



On Your Own: A Personal Budgeting Simulation (Financial Literacy Promotion Project)

Mary Queen Donnelly

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This activity-based simulation depicts a recent high school graduate finding out what it means to be on their own financially. The simulation allows students to experience the process of opening a checking account, renting an apartment, applying for credit, looking for a job, buying a car, shopping online, banking electronically, paying taxes, and more. Students complete parallel activities for themselves as they work through the simulation, completing budgets and creating filing systems for personal financial information.

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