

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!

WHEEL OF REALITY

Budget worksheet example and information:

BUDGET WORKSHEET		
Name:		
Occupation:		
Spouse's Occupation:		
Number of Children:		
INCOME		
Monthly Net		
Spouse's Monthly Net		
Total		
Credit Score 700	+ or -	New Score
<i>List table here</i>		
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.		
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GetREALFRF		
getrealfrf@gmail.com		

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

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

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.

ENTERTAINMENT/HOBBIES

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 -	Total	
<small>List table here</small>		SAVINGS	
<small>List table here</small>		Savings (Emergency Fund)	
<small>List table here</small>		Retirement/Investments	
<small>List table here</small>		<small>(Compound Interest)</small>	
WHEEL OF REALITY		Total	
Unexpected Expense	-	FAMILY LIFE	
Unexpected Income	+	<small>(If child is under 1-year, must do 1-3)</small>	
Total		Groceries (Select 1)	
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.		1. Formula or Nursing	
		2. Diapers	
		3. Baby Wipes	
		Childcare	
		Additional Accessories	
		Pets (Optional)	
		Church (Optional)	
		Charity (Optional)	
		Total	

- *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)			
Co-Pay			
Prescriptions			
Vitamins			
No Insurance			
Total		Total	
Notes:		FINAL BALANCE	
		<small>List totals from each category below</small>	
		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 -	

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

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

ENTERTAINMENT & HOBBIES

Dance Class	Concert	Movie
 <p data-bbox="235 659 428 690">\$60/Per Person</p>	 <p data-bbox="711 659 904 690">\$85/Per Person</p>	 <p data-bbox="1336 434 1448 590">Popcorn, Candy, & Drink Included</p> <p data-bbox="1192 659 1385 690">\$35/Per Person</p>
Sports Arena/Field Games	Video Game	Hot Tub
 <p data-bbox="235 1075 428 1106">\$30/Per Person</p>	 <p data-bbox="719 1075 899 1106">\$65/Per Game</p>	 <p data-bbox="1105 1075 1471 1106">\$3,000 Total/\$250 Per Month</p>
Game Pass	Paddle Boarding	Camping
 <p data-bbox="256 1488 402 1520">\$15/ month</p>	 <p data-bbox="656 1488 966 1520">\$30/Per Person Per Hour</p>	 <p data-bbox="1203 1488 1377 1520">\$30/Per Night</p>
Amusement Park/Fair	Community Events	Recreational Sports
 <p data-bbox="235 1900 428 1932">\$75/Per Person</p>	 <p data-bbox="776 1900 846 1932">FREE</p>	 <p data-bbox="1256 1900 1326 1932">FREE</p>

ENTERTAINMENT & HOBBIES

<h2>Art Classes</h2>	<h2>Skiing/Snow Boarding</h2>	<h2>Community Parades</h2>
 <p>\$50/Per Class</p>	 <p>\$85/Per Person</p>	 <p>FREE</p>
<h2>Golfing</h2>	<h2>Tours</h2>	<h2>Open Gym</h2>
 <p>\$50/Per Visit</p>	 <p>\$300/Per Person</p>	 <p>\$10/Per Visit</p>
<h2>Music Lessons</h2>	<h2>Cooking Lessons</h2>	<h2>Bowling</h2>
 <p>\$60/Per Lesson</p>	 <p>\$75/Per Lesson</p>	 <p>\$22/Per Person</p>
<h2>Vehicle Rental</h2>	<h2>Hunting</h2>	<h2>Fitness Class</h2>
 <p>\$85/Per Person</p>	 <p>\$50/Per Person</p>	 <p>\$30/Per Person</p>

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		
<p>Basic Prepaid Plan Single Person - \$30 Family - \$60</p> <ul style="list-style-type: none"> - Unlimited Talk and Text - 5 GB high speed data (speeds slowed after 5 GB) - Mobile hotspot uses plan's data allotment 	<p>Basic Unlimited Plan Single Person - \$60 Family - \$100</p> <ul style="list-style-type: none"> - Unlimited Talk and Text - Unlimited data (includes standard video streaming quality) - 3 GB/ line mobile hotspot 	<p>Extra Unlimited Plan Single Person - \$85 Family - \$150</p> <ul style="list-style-type: none"> - Unlimited Talk and Text - Unlimited data (includes HD video streaming) - 30 GB/ line mobile hotspot
Internet		
<p>Low Tier Plan \$70</p> <ul style="list-style-type: none"> - Includes 250 GB high speed data - Ideal for 1 - 2 devices and moderate streaming 	<p>Mid Tier Plan \$100</p> <ul style="list-style-type: none"> - Includes 600 GB high speed data - Great choice for multiple people who work or learn from home 	<p>Top Tier Plan \$155</p> <ul style="list-style-type: none"> - Includes 1 TB high speed data - Best for houses that stream a lot and/or operate 3 - 5 devices
Cable	Streaming Services	Bundle Discount
<p>Basic Cable \$20</p> <ul style="list-style-type: none"> - Up to 40 channels 	<p>Disney+ - \$20 (includes Hulu & ESPN)</p> <p>Netflix - \$15</p> <p>Amazon Prime - \$15</p> <p>HBO Max - \$15</p> <p>Peacock - \$10</p>	<p>Bundle and Save! Save money when you purchase multiple communication services</p> <p>Select two services and get \$15 off the total</p> <p>Select all three services and get \$30 off the total</p> <p><i>*Streaming services not included</i></p>
<p>Top Tier Cable \$110</p> <ul style="list-style-type: none"> - 100+ channels 		

COMMUNICATIONS

Cell Service		
<p>Basic Prepaid Plan Single Person - \$30 Family - \$60</p> <ul style="list-style-type: none"> - Unlimited Talk and Text - 5 GB high speed data (speeds slowed after 5 GB) - Mobile hotspot uses plan's data allotment 	<p>Basic Unlimited Plan Single Person - \$60 Family - \$100</p> <ul style="list-style-type: none"> - Unlimited Talk and Text - Unlimited data (includes standard video streaming quality) - 3 GB/ line mobile hotspot 	<p>Extra Unlimited Plan Single Person - \$85 Family - \$150</p> <ul style="list-style-type: none"> - Unlimited Talk and Text - Unlimited data (includes HD video streaming) - 30 GB/ line mobile hotspot
Internet		
<p>Low Tier Plan \$70</p> <ul style="list-style-type: none"> - Includes 250 GB high speed data - Ideal for 1 - 2 devices and moderate streaming 	<p>Mid Tier Plan \$100</p> <ul style="list-style-type: none"> - Includes 600 GB high speed data - Great choice for multiple people who work or learn from home 	<p>Top Tier Plan \$155</p> <ul style="list-style-type: none"> - Includes 1 TB high speed data - Best for houses that stream a lot and/or operate 3 - 5 devices
Cable	Streaming Services	Bundle Discount
<p>Basic Cable \$20</p> <ul style="list-style-type: none"> - Up to 40 channels 	<p>Disney+ - \$20 (includes Hulu & ESPN)</p> <p>Netflix - \$15</p> <p>Amazon Prime - \$15</p> <p>HBO Max - \$15</p> <p>Peacock - \$10</p>	<p>Bundle and Save! Save money when you purchase multiple communication services</p> <p>Select two services and get \$15 off the total</p> <p>Select all three services and get \$30 off the total</p> <p><i>*Streaming services not included</i></p>
<p>Top Tier Cable \$110</p> <ul style="list-style-type: none"> - 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			
<p>Deductible \$3,000 Per Person <i>*Patient can pay over 12-months</i></p> 	<p>Coverage 80/20 Insurance Pays 80% Patient Pays 20% <i>(after deductible)</i> <i>*Patient can pay over 12-months</i></p>	<p>Co-Pay \$25 5 Standard Visits Allowed Per Visit/Per Person</p> 	<p>Prescription \$10 Co-pay Per Bottle/Per Person</p> 
Silver Plan			
Premium Amount: \$300 Single - \$625 Family/Monthly			
<p>Deductible \$5,000 Per Person <i>*Patient can pay over 12-months</i></p> 	<p>Coverage 70/30 Insurance Pays 70% Patient Pays 30% <i>(after deductible)</i> <i>*Patient can pay over 12-months</i></p>	<p>Co-Pay \$45 3 Standard Visits Allowed Per Visit/Per Person</p> 	<p>Prescription \$25 Co-pay Per Bottle/Per Person</p> 
Bronze Plan			
Premium Amount: \$200 Single - \$525 Family/Monthly			
<p>Deductible \$10,000 Per Person <i>*Patient can pay over 12-months</i></p> 	<p>Coverage 60/40 Insurance Pays 60% Patient Pays 40% <i>(after deductible)</i> <i>*Patient can pay over 12-months</i></p>	<p>Co-Pay \$65 3 Standard Visits Allowed Per Visit/Per Person</p> 	<p>Prescription \$45 Co-pay Per Bottle/Per Person</p> 
No Plan			
Vitamins Required: \$50/Month			
<p>Deductible \$0</p> 	<p>Coverage None Patient Pays 100% <i>*Patient can pay over 12-months</i></p>	<p>Co-Pay None</p>	<p>Prescription As Priced Per Bottle/Per Person</p> 

HEALTH

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

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 Directions

Budget worksheet example and information:

BUDGET WORKSHEET		
Name:		
Occupation:		
Spouse's Occupation:		
Number of Children:		
INCOME		
Monthly Net		
Spouse's Monthly Net		
Total		
Credit Score 700	+ or -	New Score
<small>List table here</small>		
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.		
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- *Occupation
- *Spouse/Occupation (if applicable)
- *Children (if applicable)
- * Income
- *Credit score

BUDGET WORKSHEET		
AUTOMOTIVE	COMMUNICATIONS	FINAL BALANCE
Vehicle(s): Monthly Payment (Car 1) Monthly Payment (Car 2) Car Insurance (Car 1 &/or Car 2) Gas Other Transportation Repairs Total	Communications Option: Cell Service Internet Cable TV Streaming Services Bundle Discount Total	<i>List totals from each category below</i> 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 -
HEALTH	ENTERTAINMENT/HOBBIES	
Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Co-Pay Prescriptions Vitamins No Insurance Total	1. 2. 3. Total	
Notes:		
www.FinancialReality.org		
GetREALFRF		
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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.

AUTOMOTIVE

2022 Ford F-150 Raptor				2021 BMW M3				2020 Lexus RC			
 <p>Price: \$70,500</p>				 <p>Price: \$70,000</p>				 <p>Price: \$55,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$956	720 +	7 Year	3.75%	\$949	720 +	7 Year	3.75%	\$745
660 - 710	6 Year	4.50%	\$1,120	660 - 710	6 Year	4.50%	\$1,111	660 - 710	6 Year	4.50%	\$873
650 >	5 Year	5.75%	\$1,355	650 >	5 Year	5.75%	\$1,345	650 >	5 Year	5.75%	\$1,057
<ul style="list-style-type: none"> • Car Insurance: \$280 • Gas per month: \$290 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$160 • Gas per month: \$270 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$240 • Gas per month: \$270 • Repairs: Under warranty 			
2018 Toyota Tacoma				2017 Jeep Wrangler				2021 Toyota Rav4			
 <p>Price: \$35,000</p>				 <p>Price: \$30,000</p>				 <p>Price: \$36,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$475	720 +	7 Year	3.75%	\$407	720 +	7 Year	3.75%	\$488
660 - 710	6 Year	4.50%	\$555	660 - 710	6 Year	4.50%	\$476	660 - 710	6 Year	4.50%	\$571
650 >	5 Year	5.75%	\$673	650 >	5 Year	5.75%	\$577	650 >	5 Year	5.75%	\$692
<ul style="list-style-type: none"> • Car Insurance: \$160 • Gas per month: \$290 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$160 • Gas per month: \$270 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$180 • Gas per month: \$180 • Repairs: Under warranty 			
2012 Chevy Tahoe				2015 Subaru Outback				2020 Honda Accord			
 <p>Price: \$20,000</p>				 <p>Price: \$18,000</p>				 <p>Price: \$26,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$271	720 +	7 Year	3.75%	\$244	720 +	7 Year	3.75%	\$352
660 - 710	6 Year	4.50%	\$318	660 - 710	6 Year	4.50%	\$286	660 - 710	6 Year	4.50%	\$413
650 >	5 Year	5.75%	\$385	650 >	5 Year	5.75%	\$346	650 >	5 Year	5.75%	\$500
<ul style="list-style-type: none"> • Car Insurance: \$200 • Gas per month: \$290 • Repairs: \$55 				<ul style="list-style-type: none"> • Car Insurance: \$140 • Gas per month: \$175 • Repairs: \$50 				<ul style="list-style-type: none"> • 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				2021 BMW M3				2020 Lexus RC			
 <p>Price: \$70,500</p>				 <p>Price: \$70,000</p>				 <p>Price: \$55,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$956	720 +	7 Year	3.75%	\$949	720 +	7 Year	3.75%	\$745
660 - 710	6 Year	4.50%	\$1,120	660 - 710	6 Year	4.50%	\$1,111	660 - 710	6 Year	4.50%	\$873
650 >	5 Year	5.75%	\$1,355	650 >	5 Year	5.75%	\$1,345	650 >	5 Year	5.75%	\$1,057
<ul style="list-style-type: none"> • Car Insurance: \$280 • Gas per month: \$290 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$160 • Gas per month: \$270 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$240 • Gas per month: \$270 • Repairs: Under warranty 			
2018 Toyota Tacoma				2017 Jeep Wrangler				2021 Toyota Rav4			
 <p>Price: \$35,000</p>				 <p>Price: \$30,000</p>				 <p>Price: \$36,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$475	720 +	7 Year	3.75%	\$407	720 +	7 Year	3.75%	\$488
660 - 710	6 Year	4.50%	\$555	660 - 710	6 Year	4.50%	\$476	660 - 710	6 Year	4.50%	\$571
650 >	5 Year	5.75%	\$673	650 >	5 Year	5.75%	\$577	650 >	5 Year	5.75%	\$692
<ul style="list-style-type: none"> • Car Insurance: \$160 • Gas per month: \$290 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$160 • Gas per month: \$270 • Repairs: Under warranty 				<ul style="list-style-type: none"> • Car Insurance: \$180 • Gas per month: \$180 • Repairs: Under warranty 			
2012 Chevy Tahoe				2015 Subaru Outback				2020 Honda Accord			
 <p>Price: \$20,000</p>				 <p>Price: \$18,000</p>				 <p>Price: \$26,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$271	720 +	7 Year	3.75%	\$244	720 +	7 Year	3.75%	\$352
660 - 710	6 Year	4.50%	\$318	660 - 710	6 Year	4.50%	\$286	660 - 710	6 Year	4.50%	\$413
650 >	5 Year	5.75%	\$385	650 >	5 Year	5.75%	\$346	650 >	5 Year	5.75%	\$500
<ul style="list-style-type: none"> • Car Insurance: \$200 • Gas per month: \$290 • Repairs: \$55 				<ul style="list-style-type: none"> • Car Insurance: \$140 • Gas per month: \$175 • Repairs: \$50 				<ul style="list-style-type: none"> • Car Insurance: \$110 • Gas per month: \$150 • Repairs: Under warranty 			

AUTOMOTIVE

2008 Chevy Silverado 1500				2008 Honda Odyssey				2009 Toyota Corolla			
Price: \$15,000 				 Price: \$6,000				Price: \$13,000 			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.75%	\$204	720 +	5 Year	3.75%	\$110	720 +	7 Year	3.75%	\$176
660 - 710	6 Year	4.50%	\$239	660 - 710	4 Year	4.50%	\$137	660 - 710	6 Year	4.50%	\$207
650 >	5 Year	5.75%	\$289	650 >	3 Year	5.75%	\$182	650 >	5 Year	5.75%	\$250
<ul style="list-style-type: none"> • Car Insurance: \$220 • Gas per month: \$310 • Repairs: \$45 				<ul style="list-style-type: none"> • Car Insurance: \$140 • Gas per month: \$255 • Repairs: \$40 				<ul style="list-style-type: none"> • Car Insurance: \$140 • Gas per month: \$160 • Repairs: \$35 			
2000 Chevrolet Impala				1998 Buick LeSabre				Take the Bus - Save for a Car			
Price: \$3,500 				 Price: \$2,500				 Price: \$65/Month Bus Pass You ride a bus to work while saving to purchase a vehicle.			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment				
720 +	3 Year	PERSONAL	\$113	720 +	3 Year	PERSONAL	\$81				
660 - 710	2 Year	LOAN	\$164	660 - 710	2 Year	LOAN	\$117				
650 >	1 Year		\$311	650 >	1 Year		\$222				
<ul style="list-style-type: none"> • Car Insurance: \$70 • Gas per month: \$200 • Repairs: \$25 				<ul style="list-style-type: none"> • Car Insurance: \$60 • Gas per month: \$255 • Repairs: \$35 							
Kawasaki z H2				New Recreational Vehicle				Used Recreational Vehicle			
 Price: \$17,500				 Price: \$10,000				 Price: \$2,500			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.50%	\$513	720 +	3 Year	3.50%	\$293	720 +	7 Year	10.00%	\$115
660 - 710	3 Year	4.75%	\$523	660 - 710	3 Year	4.75%	\$299	660 - 710	6 Year	11.00%	\$117
650 >	3 Year	8.50%	\$553	650 >	3 Year	8.50%	\$316	650 >	5 Year	12.00%	\$118
<ul style="list-style-type: none"> • Insurance: \$100 • Gas per month: \$60 				<ul style="list-style-type: none"> • Insurance: \$120 • Gas per month: \$40 				<ul style="list-style-type: none"> • 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 months budget. No payment plans.
- All daily living items that the students choose are for the current months 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 Directions

Budget worksheet example and information:

BUDGET WORKSHEET			
Name:	ADDITIONAL CASH		
Occupation:	Part-time Job	HOME	
Spouse's Occupation:	Personal Loan (Full Amount)	Home Option:	
Number of Children:	Total	Payment (Principal/Interest)	
INCOME			
Monthly Net	Student Loans	Taxes, Insurance & PMI*	
Spouse's Monthly Net	Credit Cards	Rent	
Total	Personal Loan (Monthly Amount)	Renter's Insurance	
Credit Score 700	DEBTS AND LOANS		
+ or -	Savings (Emergency Fund)		
New Score	Retirement/Investments		
<i>List table here</i>	Total SAVINGS		
<i>List table here</i>	(Compound Interest)		
<i>List table here</i>	Total		
<i>List table here</i>	FAMILY LIFE		
WHEEL OF REALITY			
Unexpected Expense -	Groceries (Select 1)		
Unexpected income +	1. Formula or Nursing		
Total	2. Diapers		
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.			
www.FinancialReality.org		GetREALFRF	
		getrealfrf@gmail.com	

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

BUDGET WORKSHEET			
AUTOMOTIVE	COMMUNICATIONS	FINAL BALANCE	
Vehicle(s):	Communications Option:	<i>List totals from each category below</i>	
Monthly Payment (Car 1)	Cell Service	Income +	
Monthly Payment (Car 2)	Internet	Additional Cash +	
Car Insurance (Car 1 &/or Car 2)	Cable TV	Income Subtotal	
Gas	Streaming Services	Savings -	
Other Transportation	Bundle Discount	Debts and Loans -	
Repairs	Total	Family Life -	
Total	ENTERTAINMENT/HOBBIES		
HEALTH			
Premium (Single or Family)	1.		
Deductible (can be divided by 12)	2.		
Coverage (can be divided by 12)	3.		
Co-Pay	Total		
Prescriptions			
Vitamins			
No Insurance			
Total			
Notes:			
		Expenses Subtotal	
		Wheel of Reality + or -	
		Total	
		Under Budget +	
		Over Budget -	
www.FinancialReality.org		GetREALFRF	
		getrealfrf@gmail.com	

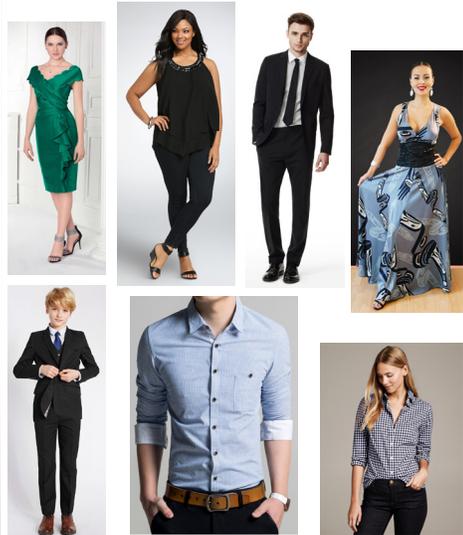
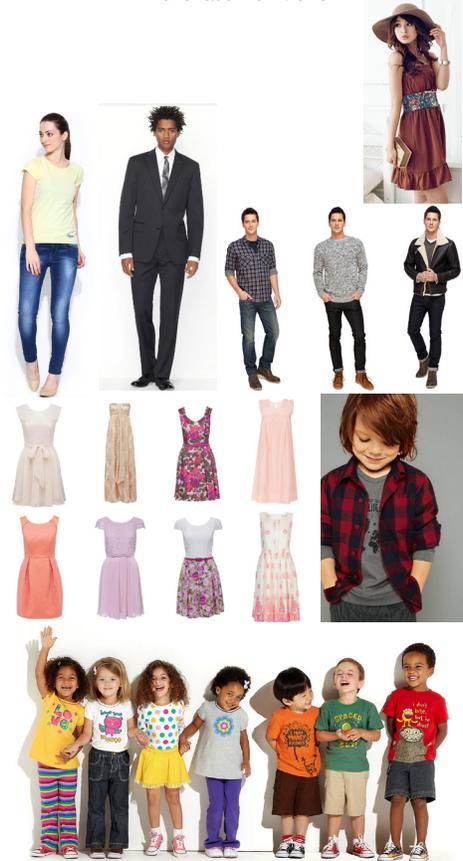
Final Balance *

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

DAILY LIVING

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

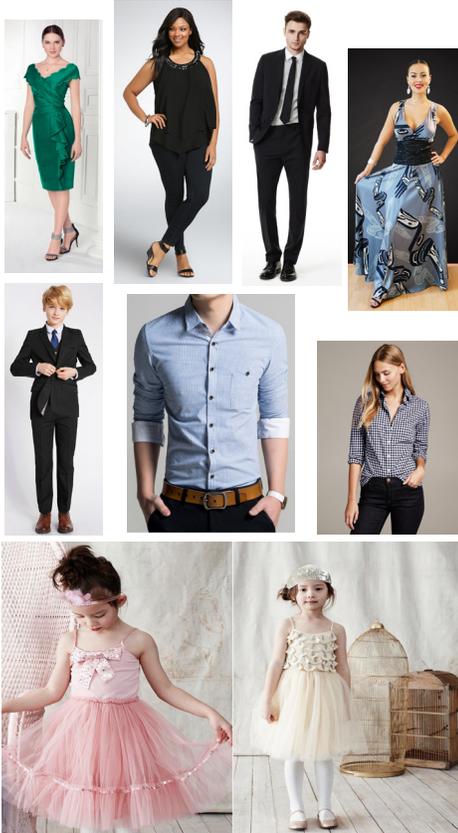
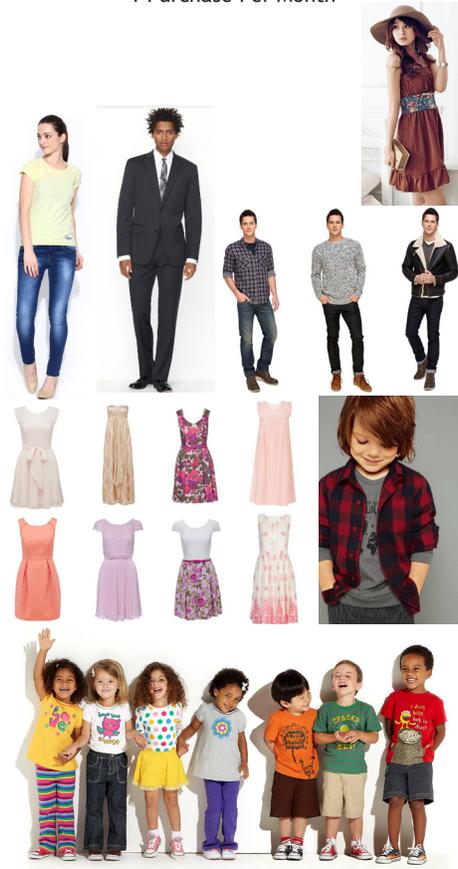
DAILY LIVING

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

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

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>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>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 			
*monthly payment is after 3.5% downpayment				*monthly payment is after 3.5% downpayment				*monthly payment is after 3.5% downpayment			
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>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>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 			
*monthly payment is after 3.5% downpayment				*monthly payment is after 3.5% downpayment				*monthly payment is after 3.5% downpayment			

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			
<p>3 Bedrooms / 1.5 Bath Price: \$220,000 Annual Taxes: \$2,200 Annual Insurance: \$770 Monthly PMI: \$147</p> <p>Monthly Expenses</p> <ul style="list-style-type: none"> • Taxes, Insurance & PMI: \$394 • Electricity & Heat: \$130 • Water & Trash: \$85 • Pets Allowed <p>*monthly payment is after 3.5% downpayment</p>				<p>2 Bedrooms / 1 Bath Price: \$180,000 Annual Taxes: \$1800 Annual Insurance: \$630 Monthly PMI: \$120 Monthly Condo Fee: \$175</p> <p>Monthly Expenses</p> <ul style="list-style-type: none"> • Taxes, Ins., Condo Fee & PMI: \$498 • Electricity & Heat: \$100 • Water & Trash: included • Small Pets Allowed <p>*monthly payment is after 3.5% downpayment</p>				<p>4 Bedrooms / 2 Bath Price: \$75,000 Annual Insurance: \$500 Monthly Lot Fee: \$325 Monthly PMI: \$50</p> <p>Monthly Expenses</p> <ul style="list-style-type: none"> • Insurance, Lot Fee & PMI: \$417 • Electricity & Heat: \$75 • Water & Trash: \$48 • Pets Allowed <p>*monthly payment is after 3.5% downpayment</p>			
Apartment				Apartment				Rental Home			
											
<p>3 Bedrooms / 1 Bath - \$1,575 2 Bedrooms / 1 Bath - \$1,250 1 Bedroom / 1 Bath - \$962</p> <p>MUST HAVE 620 OR HIGHER CREDIT SCORE</p> <ul style="list-style-type: none"> • Renter's Insurance: \$12 • Electricity & Heat: \$100 • Water & Trash: included • Small Pets Allowed 				<p>2 Bedrooms / 1 Bath - \$1,150 1 Bedroom / 1 Bath - \$725</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> • Renter's Insurance: None • Electricity & Heat: Included • Water & Trash: Included • Pets Allowed 				<p>2 Bedrooms / 1 Bath - \$1,675</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> • Renter's Insurance: \$45 • Electricity & Heat: \$160 • Water & Trash: \$85 • Pets Allowed 			

HOME

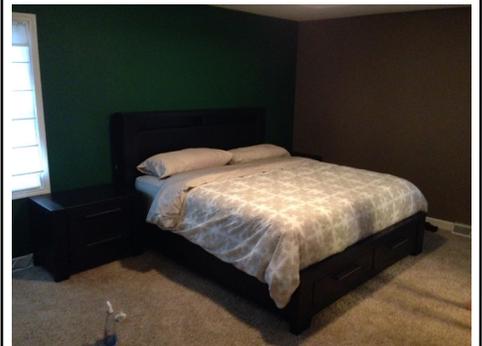
**High-End Furniture
\$125/Per Month**



**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
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
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650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>3 Bedrooms / 1.5 Bath Price: \$220,000 Annual Taxes: \$2,200 Annual Insurance: \$770 Monthly PMI: \$147</p> <p>Monthly Expenses</p> <ul style="list-style-type: none"> • Taxes, Insurance & PMI: \$394 • Electricity & Heat: \$130 • Water & Trash: \$85 • Pets Allowed <p>*monthly payment is after 3.5% downpayment</p>				<p>2 Bedrooms / 1 Bath Price: \$180,000 Annual Taxes: \$1800 Annual Insurance: \$630 Monthly PMI: \$120 Monthly Condo Fee: \$175</p> <p>Monthly Expenses</p> <ul style="list-style-type: none"> • Taxes, Ins., Condo Fee & PMI: \$498 • Electricity & Heat: \$100 • Water & Trash: included • Small Pets Allowed <p>*monthly payment is after 3.5% downpayment</p>				<p>4 Bedrooms / 2 Bath Price: \$75,000 Annual Insurance: \$500 Monthly Lot Fee: \$325 Monthly PMI: \$50</p> <p>Monthly Expenses</p> <ul style="list-style-type: none"> • Insurance, Lot Fee & PMI: \$417 • Electricity & Heat: \$75 • Water & Trash: \$48 • Pets Allowed <p>*monthly payment is after 3.5% downpayment</p>			
Apartment				Apartment				Rental Home			
											
<p>3 Bedrooms / 1 Bath - \$1,575 2 Bedrooms / 1 Bath - \$1,250 1 Bedroom / 1 Bath - \$962</p> <p>MUST HAVE 620 OR HIGHER CREDIT SCORE</p> <ul style="list-style-type: none"> • Renter's Insurance: \$12 • Electricity & Heat: \$100 • Water & Trash: included • Small Pets Allowed 				<p>2 Bedrooms / 1 Bath - \$1,150 1 Bedroom / 1 Bath - \$725</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> • Renter's Insurance: None • Electricity & Heat: Included • Water & Trash: Included • Pets Allowed 				<p>2 Bedrooms / 1 Bath - \$1,675</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> • Renter's Insurance: \$45 • Electricity & Heat: \$160 • Water & Trash: \$85 • Pets Allowed 			

HOME

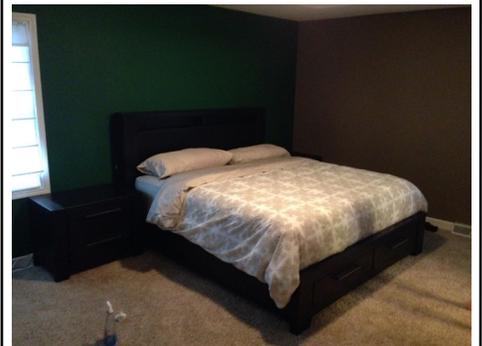
**High-End Furniture
\$125/Per Month**



**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



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

Directions

Budget worksheet example and information:

BUDGET WORKSHEET		
Name:		
Occupation:		
Spouse's Occupation:		
Number of Children:		
INCOME		
Monthly Net		
Spouse's Monthly Net		
Total		
Credit Score 700	+ or -	New Score
<small>List table here</small>		
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.		
www.FinancialReality.org GetREALFRF getrealfrf@gmail.com		

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

BUDGET WORKSHEET		
AUTOMOTIVE	COMMUNICATIONS	FINAL BALANCE
Vehicle(s): Monthly Payment (Car 1) Monthly Payment (Car 2) Car Insurance (Car 1 &/or Car 2) Gas Other Transportation Repairs Total	Communications Option: Cell Service Internet Cable TV Streaming Services Bundle Discount Total	<small>List totals from each category below</small> 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 -
HEALTH	ENTERTAINMENT/HOBBIES	
Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Co-Pay Prescriptions Vitamins No Insurance Total	1. 2. 3. Total	
Notes:		
www.FinancialReality.org GetREALFRF getrealfrf@gmail.com		

Final Balance *

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

FAMILY LIFE

Groceries Low Cost Plan	Groceries Moderate Plan	Groceries Liberal Plan
<p>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></p> <p>Sample Meal:</p> 	<p>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></p> <p>Sample Meal:</p> 	<p>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></p> <p>Sample Meal:</p> 

Baby Formula (Children <u>One</u> Year or Younger)	Diapers (Children <u>Three</u> Years or Younger)
--	--

<p>Formula: \$153/Per Month Per Child Nursing/Pump Rental: \$10/Per Month Per Child</p> 	<p>Diapers: \$56/Per Month Per Child Cloth Diapers: \$49/Per Month Per Family Wipes: \$13/Per Month Per Child</p> 
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Child Care

	<p>Daycare - \$900/Per Month /Per Child Grandparent Babysits -\$360/Per Month/ Per Child</p> 	
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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!



FAMILY LIFE

Groceries Low Cost Plan	Groceries Moderate Plan	Groceries Liberal Plan
<p>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></p> <p>Sample Meal:</p> 	<p>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></p> <p>Sample Meal:</p> 	<p>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></p> <p>Sample Meal:</p> 

Baby Formula (Children <u>One</u> Year or Younger)	Diapers (Children <u>Three</u> Years or Younger)
--	--

<p>Formula: \$153/Per Month Per Child Nursing/Pump Rental: \$10/Per Month Per Child</p> 	<p>Diapers: \$56/Per Month Per Child Cloth Diapers: \$49/Per Month Per Family Wipes: \$13/Per Month Per Child</p> 
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Child Care

	<p>Daycare - \$900/Per Month /Per Child Grandparent Babysits -\$360/Per Month/ Per Child</p> 	
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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!



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:		
Occupation:		
Spouse's Occupation:		
Number of Children:		
INCOME		
Monthly Net		
Spouse's Monthly Net		
Total		
Credit Score 700	+ or -	New Score
<small>List table here</small>		
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.		
www.FinancialReality.org	GetREALFRF	getrealfrf@gmail.com

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

BUDGET WORKSHEET		
AUTOMOTIVE	COMMUNICATIONS	FINAL BALANCE
Vehicle(s): Monthly Payment (Car 1) Monthly Payment (Car 2) Car Insurance (Car 1 &/or Car 2) Gas Other Transportation Repairs Total	Communications Option: Cell Service Internet Cable TV Streaming Services Bundle Discount Total	<i>List totals from each category below</i> 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 -
HEALTH	ENTERTAINMENT/HOBBIES	
Premium (Single or Family) Deductible (can be divided by 12) Coverage (can be divided by 12) Co-Pay Prescriptions Vitamins No Insurance Total	1. 2. 3. Total	
Notes:		
www.FinancialReality.org		
GetREALFRF		
getrealfrf@gmail.com		

Final Balance *

This section is specifically for students to transfer each tables 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 (After Taxes)	Wages Per Month (After Taxes)
Barista/Baristo + Tips	\$12.00	\$196.80 + \$75.00	\$787.00 + \$300.00
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Florist Assistant	\$13.00	\$213.00	\$852.00
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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 +

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Term/Rate		\$2500	\$1500	\$500
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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.

SAVINGS	
Savings (Debit)	\$200.00
Retirement/Investments	\$300.00
Total	\$500.00

INCOME	
	\$1,904.00

