

# GETTING STARTED

#### WITH LIFE SCENARIOS



1 Go to www.teachbanzai.com



2 Click "Sign Up" and sign up for a student account (you can get the Class Code from your teacher)



- **3** Use the website to work through each of the scenarios in this book
- 4 Sit back, put your pointer fingers in the air, and have them do a little dance





### SO YOU DON'T FORGET

Record your username and password below.

ISERNAME PASSWO

A'Friendly Reminder...

# YOUR RENT IS DUE.

Apartment #17 Amount Due: \$400.00 Leave Rent in Lobby Slot Due Date: January I

obby Slot January I

Time to pay rent! Use money in your **checking** account and take the funds from your **RENT** jar.

Congratulations! You got a full-time job. Your employer withholds taxes from every paycheck. The amount you actually receive in your **checking** account is shown as net pay on your statement.

You'll divide the paycheck across your jars based on how you plan to spend the money:

\$25.00 for gas (Car)

\$75.00 for groceries and restaurants (Food)

Your favorite band is coming to town, \$80.00 for tickets. (Other)

\$142.21 remains for emergencies. (Reserves)

s Corner Bookstore Corner Drive , JR 98575 **EARNINGS STATEMENT** 

#2

hours this period year to date 40.00 400.00 0.00 400.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

	GIOSS Pay	\$400.00	0.00
s	Statutory	¥400.00	\$400.00
	Federal Income Tax Social Security Medicare State Income Tax	-36.19 -24.80 -5.80 -11.00	-36.19 -24.80 -5.80 -11.00
	Net Pay	\$ 322 21	

Roland's Corner Bookstore 123 South Corner Drive

> AMPLE ON-NEGOTIABLE

DIRECT DEPOSIT NOTICE

CHECK

This amou

\*\*\*\*\*\*\*DO NOT CASH\*\*\*\*\*

AYS

\*\*\*VOID\*\*\*

69466464

7th STREET GAS N' GO

#3

DATE: 01/02

PUMP #2 SELF-SERVE UNLEADED

11.684 GAL TOTAL: \$20.15

CASH TENDERED: \$25.00

CHANGE: \$4.85

THANK YOU! TRY OUR NEW DONUTS \$4.99/DOZEN

Your fuel gauge was on "E", so you stopped in at the Gas N' Go to fill up. You used cash. Take the money from your **CAR** jar.



### Corner Bank and Trust

#4

DATE: 03 JANUARY

TIME: 2:18 PM

WITHDRAWAL FROM CHECKING

AMOUNT: \$20.00

BALANCE: \$327.21

AVAIL BALANCE: \$327.21

ASK A TELLER ABOUT OPENING A NEW HOME EQUITY LINE OF CREDIT TODAY!

### ATM Receipt

You and some friends went out for breakfast... your treat! With tip, the tab came to \$17.08. You paid in cash and took the money from your **FOOD** jar.

You were low on cash so you hit the ATM on the way home.

Enter this into Banzai as a transfer, moving money from your checking account to cash.

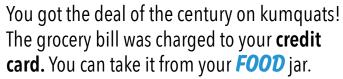
# FW HWW FAFE.

#5

1204 Sunbrook Ave

Date: 1/3
5.97
7.00
2.99
1.99
2.48
0.81
\$14.24







<sub>Pammunity</sub> Spectrum Expo Center Presents The Styrofoam Burritos 0394827721 Live in Concert January 4 - 8:00 PM FLOOR LEVEL

No Flash Photography - No Recordin ROW: 09 SEAT 17

> Your favorite band is in town! You paid for the ticket with your credit card and took the money from the **OTHER** jar.

# Mercy Central Hospital

**Emergency Department** 

Patient Number: 04827656

Physician: DR ANH T NGUYEN, MD

Date: JANUARY 5

Time Seen: 00:48

Reason for Visit: PATIENT FELL ON HEAD WHILE ATTENDING CONCERT. COMPLAINS OF BLURRED VISION, DIZZINESS. Diagnosis:

2 MM ABRASION ON FOREHEAD.

Treatment: APPLIED BAND-

Physician Signature:

### **Billing Information**

Patient Insurance Company: NONE

Policy Nur.

Comments: PATIENT IS UNINSURED.

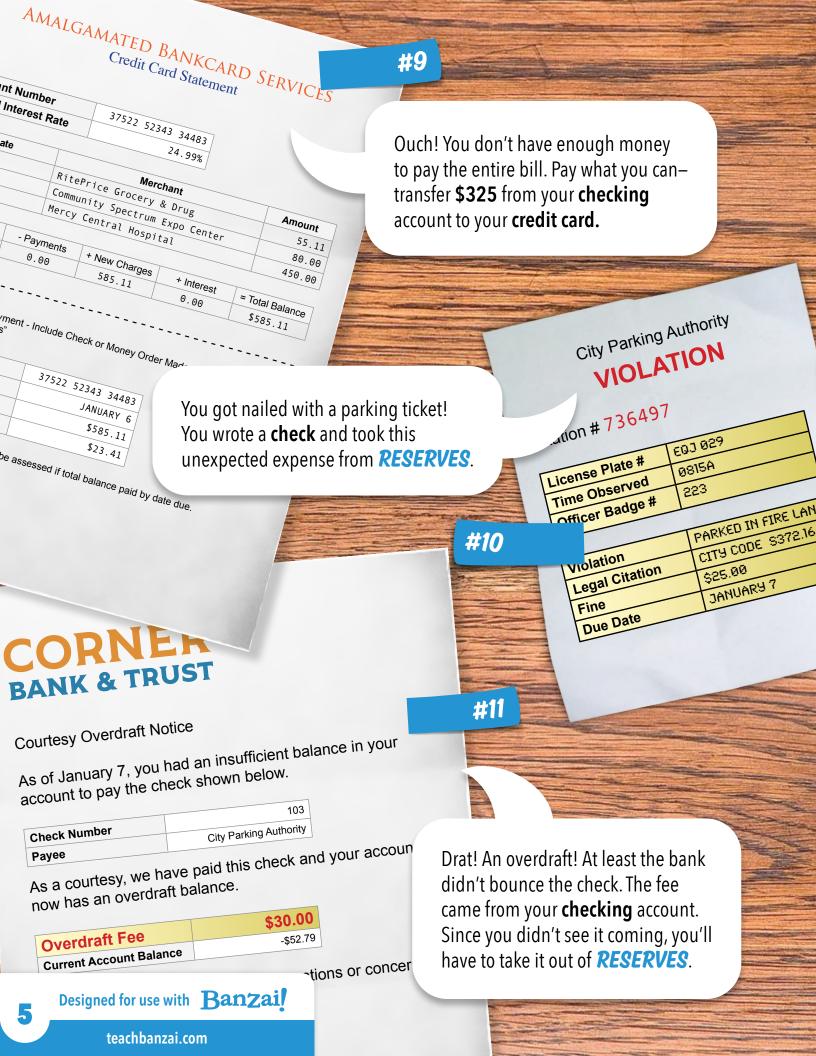
Payment Information	
Total Charges	
Amount Paid by Insurance	450.00
Amount Due from Patient	0.00
Due from Patient	\$450.00

**Payment Notes** 

BALANCE PAID IN FL CREDIT CARD.

You hurt yourself at the concert. Because you're uninsured, you had to put the full amount on your credit card! Since this was an emergency, you can take it from your **RESERVES** jar.

#8



January 9

**Earnings** 

Another week, another paycheck. Split it across your jars as follows:

\$225.00 for gas (Car)

\$45.00 for groceries and restaurants (Food)

\$5 (Other)

\$32.74 remains for emergencies. (Reserves)

10.00 0.00 0.00	38.00 0.00 0.00 0.00	380.00 0.00 0.00 0.00 0.00 \$380.00	780.00 0.00 0.00 0.00 0.00 \$780.00
	ne Tax y Tax	-33.19 -23.56 -5.51 -10.00	-69.38 -48.36 -11.31 -21.00

#13A+13B GAS N' GO ATM 636 W 7TH ST

09:35 AM DATE: 01/10

40.00 CHK WITHDRAWAL 2.50 CONVENIENCE FEE 42.50 TOTAL WITHDRAWAL

CHK BALANCE

TRAN ID: 5773826599765

ATM OPERATED BY PAYMORE FINANCIAL

You used the ATM at the gas station and got hit with a "convenience fee"! Enter two transactions: first a transfer of **\$40.00** between **checking** and **cash**. Then, enter an expense of **\$2.50** from **checking**, taking the amount from the **OTHER** jar.

V GOLOGIEO AREA MOST CHANGE THE ONE GRADUATE AND

**Net Pay** 

#14

Time to fill up again. You paid in cash. Take it from the CAR jar.

#15

OUR TOWN CONVENIENCE STORE

year to date

\$629.95

OID\*

ASH

01/12

STATION 4 87 OCTANE UNLEADED 12.008 GAL TOTAL: \$21.71

CASH TENDERED: \$22.00 CHANGE: \$0.29

BUY TEN GALLONS OF GAS, GET A CAR WASH FOR ONLY \$1.00

\$212.45

### **Account Statement**

Statement Date: January 12

Date	Item  Beginning Balance	Cred	it Debit	Balance
Jan 2 Jan 3 Jan 6 Jan 7 Jan 8	Check #101 Dir Deposit-Rolands Bkstr ATM Withdrawal Check #102 Check #103 Fee-Overdraft Dir Deposit-Rolands Bkstr	5-2.21	-20.00 -325.00 -25.00	425.00 25.00 347.21 327.21 2.21 -22.79 -52.79 254.95

Your bank statement arrived in the mail today. Use Banzai to reconcile your **checking** account.

## Internal Revenue Service

Personal Tax Division

### Notice of Tax Refund

This letter serves as notice that we have deposited a tax refund in the amount of \$197.16 to your checking account at Corner Bank &

This deposit will be available o January 13.

Sincerely, Taxpayer Operations Group

Ref: 000000000092837774

#16





ATE/TIME: 01/14 5:57 PM

ASSOCIATE: KARL (78)

3.95

4.29

Surprise, surprise, you got a tax refund! The government put it into your **checking** account. Let's use this as an opportunity to increase the balance in your **RESERVES** jar.

ITEMS PURCHASED

ERRIES CEREAL 12 0Z HAM 10 0Z

**ASPARAGUS** 0.6 'LB - 3.99/LB

You decided to check out the new organic grocer in town. They're more expensive, but the food tastes better. You charged the purchase to your credit card. You spent more than you expected, though. There's only \$47.81 in your **FOOD** jar, so take the remainder (\$1.41) from **OTHER**.

# FIRST FINANCIAL CREDIT UNION

**Auto Loan Statement** 

	Annual Interest Rate	
<b>Principal Outstanding</b>	9.00%	
\$10,000.00		
		75.00
Interest Due		132.58
Principal Due		\$207.58
Total Amount Due		

JUICE V2 GAL KEN TENDERS 14 OZ 4.95 OUN EGGS 1 DOZ TANGERINES 2.49 0.90LB - 2.95/LB 4.45 .ONG GRAIN RICE 8 OZ 2.19 UTTER 8 OZ LK3OT OTY 3 - 3 OT/5.00 1.98 HEDDAR CHEESE 8 OZ 3.99 RANCH DRESSING 10 OZ 5.00 HORCHATA 1/2 GAL 2.99 ITEM TOTAL 2.95 6.0% SALES TAX 1.99 46.43 2.79 ARD (APPR: 376DL) \$49.22 ITEM COUNT: 20

The first payment on your used car is due. You've set aside money in your CAR jar. Make the payment from your **checking** account.

Designed for use with **Banzai** 

Payment Amt. nt Date

Money Order Made nion"

You're starting to get the hang of this working thing. Allocate this paycheck to your jars as follows:

January 16

\$15.00 for gas (Car) \$170.00 for Utilities (Utilities) \$5.00 for groceries and dining (Food)	arnings Regular Overtime Holiday Tuition	rate 10.00 0.00 0.00 0.00 Gross Pay	hours 39.50 0.00 0.00 0.00	this period 395.00 0.00 0.00 0.00 \$395.00	year to date 1175.00 0.00 0.00 0.00 \$1,175.00
\$60.00 for additional needs (Other)	Deductions	Statutory Federal Income	Гах	-35.44 -24.49	-104.82 -72.85
\$68.34 remains for emergencies. (Reserves)		Social Security  Medicare  State Income Ta		-5.73 -11.00	-17.04 -32.00
		Net Pay		\$318.34	\$948.29

#20

TWIN OAKS FACTORY OU BRAND NAME CLOTHES FOR LE DATE: JANUARY 16 TRANS CODE: 2716 2LATE4NATE JEANS MOLLUSK REVIVAL FITTED SWEATER 38.65 TAX 14.00 TOTAL - PAID BY DEBIT CARD 3.16 \$55.81 ALL SALES ARE FINAL

You snagged some new threads from the outlet mall. You paid with your debit card (which means the money was taken from checking) and took the money from the **OTHER** jar.

You hit the drive-through on the way home from work. Aristotle's only takes cash, so that's how you paid. You don't have enough in your food jar to cover it all. Take all you can from **FOOD** and the remaining from **OTHER**.

### ARISTOTLE'S GARDEN GREEK CUISINE

- 14 CENTER STREET SQUARE -

	Price
	4.85
JUMBO GYRO	1.10
LARGE DRINK	0.36
	\$6.31
TAX TOTAL	ORDER 71
17.1AN - 5:45 PM	
17 . 1731 1	1

THANKS FOR NAMING US "BEST IN STATE"

#21

# Tesla Electric Company

"Our Service Enlightens!"

### **Monthly Utilities Statement**

Dec Meter Read 50,282 51,772 Jan Meter Read 1,490 Kilowatt Hours

0.0698 Cost/kWh 104.00 Usage Charge

104.00 Usage Charge 3.00 Service Fee

7.40 State Tax Levy **Total Amount Due \$114.40** 

Free tours of the power plant available to community and school groups. Don't miss out on this electrifying experience!

Your Payment Will be Taken from Your Checking Account Automatically on January 19

Thanks for Signing Up for Our Direct Debit Program

You took a road trip and fueled up on the way home. You paid with **credit card.** There wasn't enough in your **CAR** jar to cover the whole purchase, so you gave up \$2.77 from your **OTHER** jar to make ends meet.

# Horizon Wireless® "Can Anyone Hear Me?"

### **Monthly Statement**

Voice Minutes

38726993287 **Account Number** DECEMBER 10 - JANUARY 10 **Billing Period** January 22

Dilling 1 0.11	Ja	nuary	
Due Date		\$49.28	
<b>Total Amount Due</b>			
	<b>–</b> -1-	Nights	Weekend
Plan Details	Peak	Unlimited	Unlimite
	1,000	UIII	

Text Messages			
	Peak	Nights	Week
Plan Details	989	1,376	
Voice Minutes	701	512	
Text Messages			

Your drafty apartment costs a lot to heat and cool! The direct debit came from your **checking** account. You can take it from your UTILITIES jar.

THE HIT N' RUN TRUCK STOP & RESTAURANT DATE: 01/22 4 REGULAR 13.988 GAL #23 TOTAL: 18.33 CC PAID: 18.33 AUTH: FS8274 MOUNTED JACKALOPES \$19.99 THIS WEEK ONLY

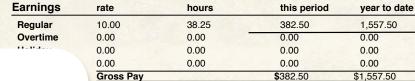
You barely avoided going over on your plan minutes! Whew! You paid the bill online using your credit card. The money came from your **UTILITIES** jar.

Designed for use with **Banzail** 

35.00 EGA PLAN 4.99 9.29 RCHARGES \$49.28

600 Monthly

#24



More money into the **checking** account! Here's where you plan on spending this paycheck:

\$130.00 for gas and maintanence (Car)

\$75.00 for groceries and dining (Food)

\$5.00 for additional needs (Other)

\$99.66 remains for emergencies (Reserves)

nme Tax -33.57 -138.39

'y -23.72 -96.57

-5.55 -22.59

State ... x -10.00 -42.00

Net Pay \$309.66 \$1,257.95

#25

69426464

\*VOID\*\*\*

123 South Corner Drive

DIRECT DEPOSIT NOTICE

SAMPLE NON-NEGOTIABLE VOID VOID VOID

NOT NEGOTIABLE. DO NOT CASH

CHECK

#02470383# #:043301627# 1008448402#

#26 SUPER-MART TIME: 20:08 TRAN: 218 DATE: 01/24 LANE: 21 2.29 HAMBURGER BUNS 12 CT 2.04 KETCHUP 16 0Z 3.33 DILL PICKLES 12 OZ 10.94 PREM BEEF PATTIES 8 CT 3.58 TOMATOES 0.89 LB 3.99/LB 1.99 ICEBERG LETTUCE 11.99/EA WATER CHESTNUTS 10.5 OZ 3.99 PANG DRINK MIX 14 0Z FROZEN MIXED VEGETABLES 14 0Z 5.50 FIZZLERS LICORICE 9 OZ ASSORTED JUICE BOXES 6 CT 6.89 3.02 FRESH SPINACH 1 3.02/BUNCH 3.99 BABY CARROTS 12 OZ 56.47 MERCHANDISE SUBTOTAL 3.39 STATE & LOCAL TAX (6.80%) \$59.86 TOTAL \$59.86 CREDIT CARD TENDERED MORE THAN 50,000 ITEMS IN STOCK EVERY DAY

You saved money by going to the Super-Mart. Too bad the checkout line was 20 minutes long! The tab was charged to your **credit card.** Take the money from your **FOOD** jar.

# CORNER BANK AND TRUST

You received another bank statement. Use Banzai to reconcile your **checking** account.

**Statement** 

Date: January 24

#27

	Tiem 1 Paging 1	Credit	Debit	Balance
Jan 16 Jan 16 Jan 16 Jan 19 Jan 23	Beginning Balance ATM Withdrawal Fee - ATM Dept Int Rev-Tax Refund Dir Deposit-Rolands Bkstr Twin Oaks Factory Outlet Dir Debit - Tesla Electric Dir Deposit-Rolands Bkstr	197.16 318.34 309.66		254.95 214.95 212.45 409.61 727.95 672.14 557.74 867.40

Important Notice: The Balance above does not include uncleared transactions.

#28

**Auto Policy Statement** 

	Detaile	Monthly Premium			
Coverage	Details	40 22			
Liability	Limit: 50,000/100,00 LIMIT: 50,000				
Prop Damage	EIMII. 33,1	24.55			
Comprehensive	DEDUCTIBLE: 2,500 DEDUCTIBLE: 2,500	72.20			
Collision		\$126.79			
Total Monthly Premium					

This is one bill you can't miss if you and your car want to stay legal. You wrote a check and took the money from your *CAR* jar.

### Discounts Included:

Safe Driver Active Restraints Present Theft Prevention Device Installed

To Ensure Continuous Coverage, Pay by 28 January - Make Checks Payable to

You're in Safe Hands with Always-Sa

Your friend invited you to eat at Diego's and you couldn't resist. You paid in **cash** and took the money from your **FOOD** jar.

## AMALGAMATED BANKCARD SERVICES Credit Card Statement

#30A+30B

Account Number	37522 52343 34483	
Annual Interest Rate	24.99%	

Date	Merchant	
6 Jan	Payment Received - Thank You!	Amount
14 Jan	Trader Moe's	-325.00
22 Jan		49.22
22 Jan	Hit N' Run Truck Stop	18.33
	Horizon Wireless	49.28
24 Jan	Super-Mart #8277	
		59.86

Prev Balance	Б .				
1 TOV Dalatice	<ul> <li>Payments</li> </ul>	+ New Charges	+ Interest	- Total Data	
585.11	225 00	300	· IIICICIC	= Total Balance	
505.11	325.00	176.69	5.62	\$442.42	
			02	1442.42	

Return this Stub w/Payment - Include Check or Money Order Made Payable to

Designed for use with **Banzai** 

#29	A Taste of old Mexico
Burrito del Rey	5.55
Nachos Habaneros	4.35
Lg Fountain Drink	1.08
Tax	.66
	TOTAL
	\$11.64

ORDER 3998 Come Again Soon!

Oops, you got dinged for interest because you didn't pay the last bill in full. You won't make that mistake again! Enter two transactions—first a **credit card** charge for the interest **(\$5.62)**. Take it from the **OTHER** jar.

Then, enter a transfer of \$442.42 from checking to credit card to pay off the bill.

# **VOCABULARY**

Here's some of the new stuff you're going to learn about in Banzai. You'll want to study these terms for the posttest.

#### **Auto Insurance**

Protects against losses to property and injuries to people in a car accident.

#### ATM (Automated Teller Machine)

Used to withdraw cash from a checking account.

#### **Balance**

An amount available or owed on an account.

#### **Budaet**

Plan used to decide the amount of money to spend, and how it will be spent.

#### Check

An order to pay another person an amount of money from your account.

#### **Check Register**

Record of all deposits to and withdrawals from a checking account.

#### **Checking Account**

Account where money can be withdrawn with checks or a debit card.

#### **Cleared Check**

When money has transferred from the account of the payer to the payee.

#### **Credit Card**

Allows you to make purchases and pay for them at a later date.

#### Debt

The amount you owe on a loan.

#### **Debit Card**

Used to make purchases with funds directly from a checking account.

#### **Deposit**

Money placed into an account. Direct Deposit

Paycheck that is electronically transferred into your account.

#### **Expense**

Anything you spend money on.

#### **Gross Pay**

The total amount of a paycheck before taxes.

#### **Health Insurance**

Insurance that covers medical illness or injury.

#### Income

Money earned through work.

#### Insurance

A product offered by a company promising to protect you from specific financial risks.

#### **Interest Rate**

The percentage cost of borrowing from someone else.

#### Loan

Money lent to someone else in exchange for future payment.

#### **Net Pay**

The amount of a paycheck after taxes are subtracted from Gross Pay.

#### **Net Worth**

The combined balance of your cash and accounts.

#### **Overdraft**

Credit extended from a financial institution when an account has insufficient funds. Usually results in a fee.

#### **Paystub**

A document that comes with your paycheck, showing how much you were paid and how much was withheld for taxes.

#### Reconciliation

A way to balance your account records with your bank or credit union.

#### **Renters Insurance**

Covers your personal property in a rented apartment or home.

#### **Savings Account**

Account for storing or saving money with limited withdrawals.

#### Transfer

When money is moved from one account to another.

#### Utilities

A term used to reference electric, water, gas, and other services.

# INTERVIEW A PRO

You're learning a lot about money—budgeting, making wise choices, paying down debt. But there's still so much more to know. Why not talk to a professional?

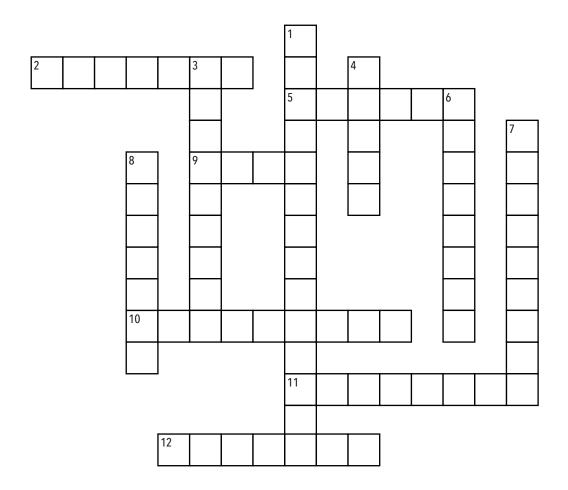
#### **Directions**

Interview a person in the financial industry. Consider someone at a bank or credit union (like your Banzai sponsor!), or even an accountant—someone who can teach you about money in the real world.

Na	me	Pro's Name	
1	What's one thing you wish you had known about money when you were my age?		
2	What are two financial goals teens should focus on for the future?		
3	What's the most common mistake you see teens make with their money?		
4	What's your favorite thing about working in the fina	ncial industry?	
5	Is there anything you don't like?		
6	How does technology influence your job?		
7	What kinds of financial products should I be conside	ering at my age? A savings account? A debit card?	

# CROSSWORD PUZZLE

Grab a pencil. Here's a crossword puzzle, personal finance style! Beneath the puzzle are some clues to help you. You might even recognize them from Banzai online.



#### **Across**

- 2. A document showing your gross and net pay
- 5. Money lent to you for a time
- 9. Money lent to someone else in exchange for future payment
- 10. A product promising to protect you from a financial risk
- 11. The percentage cost of borrowing from someone else
- 12. An amount of money owed or available in an account

#### Down

- 1. A way to balance your account records with your bank or credit union
- 3. A term used to reference electric, water, gas, and other services
- 4. Money removed from your account
- 6. When money is moved from one account to another
- 7. Credit extended from a bank or credit union when a checking account is empty
- 8. Turning your money over to a financial institution for safekeeping

#### **Word Bank**

insurance deposit interest overdraft paystub loan reconciliation transfer utilities balance credit debit

# Banzai

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