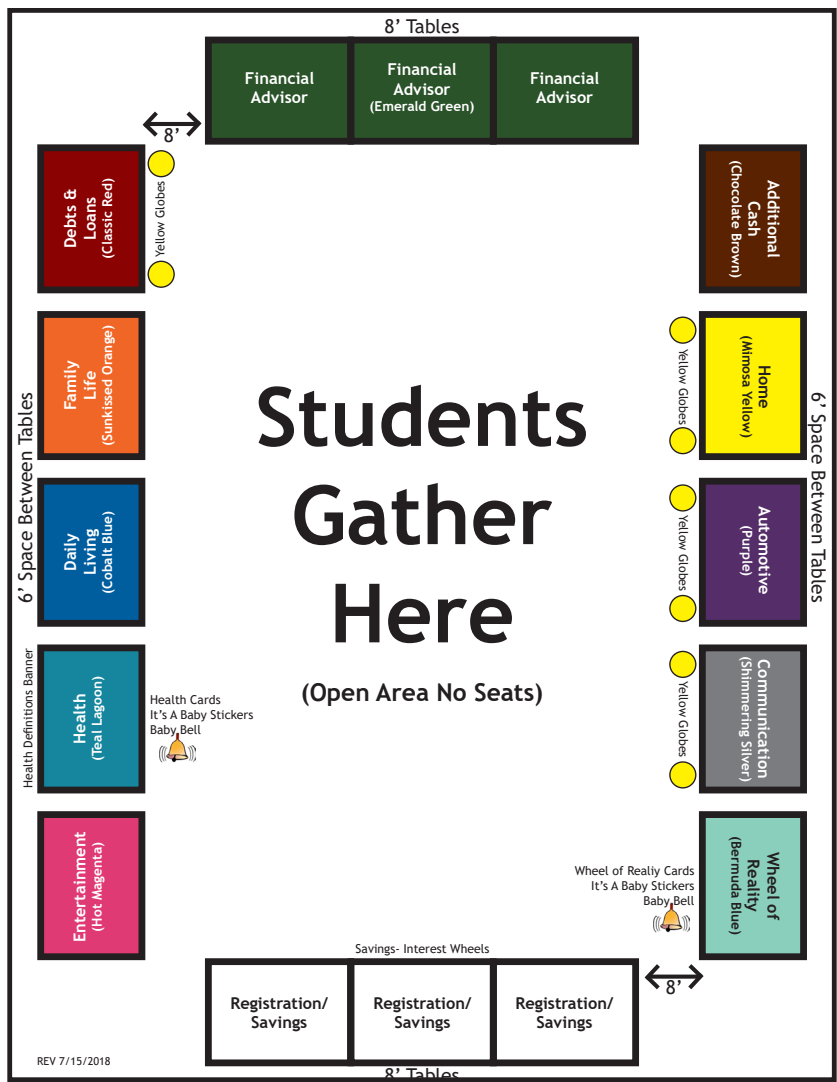




FINANCIAL REALITY FAIR™

VOLUNTEER INFORMATION

Upon arrival, you will be given a volunteer lanyard to wear for the duration of the fair. You will see 16 tables. Each table will be labeled with a sign and a colored table skirt. Each table will have a set of directions and option lists for the students to choose from during the fair. Look over the 'Table Set-up Diagram' below to get comfortable with the table names and corresponding colors.



30 minutes prior to the start of the fair you will be provided with a summary on how the event will proceed. If there is time, there will be a group photo.

Each table will have calculators and pencils for students to use. There will also be three Globes of Reality at the following four tables; Home, Transportation, Communications and Debts/Loans.

Keep in mind your role is to sell, not to help the student make the best choice. Unless you are a financial advisor you should not be encouraging frugal living (just like real life)! Sell, sell, sell!



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It's time to Get REAL!

Students will start their experience by making three lines at the registration tables to choose their future life scenarios and receiving a corresponding budget worksheet. There, three volunteers will assist the students in choosing their future life scenario. The students may be unsure of a career path they want to pursue. Volunteers should ask questions like, “What are your interests?” “What do you like to do for fun?” “Is there a career you’re curious about?” Volunteers should keep the questions brief and suggest careers to students if they need help.

A list of careers at the front of the bin can be passed out to the students before their turn to choose a career. This will help expedite their choice as they view the different career options. After choosing their career, volunteers will direct students to proceed to a table of their choice to start creating their budget.

Budget Worksheet Sample:

BUDGET WORKSHEET		
Name: _____	ADDITIONAL CASH	HOME
Occupation: Architect	Part-time Job	Home Options:
Sponsor's Occupation: Mechanic	Personal Loans (fill amount)	Payment (principal/interest)
Number of Children: 3 - Mayday (5 months old)	DEBTS AND LOANS	Taxes & Insurance
Credit Score 700 + or - New Score	Student Loans \$400	Rent
Current Credit Score	Credit Cards \$450	Utilities: Electricity & Heat
Auto Credit Score	Personal Loans (interest/amount)	Water & Trash
Cell Phone Score	FAAMILY LIFE	Insurance
SAVINGS	Charitable Contributions	Home Decor
Savings (amount)	Charitable (date)	DAILY LIVING
Retirement Investments	1. Retirement (Pension)	Child Care (name, amount, frequency)
INCOME	2. Salary	Incidentals (1 or More)
Monthly Net \$2,791	3. Baby Wipes	Clothing (shoes)
Sponsor's Monthly Net \$2,851	Children	Deodorant (shoes)
Charitable Options	Additional Accessories	Accessories (1 or More)
Charity (optional)	Charity (optional)	Personal Care (1 or More)
Notes:	Total	Total

Table Directions and Shopping List Samples:

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 - UPSSELL!
 - Their kids are not just going to watch 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)
 - "Sell 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 choices!
- 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		
Dance Class	Concert	Movie
\$45/Per Person	\$60/Per Person	\$25/Per Person Popcorn, Candy & Drink included
Sports Arena/Field Games	Video Game	Video Streaming
\$25/Per Person	\$60/Per Person	amazon hulu NETFLIX
Hot Tub	Paddle Boarding	Camping
\$1,000 One/1200 Per Month	\$20/Per Person Per Hour	\$30/Per Night
Amusement Park/Fair	Community Events	Recreational Sports
\$50/Per Person	FREE	FREE

The Globe of Reality - All students start the fair with a 700 credit score. Debts and loans, home purchases, transportation and communications affect a credit score, so when students first arrive at those tables, they will be directed to shake the globe of reality. Students should add or subtract from their current credit score based on the globes results. The student's credit score will affect their buying power during the fair.

The Wheel of Reality - The students will spin the wheel and land on 1 of 10 possible categories of unexpected life events. The wheel is comprised of approximately 50% negative life events and 50% positive life events. If the student should pick the new baby card, make sure to celebrate! Shout out “HEY! *Student’s name” had a baby!!!” and/or ring the bell found on your table. Don't forget to place a “It's A Baby!” sticker on the student! After the student has spun the wheel please help them record their gain or loss in the corresponding budget worksheet section.

Debts and Loans - Debts and loans are a debit amount; however, a signature loan will provide a credit to the additional cash section of the budget worksheet. Our signature loans are small. They are a short-term solution to a long-term budget problem. Students can get a loan whenever they want, even if it is not the best choice. There will be a globe of reality located at this table for students to update their credit score. They must shake it before they make a loan decision.



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Additional Cash - Additional cash includes wages received from a part-time job or a signature loan approved by the debts and loans sales person. Students should be encouraged to get a part-time job if they are interested, even if it is not a good choice.

Family Life - Family life includes items related to groceries, having a child (or children), pets, and making donations. If a student has a child that is under the age of one, they **MUST** add formula or nursing and diapers/wipes to their budget worksheet. If both parents work, they **MUST** pay for child care. If they have any children at all, they **MUST** add extra expenses. Optionally, students may choose to have a pet or pets and to donate to church and charity.

Daily Living - This table offers a lot to choose from, it can be very busy and volunteers should try to work with multiple students at a time to keep the line moving. Daily living includes things like dining out, clothing and personal care. Students **MUST** choose one option each of groceries, dining out, extras and clothing type. Students **MUST** choose one or more accessories and personal care items.

Home - This table should expect a rush at the beginning of the fair. Students typically visit either the housing or transportation tables first. Students will come to this table to buy a home, select furniture and home décor items. Students **MUST** choose one option each of housing, furniture and home décor. There will be a globe of reality located at this table for students to update their credit score.

Automotive - This table should expect a rush at the beginning of the fair. Students typically visit either the housing or transportation tables first. Students will purchase transportation for themselves and possibly their spouse. They have the option to buy two vehicles, or one vehicle and one bus pass. They cannot purchase two bus passes. There will be a globe of reality located at this table for students to update their credit score.

Communications - This table includes cellular service, a landline phone, internet and cable TV. Bundle packages are also an option. There will be a globe of reality located at this table for students to update their credit score.

Entertainment/Hobbies - Students will likely be enthusiastic to choose their entertainment and hobbies. Entertainment and hobbies include things like arts, sports, gaming, movies, hunting and music. Volunteers will show options to the students and let them make choices. Students must pick at least three entertainment/hobby activities but are encouraged to pick more.

Health - Students will have a choice of one of three insurance options. After choosing their option they will be given a "Reality of Health" card giving them a scenario that requires them to view their health option and budget accordingly. If the student should pick the new baby card, make sure to celebrate! Shout out "HEY! *Student's name* had a baby!!!" and/or ring the bell found on your table. Don't forget to place a "It's A Baby!" sticker on the student! Make sure to go over our new health definitions banner with students if they have questions about the terms used.



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Video/Photographer - This position is optional. While videos and pictures are fun and important, the learning experience of this fair for the students is the most important. This position is only needed if you have enough volunteers for the fair already. If the sponsoring Credit Union would like to they can offer prizes to students for doing interviews/the best interview could receive a prize.

Savings - A savings specialist will discuss savings, retirement and investments with the students at the fair. This table is primarily an education table. In the end, how much the students decide to save is up to them.

Financial Advisor - A financial advisor is the go to person for advice, budget management and changing a student's spending plan. Their 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.

As the financial advisor reviews a student's budget worksheet, they should review the Debts/Loans and Additional Cash areas of the budget worksheet. They should discuss whether the decision to take on a loan or part-time position was beneficial. Students should be reminded that a personal loan is a short-term solution to a long-term budget problem.

Rather than sending the student back to previous tables to return or exchange items for options that work better for them, simply discuss what choices would have been better so they can make those choices in the future.

The sales persons from the other tables will be encouraging sales; it is the financial advisors role to bring the focus back to savings and thrift practices.

Once a student has completed their budget worksheet with a financial advisor, they will be given a student evaluation and one entry ticket. Direct the student to fill out their name and drop it into the clear entry box on the financial advisor table(s) for a chance to win an award. Also encourage them to fill out the evaluation and return it to any volunteer.

GIVEAWAY - The Financial Reality Foundation has provided free budget books for the students. The books are stacked on the Wheel of Reality table. It is not mandatory for students to take a book, but they are free to take one if they choose too.

AWARD - To encourage students to use money wisely, it is encouraged to provide a few monetary awards to students at the close of an event. It is customary to give away approximately \$500 in total awards during an event, but it is not required. Awards can be given in cash, check, gift card or certificate as deemed by the sponsor.