BUDGET CHALLENGE®
ROAD TEST FOR PERSONAL FINANCE®

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BUDGET CHALLENGE®

STUDENT QUICK TIPS

To View a Bill:

- Login using username and password
- Click on the Vendors Tab > then select the vendor you wish to see
- In the Account Activity table, click on View Invoice hyperlink next to the Invoice (bill) you want to see and **scroll down to see the invoice.** The newest transactions are sorted to the top, but all history is kept in the table.
- The bill/invoice will open in the applet below the account activity table. Jot down the due date and amount due to have it handy when you issue a check.
- To exit the bill, click the Close button.

To Issue a Check

- Go to the Student Home Tab> Bank >Online Bill Pay
- Click Select next to the payee you wish to send a check
- Enter amount and using the calendar icon select the delivery date of the check. Memo is optional.
- Click Pay Bill
- The check will appear in the Pending Checks Queue for a limited amount of time.
- While in the pending queue, you may review the check amount, payee, and delivery date of the check
- If you see a mistake, you must delete the check and start a new one.

To View a Paycheck

- Go to the Student Home Tab> Employer
- Click on the View hyperlink next to the Paycheck you wish to see.
- **There is a 1 day hold for funds availability at the bank. This means paycheck funds are available for use the day AFTER the deposit.**

To Change 401K Contribution Percent

- Go to Student Home> 401K
- Use the field in the 401K Account Change section to select the contribution % change.
- The middle section of the window will populate with your changes. Make sure to click Save to submit the request. After you do, it will show the effective date when your request will go through. If you click Cancel, it will not save the request.
- **The change must be made at least one day (Wednesday) prior to the next scheduled paycheck (Thursday) before midnight EST.**
- To withdraw a change request that was saved, click Clear Request.
- Changes cannot be made to the 401(k) contribution % after the final paycheck in the simulation.

To Change Bank Account Type

- Go to Student Home> Bank
- Scroll to the section called Account Change.
- Using the radio buttons select the new account type.
- The middle section of the window will populate with your new account type. Make sure to click Save to submit the request. After you do, it will show the effective date when your request will go through. If you click Cancel, it will not save the request.
- To withdraw a change request that was saved, click Clear Request.
- **This request must be submitted at least 1 business day before the beginning of the next monthly cycle for changes to take effect in the upcoming statement cycle.**

To Request a One-time Waiver

- Click on the Vendors Tab> then select the vendor you wish to see
- If eligible for a late fee waiver, a blue "Waive Late Fee" button will appear in the Actions column of the Vendor Activity Table.
- Click the button and enter a reason for requesting the Late Fee Waiver and click "Save Changes".
- When the button is clicked there will be a blue status bar above the vendor activity table with the status "processing". The waiver status will update to "complete" once the waiver has been processed during nightly processing.
- Once you have completed the waiver process, you will see a time stamp on the top of the vendor activity table, highlighted in blue, that details the date the waiver was requested and the status of your request.
- Approved late fee waiver requests are processed overnight. The next day, the late fee will be waived on the Vendor account and 75 of the 150 point late penalty will be restored on the Leaderboard score.

To Request a Refund

- Click on the Vendors Tab> then select the vendor you wish to see
- If there is a credit balance (you have made an overpayment) on the vendor account, an orange "Request Refund" button will appear in the actions column of the Vendor Activity Table.
- Click the button and enter a reason for requesting the Refund and click "Save Changes".
- Refunds will be processed overnight and the funds will be available in your checking account the next day.

Figuring out the Net Pay

- Go To Student Home > Vendor Selections
- When you select the 401(k) Contribution Percent on the Job Tab, the system will highlight in yellow the appropriate Pay Stub information on the Paycheck Calculator.
- The payroll calculator represents the payroll data from the most recent payroll and is updated the day after a paycheck is issued.
- If you receive notification of a bonus or raise, it will not be reflected on the payroll calculator until after that payroll is paid.

Bill Notifications and other information will be sent from the following emails:

- Support@BudgetChallenge.com
- SuburbanCity@BudgetChallenge.com
- WidgetEngineering@BudgetChallenge.com
- VistaVue@BudgetChallenge.com
- AutoRex@BudgetChallenge.com
- Zippys@BudgetChallenge.com
- Thumbsprain@BudgetChallenge.com
- Minutes4Less@BudgetChallenge.com
- SurgeCard@BudgetChallenge.com
- Lots-o-watts@BudgetChallenge.com
- SafePlace@BudgetChallenge.com
- Riptide@BudgetChallenge.com
- Support@BCSim.com
- Notifications@BudgetChallenge.com
- Support@budgetchallenge.freshdesk.com
- Emailarchive@bcsim.com

It is helpful to add all of these email addresses to your email contacts list to prevent messages for this simulation to be filtered to the Spam folder.