

Banzai! Content Outline

This content outline is designed to help you align Banzai's Life Scenarios with personal finance subject areas. For alignment with specific state curricula, see www.teachbanzai.com/lesson-plans.

Specific Topic	Banzai Scenario	Additional Resource (Format: "Scenario, Resource Number")	Description	URL Internet Resource
Rent	1	1.1	Local cost to rent, Eviction, Importance of credit when renting	http://www.practicalmoneyskills.com/personalfinance/lifeevents/renting/
		1.2	Eviction	http://www.practicalmoneyskills.com/personalfinance/lifeevents/renting/
		1.3	Importance of credit when renting	http://www.practicalmoneyskills.com/personalfinance/lifeevents/renting/
Establishing Credit	1	1.3	Importance of credit when renting apartment	http://www.practicalmoneyskills.com/personalfinance/lifeevents/renting/
Budgeting	2		Budgeting for planned expenses and for rainy day	
Social Security	2	2.1		http://www.360financialliteracy.org/Life+Stages/Retirement/Articles/Social+Security/Understanding+Social+Security.htm
Medicare	2	2.1		http://www.360financialliteracy.org/Life+Stages/Retirement/Articles/Social+Security/Understanding+Social+Security.htm
Effect of education on job salary	2	2.2		http://www.360financialliteracy.org/Life+Stages/Retirement/Articles/Social+Security/Understanding+Social+Security.htm
		2.2	Exposure to real salaries for those with high school diploma	
Taxes: State and local	2	2.3	Learn about the taxes in your area	
Direct Deposit	2	2.4	What are the benefits	
Gross income (pre-tax) and net income	2	2.5	Difference between gross and net	

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Automobile	3	3.1	Fuel economy	http://www.fueleconomy.gov/feg/why.shtml
ATM	4	4.1	Difference between a transfer and an expense	http://www.newyorkfed.org/education/banking/banking_9.html
Choice of financial institution	4	4.extra		http://www.newyorkfed.org/education/banking/banking_9.html
Food choices	5		Eating out can be expensive	
Restaurant costs: tip	5	5.1	Tip Cost	http://www.emilypost.com/everyday/tips_on_tipping.htm
		5.2	How to tip appropriately	http://www.emilypost.com/everyday/tips_on_tipping.htm
		5.3	When else is tipping appropriate?	http://www.emilypost.com/everyday/tips_on_tipping.htm
Grocery: Food spending	6	6.1	Strategies for saving on groceries	http://www.mypyramidtracker.gov/planner/launchPage.aspx
Entertainment Costs	7	7.1	Entertainment on a budget	http://www.savingadvice.com/blog/2008/04/10/102085_free-or-nearly-free-entertainment.html
Medical: Cost of care	8	8.1	Cost of care without insurance	http://ahrq.hhs.gov/consumer/insuranceqa/
Insurance: Medical	8	8.2	Benefits of medical insurance	http://ahrq.hhs.gov/consumer/insuranceqa/
		8.3	Methods for obtaining medical insurance	http://ahrq.hhs.gov/consumer/insuranceqa/
Debt	8	8.4	What does debt mean?	
Credit Card	9	9.1	The bill can only be paid with money you have. It has to come from somewhere.	
Credit card: Consequences	9	9.2	Consequences of late payment (late fees, dramatically higher interest rates, damaged credit history)	http://www.federalreserve.gov/Pubs/shop/
Credit card: Grace period	9	9.3	Credit card grace period with no interest charged	http://www.federalreserve.gov/Pubs/shop/
Credit card: Choice of card	9	9.extra	Choosing a credit card	http://www.federalreserve.gov/Pubs/shop/

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Automobile: Parking ticket or violations	10		Parking ticket	
Checking account: Bounce	10	10.1	Bounced check and overdraft fee	
Checking Account: Starting and keeping	10	10.extra	Getting and keeping a checking account	http://extension.unh.edu/Family/ documents/checking2.pdf
Checking Account: Overdraft fee	11	11.1	Bounced checks and overdraft fees, protecting yourself	http://www.occ.gov/ftp/ release/2004-95a.pdf
Taxes: Paychecks	12	12.1	Taxes withheld and taxes owed or tax refunds	http://www.irs.gov/individuals/ page/0,,id=14806,00.html
ATM: Fees	13	13.1	ATM fee for ATM not with my financial institution	http://www.fdic.gov/CONSUMERS/ consumer/news/cnsprg98/atmfees. html
Automobile: Gas tax	14	14.1	Learn about gas taxes in my area	http://www.gaspricewatch.com/ usgastaxes.asp
Bank statement: reading a statement	15	15.1	Timing of transactions as dated on the statement versus when purchase occurred.	
Checking: Balancing your checkbook	15	15.extra		http://wellness.ucsd. edu/documents/ HowtoBalanceYourCheckbook.pdf
Taxes: Refunds	16	16.1	Tax refunds and using them wisely	http://www.practicalmoneyskills. com/personalfinance/experts/ practicalmoneymatters/ columns/20090227_tax_refund.php
Grocery: Health and food quality	17	17.1	Cheap vs. healthy, where is the balance?	http://www.cnpp.usda.gov/ Publications/FoodPlans/MiscPubs/ FoodPlansRecipeBook.pdf
Loan: Auto loan	18	18.1	Interest calculated on a loan	http://www.ftc.gov/bcp/edu/pubs/ consumer/autos/aut04.shtm
		18.2	Principal payment calculation	http://www.ftc.gov/bcp/edu/pubs/ consumer/autos/aut04.shtm

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Loan: Auto loan (consequences)	18	18.3	Consequences of failure to pay	
Loan: Poor credit scores	18	18.4	Consequences of poor credit score (expense and difficulty in new loans, insurance, apartment or home rental, job prospects)	
Loan: Understanding Vehicle Financing	18	18.extra		http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut04.shtm
Job: Pay schedule	19	19.1	What are the common pay schedules?	
Job: Calculating Withholdings	19	19.extra	Calculating paycheck withholdings for my area	http://www.paycheckcity.com/
Debit Card	20	20.1	Advantages and disadvantages of a debit card	http://www.in.gov/dfi/debitvcr.pdf
Debit vs. Credit	20	20.extra	Debit card vs. Credit card	http://www.in.gov/dfi/debitvcr.pdf
Food: Fast food	21	21.1	Fast food choices (thinking of money and health)	http://www.helpguide.org/life/fast_food_nutrition.htm
Paying bills: Utility	22	22.1	Reducing utility costs	http://www1.eere.energy.gov/consumer/tips/
Automobile: Expenses	23	23.1	Keeping a control on auto expenses (maintenance, public transportation, driving for better mileage, etc.)	http://www.rd.com/your-america-inspiring-people-and-stories/74-car-care-tips-tokeep-your-automobile-in-topnotch-condition/article28223.html
Cell phone: Costs	24	24.1	Costs of going over on your allotted minutes	
Cell phone: Billing	24	24.extra	How to read your cell phone bill	http://reviews.cnet.com/4520-11288_7-6464118-1.html
Job: Forms of compensation	25	25.1	Wage, commission, bonuses, overtime)	http://www.payscale.com/research/US/Country=United_States/Salary
Job: Salary expectations	25	25.extra	What level of sales tax will I pay on my purchases?	http://www.taxadmin.org/FTA/rate/sales.html

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Taxes: Sales tax	26	26.1	What level of sales tax will I pay on my purchases?	http://www.taxadmin.org/FTA/rate/sales.html
			http://www.taxadmin.org/FTA/rate/sales.html	
Bank statement: Understanding the statement	27	27.1	Understanding the transactions and balances present on the statement	
Identity Theft	27	27.extra	Understanding and protecting against identity theft	http://www.usdoj.gov/criminal/fraud/websites/idtheft.html
Insurance: Automobile	28	28.1	Consequences of driving uninsured	http://www.iii.org/individuals/autoinsurance/
		28.2	Why is it so extremely important that all drivers be insured?	http://www.iii.org/individuals/autoinsurance/
Food: Healthy habits	29	29.1	Cost of poor health habits. Addictions and excess.	http://www.jointogether.org/news/headlines/inthenews/2007/nicotine-addictioncosts.html
Credit Card: Interest	30	30.1	Interest cost (for not paying off the full balance)	
Credit card: Billing	30	30.extra	Guide to reading monthly credit card statement	http://www.bankrate.com/finance/credit-cards/guide-to-reading-your-monthlystatement-1.aspx