

# BINGO

## Instructions

Each BINGO card is different. There are 25 cards to a pack. Start with regular BINGO, all 5 squares across, diagonally, or down. Everyone gets a free square in the middle. Some cards have two squares with the word time; you get to pick one square per question. So if the answer is 'time' just mark one square. 'Housing' is a different answer than 'House'. 'Have a plan' is different from 'spending plan'. When you see the answer on your board mark it with an X.

If you answer the question before I do, you get a piece of candy. First person or people (in case of a tie) to yell out "BINGO" get a prize. Then stay with the same boards and do another kind of bingo. Here are some ideas. (\*Note: Squares already marked can be used by participants towards the next BINGO game)

- |                 |  |
|-----------------|--|
| 4 Corners -     | Four outside corners of board  |
| Double Bingo -  | Any two traditional BINGO's (Any combination of two rows across, diagonally, or down)  |
| Picture Frame - | Mark all squares on outer border   |
| Big X -         | All squares diagonally from upper left corner to lower right corner AND all squares diagonally from upper right corner to lower left corner (to form an 'X') |
| Big H -         | All 'B' squares vertically; All 'O' squares vertically and the center horizontal row   |
| Full Card       | (*Note: you will need a lot of prizes if you do this kind of BINGO as there will be a lot of winners)  |

Have fun - You will

## Bingo Questions

Q. What is the minimum investment that you can make in a U. S. Savings Bond?

A. \$25.00

Q. How can you become wealthier?

A. Reduce Debt, *Spend less*  
*Save more*

### Free Center Square

Q. Oneida, Vilas, And Forest County are the first rural model of what campaign to help low to moderate-income households build wealth?

A. America Saves

Q. What is one benefit of becoming an America Saver?

A. Building Wealth, *free one on one planning consultation or financial counseling session, access to no-fee/no minimum balance savings account, ongoing saving tips and information on financial topics.*

Q. What saving tip can you use to save lots of money each time you shop for groceries?

A. Don't shop when you are hungry!  
*Coupons, use generic brands, make a list*

Q. What is one way to increase income without working harder?

A. Ask for a raise.

Q. What word is used to describe the powerful effect of money growing from money by interest earning?

A. Compounding

Q. What's the most important factor in growing wealth?

A. Time (*interest, total amount*)

Q. What is the most important factor in paying off a car debt?

A. Time (*interest, total amount*)

Q. Name an asset you already own that is enabling you to build wealth.

A. House, *retirement account, personal savings, securities*

Q. If you have \$2,000.00 outstanding debt and choose to pay the minimum payment at 18% interest rate, how long will it take you to pay it off?

A. 19 years, 3 months

Q. If you have \$2,000.00 outstanding debt and choose to pay the minimum payment at 18% interest rate, how much money would you repay in total?

A. \$5,150.43

Q. What's one of your personal financial goals?

A. Saving for retirement, *emergency savings fund, purchasing home, paying down debt, college fund.*

Q. What method of payment can increase your spending by 38%?

A. Credit Cards

Q. Why is it helpful to use automatic payroll deductions and automatic deposit into a savings account when you are trying to build a savings?

A. "Out of sight, out of mind" "What you don't see you don't miss"

Q. What is an essential strategy for creating wealth?

A. Spend less than you earn and save the difference.

Q. When you "own" more than you "owe" what are you?

A. Happy, wealthy, secure

Q. How much money would you save in a year if you substituted a glass of water for one can of soda from a vending machine each day?

A. 75¢ a day = \$273.75

Q. How much money would you save if you brought rather than bought your lunch to work two times a week?

A. \$ 6.00 a week = \$ 312.00 a year

Q. If you saved \$5.00 a week by shopping differently for groceries, using coupons, buying generic, or shopping at a discount store, and put that \$5.00 into an investment that gave you an 8% annual return, how much money could you accumulate at the end of 30 years?

A. \$29,454.00 (\$3,767 in ten years, \$11,898 in 20 years)

Q. If you saved \$1.00 a day and invested it at 8% annual rate or return, how much money would you have in 30 years?

A. \$31,810.00

Q. American's save less than what percentage of their gross income?

A. 5%

Q. What would make you 2 times more likely to save?

A. Have a plan

Q. What money management tool helps you control your spending and get the most of what you want for your money?

A. Spending Plan (Budget)

Q. What should you look for when comparing the cost of credit?

A. Finance charges, Annual Percent Rate (APR), terms of loan

Q. When is the best time to start a savings plan?

A. Today

Q. What expense category is the largest for most families?

A. Housing

Q. What do creditors look at to determine if you are a good credit risk?

A. Credit report

Q. Name a strategy that can help you build a good credit rating.

A. Pay your bills on time

Q. What money management task helps you know how much you are spending and helps you follow your spending plan?

A. Tracking your spending

Q. What can you do when your spending exceeds your income?

A. Increase Income, Cut spending, restructure debt

Q. What can you use to prepare for unexpected expenses?

A. Emergency fund

Q. What is the most expensive way to buy furniture?

A. Rent to own

# B I N G O

\$25.00	Reduce Debt	America Saves	Building Wealth	Don't Shop When You Are Hungry
Ask for a Raise	Compounding	Time	House	19 years 3 months
\$5,150.43	Saving for Retirement	 America Saves	Credit Cards	Out of Sight Out of Mind
Spend Less Than You Earn	Wealthy	\$273.75	\$312.00 a year	\$29,454.00
\$31,810.00	5%	Have a Plan	Spending Plan	Annual Percentage Rate (APR)



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# B I N G O

Today	Housing	Credit Report	Pay Your Bills on Time	Tracking Your Spending
Increase Income	Emergency Fund	Rent to Own	\$25.00	Reduce Debt
America Saves	Building Wealth	 <b>America Saves</b>	Don't Shop When You Are Hungry	Ask For A Raise
Time	House	19 years 3 months	\$5,150.43	Saving for Retirement
Credit Cards	Out of Sight Out of Mind	Spend Less Than You Earn	Wealthy	\$273.75



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# B I N G O

\$312.00 a year	\$29,454.00	\$31,810.00	5%	Have a Plan
Spending Plan	Annual Percentage Rate (APR)	Today	Housing	Credit Report
Pay Your Bills On Time	Tracking Your Spending	 America Saves	Increase Income	Emergency Fund
Rent to Own	\$25.00	Reduce Debt	America Saves	Building Wealth
Don't Shop When You're Hungry	Ask for A Raise	Compounding	Time	House



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# B I N G O

19 years 3 months	\$5,150.43	Saving for Retirement	Credit Cards	Out of Sight Out of Mind
Spend Less Than You Earn	Wealthy	5%	\$273.75	\$312.00 a year
Have A Plan	\$31,810.00	 <b>America Saves</b>	Spending Plan	Annual Percentage Rate (APR)
Today	Housing	Credit Report	Pay Your Bills on Time	Tracking Your Spending
Increase Income	Emergency Fund	Rent to Own	\$25.00	Reduce Debt



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# B I N G O

America Saves	Building Wealth	Ask for A Raise	Compounding	Time
Don't Shop When You Are Hungry	Rent to Own	Emergency Fund	Increase Income	Tracking Your Spending
Pay Your Bills on Time	Annual Percentage Rate (APR)	 America Saves	19 years 3 months	\$5,150.43
Saving for Retirement	Housing	Credit Cards	Out of Sight Out of Mind	Have A Plan
Today	Wealthy	\$273.75	\$312.00 a year	5%



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# B I N G O

Rent to Own	Increase Income	Pay Your Bills On Time	Housing	Annual Percentage Rate (APR)
Have A Plan	\$31,810.00	\$312.00 a year	Wealthy	Out of Sight Out of Mind
Today	Spending Plan	 America Saves	5%	\$29,454.00
Saving for Retirement	19 years 3 months	Time	Compounding	Don't Shop When You Are Hungry
America Saves	Reduce Debt	Emergency Fund	Tracking Your Spending	Credit Report



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# B I N G O

Rent to Own	Emergency Fund	Increase Income	Tracking Your Spending	Pay Your Bills on Time
Credit Report	Housing	Today	Annual Percentage Rate (APR)	Out of Sight Out of Mind
Have A Plan	Spending Plan	 <b>America Saves</b>	5%	\$29,454.00
Saving for Retirement	19 years 3 months	Time	Compounding	Don't Shop When You Are Hungry
America Saves	Reduce Debt	\$25.00	Credit Cards	Ask for a Raise



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# B I N G O

Rent to Own	\$31,810.00	Increase Income	\$312.00 a year	Pay Your Bills on Time
Credit Cards	Housing	\$5,150.43	Annual Percentage Rate (APR)	Out of Sight Out of Mind
Have A Plan	Spending Plan	 America Saves	Wealthy	House
Saving for Retirement	19 years 3 months	Time	Compounding	Don't Shop When You Are Hungry
America Saves	Reduce Debt	\$25.00	Building Wealth	Ask for a Raise



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# B I N G O

\$25.00	Wealthy	Ask for A Raise	Time	House
\$5,150.43	Credit Cards	Spend Less Than You Earn	\$273.75	\$29,454.00
5%	Spending Plan	 America Saves	Today	Credit Report
Tracking Your Spending	Emergency Fund	Rent to Own	Increase Income	Pay Your Bills on Time
Housing	Annual Percentage Rate (APR)	Have A Plan	\$31,810.00	\$312.00 a year



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# B I N G O


\$25.00	Building Wealth	Ask for A Raise	Time	House
\$5,150.43	Credit Cards	Spend Less Than You Earn	Out of Sight Out of Mind	Saving for Retirement
19 years 3 months	Spending Plan	 <b>America Saves</b>	Today	Credit Report
Tracking Your Spending	Emergency Fund	Rent to Own	Increase Income	Pay Your Bills on Time
Housing	Annual Percentage Rate (APR)	Have a Plan	Wealthy	5%



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# B I N G O

Reduce Debt	\$273.75	\$312.00 a year	\$29,454.00	\$31,810.00
\$5,150.43	America Saves	Building Wealth	Out of Sight Out of Mind	Saving for Retirement
19 years 3 months	Spending Plan	 America Saves	Today	Credit Report
Tracking Your Spending	Emergency Fund	Rent to Own	Increase Income	Pay Your Bills on Time
Housing	Annual Percentage Rate (APR)	Have a Plan	Wealthy	Spend Less Than You Earn



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# B I N G O

Time	\$273.75	\$25.00	\$29,454.00	\$31,810.00
\$5,150.43	America Saves	Building Wealth	House	Saving for Retirement
19 years 3 months	Spending Plan	 America Saves	Today	Ask for a Raise
Tracking Your Spending	Reduce Debt	Rent to Own	Increase Income	Pay Your Bills on Time
Compounding	Annual Percentage Rate (APR)	Have a Plan	Wealthy	Emergency Fund




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# B I N G O


5%	House	Building Wealth	Time	\$31,810.00
\$5,150.43	America Saves	\$25.00	Saving for Retirement	Reduce Debt
19 years 3 months	Compounding	 America Saves	\$273.75	Spending Plan
Tracking Your Spending	Wealthy	Rent to Own	Have A Plan	Time
Today	Annual Percentage Rate (APR)	Increase Income	Housing	Spend Less Than You Earn



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# B I N G O

5%	Credit Report	Building Wealth	Time	\$31,810.00
\$5,150.43	America Saves	\$25.00	House	Reduce Debt
19 years 3 months	Spending Plan	 America Saves	Today	\$273.75
Tracking Your Spending	Housing	Rent to Own	Have a Plan	Time
Emergency Fund	Annual Percentage Rate (APR)	Increase Income	Wealthy	Spend Less Than You Earn



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# B I N G O

\$5,150.43	Increase Income	Pay Your Bills on Time	Wealthy	Annual Percentage Rate (APR)
Have A Plan	Housing	\$312.00 a year	House	Out of Sight Out of Mind
Saving For Retirement	19 years 3 months	 <b>America Saves</b>	Time	Compounding
Tracking Your Spending	Reduce Debt	Rent to Own	Increase Income	Pay Your Bills on Time
America Saves	Today	\$25.00	Building Wealth	Ask for A Raise



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# B I N G O

\$25.00	\$273.75	Reduce Debt	\$312.00 a year	America Saves
\$29,454.00	Building Wealth	\$31,810.00	Don't Shop When You Are Hungry	5%
Ask for A Raise	Have A Plan	 <b>America Saves</b>	Compounding	Spending Plan
Time	Annual Percentage Rate (APR)	Time	Housing	House
Credit Report	19 years 3 months	Pay Your Bills On Time	\$5,150.43	Tracking Your Spending



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# B I N G O

Saving for Retirement	Increase Income	Credit Cards	Emergency Fund	Out of Sight Out of Mind
Rent to Own	Spend Less Than You Earn	\$273.75	Wealthy	\$312.00 a year
Reduce Debt	\$29,454.00	 <b>America Saves</b>	America Saves	\$31,810.00
Building Wealth	5%	Don't Shop When You Are Hungry	Have a Plan	House
Annual Percentage Rate (APR)	Spending Plan	Time	Compounding	Today



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# B I N G O


Time	Housing	House	Credit Report	19 years 3 months
Pay Your Bills On Time	\$5,150.43	Tracking Your Spending	Saving For Retirement	Increase Income
Credit Cards	Emergency fund	 <b>America Saves</b>	Out of Sight Out of Mind	Rent to Own
Spend Less Than You Earn	\$273.75	Wealthy	\$312.00 a year	\$25.00
\$29,454.00	Reduce Debt	Today	America Saves	\$31,810.00



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# B I N G O


Building Wealth	5%	Don't Shop When You Are Hungry	Have A Plan	Ask for A Raise
Spending Plan	Compounding	Annual Percentage Rate (APR)	Time	Today
House	Time	 <b>America Saves</b>	Housing	19 years 3 months
Credit Report You Earn	\$5,150.43	Saving for Retirement	Pay Your Bills on Time	Credit Cards
Tracking Your Spending	Out of Sight Out of Mind	Increase Income	Spend Less Than You Earn	Emergency Fund



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# B I N G O

Rent to Own	\$25.00	Wealthy	\$273.75	Reduce Debt
\$312.00 a year	America Saves	\$29,454.00	Building Wealth	\$31,810.00
Don't Shop When You Are Hungry	5%	 America Saves	Ask for a Raise	Have A Plan
Compounding	Spending Plan	Time	Annual Percentage Rate (APR)	Time
Today	House	Housing	19 years 3 months	Credit Report



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# B I N G O

Pay Your Bills On Time	\$5,150.43	Tracking Your Spending	Saving for Retirement	Increase Income
Credit Cards	Emergency Fund	Out of Sight Out of Mind	Rent to Own	Spend Less Than You Earn
\$273.75	Wealthy	 <b>America Saves</b>	\$312.00 a year	\$25.00
\$29,454.00	Reduce Debt	\$31,810.00	America Saves	5%
Building Wealth	Have a Plan	Don't Shop When You Are Hungry	Spending Plan	Today



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# B I N G O

Annual Percentage Rate (APR)	Ask for a Raise	Today	Compounding	Housing
Time	Credit Report	House	Time	Pay Your Bills on Time
19 years 3 months	Tracking Your Spending	 <b>America Saves</b>	\$5,150.43	Increase Income
Saving For Retirement	Emergency Fund	Credit Cards	Rent to Own	Out of Sight Out of Mind
\$273.75	Spend Less Than You Earn	\$312.00 a year	Wealthy	\$29,454.00



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# B I N G O

\$25.00	5%	Reduce Debt	Have a Plan	Today
Time	America Saves	House	Rent to Own	Pay Your Bills on Time
Building Wealth	Ask for a Raise	 <b>America Saves</b>	\$5,150.43	19 years 3 months
Tracking Your Spending	Credit Report	Credit Cards	Time	Out of Sight Out of Mind
\$273.75	Spend Less Than You Earn	\$312.00 a year	Wealthy	Housing



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# B I N G O


5%	\$25.00	Spending Plan	Building Wealth	Today
Time	Credit Report	House	Credit Cards	Rent to Own
Ask for a Raise	Housing	 <b>America Saves</b>	\$5,150.43	19 years 3 months
Tracking Your Spending	Increase Income	Emergency Fund	Time	Out of Sight Out of Mind
\$273.75	Spend Less Than You Earn	\$312.00 a year	Compounding	\$31,810.00



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# B I N G O

Credit Report	House	Pay Your bills on Time	19 years 3 months	Tracking Your Spending
\$5,150.43	Increase Income	Saving for Retirement	Emergency Fund	Credit Cards
\$273.75	\$25.00	 <b>America Saves</b>	\$29,454.00	America Saves
5%	Building Wealth	Have a Plan	Ask for a Raise	Out of Sight Out of Mind
Today	Time	Housing	Compounding	Wealthy



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