



## Financial Advisors & Supplemental Income

### Volunteer Responsibilities:

- Participants may visit your table if they are running out of money before all their bills are paid. All participants are required to visit a financial advisor at some point in the exercise even if they have an excess balance in their accounts.
- Review the participant’s card and bank ledger. Discuss their spending choices and whether they were financially sound decisions. If no adjustments are necessary, send the participants on their way.
- Your reference binder includes all the booth worksheets, so you can see where their money is going. Not all booths are allowed returnable products. At your discretion, you may allow an exchange of purchases in the following categories:
  - Child Care
  - Clothing
  - Housing (*and related utilities if changing from house to apartment*)
  - Transportation
- Create an entry on the participant’s bank ledger to reverse the initial purchase and write in the new purchase. If a trade is not relevant to the situation or not enough cash flow, you may issue the participant a second job. Write in “**SOS 2<sup>nd</sup> Job (specify type)**” on the bank ledger and assist in depositing the additional take home pay in the bank ledger for the checking account.
- Initial the participant’s card to indicate that the participant visited your booth.

SOS – Second Jobs	Monthly Gross	SS	MC	FIT	Monthly Take Home
Uber Driver (\$10/hr) – 10 hrs / week	400	25	5	40	\$ 330
Walmart Retail (\$7.25/hr) – 16 hrs/wk	465	28	6	46	\$ 385
Tutor kids (\$20/hr) – 8 hrs / week	640	40	10	65	\$ 525
Uber Driver (\$10/hr) – 20 hrs / week	800	50	12	78	\$ 660
Dog walker (\$20,30 min) – 1 hr/day	1,200	74	17	119	\$ 990



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## Bank

### Volunteer Responsibilities:

- **All** participants will go to the Bank first. Review the participant card and identify the monthly take home. **You should strongly encourage savings. See options below.**
- Explain: Point out that their full monthly take home paycheck has been deposited into the checking account. Review the savings incentive options and determine if the participant wants to transfer 0%, 5%, or 10% to the savings account. At the end, participants will receive 1% interest on the ending balance of the savings account.
- Explain: All participants are new bank customers and eligible for the first month savings incentive program. After visiting **all** booths, if participant returns to the bank and has not dipped into savings, a savings incentive bonus will be deposited to the savings account. If participants access money from savings to pay bills during the event, they will no longer qualify for the bonus. There is no penalty for accessing the savings funds; they just won't receive the bonus.
- Explain: The financial advisors booth will help make the transfers from savings to checking later if the participant's checking balance gets low before all booth purchases have been made.
- Initial the participant's card to indicate that the participant visited your booth.
- At the end of the event, if participant presents card with all booths complete, help with the savings interest and bonus deposits when applicable.

	Checking	Savings	Savings Interest	Potential Savings Bonus
Option 1	100%	0%	Not applicable	Not applicable
Option 2	95%	5%	Deposit 1% of month end savings balance as interest earned.	Deposit a \$5 new customer savings incentive bonus if the savings were not accessed to pay bills.
Option 3	90%	10%	Deposit 1% of month end savings balance as interest earned.	Deposit a \$10 new customer savings incentive bonus if the savings were not accessed to pay bills.



## Chance

### Volunteer Responsibilities:

- It is your responsibility to have all participants spin the Chance Wheel.
- Each participant will spin the Chance Wheel to reveal a chance outcome, either a favorable bonus of money or an unexpected expense.
- Ensure the participant writes in **“Chance (specify type)”** on the bank ledger for the chance outcome and assist in calculating the addition or deduction from the checking account when needed.
- Initial the participant’s card to indicate that the participant visited your booth.

	Chance Outcome	Bonus	Expense
1	Your grandma sends you a birthday card with cash!	\$50	
2	Your doctor’s office made a billing error three months ago. They send you a refund check!	\$30	
3	You wake up with a bad case of allergies! Go to the pharmacy and buy a bottle of decongestants.		\$20
4	You drive over a nail! Go buy a new tire.		\$100
5	Your friend buys a scratch-off lottery ticket and wins! They share the jackpot with you.	\$50	
6	You win a raffle and take home a cash prize!	\$100	
7	A family member gets lice! Go to the store and buy lice shampoo.		\$25
8	You find a \$20 bill in the pocket of an old pair of jeans!	\$20	
9	Your garbage disposal breaks! Call the handyman to come fix it.		\$75
10	You accidentally leave your jacket on the bus and lose it! Go to the store and buy a new one.		\$30



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## Charity

### **Volunteer Responsibilities:**

- It is your responsibility to collect charitable contributions from **all** participants. We require a minimum amount of \$10 to the charity of their choice; however, participants may choose to contribute more money or to more than one charity at their discretion.
- Use the charity booklet provided to review options with participants.
- Ensure the participant writes in “**Charity to \_\_\_\_**” on the bank ledger and assist in calculating the deduction from the checking account when needed.
- Initial the participant’s card to indicate that the participant visited your booth.

<b>Recipient of Donation</b>	<b>Recommended Monthly Donation</b>
Religious Organization	10% of monthly income
College Alumni Fund	\$10 per month
Habitat for Humanity	\$10 per month
Humane Society of North Texas	\$10 per month
Meals on Wheels	\$10 per month
Ronald McDonald House	\$10 per month
Salvation Army	\$10 per month
St. Jude Children’s Research Hospital	\$10 per month
Tarrant Area Food Bank	\$10 per month
Union Gospel Mission	\$10 per month
Other	\$__ per month



## Child Care

### Volunteer Responsibilities:

- Review the participant's family status and salary to determine if there is an opportunity for a stay at home parent.
  - Family status will show "M" for married, but a 2<sup>nd</sup> salary will be \$-0-
- Review the participant's family status line for kids and ages to help determine child care needs.

S+K1	Single, 1 kid
S+K2	Single, 2 kids
M+K1	Married, 1 kid
M+K2	Married, 2 kids

- Take note of the age(s) notated in parenthesis on the family status line, if applicable.
  - Kids 4 years and younger can go to daycare or have a nanny.
  - Kids 5 years old will only need afterschool care.
- Ensure the participant writes in "**Child Care for (specify type)**" on the bank ledger and assist in calculating the deductions from the checking account when needed. Write "**Child Care N/A**" on the participant card if participant chooses to use a stay at home parent.
- Initial the participant's card to indicate that the participant visited the booth.



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## CHILD CARE OPTIONS

*(Monthly Fee)*

YMCA			1 Kid	2 Kids
Afterschool Care	5 yr	3:30pm-6:00pm	\$ 140	\$ 280

Daycare Facility			1 Kid	2 Kids
Infants	< 1 year	6:30am-6:30pm	\$ 1,250	\$ 2,400
Toddlers	1-3 yr	6:30am-6:30pm	\$ 1,160	\$ 2,220
Preschool	4 yr	6:30am-6:30pm	\$ 1,050	\$ 2,100
Afterschool Care	5 yr	2:30pm-6:00pm	\$ 325	\$ 650

Group Nanny – Someone Else’s Home			1 Kid	2 Kids
In Home Care	0 – 4 yr	7:30am-5:30pm	\$ 2,500	\$ 4,400
Afterschool Care	5 yr	3:00pm-5:30pm	\$ 700	\$ 1,400

Private Nanny - In Home Care			1 Kid	2 Kids
In Home Care	0 – 4 yr	7:30am-5:30pm	\$ 3,200	\$ 6,000
Afterschool Care	5 yr	3:00pm-5:30pm	\$ 920	\$ 1,800



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## Clothing

### Volunteer Responsibilities:

- It is your responsibility to make sure all members of the family are accounted for in the clothing budget for each participant. Refer to the participant's card for family status code.

S+K1	Single, 1 kid
S+K2	Single, 2 kids
M+K1	Married, 1 kid
M+K2	Married, 2 kids

- Each participant will choose a clothing category for the adults and children separately. If they would like to do luxury for one and budget for the other, they can.
- Ensure the participant writes "**Clothing-Adults (specify type)**" and "**Clothing-Kids (specify type)**" on the bank ledger and assist in calculating the deduction from the checking account when needed.
- Initial the participant's card to indicate the participant visited your booth.

CHOICES	AMOUNTS (Per Person)
<b>Garage Sale/Thrift Store</b>	
Adult	<b>\$10</b>
Child	<b>\$5</b>
<b>Budget</b>	
Adult	<b>\$50</b>
Child	<b>\$40</b>
<b>Department Store</b>	
Adult	<b>\$135</b>
Child	<b>\$110</b>
<b>Luxury</b>	
Adult	<b>\$320</b>
Child	<b>\$245</b>

# COMMUNICATIONS

## Phone Only



**\$140/mo**  
*Unlimited Data*

## Phone + Internet









**\$210/mo**  
*Unlimited Data  
+ WiFi*

## Phone + Internet + Cable TV



**\$285/mo**  
*Unlimited Data  
+ WiFi + Cable*

# STREAMING ADD-ONS

	<b>Basic</b> <i>(with ads)</i>	<b>Premium</b> <i>(ad free)</i>
	\$7 /mo	\$16 /mo
	\$8 /mo	\$14 /mo
	\$8 /mo	\$18 /mo
	\$9 /mo	\$12 /mo
	\$10 /mo	\$16 /mo
	\$11 /mo	\$15 /mo



## Doctor







### Volunteer Responsibilities:

- It is your responsibility to collect doctor fees from **all** participants.
- Review the participant card/ledger to determine whether the participant has purchased insurance and which type(s). Subject to pricing below.
  - **Participant may not leave to buy insurance and come back if not already obtained. A life lesson in costs of healthcare related coverage.**
  - If the insurance booth was visited first, the participant was required to purchase health (medical) insurance as per federal law. Optional insurance at the participant’s choice was dental, vision, and life insurance.
  - Reference the medical code on the participant card to the chart below.
- Ensure the participant writes in **“Doctor (specify expense type)”** on the bank ledger and assist in calculating the deduction from the checking account when needed.
- Initial the participant’s card to indicate that the participant visited your booth.

Code	Description	With Insurance	Without Insurance
D-1	Dental cleaning	\$-0-	\$160
D-2	Cavity noted, pay for one filling	\$100	\$250
E-1	Annual eye exam	\$15 co-pay	\$100
E-2	New glasses	<i>See Supplement with Purchase Options</i>	
H-1	Annual physical	\$30 co-pay	\$100
H-2	Broken Arm		
	Option 1: pay now	\$1,000	\$2,000
	Option 2: 4 installments+10%	\$275 (\$1,100)	\$550 (\$2,200)
	<i>Inform participant that option 2 will cost them more in the long run due to the 10% fee, thus totaling \$1,100 or \$2,200. Only deduct the monthly installment if option 2 is selected.</i>		
H-3	Allergic reaction, see specialist	\$50 co-pay	\$275



**Glasses**

Options	With Vision Insurance	Without Vision Insurance	Description
	\$0-	\$100	Walmart – Clear stylish frames to match any outfit, premium plastic elegant blue light protection lenses
	\$50	\$200	LensCrafter – Tortoise, cat-eye frames, plastic lens with added blue light treatment with standard anti-reflective coating
	\$70	\$250	Nike – Walnut colored round rim frames, plastic lens with added blue light treatment and standard anti-reflective coating
	\$120	\$300	Brooks Brothers – Stylish titanium frames are light weight for all day wear, premium lens is thinner than standard plastic, anti-reflective and blue light treatment
	\$200	\$400	Oakley – Game changing performance for sports and active lifestyle. Satin black, stylish frames. Oakley authentic lenses with high index, superior and extra thin, premium anti-reflective coating, a lighter and discreet lens
	\$520	\$800	Gucci – Influential, innovative and progressive. Gucci is reinventing a modern approach to fashion. Tortoise/gold frames, superior and extra thin lens, premium anti-reflective coating, a lighter and discreet lens making it a good match for thin frames

# Entertainment



Entertainment Type	Adult	Child		S+K1	S+K2	M+K1	M+K2
Putt-Putt Mini Golf	\$9	\$7		\$16	\$23	\$25	\$32
Alley Cats Laser Tag	\$9	\$9		\$18	\$27	\$27	\$36
AMC Movie Theater	\$14	\$11		\$25	\$36	\$39	\$50
Fort Worth Zoo	\$17	\$13		\$30	\$43	\$47	\$60
Kimbell Art Museum – Special Exhibit	\$18	\$14		\$32	\$46	\$50	\$64
Kimbell Art Museum – Kimbell Collection	Free	Free		Free	Free	Free	Free



## Furniture

### Volunteer Responsibilities:

- It is your responsibility to collect monthly furniture payments from **all** participants.
- Use the furniture pricing chart and picture booklet provided to review options with participations. The participants may select the following furniture packages: Luxury, Mid-Level, or Economy.
- Ensure the participant writes in **“Furniture (specify type)”** on the bank ledger and assist in calculating the deduction from the checking account when needed.
- Initial the participant’s card to indicate that the participant visited your booth.

Space/Appliance	Luxury Brand	0% interest 12 months	Mid-Level Brand	0% interest 12 months	Economy Brand	0% interest 12 months
<b>Bed room</b>						
Adult 5 Pc Queen set	2,200	183	1,100	92	665	55
Kid's Twin/Full set	1,500	125	835	70	300	25
<b>Dining room</b>						
Table & Chairs	1,600	133	500	42	180	15
<b>Living room</b>						
Living room set	2,900	242	1,800	150	300	25
<b>Washer &amp; Dryer</b>						
Washer & Dryer - Top load			940	78	620	52
Washer & Dryer - Front load	1,500	125				
<b>TV</b>						
24" Vizio					120	10
40" Vizio			220	18		
60" Vizio	500	42				
<b>Refrigerator</b>						
Top Freezer			660	55	450	38
Side by side	1,500	125				
<b>Total, Family with 1 Kid</b>	11,700	975	6,055	505	2,635	220
<b>Total, Family with 2 Kids</b>	13,200	1,100	6,890	575	2,935	245

Monthly

Monthly

Monthly



## Grocery

### **Volunteer Responsibilities:**

- It is your responsibility to collect monthly grocery payments from all participants.
- Ensure the participant writes in **“Grocery (specify type)”** on the bank ledger. Assist in calculating the deduction from the checking account when needed.
- Initial the participant’s card to indicate that the participant visited your booth.

*Pricing based on July 2022 USDA Food Plans. All meals and snacks are prepared at home.*

**Thrifty Plan** –This plan is provides a representative healthful and minimal cost meal plan that shows how a nutritious diet may be achieved with limited resources.

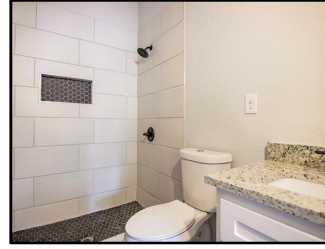
**Low Cost Plan** – Purchase store brands for basic foods. The Plans offer a more realistic reflection of the time available for home food preparation; hence, each plan incorporates more prepared foods within the recipes and requires fewer preparations from scratch.

**Moderate Plan** – Purchase name brands for basic foods. The Plans offer a more realistic reflection of the time available for home food preparation; hence, each plan incorporates more prepared foods within the recipes and requires fewer preparations from scratch.

**Dining Out** – Purchase name brands for basic foods with realistic reflection of time available for home food preparation. Additional allowance for 10 meals/treats out with an average cost of \$15 per person. (\$150 budget of \$6 gourmet coffees yields 25 cups)

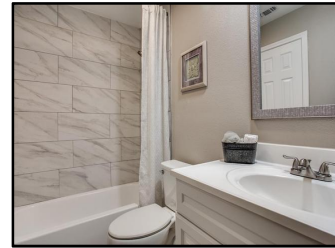
		Monthly Costs - Plans			
Participant Code	Size	Thrifty	Low-cost	Moderate	Dining Out & Cooking
S+K1	Single, 1 Kid	400	465	570	870
S+K2	Single, 2 Kids	565	665	820	1,270
M+K1	Married, 1 Kid	635	725	895	1,345
M+K2	Married, 2 Kids	800	930	1,145	1,745

## Single Family Housing (SFH)



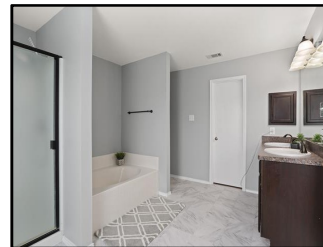
Delightful home nestled on a desirable corner lot! Energy efficient windows, smart thermostat, fireplace, fresh paint, open layout, roof 2017, wrought iron gate w/ solar battery, ample side driveway parking, backyard patio, mature trees.

Address: 1357 Heaven Dr, Fort Worth, TX 76116		<b>3 Bedrooms, 2 Bath 1,179 sqft</b>	
<b>Price:</b>	<b>\$230,000</b>	Principal & Interest:	\$ 1,230.00
Per Sq Ft:	\$ 195	Property Taxes:	\$ 360.00
Built:	1956	Home Insurance:	\$ 180.00
		HOA:	\$ --
		Mortgage Insurance:	\$ 190.00
<b>Total Monthly Payment:</b>		<b>\$ 1,960.00</b>	
<b>Notes:</b>			
<i>Loan Type</i>		<i>FHA Loan</i>	
<i>Down Pymt</i>		<i>3.50% \$8,050.00</i>	
<i>Loan Term</i>		<i>30 years</i>	
<i>Interest Rate</i>		<i>5.26%</i>	



Perfect for a starter home or family looking to downsize. Sleek kitchen counters, tiled backsplash and flooring, spacious cabinetry. Light airy colors and lots of natural light. Kitchen window overlooking newly fenced backyard.

Address: 8675 Jenny Ct, Arlington, TX 76015		<b>3 Bedrooms, 2 Bath 1,500 sqft</b>	
<b>Price:</b>	<b>\$250,000</b>	Principal & Interest:	\$ 1,400.00
Per Sq Ft:	\$ 167	Property Taxes:	\$ 400.00
Built:	2011	Home Insurance:	\$ 195.00
		HOA:	\$ --
		Mortgage Insurance:	\$ 205.00
<b>Total Monthly Payment:</b>		<b>\$ 2,200.00</b>	
<b>Notes:</b>			
<i>Loan Type</i>		<i>FHA Loan</i>	
<i>Down Pymt</i>		<i>3.50% \$8,750.00</i>	
<i>Loan Term</i>		<i>30 years</i>	
<i>Interest Rate</i>		<i>5.26%</i>	



Home boasts largest floor plan in development. Roof 2020. New laminate flooring and paint. Huge eat in kitchen, walk-in closets and large en suite! Backyard fenced, sprinkler system, closed-circuit state of the art security system to convey.

Address: 2468 Appreciate Pkwy, Fort Worth, TX 76119		<b>4 Bedrooms, 2 Bath 1,723 sqft</b>	
<b>Price:</b>	<b>\$293,000</b>	Principal & Interest:	\$ 1,575.00
Per Sq Ft:	\$ 170	Property Taxes:	\$ 510.00
Built:	2006	Home Insurance:	\$ 215.00
		HOA:	\$ 20.00
		Mortgage Insurance:	\$ 230.00
<b>Total Monthly Payment:</b>		<b>\$ 2,550.00</b>	
<b>Notes:</b>			
<i>Loan Type</i>		<i>FHA Loan</i>	
<i>Down Pymt</i>		<i>3.50% \$10,255.00</i>	
<i>Loan Term</i>		<i>30 years</i>	
<i>Interest Rate</i>		<i>5.33%</i>	

## Apartments at Independence Park



Spacious apartment homes nestled quietly just south of I-30. This distinctively designed community is perfect for today's busy lifestyle. You'll be minutes from everything the metroplex has to offer. Your 1, 2, or 3 bedroom home will be complete with all the features you would find in a luxury home. Enjoy the pristine, crystal blue pool and our elite clubhouse with access to our business center and fitness center.

Address: 1776 Patriots Ln, Fort Worth, TX 76120						
Floor Plan	Bedrooms	Baths	Sq. Footage	Cost	Insurance	Total Cost
A1	1 bedroom	1 Bath	747 sq ft	\$ 1,448.00	\$ 22.00	<b>\$ 1,470.00</b>
B1	2 bedroom	1 Bath	870 sq ft	\$ 1,498.00	\$ 22.00	<b>\$ 1,520.00</b>
B2	2 bedroom	2 Bath	926 sq ft	\$ 1,548.00	\$ 22.00	<b>\$ 1,570.00</b>
C1	3 bedroom	2 Bath	1,230 sq ft	\$ 1,698.00	\$ 22.00	<b>\$ 1,720.00</b>

Property Features:		Unit Features	Insurance Coverage
Air Conditioning	Ice Maker	Air Conditioning	<i>Personal Property</i> <b>\$20,000</b>
Balcony	Large Dogs Allowed	Cable or Satellite TV	<i>Deductible</i> <b>\$500</b>
Business Center	Large Walk-in Closet	Dishwasher	<i>Personal Liability</i> <b>\$100,000</b>
Cable Ready	Laundry Facilities - Washers/Dryers	Disposal	<i>Medical Pymts to others</i> <b>\$1,000</b>
Cats Allowed	Microwave	Fireplace	
Ceiling Fan	One-side Wood Burning Fireplace	Microwave	
Clubhouse	Oval Tub	Patio/Balcony	
Dishwasher	Pet Care	Refrigerator	
Disposal	Pool	Washer/Dryer Hookup	
Fitness Center	Refrigerator with Ice		
Gated	Smoke Free		
Green and Flowered Areas	Walk-In Closets		
Heating	Washer/Dryer Hookup		
High Speed Internet Access	Well Maintained Grounds		

## Apartments at Reflections Riviera



You will find a community specifically designed to surround residents and guests with comfort and ease. We offer our residents beautiful and affordable luxury living. The spacious floor plans are filled with features designed to enhance your quality of life. We offer a relaxing environment equipped with all the amenities you need including fully equipped kitchens, modern lighting, large garden tubs, and full size washer and dryer connections. Select homes feature built-ins.

Address: 2024 Responsibility Way, Fort Worth, TX 76135						
Floor Plan	Bedrooms	Baths	Sq. Footage	Cost	Insurance	Total Cost
A1	1 bedroom	1 Bath	680 sq ft	\$ 917.00	\$ 18.00	<b>\$ 935.00</b>
B1	2 bedroom	2 Bath	995 sq ft	\$ 1,097.00	\$ 18.00	<b>\$ 1,115.00</b>
C1	3 bedroom	2 Bath	1302 sq ft	\$ 1,247.00	\$ 18.00	<b>\$ 1,265.00</b>

Property Features:	
Air Conditioning	Ice Maker
Built-In Bookshelves*	Large Dogs Allowed
Business center	Laundry Facilities - Washers/Dryers
Carpet	Microwave
Cats Allowed	Pantry
Ceiling Fan	Patio
Crown Molding	Picnic Area
Dining Room	Playground
Dishwasher	Storage Units
Disposal	Vaulted Ceilings*
Fitness Center	Vinyl Flooring
Gated	Walk-In Closets
Heating	Washer/Dryer Hookup
High Speed Internet Access	Wi-Fi at Pool and Clubhouse

Unit Features
Air Conditioning
Cable or Satellite TV
Dishwasher
Disposal
Microwave
Patio/Balcony
Refrigerator
Washer/Dryer Hookup
<i>*On Select Models</i>

Insurance Coverage	
<i>Personal Property</i>	<b>\$20,000</b>
<i>Deductible</i>	<b>\$500</b>
<i>Personal Liability</i>	<b>\$100,000</b>
<i>Medical Pymts to others</i>	<b>\$1,000</b>



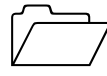
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Community Outreach Committee*

## Insurance (Medical)

### **Volunteer Responsibilities:**

- It is your responsibility to collect insurance premiums from **all** participants.
- Due to federal regulations, purchase of health insurance is required.
  - Every participant has children and must choose a health insurance option that covers children. For simplicity of this exercise, participants may not choose to have the children covered by the spouse's employer provided insurance plan.
  - If the participant is married but there is no second salary notated on the participant's card, the participant must choose the married + kids premium.
  - If the participant is married and a second salary is notated on the participant's card, the participant may elect to have the spouse covered by the spouse's employer and select the single + kids premium.
    - Note that some people choose to be on the same family plan in order to have one deductible vs two deductibles due to two different employer provided plans.
- The other types of insurance are optional.
  - Note that infants may not need all types of optional insurance offered.
  - According to the American Dental Association, children should see a dentist within six months of getting their first tooth. The dentist can show you how to properly clean your infant's teeth and gums. Most children have all 20 of their primary teeth by the time they're 3 years old.
  - 80% of learning happens through vision. Because of this, most eye doctors agree that annual eye exams for children should start when kids become preschool age (three to four years old).
- Ensure the participant writes in **"Insurance (specify all types purchased)"** on the bank ledger for each type purchased and assist in calculating the deduction from the checking account when needed. The doctor's booth will be referencing the bank ledger to identify type(s) of insurance the participant chose to purchase.
- Initial the participant's card to indicate that the participant visited your booth.

# Insurance



The following insurance is required; the employer pays 75% of the employee portion:

Required	Monthly Premium		
	Type	Single+Kids	Married+Kids
Health Insurance		\$1,600	\$2,400
Employer pays 75% of employee only		(\$700)	(\$700)
<b>Monthly Premium Due</b>		<b>\$900</b>	<b>\$1,700</b>

The following insurance is optional and not paid by employer:

(Optional)	Monthly Premium			
	Type	Single	+Spouse	Single +Kids
Dental Insurance, includes: <ul style="list-style-type: none"> <li>- Semi-annual dental cleanings</li> <li>- Annual xrays for bitewings</li> <li>- \$150 discount on fillings</li> </ul>	\$20	\$40	\$60	\$80
Eye Insurance, includes: <ul style="list-style-type: none"> <li>- Annual exam (has co-pay)</li> <li>- Up to \$150 toward frames and 20% off anything over</li> </ul>	\$10	\$20	\$30	\$40
Life Insurance: <ul style="list-style-type: none"> <li>- 20 yr policy</li> <li>- \$500,000</li> </ul>	\$25	\$50	\$75	\$100

# Salon & Barber



CHOICES	PRICING (Per Person)
<b>Haircut</b>	
Adult	\$25
Child	\$15
<b>Haircut, Shampoo, &amp; Style</b>	
Adult	\$70
Child	\$30
<b>Hair Coloring/Highlights</b>	
Adult	\$150
<b>Manicure &amp; Pedicure</b>	
Manicure (gel)	\$30
Pedicure	\$50
DIY at home mani/pedi	\$10

## Compact Cars



<b>More Than 8 Yrs</b> <b>Chevy Cruze LT</b>	Leather, Navigation System, Sunroof, Rear Camera, Remote Start, Smart Key, Bluetooth, SiriusXM Trial, Auxiliary Audio Input, Power Seats, Power Mirrors, Turbo Charged Engine, Alloy Wheels, 4-cyl, Turbo Gas, Front WD, Auto Transmission
<b>Few Years Old</b> <b>Honda Civic EX</b>	Leather, Front Seat Heaters, Sunroof(s), Rear Camera, Remote Start, Smart Key, SiriusXM Trial, Auxiliary Audio Input, Apple CarPlay, Bluetooth, Power Mirrors, Turbo Charged Engine, Alloy Wheels, 4-cyl, Turbo Gas, Front WD, Auto Transmission
<b>New</b> <b>Hyundai Elantra SE</b>	Cloth, Heated Powered Outside Mirrors, SiriusXM - 3-month, 4G LTE Wi-Fi, Hotspot Capable, Apple CarPlay, Android Auto Bluetooth, Remote Keyless Entry, Rear Wipers, 15" Aluminum Wheels, 4-cyl, Front WD, Auto Transmission, 3 Years/36K Miles Warranty, Roadside Asst - 5 Yr/60K Miles

	<b>More than 8 Yrs</b> <b>Chevy</b> <b>Cruze LT</b>	<b>Few Years Old</b> <b>Honda</b> <b>Civic EX</b>	<b>New</b> <b>Hyundai</b> <b>Elantra SE</b>
Capacity:	5 people	5 people	5 people
Odometer miles:	80k	42k	1k
Fuel Tank:	15.6 gallons	12.4 gallons	12.4 gallons
MPG:	26 city / 38 hwy	31 city / 40 hwy	32 city / 41 hwy
<b>Price Summary:</b>			
Vehicle Price	\$ 12,520.00	\$ 17,580.00	\$ 23,000.00
Est. Tax, Title and Fees	\$ 1,000.00	\$ 1,400.00	\$ 1,800.00
Down Payment	\$ (2,000.00)	\$ (2,000.00)	\$ (2,000.00)
Total Finance Amount:	\$ 11,520.00	\$ 16,980.00	\$ 22,800.00
Principal Payment (60 months)	\$ 192.00	\$ 283.00	\$ 380.00
Monthly Interest (Good Credit Rate 5%)	\$ 10.00	\$ 14.00	\$ 19.00
Monthly Car Payment:	<b>\$ 202.00</b>	<b>\$ 297.00</b>	<b>\$ 399.00</b>

### Basic Insurance:

Liab - Bodily Injury - 30/60K

Liab - Property Damage - 25K

Comp & Coll Ded - \$500/\$500

Full Coverage - 6 months	\$ 618.00	\$ 642.00	\$ 660.00
Monthly Insurance Payment:	<b>\$ 103.00</b>	<b>\$ 107.00</b>	<b>\$ 110.00</b>

**Grand Total:**

**\$ 305.00**

**\$ 404.00**

**\$ 509.00**

## Mid-Size Sedan



<b>More Than 8 Yrs</b> <b>Hyundai Sonata GLS</b>	Rear Camera, Front Seat Heaters, Bluetooth, Alloy Wheels, Cloth Seats, Auxiliary Audio Input, SiriusXM Trial, Power Seats, Power Mirrors, 4-cyl, 2.4L, Front WD, Auto Transmission
<b>Few Years Old</b> <b>Ford Fusion SE</b>	Rear Camera, Bluetooth, Smart Key, Alloy Wheels, Cloth Seats, Auxiliary Audio Input, SiriusXM Trial, Power Seats, Power Mirrors, 90-day or 4,000 Limited Warranty, 4-cyl, 2.5L, Turbo Gas, Front WD, Auto Transmission
<b>New</b> <b>Toyota Camry LE</b>	Rear Camera, Fabric Seat Trim, ABS brakes, Active Cruise Control, Alloy wheels, Electronic Stability Control, Front Dual Zone A/C, Low Tire Pressure Warning, Remote Keyless Entry, Traction Control, Power Mirrors, Apple CarPlay

	<b>More than 8 Yrs</b> <b>Hyundai</b> <b>Sonata GLS</b>	<b>Few Years Old</b> <b>Ford</b> <b>Fusion SE</b>	<b>New</b> <b>Toyota</b> <b>Camry LE</b>
Capacity:	5 people	5 people	5 people
Odometer miles:	94k	51k	1k
Fuel Tank:	18.5 gallons	16.5 gallons	15.8 gallons
MPG:	24 city / 35 hwy	21 city / 32 hwy	28 city / 39 hwy
<b>Price Summary:</b>			
Vehicle Price	\$ 14,220.00	\$ 15,200.00	\$ 27,160.00
Est. Tax, Title and Fees	\$ 1,100.00	\$ 1,200.00	\$ 2,200.00
Down Payment	\$ (2,000.00)	\$ (2,000.00)	\$ (2,000.00)
Total Finance Amount:	\$ 13,320.00	\$ 14,400.00	\$ 27,360.00
Principal Payment (60 months)	\$ 222.00	\$ 240.00	\$ 456.00
Monthly Interest (Good Credit Rate 5%)	\$ 11.00	\$ 12.00	\$ 23.00
Monthly Car Payment:	<b>\$ 233.00</b>	<b>\$ 252.00</b>	<b>\$ 479.00</b>
<b>Basic Insurance:</b>			
Liab - Bodily Injury - 30/60K			
Liab - Property Damage - 25K			
Comp & Coll Ded - \$500/\$500			
Full Coverage - 6 months	\$ 648.00	\$ 660.00	\$ 684.00
Monthly Insurance Payment:	<b>\$ 108.00</b>	<b>\$ 110.00</b>	<b>\$ 114.00</b>
<b>Grand Total:</b>	<b>\$ 341.00</b>	<b>\$ 362.00</b>	<b>\$ 593.00</b>

## Crossover SUVs



<b>More Than 8 Yrs Ford Escape SE</b>	Rear Camera, Front Seat Heaters, Bluetooth, Alloy Wheels, Cloth Seats, Auxiliary Audio Input, SiriusXM Trial, Power Seats, Power Mirrors, Warranty: 90-day or 4,000 Mile Limited Warranty, 4-cyl, Turbo Gas, 1.6L, Front WD, Auto Transmission
<b>Few Years Old RAV4 LE</b>	Rear Camera, Bluetooth, Smart Key, Alloy Wheels, Lane Departure Warning, Cloth Seats, Auxiliary Audio Input, Power Mirror, Overhead Airbags, 4-cyl, 2.5L, Front WD, Auto Transmission, 90-day or 4,000 Mile Limited Warranty
<b>New Buick Encore Preferred</b>	Rear Camera, Overhead Airbags, Power Mirrors seats, Leatherette & Cloth Seats, Remote Start Smart Key, Bluetooth, Auxiliary Audio Input, SiriusXM Trial, Blind Spot Monitor, 4-cyl, Turbo Gas, 1.4L All WD, 4WD/AWD, Auto Transmission, 3 Years/36K Miles Warranty

	More than 8 Yrs <b>Ford Escape SE</b>	Few Years Old <b>Toyota RAV4 LE</b>	New <b>Buick Encore Preferred</b>
Capacity:	5 people	5 people	5 people
Odometer miles:	100k	60k	1k
Fuel Tank:	15.1 gallons	15.9 gallons	14.0 gallons
MPG:	23 city / 32 hwy	23 city / 30 hwy	24 city / 29 hwy
<b>Price Summary:</b>			
Vehicle Price	\$ 13,500.00	\$ 23,920.00	\$ 25,880.00
Est. Tax, Title and Fees	\$ 1,100.00	\$ 1,900.00	\$ 2,100.00
Down Payment	\$ (2,000.00)	\$ (2,000.00)	\$ (2,000.00)
Total Finance Amount:	\$ 12,600.00	\$ 23,820.00	\$ 25,980.00
Principal Payment (60 months)	\$ 210.00	\$ 397.00	\$ 433.00
Monthly Interest (Good Credit Rate 5%)	\$ 11.00	\$ 20.00	\$ 22.00
Monthly Car Payment:	<b>\$ 221.00</b>	<b>\$ 417.00</b>	<b>\$ 455.00</b>
<b>Basic Insurance:</b>			
Liab - Bodily Injury - 30/60K			
Liab - Property Damage - 25K			
Comp & Coll Ded - \$500/\$500			
Full Coverage - 6 months	\$ 570.00	\$ 618.00	\$ 582.00
Monthly Insurance Payment:	<b>\$ 95.00</b>	<b>\$ 103.00</b>	<b>\$ 97.00</b>
<b>Grand Total:</b>	<b>\$ 316.00</b>	<b>\$ 520.00</b>	<b>\$ 552.00</b>

## Sports Cars



<b>More Than 8 Yrs Chevy Camaro LT</b>	Leather, Front Seat Heaters, Auxiliary Audio, SiriusXM Trial, Bluetooth, Rear Camera, Head Up Display, Remote Start, Power Seats, Power Mirrors, 6-cyl, Gas, 3.6L, 2WD, Auto Transmission, Alloy Wheels, Rear Spoiler, 20" Plus Wheels, 90-day/4,000 Miles Warranty
<b>Few Years Old Dodge Challenger SXT</b>	Cloth, Bluetooth, Rear Camera, Smart Key, Auxiliary Audio Input, SiriusXM Trial, Overhead Airbags, Power Seats, Power Mirrors, 20 Inch Plus Wheels, Rear Spoiler, Alloy Wheels 6-cyl, Gas, 3.6L, 2WD, Rear WD, Auto Transmission, 90-day or 4,000 Miles Limited Warranty
<b>New Ford Mustang Ecoboost</b>	Leather, Power Mirrors/Manual Fold, Rain Sensing Wipers, Auto-dim Rear View Mirrors, Power Locks and Windows, Smart Charging USB, Split Fold Rear Seats, Intelligent Access w/Push Button Start, Rear Camera, Ford Co-Pilot 360, FordPass Connect 4G Hotspot Intercooled Turbo <b><i>Premium Unleaded</i></b> , I-4 2.3L EcoBoost Engine, RWD, Automatic, 3 Yrs/36K Miles Warranty

	<b>More than 8 Yrs Chevy Camaro LT</b>	<b>Few Years Old Dodge Challenger SXT</b>	<b>New Ford Mustang Eco</b>
Capacity:	4 people	5 people	4 people
Odometer miles:	89k	48k	1k
Fuel Tank:	19.0 gallons	18.5 gallons	15.5 gallons
MPG:	17 city / 28 hwy	19 city / 30 hwy	21 city / 32 hwy
<b>Price Summary:</b>			
Vehicle Price	\$ 18,000.00	\$ 18,320.00	\$ 33,060.00
Est. Tax, Title and Fees	\$ 1,400.00	\$ 1,500.00	\$ 2,600.00
Down Payment	\$ (2,000.00)	\$ (2,000.00)	\$ (2,000.00)
Total Finance Amount:	\$ 17,400.00	\$ 17,820.00	\$ 33,660.00
Principal Payment (60 months)	\$ 290.00	\$ 297.00	\$ 561.00
Monthly Interest (Good Credit Rate 5%)	\$ 15.00	\$ 15.00	\$ 28.00
Monthly Car Payment:	<b>\$ 305.00</b>	<b>\$ 312.00</b>	<b>\$ 589.00</b>

**Basic Insurance:**

- Liab - Bodily Injury - 30/60K
- Liab - Property Damage - 25K
- Comp & Coll Ded - \$500/\$500

Full Coverage - 6 months	\$ 750.00	\$ 828.00	\$ 684.00
Monthly Insurance Payment:	<b>\$ 125.00</b>	<b>\$ 138.00</b>	<b>\$ 114.00</b>

**Grand Total:**

**\$ 430.00**

**\$ 450.00**

**\$ 703.00**



**TXCPA**  
**FORT WORTH**  
 Organized by the Branding and  
 Community Outreach Committee

## Utilities

### Volunteer Responsibilities:

- Make sure the participant has visited the housing booth before determining utility costs.
- Review the participant's housing choice and use the amounts in the appropriate box below for the base expense.
- Have participant roll a **big green** die for House and a **small yellow** die for Apartment to represent efficiency (length of showers, turning lights on/off, reduction/increase in AC/Heater usage, etc.) and make the appropriate adjustment (noted on each of the dice) for the additional expenses or savings to the total monthly cost provided below.
- Ensure participant writes in "**Utilities (specify type)**" on the bank ledger and assist in calculating the deduction from the checking account when needed.
- Initial the participant's card to indicate that the participant visited the booth.

HOUSE	
Electric	170
Water	85
Gas	52
Trash	18
Total Monthly Cost	<b>\$ 325</b>

CONDO/APARTMENT	
Electric	110
Water	27
Gas	25
Trash	13
Total Monthly Cost	<b>\$ 175</b>