## Announcement to Students

- Welcome!
  - This is a Get REAL Financial Reality Fair, brought to you by the Financial Reality Foundation and sponsored by <u>(Your Credit Union here).</u>
  - This experience should give you an idea of what it will be like to manage your finances after high school so that you can build a better financial future from the start.
- How the fair will proceed:
  - You are approximately 24 years old in this fictitious scenario.
  - You'll start by choosing a future life scenario and budget worksheet this might not be exactly what you've got in mind you might want four kids and only have two but consider it an example or even a step on the journey in your future life.
  - You will go to the various tables and shop for items you will need just like in real life!
  - All prices and wages are US median amounts, it may vary depending on which state you reside and/or work in.
  - You will start your life with a credit score of 700. At some tables you will see a yellow 'Globe of Reality,' these globes will increase or decrease your score depending on what you shake. So shake it good before you begin, the results will affect your buying power going forward.
  - Don't forget to visit the 'Wheel of Reality!' Here you will receive a random life event.
  - (If parents are in attendance) Parents no helping!! We want to let the kids figure this out on their own, make their own choices in a safe environment.
  - You'll find calculators and extra pencils around the room if you should need them.
  - Once you've completed your budget worksheet, head over to see a financial advisor they will review it with you and let you know if there are any changes needed. Even if you were under budget, stop by and get some free financial advice, ask them questions. They are here for you!
- Drawing/Tickets: (give a warning 15 minutes before the drawing)
  - Did we mention we were giving away some awards today? After visiting with a 'Financial Advisor' and completing a "student evaluation" you will be given an entry ticket. Please fill one out with just your name and place it in the clear entry box for a chance to win; a drawing will be held towards the end of the fair where some of you will be walking away with some REAL money!
- Wrapping up: (Repeat these four things periodically throughout the fair as a reminder.)
  - Once you're done with your budget worksheet and have visited a financial advisor, you'll receive an evaluation form where you can tell us what you thought of the fair.
  - We really want to know what you think! Please fill out your form and hand it to any one of our volunteers.
  - If you prefer to do the evaluation online, we now have an option for that! Just go to our website <u>www.financialreality.org</u> and click the link called "student evaluation", or while at the Financial Advisor table you can scan the QR code on the table sign(s).
  - Check us out on Facebook, YouTube and Instagram! We are GetREALFRF. We post informational articles, pictures from events, vlogs, as well as hilarious pictures and memes. That's Get REAL FRF.

Any questions?

Don't forget to HAVE FUN !!