foods, national brands, frequent dining/ordering out and daily coffee from a specialty coffee shop.	\$550.00
Plan E: Military Meals for enlisted military who live on base are provided and a Basic Allowance for Subsistence (BAS) is provided if you live off base. Dining out and extra food items are not covered, and would be your responsibility.	\$75.00

Food & Nutrition

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



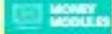
Fun-Fun-Fun!

You work hard and have earned some fun...but it is important to prioritize needs over wants. Think carefully about which vacations, sporting events, theatre tickets and other fun activities matter to you, and balance them with what you think you can reasonably afford.

Have a question?

[CHAT](#)

FINANCIAL VIDEOS



Vacation Packages

Aruba

Enjoy a four-day trip including three nights in a hotel, tours and dining. This payment is split over two months. **Note:** The \$700 below will have a balance to be paid next month as well.

\$708.00

[SELECT](#)

New Hampshire

Hit the slopes including two nights in a hotel and lift tickets.

\$500.00

[SELECT](#)

Caribbean

Experience St. Thomas, Grand Turk and Gosumel on a seven-night cruise.

\$1,049.00

[SELECT](#)

Maine

Stay close to home in Maine, including one night in a cabin and two days of guided rafting.

\$104.00

[SELECT](#)

Entertainment & More

New England Patriots Ticket

\$159.00

[SELECT](#)

Live Theater Performance

\$95.00

[SELECT](#)

Live Concert

\$75.00

[SELECT](#)

Red Sox Grandstand Seat

\$66.00

[SELECT](#)

Takeout and Netflix Movie

\$35.00

[SELECT](#)

TV

50" Smart TV

\$370.00

[SELECT](#)

40" Smart TV

\$250.00

[SELECT](#)

Apple Fire TV Stick

\$48.00

[SELECT](#)

Pets

Adopt a puppy

Fee: \$50 (one-time)
Food: \$40 vet expenses: \$30 (heartworm & flea/tick meds)

\$240.00

[SELECT](#)

Adopt a kitten

Fee: \$75 (one-time) Food: \$30 vet expenses: \$30 (heartworm & flea/tick meds)

\$130.00

[SELECT](#)

MONEY MODULES | HELP

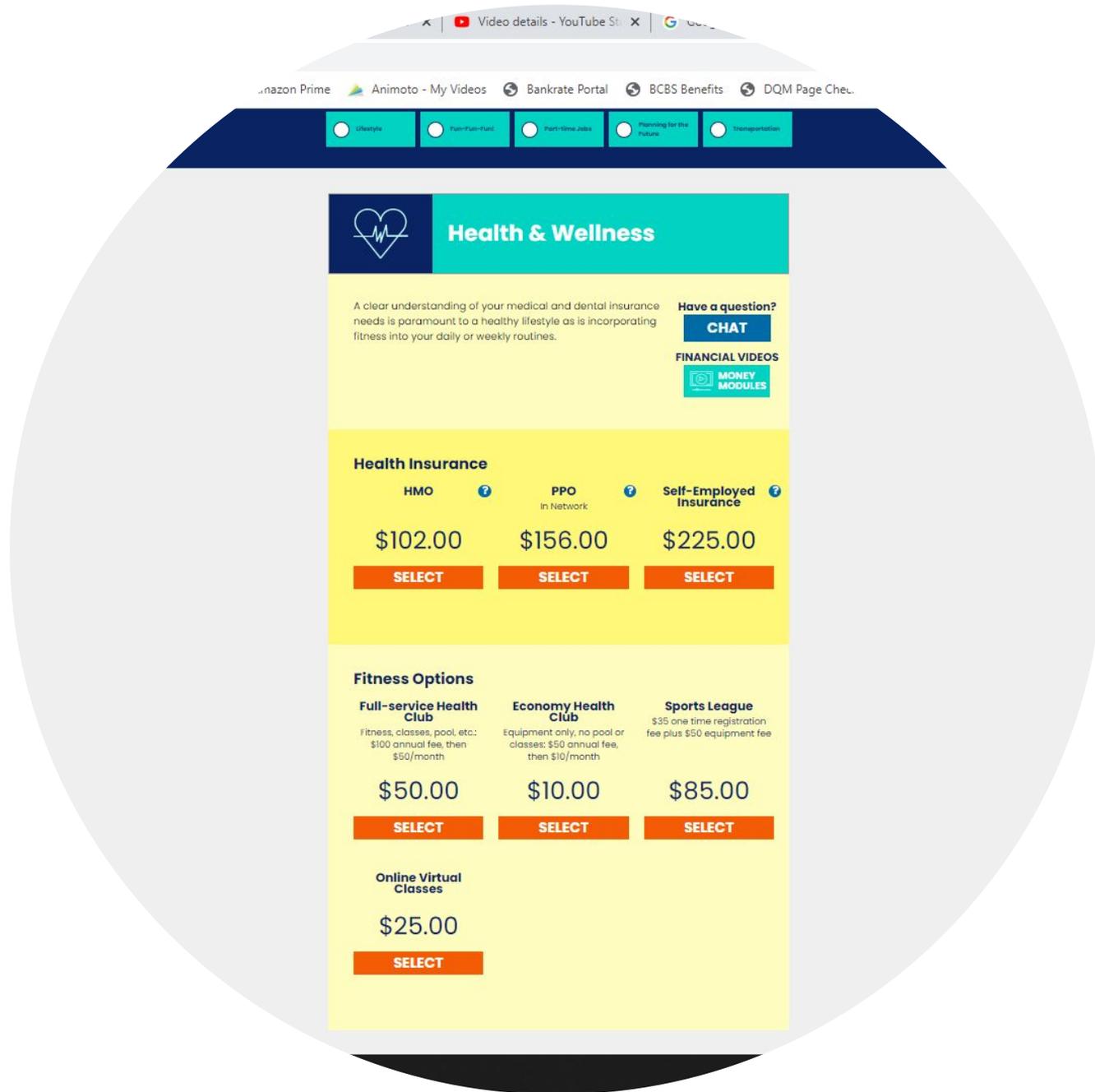


Fun, Fun, Fun!



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Health & Wellness

Choose your health insurance.

Housing, Furniture & Utilities

You must choose all
three items here:
**HOUSING, FURNITURE,
and UTILITIES**



Housing, Furniture & Utilities

Choosing where you will live and then managing all of the associated costs, such as insurance, utilities and furniture, can be complex! Choose an option below that fits your budget and lifestyle. All utility and furniture costs are already included in each plan.

HAVE A QUESTION?
[CHAT](#)

FINANCIAL VIDEOS


Purchase 1-Bedroom Condo

Purchase Amount: \$222,500
Down Payment: 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)
Water/Heat/Electricity: \$200
Furniture: \$225

[SELECT](#) **FINAL:** \$2,423.00

Rent 2-Bedroom Apartment to Share with a Roommate

Rent Amount: \$1,500
Security Deposit: \$1,500
Renter's Insurance: \$15/month
Water/Heat/Electricity: \$160
Furniture: \$186
TOTAL: \$3,361
YOUR COST: \$925.20

[SELECT](#) **FINAL:** \$925.20

Rent 1-Bedroom Apartment

Monthly Rent: \$1,100
Security Deposit: \$1,100
Renter's Insurance: \$10/month
Water/Heat/Electricity: \$90
Furniture: \$150
YOUR COST: \$1,350

[SELECT](#) **FINAL:** \$1,350.00

Live at Home



Housing, Furniture, & Utilities

Housing and all of the associated costs such as utilities and furniture can be complex. Choose an option you can afford and fits your lifestyle. Furniture and utility costs are included in each plan.

Have a question?
[CHAT](#)

FINANCIAL VIDEOS


HOUSING	FURNITURE	UTILITIES
Purchase 1-Bedroom Condo		\$225.00
<small>Package includes a bedroom set, a kitchen set, a lamp and a living room chair</small>		SELECT
Rent 2-Bedroom Apartment to Share with a Roommate		\$185.00
<small>Package includes a bedroom set, a kitchen set, a lamp and a living room chair</small>		SELECT
Rent 1-Bedroom Apartment		\$150.00
<small>Package includes a bedroom set, a kitchen set, a lamp and a living room chair</small>		SELECT
Live at Home		\$25.00

HOUSING	FURNITURE	UTILITIES
Purchase 1-Bedroom Condo		\$205.00
<small>Heat - \$25 Electric - \$80</small>		SELECT
Rent 2-Bedroom Apartment to Share with a Roommate		\$85.00
<small>To split with a roommate - Heat - \$80 Electric - \$70</small>		SELECT
Rent 1-Bedroom Apartment		\$155.00
<small>Heat - \$85 Electric - \$60</small>		SELECT



Lifestyle

Everyday personal expenses such as clothing (both for work and personal), haircuts, salon services, cellphone plans, etc. add up quickly. Please note that you must purchase Dress-up Attire for more formal occasions.

Have a question?

[CHAT](#)

FINANCIAL VIDEOS



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](#)

Other Salon Services

Manicure

\$35.00

[SELECT](#)

Pedicure

\$45.00

[SELECT](#)

Facial

\$75.00

[SELECT](#)

Massage

\$85.00

[SELECT](#)

Cellphone

iPhone, Android

includes phone purchase, monthly fee, and an unlimited data plan

\$100.00

[SELECT](#)

iPhone, Android

includes phone purchase, monthly fee, and a limited data plan

\$60.00

[SELECT](#)

Trac Phone

Pay-as-you-go, unlimited talk and text, 3GB of data

\$25.00

[SELECT](#)

Cable/Internet Services

Premium Cable/Internet

\$180.00

[SELECT](#)

Basic Cable

\$80.00

[SELECT](#)

Internet Only

\$50.00

[SELECT](#)

Hulu Basic + Live TV

\$55.00

[SELECT](#)

Apple TV

\$5.00

[SELECT](#)

YouTube TV

\$65.00

[SELECT](#)

Lifestyle

Choose every day expenses: clothing, salon appointments, cable, etc.



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Part-time Jobs

- Only eligible if you make \$45K or less
- Box at top will automatically be checked off if you are ineligible

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



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

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: \$239 (no down payment)	New 2021 Toyota Prius \$26,442 Monthly loan payment: \$439 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 \$28,000 Monthly loan payment: \$350 Insurance, gas & maintenance: \$214	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: \$195 Insurance, gas & maintenance: \$188
\$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		

Bonus Booth: Money Smarts

Learn about:

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



EMPLOYEE PAY STUB

EMPLOYER NAME Kids 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 # 454545
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)

FINANCIAL VIDEOS



**MONEY
MODULES**



FitMoney

Financially Fit Certificate

Get Started

Junior on Mobile

Certificate in Spanish

For Teachers

FitMoney's Financially Fit Certificate equips current high school students for various future plans from college to career.

From understanding student loans and insurance, healthy investing, and analyzing paychecks, the five-day program strives to implement financial literacy for the next generation.

Now available in English and Spanish.



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

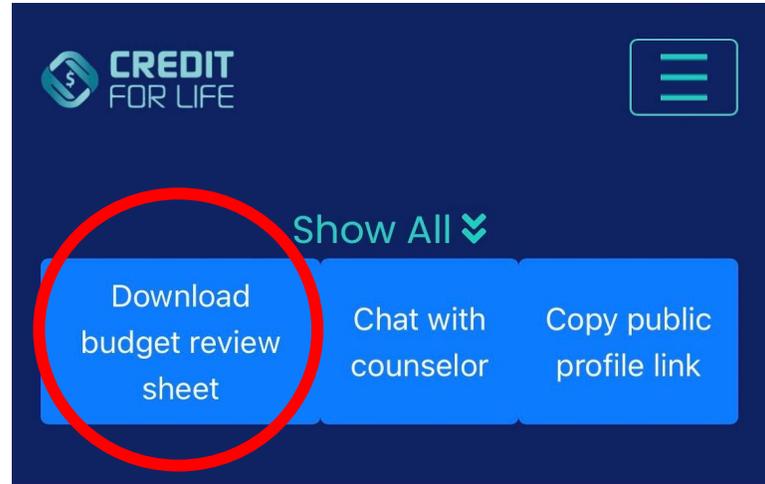
FULL PAYMENT

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



CREDIT FOR LIFE

Show All ▾

- Download budget review sheet
- Chat with counselor
- Copy public profile link



Cam Mac

School: Fit Money

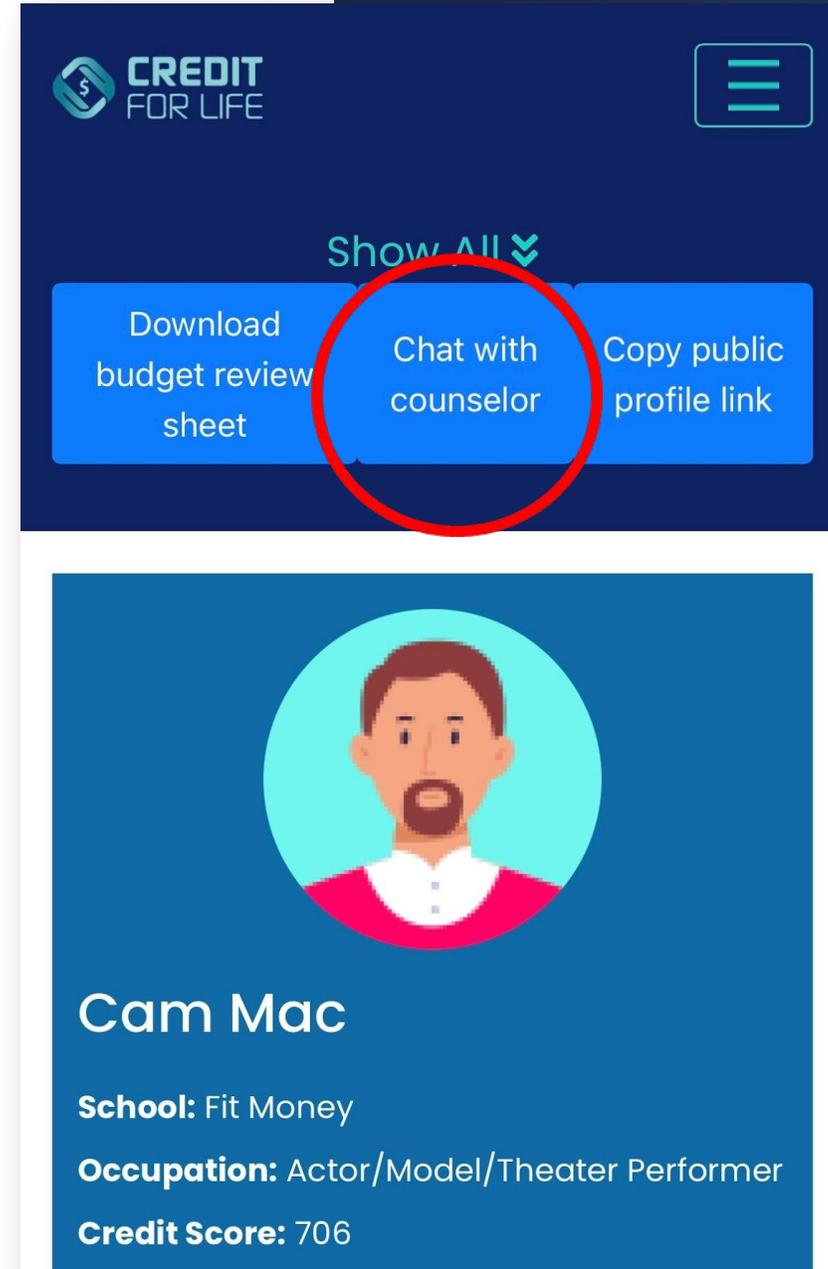
Occupation: Actor/Model/Theater Performer

Credit Score: 706

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 icon and the text "CREDIT FOR LIFE". At the top right is a menu icon. Below the logo is a "Show All" dropdown menu. In the center, there are three blue buttons: "Download budget review sheet", "Chat with counselor" (circled in red), and "Copy public profile link". Below the buttons is a profile card for "Cam Mac". The profile card features a circular avatar of a man with a beard wearing a red graduation cap and gown. Below the avatar, the name "Cam Mac" is displayed in white. Underneath the name, the following information is listed in white text: "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

BEGINING BALANCE: \$2,275.42

SAVINGS ACCOUNT BALANCE

REMAINING BALANCE
\$1,185.00

BEGINING BALANCE: \$1,386.00

RETIREMENT ACCOUNT BALANCE

CURRENT BALANCE
\$135.00

BEGINING 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?

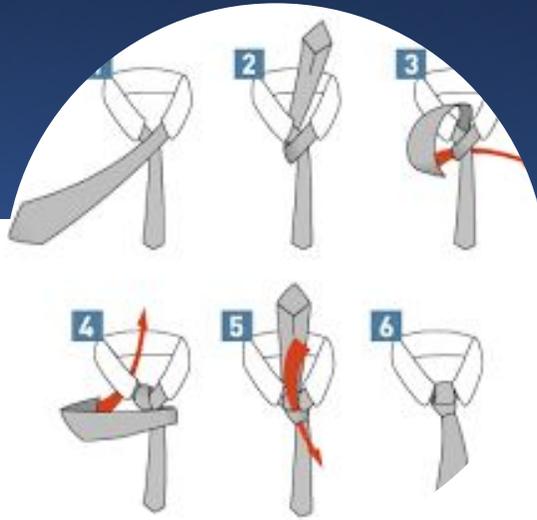
Don't forget to turn in
your completed
Passport at Budget
Review to win Visa
Gift Cards!

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						
2022 CREDIT FOR LIFE PASSPORT		BONUS: ✓	Safety & Security	BONUS: ✓	Money Smarts	✓	✓	✓	✓	MASCO REGIONAL HIGH SCHOOL

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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