

Final Simulation

- Goal: \$350,000 in net worth
- You must do the following:
 - Get/keep a job
 - Pay bills on-time
 - Consistently buy food and bus tokens
 - Stay alive!!

Starting Out

- **Select an apartment**
 - Balance cost with convenience
 - Cheap apartments = longer commute times
- **Create your avatar**
 - Make your name simple so it's easier to type
 - A single letter will suffice!!
 - Select a birthday (April will help remind you about taxes)



If you live here you will need to **WALK** to the bus stop **FIRST**. So commute times are still long even if you use bus tokens...

Bus line

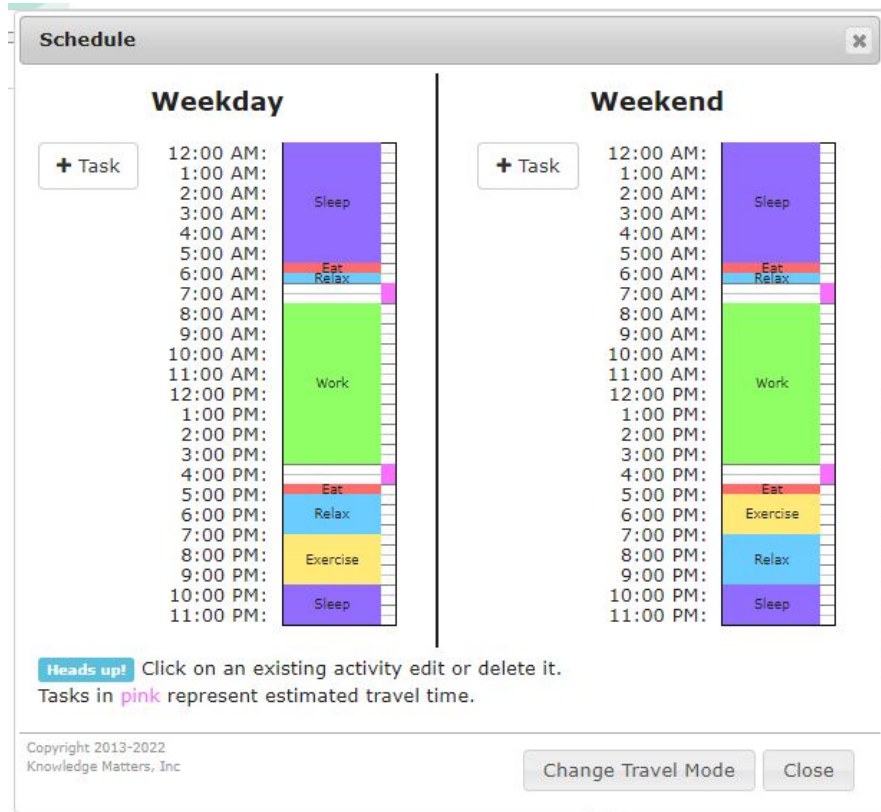
If you live here you **IMMEDIATELY** take the bus. So commute times are shorter...

Starting Out

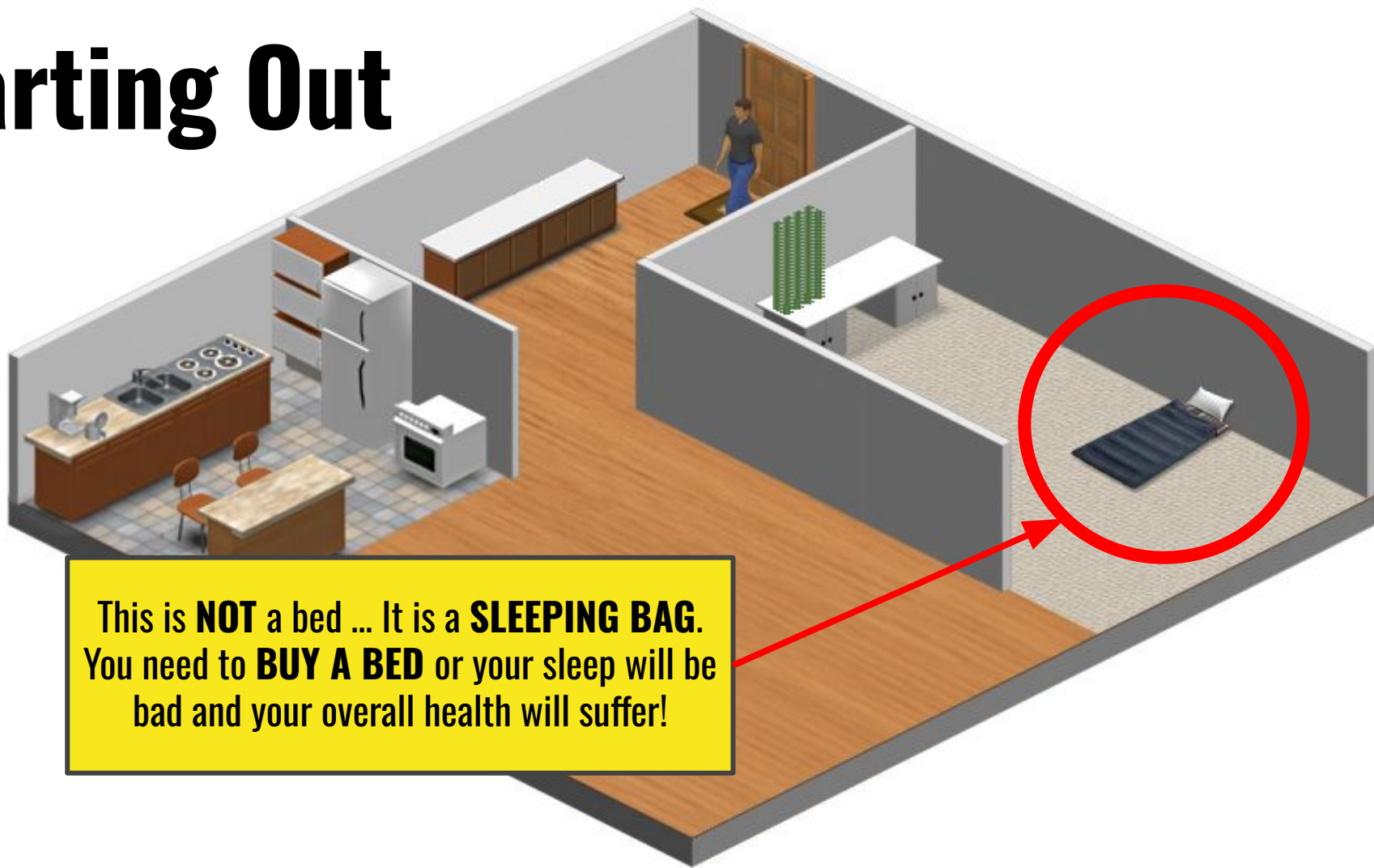
- Open a checking account (and maybe savings)
- Get a job
 - Work 7 days a week, 8 hours a day!
 - Money comes from work
 - Select direct deposit into your checking account

Starting Out

- Set your schedule
 - Schedule **EVERY** minute
 - Have time to eat, sleep, exercise & relax
 - Eat 2X per day for 30 minutes
 - Make sure activities don't overlap with commute time



Starting Out



This is **NOT** a bed ... It is a **SLEEPING BAG**.
You need to **BUY A BED** or your sleep will be
bad and your overall health will suffer!

Starting Out

- **Keep messages open**
 - Explains why you may be late
 - Advertises sales if you want to buy things
 - Warns you if you're out of food
- **Go month-to-month to start**
 - Pay your bills and make sure you have food
 - You can “fast forward” at level 2

Bills

- Bills arrive on your desk on the 28th of every month
 - Can be paid with check or debit card
 - Credit cards can be used too but then you will owe interest too

Taxes

- Taxes can be filed on Jan. 1
- File NLT April 15
- At Level 2 click on **Actions** >
Taxes to file

Other Helpful (Hopefully) Hints

- You can buy up to 999 meals/tokens per transaction
- Online banking allows you to fast-forward
- Get insurance -- you will be **ROBBED/GET SICK**
- **INVEST** when you can to build wealth
- **AVOID DEBT** to keep net worth positive
- Only need a **BED** and a **LAPTOP**; other items optional