

PARENTS & GUARDIANS,



We are thrilled your child will be participating in this year's H&R Block Budget Challenge. Students from all fifty states have used the H&R Block Budget Challenge to get real-world ready from the safety of the classroom.

During the H&R Block Budget Challenge, your child will learn how to pay bills, manage expenses, save money, invest in retirement and pay taxes as if they were recent college graduates. The program's learn-by-doing approach lets students learn real-world financial skills without real-world consequences. Scores increase by maximizing 401(k) savings, paying bills on time, avoiding fees and penalties and responding correctly to quiz questions. As in real life, a few unexpected events may occur along the way, teaching students to be financially prepared for emergencies.

As an added incentive, H&R Block will award \$200,000 in college scholarships to the most real-world ready competitors. A student's real-world ready score is a combination of skill, behavior and knowledge demonstrated through gameplay. For more details, please refer to the [Official Contest Rules](#) or visit hrbds.org.

We hope you will take the opportunity to talk to your student about money management over the course of their Budget Challenge journey and support our commitment to helping teens nationwide learn before they earn.

BEST REGARDS,

**The H&R Block
Budget Challenge Team**