Head Start Student Worksheet

Name: _____ Class: _____ Date: _____

Play at calcwize.com/academy/head-start. You have 20 years to grow your money. Every 6 months is payday, and you decide where your $600 goes. Answer these as you play.

Part 1: Start at 16

1. On your first payday, how did you split your $1,100? _____
2. A surprise cost hit you in year 2. How did you pay for it, and why? _____
3. In year 3 the market crashed. Did you sell or hold on? _____
4. When CDs unlocked, what was the catch? _____
5. Did you join the 401(k) in year 6? How much did your job add for free by the end? $_____
6. Did you buy Bitcoin? If yes, what happened to it in year 13? _____
7. The betting app: did you deposit? How many bets did you win, and how much did you cash out? _____
8. Your final total: $_____ The Index Bot's final total: $_____
9. Who won, and by how much? _____

Part 2: Start at an age you choose

10. Start age: _____ Final total: $_____
11. How much less (or more) did you end with than in Part 1? $_____
12. On the results screen, find "Same plan, different start age." How much was starting earlier worth? $_____

Part 3: Think about it

13. Your savings account never went down. Why did money kept there still lose value over 20 years?

14. If you made a lot of money on Bitcoin, was that a good decision or good luck? How can you tell the difference?

15. Write one money rule you'd follow starting today, based on this game.