

<p>You bounced four checks totaling \$100. The merchants are charging you \$25 per check and the bank charges \$15 per check.</p>	<p>The state government passes a new tax law. Everyone must pay 5% of his or her annual income to the state. How much will the tax reduce your income per month?</p>	<p>You eat out all the time. Add \$150 to your food budget.</p>
<p>You forgot to pay your electric bill for \$95. To turn the electricity back on, you will have to pay the back bill and make a \$200 deposit.</p>	<p>You over paid your income taxes. The IRS owes you \$1500. Celebrate!!</p>	<p>You charged a stereo that was on sale. Now you must make payments of \$80 per month.</p>
<p>You need an emergency operation. The cost is \$1500. You must miss work for a month--losing one month pay. Do you have health insurance? What is the deductible?</p>	<p>You under paid your taxes. You owe the IRS \$900.</p>	<p>Your childcare provider just informed you that at the beginning of the month childcare costs will raise \$10 per month.</p>
<p>You need new tires. The cost is \$400.</p>	<p>You are rewarded for your good work. You will get a \$200 per month raise.</p>	<p>You charged too much on clothes and now you must make payments of \$50 per month on your credit cards.</p>
<p>Your child needs new eyeglasses. Cost to you is \$150.</p>	<p>It's your child's birthday. She wants a party at Pizza Pizazz. The cost is \$10 per child.</p>	<p>A burglar breaks into the house and steals a TV set, a VCR, and a personal computer. Do you have renter/mortgage insurance?</p>
<p>Your car breaks down. The repair bill is \$300.</p>	<p>Christmas is here. You have no money saved to buy presents. What do you do?</p>	<p>Because of the sudden death of a relative, you must travel to another state. This costs \$1000, but you inherit \$5000.</p>

<p>Your child falls down and breaks several teeth. The emergency dental bill is \$1500. You have to pay 20%</p>	<p>You are in an accident and your car is totaled. The other driver is at fault but has no insurance. How are you going to get around?</p>	<p>Because of a serious drought, food prices have increased by 15%.</p>
<p>Your car was repo'd. You have a \$3000 deficiency to pay. You have not paid anything on the balance. Your wages are now garnished 25%</p>	<p>It is nearly September and you are going to college. You receive a notice that your tuition is being raised \$1000.</p>	<p>Your child wants to play soccer. The registration fee is \$25 and shoes cost \$75.</p>
<p>You cashed your paycheck and kept \$200 in cash for food. You lost the money.</p>	<p>Your water heater is not working. A service call is \$50 just to see what is wrong.</p>	<p>A person falls and breaks an ankle on your steps. He sues you for \$100,000 but says he'll settle out of court for \$25,000. Do you have renters/mortgage ins?</p>
<p>You got a \$50 ticket for failure to stop at a stop sign.</p>	<p>Your baby has a cold. The doctor tells you to buy a vaporizer. Cost is \$35</p>	<p>Your baby has outgrown the bassinet and needs a crib. Cost is \$95</p>
<p>Your baby has an ear infection. Cost of the prescription is \$50. You have not met the deductible and must pay the bill.</p>	<p>The child support check for \$200 you were counting on did not come this month. You were going to use the money to pay part of your childcare. What do you do?</p>	<p>Your baby is three months old. All the clothes you bought when the baby was born are now too small.</p>
<p>Your baby is starting to eat food and it is hard to hold him and feed him at the same time. It's time to buy a highchair. Cost is \$35 to \$110</p>	<p>It is getting cold. Your baby needs a coat.</p>	<p>If you donated to charity...you are being rewarded. You get a windfall of \$200.</p>