

Name: _____ Date: _____

Class Title: _____ Teacher: _____

School Name: _____

Life with others

Answer the following to the best of your ability.

1. Desired Relationship Status when you are settled into your career
 - a. Single with no mingle
 - b. Playing the field
 - c. Committed long term dating relationship
 - d. Married

2. Partner Status, if you decide to share your life with someone else, what are your financial expectations of them? (FYI - If you selected "a" or "b" from above, you must answer "e")
 - a. Working, in the home without a salary
 - b. Working, making 50% less than you
 - c. Working, making equal to you
 - d. Working, making 50% more than you
 - e. No Partner

3. Desired Family Status
 - a. 1 Child
 - b. 2 Children
 - c. 3 Children
 - d. 4 Children
 - e. A Pet (applicable choice for "Single with no mingle" or "Playing the field")
 - f. None of the above (applicable choice for "Single with no mingle" or "Playing the field")

4. Will your partner have a vehicle? Yes or No/No Partner

Preferred Career

How would you like to earn a living? For the purpose of this exercise, professional athlete/artist is not an acceptable profession. You will need to select a profession from the F.L.A.M.E. Profession list.

5. Desired Profession: _____

6. What is the average salary for your desired profession? _____

7. Does your career choice require you to wear uniforms? Yes or No
8. Does your career choice require you to have your own equipment to perform your job duties? Yes or No
9. Does your career choice require you to complete continuing education units? Yes or No
10. What type of education/training does your desired profession require? Select the most advance choice that your career requires.
 - a. High School Only
 - b. Training Required
 - c. Technical degree
 - d. Associates degree
 - e. Bachelor's degree
 - f. Master's degree
 - g. Specialized degree
 - h. Doctorate
11. If you are planning on post-secondary education, what is the name of the desired school you would like to attend?

12. What is your estimated total cost to obtain a certificate/diploma/degree from your desired school?

13. If your career requires a master's degree, what is the name of the desired school you would like to attend?

14. What is your estimated total cost to obtain a master's degree from your desired school?

15. If your career requires a Specialized or Doctorate degree, what is the name of the desired school you would like to attend?

16. What is your estimated total cost to obtain a Specialized/Doctorate degree from your desired school?

17. What is your current GPA? _____

18. Is a scholarship to further your education realistic? Explain and what percentage of total cost do you believe will be covered?

19. How would you like to invest in your retirement?

- a. Traditional IRA
- b. Roth IRA
- c. 401K
- d. 403B

t. The company you have chosen to work for has up to 3% matching toward your retirement investing. What percentage amount would you like to invest into your retirement?

- a. 0 %
- b. 1 %
- c. 2%
- d. 3 %

21. Healthcare. Which healthcare plan would you prefer?

- a. Low Deductible, High Monthly Cost – 80/20 Co-insurance
- b. Medium Deductible, Medium Monthly Cost – 80/20 Co-insurance
- c. High Deductible, Low Monthly Cost – 80/20 Co-insurance

22. Would like Life Insurance?

- a. \$250,000 – \$16.61 monthly
- b. \$500,000 - \$25.82 monthly
- c. \$1,000,000 - \$42.25 monthly
- d. No

23. Would you care for Vision Insurance? (If you wear contact or glasses you must have vision insurance.)

- a. Self - \$7.58 Monthly
- b. Family - \$32.58 Monthly
- c. No

24. Would you care for Dental Insurance? (If you have or have had braces, you must have dental insurance.)

- a. Self - \$30.50
- b. Family - \$56.67
- c. No

42. Which Cellular Provider will you be using? _____

43. What is the price of a cellphone that will work for you? _____

44. What is the monthly price of a cellphone plan that would work for you? _____

Living - The following question pertain to the life you would like to live.

45. How much do you plan on spending a month on your hair (haircut, style, etc)? _____

46. How much do you plan on spending a month on your nails? _____

47. How much do you plan on spending a month on cosmetics? _____

48. How much do you plan on spending a month on shopping (Clothing/Shoes)? _____

49. Can you cook? Yes or No

50. Of the 21 meals in a 7-day period how many do you plan on cooking? _____

51. Of the 21 meals in a 7-day period how many do you plan on dining out? _____

52. What is your favorite place to eat? _____

53. How much do you typically spend on yourself at your favorite restaurant? _____

54. How often would like to “go-out” a week? _____. (For this question, \$40 will be used as the amount spent on the average night out, outside of food pricing.)

55. How much would you like to spend on one big vacation a year? _____

Buying a vehicle

Find a vehicle that you believe would be a **responsible** purchase once you are settled into your career. Answer the following questions, using available car purchasing websites (ie. www.autotrader.com), and www.bbb.org (For course purposes, select a dealer offered vehicle, rather than a private party seller.)

Desired Vehicle:

56. Year _____ 57. Make _____ 58. Model _____

59. Mileage _____ 60. Vehicle history report available? (Circle one) YES NO

61. Name of Dealership _____

62. BBB Rating _____ 63. Asking Price \$ _____ 64. Monthly Payment \$ _____

65. Down Payment \$ _____ 66. APR (Annual Percentage Rate) _____

67. Term of loan (in months) _____ 68. Estimated Total of Loan \$ _____

69. Do you have any moving violations? (Circle one) YES NO

70. Have you been at fault for any vehicle accidents? (Circle one) YES NO

The more you know... How much do you know about the car buying process?

71. If you make \$100 a week and you save 10% of each paycheck, how long will it take you to save \$1,000?
 a. 6 months c. 1 year
 b. 2 years d. 3 years

72. (True or False) Federal Law requires that you purchase automobile insurance.

73. (True or False) Some cars are built with the exact same engine and chassis but different brand name and styling.

74. (True or False) If you are a savvy shopper, you can always negotiate a price that is lower than the Manufacturer's Suggested Retail Price (MSRP).

75. When is the best time to let the salesperson know that you have a trade-in?

- a. At the beginning of negotiations
- b. After the purchase price is finalized
- c. Anytime in the process

76. Which of the items below has a cost that is not negotiable?

- a. Extended Warranty
- b. Destination Charge
- c. Trade in Value
- d. Add-on Features

77. (True or False) Your Credit Score is contained on your free credit report.

78. Using the Pilot/Flying J website (<https://pilotflyingj.com/fuel-prices>), find the location nearest to you. What is the current local fuel price per gallon? \$ _____
79. How much will it cost to fill the fuel tank of your selected vehicle? _____
80. What is the City Miles Per Gallon (MPG)? _____
81. What is the Highway Miles Per Gallon (MPG)? _____
82. (True or False) The State of Georgia offers a 3-day “cooling off” period in which you can change your mind and cancel the sale of a vehicle with no penalties.
83. Taking advantage of a manufacturer’s offer of low financing or cash rebate is:
- Always your best bet
 - Never your best bet
 - Worth considering, but do your homework
84. When is the best time to buy a new car?
- Early on a Saturday
 - End of the model year
 - Last weekend of the month
 - All of the above
85. What is the best time of day to take possession of your new vehicle?
- Morning, on a clear day
 - Evening
 - Doesn’t matter