

REGISTRATION/SIGN-UP

Directions

Welcome!

You are a registration recruiter!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- As students arrive direct them into the center of the room to await further instructions from the MC.
- The students will come to your table first to pick a career path of their choice and receive a budget worksheet.
- There will be a list of career choices that can be passed through the line.
- If a student is unsure of what they want to be, ask them about hobbies or interests they have that could be applied to a career path.
- Students sometimes request careers like doctor or lawyer. These careers require more education than the student would have acquired by their fictitious age scenario of 24. Recommend similar careers or lower level positions in that industry.
- Once a student has chosen a career they are not allowed to exchange it for another. Some may want better pay or less responsibilities, but encourage them to make it work or to visit a financial advisor for assistance.
- If a student chooses an occupation that you are out of, let them know that all of those positions have been filled and help them choose another.
- While handing them their budget worksheet, point out the following before they leave your table:

- Where their occupation is listed.
- Their spouses occupation.
- How many children they have.
- Combined Income (if applicable).
- Credit score.

BUDGET WORKSHEET			
Name: _____			
Occupation: _____			
Spouse's Occupation: _____			
Number of Children: _____			
INCOME			
Monthly Net _____			
Spouse's Monthly Net _____			
TOTAL			
Credit Score: you _____	+ or -	New Score _____	
WHEEL OF REALITY			
Unexpected Expense _____			
Unexpected Income _____			
TOTAL			
Notes: _____			
1) Visit every table.			
2) Total expenses for each section.			
3) Carry each total to back page final balance.			
4) Meet with financial advisor to review your budget.			
ADDITIONAL CASH			
Part-time Job _____			
Personal Loan (fill Amount) _____			
TOTAL			
DEBTS AND LOANS			
Student Loans _____			
Credit Cards _____			
Personal Loan (Monthly Amount) _____			
TOTAL			
SAVINGS			
Savings (Monthly Amount) _____			
Retirement/Investments _____			
TOTAL			
FAMILY LIFE			
Groceries (Index 1) _____			
1. Petrol or Housing _____			
2. Dispers _____			
3. Baby Wipes _____			
Childcare _____			
Additional Accessories _____			
Pets (optional) _____			
Church (optional) _____			
Charity (optional) _____			
TOTAL			
HOME			
Home Option: _____			
Payment (Price per bedroom) _____			
Taxes, Insurance & PMI* _____			
Rent _____			
Renter's Insurance _____			
Electricity & Heat _____			
Water & Trash _____			
Furniture _____			
Home Decor _____			
TOTAL			
DAILY LIVING			
Dining Out (Index 1) _____			
Incidentals (1 or More) _____			
Clothing (Index 1) _____			
Charter (Index 1) _____			
Accessories (1 or More) _____			
Personal Care (1 or More) _____			
TOTAL			

- If the student is military or has a military spouse tell them the following:
 - All healthcare costs are covered. There is no need to visit the health table.
 - They have received a \$1,500 housing reimbursement.
- Once you have explained their budget worksheet, direct them to proceed to any table to start shopping.
- Once all students have received their life, the registration table will close

WHEEL OF REALITY

Welcome!

You are the Wheel of Reality advisor!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- The wheel is comprised of approximately 50% negative life events and 50% positive life events.
- Each student is required to spin the wheel one time.
- The student will spin the wheel and land on 1 of 10 possible categories, listed below.
 - Life
 - Debts and Loans
 - Additonal Cash
 - Family Life
 - Home
 - Daily Living
 - Automotive
 - Health
 - Communication
 - Entertainment
- Your role is to offer the student a random card from the category they have spun, and then read the card aloud to the student.
- If a card does not apply to a student's future life scenario (example: If they do not have kids or a spouse and the card refers to paying for kids or a spouse.) have them choose a new card.
- Direct the student where to list their Wheel of Reality cost.
- If the student should pick the new baby card, make sure to celebrate!
 - Shout out "HEY! *Student's name" had a baby!!!"
 - Ring the bell found on your table.
 - And don't forget to place a "It's A Baby!" sticker on the student!
- If the student is done with their budget they should go to the financial advisor table, if not encourage them to finish visiting the other tables.
- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

ENTERTAINMENT/HOBBIES

Directions

Welcome!

You are an “entertainment and hobbies” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- Students must pick at least three entertainment/hobby activities, it is your role to encourage them to pick more. Show selections to students and convince them to make as many choices as you can. Don't analyze what they really need or can afford.
- Don't just sell one of each item/class/activity - UPSELL!
 - Their kids are not just going to want one dance class a month, they will likely need one a week (or more if they want to do anything with it when they are older!)
 - Tell them "You can't have a good life without a hot tub!"
 - Or "Your children will only be able to receive scholarships for college if you invest in their music talents now!"
- Your role is to sell, not to help the student make the best choice. For example, say things like:
 - "You and your spouse are both working hard. Wouldn't a hot tub be relaxing?"
 - "Your child deserves the best experience possible, how about some dance lessons?"
 - "What do you do to escape the day's worries?"
- The goal is for students to see the consequences of spending more than they earn when they sit down with a financial advisor. Remember, you want to help them spend as much money as possible!
- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!
- The classes are per person, per class, for the month. Each class is one class for one person. This is an opportunity to upsell.
- Camping is priced per night, per family.

Directions

Budget worksheet example and information:

BUDGET WORKSHEET																																																																																																					
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GetREALFRF

getrealrf@gmail.com

- *Occupation
- *Spouse/Occupation *(if applicable)*
- *Children *(if applicable)*
- * Income
- *Credit score

BUDGET WORKSHEET

AUTOMOTIVE

Vehicle(s):

Monthly Payment (Car 1)

Monthly Payment (Car 2)

Car Insurance (Car 1 &/or Car 2)

Gas

Other Transportation

Repairs

Total

HEALTH

Premium (Single or Family)

Deductible (can be divided by 12)

Coverage (can be divided by 12)

Co-Pay

Prescriptions

Vitamins

No Insurance

Total

Notes:

COMMUNICATIONS

Communications Option:

Cell Service

Internet

Cable TV

Streaming Services

Bundle Discount

Total

ENTERTAINMENT/HOBBIES

1.

2.

3.

Total

FINAL BALANCE

List totals from each category below

Income +

Additional Cash +

Income Subtotal

Savings -

Debts and Loans -

Family Life -

Home -

Daily Living -

Transportation -

Health -

Communications -

Entertainment/Hobbies -

Expenses Subtotal

Wheel of Reality + or -

Total

Under Budget +

Over Budget -

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Final Balance *

This section is specifically for students to transfer each tables total down and discover if they are over or under budget.













ENTERTAINMENT & HOBBIES

Dance Class	Concert	Movie
 <p>\$60/Per Person</p>	 <p>\$85/Per Person</p>	 <p>Popcorn, Candy, & Drink Included</p> <p>\$35/Per Person</p>
Sports Arena/Field Games	Video Game	Hot Tub
 <p>\$30/Per Person</p>	 <p>\$65/Per Game</p>	 <p>\$3,000 Total/\$250 Per Month</p>
Game Pass	Paddle Boarding	Camping
 <p>\$15/ month</p>	 <p>\$30/Per Person Per Hour</p>	 <p>\$30/Per Night</p>
Amusement Park/Fair	Community Events	Recreational Sports
 <p>\$75/Per Person</p>	 <p>FREE</p>	 <p>FREE</p>

ENTERTAINMENT & HOBBIES

Art Classes  <p>\$50/Per Class</p>	Skiing/Snow Boarding  <p>\$85/Per Person</p>	Community Parades  <p>FREE</p>
Golfing  <p>\$50/Per Visit</p>	Tours  <p>\$300/Per Person</p>	Open Gym  <p>\$10/Per Visit</p>
Music Lessons  <p>\$60/Per Lesson</p>	Cooking Lessons  <p>\$75/Per Lesson</p>	Bowling  <p>\$22/Per Person</p>
Vehicle Rental  <p>\$85/Per Person</p>	Hunting  <p>\$50/Per Person</p>	Fitness Class  <p>\$30/Per Person</p>

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COMMUNICATIONS

Directions

Welcome!

You are a “communications” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- Communications include services for cell phone, internet, streaming services, and cable TV.
- Familiarize yourself with the plans as they each offer different services that may or may not be important to the student.
- All students start the fair with a 700 credit score. Communication bills can affect a persons credit, when students first arrive at your table, direct them to shake the globe of reality. Students should add or subtract from their current credit score based on the globes results.
- Show the plan options to students and let them make their choice.
- Bundle and save - students who purchase from two categories get a \$15 discount on their total communications bill, if they purchase from all three they get a \$30 discount. Streaming services are not included in the bundle and save. If they bundle two or three have them subtract the discount from their communication total.
- Assist them as needed to ensure they list it in the right place on their budget worksheet.
- Your role is to sell, not to help the student make the best choice. For example, say things like:
 - “If you spend a lot of time on the computer you will need plenty of data usage.”
 - “You'll need plenty of download speed if you want to watch your favorite shows on Netflix!”
- The goal is for students to see the consequences of spending more than they earn. Remember, you want to help them spend as much money as possible!
- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

COMMUNICATIONS

Cell Service		
Basic Prepaid Plan Single Person - \$30 Family - \$60 - Unlimited Talk and Text - 5 GB high speed data (speeds slowed after 5 GB) - Mobile hotspot uses plan's data allotment	Basic Unlimited Plan Single Person - \$60 Family - \$100 - Unlimited Talk and Text - Unlimited data (includes standard video streaming quality) - 3 GB/ line mobile hotspot	Extra Unlimited Plan Single Person - \$85 Family - \$150 - Unlimited Talk and Text - Unlimited data (includes HD video streaming) - 30 GB/ line mobile hotspot
Internet		
Low Tier Plan \$70 - Includes 250 GB high speed data - Ideal for 1 - 2 devices and moderate streaming	Mid Tier Plan \$100 - Includes 600 GB high speed data - Great choice for multiple people who work or learn from home	Top Tier Plan \$155 - Includes 1 TB high speed data - Best for houses that stream alot and/or operate 3 - 5 devices
Cable	Streaming Services	Bundle Discount
Basic Cable \$20 - Up to 40 channels	Disney+ - \$20 (includes Hulu & ESPN) Netflix - \$15 Amazon Prime - \$15 HBO Max - \$15 Peacock - \$10	Bundle and Save! Save money when you purchase multiple communication services Select two services and get \$15 off the total Select all three services and get \$30 off the total <i>*Streaming services not included</i>
Top Tier Cable \$110 - 100+ channels		

COMMUNICATIONS

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Basic Prepaid Plan Single Person - \$30 Family - \$60 - Unlimited Talk and Text - 5 GB high speed data (speeds slowed after 5 GB) - Mobile hotspot uses plan's data allotment	Basic Unlimited Plan Single Person - \$60 Family - \$100 - Unlimited Talk and Text - Unlimited data (includes standard video streaming quality) - 3 GB/ line mobile hotspot	Extra Unlimited Plan Single Person - \$85 Family - \$150 - Unlimited Talk and Text - Unlimited data (includes HD video streaming) - 30 GB/ line mobile hotspot
Internet		
Low Tier Plan \$70 - Includes 250 GB high speed data - Ideal for 1 - 2 devices and moderate streaming	Mid Tier Plan \$100 - Includes 600 GB high speed data - Great choice for multiple people who work or learn from home	Top Tier Plan \$155 - Includes 1 TB high speed data - Best for houses that stream alot and/or operate 3 - 5 devices
Cable	Streaming Services	Bundle Discount
Basic Cable \$20 - Up to 40 channels	Disney+ - \$20 (includes Hulu & ESPN) Netflix - \$15 Amazon Prime - \$15 HBO Max - \$15 Peacock - \$10	Bundle and Save! Save money when you purchase multiple communication services Select two services and get \$15 off the total Select all three services and get \$30 off the total <i>*Streaming services not included</i>
Top Tier Cable \$110 - 100+ channels		

HEALTH

Directions





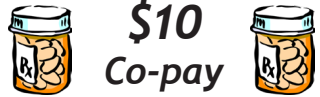









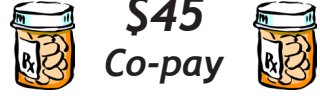


Welcome!

You are a “health” sales person!





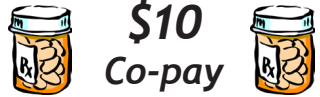









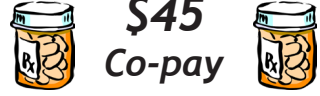


Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- It is your role to explain premiums, copays, coverage percentages, and deductibles. However, it is not your role to sell them on the best plan option for their life.
- Once the student has made a decision, have them choose a Reality of Health card. Read it aloud to the student, and then direct them to the HEALTH section of their budget worksheet.
- Be sure to show the students where to record their plan premium amount, deductibles, coverages, and copays. Be sure to point them to the health terms and definitions sign so they understand in the future when they are purchasing a real health insurance plan!
- As you read the cards, if a card states it
 - IS a standard visit, you automatically go to the co-pay section.
 - IS NOT a standard visit, go to
 - Deductible
 - Coverage
- If the student should pick the new baby card, make sure to celebrate!
 - Shout out "HEY! *Student's name* had a baby!!!"
 - Ring the bell found on your table.
 - And don't forget to place a "It's A Baby!" sticker on the student!
- A few things to keep in mind:
 - Family premium is required for two or more in a household.
 - Students should list their premium amount on the first line of the budget worksheet.
 - Students cannot change their plan after they receive their card, even though they may want to.
 - Each Reality of Health event is different, but all deductibles and patient coverage can be divided by 12 including those who do not have a plan.
 - If a card does not apply to a student's future life scenario (example: If they do not have kids or a spouse and the card refers to paying for kids or a spouse.), have them choose a new card.
 - Co-pays apply to all standard doctor visits which will be stated on the card.
 - All students with military occupations, or that have spouses with military occupations, have 100% health care coverage and do not need to visit this table.
- Quick Health Insurance Tips!
 - Deductibles must be paid in full before students can use their coverage. Example:
 - If the student has a \$8,000 bill and they have chosen the Gold Plan they need to pay \$3,000 first (the deductible can be split into 12 monthly payments). Then the student will look at their coinsurance coverage... 80/20. Of the remaining \$5,000 needing to be paid the insurance will cover 80%, leaving \$1,000 for the student to pay (they can also split this into 12 monthly payments if they would like.)
 - Deductibles do not have to be paid in full for students to use their co-pay or prescription co-pay.

HEALTH

Gold Plan Premium Amount: \$375 Single - \$700 Family/Monthly			
Deductible \$3,000 Per Person <i>*Patient can pay over 12-months</i> 	 Coverage 80/20 Insurance Pays 80% Patient Pays 20% <i>(after deductible)</i> <i>*Patient can pay over 12-months</i>	 Co-Pay \$25 5 Standard Visits Allowed Per Visit/Per Person 	Prescription \$10 Co-pay Per Bottle/Per Person 
Silver Plan Premium Amount: \$300 Single - \$625 Family/Monthly			
Deductible \$5,000 Per Person <i>*Patient can pay over 12-months</i> 	 Coverage 70/30 Insurance Pays 70% Patient Pays 30% <i>(after deductible)</i> <i>*Patient can pay over 12-months</i>	 Co-Pay \$45 3 Standard Visits Allowed Per Visit/Per Person 	Prescription \$25 Co-pay Per Bottle/Per Person 
Bronze Plan Premium Amount: \$200 Single - \$525 Family/Monthly			
Deductible \$10,000 Per Person <i>*Patient can pay over 12-months</i> 	 Coverage 60/40 Insurance Pays 60% Patient Pays 40% <i>(after deductible)</i> <i>*Patient can pay over 12-months</i>	 Co-Pay \$65 3 Standard Visits Allowed Per Visit/Per Person 	Prescription \$45 Co-pay Per Bottle/Per Person 
No Plan Vitamins Required: \$50/Month			
Deductible \$0 	Coverage None Patient Pays 100% <i>*Patient can pay over 12-months</i>	Co-Pay None	Prescription As Priced Per Bottle/Per Person 

HEALTH

Gold Plan Premium Amount: \$375 Single - \$700 Family/Monthly			
Deductible \$3,000 Per Person <i>*Patient can pay over 12-months</i> 	 Coverage 80/20 Insurance Pays 80% Patient Pays 20% <i>(after deductible)</i> <i>*Patient can pay over 12-months</i>	 Co-Pay \$25 5 Standard Visits Allowed Per Visit/Per Person 	Prescription \$10 Co-pay Per Bottle/Per Person 
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No Plan Vitamins Required: \$50/Month			
Deductible \$0 	Coverage None Patient Pays 100% <i>*Patient can pay over 12-months</i>	Co-Pay None	Prescription As Priced Per Bottle/Per Person 

AUTOMOTIVE

Directions

Welcome!

You are a “automotive” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- Students will come to your table to buy a car for themselves and for their spouse. They may buy two vehicles, or one vehicle and one bus pass. They cannot purchase two bus passes.
- Expect a rush at the beginning of the fair. Students typically visit either the housing or transportation tables first.
- All students start the fair with a 700 credit score. Vehicle purchases affect a credit score, so when students first arrive at your table, direct them to shake the globe of reality. Students should add or subtract from their current credit score based on the globes results.
- Don't analyze what they really need or can afford. This is not the time to discuss how to conserve money.
- Your role is to sell, not to help the student make the best choice. For example, say things like:
 - “You're going to need a bigger vehicle if you want to take your family on trips.”
 - “Haven't you always wanted a truck?”
 - “Get a really nice car! You deserve it for working so hard.”
 - “Don't forget your spouse! They need their own vehicle too!”
- Once they have selected transportation, they must list all of the expenses related to their chosen vehicle(s) on their budget worksheet.
- The goal is for students to see the consequences of spending more than they earn. Remember, you want to help them spend as much money as possible!
- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

AUTOMOTIVE

2022 Ford F-150 Raptor

Price: \$70,500



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$956
660 - 710	6 Year	4.50%	\$1,120
650 >	5 Year	5.75%	\$1,355

- Car Insurance: \$280
- Gas per month: \$290
- Repairs: Under warranty

2021 BMW M3

Price: \$70,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$949
660 - 710	6 Year	4.50%	\$1,111
650 >	5 Year	5.75%	\$1,345

- Car Insurance: \$160
- Gas per month: \$270
- Repairs: Under warranty

2020 Lexus RC

Price: \$55,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$745
660 - 710	6 Year	4.50%	\$873
650 >	5 Year	5.75%	\$1,057

- Car Insurance: \$240
- Gas per month: \$270
- Repairs: Under warranty

2018 Toyota Tacoma

Price: \$35,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$475
660 - 710	6 Year	4.50%	\$555
650 >	5 Year	5.75%	\$673

- Car Insurance: \$160
- Gas per month: \$290
- Repairs: Under warranty

2017 Jeep Wrangler

Price: \$30,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$407
660 - 710	6 Year	4.50%	\$476
650 >	5 Year	5.75%	\$577

- Car Insurance: \$160
- Gas per month: \$270
- Repairs: Under warranty

2021 Toyota Rav4

Price: \$36,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$488
660 - 710	6 Year	4.50%	\$571
650 >	5 Year	5.75%	\$692

- Car Insurance: \$180
- Gas per month: \$180
- Repairs: Under warranty

2012 Chevy Tahoe

Price: \$20,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$271
660 - 710	6 Year	4.50%	\$318
650 >	5 Year	5.75%	\$385

- Car Insurance: \$200
- Gas per month: \$290
- Repairs: \$55

2015 Subaru Outback

Price: \$18,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$244
660 - 710	6 Year	4.50%	\$286
650 >	5 Year	5.75%	\$346

- Car Insurance: \$140
- Gas per month: \$175
- Repairs: \$50

2020 Honda Accord

Price: \$26,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$352
660 - 710	6 Year	4.50%	\$413
650 >	5 Year	5.75%	\$500

- Car Insurance: \$110
- Gas per month: \$150
- Repairs: Under warranty

AUTOMOTIVE

2008 Chevy Silverado 1500

Price: \$15,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$204
660 - 710	6 Year	4.50%	\$239
650 >	5 Year	5.75%	\$289

- Car Insurance: \$220
- Gas per month: \$310
- Repairs: \$45

2008 Honda Odyssey

Price: \$6,000



Credit Score	Term	Interest Rate	Payment
720 +	5 Year	3.75%	\$110
660 - 710	4 Year	4.50%	\$137
650 >	3 Year	5.75%	\$182

- Car Insurance: \$140
- Gas per month: \$255
- Repairs: \$40

2009 Toyota Corolla

Price: \$13,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$176
660 - 710	6 Year	4.50%	\$207
650 >	5 Year	5.75%	\$250

- Car Insurance: \$140
- Gas per month: \$160
- Repairs: \$35

2000 Chevrolet Impala

Price: \$3,500



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	PERSONAL	\$113
660 - 710	2 Year	LOAN	\$164
650 >	1 Year		\$311

- Car Insurance: \$70
- Gas per month: \$200
- Repairs: \$25

1998 Buick LeSabre

Price: \$2,500



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	PERSONAL	\$81
660 - 710	2 Year	LOAN	\$117
650 >	1 Year		\$222

- Car Insurance: \$60
- Gas per month: \$255
- Repairs: \$35

Take the Bus - Save for a Car



Price: \$65/Month Bus Pass

You ride a bus to work while saving to purchase a vehicle.

Kawasaki z H2

Price: \$17,500



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.50%	\$513
660 - 710	3 Year	4.75%	\$523
650 >	3 Year	8.50%	\$553

- Insurance: \$100
- Gas per month: \$60

New Recreational Vehicle

Price: \$10,000



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.50%	\$293
660 - 710	3 Year	4.75%	\$299
650 >	3 Year	8.50%	\$316

- Insurance: \$120
- Gas per month: \$40

Used Recreational Vehicle

Price: \$2,500



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	10.00%	\$115
660 - 710	6 Year	11.00%	\$117
650 >	5 Year	12.00%	\$118

- Insurance: \$120
- Gas per month: \$40

AUTOMOTIVE

2022 Ford F-150 Raptor

Price: \$70,500



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- Car Insurance: \$180
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Price: \$20,000



Credit Score	Term	Interest Rate	Payment
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Credit Score	Term	Interest Rate	Payment
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- Car Insurance: \$140
- Gas per month: \$175
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2020 Honda Accord

Price: \$26,000



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650 >	5 Year	5.75%	\$500

- Car Insurance: \$110
- Gas per month: \$150
- Repairs: Under warranty

AUTOMOTIVE

2008 Chevy Silverado 1500

Price: \$15,000



Credit Score	Term	Interest Rate	Payment
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660 - 710	6 Year	4.50%	\$239
650 >	5 Year	5.75%	\$289

- Car Insurance: \$220
- Gas per month: \$310
- Repairs: \$45

2008 Honda Odyssey

Price: \$6,000



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2000 Chevrolet Impala

Price: \$3,500



Credit Score	Term	Interest Rate	Payment
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- Car Insurance: \$70
- Gas per month: \$200
- Repairs: \$25

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Price: \$2,500



Credit Score	Term	Interest Rate	Payment
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650 >	1 Year		\$222

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- Gas per month: \$255
- Repairs: \$35

Take the Bus - Save for a Car



Price: \$65/Month Bus Pass

You ride a bus to work while saving to purchase a vehicle.

Kawasaki z H2

Price: \$17,500



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.50%	\$513
660 - 710	3 Year	4.75%	\$523
650 >	3 Year	8.50%	\$553

- Insurance: \$100
- Gas per month: \$60

New Recreational Vehicle

Price: \$10,000



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.50%	\$293
660 - 710	3 Year	4.75%	\$299
650 >	3 Year	8.50%	\$316

- Insurance: \$120
- Gas per month: \$40

Used Recreational Vehicle

Price: \$2,500



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	10.00%	\$115
660 - 710	6 Year	11.00%	\$117
650 >	5 Year	12.00%	\$118

- Insurance: \$120
- Gas per month: \$40

DAILY LIVING

Directions

Welcome!

You are a “daily living” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- Students will come to your table to dine-out, purchase clothing, incidentals, accessories and personal care. They must choose one each of dining out, clothing type and outerwear, including at least one or more incidentals, accessories and personal care items.
- Don't analyze what they really need or can afford. This is not the time to discuss how to conserve money.
- Your role is to sell, not to help the participant make the best choice. For example, say things like:
 - “You both work hard. Go out! No one needs to cook every night!”
 - “Everyone needs at least one latte a week.”
 - “As a professional you will need nicer clothes.”
- If a child is under one-year, do not include in family size.
- Don't forget that your job is to sell the students things they need AND things they don't!
 - Ask the students about gifts. Depending on the month, remind them of family and friends birthdays, Christmas, weddings, and any other holiday or party they might be invited to. Get them thinking. It is awkward to show up to those events without gifts.
 - You may need to ensure they have considered all members of their family when it comes to outerwear, accessories and personal care.
- The goal is for students to see the consequences of spending more than they earn. Remember, you want to help them spend as much money as possible!
- Sunglasses are not needed every month, but in this scenario they need to be paid in full during this month's budget. No payment plans.
- All daily living items that the students choose are for the current month's budget.
- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

DAILY LIVING

Dining Out Fast Food	Dining Out Local Diner/Cafe	Dining Out Fine Dining
<u>1 Visit Per Month</u> Single Person.....\$10.00/Month Family of 2-3.....\$20.00/Month Family of 4+.....\$40.00/Month <u>3 Visits Per Month</u> Single Person.....\$30.00/Month Family of 2-3.....\$60.00/Month Family of 4+.....\$120.00/Month	<u>1 Visit Per Month</u> Single Person.....\$17.00/Month Family of 2-3.....\$34.00/Month Family of 4+.....\$68.00/Month <u>3 Visits Per Month</u> Single Person.....\$51.00/Month Family of 2-3.....\$102.00/Month Family of 4+.....\$204.00/Month	<u>1 Visit Per Month</u> Single Person.....\$30.00/Month Family of 2-3.....\$60.00/Month Family of 4+.....\$120.00/Month <u>3 Visits Per Month</u> Single Person.....\$90.00/Month Family of 2-3.....\$180.00/Month Family of 4+.....\$360.00/Month
		
Incidentals Premium Beverages	Incidentals Snacks/Treats	Incidentals Specialty Shop Treats
1 Beverage.....\$5.00/Month 3 Beverages.....\$15.00/Month 6 Beverages.....\$30.00/Month 9 Beverages.....\$45.00/Month	1 Snack.....\$5.00/Month 3 Snacks.....\$15.00/Month 6 Snacks.....\$30.00/Month 9 Snacks.....\$45.00/Month	1 Treat.....\$8.00/Month 3 Treats.....\$24.00/Month 6 Treats.....\$48.00/Month 9 Treats.....\$72.00/Month
		

DAILY LIVING

Name Brand Daily & Work Clothing	Off Brand Daily & Work Clothing	Consignment Daily & Work Clothing
<p>Single Person.....\$100/Month Family of 2-3.....\$200/Month Family of 4+.....\$400/Month</p> <p>\$100 Average Per Purchase 1 Purchase Per Month</p> 	<p>Single Person.....\$50/Month Family of 2-3.....\$100/Month Family of 4+.....\$200/Month</p> <p>\$50 Average Per Purchase 1 Purchase Per Month</p> 	<p>Single Person.....\$20/Month Family of 2-3.....\$40/Month Family of 4+.....\$80/Month</p> <p>\$20 Average Per Purchase 1 Purchase Per Month</p> 
Name Brand Outerwear	Off Brand Outerwear	Consignment Outerwear
<p>Single Person.....\$60/Month Family of 2-3.....\$120/Month Family of 4+.....\$240/Month</p> <p>Coat, Hat & Pair of Gloves 3 Pairs of Shoes 2 Year Replacement Cycle</p> 	<p>Single Person.....\$40/Month Family of 2-3.....\$80/Month Family of 4+.....\$160/Month</p> <p>1 Coat, Hat & Pair of Gloves 3 Pairs of Shoes 2 Year Replacement Cycle</p> 	<p>Single Person.....\$20/Month Family of 2-3.....\$40/Month Family of 4+.....\$80/Month</p> <p>1 Coat, Hat & Pair of Gloves 3 Pairs of Shoes 2 Year Replacement Cycle</p> 

DAILY LIVING

Dining Out Fast Food	Dining Out Local Diner/Cafe	Dining Out Fine Dining
<u>1 Visit Per Month</u> Single Person.....\$10.00/Month Family of 2-3.....\$20.00/Month Family of 4+.....\$40.00/Month <u>3 Visits Per Month</u> Single Person.....\$30.00/Month Family of 2-3.....\$60.00/Month Family of 4+.....\$120.00/Month	<u>1 Visit Per Month</u> Single Person.....\$17.00/Month Family of 2-3.....\$34.00/Month Family of 4+.....\$68.00/Month <u>3 Visits Per Month</u> Single Person.....\$51.00/Month Family of 2-3.....\$102.00/Month Family of 4+.....\$204.00/Month	<u>1 Visit Per Month</u> Single Person.....\$30.00/Month Family of 2-3.....\$60.00/Month Family of 4+.....\$120.00/Month <u>3 Visits Per Month</u> Single Person.....\$90.00/Month Family of 2-3.....\$180.00/Month Family of 4+.....\$360.00/Month
		
Incidentals Premium Beverages	Incidentals Snacks/Treats	Incidentals Specialty Shop Treats
1 Beverage.....\$5.00/Month 3 Beverages.....\$15.00/Month 6 Beverages.....\$30.00/Month 9 Beverages.....\$45.00/Month	1 Snack.....\$5.00/Month 3 Snacks.....\$15.00/Month 6 Snacks.....\$30.00/Month 9 Snacks.....\$45.00/Month	1 Treat.....\$8.00/Month 3 Treats.....\$24.00/Month 6 Treats.....\$48.00/Month 9 Treats.....\$72.00/Month
		

DAILY LIVING

Name Brand Daily & Work Clothing	Off Brand Daily & Work Clothing	Consignment Daily & Work Clothing
<p>Single Person.....\$100/Month Family of 2-3.....\$200/Month Family of 4+.....\$400/Month</p> <p>\$100 Average Per Purchase 1 Purchase Per Month</p> 	<p>Single Person.....\$50/Month Family of 2-3.....\$100/Month Family of 4+.....\$200/Month</p> <p>\$50 Average Per Purchase 1 Purchase Per Month</p> 	<p>Single Person.....\$20/Month Family of 2-3.....\$40/Month Family of 4+.....\$80/Month</p> <p>\$20 Average Per Purchase 1 Purchase Per Month</p> 
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DAILY LIVING

Accessories



Makeup \$90
Price for 1 Person



Prescription Sunglasses \$350
Sunglasses \$60
Price for 1 Person



Jewelry \$80
Price for 1 Person



Scarf \$20
Price for 1 Person



Hat \$30
Price for 1 Person



Frangrance \$45
Price for 1 Person



Purse/Bag \$65
Price for 1 Person



Belt \$20
Price for 1 Person



Gift \$45
Price for 1 Person

DAILY LIVING

Personal Care

High-end Hair Care (\$90 Per Visit, Every 3 Months)
 Per Adult.....\$30/Month
 Per Child.....\$15/Month



Affordable Hair Care (\$45 Per Visit, Every 3 Months)
 Per Adult.....\$15/Month
 Per Child.....\$8/Month

Spa

Gym

1 Massage.....\$70/Month
 3 Massages.....\$210/Month
 6 Massages.....\$420/Month



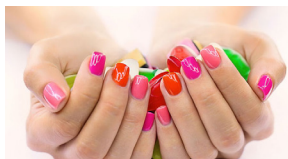
Gym Membership Per Person.....\$80/Month



Nail Care

Acrylic Nails (\$80 Per Visit)

1 Visit.....\$80/Month
 2 Visits.....\$160/Month
 3 Visits.....\$240/Month



Manicure (\$40 Per Visit)

1 Visit.....\$40/Month
 2 Visits.....\$80/Month
 3 Visits.....\$120/Month

Pedicure (\$40 Per Visit)

1 Visit.....\$40/Month
 2 Visits.....\$80/Month
 3 Visits.....\$120/Month



DAILY LIVING

Accessories



Makeup \$90
Price for 1 Person



Prescription Sunglasses \$350
Sunglasses \$60
Price for 1 Person



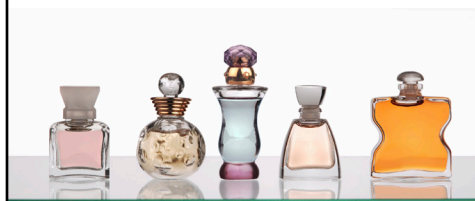
Jewelry \$80
Price for 1 Person



Scarf \$20
Price for 1 Person



Hat \$30
Price for 1 Person



Frangrance \$45
Price for 1 Person



Purse/Bag \$65
Price for 1 Person



Belt \$20
Price for 1 Person



Gift \$45
Price for 1 Person

DAILY LIVING

Personal Care

High-end Hair Care (\$90 Per Visit, Every 3 Months)
 Per Adult.....\$30/Month
 Per Child.....\$15/Month



Affordable Hair Care (\$45 Per Visit, Every 3 Months)
 Per Adult.....\$15/Month
 Per Child.....\$8/Month

Spa

Gym

1 Massage.....\$70/Month
 3 Massages.....\$210/Month
 6 Massages.....\$420/Month



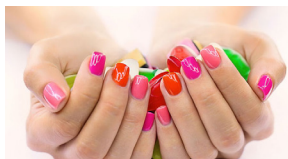
Gym Membership Per Person.....\$80/Month



Nail Care

Acrylic Nails (\$80 Per Visit)

1 Visit.....\$80/Month
 2 Visits.....\$160/Month
 3 Visits.....\$240/Month



Manicure (\$40 Per Visit)

1 Visit.....\$40/Month
 2 Visits.....\$80/Month
 3 Visits.....\$120/Month

Pedicure (\$40 Per Visit)

1 Visit.....\$40/Month
 2 Visits.....\$80/Month
 3 Visits.....\$120/Month



HOME

Directions

Welcome!

You are a “home” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- Students will come to your table to buy a home, furniture and home décor items. They must choose one of each.
- Expect a rush at the beginning of the fair. Students typically visit either the housing or transportation tables first.
- All students start the fair with a 700 credit score. Home purchases affect a credit score, so when students first arrive at your table, direct them to shake the globe of reality. Students should add or subtract from their current credit score based on the globes results.
- Don’t analyze what they really need or can afford. This is not the time to discuss how to conserve money.
- Your role is to sell, not to help the student make the best choice. For example, say things like:
 - “Gosh this is an exciting time in your life! Investing in a new home is wonderful.”
 - “Investing in good furniture is an investment into your future.”
 - “Hosting parties is way more fun when you have a nice place!”
- Once they have selected housing, they must list all of the expenses related to their chosen home on their budget worksheet.
- The goal is for students to see the consequences of spending more than they earn. Remember, you want to help them spend as much money as possible!
- All students with military occupations, or that have spouses with military occupations, have received \$1500 as housing reimbursement. This should already be notated on their budget worksheets under the “home” section. Please make sure they subtract it from their housing expenses and do not accidentally add it to the total they owe for the month.
- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

HOME

Home New					Home 10 Years Old					Home 20 Years Old				
														
Credit Score	Term	Interest Rate	Payment		Credit Score	Term	Interest Rate	Payment		Credit Score	Term	Interest Rate	Payment	
740 +	30 Year	4.50%	\$1,540		740 +	30 Year	4.50%	\$1,834		740 +	30 Year	4.50%	\$1,222	
730 - 660	30 Year	6.00%	\$1,822		730 - 660	30 Year	6.00%	\$2,170		730 - 660	30 Year	6.00%	\$1,446	
650 & lower does not qualify					650 & lower does not qualify					650 & lower does not qualify				
<p>2 Bedrooms / 2 Bath Price: \$315,000 Annual Taxes: \$3,150 Annual Insurance: \$1,103 Monthly PMI: \$210</p> <p>Monthly Expenses</p> <ul style="list-style-type: none">• Taxes, Insurance & PMI: \$564• Electricity & Heat: \$160• Water & Trash: \$85 <p>*monthly payment is after 3.5% downpayment</p>					<p>3 Bedrooms / 2 Bath Price: \$375,000 Annual Taxes: \$3,750 Annual Insurance: \$1,313 Monthly PMI: \$250</p> <p>Monthly Expenses</p> <ul style="list-style-type: none">• Taxes, Insurance & PMI: \$672• Electricity & Heat: \$240• Water & Trash: \$102 <p>*monthly payment is after 3.5% downpayment</p>					<p>2 Bedrooms / 1 Bath Price: \$250,000 Annual Taxes: \$2,500 Annual Insurance: \$910 Monthly PMI: \$167</p> <p>Monthly Expenses</p> <ul style="list-style-type: none">• Taxes, Insurance & PMI: \$451• Electricity & Heat: \$160• Water & Trash: \$85 <p>*monthly payment is after 3.5% downpayment</p>				
Home New					Home 10 Years Old					Home 20 Years Old				
														
Credit Score	Term	Interest Rate	Payment		Credit Score	Term	Interest Rate	Payment		Credit Score	Term	Interest Rate	Payment	
740 +	30 Year	4.50%	\$2,200		740 +	30 Year	4.50%	\$1,442		740 +	30 Year	4.50%	\$1,662	
730 - 660	30 Year	6.00%	\$2,604		730 - 660	30 Year	6.00%	\$1,707		730 - 660	30 Year	6.00%	\$1,967	
650 & lower does not qualify					650 & lower does not qualify					650 & lower does not qualify				
<p>3 Bedrooms / 2 Bath Price: \$450,000 Annual Taxes: \$4,500 Annual Insurance: \$1,575 Monthly PMI: \$300</p> <p>Monthly Expenses</p> <ul style="list-style-type: none">• Taxes, Insurance & PMI: \$806• Electricity & Heat: \$240• Water & Trash: \$85 <p>*monthly payment is after 3.5% downpayment</p>					<p>2 Bedrooms / 2 Bath Price: \$295,000 Annual Taxes: \$2,950 Annual Insurance: \$1,033 Monthly PMI: \$197</p> <p>Monthly Expenses</p> <ul style="list-style-type: none">• Taxes, Insurance & PMI: \$529• Electricity & Heat: \$160• Water & Trash: \$85 <p>*monthly payment is after 3.5% downpayment</p>					<p>3 Bedrooms / 2 Bath Price: \$340,000 Annual Taxes: \$3,400 Annual Insurance: \$1,190 Monthly PMI: \$227</p> <p>Monthly Expenses</p> <ul style="list-style-type: none">• Taxes, Insurance & PMI: \$609• Electricity & Heat: \$240• Water & Trash: \$102 <p>*monthly payment is after 3.5% downpayment</p>				

HOME

Townhouse				Condominium				Mobile Home			
											
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
740 +	30 Year	4.50%	\$1,076	740 +	20 Year	4.50%	\$880	740 +	10 Years	4.50%	\$367
730 - 660	30 Year	6.00%	\$1,273	730 - 660	20 Year	6.00%	\$1,041	730 - 660	10 Years	6.00%	\$434
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
3 Bedrooms / 1.5 Bath Price: \$220,000 Annual Taxes: \$2,200 Annual Insurance: \$770 Monthly PMI: \$147 Monthly Expenses <ul style="list-style-type: none"> Taxes, Insurance & PMI: \$394 Electricity & Heat: \$130 Water & Trash: \$85 Pets Allowed *monthly payment is after 3.5% downpayment				2 Bedrooms / 1 Bath Price: \$180,000 Annual Taxes: \$1800 Annual Insurance: \$630 Monthly PMI: \$120 Monthly Condo Fee: \$175 Monthly Expenses <ul style="list-style-type: none"> Taxes, Ins., Condo Fee & PMI: \$498 Electricity & Heat: \$100 Water & Trash: included Small Pets Allowed *monthly payment is after 3.5% downpayment				4 Bedrooms / 2 Bath Price: \$75,000 Annual Insurance: \$500 Monthly Lot Fee: \$325 Monthly PMI: \$50 Monthly Expenses <ul style="list-style-type: none"> Insurance, Lot Fee & PMI: \$417 Electricity & Heat: \$75 Water & Trash: \$48 Pets Allowed *monthly payment is after 3.5% downpayment			
Apartment				Apartment				Rental Home			
											
3 Bedrooms / 1 Bath - \$1,575 2 Bedrooms / 1 Bath - \$1,250 1 Bedroom / 1 Bath - \$962 MUST HAVE 620 OR HIGHER CREDIT SCORE <ul style="list-style-type: none"> Renter's Insurance: \$12 Electricity & Heat: \$100 Water & Trash: included Small Pets Allowed 				2 Bedrooms / 1 Bath - \$1,150 1 Bedroom / 1 Bath - \$725 ALL CREDIT SCORES QUALIFY <ul style="list-style-type: none"> Renter's Insurance: None Electricity & Heat: Included Water & Trash: Included Pets Allowed 				2 Bedrooms / 1 Bath - \$1,675 ALL CREDIT SCORES QUALIFY <ul style="list-style-type: none"> Renter's Insurance: \$45 Electricity & Heat: \$160 Water & Trash: \$85 Pets Allowed 			

HOME

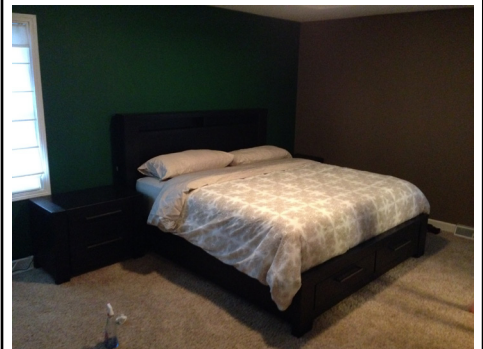
**High-End Furniture
\$125/Per Month**



**Affordable Furniture
\$60/Per Month**



**Clearance/Used Furniture
\$40/Per Month**



HOME

High-End Home Decor \$75/Per Month



Affordable Home Decor \$40/Per Month



Clearance/Used Home Decor \$20/Per Month



HOME

Home New					Home 10 Years Old					Home 20 Years Old				
														
Credit Score	Term	Interest Rate	Payment		Credit Score	Term	Interest Rate	Payment		Credit Score	Term	Interest Rate	Payment	
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Townhouse				Condominium				Mobile Home			
											
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HOME

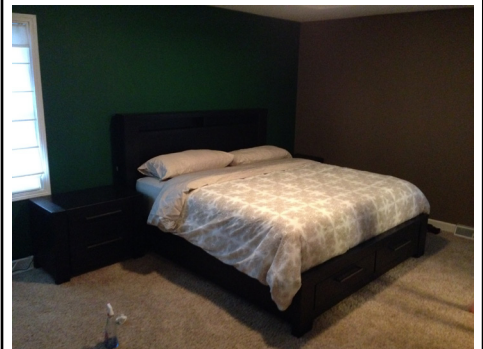
**High-End Furniture
\$125/Per Month**



**Affordable Furniture
\$60/Per Month**



**Clearance/Used Furniture
\$40/Per Month**



HOME

High-End Home Decor \$75/Per Month



Affordable Home Decor \$40/Per Month



Clearance/Used Home Decor \$20/Per Month



FAMILY LIFE

Directions

Welcome!

You are a “family life” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- Students will come to your table to buy groceries and things for their child(ren), pets, and to donate to church and charity.
- If a student has a child that is under the age of one, they **MUST** add formula or nursing and diapers & baby wipes to their budget worksheet. Additionally, if both parents work they **MUST** pay for child care. They **MUST** add extra expenses. Neglect is not an option here.
- Students may choose to have a pet or pets, however this is optional.
- Donations to church and charity are optional. Encourage them to do at least one or the other.
- Your role is to sell, not to help the student make the best choice. For example, say things like:
 - “How exciting, you have a child. They will make your life richer.”
 - “Be sure to budget for a babysitter. You will need a night out.”
 - “Pets make a house a home.”
 - “You really make a difference in our community when you donate to a cause.”
- The goal is for students to see the consequences of spending more than they earn. Remember, you want to help them spend as much money as possible!
- Students that are homemakers, or that have spouses who are homemakers, are not required to purchase child care.
- Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

FAMILY LIFE

Groceries Low Cost Plan	Groceries Moderate Plan	Groceries Liberal Plan
Single Person.....\$290/Month Family of 2-3.....\$579/Month Family of 4+.....\$842/Month <i>(If a child is under 1-year, do not include in family size)</i> Sample Meal: 	Single Person.....\$377/Month Family of 2-3.....\$754/Month Family of 4+.....\$1,065/Month <i>(If a child is under 1-year, do not include in family size)</i> Sample Meal: 	Single Person.....\$464/Month Family of 2-3.....\$915/Month Family of 4+.....\$1,237/Month <i>(If a child is under 1-year, do not include in family size)</i> Sample Meal: 
Baby Formula <i>(Children <u>One</u> Year or Younger)</i>		Diapers <i>(Children <u>Three</u> Years or Younger)</i>
Formula: \$153/Per Month Per Child Nursing/Pump Rental: \$10/Per Month Per Child 		Diapers: \$56/Per Month Per Child Cloth Diapers: \$49/Per Month Per Family Wipes: \$13/Per Month Per Child 
Child Care		
Daycare - \$900/Per Month /Per Child Grandparent Babysits -\$360/Per Month/ Per Child   		

FAMILY LIFE

Additional Accessories for Children



\$50/Per Month Per Child

Pets



Monthly Costs:

Large Animals: \$250

Dogs & Cats: \$65

Other Animals: \$40



Church



Donate 10% of Monthly Income

Charity

Amount is up to you!

 Samaritan's Purse®
INTERNATIONAL RELIEF

 MAKE-A-WISH®



FAMILY LIFE

Groceries Low Cost Plan

Single Person.....\$290/Month
Family of 2-3.....\$579/Month
Family of 4+.....\$842/Month

(If a child is under 1-year, do not include in family size)

Sample Meal:



Groceries Moderate Plan

Single Person.....\$377/Month
Family of 2-3.....\$754/Month
Family of 4+.....\$1,065/Month

(If a child is under 1-year, do not include in family size)

Sample Meal:



Groceries Liberal Plan

Single Person.....\$464/Month
Family of 2-3.....\$915/Month
Family of 4+.....\$1,237/Month

(If a child is under 1-year, do not include in family size)

Sample Meal:



Baby Formula (Children One Year or Younger)

Formula: \$153/Per Month Per Child
Nursing/Pump Rental: \$10/Per Month Per Child



Diapers (Children Three Years or Younger)

Diapers: \$56/Per Month Per Child
Cloth Diapers: \$49/Per Month Per Family
Wipes: \$13/Per Month Per Child



Child Care

Daycare - \$900/Per Month /Per Child
Grandparent Babysits -\$360/Per Month/
Per Child



FAMILY LIFE

Additional Accessories for Children



\$50/Per Month Per Child

Pets



Monthly Costs:

Large Animals: \$250

Dogs & Cats: \$65

Other Animals: \$40



Church



Donate 10% of Monthly Income

Charity

Amount is up to you!

 Samaritan's Purse®
INTERNATIONAL RELIEF

 MAKE-A-WISH®



ADDITIONAL CASH, DEBTS AND LOANS

Directions

Welcome!

You are an “additional cash” and “debts and loans” sales person!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

A student may visit your table at any time while managing their budget, usually they will when they realize they are spending too much and feel they need help, but if you're their first table feel free to sell away!

Debts and Loans:

- Your job is very unique. You may grant the student a personal loan. The personal loans are small; they are a short-term solution to a long-term budget problem.
- The personal loans are generally given to help in the case of an unexpected life event, usually a health issue or wheel of reality misfortune. However, students can get a loan whenever they want too, even if it is not the best choice.
- All students start the fair with a 700 credit score. Personal loans affect a credit score, so when students first arrive at your table, direct them to shake the globe of reality. Students should add or subtract from their current credit score based on the globes results.
- Attached are personal loan options, instruct students to choose the term and amount that they feel works best for their circumstances; however, their rate is dependent on their current credit score.
- The personal loan monthly amount is a debit to the Debts and Loans section of the budget worksheet; however a personal loan will provide a credit to the Additional Cash section of the budget worksheet. Help them record this accordingly.
- Student loans and credit card debt cannot change; this is not a consolidation loan.

Additional Cash:

- Additional cash includes wages received from a part-time job and/or a personal loan they received at your table.
- Hours in a day and practicality shouldn't be discussed until they visit a financial advisor.
- Students may only get a part-time job, in an area they are qualified. Go through the list and award them a job that seems most compatible to their expertise in real-life or to their future life occupation.
- Students are not allowed to get their spouse a part time job, only themselves.
- Your role is to sell, not to help students make the best choice. You can however, remind students that a part-time job comes with more than just additional income. For example, say things like:
 - “Who will take care of your children outside daycare times?”
 - “Who will be home to cook dinner?”
 - “How will you find time for hobbies and entertainment?”

Have fun and remember that this is not the time for you to be teaching them good financial education, the financial advisors are there to do that after they make mistakes!

ADDITIONAL CASH, DEBTS AND LOANS

Directions

Budget worksheet example and information:

BUDGET WORKSHEET			
Name:		ADDITIONAL CASH	
Occupation:		Part-time Job	
Spouse's Occupation:		Personal Loan (Full Amount)	
Number of Children:		Total	
INCOME		DEBTS AND LOANS	
Monthly Net		Student Loans	
Spouse's Monthly Net		Credit Cards	
Total		Personal Loan (Monthly Amount)	
Credit Score 700 + or - New Score		Total	
List table here		SAVINGS	
List table here		Savings (Emergency Fund)	
List table here		Retirement/Investments	
List table here		(Compound Interest)	
WHEEL OF REALITY		Total	
Unexpected Expense -		FAMILY LIFE	
Unexpected Income +		(If child is under 1-year, must do 1-3)	
Total		Groceries (Select 1)	
Notes:		1. Formula or Nursing	
1) Visit every table.		2. Diapers	
2) Total expenses for each section.		3. Baby Wipes	
3) Carry each total to back page final balance.		Childcare	
4) Meet with financial advisor to review your budget.		Additional Accessories	
		Pets (Optional)	
		Church (Optional)	
		Charity (Optional)	
		Total	
		HOME	
		Home Option:	
		Payment (Principal/Interest)	
		Taxes, Insurance & PMI*	
		Rent	
		Renter's Insurance	
		Electricity & Heat	
		Water & Trash	
		Furniture	
		Home Decor	
		Total	
		DAILY LIVING	
		(If child is under 1-year, do not include in family size.)	
		Dining Out (Select 1)	
		Incidentals (1 or More)	
		Clothing (Select 1)	
		Outwear (Select 1)	
		Accessories (1 or More)	
		Personal Care (1 or More)	
		Total	

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*Occupation

*Spouse/Occupation (if applicable)

*Children (if applicable)

*Income

*Credit score

BUDGET WORKSHEET			
AUTOMOTIVE		COMMUNICATIONS	
Vehicle(s):		Communications Option:	
Monthly Payment (Car 1)		Cell Service	
Monthly Payment (Car 2)		Internet	
Car Insurance (Car 1 &/or Car 2)		Cable TV	
Gas		Streaming Services	
Other Transportation		Bundle Discount	
Repairs		Total	
Total		ENTERTAINMENT/HOBBIES	
HEALTH		1.	
Premium (Single or Family)		2.	
Deductible (can be divided by 12)		3.	
Coverage (can be divided by 12)		Total	
Co-Pay		Final Balance *	
Prescriptions		List totals from each category below	
Vitamins		Income +	
No Insurance		Additional Cash +	
Total		Income Subtotal	
Notes:		Savings -	
		Debts and Loans -	
		Family Life -	
		Home -	
		Daily Living -	
		Transportation -	
		Health -	
		Communications -	
		Entertainment/Hobbies -	
		Expenses Subtotal	
		Wheel of Reality + or -	
		Total	
		Under Budget +	
		Over Budget -	

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Final Balance *

This section is specifically for students to transfer each table's total down and discover if they are over or under budget.

PART-TIME JOBS



The average part-time job is 20 hours. Wages vary by experience and job type.

Talk with the sales person to get additional part-time job and income options.



Job Description	Per Hour	20 Hours Per Week	Wages Per Month
		(After Taxes)	(After Taxes)
Barista/Baristo + Tips	\$12.00	\$196.80 + \$75.00	\$787.00 + \$300.00
Bus Driver	\$14.00	\$229.00	\$918.00
Cake Decorator	\$14.00	\$229.00	\$918.00
Cashier	\$13.00	\$213.00	\$852.00
Certified Nurses Assistant	\$17.50	\$287.00	\$1,148.00
Child Care in Home	\$14.00	\$229.00	\$918.00
Driver	\$13.00	\$213.00	\$852.00
Dog Walking (\$5/Per Dog)	\$11.00	(5 dogs) \$45.00	(20 Dogs) \$ \$180.00
Florist Assistant	\$13.00	\$213.00	\$852.00
Gymnastics Instructor	\$14.00	\$229.00	\$918.00
Kayak Tour Guide	\$16.00	\$262.00	\$1,049.00
Landscaper	\$14.00	\$229.00	\$918.00
Lifeguard	\$16.00	\$262.00	\$1049.00
Parking Attendant	\$14.00	\$229.00	\$918.00
Waitress/Waiter + Tips	\$12.00	\$196.00 + \$150.00	\$787.00 + \$600.00
Warehouse/Stocker	\$12.00	\$196.00	\$787.00

DEBTS AND LOANS

CREDIT SCORE: 730 +

Term/Rate		\$2500	\$1500	\$500
3 YR	10%	\$81	\$48	\$16
2 YR	8%	\$113	\$68	\$23
1 YR	6%	\$215	\$129	\$43

CREDIT SCORE: 680 - 720

Term/Rate		\$2500	\$1500	\$500
3 YR	12%	\$83	\$50	\$17
2 YR	10%	\$115	\$69	\$23
1 YR	8%	\$217	\$130	\$43

CREDIT SCORE: 670 & Below

Term/Rate		\$2500	\$1500	\$500
3 YR	17%	\$89	\$53	\$18
2 YR	14%	\$120	\$72	\$24
1 YR	11%	\$221	\$133	\$44

PART-TIME JOBS



The average part-time job is 20 hours. Wages vary by experience and job type.

Talk with the sales person to get additional part-time job and income options.



Job Description	Per Hour	20 Hours Per Week	Wages Per Month
		(After Taxes)	(After Taxes)
Barista/Baristo + Tips	\$12.00	\$196.80 + \$75.00	\$787.00 + \$300.00
Bus Driver	\$14.00	\$229.00	\$918.00
Cake Decorator	\$14.00	\$229.00	\$918.00
Cashier	\$13.00	\$213.00	\$852.00
Certified Nurses Assistant	\$17.50	\$287.00	\$1,148.00
Child Care in Home	\$14.00	\$229.00	\$918.00
Driver	\$13.00	\$213.00	\$852.00
Dog Walking (\$5/Per Dog)	\$11.00	(5 dogs) \$45.00	(20 Dogs) \$ \$180.00
Florist Assistant	\$13.00	\$213.00	\$852.00
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Lifeguard	\$16.00	\$262.00	\$1049.00
Parking Attendant	\$14.00	\$229.00	\$918.00
Waitress/Waiter + Tips	\$12.00	\$196.00 + \$150.00	\$787.00 + \$600.00
Warehouse/Stocker	\$12.00	\$196.00	\$787.00

DEBTS AND LOANS

CREDIT SCORE: 730 +

Term/Rate		\$2500	\$1500	\$500
3 YR	10%	\$81	\$48	\$16
2 YR	8%	\$113	\$68	\$23
1 YR	6%	\$215	\$129	\$43

CREDIT SCORE: 680 - 720

Term/Rate		\$2500	\$1500	\$500
3 YR	12%	\$83	\$50	\$17
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CREDIT SCORE: 670 & Below

Term/Rate		\$2500	\$1500	\$500
3 YR	17%	\$89	\$53	\$18
2 YR	14%	\$120	\$72	\$24
1 YR	11%	\$221	\$133	\$44

FINANCIAL ADVISOR

Directions

Welcome!

You are a financial advisor!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- You are the GO TO person for advice, budget management and changing a student's spending plan. Your role is to make sure students have the correct amounts on their budget worksheet, have transferred totals to the final balance section and that they have balanced their budget worksheet.
- Do not do the math for them, but if something appears wrong - have them double check their math.
- All prices and wages are US median amounts, it may vary depending on which state you reside and/or work in.
- Try to avoid lengthy lectures, but do provide short tips on financial management. The sales persons from the other tables will be encouraging sales; it is your role to bring the focus back to thrift practices, discussing wants vs needs when it comes to spending.
- Students do not need to return items that cause them to go over budget. Simply discuss the decision and show them the impact a wiser choice may have had.
- Check the loan section. If a student takes a loan, explain to them how the loan income is only good for the current month. In the end, it is a short-term fix to a long-term problem. A loan will provide a credit to the additional cash section of the budget worksheet. Students can get a loan whenever they want too, even if it is not the best choice. However, take the time to explain that loans are given to help in the case of an unexpected life event, usually a health issue or wheel of reality misfortune.
- Students can visit with a Savings Specialist to understand more about savings, retirement and investments. Should they choose to put their money into savings, you can give them 10% of whatever they save as additional income in the Additional Cash section of their budget worksheet.
- Once you have completed going over their budget worksheet, please give each student a student evaluation and ask them to fill it out to the side so you can continue helping other students. When they have completed their evaluation you can give them an entry ticket. Direct the student to fill out their name and then to drop it into the clear entry box on the financial advisor table(s) for a chance to win an award.
- If students prefer to do the evaluation online, we now have an option for that! All they need to do is go to our website www.financialreality.org and click the link called "student evaluation", or use the QR code located on the financial advisor table sign(s).

SAVINGS

Directions

Welcome! You are a savings specialist!

Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- This table is to educate students on savings and investments.
- Most of your interaction with students will be educating them on savings by recommending scenarios that could work best for them in the future.
- As students arrive at your table, explain to them that we recommend they consider putting 10-20% aside for savings each month. However, for their current scenario, we would like to show them what it would look like if they put aside just 10%. Remind them that some savings is better than none, but in the end the choice is theirs.
- Start by looking at their combined monthly income and ask them to put 10% of their income in the **total line** of their savings section. For example, if they make approx. \$5,000 monthly, suggest they put \$500 in the **total line**.
- Depending on their income, advise students to put a portion towards their savings account first. For example, if they make approx. \$5,000 monthly and they put \$500 in the total line, propose \$200 go towards their savings. Explain to students that over time their savings account will grow, however the interest in their savings will be minimal. Remind them that the advantage to a savings account is the money there can be easily removed if needed.
- We advise students that a minimum balance of \$400 in their savings account for emergencies, in addition to savings they may need to reach a goal; i.e. vacation, an appliance purchase, etc... should always be considered in their real-life scenarios. Further explain that once they reach a healthy balance in their savings account they may want to consider moving some of their savings into an investment/retirement account.
- After you have explained that over time their balance in savings will grow, suggest they imagine for this exercise that \$2,000 was moved from their savings into an investment account. Now suggest they commit to a monthly contribution of \$300, list that amount next to investments on their budget sheet.
- Next, take the compound interest wheel and show them the results of their investment/retirement savings over time. For example, in this scenario they chose to put \$300 a month aside, with a \$2,000 initial investment, in 40 years (the age of retirement if they commit to this at age 25) at the highest rate of 9% (explain that the market can vary) they will have \$1,487,149 at retirement. You can further explain if they want to change their savings contributions and only put \$100 towards savings and \$400 towards investments/retirement their results would change the compound interest wheel results with a final payout at age 65 of \$1,958,792.
- Students are typically very excited by these results and will keep your savings suggestion. This interaction should not take too long, remember it is just an exercise and they are free to erase your suggestion or make a new decision.
- If students want to explore more compound interest scenarios, if they have a larger income; you can suggest they download a compound interest calculator app on their devices or if you would like to download it during the reality fair, it is usually helpful and fun. Simply search, "compound interest calculator" in your application store and choose a free option. You may also allow the students take a compound interest wheel home with them.

List table here	
SAVINGS	
Savings (Debit)	\$200.00
Retirement/Investments	\$300.00
Total	\$500.00
INCOME	
	\$1,904.00

