

# WHEEL OF LIFE SPINS

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## PART 1 Wheel of Life Spins

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|---|---|
| <b>0</b> High School Teacher • \$54,848 | <b>5</b> Fast Food Cook • \$18,491        |
| <b>1</b> Doctor/Generalist • \$173,253  | <b>6</b> Registered Nurse • \$66,586      |
| <b>2</b> Accountant I • \$44,911        | <b>7</b> Commercial Loan Clerk • \$34,920 |
| <b>3</b> Plumber • \$40,801             | <b>8</b> Police Patrol Officer • \$50,512 |
| <b>4</b> Waiter/Food Server • \$21,435  | <b>9</b> Attorney • \$85,669              |

*National Salary Averages from [www.salary.com](http://www.salary.com), 2/13*

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## PART 2 Wheel of Life Spins

- 0** You and your partner have a son. You become the noncustodial parent and pay child support to your son's custodial parent.
- 1** You and your partner have a daughter. You become your daughter's custodial parent and receive child support from her noncustodial parent. Because the noncustodial parent has a full-time minimum wage job, the amount of the child support payment is \$222 and medical support is \$25 each month.
- 2** You and your partner decide to get married. You don't have a baby now but plan to have one in the next two years. Your new spouse is going to school full time and makes \$500 each month working as a server in a restaurant while taking classes. You gain an additional salary of \$1,698 per month and are paying \$1,000 each month in tuition, books and fees.
- 3** You and your partner have a son and decide to get married. Your new spouse is going to school full time and makes \$500 each month working as a server in a restaurant while taking classes. You gain an additional salary of \$1,698 per month and pay \$1,000 each month in tuition fees. You're happy because you got all of the one-time purchases you needed for the baby at a baby shower. However, the baby will need full-time daycare, in addition to all of the other monthly baby expenses (diapers, etc.).
- 4** You become the noncustodial parent to twins and pay child support to their custodial parent. The amount of the child support is 25 percent of your net monthly income. In addition to child support, medical insurance for the twins costs \$280 each month.
- 5** You become the custodial parent to twins and receive child support from their noncustodial parent. The noncustodial parent earns a gross income of \$1,500 per month, so the child support will total \$328.

## WHEEL OF LIFE SPINS *Continued*

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- 6** You become the custodial parent of a 2-year-old boy and don't receive any child support from the other parent. You also lost your job so you apply for TANF and get a grant of \$228 per month. You can also get Medicaid and \$367 per month in food stamps. You can no longer afford your apartment, so you move in with a parent or relative. You still have monthly expenses for you and your son.
- 7** You become the custodial parent of a baby girl. Your daughter was born last week and you need everything: clothes, a stroller, crib, diapers, baby wipes, etc. You and the noncustodial parent don't communicate anymore, and you don't receive any child support. You will be taking two months of unpaid leave from your job, so you won't have any income for two months. When you start back to work, your grandmother will take care of the baby, but you will still have monthly baby expenses.
- 8** You became the noncustodial father of a little girl last year, and then become the noncustodial parent of a little boy from a different woman this week. You will pay 20 percent of your net income to the little girl's custodial mother and 17 percent of net income to the little boy's custodial mother. Additionally, you'll pay 5 percent of your income for medical support for the two children. *Note: This situation has to go to a male student.*
- 9** You're enjoying your single life and aren't ready for a serious relationship or children at this time. So you only have to worry about yourself as you continue to manage your budget.
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### **PART 3** Wheel of Life Spins

- 0** Your boss tells you that your company is downsizing. You're given a pink slip. You will no longer collect a paycheck from your former company, but you can collect unemployment benefits, which are 25 percent of your former salary. With the present economy, it takes three months to find another job at half your original salary.
- 1** While texting and driving, you run a red light. You total your car and are taken to the emergency room. Your medical bills are high. After payment by the health insurance company, you still owe the hospital \$500. The insurance deductible for your car is \$1,000. You injured the other driver and caused major damage to his vehicle. You received a \$200 ticket for texting and driving and another \$230 fine for running the red light. Your insurance goes up an extra \$75 each month. *This scenario must go to a student who has chosen to buy a car for transportation.*
- 2** You receive Employee of the Year at work! Because of your work ethic and your dedication to the job, you receive a \$500 bonus and a 5 percent pay raise.

## WHEEL OF LIFE SPINS *Continued*

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- 3** During the holiday season of November and December, you go a little crazy with your credit cards. You maxed out one and owe quite a bit on another. You now have credit card payments each month that total 10 percent of your monthly salary.
- 4** You were having communication problems with your boss, so you decided to quit before getting another job. You weren't eligible for unemployment because you quit rather than got laid off. You've been looking really hard but, so far, you haven't found another job. The only income you have is from temp jobs that you've been able to get. On average you're earning around \$200 per week.
- 5** While at home, you receive a certified letter from the postman. The letter informs you that you have just received a \$5,000 inheritance from a favorite uncle on your mother's side of the family, and the cashier's check is enclosed with the letter! This isn't a scam – no mail fraud here – it's the real deal!
- 6** Because you forgot to check your oil, your car needs major engine repair. Warranty won't cover the cost, so it will cost you \$850. It will also take one week for the repair, but you still have to get to work. The dealership won't provide a rental car, and your friends all have a different work schedule, so they can't give you a ride. You have to catch the bus (\$30 pass is most economical), rent a car (\$352.65 for the week), or buy a used bike to ride (\$75). *Note: This scenario must go to a student who has chosen to buy a car for transportation.*
- 7** Your company decides to cut costs by cutting back on how much the employer pays on the employee health plan. An extra \$250 will be taken out of your paycheck each month to pay for your health insurance premium.
- 8** You lose your cell phone, which is a smartphone. You have insurance on the phone but it is still expensive to replace. You can either buy another smartphone for \$200 or a simple flip phone for \$50.
- 9** Your parent gave you a scratch-off lottery ticket in your birthday card. When you scratched off the lottery game, you won \$1,000!