

Adulthood: The Budget Game

Choose Your Career

Career	Education Requirement	Cost of Education	Gross Monthly Income
Retail Associate	High School	\$0	\$2,870
Medical Assistant	Certificate Program	\$50	\$3,154
Teacher	Bachelor's Degree	\$336	\$3,832
Accountant	Bachelor's Degree	\$336	\$4,660
Electrician Apprentice	Trade School	\$0	\$5,031
Software Developer	Master's Degree	\$842	\$5,926
Physicians Assistant	Post-Graduate Program	\$2,044	\$8,597

Career: _____

Gross Monthly Income: \$ _____

Taxes: \$ _____

Income After Taxes: _____

Cost of Education: \$ _____

Net Monthly Income: \$ _____

Income Range	Tax Rate
<\$3,000	10%
\$3,000-\$4,999	15%
\$5,000+	20%

Calculate taxes owed by multiplying gross income by the
EX. $5,000 \times 0.20 = \$1,000$

Choose an Apartment

Choosing an apartment is a balance between comfort and cost. More space, better locations, or extra amenities usually mean higher rent—so make sure it fits your budget.

Apartment Style	Monthly Rent
Shared Apartment	\$700
Studio Apartment	\$1,000
1 Bedroom Apartment	\$1,400
2 Bedroom Apartment	\$1,900

Apartment Style: _____

Monthly Rent Cost:\$ _____

Buy Groceries

Groceries can get expensive—especially if you prefer organic or fresh foods. If eating healthy is a priority for you, make sure your budget reflects that so you can afford the foods that matter most to you.

Grocery Cart	Monthly Cost
Budget Cart (Processed / Junk Foods)	\$300
Balanced Cart (Mix of Processed & Fresh foods)	\$400
Healthy Cart (Fresh/ Organic Whole Foods)	\$550

Grocery type: _____

Monthly Cost:\$ _____

Buy a Car

Sure, everyone wants to roll around in the fanciest car—and sometimes the monthly payment might even fit your budget. But remember, the cost of a car isn't just the payment. More expensive cars usually come with higher insurance, pricier oil changes, more expensive tires, higher maintenance costs, and sometimes even premium gas. Those extra costs can add up fast and end up costing a lot more than a simpler, cheaper car over time.

Car Type	Monthly Payment	Gas Cost
Used Economy Car	\$350	\$150
Reliable Sedan	\$450	\$200
Loaded SUV	\$650	\$250
Luxury Car	\$1,000	\$300

Car type: _____

Monthly Payment:\$ _____

Gas Costs:\$ _____

Special Spending

Be careful—these costs can add up quickly, especially if you don't budget for them. For DoorDash Meal, Movie Night, Streaming Subscription, New Outfit, & Game Purchase you can choose to treat yourself to as many as you'd like.

Special Items	Costs
DoorDash Meal	\$40
Movie Night	\$35
Streaming Subscription	\$20
New Outfit	\$100
Game Purchase	\$60
Vacation Fund (not a vacation)	\$200
Gym Membership	\$50

Special Spending Selections: _____

Total Special Spending Cost: _____

Random Life Event

Life happens, and it isn't always cheap! This is why emergency funds are important. Sometimes, life rewards you! Be strategic with any extra income you receive.

Random Life Event: _____

Cost: _____

Bonus: _____

Monthly Budget Sheet

Gross Monthly Income: _____ \$

Taxes: _____ \$

Cost of Education: _____ \$

Rent: _____ \$

Groceries: _____ \$

Car Payment: _____ \$

Gas: _____ \$

Special Spending: _____ \$

Life Event: _____ \$

End of Month Balance: _____ \$

Reflection

What expense impacted your budget the most? _____

Did your income level guarantee savings? Why or why not? _____

What would you change next round? _____
