

-\$75



Health Care

Negative: You pay a co-pay for a doctor's visit due to the flu.

97\$-

+\$50



Health Care

Positive: You receive a small rebate for safe driving.

09\$+

-\$100



Emergency Fund

Negative: You spend money on a surprise wedding gift and travel.

001\$-

+\$100



Emergency Fund

Positive: You receive an unexpected check to add to your savings.

001\$+

-\$5



Life Insurance

Negative: Your annual policy renewal premium increases.

9\$-

+\$5



Life Insurance

Positive: You receive a small rebate for safe driving.

9\$+

-\$25



Student Loan

Negative: Your student loan interest rate increases.

92\$-

+\$100



Student Loan

Positive: You use a tax refund to pay off this month's balance.

001\$+

-\$20



Retirement

Negative: You contribute more to your 401k to buy during a market dip.

02\$-



+\$25



Retirement

Positive: Your employer provides a matching contribution

92\$+

-\$50



Transportation

Negative: You have to pay for an emergency tire repair.

09\$-

+\$50



Transportation

Positive: You win a free gas card from a radio station.

09\$+

-\$25



Donations & Sharing

Negative: You donate to a special charity fundraising drive.

92\$-

0



Donations & Sharing

Positive: A charity matches your last donation (Accomplishment).

0

-\$200



Housing

Negative: Your hot water heater breaks and requires repair.

0200\$-

+\$100



Housing

Positive: Your landlord gives you a rent reduction for excellent tenancy.

001\$+

-\$75



Utilities

Negative: A summer heatwave requires constant A/C usage.

97\$-

+\$50



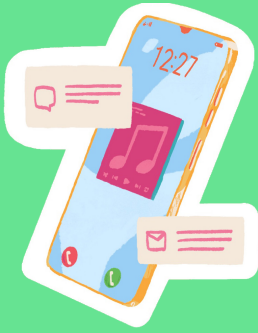
Utilities

Positive: You enroll in a new city energy-saving program.

09\$+



-\$80



Cell Phone

Negative: You pay an insurance deductible to fix a cracked screen.

08\$-

+\$20



Cell Phone

Positive: Your provider applies a customer loyalty discount.

02\$+

-\$50



Groceries & Household

Negative: Unexpected inflation hits the price of your favorite foods.

09\$-

+\$50



Groceries & Household

Positive: You use a great coupon for your weekly shopping.

09\$+

-\$125



Dependents & Pets

Negative: Your pet needs an unexpected emergency vet visit.

-\$125

+\$200



Dependents & Pets

Positive: A friend provides free childcare for the month.

+\$200

-\$40



Credit Card

Negative: You are charged a late fee for a missed payment.

-\$40

+\$25



Credit Card

Positive: You use credit card rewards to pay for a purchase.

+\$25

+\$300



Job

Positive: You receive an unexpected performance bonus.

+\$300

