



the
Money Game

Know the rules!

Time is On Your Side



- Day 5 = .16
- Day 10 = 5.12
- Day 15 = 163.84
- Day 20 = 5242.88
- Day 25 = 167,772.16
- Day 28 = 1,342,177.28



Don't Borrow From Tomorrow

What percent of all students
have 1-2 credit cards by
their sophomore year?

93%

Don't Borrow From Tomorrow

What does the average
college student carry for a
credit card balance?

\$2,700

Don't Borrow From Tomorrow

What is the average student
loan debt for
undergraduates?

\$24,568

Don't Borrow From Tomorrow

What is the average
household credit card debt?

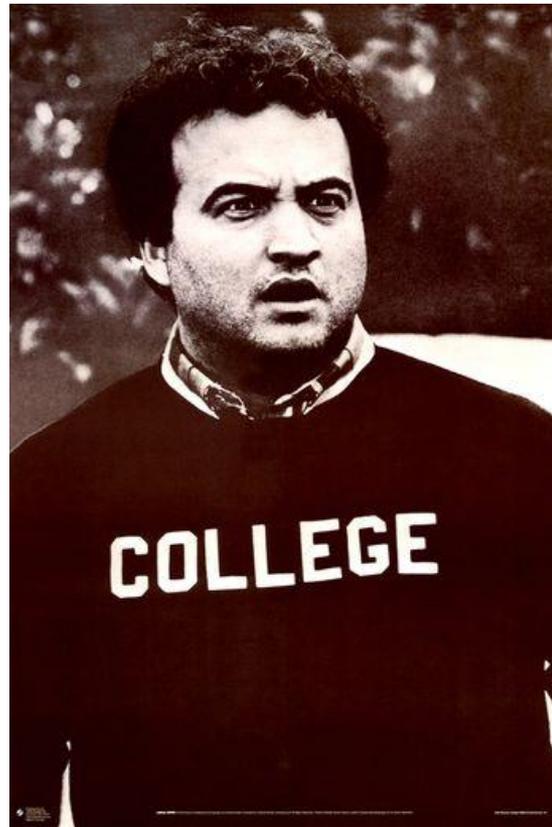
\$9,317

Don't Borrow From Tomorrow

How many credit cards does
the average household
carry?

14.7

Where does it all start?



Making a living

Ongoing savings

Needs vs. wants spending

Employing your money

Your money choices and
their consequences

What is the average income the first year out of college?

Accounting: \$44,928

Chemical Engineering: \$56,269

Management Information Systems (MIS): \$45,391

Marketing: \$37,191

Financial Services: \$43,950

Educational Services: \$30,291

Oil & Coal Products: \$53,611

Aerospace: \$54,410

Retail/Wholesale Trade: \$34,932

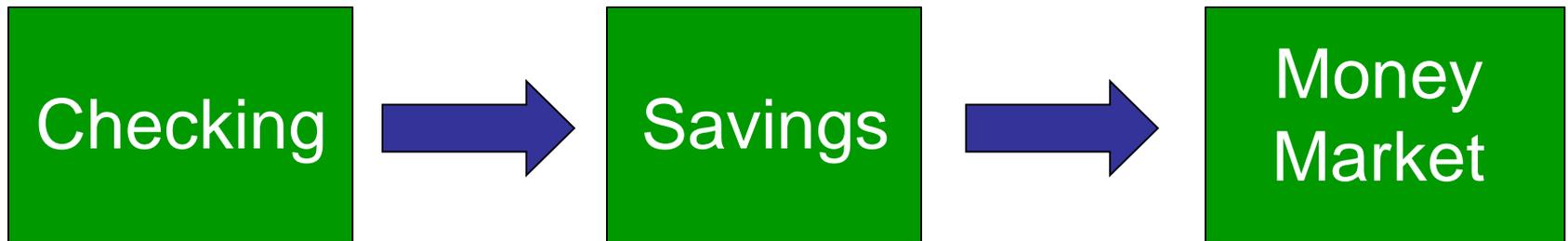
Making a Living – Which one are you?

The Spender		The Even-Steven		The Saver	
Taxes	\$600	Taxes	\$600	Taxes	\$600
Apartment	\$600	Apartment	\$400	Apartment	\$0
Car	\$400	Car	\$300	Car	\$0
Insurance	\$100	Insurance	\$100	Insurance	\$100
Credit Card	\$200	Credit Card	\$100	Credit Card	\$100
Student Loan	\$300	Student Loan	\$200	Student Loan	\$200
Food	\$200	Food	\$200	Food	\$200
Miscellaneous	\$600	Miscellaneous	\$600	Miscellaneous	\$600

Ongoing Savings

PAY YOURSELF FIRST!!

**(Take 10% of what you make and
save/save it)**



Ongoing Savings

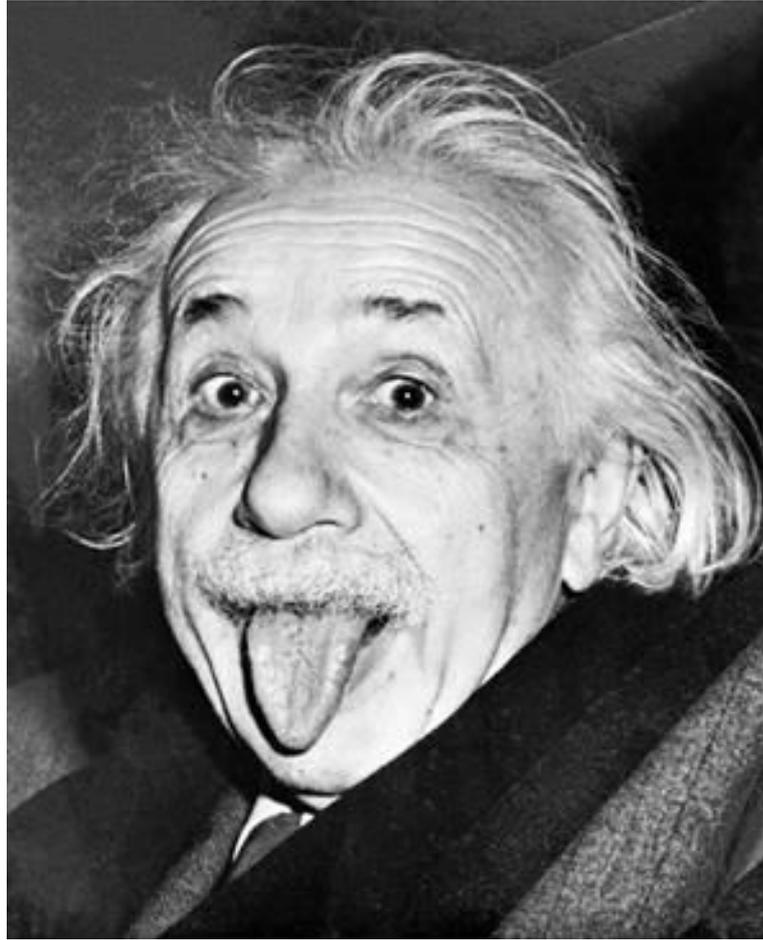
Start An Automatic Investment Plan

Savings

Money
Market



shareBUILDER®



“Compound Interest is the 8th
Wonder of the world.”

Needs vs. Wants

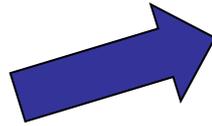
1. Tuition & Fees
2. Books
3. Food (Meal Plan)
4. Housing
5. Transportation
6. Clothing
7. _____
8. _____

1. Tanning
2. Video Games
3. Big Screen TV
4. _____
5. _____
6. _____
7. _____
8. _____

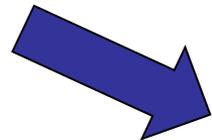
Successful people do
the things that
unsuccessful people
are not willing to do.

Employing Your Money

Wealthy



Broke

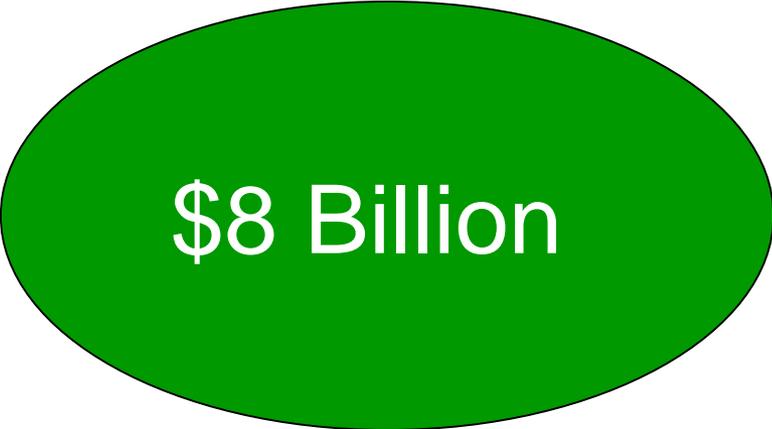


Your money choices and their consequences

Which is a better “investment”?



Your money choices and their consequences



\$8 Billion

Unclaimed Scholarship Dollars

Key Take-Away #1

If you can eat it,
drink it, or wear it

it doesn't
go on plastic.

Key Take-Away #2

Do for two years what most people won't do

And you'll do for the rest of your life what most people can't do.

Key Take-Away #3

Build a bigger
life

Not a bigger
lifestyle.



the
Money Game

Know the rules!

