



FINANCIAL REALITY FAIR™

Microphone Controller (MC) Description

Overall Role: Responsible for guiding volunteers and students through a successful fair experience.

Specific Responsibilities:

1. Greet volunteers as they arrive and remind them of their table assignments as shown on the volunteer role list document.
2. Fifteen minutes prior to the event beginning, communicate the fair process as described on the **Announcement to Volunteers** document.
3. Review table assignment responsibilities with individual tables as necessary.
4. At the start of the event, communicate to students the fair process as described on the **Announcement to Students** document.
5. After all students have chosen a career and the registration tables have been set up for savings, announce to students that a new table is open ... the Savings Table.
6. During the fair, remind students of the fair process and that they can visit tables in any random order encouraging them to find the shortest line.
7. If you see a table with a short line or without any students, announce it to the students and talk the table up.
8. As students are finishing, remind them to visit the Financial Advisors table as the final table. It is there that students can be entered for a chance to win an award to be given at the end of the fair.
9. Fifteen (15) minutes prior to the end of the event, announce the end of the fair time and encourage students to complete the fair process as quickly as possible.
10. If time permits, conduct a debrief with students asking questions about what they learned and how they did on their budget sheets.
11. Assist coordinators with the announcement of the award winners.
12. Announce a thank you to the volunteers and encourage students to do the same.
13. Thank students for participating.

Financial Reality Foundation Mission

The Financial Reality Foundation exists to provide consumers of all ages an opportunity to learn about personal finance in a realistic and memorable way by providing programs that develop their skills and lead them to achieving their financial goals.

Announcement to Volunteers

Welcome and thank you for coming!

- **How the fair will proceed:**
 - Students will gather in the middle for a short orientation.
 - Students will start by choosing a career and will be given a budget worksheet after which they will be told to visit each of the life choice options located at the tables around the room.
 - All prices and wages are US median amounts, it may vary depending on which state you reside and/or work in.
 - Some tables have yellow 'Globes of Reality' that will determine the increase or decrease of the student's credit score. If there are 'Globes of Reality' on your table, please make sure the students start by shaking lightly a 'Globe of Reality' first and then adjusting their credit score based on the result.
 - One of the interactive parts of our fair is when a student has a baby. This can happen at the Wheel of Reality table or the Health table. When that happens, the volunteer at the table will ring a bell and announce that someone has had a baby. When you hear the bell, give a cheer for the new baby.
 - Once the students have visited all the tables and their budget worksheet is complete, they will need to visit financial advisor table to review their budget and make any changes.

- **Table Instructions/Directions** (Announce the names and a brief description of each of the tables to all volunteers.)
 - Wheel of Reality - Random life events
 - Communications - Buy a cell phone, internet plan and cable TV
 - Automotive - Buy a vehicle
 - Home - Buy a home, select furniture and home décor
 - Additional Cash - Part-time jobs, can visit at any point in the process
 - Entertainment - Choose entertainment options (sports, gaming, movies) and hobbies
 - Health - Purchase health insurance
 - Daily Living - Dining options, clothing and personal care
 - Family Life - Grocery options, childcare needs with pet and donation options
 - Debts & Loans - Personal loan, can visit at any point in the process
 - Savings - Learn about retirement, investments and savings
 - Financial Advisor - Review budget and give financial advice on future decisions
 - Each table has a set of instructions. Please carefully read through the instructions about your area.
 - Students can visit the tables in any order. The Financial Advisor table is always the LAST table.

- **For those who are not financial advisors:**
 - This should be like the real world. Sales people don't encourage frugal living! Sell, sell, and up-sell!

- **Financial Advisors:**
 - It will be your job to bring students back to reality.
 - There is no need to send the students back to the tables to return or exchange what they have bought. Just help them see what they decisions they could have made differently.
 - Refocus them on thrift practices and building savings.

- **Drawing/Tickets:**
 - Students will be given an entry ticket once they have visited the 'Financial Advisor' table(s). Ask students to complete the ticket to enter for a chance to win. The drawing will be at the end of the fair.

- **Wrapping up:**
 - At the end, once a student has completed their budget worksheet with a financial advisor, the students will be given a form to evaluate their experience.
 - If they 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".
 - Your feedback is very important to us! We value your input so do not hesitate to send us stories or feedback.
 - We also have an online evaluation for you! Just go to our website www.financialreality.org and click the link called "volunteer evaluation".

Any questions? Don't forget to **HAVE FUN!!**

Announcement to Students

- **Welcome!**
 - This is a Get REAL Financial Reality Fair, brought to you by the Financial Reality Foundation and sponsored by **(Your Credit Union here)**.
 - 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' you will be given a 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 www.financialreality.org and click the link called "student evaluation".
 - 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!!**