



- ✓ Tell the names of the companies you use for gas, electric, and phone.
- ✓ Name as many payments or bills that someone may need to consider while setting up a budget. They do not have to be bills you have.
- ✓ Describe your system for managing bills and monthly payments.
- ✓ Compare online shopping and shopping at a store: What advantages do each have?
- ✓ Practice using the words to request an extension on a bill that was due.



- ✓ Would you use a calculator to open a piggy bank?
- ✓ Do you need have numbers on both sides of your credit card?
- ✓ Show me which items could be used to pay.
- ✓ Which item(s) could be a safe spot to keep money?
- ✓ Which item(s) would be bad to lose?
- ✓ Point to the most valuable item(s).

[illegible]

- ✓ Practice writing a check - write it to yourself, for \$100. Include a memo!
- ✓ Practice writing neat notes to fill in a checkbook register for this scenario:
 - You started the month with \$600.00 in your checking for bill payments.
 - It's now the end of the month, and you need to see what's left. Here's what you paid:
 - *Internet, \$70, on the 1st
 - *Consumers Energy, \$55, on the 5th
 - *Verizon phone, \$120, on the 25th
 - *Gas, \$40, on the 21st
 - *Car payment, \$200, on the 15th
 - *Medications, \$30, on the 1st.
 - *Another \$200 will be deposited today.
- ✓ What else do you need to practice writing to manage your finances?

LIFE HEALTH



Customer Service. Phone 800/800-1235
Fax: 800/954/1235
Hours: Mon-Fri 8:00am-10:00pm | Sat 9:00am-2:00pm

ID Number 28280987
Name Pseu Donym
Statement Date 4/09/2022

PLEASE SEE BACK FOR IMPORTANT INFORMATION.

Please review the charge detail listed. If you have insurance that is incorrect, please contact us so we can update our records.

Services rendered by LIFE HEALTH.

STATEMENT SUMMARY

	Total Balance	Min Due
Balance on Payment Plan	\$0.00	\$0.00
Balance Not on Payment Plan	\$688.78	\$688.78
<hr/>		
5/8/2022 DUE DATE	\$688.78 TOTAL BALANCE	\$688.78 MIN DUE

PAYMENT OPTIONS

We gladly accept checks and the following:
***VISA *MasterCard *Discover *AmericanExpress**

Pay Online
lifehealth.com/pay

Pay By Mail
*Include your "ID Number" on your check
*Make checks payable to: **LIFE HEALTH**
*Include payment stub below in envelope provided

Pay by Phone 800/800-1234

Payment Policies: Please note payment is due in full by the due date listed. Please see "Payment Plan" section below for more information. If payment is returned for any reason, a \$25.00 fee will be added to your account. Fees are subject to change without notice.

DETACH HERE AND RETURN THIS BOTTOM PORTION WITH YOUR PAYMENT USING THE ENCLOSED ENVELOPE

LIFE HEALTH 
PO Box 4567
Small Town, State 56789

00000000002828-098000688798400000974

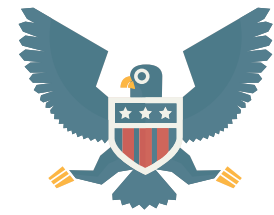
ID Number	Statement Number
28280987	1
<hr/>	
Min Amt Due	Due Date
\$688.78	5/08/2022

MAKE CHECKS PAYABLE & REMIT TO:
LIFE HEALTH
PO BOX 4567
LAS ANGELES, CA 56789

Finances: Reading: Medical Bill

Honeycomb Speech Therapy: Activity Studio

- ✓ Who is this bill from, and how much is it for?
- ✓ When is this payment due, and what would you need to include if paying by mail?
- ✓ It's Saturday at 1pm when you receive this bill, and it did not include your insurance info. When can you call to straighten this out? What number will you call?
- ✓ Read an article of your choice re: Personal Finance at <https://edu.gcfglobal.org/en/topics/personal-finance/> Complete the activities and summarize what the topic was about.



Bureau of Tax Enforcement
Internal Processing Service
Public Judgment Records

FINAL NOTICE: YOUR PROPERTY WILL BE SEIZED

Jane Doe
1234 Clover St.
Your City, State 12345

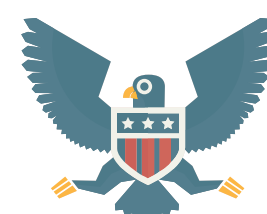
Date: 5/6/2022
Debt: \$12,400
Filing Number: 83456
Bureau of Tax Enforcement

FINAL DEMAND FOR PAYMENT FOR NONPAYMENT OF YOUR STATE TAXES

The State Department has attempted to collect the overdue debt which has not been paid. **You must call 1-800-800-1234 by 5/15/2022.**

Your State Department will seize the listed property for nonpayment of taxes, interest, and penalty due. Your State Department will impose to garnishment of all bank accounts and income in the name of Jane Doe.

Note: To avoid enforcement, call **1-800-800-1234 by May 15, 2022**, or further actions will be taken in exacting the value by levying.



- ✓ Who is this letter to and from?
- ✓ What are the main instructions from this letter?
- ✓ What does this letter not include that you would expect it to if it was legitimate?
- ✓ Can you find the grammatical error?
- ✓ How would you follow-up?



- ✓ Come up with a question you might ask if you were considering opening up an account at a bank.
- ✓ Generate 5 things you may say when speaking to a bank teller.
- ✓ You are calling about your online bank account, and the teller did not hear your information correctly. Practice saying this account info to someone who can not see the numbers. Figure out how to correct it if needed: EIN #: 84-21506. Account #: 9873349 Routing #: 1000378.
- ✓ What would you say if a bank teller said “I’m having a hard time understanding you.”?



Most popular!
**Complete
Checking**

Earns interest
**Special Plus
Checking**

Unique benefits
**Preferred
Checking**

Monthly Service Fee

\$12 or \$0

\$25 or \$0

\$25 or \$0

Access to 12,000 ATMs and 3000 branches



Online Banking and Bill Pay



Mobile Banking



ATM Fee waived for non-bank ATMs



Earns Interest

—



1%APY



.2%APY

Fees waived for money orders or cashier's checks

—



Monthly Service Fee waived for linked personal account

—



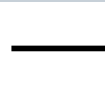
Fees waived for checks

—



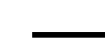
Dedicated 24/7 service line

—



No fees on wire transfers, exchange rate adjustments

—



How many “benefits” do all 3 checking account options include?



The monthly service fee could be \$0 if a minimum balance is maintained. Listen to the requirements for each account, and then say them back. The Complete account requires a \$1500 daily balance, the Special Plus account requires \$25,000 daily balance, and the Preferred account requires \$75,000 daily balance.



Check out the annual interest on the various checking options. Now, look up a local bank in your area and find 2 checking options. Put all of the options in order, from smallest to largest annual interest earned.

Here is your Insurance Bill

Automobile Insurance Policy - Renewal Notice

PRINCIPAL NAMED INSURED:

0194

IN-0202MI-2022-AUT09876543

O: 222: 542 (BB)

Pseu Donym
4444 Anonymous St.
800-1234

Your Renewal Premium is \$1,460.12

Or save \$71.89 if you Pay in Full.

	Minimum Due*
DIRECT-BILL PAY IN FULL	\$1,388.23
DIRECT-BILL INSTALLMENTS	\$370.03

See reverse side for enrollment information

Your policy will renew only if we receive your Minimum Due by Jan 6 2022.

This bill reflects changes and payments made before 3:00 PM EST on Dec 2 2021.

Total Amount

Owed:

\$1,388.23

(reflects Pay in Full Discount)

Minimum Due:

\$370.03

(Includes \$5.00 Service Fee)

Due Jan 6 2022

Your Policy Number is AUT 09876543

Your Policy Term is Jan 6 2022 to Jul 6 2022

Questions about your bill?

Please contact your Agent at 800-800-0909 or the Member Service Center at 800-800-1234

Easy ways to pay



Mobile App



CarInsurance.com



800-800-0909



Car INSURANCE
PO BOX 740
Anonymous, State 12345

Mail this payment coupon with your check payable to Car Insurance Company

Payment coupon

Your Policy Number is AUT 09876543
Your Policy Term is Jan 6 2022 to Jul 6 2022

Pseu Donym
4444 Anonymous St.
800-1234

Total Amount

Owed:

\$1,388.23

(reflects Pay in Full Discount)

Minimum Due:

\$370.03

(Includes \$5.00 Service Fee)

Due Jan 6 2022

Amount Paid: \$

Car INSURANCE
PO BOX 740
Anonymous, State 12345

047100 09876543 00000000000000 000138823 0000123456



Practice remembering some information for a short time:

- Your auto insurance payment will be due again in July
- The total is around \$1400
- This includes a car and a van
- This means that you need to budget around \$230/month to have money ready
- You get a \$70 discount if you pay in full



Prospective: Talk about different ways you can remember something for a specific time:

- Remembering to pay bills on time
- Your passwords or Pin numbers
- Website names and login information



What else might you need to recall? How could you be successful with this in real life?

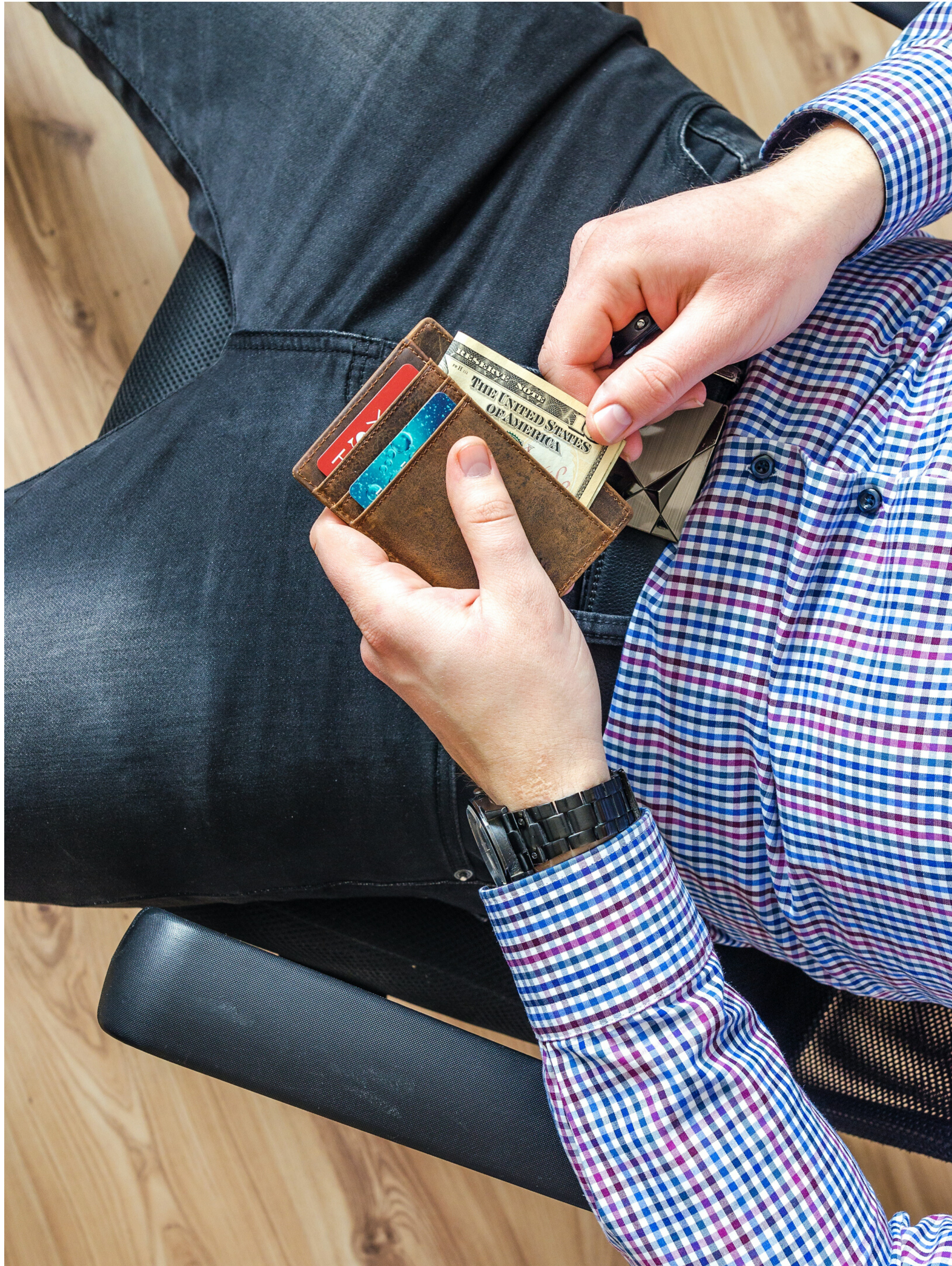




- ✓ Describe the materials needed to manage your finances on a weekly or monthly basis.
- ✓ Give written instructions for the steps you would need to take to set up one of your bills to be paid online, automatically.
- ✓ Describe ways you could organize your environment so that you can explain if / when a bill was paid.
- ✓ There are several “touchless” ways to pay others these days, such as PayPal. What are some other options? Describe your experience with these - how do they work?



- ✓ Look at this ATM picture and show the different locations:
 - Where to get cash
 - Where the card goes
 - Where to enter your pin
- ✓ Now, think through the order you would complete at this ATM. Write down the steps for using an ATM, as if you are explaining it to someone who hasn't used one.
- ✓ Think about your local ATM options: Right down 3 locations. Now, put them in order from near to far.
- ✓ Write down the directions from your home to the nearest ATM machine.



- ✓ You just stopped at a coffee shop and realized your wallet is not with you - what can you do?
- ✓ You found some papers on your desk and realized you never paid for your license plate renewal 2 months ago. You never got caught - what should you do?
- ✓ Give your opinion and reasoning for 3 reasons you would be okay with someone asking you for money or setting up a GoFundMe page, and 3 reasons that you would not consider to be okay.
- ✓ You are working on cutting costs at home. You've been paying for cable from a cable company, but you want to see if there might be other options. Look up prices in your area and compare cable company to using Apple TV or Roku with a streaming service.



Life Phone

PO BOX 48

Billing period

Feb 23, 2022 - Mar 22, 2022

Account number

78434789-0006

Invoice number

4039871234

Payment due date

Apr 14, 2022

KEYLINE

Pseu Donym

4444 Anonymous St.

Anonymous, State 12345

Your March bill is \$347.67

Balance forward	\$0.00
Account charges	\$45.00
Pseu Donym 808-443-0150	\$28.01
Pseu Donym 206-892-3450	\$62.06
Pseu Donym 206-892-3451	\$46.41
Pseu Donym 808-443-0112	\$66.22
Pseu Donym 808-434-7305	\$36.41
Pseu Donym 269-685-0100	\$63.56



You pay your family plan phone bill, but you need to collect from your family members for their portion.

Figure out how much each household owes you from the bill:

-Your aunt has a home line 808-443-0150.

-Your aunt also has a cell phone 206-892-3451.

-Your sister's phone is 808-434-7305.

-Her husband's phone is 269-685-0100.

-You and your spouse are the other 2 numbers.

-You pay \$45/month for a protection fee, and you split this between households (not people).



Bill Pay Organizer

	<u>Jan</u>	<u>Feb</u>	<u>March</u>	<u>Apr</u>	<u>May</u>	<u>June</u>
Energy Bill	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____
Gas Bill	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____
Phone Bill	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____
Car Ins.	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____
Medical Bill	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____	<u>Due:</u> <u>Pd:</u> _____

- ✓ Practice creating a Bill Pay Organizer to keep track of when payments are due, and when payments are sent. Use the bills within these slides to practice: Phone, Medical, Energy, Gas, Car Insurance. Make sure to note if automatic payment is set up.
- ✓ Next, plan a simple system that may work for keeping track and organizing your bill payments. What information would you want to include? Would weekly, monthly, or something else work best? Where would you keep this information?



Finances: Practice Bills

Honeycomb Speech Therapy: Activity Studio

7200 050 9876 3

HOME GAS

Payment Coupon

S

Please indicate amount paying \$ _____

Account Number	7200 050 9876 3
Withdrawal Date:	April 17, 2022
Withdrawal Amount:	\$86.48

H

PSEU DONYM
4444 ANONYMOUS ST.
444-9876

For address corrections, please visit HomeGas.com
or call 800.900-1234.

Return upper portion with your payment 20022209876

Keep lower portion for your records

Contact Information

Gas Leak or Gas Emergency 800.900.5000
Customer Service or Power Outage 800.900.1234
Hearing-Impaired TDD Line 800.888.8888 (Mon-Fri 8am-5pm)
Web Site homegas.com

Programs you are enrolled in

AutoPay

Summary of Charges

Account Number 7200 050 9876 3

Account Balance as of Feb 27, 2022	118.57
Payment Received Mar 20, 2022 Thank You!	- 118.57
Balance Prior to Current Charges	0.00
Total Current Charges	86.48
Account Balance as of March 26, 2022	\$86.48
Amount to be Withdrawn on April 17, 2022	\$86.48

Your Monthly Energy Usage

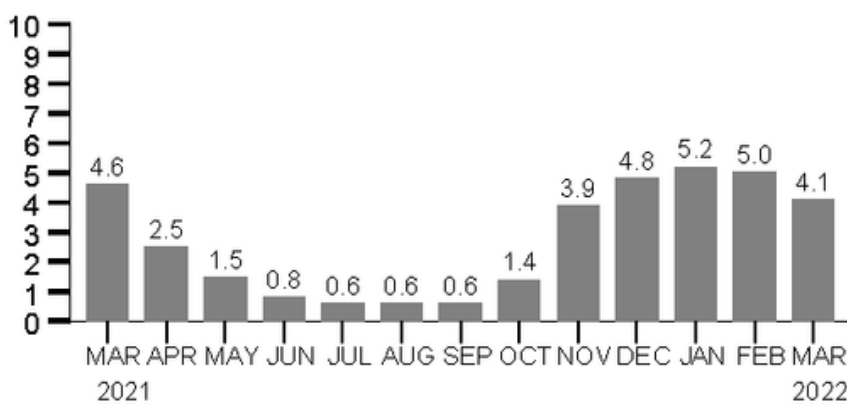
For ways to save energy and save money, go to homegas.com/save

GAS

Average Usage per day

	Current Month	Last Month	Year Ago
CCF Usage	4.1	5.0	4.6
Change		-18%	-11%

CCF



Your average daily gas cost for this billing period was \$3.09

Need to talk to us? Visit [HomeEnergy.com](https://www.HomeEnergy.com) or
call **800-800-4444**

Service Address:
4444 Anonymous St. 444-9876

Account: **100 30442**

April Energy Bill

Invoice: 202285134567

Account Summary

Last Month's Account Balance	\$92.46
Payment on April 07, 2022	\$92.46-

Balance Forward	\$0.00
-----------------	--------

Payments applied after Apr 15, 2022 are not included.

Electric Charges

Non-Summer(Billed 03/16/2022 - 04/14/2022)		
Energy Charges	487.536@ 0.096781	\$47.18
Other Charges		
Cap. Tax Reform Credit	487.536@ 0.000472-	\$0.23-
PSCR	487.536@ 0.003360-	\$1.64-
System Access		\$7.50
Distribution	487.536@ 0.047054	\$22.94
Dist. Tax Reform Credit	487.536@ 0.000883-	\$0.43-
Energy Efficiency	487.536@ 0.003284	\$1.60
Power Plant Securitization	487.536@ 0.001163	\$0.57
Low-Income Assist Fund		\$0.92
Total Electric		\$78.41

State Sales Tax	\$3.10
Total Energy Charges	\$81.51

Amount Due: \$81.51
by May 07, 2022

If you pay after the due date, a 2% late payment
charge will be added to your next bill.

Please make any inquiry or complaint about this bill before the due date listed on the front.
Visit [HomeEnergy.com/mybill](https://www.HomeEnergy.com/mybill) for details about the above charges.

Account Information

Bill Month: April
Service Dates: 03/16/2022 - 04/14/2022
Days Billed: 30
Portion: 14 04/22

Programs:

Auto Pay
Peak Power Savers

**A Home Heating Credit can help if you use electricity as
your primary source of heat for your household. To
complete the form, here are your 2021 heating costs for
12 months: \$1,005.08.**

Thank you for participating in the Peak Power Savers
Program.

Rate Information

Electric Residential Service
Rate Code: 1001

Meter Information

Your next scheduled meter read
date is on or around 05/13/2022

Electric Service: Smart Meter
Meter Number: 30026877
POD Number: 0000000847261
Beginning Read Date: 03-16
Ending Read Date: 04-14
Beginning Read: 37655
Ending Read: 38143 (Actual)
Usage: 488.000 kWh
Interval Usage: 487.536 kWh

Your meter records electric energy use in hourly intervals. Your bill is
the total of all hourly intervals recorded during your billing period.

End and start date kWh meter readings are provided for information
purposes only. Please visit Energy Use Details at
[HomeEnergy.com](https://www.HomeEnergy.com) to view your energy use data.

NEWS AND INFORMATION

Understanding Your Electric Bill: Power supply charges
include electric generation and transmission costs based on
the amount of kilowatt-hours (kWh) used. Different rates are
charged depending on the time of year and the amount of
energy used. Home Energy does not make a profit on the
cost of fuel or purchased power. More at
www.HomeEnergy.com

**ALERT - Beware of phone and email scams regarding
utility payments:** Home Energy never demands
payment using only a prepaid card. Many options at
www.HomeEnergy.com/pay.



- ✓ Help a young couple set up a biweekly budget.
 - Gather their 5 current bill amounts within these slides (Auto Insurance, Gas, Energy, Phone) and decide how much they should be putting aside from biweekly paychecks.
 - They also need to set aside money for medical copays, clothes, and haircuts, and any other categories you recommend.
 - They take home \$4500 / month before taxes. They would like to buy a home someday, and need to figure out what monthly payment they may be able to afford.
 - When they purchase a home, they will also need a fund for home improvements.



Home Tile Shop

WWW.HOMETILE.COM
800-333-1234

Sold-To Party	Information
Pseu Donym	Customer #: 18973
Anonymous St.	Purchase Date: 1/6/23
Email: pseuD@gmail.com	
Phone: 444-9876	

Material	Description	Qty.	Unit Price	Total
650434	2" Pearl Brushed Hex	75	17.59	\$1347.00
495630	Bianco Glass 10x30cm.	240	5.59	\$460.80
52271	Pro Grout Std Wht 25lb	3	55.99	\$167.98
51800	Silicone Std White	2	12.79	\$25.58
494428	White High Pencil Liner	25	8.79	\$219.80
43530	Pro Platinum 50lb White.	3	31.99	\$95.98
349052	Recessed Shelf 24x14x3.5	1	43.99	\$43.99
349054	Recessed Gls Shelf 3.5x14	1	11.99	\$11.99
220439	Max Solvent-based Sealer	1	47.99	\$47.99

Returns & Exchanges:	Net Order:	\$2421.11
<i>If dissatisfied with your purchase for any reason, returns of full box / cartons can be made in good, sellable condition within 90 days of receipt.</i>	Shipping / Delivery:	\$0.00
	Tax:	\$145.27
	Final amount:	\$2566.38
	Total Payments:	\$2566.38
	Balance Remaining:	\$0.00
	You Saved:	\$605.22



A construction crew just finished your bathroom remodel, and they said you can return any unopened supplies they left in your garage. You look in your garage and find:

- *2 bags of 50lb grout
- *3 hexagon tile boxes
- *A recessed shelf and glass insert
- *12 boxes of skinny, pencil-like tile

Now, it's time to scramble and see if you still have the right receipts! Can you find what you're looking for? Match the item to the correct material code, and estimate about how much money you will receive back with a return.



Fundraiser Order Form - Fax Only

To be completed by the Consultant prior to sending to the home office.

Fundraising Organization _____

Consultant ID: _____

Phone: _____ Date: _____

DETAILS	QTY	PRICE	TOTAL
Kids T-Shirt	x	\$8 ea	\$
Adult T-Shirt	x	\$12 ea	\$
			\$

☐ Visa ☐ Mastercard ☐ Direct Payment

Credit Card #: _____ Exp. Date _____

Signature _____ Order # _____

Name on Card (Print Clearly) _____

All orders must be paid in full before shipping.
Consultant Copy.

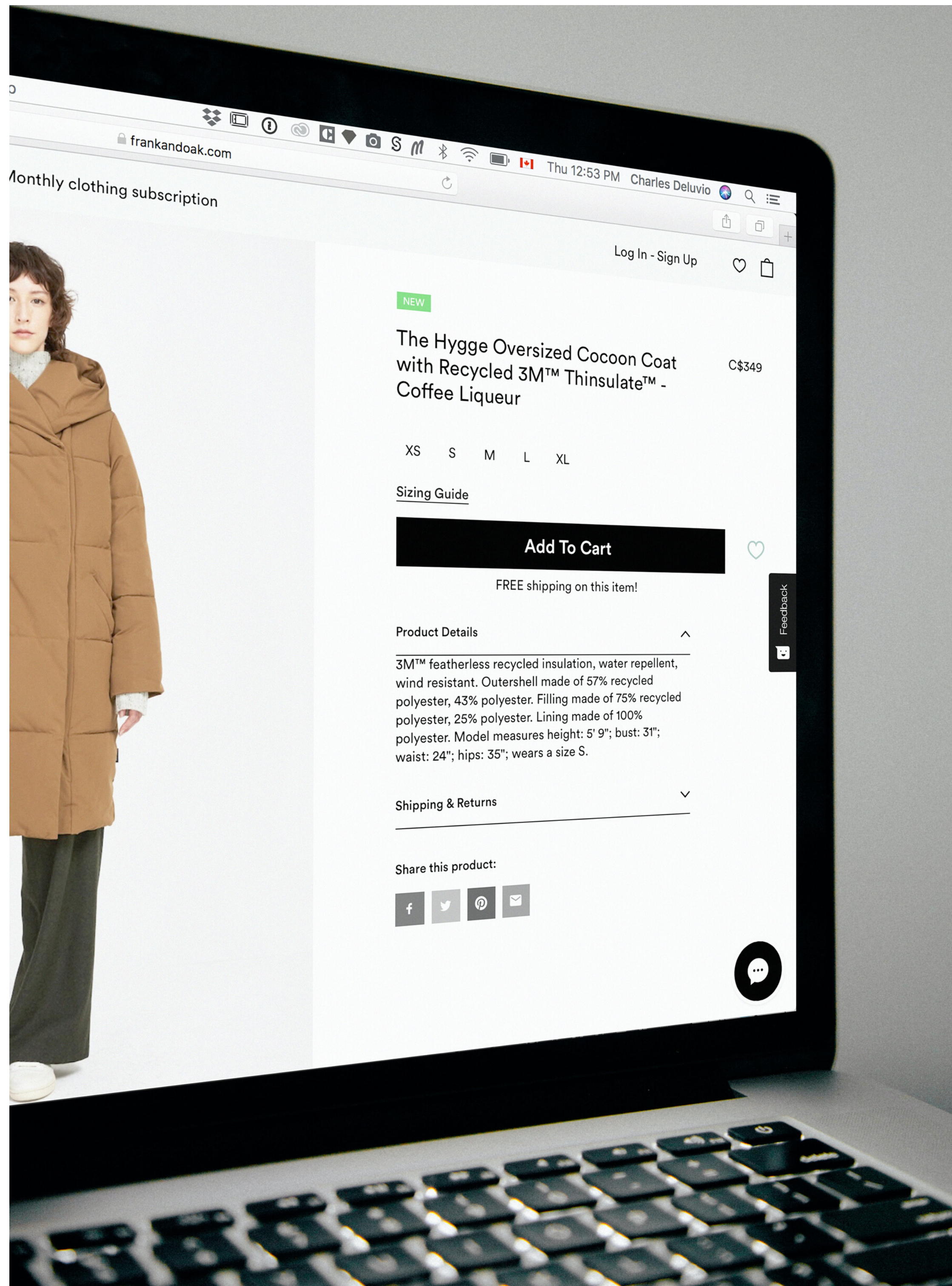


Practice filling out this order form for your local Cub Scouts. Your consultant ID is the first 2 initials of your last name, and DDMM for your date of birth. Here's the summary of orders:

- Aunt Jan ordered 2 kids small, and 2 adult large.
- Neighbor George ordered 1 adult XL
- The local hardware store orderd 3 each of adult M, L, and XL
- You ordered 3 kids small

Use this to fill in bank card information:





If you're ready to take things to the next level, practice your personal finance skills in a safe but fake environment. Check out these online free resources to learn more, and practice real skills like paying bills online, using PayPal, or online shopping:

- ✓ University of Utah Functional Simulated Technology Tasks: <http://www.otiadl.net>
- ✓ GCF Global Personal Finance Topics: <https://edu.gcfglobal.org/en/topics/personal-finance/>



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