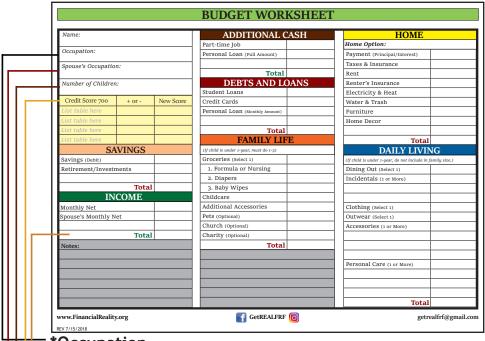# AUTOMOTIVE
Directions

Welcome!

You are a "automotive" sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.
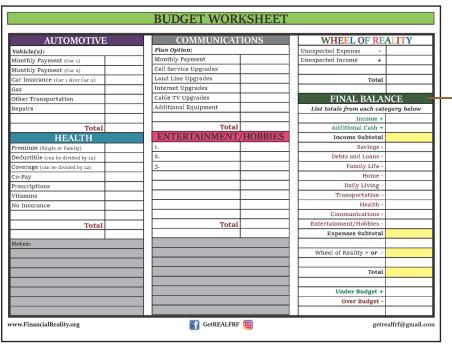
- Students will come to your table to buy a car for themselves and for their spouse. They may buy two vehicles, or one vehicle and one bus pass. They cannot purchase two bus passes.

- Expect a rush at the beginning of the fair. Students typically visit either the housing or transportation tables first.

- All students start the fair with a 700 credit score. Vehicle purchases affect a credit score, so when students first arrive at your table, direct them to shake the globe of reality. Students should add or subtract from their current credit score based on the globes results.

- Don't analyze what they really need or can afford. This is not the time to discuss how to conserve money.

- Your role is to sell, not to help the student make the best choice. For example, say things like:
  - "You're going to need a bigger vehicle if you want to take your family on trips."
  - "Haven't you always wanted a truck?"
  - "Get a really nice car! You deserve it for working so hard."
  - "Don't forget your spouse! They need their own vehicle too!"

- Once they have selected transportation, they must list all of the expenses related to their chosen vehicle(s) on their budget worksheet.

- The goal is for students to see the consequences of spending more than they earn. Remember, you want to help them spend as much money as possible!

- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

Budget worksheet example and information:

BUDGET WORKSHEET

Name:			**ADDITIONAL CASH**		**HOME**	
Occupation:			Part-time Job		*Home Option:*	
			Personal Loan (Full Amount)		Payment (Principal/Interest)	
Spouse's Occupation:					Taxes & Insurance	
			Total		Rent	
Number of Children:			**DEBTS AND LOANS**		Renter's Insurance	
			Student Loans		Electricity & Heat	
Credit Score 700	+ or -	New Score	Credit Cards		Water & Trash	
List table here			Personal Loan (Monthly Amount)		Furniture	
List table here					Home Decor	
List table here			**Total**			
List table here			**FAMILY LIFE**		**Total**	
SAVINGS			*(If child is under 1-year, must do 1-3)*		**DAILY LIVING**	
Savings (Debit)			Groceries (Select 1)		*(If child is under 1-year, do not include in family size.)*	
Retirement/Investments			1. Formula or Nursing		Dining Out (Select 1)	
			2. Diapers		Incidentals (1 or More)	
Total			3. Baby Wipes			
INCOME			Childcare			
Monthly Net			Additional Accessories		Clothing (Select 1)	
Spouse's Monthly Net			Pets (Optional)		Outwear (Select 1)	
			Church (Optional)		Accessories (1 or More)	
Total			Charity (Optional)			
Notes:				**Total**		
					Personal Care (1 or More)	
					Total	

*Occupation
*Spouse/Occupation *(if applicable)*
*Children *(if applicable)*
*Credit score
*Income

BUDGET WORKSHEET

AUTOMOTIVE		**COMMUNICATIONS**		**WHEEL OF REALITY**	
Vehicle(s):		*Plan Option:*		Unexpected Expense -	
Monthly Payment (Car 1)		Monthly Payment		Unexpected Income +	
Monthly Payment (Car 2)		Cell Service Upgrades			
Car Insurance (Car 1 &/or Car 2)		Land Line Upgrades		**Total**	
Gas		Internet Upgrades			
Other Transportation		Cable TV Upgrades		**FINAL BALANCE**	
Repairs		Additional Equipment		*List totals from each category below*	
				Income +	
Total		**Total**		Additional Cash +	
HEALTH		**ENTERTAINMENT/HOBBIES**		**Income Subtotal**	
Premium (Single or Family)		1.		Savings -	
Deductible (can be divided by 12)		2.		Debts and Loans -	
Coverage (can be divided by 12)		3.		Family Life -	
Co-Pay				Home -	
Prescriptions				Daily Living -	
Vitamins				Transportation -	
No Insurance				Health -	
				Communications -	
				Entertainment/Hobbies -	
Total		**Total**		**Expenses Subtotal**	
Notes:					
				Wheel of Reality + or -	
				Total	
				Under Budget +	
				Over Budget -	

Final Balance *
This section is specifically for students to tranfer each tables total down and discover if they are over or under budget.