



# GAME INSTRUCTIONS

## OVERVIEW OF GAME

Thank you for downloading GEAR UP TN's Adulthood 101 Game! The Adulthood 101 game is designed to simulate real world budgeting and provide students with an interactive experience to develop financial literacy skills. While the game is based in the fictional city of Volunteer Station, the salaries and prices in the game are based entirely on real life estimates from a mid-sized, growing city in the state of Tennessee. Prices may be higher or lower in your area-- make sure to explain to students that while the prices are based on real-life, they may be different in your community.

The game takes place over the course of 1 fictional month in the players' lives after graduating from high school. Each student will be randomly assigned a career, salary, and life scenario. The careers in the game vary widely and represent a range of salaries and post-secondary educational requirements. As students move through the game, they will need to make "life" purchases (housing, transportation, food, etc) from the different stations around the room while managing their budget to make sure they don't run out of money.

**SUGGESTED NUMBER OF STUDENTS:** There are enough materials in the game for 112 students to play the game without doubling up on any of the careers. But, you can play with as many or as few players as you like! If you are going to play with more than 112 students, you will need to print extra "Who Am I?" Cards and hand them out to the extra students. If you increase the number of students, make sure to also increase the number of volunteers you have as traffic at your stations will increase!

**SUGGESTED GRADE LEVEL:** 5th-8th grade

**DURATION:** 1-2 hours, depending on the number of players

**LOCATION:** Gym, cafeteria, or some other large, open space

**PREP:** Print all game materials in advance at your local print shop. See printing instructions. Recruit and train volunteers to work the game stations. Set up playing space in advance with tables for each station—table banners are provided in your printed materials.



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## STAFF AND VOLUNTEERS

The chart below outlines the recommended number of volunteers you will need to work at each station. You are encouraged to recruit community members to volunteer at stations in the game. The game becomes even more realistic for students when you recruit volunteers to work at stations that are similar to their current professions (ex- a real estate agent working at TN Treasures Real Estate).

For the game to run as smoothly as possible, it is recommended that you host a volunteer training before the game to review all of the details with volunteers. Volunteer training documents are provided. During the training, it is helpful for volunteers to play or talk through the game together using one of the “Who Am I?” cards as an example and completing an expense ledger.

STATION	ROLE	SUGGESTED # OF WORKERS
Who Am I?	Distribute “Who Am I” life scenario cards and budget templates/checklists to players	2
New Wheels Dealership	“Sell” players a vehicle from a provided list of options	3
TN Treasures Real Estate	“Sell” players a home/apartment to purchase or rent from the provided listings	3
Plugged In Energy	Using a provided list of options, assist players with the purchase of essential services (gas, water, sewer, trash, etc) and any non-essential services (cable, internet, etc)	2
Just In Case Insurance	Assist players with purchasing auto, health, and/or homeowners/renters insurance from a provided list of choices	3
Get Goin’ Gas Station	Using a provided pricing chart, assist players with budgeting for gas using their selected vehicle and house location details	2
Super Foods Market	Assist players with budgeting for monthly food costs based on their family size	1
Smoky Mountain One Stop Shop	“Sell” players appliances, furniture, and electronics for their home/apartment	2
Dogwood Medical Center	Distribute “diagnosis cards” to players at random that list various medical expenses they will need to include in their budgets (ex- root canal, glasses, etc)	1
The Green Reaper	Circulate through the room distributing “Green Reaper” cards at random. These cards contain descriptions of unforeseen expenses that players will need to include in their budgets (ex- car trouble, home repairs, etc)	1
Financial Coaching	Provide financial counseling by reviewing budgets and options with players who have run out of money during the game.	3
TN Reconnect	Counsel players who have received scenario cards for jobs without college degrees on options to return to school to advance their career.	2



# GAME INSTRUCTIONS

## GAME MATERIALS

In these folders, you will find everything you need to organize and play the game with your students. In addition to this document, you will find files containing:

### INSTRUCTIONS

- Volunteer Instructions - This document should be printed and reviewed with the adult volunteers who will be working at the stations in the game. It outlines the roles and responsibilities for the volunteers at each station.
- Player Instructions - These instructions, in PowerPoint format, should be reviewed with students in advance of the game.
- Printing Instructions - Use these instructions to print out all the materials you will need for the game.

### MATERIALS

#### Student Materials

- “Who Am I?” Cards - These cards assign students their career, salary, and life scenario. See pg. 4
- Budget Ledgers and Check Lists - These front/back cards allow students to keep track of their budget and their progress purchasing all the required items in the game. See pg. 5. Make sure to print extras for students who need a new one after busting their budgets.
- Reflection Questions - These questions can be used with students after the game to debrief and reflect.

#### Station Materials

- New Wheels Dealership - Price list of cars for sale
- TN Treasures Real Estate - Listing of homes for sale and apartments for rent.
- Plugged In Energy - Price list for essential (gas, water, sewer, trash, etc) and non-essential (cable, internet, etc)
- Just in Case Insurance - List of insurance prices, student insurance cards, stickers to indicate insurance purchases on student insurance cards
- Get Goin’ Gas Station - Monthly price list of gas based on home location
- Super Foods Market - List of monthly grocery expenses based on family size
- Smoky Mountain One Stop shop - Price list for appliances, furniture, and electronics
- Dogwood Medical Center - Diagnosis cards
- The Green Reaper - Green Reaper scenario cards
- Financial Coaching -Financial coaching intake form
- TN Reconnect - TN Reconnect Cards, Reconnect Chance Cards, volunteer will also need a stapler

#### In addition to the materials listed above that are available for download, you will need:

- Pens/Pencils for students
- Calculators for students. Students may use phones to calculate
- Stapler for the TN Reconnect station
- Round stickers for the “Just in Case” insurance station



# GAME INSTRUCTIONS

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To start the game, all students are given a blank expense ledger and check list (front/back document), pencil, and a calculator (calculators on phones are acceptable). Students are then randomly assigned a “Who Am I?” card. We recommend allowing them to draw their own card from a deck. Students may not return or exchange cards if they are unhappy with what they have drawn.

However, if a player receives a card with “TN Reconnect Eligible: Yes”, the career listed on their card does not require a college degree. They are allowed to visit the “TN Reconnect” booth when it opens to discuss options for returning to school to earn a 2 year degree or certificate and receiving a card with a new career.

### WHO AM I? CARDS

All students must receive a “Who Am I?” card before starting the game or visiting any stations. You may choose to recruit volunteers to help with the distribution of “Who Am I?” Cards, Checklists, and Expense Ledgers.

Who Am I? cards contain the following information:

- Career/Job
- Career cluster
- Annual salary
- Job description
- Degree/Certification Required. If the career does not require a degree/certificate, the TN Reconnect Eligible field will indicate that the player is eligible to visit the Reconnect booth during the game
- Monthly salary
- Family description
- Minimum number of bedrooms required when purchasing a home or renting an apartment from TN Treasures Real Estate
- Number in Family
- Monthly additions/deductions based on family details, for example - child care expenses
- Partner's Monthly Salary
- Monthly household income

001	<b>LIFEGUARD</b> Hospitality and Tourism	
TN Average Annual Salary: <b>\$18,550</b>		
Education Required:	<b>High School</b>	TN Reconnect Eligible: <b>Yes</b>
<b>Job Description</b>		
Watches swimming areas and makes sure that swimmers at pools, lakes and beaches are safe. A lifeguard also enforces swimming safety rules, rescues swimmers, and treats accidents as needed.		
<b>YOUR MONTHLY SALARY: \$1,546</b>		
<b>Family Description</b>		
You are the sole provider for your family. Your partner has been laid off and is unable to find stable employment. You have two children, a boy and a girl, who are both in elementary school.		
Number in Family:	<b>4</b>	Minimum # of Bedrooms: <b>3</b>
Monthly Additions/Deductions: <b>\$0</b>		
Partner's Monthly Salary: <b>\$0</b>		
<b>Monthly Household Income: \$1,546</b>		



# GAME INSTRUCTIONS

## EXPENSE LEDGER/CHECKLIST

An example of the Expense Ledger/Checklist is shown below. The checklist outlines all of the items that a player must purchase during the game. Note that students must also write their house ID number, number of bedrooms, and location as well as their vehicle ID number on their checklists. This information will be important for purchase later in the game.



**CHECKLIST OF THINGS I HAVE TO HAVE**

- Housing (With Minimum Number of Bedrooms) - *TN Treasures Real Estate*
- Vehicle - *New Wheels Dealership*
- Car Insurance - *Just In Case Insurance*
- Health Insurance - *Just In Case Insurance*
- Fuel for Car - *Get Goin' Gas Station*
- Groceries - *Super Foods Market*
- Electricity - *Plugged In Energy*
- Gas for Heat - *Plugged In Energy*
- Water - *Plugged In Energy*
- Sewage - *Plugged In Energy*
- Trash - *Plugged In Energy*
- Furniture for Minimum Number of Bedrooms - *Smoky Mountain One Stop*
- Stove - *Smoky Mountain One Stop*
- Refrigerator - *Smoky Mountain One Stop*
- Visit to the Doctor - *Dogwood Medical Center*

**ABOUT MY HOUSE**

House # \_\_\_\_\_  
 Number of Bedrooms \_\_\_\_\_  
 Location:  Located near downtown  
 Located within city limits  
 Located outside city limits

**ABOUT MY CAR**

Car # \_\_\_\_\_  
 Type of Car \_\_\_\_\_



Name \_\_\_\_\_ Grade \_\_\_\_\_

**EXPENSE LEDGER**

No.	Expense Paid	Amount	Balance
1	Deposited Paycheck		
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
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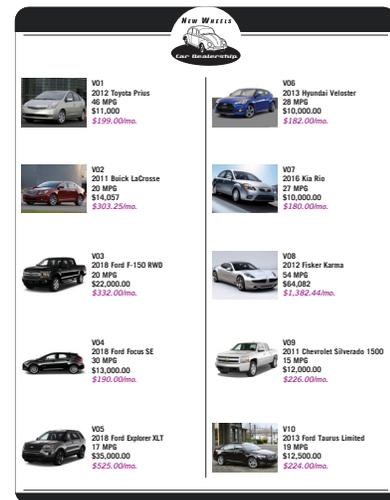


# GAME INSTRUCTIONS

## NEW WHEELS DEALERSHIP

New Wheels Dealership will be one of the players' first stops in the game as they will need to purchase their car before they can budget for other items in the game such as gas and auto insurance. Volunteers at this station should be provided with the listing of vehicles and should be focused on selling players the most expensive car, regardless of their budgets.

After making a vehicle selection, **players will need to note their vehicle ID number (ex- V15) on their checklist.** They will need this information to budget for gas later in the game. They will also need to deduct the monthly payment from their expense ledger.



## TN TREASURES REAL ESTATE

TN Treasures Real Estate will be also be one of the players' first stops in the game. Here, players will need to select a home to purchase or an apartment to rent using the provided real estate listing. Volunteers at this station are also encouraged to "upsell" players and try to get them to purchase the nicest home, regardless of budget.

When making their selections, players will need to make note of the following information about their home/apartment on their expense ledger/checklist:

- 1) **Monthly mortgage or rent payments** - Players will need to deduct the monthly mortgage payment from their expense ledger.
- 2) **The number of bedrooms** - Their "Who Am I?" cards dictate the number of bedrooms they must have based on the number of people in their family. Students will need to note the number of bedrooms on their checklists.
- 3) **The location of the home (near downtown, within city limits, outside city limits)** - The game assumes that the player's job is located downtown. As such, houses outside of city limits may be cheaper, but the player will pay more in gas to commute. Players will need to note the location of their home on their checklists.



Good news: For simplicity of the game, players are only responsible for the monthly mortgage or rent payments—they do not need a down payment or security deposit.



# GAME INSTRUCTIONS

## PLUGGED IN ENERGY

At this station, volunteers will help players select utility services for their homes. Prices, based on actual TN prices, are provided on the Plugged In Energy Sheet.

Players must purchase all essential services:

- Electricity
- Gas
- Water
- Sewage
- Trash pickup

Players are also able to select other optional “non-essential” services such as cable and internet. In your role as a sales person, try to entice students to buy some of these add on services.

After making their selections, students will need to list each utility they selected and deduct their associated costs from their expense ledger. Listing each utility service selected will be important if the player needs to visit the financial counselor later in the game.

ESSENTIAL SERVICES	NON-ESSENTIAL SERVICES
ELECTRICITY \$70/mo.	CABLE TV \$65/mo.
NATURAL GAS \$60/mo.	HOME PHONE \$15/mo.
WATER \$30/mo.	CELL PHONE (SINGLE) Single - \$75/mo.
SEWAGE \$20/mo.	CELL PHONE (MARRIED) \$10/mo.
TRASH PICK-UP \$20/mo.	INTERNET \$30/mo.

## JUST IN CASE INSURANCE

With the help of volunteers, players will need to select insurance plans at “Just In Case” Insurance. **Players are required to select an auto and health insurance plan.** However, they may choose between liability and full-coverage for their auto insurance and individual, married, and family for their health insurance. If the student has a family, they must select the family insurance option. Players should then list the cost of their selected plan on their expense ledger.

Players may also choose to select homeowners/renter’s insurance—in real life they would be required to purchase this... but for the purposes of the game it is optional! Dental and/or vision insurance are also options for purchase. If the player selects any of these additional insurance expenses, they should be deducted from the expense ledger.

After players have made their selections, volunteers will provide them with an insurance card and place a sticker in the appropriate space to indicate the options players have selected and budgeted for on their ledger.

REQUIRED	
<b>AUTO INSURANCE</b>	<b>HEALTH INSURANCE</b>
\$50 LIABILITY	\$150 INDIVIDUAL
\$140 FULL COVERAGE	\$250 MARRIED
	\$400 FAMILY
<b>OPTIONAL</b>	
<b>HOMEOWNER'S/RENTER'S INSURANCE</b>	
\$20 HOPEWORTH	\$80 HOUS
<b>DENTAL INSURANCE</b>	<b>VISION INSURANCE</b>
\$25 INDIVIDUAL	\$25 INDIVIDUAL
\$40 FAMILY	\$40 FAMILY



# GAME INSTRUCTIONS



## GAS PRICES

CAR DETAILS	HOUSE DETAILS			
	VEHICLE ID #	MPG	NEAR DOWNTOWN	INSIDE CITY LIMITS
V01	46	\$23.00	\$34.70	\$69.52
V02	20	\$52.89	\$79.95	\$159.90
V03	20	\$52.89	\$79.95	\$159.90
V04	30	\$35.26	\$53.30	\$106.60
V05	17	\$62.22	\$94.06	\$188.12
V06	22	\$37.77	\$57.11	\$114.21
V07	27	\$39.18	\$59.22	\$118.44
V08	54	\$19.59	\$29.61	\$59.22
V09	15	\$70.52	\$106.60	\$213.20
V10	15	\$70.52	\$106.60	\$213.20
V11	18	\$58.77	\$88.83	\$177.67
V12	27	\$39.18	\$59.22	\$118.44
V13	26	\$40.68	\$61.50	\$123.00
V14	17	\$62.22	\$94.06	\$188.12
V15	15	\$70.52	\$106.60	\$213.20
V16	20	\$52.89	\$79.95	\$159.90
V17	20	\$52.89	\$79.95	\$159.90
V18	15	\$70.52	\$106.60	\$213.20
V19	20	\$52.89	\$79.95	\$159.90
V20	17	\$62.22	\$94.06	\$188.12
V21	13	\$81.37	\$123.00	\$246.00
V22	37	\$28.59	\$43.22	\$86.43
V23	16	\$66.11	\$99.94	\$199.88
V24	17	\$62.22	\$94.06	\$188.12
V25	89	\$11.89	\$17.87	\$35.83
V26	18	\$58.77	\$88.83	\$177.67
V27	35	\$30.22	\$45.69	\$91.37
V28	18	\$58.77	\$88.83	\$177.67
V29	23	\$45.69	\$69.52	\$139.04
V30	20	\$52.89	\$79.95	\$159.90

## GET GOIN' GAS STATION

Since students have to purchase a car in the game, they must also purchase fuel for their car!

At this station, players will need their vehicle ID (ex- V13) and the location of their home (downtown, within city limits, or outside of town). Using this information, volunteers will provide players with the appropriate amount for monthly gas expenses from the chart provided.

*Note - It is helpful for volunteers at this station to have a copy of the New Wheels Dealership and TN Treasures Real Estate Listings to help students who may not have written down important information from those stations.*

**SUPERFOODS, SUPERFRESH  
SUPERMARKET**

DEDUCT MONTHLY FOOD COSTS BASED UPON YOUR FAMILY SIZE

SINGLE
\$275
MARRIED
\$500
FOR EACH CHILD
\$120

COLUMBIA, TN

## SUPERFOODS, SUPERFRESH, SUPERMARKET

Volunteers at this station will help players budget for grocery expenses. The numbers provided on the information sheet are slightly inflated to also account for the cost of other household items.

## SMOKY MOUNTAIN ONE STOP SHOP

At this station players will purchase appliances, furniture, and electronics with the help of volunteers. Volunteers at this station should be focused on selling players the most expensive luxury electronics.

All players must purchase:

- A stove
- A refrigerator
- Enough furniture to accommodate the number of bedrooms in the house/apartment they purchased/rented

Appliances in the game are financed with monthly payments. For furniture, players have the option of financing the purchase of new furniture with monthly payments or of purchasing consignment furniture. Consignment furniture may not be financed. Electronics are "luxury" items that must be purchased in full. Be prepared for returns. Students often "bust their budget" as a result of their purchases at this station and will come back to return these items.

**SMOKY MOUNTAIN ONE STOP SHOP**

**APPLIANCES**

Financing options:

\$99/mo. 12 mos. term dishwasher	\$129/mo. 12 mos. term refrigerator dishwasher	\$121/mo. 12 mos. term water heater dishwasher
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**NEW FURNITURE**

Financing options:

\$118/mo. 36 mos. term one bedroom	\$235/mo. 36 mos. term two bedrooms	\$354/mo. 36 mos. term three bedrooms	\$472/mo. 36 mos. term four bedrooms
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**CONSIGNMENT FURNITURE**

Sorry, financing not available on consignment items.

\$100 one bedroom	\$150 two bedrooms	\$200 three bedrooms	\$250 four bedrooms
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**ELECTRONICS (OPTIONAL)**

Sorry, financing not available on these luxury items.

\$300 television	\$300 audio eq.	\$300 video camera	\$350 mp3 player
\$450 laptop/desk top	\$500 40" Sony LED TV	\$2,000 Samsung SP (see pg 11)	

COLUMBIA, TN



## GAME INSTRUCTIONS

### DOGWOOD MEDICAL CENTER

Volunteers at this station will distribute “diagnosis” cards to players. Some players will receive a “clean bill of health”. If that is the case, the player is finished with the station and can move on in the game.

Other players will receive a card with a medical scenario and will incur expenses as a result. For example, some players may need to purchase glasses. Volunteers will need to ask to see the player’s insurance card to determine which insurance they have purchased and the corresponding amount to deduct from their expense ledger.



### DIAGNOSIS

**TIME TO ORDER NEW CONTACT LENSES.**

With Vision Insurance	\$25
Without Vision Insurance	\$120

### POWERBALLER

The Powerball hit \$350 million, so you decided to spend \$50 on lottery tickets to get in on the action. And you won!...\$5

**PAY \$45**  
FOR LOTTERY TICKETS



### THE GREEN REAPER

The “Green Reaper” does not have a station in the game. Instead, he/she circulates through the game distributing “Green Reaper” cards to players at random.

These cards represent the unforeseen expenses that occur in life: the flat tire, the broken refrigerator, the parking ticket! Players who receive these cards will have to include the expense described on their card in their budget ledger.

The Green Reaper should remain with the player until the player has added the expense to his/her budget and remember to collect the card afterwards. There are a limited number of cards and each one is unique!

The Green Reaper should appear 20-25 minutes into the game to allow players time to start making their purchases and putting their budgets together.

*Note - Not every student will receive a Green Reaper card.*



# GAME INSTRUCTIONS

## FINANCIAL COACHING

It is inevitable that some players will bust their budget when they choose the expensive sports car and find themselves out of money to purchase groceries. That's where volunteers at this station come in and help players by serving as their financial coach!

If a player runs out of money before completing the game, they can choose to visit the financial coaching station. At this station, students will complete an intake form that asks them to reflect on the choices that they have made during the game. After completing the form, they can meet with a financial coach to review their budget, figure out where they went wrong, and make adjustments.

\*If the financial coach determines that the student needs to purchase a new house or car, they will need to completely restart the game because so many other purchases are dependent upon those selections. In this case, give the student a **new checklist/expense ledger**.

\*If a student busts their budget on a smaller item (for example, an iPad), the financial coach can instruct the student to revisit the station where it was purchased and make a return. The volunteer at that station will use a line on the expense ledger to credit the student for the returned item. See pg. 11.

Students who bust their budgets and have to receive financial coaching have a huge opportunity for learning. Students will likely want to rush through the coaching to catch back up with their peers. Make sure to take the time to coach them and avoid just giving them the answers.

As a volunteer financial coach, it is important that you familiarize yourself with all aspects of the game and have copies of every station's materials so that you can counsel students on alternative options. All life scenarios are designed so that every student should be able to figure out a way to balance their budget. If students are unable to balance their budgets because of an unforeseen circumstance in life (ex- from their doctor's visit or the Green Reaper), talk with the student about the importance of having a "rainy day fund" and tell them they can finish the game with a deficit. However, many students may not be able to afford the luxury items. If this is the case, you can discuss a plan for saving for the luxury item with the student.

*Note - Volunteers at the station will need copies of all station materials to be able to advise students.*



### Financial Coaching Intake Form

Welcome to the financial coaching booth. Most likely, you are here because you ran out of money! The good news is that at this booth, you will have an opportunity to redeem yourself by evaluating the financial decisions you've made so far in the game. Please answer the following questions before meeting with a financial coach.

Throughout the game, you have had the opportunity to purchase items that you need (a reliable car, a house, electricity) as well as items that you want (a luxury sports car, a mansion, an iPad). What items did you choose to purchase in the game that you needed?

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What items did you choose to purchase in the game that you wanted, but weren't really necessary?

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If you could start over in the game, what would you do differently? Why?

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What ideas do you have for how you could fix your budget to be able to afford all the items that you need?

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# GAME INSTRUCTIONS

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## RETURNS/EXCHANGES

Every station should be prepared to handle returns and exchanges for students who bust their budgets.

To make a return, add a new line to the expense ledger crediting the student for the item they are returning and initial the line. To make an exchange, first return the item, credit the student's expense ledger for the return, and initial the line. On a new line, students may then list the new purchase and associated expense.

Students may not make returns themselves on their card. They must return to the station where they purchased the item and wait to speak to the adult volunteer. The adult volunteer must assist with the return and initial the expense ledger.



# GAME INSTRUCTIONS

## TN RECONNECT

Students who have “Who Am I?” cards that list careers with the required education of “high school diploma” are eligible to visit the TN Reconnect booth to discuss options for returning to school to earn a technical certificate or associate’s degree.

The TN Reconnect booth should open approximately 20 minutes into the game. When a student visits your booth to “Reconnect,” first ask to see their current “Who Am I?” card to confirm the student is eligible to visit the booth. “Who Am I?” cards that are eligible will have the word “Yes” next to the field “TN Reconnect Eligible”.

The TN Reconnect booth will be provided with a variety of “Who Am I?” cards that span the 16 career clusters. These new cards represent higher paying careers that require a technical certificate or associate degree. Once you have verified that a student is eligible to reconnect, they can select any card from the TN Reconnect table, regardless of career cluster.

After making their selection, students then must choose a “Chance” card from a deck. TN Reconnect covers all tuition and mandatory fees, but these cards represent additional costs associated with returning to school. For example, an increase in childcare costs for the extended time they need childcare while attending classes.

*Note - Some of these “Chance” cards are positive! For example, a student may receive a gift card for completing an end of course survey! If a student selects a card that does not apply to their family situation, like the example of increased childcare costs, have the student select another card from the “Chance” deck.*

Before allowing the student to leave the station, volunteers should staple the new “Who Am I?” card to the front of the student’s original “Who Am I?” card. The volunteer will also need to help the student transfer information (such as family size and monthly deductions) from their original card to the blanks on their new card. Students who visit the TN Reconnect booth mid-game will also need to be provided with a new expense ledger. Volunteers should help students transfer their monthly income (salary/12 – deductions) and help students transfer the purchases they have already made to the new ledger.

A few important “rules”:

- Open the TN Reconnect booth approximately 20 minutes into the game. It’s a positive exercise to have students who have selected cards with a high school diploma begin the game with one career and salary, and see how returning to school to further their career can impact their life and purchasing habits.
- Only students who have the word “Yes” next to the “TN Reconnect Eligible” field on their cards may visit the TN Reconnect booth to receive a new career.
- Students who are eligible to visit the booth can visit it any time after the booth opens. In fact, many students may choose to visit the booth after they start to see their money running out.
- Students may choose any career, whether it matches their current career cluster or not. This represents the idea that returning to school can help you switch careers and discover a new interest.

## COMPLETION OF THE GAME

Once every player has completed all of the stations, the game is over. At this time, the administrator of the game should open up a post-play discussion using the discussion questions provided.

001 **ADVERTISING MANAGER**  
Marketing

TN Average Annual Salary: **\$80,560**

Monthly Salary: **\$6,713**      Education Required: **Associate**

**Job Description**  
Plans and directs advertising campaigns to increase sales of a product. An advertising manager might help create the newest Coke commercial, design the logo on your favorite box of cereal, or write the slogan on a billboard to help sell tickets to TN Titans games!

Fill in the blanks below with information from your original scenario card and chance card to calculate your new monthly household income.

**Family Description**  
see original card

Number in Family:       Minimum # of Bedrooms:

Monthly Additions/Deductions:

Partner's Monthly Salary:

**Monthly Household Income:**