

## LIFE HAPPENS

Your car is broken into and your stereo is stolen you need to get the window fixed and stereo replaced....Cost to you

**\$350.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your Discover Card credit card rebates you for your purchases made throughout the year

**\$125.00**

(record this a -125 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your get a blow out on your front driver side tire and the tire is wrecked, you replace the tire at a cost of

**\$112.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You are the millionth customer at Food-4-Less and receive a months free groceries, no grocery food bill for you and your roommates for the month

Attach this to your personal finance sheet for this month

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You have a party at your place an someone flushes an entire roll of toilet paper down the toilet, It clogs the toilet and you need to call a plumber...bummer

Cost to you.

**\$175.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You recommend a friend to your cable TV Company and you and your roommates get 1 month free cable

Attach this to your personal finance sheet for this month

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your windshield is cracked by a pebble from a gravel truck and your cost to repair it is

**\$85.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You find a wallet sitting on top of car it has \$100.00 cash, do you

Take the wallet and contact the owner or leave the wallet and keep the \$100.00 inside...Choose one

Keep the money \_\_\_\_\_ Contact Owner \_\_\_\_\_

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You draw a bath and forget to turn the water off and it overflows and damages the carpet...

Cost to you

**\$300.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get a card from a secret admirer with a crisp 100 dollar bill inside..you get

**\$100.00**

(record this a -100 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get a parking ticket for parking in a handicap space....cost of

**\$154.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You play the lottery and win a 100.00 scratcher, you get

**\$100.00**

(record this a -100 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get a speeding ticket for going 55 in a school zone...cost of

**\$125.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You find a \$50.00 bill on the ground at the shopping mall..you get

**\$50.00**

(record this a -50 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get a car pool violation ticket for driving alone in the carpool lane ...cost of

**\$275.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You have a garage sale and make

**\$175.00**

(record this a -175 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You purchase 2 tickets for the Drake concert coming next month for you and your BFF

**\$200.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your Discover Card credit card rebates you for your purchases made throughout the year

**\$125.00**

(record this a -125 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You have a party at your house and your carpet gets thrashed from people spilling and then dancing on the spilled food and drink. Carpet cleaning cost of

**\$199.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You go to Las Vegas and win playing the slot machines.....you hit a jackpot of

**\$300.00**

(record this a -300 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your bathroom sink get clogged up and you need some major Draino work done. the final cost is this down the drain.

**\$28.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your distant aunt dies and leaves you an inheritance of

**\$1000.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You pay for your visiting cousins to go to Disneyland for the day, Tickets and food

**\$340.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You sell your Pokémon card collection on eBay and get

**\$225.00**

(record this a -225 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

A friend comes over to your house and bring his dog. You feed the dog some old hot dogs and it has stomach problems all over your bedroom,  
Carpet Cleaning costs

# \$250.00

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your cousins that are triplets have a birthday and you buy razor scooters as presents for all three

# \$180.00

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Car breaks down and needs a new engine because you didn't realize that cars need oil...  
cost for new engine.

# \$750.00

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your car registration is due this month you need to pay...

# \$288.00

Record this on your personal finance sheet for next month

## LIFE HAPPENS

A family member gets arrested for protesting in front of a nuclear power plant and you pay the bail of

# \$300.00

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You need to rent a tux or buy a bridesmaid dress for a friends wedding...cost to you

# \$125.00

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get in a car accident and you car insurance doubles from now on

# Insurance Doubles

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Happy Birthday you get a gift of

# \$100.00

(record this a -100 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Big Screen TV breaks and you need to repair it, you and each roommate you have needs to pay.

**\$100.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You and your roommates take a weekend camping trip, while you are gone the refrigerator/ freezer stops working and all the food spoils - Each roommate doubles food cost for the month. That reeks.....

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your job requires you to get technical training, the cost for night school and the required books is

**\$400.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You find a stray puppy and keep it. Update your personal finance information tab and add the pooch. Your monthly bills will reflect the change

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get into a long distance relationship and talk to your girl/boy friend every night for hours. Add the following additional cost to your phone bill, they break up with you because they feel your not committed enough...extra phone cost

**\$280.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You need to attend a wedding in Las Vegas. Airfare, rental car and lodging cost you

**\$550.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You join a gym, add the following monthly dues to your personal finances every month from now on until the year ends.

**\$100 to join &  
\$45.00 a month**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Brakes go out in your car and you pay for repairs

**\$190.00**

Record this on your personal finance sheet for next month

**LIFE HAPPENS**

Everything is going just  
fine this week :-)

Record this on your personal finance sheet for next month

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## LIFE HAPPENS

Fender bender with your car. Repair costs is \$2500.00 good thing you have car insurance

**\$250.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

A friendly black cat brings some bad luck to your finances. It has made its home in your house. you will need a cat to your information tab.

Congratulations you are a new pet owner

Record this on your personal finance sheet for next month

## LIFE HAPPENS

A moth has chewed several holes through your business suit and you need to buy a new suit

**\$400.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You win the fish toss at the local county fair and are now the proud owner of a new gold fish. You will need to add your pet fish to your information tab.

Congratulations you are a new pet owner

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You have been asked to be in a friends wedding. Between the hotel, travel, food, outfit and gift your cost is

**\$600.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You need to attend a funeral in Chicago. Airfare, rental car and lodging cost you

**\$550.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your lottery ticket pays off. You get

**\$75.00**

(record this a -75 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Oil Change and Tune-up time in your car

**\$52.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You go out with 6 friends to dinner. They each (including you) order expensive meals. They then "go to the rest room" and bail on you. The waiter isn't pleased to hear your story and makes you pay the whole bill. Total expenses are

**\$400.00** - Nice Friends!

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Some hooligan threw a rock at your car window and now you have to fix it. Replace your window and now its not the only thing that is "broke"

**\$250.00 for repairs**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

A group of Girl Scouts go to your house selling cookies, you can't resist those Thin Mints, Samoas and Peanut Butter Patties and end up buying

**\$150.00** worth of cookies

Record this on your personal finance sheet for next month

## LIFE HAPPENS

While taking a break in the rest room you slip while playing Kandy Krush and your phone accidentally fell in the toilet, you now need a new phone you pay

**\$600.56**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You have been asked to be in a friends wedding. Between the hotel, travel, food, outfit and gift your cost is

**\$600.00**

Record this on your personal finance sheet for next month

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You need to attend a funeral in Chicago. Airfare, rental car and lodging cost you

**\$550.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your lottery ticket pays off. You get

**\$150.00**

(record this a -150 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Oil Change and Tune-up time in your car

**\$52.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You win a phone in contest with your local radio station and get a \$200 cash prize!  
WOO HOO!

**\$200.00**

(record this a -200 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You sell your old bedroom set on Craigs List and get a sweet payoff

**\$250**

(record this a -250 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You are doing a lunch walk with your co-workers and find a 100 dollar bill on the sidewalk, I plays to work out!

**\$100.00**

(record this a -100 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You reach into the pocket of a jacket you have not worn in months and find a \$50 bill

**\$50**

(record this a -50 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your lottery ticket pays off.  
you get

**\$150.00**

(record this a -150 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Lottery Scratcher ticket pays off at the tune of

**\$50.00**

(record this a -50 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You win a bet with your best friend and they pay you

**\$50.00**

(record this a -50 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You play poker with your friends and they don't want to play with you anymore because you took them for

**\$100.00**

(record this a -100 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Save the Whales representative comes to your door and shares about their cause. The talk breaks your heart and your wallet for a charitable donation of

**\$100.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Looking for a change - so you go to your hair stylist and get a new "blue" look. The blue hair is not the only thing that is blue, as you need to pay

**\$140.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You come out of a party on Saturday and your car has been towed. You did not realize you parked in an after 6pm no parking zone.

**\$150.00** to free your car  
**\$25.00** for the uber ride

Record this on your personal finance sheet for next month

## LIFE HAPPENS

RATS! Your HD cable for your new TV becomes chewed up rat food, you by the new cable extra think cable and think about getting a cat

**\$80.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Phone charger stopped functioning, in order to keep up with all the "likes" you need to make each day, you'll need to get one right away. Charger cost will be

**\$30.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You borrow your best friend's Dre Beats, and leave them at a restaurant. When you go back no Beats. To replace them, you take the beating for

**\$110.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You borrow a book "how to be a millionaire in 30 days" from the public library. After 30 days you have lost the book and must pay

**\$75.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You go on a date to a very fancy restaurant with someone you meet on Tinder. They get up and go to the restroom and ditch you with the bill

**\$150.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You keep your new iPhone 7 in your back pocket and you have a restroom emergency and as you sit your phone takes a swim and drowns in the process. Buy a new iPhone 7

**\$649.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You drop your phone and shatter the screen, phone still works but cost you to replace the screen

**\$100.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your computer is virus filled and runs so slow you can no longer take it. Disinfection fee

**\$120.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You find money under your seat at the movie theater, 3 nice twenty dollar bills! Andrew Jackson is now your favorite president

**\$60.00**

(record this a -60 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You see a homeless woman on the street with two children and your heart tells you to give her

**\$50.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

a family member gets badly injured after slipping on some stairs and they don't have enough money, so you loan them to help pay for the medical costs

**\$500.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You tear off your side mirror of your car getting too close to a tree branch and must pay for the repair

**\$250.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You find a new iPhone 7 in the booth at a restaurant and turn it in to the manager. The owner comes back and thanks you with a crisp benjamin

**\$100.00**

(record this a -100 on your finance sheet)

Record this on your personal finance sheet for next month



## LIFE HAPPENS

Your vehicle registration fee come due this month.

**\$165.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You call into a radio station and win two tickets to Justin Bieber, your not feeling the bieber fever so you sell the tickets for

**\$250.00**

(record this a -250 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your vehicle needs and oil change, you pay

**\$30.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Its your parents wedding anniversary you send them flowers

**\$50.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You go with your grand mother to senior bingo night and hit the final card black out bingo jackpot

**\$500.00**

(record this a -500 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your vehicle wiper blades need to be replaced, you pay

**\$40.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your vehicle needs and oil change, you pay

**\$30.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You call into a radio station and win two tickets to Justin Bieber, your not feeling the bieber fever so you sell the tickets for

**\$250.00**

(record this a -250 on your finance sheet)

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You need a root canal for \$800.00 visit your HR department to find out what your insurance will pay....If you don't have dental insurance you get drilled for...

**\$800.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You decide to get braces for your teeth. Though this will help perfect your bite, it really takes a bite out of your personal finances! If you have dental insurance the cost might be covered (Check with your HR department)

**\$160 monthly payment**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You just purchased a personal music plan from Spotify or Apple Music. Add this to your personal finance every month

**\$10.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You have a 104° fever and need to go to the doctor. Visit your HR department to find out what your insurance will pay....otherwise its

**\$150**  
that really burns you up

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your vehicle registration fee come due this month.

**\$165.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

A friend is leaving the country for a job and you volunteer to adopt their pet bird. Add the bird to your information tab form for pets and will be a pet owner from this point on.

Record this on your personal finance sheet for next month

## LIFE HAPPENS

A spoon had fallen down the kitchen sink and you turned on the garbage disposal and both the spoon and disposal are out. You need to buy a need disposal and get a plumber to install it.

**\$175.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get tickets to see "Hamilton" for you and a friend as the traveling Broadway tour passes through your city

**\$170.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You brake your wrist. You go to the emergency room and it costs \$2500.00 visit your HR department to find out what your insurance will pay....otherwise its

**\$2500.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You need glasses. If uninsured you pay

**\$560**

If you have vision insurance , visit your HR department to see what you should pay.

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You get a tooth ache and need it repaired, if you have dental insurance Visit your HR department to find out what your insurance will pay for a filling otherwise its

**\$300**

bite out of your bank account

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You have a 104° fever and need to go to the doctor. Visit your HR department to find out what your insurance will pay....otherwise its

**\$150**

that really burns you up

Record this on your personal finance sheet for next month

## LIFE HAPPENS

Your vision goes bad and you are required to have an eye exam and get glasses

**\$285.00**

If you have vision insurance , visit your HR department to see what you should pay.

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You develop migraines and need really expensive medicine so you don't get those headaches. visit your HR department to see what you should pay for your prescriptions, otherwise its \$700.00

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You pass out at work and they call and ambulance and you go to the emergency room and it costs \$3500.00. Visit your HR department to find out what your insurance will pay....otherwise its

**\$3500.00**

Record this on your personal finance sheet for next month

## LIFE HAPPENS

You hurt your knee and it requires surgery visit your HR department to find out what your insurance will pay....otherwise its

**\$3500.00**

Record this on your personal finance sheet for next month