

FINULATOR

User Guide



Enter the forest of finance . . .

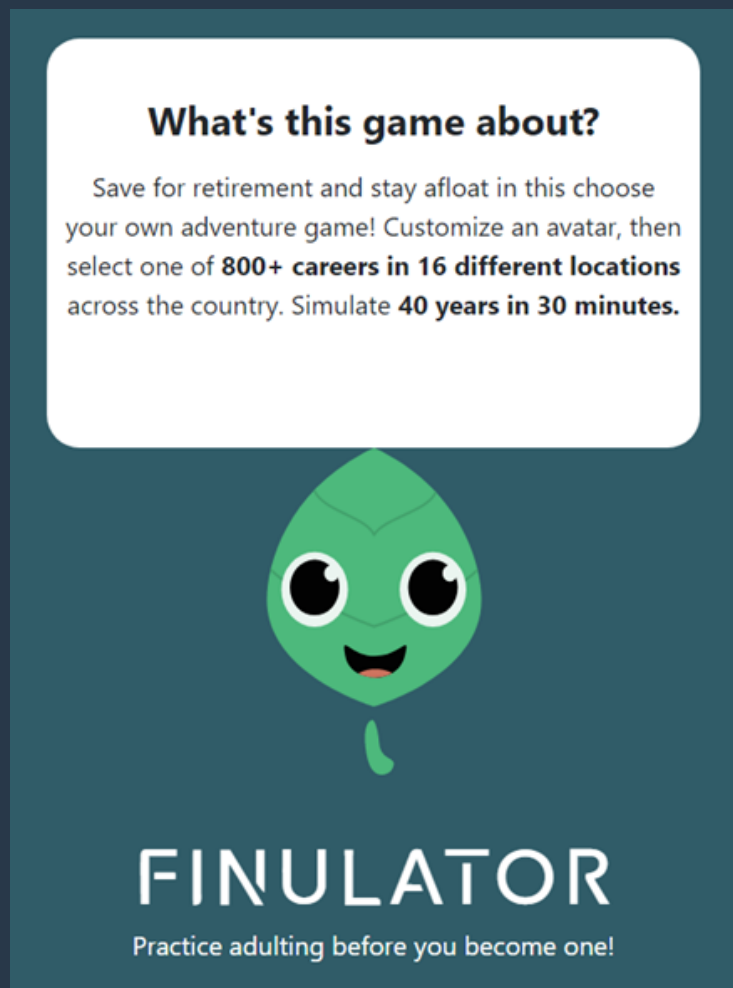


GUIDE OVERVIEW



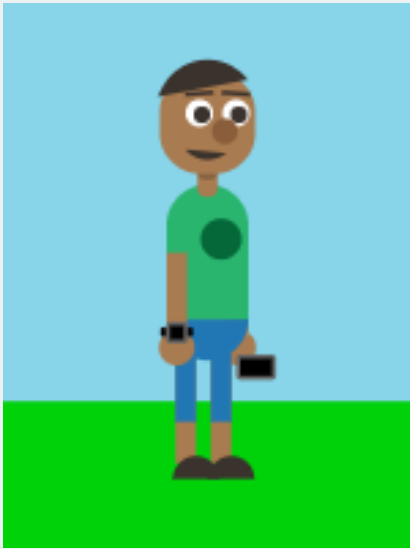
INTRODUCTION

Finulator is an individual financial life simulation geared toward middle and high school students. The simulation is meant to prepare individuals to make real-world financial decisions and learn the consequences of their choices.



GAME SETUP

TWO WAYS TO PLAY:



SINGLE PLAYER

Play a solo game

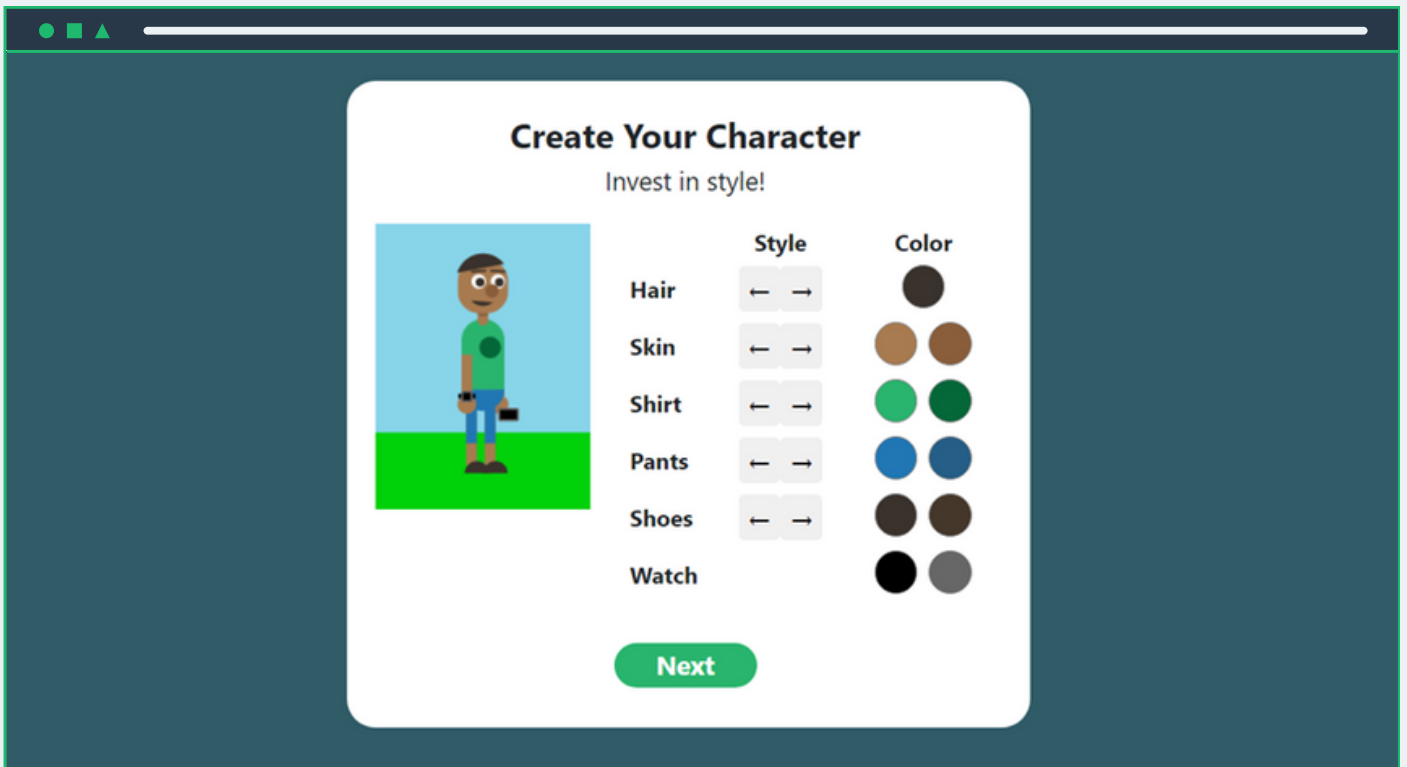
MULTIPLAYER

Act as host and set up a group for other players to join.



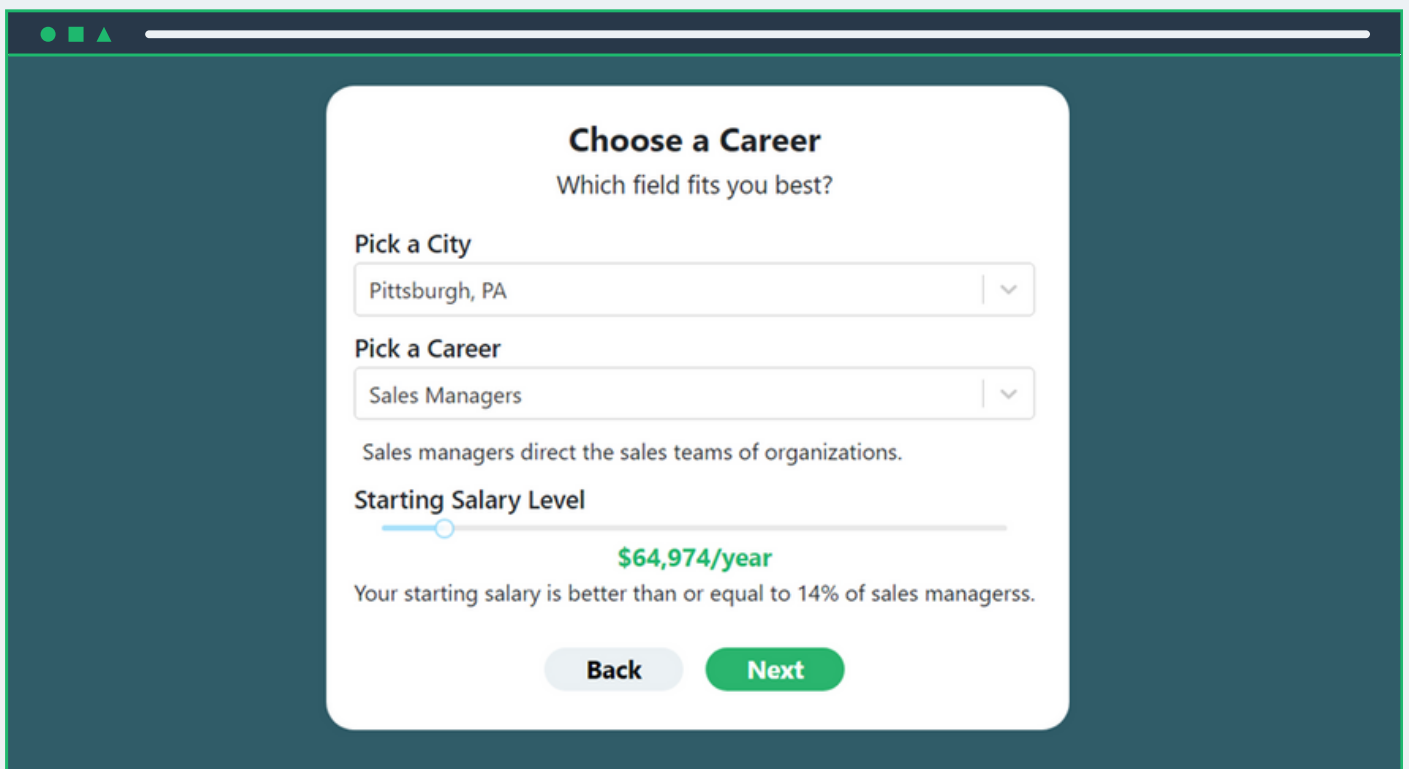
CREATE A CHARACTER

CUSTOMIZE YOUR CHARACTER TO INVEST IN STYLE



CHOOSE A CAREER PATH

CUSTOMIZE YOUR LOCATION, CAREER, & STARTING SALARY LEVEL



Choose a Career
Which field fits you best?

Pick a City
Pittsburgh, PA | v

Pick a Career
Sales Managers | v

Sales managers direct the sales teams of organizations.

Starting Salary Level
\$64,974/year

Your starting salary is better than or equal to 14% of sales managers.

Back **Next**

EDUCATION & JOB BENEFITS

WILL YOU HAVE STUDENT DEBT? WILL YOUR EMPLOYER HELP YOU RETIRE?

The screenshot shows a web browser window with a dark teal background. In the center is a white card titled "Education and Job Benefits" with the subtitle "How much debt will you have? Will your employer help you retire?".

The first section is "Starting Debt", featuring a dropdown menu currently set to "Average College Debt" and a red value of "\$32,200".

The second section is "Employer 401k Match", with the question "Up to what percent of your salary will your employer contribute into your 401k?". It includes a horizontal slider with a blue track and a white handle. The slider is positioned at 4%, with "4%" labeled at the right end. Below the slider is a text input field containing "40%".

Below the slider is a grey box with an example: "For example, say you make \$40,000 a year. If you contribute \$100 a year into your 401k, your employer would contribute \$40 extra. And since your employer will only match up to 4% of your salary, this falls below their limit, which is contributing a total of \$1,600."

At the bottom of the card are two buttons: "Back" (light green) and "Finish" (dark green).

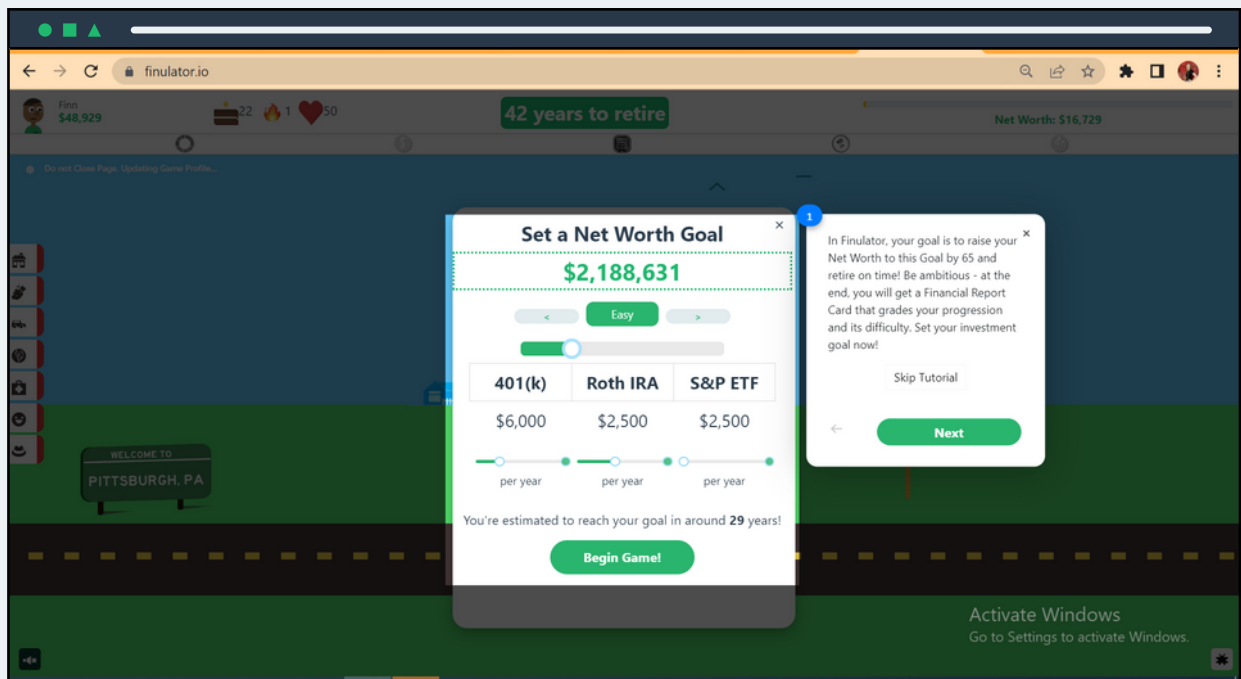
A black tooltip box on the right side of the slider contains the text: "Employers will have only contribute into your 401k when you contribute. They can match your contributions, or only put a percentage in."

Did you know?

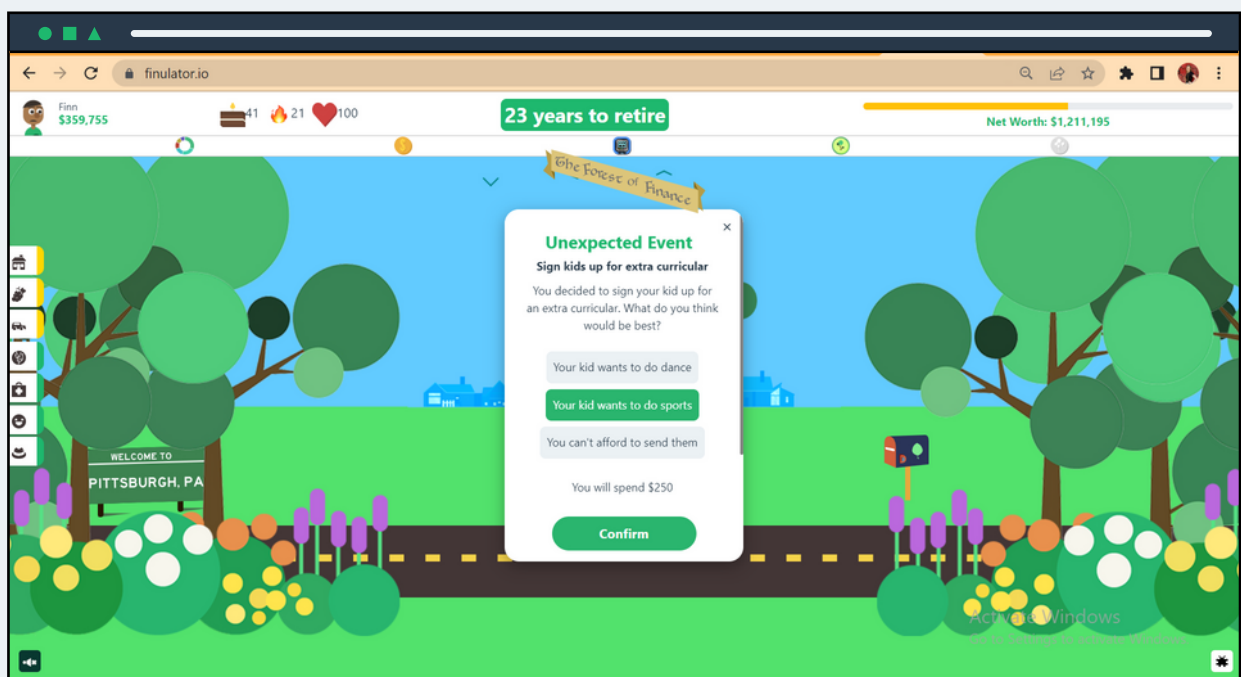
Using Housing data from HUD, BLS and Auto statistics, Finulator displays actual cost of living expenses, actual salary data, inflation and real stock market cycles. The only thing more real, is real life!

INVESTMENT GOALS

CHOOSE AN INVESTMENT STRATEGY



Setting your investment goals is the last step before entering the forest of finance. Each round, you'll be faced with important money decisions. Choose wisely!



REPORT CARD

HOW DID YOU DO?

Once you've completed a life cycle, it's time to review the report card!

