Real Life Inconveniences

Scenario 1:

1. January: In April all of your friends are going to Cabo for Spring Break. You also want to go because your crush will be there and you think you can make some moves on this fun/romantic vacation. Your parents won’t pay for it so you have to find the money on your own. Flight: $400 Hotel: $350 Food/drink while you are down there: $500. Total cost: $1250
2. May: You and your crush get together! Between the dinners, presents, and hanging out all the time it can get expensive. But you really like this person…they could be THE ONE. Budget $75 a month for dates.
3. June: You get pneumonia. Not such a big deal because your parent’s insurance covers all of your medical expenses, but you can’t work. You are out for ½ the month which means you don’t get paid for those hours. Also it’s your mom’s birthday! Do you buy her a gift?
4. September: Good news! You have an interview for an internship that could land you a job after you graduate. Bad news: you can’t wear yoga pants/basketball shorts to an interview. You need to buy an outfit to wear: $200.

Scenario2:

1. March: Driving home from the gym you are in the middle of a pretty serious car singing session with TLC (you in fact DO NOT need no scrubs), when you side swipe a truck. The driver of the truck takes pity on you (sometimes is does pay off to look like a child) and says the damage to his truck is nothing he can't fix himself. You on the other hand have knocked off you side mirror and it must be replaced. After insurance this will cost you $300.
2. April: Your dog has an attack of the killer fleas and needs prescription flea medication. The only way to get it is to take your dog to the vet for an exam and get his annual shots that you have always put off because they are expensive. The Vet bill with exam, shots, and flea medication is $700. April: Your partner’s car starts making a weird noise and after taking it to the repair shop you discover the breaks need to be fully replaced. Even with a good deal from your friend's mechanic it costs $1000.
3. July: Wedding! Your total wedding costs $20,000.00
4. August: Honeymoon in Spain! Tickets were part of your wedding costs so those are already paid for. You must now cover hotel, car rentals, overseas insurance, food/drinks, phone calls, presents, entrance fee for sightseeing, fees for tours/tour groups. Total cost: $7,000

Scenario3:

1. February: You discover your 13 year has been hanging out with a group of kids who are into drugs. Concerned she may also begin to take drugs you decide it would be safer if she had an after school hobby and enroll her in an after school soccer league. This costs $100 a month.
2. March: Your friend informs you that they are planning on moving out of state to follow a job opportunity. They will be selling their home and taking their car with them. You have until April to find a new place to live and new transportation.
3. May: Your 13 year is doing much better now that she is away from her druggy friends. Her grades have improved and she is much nicer to be around. You and your partner want to reward her for her good behavior so she continues on this positive path. You know she really wants a puppy, but can you afford it in the long term?
4. June: You were late to work and in a rush to get inside you left your phone in the car. You don’t realize this for a good ten minutes. By the time you go back to get it, a thief has smashed your car window and stolen your phone. You will have to pay to replace the window which costs $200. But do you replace your phone?

Scenario 4:

1. February: Good news! You find a new job! The Starbucks in Redmond is hiring full time employees and you transfer to that location. Unfortunately this Starbucks is not subject to the new minimum wage laws of Seattle so you now make the Minimum Wage for Washington State: $15/hr.
2. March: It is your daughter’s 18th birthday! Do you buy her a gift?
3. April: While playing on his school's Basketball team your son breaks his leg and needs to have surgery. After the emergency room visit, the initial exam, the x-rays, the surgical exam, the medication and the final surgery and cast it costs $35,000.00. Insurance covers much of the cost, and you showed the hospital proof of your income and inability to pay and they have worked out a repayment plan for the remaining $5000. You will pay $500 a month for 10 months.
4. June: It is your son’s birthday! Do you buy her a gift?

Scenario 5:

1. February is your daughter's birthday and you want to make sure they have gifts.
2. June: You lose your job at the Men's Clothing Store as they are cutting all part time employees.
3. August: You have been searching for a job for the past 2 months. But without a college degree it has been difficult to find another job. Most of the hourly wage jobs have been taken by college and high school kids for the summer. Finally you find a new job at a fast food restaurant in Seattle. You now have full time work for $15/hr
4. December: You live far from your family. You learn that your father has passed away. It’s over the holidays and ticket home for you and your children costs $2,200 dollars. Do you go?

Scenario 6:

1. February: It is your granddaughter’s birthday! What do you get her as a present?
2. April: You have knee surgery…because you’re old. Medicare will cover most of it, but you still must pay $1000.
3. May: You were late to babysit your grandchildren. In a rush to get in the house you forgot your phone in the car. You don’t realize this for a good ten minutes. By the time you go back to get it, a thief has smashed your car window and stolen your phone. You will have to pay to replace the window which costs $200. But do you replace your phone?
4. July: Your eye doctor discovers you have cataracts. You must choose between either getting the eye surgery so you can see well again which will cost you $5,000 or giving up driving. What do you do?

Scenario 7:

1. January: You caught a bad cold…so bad that you ended up having to go to the Dr. (WHICH YOU NEVER DO). No joke: $700 even with health insurance.
2. February: You find a great deal on Hopper for a one-way ticket home from Zurich this summer! Everything else is $1000+. Pay: $650.
3. June: Your cat gets nervous (while you are out of town) again and triggers his peeing problem (he’s an anxious guy). Vet visit is $250 + $40/month for special food.
4. December: Christmas for your girlfriend! Your family has a 30% discount on anything at Nordstrom? Whatcha gonna buy her?

Scenario 8:

1. Your best friend is getting married! You are a part of the wedding party which means you need to pay for various things throughout the build up to the wedding, in addition the wedding is in Ireland so you be paying airplane fare to get there. The total cost to be in the wedding and to go to the wedding is: $2,900. Do you go?
	1. January: Bridal Shower Present: $50, plane ticket to get there: $2000 ($4,000 if you take your son with you. If you don’t take him with you, must find overnight childcare for the week of the wedding)
	2. February: Bridesmaid’s dress/Groomsmen Suit for the wedding: $200
	3. March: Bachelor/Bachelorette Party in Vegas baby!: $550 (in addition you will need to pay for 2 days of childcare for your son while you are gone)
	4. April: Wedding!: Wedding Present: $100
2. March: You were late to work and in a rush to get inside you left your phone in the car. You don’t realize this for a good ten minutes. By the time you go back to get it, a thief has smashed your car window and stolen your phone. You will have to pay to replace the window which costs $200. But do you replace your phone?
3. February: You develop headaches that are persistent and concerning. There is not a direct cause, but you think you need a CT scan. Your doctor does not think it’s an emergency so you would have to pay for the scan out of pocket. You are worried about a brain tumor or hemorrhage. The cost of a CT scan is $2,000.
4. December: You live far from your family. You learn that your grandfather has passed away. It’s over the holidays and ticket home costs $1,100 dollars. You can’t miss his funeral and your son also should go. $2,200.

General for people who decide to own a home:

* July: The hot water heater in your house bursts and you must get it replaced. Cost $1900
* March: Time to replace the roof of your house! It costs $800/100sq. ft.
* You realize after buying your house that your windows collect moisture on the inside. This creates mold on the windows and on the expensive custom-ordered blinds. New windows on a house range from $10,000 – $20,000.
* A retaining wall next to your house develops a large crack. You thought it was your neighbor’s property, but after a land-survey you realize you own the wall. Replacing part of the retaining wall: $20,000

General for everyone

* July: Car Registration is due! $100
* March: Time for an oil change! $45.00
* You are late for an appointment and don’t realize that you are speeding in a school zone until you receive a notice with a picture of you doing so. Fine: $250.
* August: It’s your mom’s birthday! Do you buy her a gift?