



# CREDIT FOR LIFE

**Tuesday, May 23, 2023**

**9:30 – 11:30 AM**

**Masconomet Regional High School**



## INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

# **What is Credit for Life?**

**A half-day event for North  
Shore high school juniors**

**Held at Masconomet  
Regional High School in  
Boxford**

**Organized, sponsored by  
and fully paid for by the  
Institution for Savings!**

# First...let's see how much you know!

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**Average monthly  
cost of cable TV  
per HH:**

- \$78
  - \$217
  - \$158
- **ANSWER: B**



**PPO and HMO  
are both types of:**

- A. Car loans
- B. Ice cream flavors
- C. Health insurance plans

**ANSWER: C**



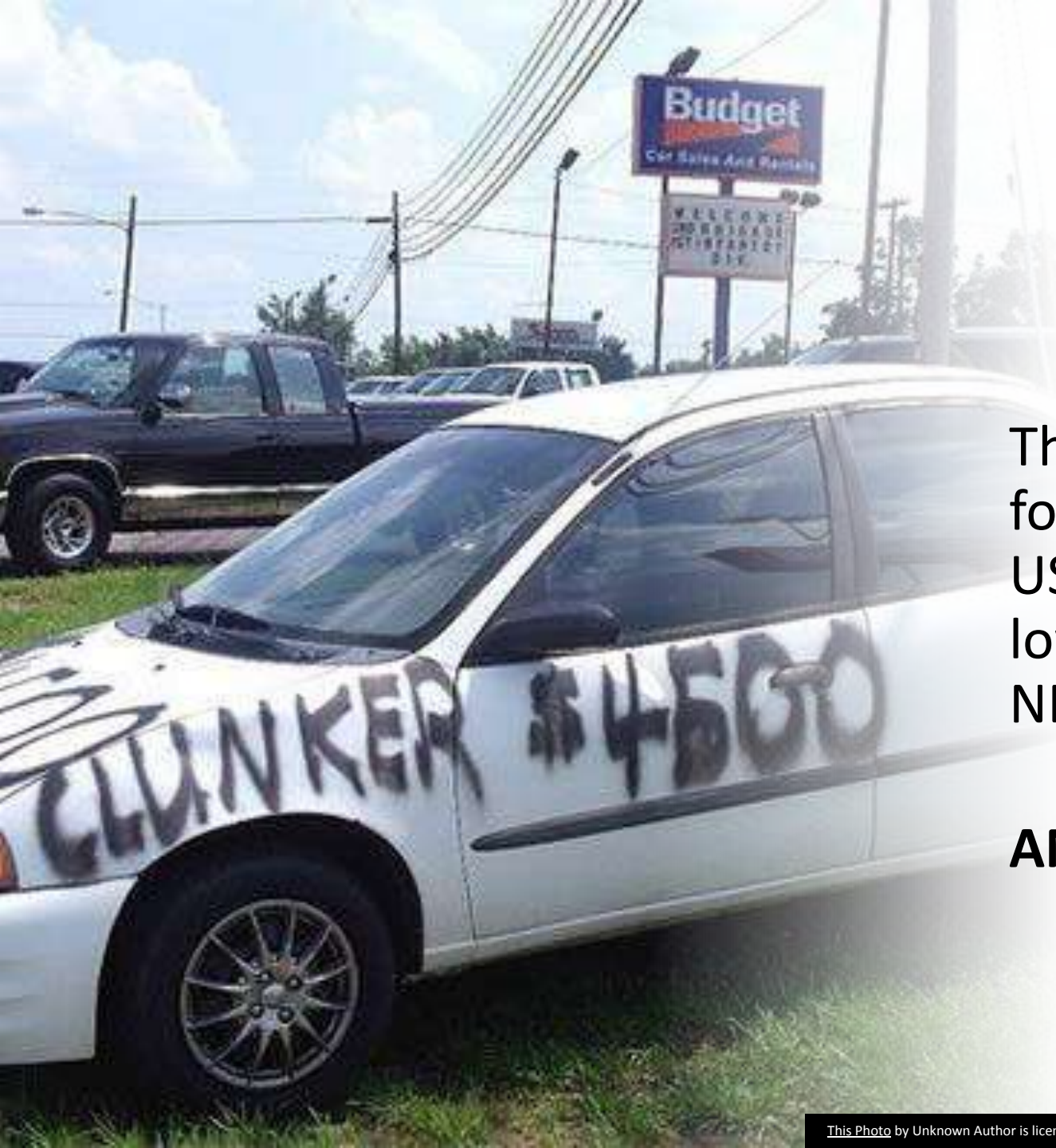


# TRUE or FALSE:

A good age to  
start saving for  
retirement is 40.

**ANSWER: FALSE!**






# TRUE or FALSE:

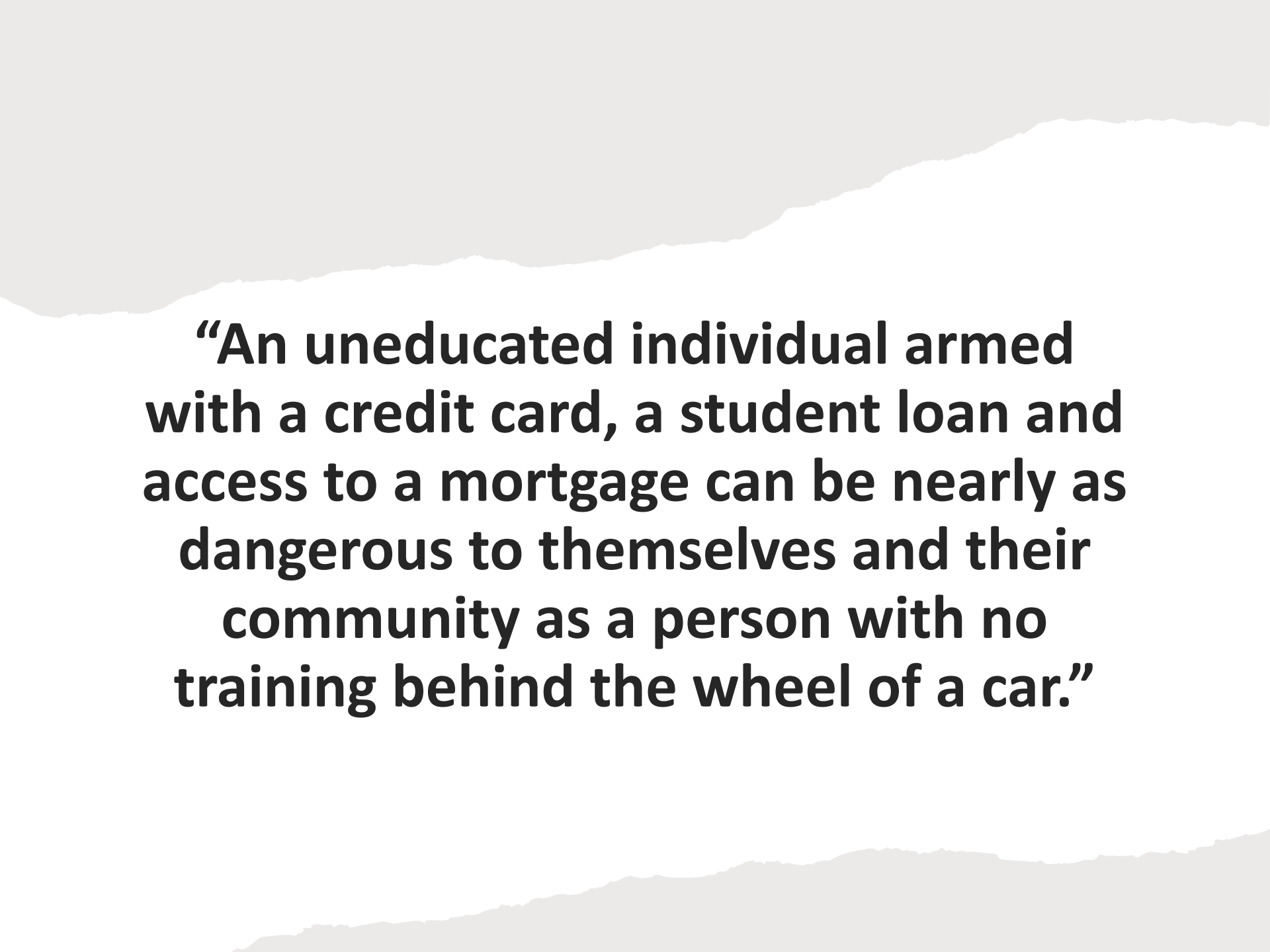
The interest rate for a loan on a USED CAR is lower than for a NEW CAR.

**ANSWER: FALSE!**



“Why do  
I need to  
know  
this  
stuff?”

- Financial education makes you **SMART**
- Financial education makes you **READY FOR THE FUTURE.**
- Financial education makes you **INDEPENDENT.**
- Financial education **PREPARES YOU FOR LIFE.**



**“An uneducated individual armed with a credit card, a student loan and access to a mortgage can be nearly as dangerous to themselves and their community as a person with no training behind the wheel of a car.”**





Enter

## **Credit for Life Fair:**

a FREE event where  
you can learn how to  
live financially in the  
real world...

...before you leave high  
school!



Let's take a  
peek...



**So, how does  
it work?**

---



1

Go to  
[creditforlife.org](https://creditforlife.org)  
or download  
the Credit for  
Life app



**CREDIT**  
FOR LIFE

## Student Registration

School Access Code:

Email Address:

Password:

Confirm Password:

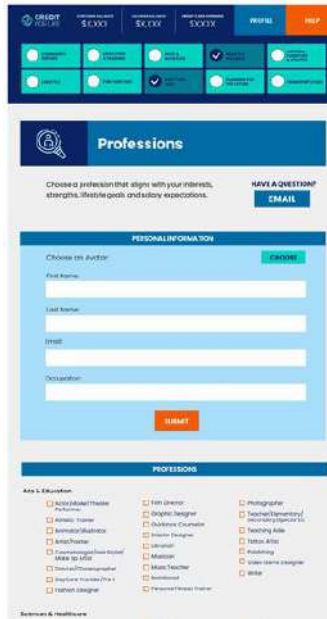
LOGIN

2

## Create a Profile

- School Access Code
- Your EMAIL ADDRESS as User Name
- Your SCHOOL INITIALS as password (NHS, GHS, etc.)





Choose a  
PROFESSION  
and AVATAR  
from a huge  
choice of  
options!

**On May 24<sup>th</sup> ,  
head to Masco  
(along with 12  
other high  
schools)**

A large orange circle containing the white number 4, positioned on the right side of the slide.

**4**

# NOW... the “fun-fun-fun” begins!





**Using your monthly “paycheck, savings account and/or credit card, you purchase everything you need to live as a young adult!**

# Housing...

## Furniture Options

<b>Purchase 1-Bedroom Condo</b>	<b>\$225.00</b>
---------------------------------	-----------------

<b>Rent 2-Bedroom Apartment to Share with a Roommate</b>	<b>\$185.00</b>
--	-----------------

<b>Rent 1-Bedroom Apartment</b>	<b>\$150.00</b>
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<b>Live at Home</b>	<b>\$25.00</b>
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## Furniture Extras

<b>60" Smart LED TV</b>	<b>\$54.00</b>
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<b>Couch or Loveseat</b>	<b>\$125.00</b>
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<b>Rug</b>	<b>\$125.00</b>
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<b>Artwork</b>	<b>\$75.00</b>
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# Education

■ ■ ■

## Degree Options

**Trades/Associate Degree**

**\$91.00**

**Community College**

**\$125.00**

**Bachelors Degree**

**Public School**

**\$333.00**

**Private School**

**\$600.00**

**Masters Degree**

**Public School**

**\$736.00**

**Private School**

**\$1,300.00**

**Juris Doctorate Degree  
(Attorney)**

**\$900.00**

**Doctoral (M.D.)**

**\$2,179.00**

**Doctoral (PhD)**

**\$1,100.00**

**D.O. (Optometrist)**

**\$1,100.00**

**D.C. (Chiropractor)**

**\$1,000.00**

# Transportation...

## Transportation Options

New 2021 Ford F-150 Pickup	\$1,087.00
New 2021 Toyota Prius	\$641.00
Lease a 2021 Honda Civic LX	\$435.00
Used 2018 Jeep Wrangler Sport	\$514.00
Used 2016 Ford Escape SUV SE	\$435.00
Used 2014 Hyundai Sonata GLS	\$383.00
Alternate Options	
City Public Transportation	\$140.00
Suburban Public Transportation	\$110.00
Bicycle	\$36.00
Uber/Lyft	\$80.00

## Alternate Options

# Food...

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## Food Plan Options

**Plan A:**  
**Healthy/Vegetarian**

**\$200.00**

**Plan B:**  
**Basics/Home Cooking**

**\$250.00**

**Plan C:**  
**Organic**

**\$340.00**

**Plan D:**  
**Splurge/Eat Out**

**\$550.00**

**Plan E:**  
**Military**

**\$75.00**

# Fun...

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## Entertainment & More

**New England Patriots  
Ticket**

**\$159.00**

**Live Theater  
Performance**

**\$95.00**

**Live Concert**

**\$75.00**

**Red Sox Grandstand  
Seat**

**\$66.00**

**Takeout and Netflix  
Movie**

**\$35.00**

**And so much more!**

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12:26 **Total Balance** **\$85.00**  
CREDIT CARD LIMIT: \$3,000.00

**TRANSFER MONEY**

Select Transfer Type

0

**Transfer**

**CHECKING ACCOUNT**

TRANSACTION	Income/ Expenses	Remove
Monthly Take Home Pay	+2,024.25	
HMO	-102.00 Health & Wellness	<b>DELETE</b>

**SAVINGS ACCOUNT**

TRANSACTION	Income/ Expenses	Remove
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11:41

Select Transfer Type

0

**Transfer**

**CHECKING ACCOUNT**

TRANSACTION	Income/ Expenses	Remove
Monthly Take Home Pay	+2,024.25	

**SAVINGS ACCOUNT**

TRANSACTION	Income/ Expenses	Remove
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**RETIREMENT ACCOUNT**

TRANSACTION	Income/ Expenses	Remove
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**CREDIT CARD BALANCE**

TRANSACTION	Income/ Expenses	Remove
-------------	---------------------	--------

12:00 **CREDIT FOR LIFE**

**PICK AN ACCOUNT**

Choose which account to use to pay for this service

**DEBIT**

**SAVINGS**

**CREDIT CARD**

daily or weekly payments.

**Have a question?**

...recording all your purchases on your  
phone app or laptop!



**I WANT YOU**  
**TO BALANCE**  
**YOUR BUDGET**

**The main goal?**

# Quick Look at the Booths You Will Visit

---



# Housing, Furniture & Utilities

HOUSING	FURNITURE	UTILITIES
<b>Purchase 1-Bedroom Condo</b>  Heat - \$225 Electric - \$80		<b>\$205.00</b>  <b>SELECT</b>
<b>Rent 2-Bedroom Apartment to Share with a Roommate</b>  To split with a roommate - Heat - \$100 Electric - \$100		<b>\$85.00</b>  <b>SELECT</b>
<b>Rent 1-Bedroom Apartment</b>  Heat - \$95 Electric - \$60		<b>\$155.00</b>  <b>SELECT</b>
<b>Live at Home</b>  Heat - \$25 Electric - \$20		<b>\$50.00</b>  <b>SELECT</b>
<b>Military</b>  Included		<b>\$0.00</b>  <b>SELECT</b>



HOUSING	FURNITURE	UTILITIES
<b>Purchase 1-Bedroom Condo</b> <small>Package includes a bedroom set, a kitchen set, a lamp and a living room set</small>		<b>\$225.00</b> <b>SELECT</b>
<b>Rent 2-Bedroom Apartment to Share with a Roommate</b> <small>Package includes a bedroom set, a kitchen set, a lamp and a living room set</small>		<b>\$185.00</b> <b>SELECT</b>
<b>Rent 1-Bedroom Apartment</b> <small>Package includes a bedroom set, a kitchen set, a lamp and a living room set</small>		<b>\$150.00</b> <b>SELECT</b>
<b>Live at Home</b>		<b>\$25.00</b> <b>SELECT</b>
<b>Extra - 60" Smart LED TV</b> <small>Required liability (separate purchase \$100 total or \$14/month for 6 months)</small>		<b>\$54.00</b> <b>SELECT</b>
<b>Extra - Couch or Loveseat</b> <small>\$60 or \$120/month for 6 months</small>		<b>\$125.00</b> <b>SELECT</b>
<b>Extra - Rug</b>		<b>\$125.00</b> <b>SELECT</b>
<b>Extra - Artwork</b>		<b>\$75.00</b> <b>SELECT</b>



# Housing, Furniture, & Utilities

Have a question?

CHAT

FINANCIAL VIDEOS

 GET VIDEO

HOUSING	FURNITURE	UTILITIES
<div><div><h2>Purchase 1-Bedroom Condo</h2><p>Purchase Amount: \$122,900 <i>Developmental Assistance Unit Home Ownership Grant will cover all HOA fees.</i> <b>Monthly Payment:</b> \$1,199.00 (\$1,000/month) <i>Other Fee: \$225/month (includes insurance &amp; 1 Bedroom Condo fee, \$25 monthly, Taxes: \$20/month)</i></p></div><div><div>\$1,998.00</div><div>SELECT</div></div></div>		
<div><div><h2>Rent 2-Bedroom Apartment to Share with a Roommate</h2><p>Rent Amount: \$1,144 Security Deposit: \$2,000 Month's Insurance: \$0/month</p></div><div><div>\$765.00</div><div>SELECT</div></div></div>		
<div><div><h2>Rent 1-Bedroom Apartment</h2><p>Monthly Rent: \$1,000 Security Deposit: \$1,000 Month's Insurance: \$0/month</p></div><div><div>\$1,110.00</div><div>SELECT</div></div></div>		
<div><div><h2>Live at Home</h2><p>Rent to Parents: \$1,000</p></div><div><div>\$500.00</div><div>SELECT</div></div></div>		
<div><div><h2>Military</h2><p>Housing for military or assigned to government duty within the US is totally guaranteed in every way. The most common is to live on base or off base in barracks in DC is approved for housing. If not, which is rare, you have to find out by your name your current status. When assigned to federal duty, "normal" all decisions are made by government duty doing my work.</p></div><div><div>\$0.00</div><div>SELECT</div></div></div>		

PREVIOUS

NEXT >

# Transportation

**Transportation**

How will you get to work? Uber/Lyft and more convenient, costly (like gas and maintenance are included in the vehicle options).

**HAVE A QUESTION?**  
[CHAT](#)

**FINANCIAL VIDEOS**  
[FINANCIAL](#)  
[SECURITY](#)  
[INCREASE](#)

### Cars

<b>New 2021 Ford F-150 Lariat Pickup</b> <b>\$38,096</b> Monthly loan payment: \$300 Insurance, gas & maintenance: \$234 (No down payment) <a href="#">SELECT</a> <b>TOTAL MONTHLY COST: \$534</b>	<b>New 2021 Toyota Prius</b> <b>\$26,442</b> Monthly loan payment: \$210 Insurance, gas & maintenance: \$175 (No down payment) <a href="#">SELECT</a> <b>TOTAL MONTHLY COST: \$345</b>
<b>New 2021 Honda Civic LX</b> <b>\$20,401</b> Monthly loan payment: \$160 (\$2000 down payment) Insurance, gas & maintenance: \$168 (No down payment) <a href="#">SELECT</a> <b>TOTAL MONTHLY COST: \$328</b>	<b>Used 2018 Jeep Wrangler Sport</b> <b>\$28,000</b> Monthly loan payment: \$220 Insurance, gas & maintenance: \$244 <a href="#">SELECT</a> <b>TOTAL MONTHLY COST: \$464</b>
<b>Used 2018 Ford Escape SUV SE</b> <b>\$15,500</b> Monthly loan payment: \$120 Insurance, gas & maintenance: \$131 <a href="#">SELECT</a> <b>TOTAL MONTHLY COST: \$251</b>	<b>Used 2014 Hyundai Sonata GLS</b> <b>\$9,999</b> Monthly loan payment: \$79 Insurance, gas & maintenance: \$103 <a href="#">SELECT</a> <b>TOTAL MONTHLY COST: \$182</b>

### Other Transportation Options

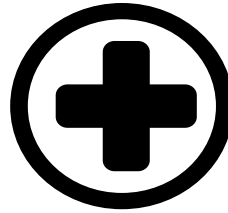
If you live in the city or don't drive you can afford a vehicle, choose one of these options to get around. All costs are monthly.


<b>City Public Transportation</b> <b>\$140</b> <a href="#">SELECT</a>	<b>Suburban Public Transportation</b> <b>\$110</b> <a href="#">SELECT</a>
<b>Bike</b> <b>\$36</b> <a href="#">SELECT</a>	<b>Unicycle</b> <b>\$80</b> <a href="#">SELECT</a>





# Health & Wellness





## Health & Wellness

Every Massachusetts resident is required to have health insurance to cover medical needs such as annual physicals, doctor visits, ER visits, dental check-ups and prescriptions. Most employers will offer health and dental insurance plans and compensate for a portion of the costs. You will be responsible for some of the plan costs as well, which are typically taken out of your paycheck every month. Please choose from one of the health and dental insurance plans below.

Incorporating fitness into your weekly routine is an excellent way to maintain a healthy lifestyle. You may choose a fitness option from the choices below.

[CHAT](#)

[FINANCIAL VIDEOS](#)  
[MONEY](#)  
[MODULES](#)

### Health Insurance

**HMO**  
\$100/month  
[SELECT](#) [?](#)

**PPO**  
IN-NETWORK  
\$155/month  
[SELECT](#) [?](#)

**Self-Employed Insurance**  
\$225/month  
[SELECT](#) [?](#)

### Fitness Options

**Full-Service Health Club**  
Fitness, classes, pool, etc.  
\$100 annual fee, then \$50/month  
[SELECT](#)

**Economy Health Club**  
Equipment only, no pool or classes  
\$50 annually, then \$40/month  
[SELECT](#)

**Sports League**  
\$35 one time registration fee plus \$50 equipment fee  
[SELECT](#)

**Online Virtual Classes**  
\$25/month  
[SELECT](#)

# Education & Training



## Education & Training

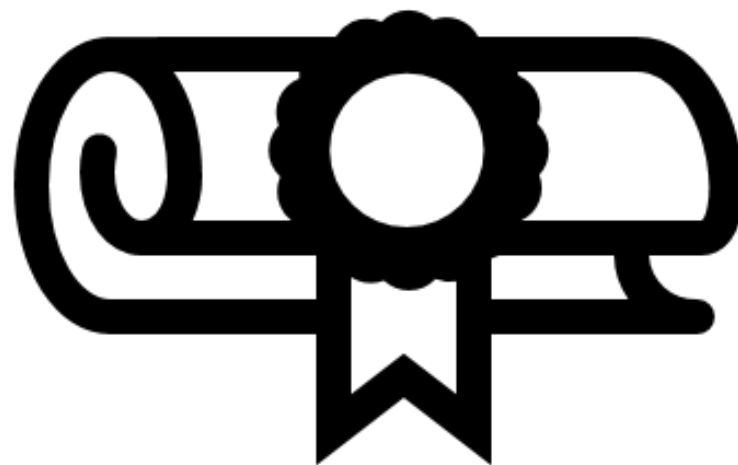
Your student loan amounts are based on your profession and whether you went to a private or public college. Additional training and education opportunities are available to you to further your career for purposes of advancement and a greater salary.

[HAVE A QUESTION?](#)  
[CHAT](#)

[FINANCIAL VIDEOS](#)  
[MONEY MODULES](#)

Trades/Associate Degree	\$91	<a href="#">SELECT</a>
Community College	\$125	<a href="#">SELECT</a>
Bachelors Degree	Public: \$333 Private: \$1,106	<a href="#">SELECT</a> <a href="#">SELECT</a>
Masters Degree	Public: \$736 Private: \$2,083	<a href="#">SELECT</a> <a href="#">SELECT</a>
Juris Doctorate Degree (Attorney)	\$900	<a href="#">SELECT</a>
Doctoral (PhD)	\$1,100	<a href="#">SELECT</a>
Doctoral (MD)	\$2,179	<a href="#">SELECT</a>

[APPLY FOR GRANT MONEY](#)



# Food & Nutrition

**Food & Nutrition**

To be your best, you must maintain a balanced, healthy, and affordable lifestyle. Choose your food plan based on that lifestyle and what you can realistically afford.

**Have a question?**  
**CHAT**

**FINANCIAL VIDEOS**  
 **MONEY MODULES**

**Plan A: Healthy/Vegetarian** **\$200.00**  
This typical menu includes protein, fresh fruits, grains and vegetables. The plan includes no meat or national brands and you will spend some time planning your meals but can eat out occasionally if you choose.  
**SELECT**

**Plan B: Basics/Home Cooking** **\$250.00**  
This average menu includes eggs, hamburger, chicken, pasta, peanut butter, veggies, fruits, salads, cold cuts, rice, soups, etc. The lifestyle portion includes eating at home and bringing lunch to work. This plan offers no room for splurges, visits to shopping lists, shugs, economizing and makes coffee at home or work.  
**SELECT**

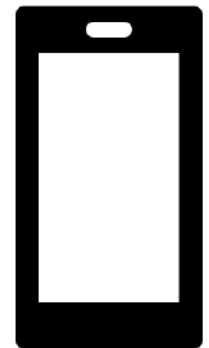
**Plan C: Organic** **\$340.00**  
This plan aligns exactly with the types of foods listed in plan A, but utilizes more costly organic produce plus beef, chicken, fish, fresh fruits, vegetables and grains. You typically eat at home and bring your lunch to work. On this plan there is little room to splurge; you will follow shopping lists, shop economically and make your own coffee at home and at work.  
**SELECT**

**Plan D: Splurge/Eat Out** **\$550.00**  
This menu is similar to plans B and C, but includes more expensive meat and seafood. It also includes high-end prepared foods, national brands, frequent dining/drinking out and daily coffee from a specialty coffee shop.  
**SELECT**

**Plan E: Military** **\$75.00**  
Meals for enlisted military who live on base are provided and a Basic Allowance for Subsistence (BAS) is provided if you live off base. Dining out and other food items are not covered, and would be your responsibility.  
**SELECT**



# Lifestyle



# Planning for the Future

CREDIT FOR LIFE

RECURRING BALANCE \$0.00

SAVINGS BALANCE \$0.00

DEBIT CARD BALANCE \$0.00

PROFILE

HELP

Emergency Fund

Emergency Fund

Emergency Fund

Emergency Fund

Emergency Fund

Emergency Fund

Emergency Fund

Emergency Fund

Planning for the Future

Unexpected expenses pop up all the time, so it is important to build up your savings account and put money away early in your career for retirement. The sooner you begin putting money away for the future, the more money you will have to enjoy when you are ready to retire.

HAVE A QUESTION?

CHAT

FINANCIAL VIDEOS

MONEY MODULES

Monthly Savings

Option #1

Monthly to Savings Account

\$50

SELECT

Option #2

Monthly to Savings Account

\$100

SELECT

Retirement Savings

3% of Gross Pay

SELECT

5% of Gross Pay

SELECT

10% of Gross Pay

SELECT

15% of Gross Pay

SELECT

MONEY MODULES

HELP

CREDIT FOR LIFE





## Charitable Giving

Charitable giving is extremely important as it has the power to connect us intimately with the need in our communities and in the world. Here, you will find multiple ways to give back either by donating money OR time.

[HAVE A QUESTION?](#)  
[CHAT](#)

[FINANCIAL VIDEOS](#)  
[POWERPOINT MODULES](#)

<b>Boston Marathon</b> Your friend is running the Boston Marathon for Boston Children's Hospital. To support them, please \$50.	\$50 <a href="#">SELECT</a>
<b>Food Pantry</b> The local food pantry is collecting money to restock its shelves. To donate, please support them with \$10.	\$10 <a href="#">SELECT</a>
<b>Habitat for Humanity</b> Habitat for Humanity is looking for volunteers for a local house-build project. To get involved, commit to volunteer 10 hours of your time.	N/A <a href="#">SELECT</a>
<b>School Supplies</b> Your sister needed a gift certificate to purchase school supplies for her classroom. To participate, donate \$20.	\$20 <a href="#">SELECT</a>
<b>Care Packages</b> Support people serving overseas by providing funds that will be used to generate packages that your local service agency will ship. This opportunity requires a donation of \$30.	\$30 <a href="#">SELECT</a>
<b>Animal Shelter</b> Your local animal shelter is in dire need of more pet food. To help restock, please pledge \$20.	\$20 <a href="#">SELECT</a>
<b>Homeless Shelter</b> A homeless shelter needs to increase its supply of blankets. To help them, please donate \$50.	\$50 <a href="#">SELECT</a>



# Charitable Giving



Vacation Packages		
<b>Aruba</b> Enjoy a four-day trip, including three nights in a hotel, tours and safari. This payment is split over two months. <b>Note:</b> The \$708 below will leave a balance to be paid next month as well.	<b>New Hampshire</b> Hit the slopes including two nights in a hotel and lift tickets.	<b>Caribbean</b> Experience St. Thomas, Grand Funka and Cozumel on a seven night cruise.
\$708.00	\$500.00	\$1,049.00
<a href="#">SELECT</a>	<a href="#">SELECT</a>	<a href="#">SELECT</a>
<b>Maine</b> Stay close to home in Maine, including one night in a cabin and two days of guided rafting.		
\$104.00		
<a href="#">SELECT</a>		
Entertainment & More		
<b>New England Patriots Ticket</b>	<b>Live Theater Performance</b>	<b>Live Concert</b>
\$159.00	\$95.00	\$75.00
<a href="#">SELECT</a>	<a href="#">SELECT</a>	<a href="#">SELECT</a>
<b>Red Sox Grandstand Seat</b>	<b>Takeout and Netflix Movie</b>	
\$66.00	\$35.00	
<a href="#">SELECT</a>	<a href="#">SELECT</a>	
TV		
<b>50" Smart TV</b>	<b>40" Smart TV</b>	<b>Apple Fire TV Stick</b>
\$370.00	\$250.00	\$48.00
<a href="#">SELECT</a>	<a href="#">SELECT</a>	<a href="#">SELECT</a>
Pets		
<b>Adopt a puppy</b> Fee: \$150 (one-time) Food&40 Vet expenses: \$90 (heartworms & flea/tick meds)	<b>Adopt a kitten</b> Fee: \$75 (one-time) Food: \$30 Vet expenses: \$10 (heartworms & flea/tick meds)	
\$240.00	\$130.00	
<a href="#">SELECT</a>	<a href="#">SELECT</a>	




Fun, Fun, Fun!



# Part-time Jobs



**Part-time Jobs**

As you begin your career, you may not yet be at the peak of your earnings, which is why you may want to supplement your income with a part-time job. Make sure your full-time job affords you the time to take on a second job; busy professions like doctors, dentists and engineers need not apply! Part-time jobs are **ONLY** available to those making \$45,000 or less.

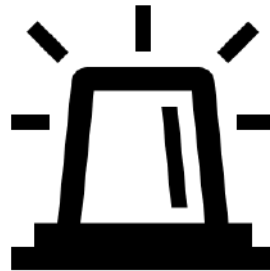
[HAVE A QUESTION?](#)  
[CHAT](#)

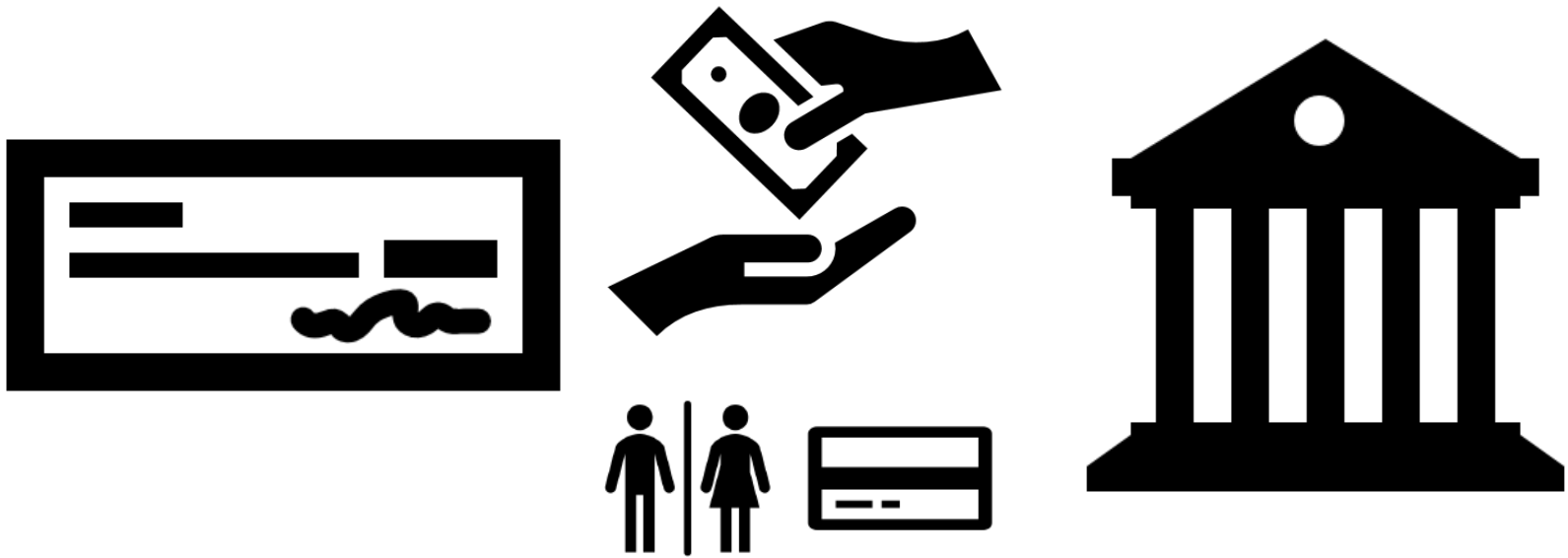
[FINANCIAL VIDEOS](#)  
[101 MONEY MODULES](#)

### Employment Choices

<b>Nanny</b> \$16/hour, 10 hours/week Gross Monthly: \$160 Net Monthly: \$142 <a href="#">SELECT</a>	<b>Store Clerk</b> \$13.50/hour, 10 hours/week Gross Monthly: \$135 Net Monthly: \$114 <a href="#">SELECT</a>
<b>Prep Cook</b> \$12.50/hour, 10 hours/week Gross Monthly: \$125 Net Monthly: \$107 <a href="#">SELECT</a>	<b>Courier</b> \$12.50/hour, 10 hours/week Gross Monthly: \$125 Net Monthly: \$107 <a href="#">SELECT</a>
<b>Food Delivery</b> \$13.50/hour, 10 hours/week Gross Monthly: \$135 Net Monthly: \$114 <a href="#">SELECT</a>	<b>Server/Catering Company</b> \$17/hour, 10 hours/week Gross Monthly: \$170 Net Monthly: \$145 <a href="#">SELECT</a>
<b>Rideshare Driver</b> \$19.00/hour, 10 hours/week Gross Monthly: \$190 Net Monthly: \$162 <a href="#">SELECT</a>	<b>Counter Service/Donut Shop</b> \$12.50/hour, 10 hours/week Gross Monthly: \$125 Net Monthly: \$107 <a href="#">SELECT</a>
<b>Customer Service/Call Center</b> \$12.50/hour, 10 hours/week Gross Monthly: \$125 Net Monthly: \$107 <a href="#">SELECT</a>	<b>Restaurant Host/Hostess</b> \$13.50/hour, 10 hours/week Gross Monthly: \$135 Net Monthly: \$114 <a href="#">SELECT</a>

# Safety & Security





# Money Smarts

# And then fun stuff, too!

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# *Final Stop:* Budget Review

- Visit Budget Review and review your completed budget sheet with a counselor for feedback and advice.
- Turn in your completed Passport for chances to win \$\$!

CREDIT FOR LIFE						FAI PASSP
PLEASE REFER TO INSTRUCTIONS ON BACK						
SCHOOL						
Charitable Giving		Education & Training		Food & Nutrition		
Housing, Furniture & Utilities		Lifestyle		Fun-Fun-Fun!		
Planning for the Future		Transportation		LAST STOP: BUDGET REVIEW		
BONUS: Safety & Security		BONUS: Money Smarts				



And did we  
mention...

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# Next Steps to Participate

- Sign up on Google Docs using QR code
- Participate in our next Orientation in early May (virtual or in-person)



**CREDIT FOR LIFE FAIR**

**TUESDAY, MAY 23<sup>rd</sup> 9:30 to 11:30 AM**

**FREE EVENT!**

**OPEN TO ALL JUNIORS**

Learn real-life budgeting and money management skills to use throughout your lifetime.

Sign up in the Guidance Office by **MARCH 31st** or scan this code to register



**WATCH THE VIDEO**



**FREE LUNCH**

**PRIZES**

**GIVEAWAYS**

Free transportation will be provided.

*Presented by*

**INSTITUTION FOR SAVINGS**

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

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Questions  
?