



SEE WHAT YOUR FUTURE HOLDS



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Oh no!
**An unexpected tire
blowout today on
your way to work!**
List emergency for:

\$125

**Congratulations,
it's a girl! That's
right, unplanned
events can
happen. Add a
new category for
additional baby
needs.**

\$200

**You just totaled
your car. Go add a
new vehicle to your
expenses.**

**Surprise! Grandma
sent you an
unexpected check.
Add an income line
for:**

\$500



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**It's your lucky day.
Your boss just gave
you a bonus. Add
income line for:**

\$1,000

**Your house
flooded and
you do not have
enough insurance.
Purchase
additional clothing
and furniture.**

**It's April. Tax
refund was
exciting. Add:**

\$682

**Oh no! You didn't
pay enough
federal income tax.
Write a check.**

\$1,021



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You are happy to receive a small state tax refund.

Add:

\$78

Oh no! What happened? Pay state tax due.

Subtract:

\$321

Flat tire. Purchase a new one.

\$178

Spouse needs a car. Make the purchase.



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Oh no! Cracked tooth. You need a root canal and crown. (If insured, pay half.)

\$1,280

Flu season. Bet you wish you got the shot. Pay doctor's visit and medicine. (If insured, pay only 20%.)

\$322

While walking out of your office, you found a \$20 bill. Yippee!

\$20

It's your lucky day. While shopping at the mall, you found a \$100 bill!

\$100



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Car accident. Pay
the deductible.

\$100

Minor surgery. Pay
the deductible.

\$500

Water line was
leaking. Cost more
than you thought.

\$200

Baby broke a leg.
Medical bill due
immediately after
insurance.

\$189



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**It's your lucky day.
Grandma sent you
\$250 just because
she loves you.**

\$250

**All your extra
hours at work got
noticed by your
boss. You just
received a bonus!**

\$300

**Oh no! Your sofa
just broke and you
have company
coming over this
weekend. Go buy
more furniture!**

**PTA needs your
help. Make a \$50
donation.**

\$50



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**Congratulations!
You won the 5K
race and \$100.**

\$100

**Your house/
apartment has
been broken into.
If you are a renter
without insurance,
you must buy the
necessities today.**

\$400

**You went over the
data usage for the
month on your cell
phone. An extra
\$100 was charged
to your bill.**

\$100

**Your best friend
asked you to be
in their wedding.
You must buy the
suit/dress and a
wedding gift.**

\$250



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The price of gas is on the rise. Add an extra \$50 to the cost of commuting if you drive a car.

\$50

Your credit card was late. Fork over the \$50 late fee.

\$50

You forgot to keep your checking account balanced and now have an overdraft fee.

\$36

Your Great Aunt remembered your birthday a few months late and sent you \$100. You can spend or save it.

\$100



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Back taxes due. Pay
Uncle Sam.

\$197

Oil change due and
the shop found a
minor issue. Pay
for repairs.

\$122

Santa said you
were very good
this year. You
got cash in your
stocking. Add:

\$500

It's your lucky day!
While walking down
the street, you
found a \$20 bill!

\$20



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Oh no! Parking
ticket. Pay:

\$86

You caught a
Memorial Day
furniture sale!
Subtract 20% off
your furniture
purchase.

Oh no! The price
of gas went
up. Increase
your monthly
transportation cost
by \$100/month.

\$100

Back to school, no
tax shopping day.
Reduce 10% sales
tax off all clothing
purchases.



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Fundraiser for co-
worker's child.
Donate \$25.

\$25

Lucky day!
Congress lowered
student loan
interest rates.
Reduce your
student loan
payment by 2.5%.

Mom is coming to
spend a week at
your house. You
take her out to
dinner one night.

\$100

Your new boss
loves you. Increase
your monthly
salary by 6.25%.



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**Yikes! Child care
just increased
by \$25/month
per child. Make
the necessary
adjustment.**



In the real world, life happens—often when you least expect it and you are the least prepared. Everyone is required to visit the Crystal Ball station and select one card. For some, it could be their lucky day; for others, it could be a tragedy, just like the real world. This category is an opportunity for students to reflect on their lives.

Note: If you receive a Crystal Ball card that doesn't pertain to your life (e.g., a child has an accident and you have no children, or you need car repair but you only take public transportation), then draw a different card.

**Are you ready?
Let's find out your future!**