

REGISTRATION/SIGN-UP

Directions

Welcome!

You are a registration recruiter!

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

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

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

BUDGET WORKSHEET			
Name:		ADDITIONAL CASH	
Occupation:	Part-time Job	HOME	
Spouse's Occupation:	Personal Loans (fill amount)	Home Opener	
Number of Children:	Total	Payment (mortgage/rent)	
Credit Score (no + or -)	DEBTS AND LOANS	Taxes & Insurance	
Old Credit Score	Student Loans	Rent	
New Credit Score	Credit Cards	Home's Insurance	
Old Spouse Score	Personal Loan (monthly amount)	Electricity & Heat	
New Spouse Score	Total	Water & Trash	
SAVINGS		Furniture	
Savings (total)	FAMILY LIFE	Home Decor	
Retirement/Investments	(if not a valid entry, add to 0)	Total	
Total	Groceries (month x)	DAILY LIVING	
INCOME		1. Formula or Nursing	Dining Out (times x)
Monthly Net	2. Salary	3. Baby Wipes	Toiletries (1 or More)
Spouse's Monthly Net	Childcare	Childcare	Outwear (times x)
Total	Additional Accessories	PEPS (spouse)	Accessories (1 or More)
	Church (spouse)	Church (spouse)	Personal Care (1 or More)
	Charity (spouse)	Charity (spouse)	Total
	Total	Total	

- If the student is military or has a military spouse tell them the following:
 - All healthcare costs are covered. There is no need to visit the health table.
 - They have received a \$1,000 housing reimbursement.
- Once you have explained their budget worksheet, direct them to proceed to any table to start shopping.
- Once all students have received their life, the registration table will close and become the savings table.

WHEEL OF REALITY

Welcome!

You are the Wheel of Reality advisor!

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

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

ENTERTAINMENT/HOBBIES

Directions

Welcome!

You are an “entertainment and hobbies” sales person!

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

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



ENTERTAINMENT & HOBBIES

Dance Class	Concert	Movie
 <p data-bbox="235 659 428 688">\$45/Per Person</p>	 <p data-bbox="711 659 904 688">\$60/Per Person</p>	 <p data-bbox="1336 434 1448 590">Popcorn, Candy, & Drink Included</p> <p data-bbox="1192 659 1385 688">\$25/Per Person</p>
School Sport Event	Video Game	Video Streaming
 <p data-bbox="241 1073 422 1102">\$5/Per Person</p>	 <p data-bbox="717 1073 898 1102">\$60/Per Game</p>	 <p data-bbox="1192 1073 1385 1102">\$15/Per Month</p>
Hot Tub	Paddle Boarding	Camping
 <p data-bbox="152 1486 514 1516">\$3,000 Total/\$250 Per Month</p>	 <p data-bbox="656 1486 966 1516">\$20/Per Person Per Hour</p>	 <p data-bbox="1200 1486 1377 1516">\$30/Per Night</p>
Amusement Park/Fair	Community Events	Recreational Sports
 <p data-bbox="235 1898 428 1927">\$50/Per Person</p>	 <p data-bbox="777 1898 844 1927">FREE</p>	 <p data-bbox="1256 1898 1323 1927">FREE</p>



ENTERTAINMENT & HOBBIES

<p>Art Classes</p>  <p>\$30/Per Class</p>	<p>Surf Lessons</p>  <p>\$60/Per Person</p>	<p>Community Parades</p>  <p>FREE</p>
<p>Golfing</p>  <p>\$75/Per Visit</p>	<p>Kayaking Lessons</p>  <p>\$99/Per Lesson</p>	<p>Open Gym</p>  <p>\$5/Per Visit</p>
<p>Music Lessons</p>  <p>\$30/Per Lesson</p>	<p>Cooking Lessons</p>  <p>\$45/Per Lesson</p>	<p>Bowling</p>  <p>\$18/Per Person</p>
<p>Vehicle Rental</p>  <p>\$80/Per Person</p>	<p>Sailing</p>  <p>\$89/Per Person</p>	<p>Fitness Class</p>  <p>\$25/Per Person</p>

ENTERTAINMENT & HOBBIES

Dance Class	Concert	Movie
 <p data-bbox="235 659 428 690">\$45/Per Person</p>	 <p data-bbox="711 659 904 690">\$60/Per Person</p>	 <p data-bbox="1336 434 1448 590">Popcorn, Candy, & Drink Included</p> <p data-bbox="1192 659 1385 690">\$25/Per Person</p>
Sports Arena/Field Games	Video Game	Video Streaming
 <p data-bbox="235 1075 428 1106">\$25/Per Person</p>	 <p data-bbox="719 1075 899 1106">\$60/Per Game</p>	 <p data-bbox="1192 1075 1385 1106">\$15/Per Month</p>
Hot Tub	Paddle Boarding	Camping
 <p data-bbox="152 1488 514 1520">\$3,000 Total/\$250 Per Month</p>	 <p data-bbox="656 1488 966 1520">\$20/Per Person Per Hour</p>	 <p data-bbox="1200 1488 1380 1520">\$30/Per Night</p>
Amusement Park/Fair	Community Events	Recreational Sports
 <p data-bbox="235 1898 428 1929">\$50/Per Person</p>	 <p data-bbox="777 1898 844 1929">FREE</p>	 <p data-bbox="1256 1898 1323 1929">FREE</p>

ENTERTAINMENT & HOBBIES

<p>Art Classes</p>	<p>Skiing/Snow Boarding</p>	<p>Community Parades</p>
 <p>\$30/Per Class</p>	 <p>\$75/Per Person</p>	 <p>FREE</p>
<p>Golfing</p>	<p>Tours</p>	<p>Open Gym</p>
 <p>\$30/Per Visit</p>	 <p>\$200/Per Person</p>	 <p>\$5/Per Visit</p>
<p>Music Lessons</p>	<p>Cooking Lessons</p>	<p>Bowling</p>
 <p>\$30/Per Lesson</p>	 <p>\$45/Per Lesson</p>	 <p>\$18/Per Person</p>
<p>Vehicle Rental</p>	<p>Hunting</p>	<p>Fitness Class</p>
 <p>\$80/Per Person</p>	 <p>\$50/Per Person</p>	 <p>\$25/Per Person</p>

ENTERTAINMENT & HOBBIES

Dance Class	Concert	Movie
 <p data-bbox="235 659 428 688">\$45/Per Person</p>	 <p data-bbox="711 659 904 688">\$60/Per Person</p>	 <p data-bbox="1336 432 1450 588">Popcorn, Candy, & Drink Included</p> <p data-bbox="1190 659 1383 688">\$25/Per Person</p>
Sports Arena/Field Games	Video Game	Video Streaming
 <p data-bbox="235 1073 428 1102">\$25/Per Person</p>	 <p data-bbox="717 1073 894 1102">\$60/Per Game</p>	 <p data-bbox="1190 1073 1383 1102">\$15/Per Month</p>
Hot Tub	Paddle Boarding	Camping
 <p data-bbox="152 1486 514 1516">\$3,000 Total/\$250 Per Month</p>	 <p data-bbox="656 1486 963 1516">\$20/Per Person Per Hour</p>	 <p data-bbox="1198 1486 1375 1516">\$30/Per Night</p>
Amusement Park/Fair	Community Events	Recreational Sports
 <p data-bbox="235 1896 428 1925">\$50/Per Person</p>	 <p data-bbox="776 1896 839 1925">FREE</p>	 <p data-bbox="1255 1896 1318 1925">FREE</p>

ENTERTAINMENT & HOBBIES

Art Classes



\$30/Per Class

Skiing/Snow Boarding



\$75/Per Person

Community Parades



FREE

Golfing



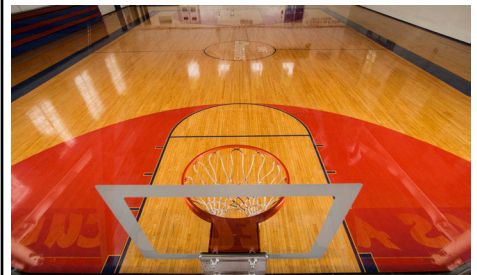
\$30/Per Visit

Tours



\$200/Per Person

Open Gym



\$5/Per Visit

Music Lessons



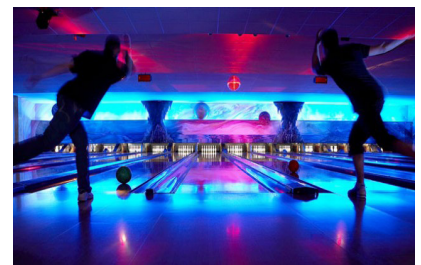
\$30/Per Lesson

Cooking Lessons



\$45/Per Lesson

Bowling



\$18/Per Person

Vehicle Rental



\$80/Per Person

Hunting



\$50/Per Person

Fitness Class



\$25/Per Person

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, landline, internet 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 plans are shared plans, meaning students do not have to purchase additional plans for more than one household member.
- 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.
- The upgrades are shown as additional prices; students should list those amounts in addition to their monthly payment.
- 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!”
 - “Texting is a way of life, you will want to have unlimited texting.”
- 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

Bundle Option 1

\$120.00/Month Per Family

CELL SERVICE

INCLUDED.....700 Minutes
 + \$20.00.....1700 Minutes
 + \$30.00.....Unlimited Minutes
 + \$50.00.....Shared Family Plan
 Unlimited Minutes
 Rollover Minutes

HOME PHONE

INCLUDED.....Caller ID & FREE Install

INTERNET

INCLUDED.....15 Mbps download/1 Mbps upload
 + \$10.00.....20 Mbps download/1 Mbps upload
 + \$20.00.....25 Mbps download/3 Mbps upload

CABLE TV

INCLUDED.....175 Channels
 + \$10.00.....5 STARZ Channels
 + \$10.00.....4 SHOWTIMES Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....DVR Machine
 + \$10.00.....Whole Home DVR
 + \$40.00.....Wireless Router

Bundle Option 2

\$140.00/Month Per Family

CELL SERVICE

INCLUDED.....1700 Minutes
 + \$20.00.....2500 Minutes
 + \$30.00.....Unlimited Minutes
 + \$50.00.....Shared Family Plan
 Unlimited Minutes
 Rollover Minutes

HOME PHONE

INCLUDED.....Caller ID & FREE Install

INTERNET

INCLUDED.....20 Mbps download/1 Mbps upload
 + \$20.00.....25 Mbps download/3 Mbps upload
 + \$40.00.....50 Mbps download/3 Mbps upload

CABLE TV

INCLUDED.....225 Channels
 + \$10.00.....5 STARZ Channels
 + \$10.00.....4 SHOWTIMES Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....Whole Home DVR
 + \$40.00.....Wireless Router

What can you do with 15 Mbps?

Download a song from iTunes (7.6 MB) 4 seconds
 Download a game to your computer (25 MB) 14 seconds
 Download a video from Amazon (1 GB) 11 minutes 27 seconds

What can you do with 25 Mbps?

Download a song from iTunes (7.6 MB) 2 seconds
 Download a game to your computer (25 MB) 9 seconds
 Download a video from Amazon (1 GB) 6 minutes 26 seconds

What can you do with 20 Mbps?

Download a song from iTunes (7.6 MB) 3 seconds
 Download a game to your computer (25 MB) 10 seconds
 Download a video from Amazon (1 GB) 8 minutes 35 seconds

What can you do with 50 Mbps?

Download a song from iTunes (7.6 MB) 1 second
 Download a game to your computer (25 MB) 4 seconds
 Download a video from Amazon (1 GB) 3 minutes 26 seconds

COMMUNICATIONS

Bundle Option 1

\$150.00/Month Per Family

CELL SERVICE

INCLUDED.....800 Local Minutes Only
 + \$5.00.....250 Texts
 + \$10.00.....Unlimited Texts
 + \$20.00.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls Only

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV

INCLUDED.....25 Channels + ON DEMAND
 + \$10.00.....5 STARZ Channels
 + \$10.00.....4 SHOWTIMES Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....Regular Cable Box
 + \$10.00.....DVR Cable Box
 + \$40.00.....Wireless Router

Bundle Option 2

\$190.00/Month Per Family

CELL SERVICE

INCLUDED.....Unlimited Local Minutes
 INCLUDED.....700 Nationwide Minutes
 + \$10.00.....Unlimited Texts
 + \$20.00.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls
 + \$20.00.....Unlimited Long Distance

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV

INCLUDED.....100 Channels + ON DEMAND
 INCLUDED.....4 SHOWTIMES Channels
 + \$10.00.....5 STARZ Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....Regular Cable Box
 + \$20.00.....DVR Cable Box
 + \$30.00.....Wireless Router

No Cell Service - Reduce Bundle by \$30

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$30

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

No Cell Service - Reduce Bundle by \$50

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$50

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

COMMUNICATIONS

Bundle Option 3

\$195.00/Month Per Family

CELL SERVICE

INCLUDED.....500 Local Minutes Only
 INCLUDED.....Unlimited Texts
 INCLUDED.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls
 + \$20.00.....Unlimited Long Distance

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV

INCLUDED.....100 Channels + ON DEMAND
 INCLUDED.....8 HBO Channels
 + \$10.00.....5 STARZ Channels
 + \$10.00.....4 SHOWTIMES Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....Regular Cable Box
 + \$20.00.....DVR Cable Box
 + \$40.00.....Wireless Router

Bundle Option 4

\$230.00/Month Per Family

CELL SERVICE

INCLUDED.....Unlimited Local Minutes
 INCLUDED.....Unlimited Nationwide Minutes
 INCLUDED.....Unlimited Texts
 + \$20.00.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls
 INCLUDED.....Unlimited Long Distance

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV

INCLUDED.....150 Channels + ON DEMAND
 + \$10.00.....4 SHOWTIMES Channels
 + \$10.00.....5 STARZ Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....DVR Cable Box
 + \$10.00.....Wireless Router

No Cell Service - Reduce Bundle by \$45

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$60

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

No Cell Service - Reduce Bundle by \$70

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$70

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

COMMUNICATIONS

Bundle Option 1

\$130.00/Month Per Family

CELL SERVICE

INCLUDED.....800 Local Minutes Only
 + \$5.00.....250 Texts
 + \$10.00.....Unlimited Texts
 + \$20.00.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls Only

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV+-

INCLUDED.....25 Channels + ON DEMAND
 + \$10.00.....5 STARZ Channels
 + \$10.00.....4 SHOWTIMES Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....Regular Cable Box
 + \$10.00.....DVR Cable Box
 + \$40.00.....Wireless Router

Bundle Option 2

\$160.00/Month Per Family

CELL SERVICE

INCLUDED.....Unlimited Local Minutes
 INCLUDED.....700 Nationwide Minutes
 + \$10.00.....Unlimited Texts
 + \$20.00.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls
 + \$20.00.....Unlimited Long Distance

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV

INCLUDED.....100 Channels + ON DEMAND
 INCLUDED.....4 SHOWTIMES Channels
 + \$10.00.....5 STARZ Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....Regular Cable Box
 + \$20.00.....DVR Cable Box
 + \$30.00.....Wireless Router

No Cell Service - Reduce Bundle by \$30

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$30

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

No Cell Service - Reduce Bundle by \$50

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$50

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

COMMUNICATIONS

Bundle Option 3

\$175.00/Month Per Family

CELL SERVICE

INCLUDED.....500 Local Minutes Only
 INCLUDED.....Unlimited Texts
 INCLUDED.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls
 + \$20.00.....Unlimited Long Distance

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV

INCLUDED.....100 Channels + ON DEMAND
 INCLUDED.....8 HBO Channels
 + \$10.00.....5 STARZ Channels
 + \$10.00.....4 SHOWTIMES Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....Regular Cable Box
 + \$20.00.....DVR Cable Box
 + \$40.00.....Wireless Router

Bundle Option 4

\$210.00/Month Per Family

CELL SERVICE

INCLUDED.....Unlimited Local Minutes
 INCLUDED.....Unlimited Nationwide Minutes
 INCLUDED.....Unlimited Texts
 + \$20.00.....1GB Mobile Web
 + \$40.00.....5GB Mobile Web
 + \$60.00.....10GB Mobile Web

HOME PHONE

INCLUDED.....Local In-state Calls
 INCLUDED.....Unlimited Long Distance

INTERNET

INCLUDED.....100GB Usage/5.0M Speed
 + \$40.00.....250GB Usage/10.0M Speed
 + \$60.00.....500GB Usage/20.0M Speed

CABLE TV

INCLUDED.....150 Channels + ON DEMAND
 + \$10.00.....4 SHOWTIMES Channels
 + \$10.00.....5 STARZ Channels
 + \$15.00.....8 HBO Channels
 + \$15.00.....11 CINEMAX Channels

EQUIPMENT

INCLUDED.....DVR Cable Box
 + \$10.00.....Wireless Router

No Cell Service - Reduce Bundle by \$45

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$60

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

No Cell Service - Reduce Bundle by \$70

No Internet - Reduce Bundle by \$60

No Cable TV - Reduce Bundle by \$70

***ONLY ONE SERVICE ALLOWED TO BE REMOVED FROM BUNDLE**

HEALTH

Directions






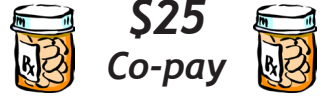





Welcome!

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: \$350 Single - \$650 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: \$275 Single - \$575 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: \$175 Single - \$475 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: \$45/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:	ADDITIONAL CASH		HOME
Occupation:	Part-time Job	Home Option:	
Spouse's Occupation:	Personal Loan (Full Amount)	Payment (Principal/Interest)	
Number of Children:		Taxes & Insurance	
Credit Score 700 + or - New Score	Total	Rent	
List table here		Renter's Insurance	
List table here		Electricity & Heat	
List table here		Water & Trash	
List table here		Furniture	
		Home Decor	
SAVINGS	DEBTS AND LOANS		Total
Savings (Debit)	Student Loans		
Retirement/Investments	Credit Cards		
	Personal Loan (Monthly Amount)		
Total			
	FAMILY LIFE	DAILY LIVING	
INCOME	<small>(If child is under 1-year, must do 1-3)</small>		<small>(If child is under 1-year, do not include in family size.)</small>
Monthly Net	Groceries (Select 1)	Dining Out (Select 1)	
Spouse's Monthly Net	1. Formula or Nursing	Incidentals (1 or More)	
	2. Diapers		
Total	3. Baby Wipes		
	Childcare	Clothing (Select 1)	
Notes:	Additional Accessories	Outwear (Select 1)	
	Pets (Optional)	Accessories (1 or More)	
	Church (Optional)		
	Charity (Optional)	Personal Care (1 or More)	
	Total		
		Total	

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

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

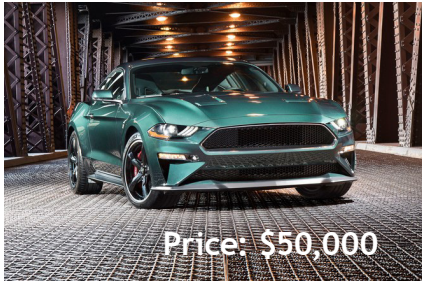
Final Balance *

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



AUTOMOTIVE

2019 Ford Mustang BULLITT



Price: \$50,000

Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$659
660 - 710	5 Year	3.75%	\$912
650 >	5 Year	5.00%	\$939

- Car Insurance: \$230
- Gas per month: \$380
- Repairs: Under warranty

2018 BMW M3



Price: \$62,000

Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$817
660 - 710	5 Year	3.75%	\$1,131
650 >	5 Year	5.00%	\$1,165

- Car Insurance: \$210
- Gas per month: \$280
- Repairs: Under warranty

2017 Chevy Tahoe - 4 x 4



Price: \$45,000

Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$595
660 - 710	5 Year	3.75%	\$824
650 >	5 Year	5.00%	\$849

- Car Insurance: \$200
- Gas per month: \$480
- Repairs: Under warranty

2016 Toyota Tundra - 4 x 4

Price: \$29,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$382
660 - 710	5 Year	3.75%	\$529
650 >	5 Year	5.00%	\$545

- Car Insurance: \$210
- Gas per month: \$480
- Repairs: Under warranty

2015 Mazda MX-5 Miata



Price: \$32,000

Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$421
660 - 710	5 Year	3.75%	\$583
650 >	5 Year	5.00%	\$601

- Car Insurance: \$170
- Gas per month: \$180
- Repairs: Under warranty

2015 Ford Fiesta

Price: \$17,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$225
660 - 710	5 Year	3.75%	\$311
650 >	5 Year	5.00%	\$321

- Car Insurance: \$105
- Gas per month: \$170
- Repairs: Under warranty

2014 Dodge Grand Caravan



Price: \$15,000

Credit Score	Term	Interest Rate	Payment
720 +	5 Year	3.50%	\$272
660 - 710	5 Year	4.00%	\$275
650 >	3 Year	5.00%	\$447

- Car Insurance: \$110
- Gas per month: \$320
- Repairs: \$50

2012 Nissan Rogue



Price: \$10,000

Credit Score	Term	Interest Rate	Payment
720 +	5 Year	3.50%	\$181
660 - 710	5 Year	4.00%	\$184
650 >	3 Year	5.00%	\$298

- Car Insurance: \$110
- Gas per month: \$120
- Repairs: \$25

2008 Subaru Impreza



Price: \$5,500

Credit Score	Term	Interest Rate	Payment
720 +	3 Year	4.00%	\$162
660 - 710	3 Year	5.00%	\$165
650 >	2 Year	8.00%	\$249

- Car Insurance: \$85
- Gas per month: \$210
- Repairs: \$45

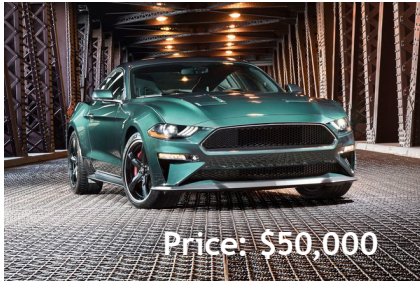


AUTOMOTIVE

2005 Dodge Dakota - 4 x 4				2004 Jeep Wrangler - 4 x 4				2004 Honda Civic			
<p>Price: \$8,500</p> 				 <p>Price: \$6,800</p>				 <p>Price: \$3,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	3 Year	4.00%	\$250	720 +	1.5 Year	4.00%	\$390	720 +	3 Year	6.00%	\$91
660 - 710	3 Year	5.00%	\$254	660 - 710	1.5 Year	5.00%	\$393	660 - 710	3 Year	8.00%	\$94
650 >	2 Year	8.00%	\$382	650 >	1.5 Year	8.00%	\$402	Personal Loan	3 Year	0.00%	\$100
<ul style="list-style-type: none"> • Car Insurance: \$120 • Gas per month: \$450 • Repairs: \$50 				<ul style="list-style-type: none"> • Car Insurance: \$100 • Gas per month: \$300 • Repairs: \$50 				<ul style="list-style-type: none"> • Car Insurance: \$70 • Gas per month: \$200 • Repairs: \$45 			
2001 Volkswagen Passat				1987 Volvo Station Wagon				Take the Bus - Save for a Car			
 <p>Price: \$1,800</p>				 <p>Price: \$1,200</p>							
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	<p>Price: \$60/Month Bus Pass</p> <p>You ride a bus to work while saving to purchase a vehicle.</p>			
720 +	1 Year	PERSONAL	\$150	720 +	1 Year	PERSONAL	\$100				
660 - 710	1 Year	LOAN	\$150	660 - 710	1 Year	LOAN	\$100				
650 >	1 Year	-	\$150	650 >	1 Year	-	\$100				
<ul style="list-style-type: none"> • Car Insurance: \$70 • Gas per month: \$180 • Repairs: \$60 				<ul style="list-style-type: none"> • Car Insurance: \$60 • Gas per month: \$150 • Repairs: \$75 							
Motorcycle KTM 1190				New ATV				Road Bike			
<p>Price: \$9,000</p> 				 <p>Price: \$8,999</p>				<p>Price: \$850</p> 			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.00%	\$262	720 +	3 Year	3.00%	\$183	720 +	1 Year	0	\$71
660 - 710	3 Year	4.25%	\$267	660 - 710	3 Year	4.25%	\$186	660 - 710	1 Year	0	\$71
650 >	3 Year	8.00%	\$282	650 >	3 Year	8.00%	\$196	650 >	1 Year	0	\$71
<ul style="list-style-type: none"> • Insurance: \$45 • Gas per month: \$80 				<ul style="list-style-type: none"> • Insurance: \$25 • Gas per month: \$100 							

AUTOMOTIVE

2019 Ford Mustang BULLITT



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	1.99%	\$637
660 - 710	6 Year	2.45%	\$745
650 >	5 Year	3.25%	\$901

- Car Insurance: \$230
- Gas per month: \$380
- Repairs: Under warranty

2018 BMW M3



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	1.99%	\$790
660 - 710	6 Year	2.45%	\$924
650 >	5 Year	3.25%	\$1,117

- Car Insurance: \$210
- Gas per month: \$280
- Repairs: Under warranty

2015 Chevy Tahoe - 4 x 4



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	1.99%	\$574
660 - 710	6 Year	2.45%	\$673
650 >	5 Year	3.25%	\$814

- Car Insurance: \$200
- Gas per month: \$480
- Repairs: Under warranty

2016 Toyota Tundra - 4 x 4

Price: \$29,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	1.99%	\$369
660 - 710	6 Year	2.45%	\$432
650 >	5 Year	3.25%	\$522

- Car Insurance: \$210
- Gas per month: \$480
- Repairs: Under warranty

2015 Mazda MX-5 Miata



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	1.99%	\$407
660 - 710	6 Year	2.45%	\$477
650 >	5 Year	3.25%	\$577

- Car Insurance: \$170
- Gas per month: \$180
- Repairs: Under warranty

2015 Ford Fiesta

Price: \$17,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	1.99%	\$217
660 - 710	6 Year	2.45%	\$254
650 >	5 Year	3.25%	\$307

- Car Insurance: \$105
- Gas per month: \$170
- Repairs: Under warranty

2014 Dodge Grand Caravan



Credit Score	Term	Interest Rate	Payment
720 +	5 Year	1.99%	\$262
660 - 710	4 Year	2.45%	\$327
650 >	4 Year	3.25%	\$332

- Car Insurance: \$110
- Gas per month: \$320
- Repairs: \$50

2007 Prius - FWD



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.50%	\$292
660 - 710	3 Year	4.00%	\$294
650 >	3 Year	5.00%	\$298

- Car Insurance: \$110
- Gas per month: \$120
- Repairs: \$25

2008 Subaru Impreza



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	4.00%	\$162
660 - 710	2 Year	5.00%	\$241
650 >	2 Year	8.00%	\$249

- Car Insurance: \$85
- Gas per month: \$210
- Repairs: \$45

AUTOMOTIVE

2005 Dodge Dakota - 4 x 4				2004 Jeep Wrangler - 4 x 4				2004 Honda Civic			
<p>Price: \$8,500</p> 				<p>Price: \$6,800</p> 				<p>Price: \$3,000</p> 			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	3 Year	4.00%	\$250	720 +	1.5 Year	4.00%	\$390	720 +	3 Year	6.00%	\$91
660 - 710	3 Year	5.00%	\$254	660 - 710	1.5 Year	5.00%	\$393	660 - 710	3 Year	8.00%	\$94
650 >	2 Year	8.00%	\$382	650 >	1.5 Year	8.00%	\$402	Personal Loan	3 Year	0.00%	\$100
<ul style="list-style-type: none"> • Car Insurance: \$110 • Gas per month: \$450 • Repairs: \$50 				<ul style="list-style-type: none"> • Car Insurance: \$100 • Gas per month: \$300 • Repairs: \$50 				<ul style="list-style-type: none"> • Car Insurance: \$70 • Gas per month: \$200 • Repairs: \$45 			
2001 Volkswagen Passat				1987 Volvo Station Wagon				Take the Bus - Save for a Car			
<p>Price: \$1,800</p> 				<p>Price: \$1,200</p> 				 <p>Price: \$60/Month Bus Pass</p> <p>You ride a bus to work while saving to purchase a vehicle.</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment				
720 +	1 Year	PERSONAL	\$150	720 +	1 Year	PERSONAL	\$100				
660 - 710	1 Year	LOAN	\$150	660 - 710	1 Year	LOAN	\$100				
650 >	1 Year	-	\$150	650 >	1 Year	-	\$100				
<ul style="list-style-type: none"> • Car Insurance: \$70 • Gas per month: \$180 • Repairs: \$60 				<ul style="list-style-type: none"> • Car Insurance: \$60 • Gas per month: \$150 • Repairs: \$75 							
New Snow Machine				New ATV				Used Recreational Vehicle			
<p>Price: \$8,999</p> 				<p>Price: \$6,299</p> 				<p>Price: \$2,000</p> 			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.00%	\$258	720 +	3 Year	3.00%	\$183	720 +	2 Year	11.00%	\$92
660 - 710	3 Year	4.25%	\$261	660 - 710	3 Year	4.25%	\$186	660 - 710	2 Year	11.00%	\$92
650 >	3 Year	8.00%	\$270	650 >	3 Year	8.00%	\$196	650 >	2 Year	11.00%	\$92
<ul style="list-style-type: none"> • Insurance: \$25 • Gas per month: \$100 				<ul style="list-style-type: none"> • Insurance: \$25 • Gas per month: \$70 				<ul style="list-style-type: none"> • Insurance: \$25 • Gas per month: \$70 			

AUTOMOTIVE

2019 Ford F-150



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$529
660 - 710	5 Year	3.75%	\$732
650 >	5 Year	5.00%	\$755

- Car Insurance: \$150
- Gas per month: \$380
- Repairs: Under warranty

2018 BMW M3



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$817
660 - 710	5 Year	3.75%	\$1,131
650 >	5 Year	5.00%	\$1,165

- Car Insurance: \$210
- Gas per month: \$280
- Repairs: Under warranty

2017 Chevy Tahoe - 4 x 4



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$595
660 - 710	5 Year	3.75%	\$824
650 >	5 Year	5.00%	\$849

- Car Insurance: \$150
- Gas per month: \$480
- Repairs: Under warranty

2016 Toyota Tundra - 4 x 4

Price: \$29,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$382
660 - 710	5 Year	3.75%	\$529
650 >	5 Year	5.00%	\$545

- Car Insurance: \$130
- Gas per month: \$400
- Repairs: Under warranty

2015 Mazda MX-5 Miata



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$421
660 - 710	5 Year	3.75%	\$583
650 >	5 Year	5.00%	\$601

- Car Insurance: \$170
- Gas per month: \$180
- Repairs: Under warranty

2015 Ford Fiesta

Price: \$17,000



Credit Score	Term	Interest Rate	Payment
720 +	7 Year	3.00%	\$225
660 - 710	5 Year	3.75%	\$311
650 >	5 Year	5.00%	\$321

- Car Insurance: \$105
- Gas per month: \$170
- Repairs: Under warranty

2014 Dodge Grand Caravan



Credit Score	Term	Interest Rate	Payment
720 +	5 Year	3.50%	\$272
660 - 710	5 Year	4.00%	\$275
650 >	3 Year	5.00%	\$447

- Car Insurance: \$100
- Gas per month: \$320
- Repairs: \$50

2012 Nissan Rogue



Credit Score	Term	Interest Rate	Payment
720 +	5 Year	3.50%	\$181
660 - 710	5 Year	4.00%	\$184
650 >	3 Year	5.00%	\$298

- Car Insurance: \$100
- Gas per month: \$120
- Repairs: \$25

2008 Subaru Impreza



Credit Score	Term	Interest Rate	Payment
720 +	3 Year	4.00%	\$162
660 - 710	3 Year	5.00%	\$165
650 >	2 Year	8.00%	\$249

- Car Insurance: \$85
- Gas per month: \$210
- Repairs: \$45

AUTOMOTIVE

2005 Dodge Dakota - 4 x 4				2004 Jeep Wrangler - 4 x 4				2004 Honda Civic			
<p>Price: \$8,500</p> 				 <p>Price: \$6,800</p>				 <p>Price: \$3,000</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	3 Year	4.00%	\$250	720 +	1.5 Year	4.00%	\$390	720 +	3 Year	6.00%	\$91
660 - 710	3 Year	5.00%	\$254	660 - 710	1.5 Year	5.00%	\$393	660 - 710	3 Year	8.00%	\$94
650 >	2 Year	8.00%	\$382	650 >	1.5 Year	8.00%	\$402	Personal Loan	3 Year	0.00%	\$100
<ul style="list-style-type: none"> • Car Insurance: \$120 • Gas per month: \$450 • Repairs: \$50 				<ul style="list-style-type: none"> • Car Insurance: \$100 • Gas per month: \$300 • Repairs: \$50 				<ul style="list-style-type: none"> • Car Insurance: \$70 • Gas per month: \$200 • Repairs: \$45 			
2001 Volkswagen Passat				1987 Volvo Station Wagon				Take the Bus - Save for a Car			
 <p>Price: \$1,800</p>				 <p>Price: \$1,200</p>				 <p>Price: \$60/Month Bus Pass</p> <p>You ride a bus to work while saving to purchase a vehicle.</p>			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment				
720 +	1 Year	PERSONAL	\$150	720 +	1 Year	PERSONAL	\$100				
660 - 710	1 Year	LOAN	\$150	660 - 710	1 Year	LOAN	\$100				
650 >	1 Year	-	\$150	650 >	1 Year	-	\$100				
<ul style="list-style-type: none"> • Car Insurance: \$70 • Gas per month: \$180 • Repairs: \$60 				<ul style="list-style-type: none"> • Car Insurance: \$60 • Gas per month: \$150 • Repairs: \$75 							
Motorcycle KTM 1190				New Recreational Vehicle				Road Bike			
<p>Price: \$9,000</p> 				 <p>Price: \$8,999</p>				<p>Price: \$850</p> 			
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
720 +	3 Year	3.00%	\$262	720 +	3 Year	3.00%	\$183	720 +	1 Year	0	\$71
660 - 710	3 Year	4.25%	\$267	660 - 710	3 Year	4.25%	\$186	660 - 710	1 Year	0	\$71
650 >	3 Year	8.00%	\$282	650 >	3 Year	8.00%	\$196	650 >	1 Year	0	\$71
<ul style="list-style-type: none"> • Insurance: \$45 • Gas per month: \$80 				<ul style="list-style-type: none"> • Insurance: \$25 • Gas per month: \$100 							

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!

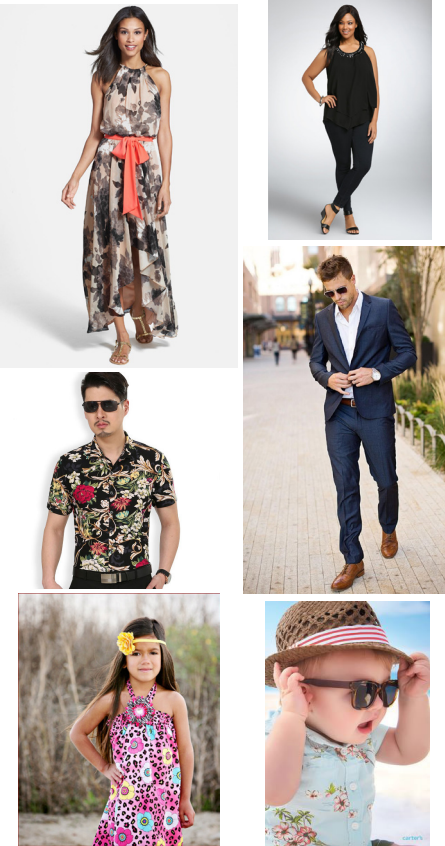

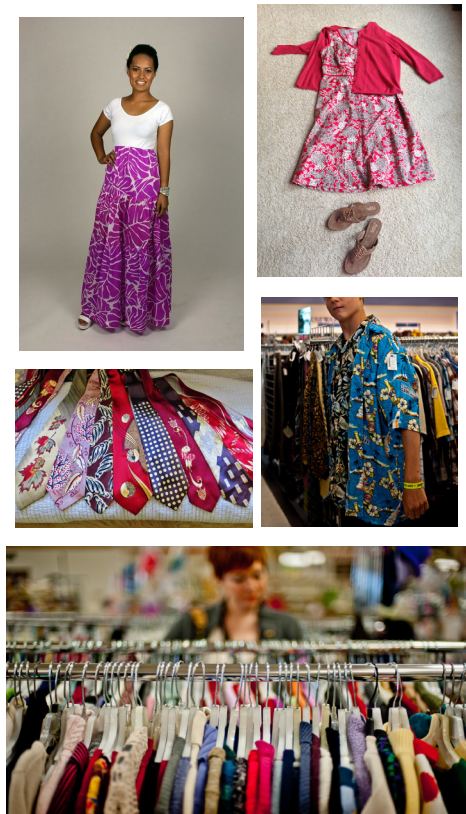


DAILY LIVING

Dining Out Fast Food	Dining Out Local Diner/Cafe	Dining Out Fine Dining
<p><u>1 Visit Per Month</u></p> <p>Single Person.....\$7.50/Month Family of 2-3.....\$15.00/Month Family of 4+.....\$30.00/Month</p> <p><u>3 Visits Per Month</u></p> <p>Single Person.....\$22.50/Month Family of 2-3.....\$45.00/Month Family of 4+.....\$90.00/Month</p> 	<p><u>1 Visit Per Month</u></p> <p>Single Person.....\$23.00/Month Family of 2-3.....\$46.00/Month Family of 4+.....\$92.00/Month</p> <p><u>3 Visits Per Month</u></p> <p>Single Person.....\$69.00/Month Family of 2-3.....\$138.00/Month Family of 4+.....\$276.00/Month</p> 	<p><u>1 Visit Per Month</u></p> <p>Single Person.....\$32.00/Month Family of 2-3.....\$64.00/Month Family of 4+.....\$128.00/Month</p> <p><u>3 Visits Per Month</u></p> <p>Single Person.....\$96.00/Month Family of 2-3.....\$192.00/Month Family of 4+.....\$384.00/Month</p> 
Incidentals Premium Beverages	Incidentals Snacks/Treats	Incidentals Specialty Shop Treats
<p>1 Beverage.....\$4.00/Month 3 Beverages.....\$12.00/Month 6 Beverages.....\$24.00/Month 9 Beverages.....\$36.00/Month</p> 	<p>1 Snack.....\$4.00/Month 3 Snacks.....\$12.00/Month 6 Snacks.....\$24.00/Month 9 Snacks.....\$36.00/Month</p> 	<p>1 Treat.....\$7.00/Month 3 Treats.....\$21.00/Month 6 Treats.....\$42.00/Month 9 Treats.....\$63.00/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.....\$40/Month Family of 2-3.....\$80/Month Family of 4+.....\$160/Month</p> <p>\$40 Average Per Purchase 1 Purchase Per Month</p> 	<p>Single Person.....\$15/Month Family of 2-3.....\$30/Month Family of 4+.....\$30/Month</p> <p>\$15 Average Per Purchase 1 Purchase Per Month</p> 
Name Brand Outerwear	Off Brand Outerwear	Consignment Outerwear
<p>Single Person.....\$30/Month Family of 2-3.....\$60/Month Family of 4+.....\$120/Month</p> <p>1 Swimwear Item 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 Swimwear Item 3 Pairs of Shoes 2 Year Replacement Cycle</p> 	<p>Single Person.....\$15/Month Family of 2-3.....\$30/Month Family of 4+.....\$60/Month</p> <p>1 Swimwear Item 3 Pairs of Shoes 2 Year Replacement Cycle</p> 



DAILY LIVING

Accessories



Makeup \$80
Price for 1 Person



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



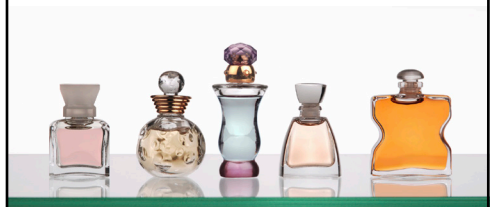
Jewelry \$80
Price for 1 Person



Wet Suit \$80
Price for 1 Person



Hat \$20
Price for 1 Person



Frangrance \$35
Price for 1 Person



Purse/Bag \$65
Price for 1 Person



Belt \$15
Price for 1 Person



Gift \$35
Price for 1 Person

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.....\$8.00/Month Family of 2-3.....\$16.00/Month Family of 4+.....\$32.00/Month</p> <p><u>3 Visits Per Month</u></p> <p>Single Person.....\$24.00/Month Family of 2-3.....\$48.00/Month Family of 4+.....\$96.00/Month</p> 	<p><u>1 Visit Per Month</u></p> <p>Single Person.....\$15.00/Month Family of 2-3.....\$30.00/Month Family of 4+.....\$60.00/Month</p> <p><u>3 Visits Per Month</u></p> <p>Single Person.....\$45.00/Month Family of 2-3.....\$90.00/Month Family of 4+.....\$180.00/Month</p> 	<p><u>1 Visit Per Month</u></p> <p>Single Person.....\$25.00/Month Family of 2-3.....\$50.00/Month Family of 4+.....\$100.00/Month</p> <p><u>3 Visits Per Month</u></p> <p>Single Person.....\$75.00/Month Family of 2-3.....\$150.00/Month Family of 4+.....\$300.00/Month</p> 
Incidentals Premium Beverages	Incidentals Snacks/Treats	Incidentals Specialty Shop Treats
<p>1 Beverage.....\$4.00/Month 3 Beverages.....\$12.00/Month 6 Beverages.....\$24.00/Month 9 Beverages.....\$36.00/Month</p> 	<p>1 Snack.....\$4.00/Month 3 Snacks.....\$12.00/Month 6 Snacks.....\$24.00/Month 9 Snacks.....\$36.00/Month</p> 	<p>1 Treat.....\$7.00/Month 3 Treats.....\$21.00/Month 6 Treats.....\$42.00/Month 9 Treats.....\$63.00/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.....\$40/Month Family of 2-3.....\$80/Month Family of 4+.....\$160/Month</p> <p>\$40 Average Per Purchase 1 Purchase Per Month</p> 	<p>Single Person.....\$15/Month Family of 2-3.....\$30/Month Family of 4+.....\$30/Month</p> <p>\$15 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 \$80
Price for 1 Person



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



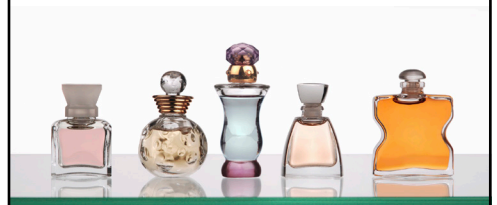
Jewelry \$80
Price for 1 Person



Scarf \$15
Price for 1 Person



Hat \$30
Price for 1 Person



Frangrance \$35
Price for 1 Person



Purse/Bag \$65
Price for 1 Person



Belt \$20
Price for 1 Person



Gift \$35
Price for 1 Person

DAILY LIVING

Personal Care

High-end Hair Care (\$60 Per Visit, Every 3 Months)

Per Adult.....\$20/Month
Per Child.....\$10/Month



Affordable Hair Care (\$30 Per Visit, Every 3 Months)

Per Adult.....\$10/Month
Per Child.....\$5/Month



Spa

Gym

1 Massage.....\$60/Month
3 Massages.....\$180/Month
6 Massages.....\$240/Month



Gym Membership Per Person.....\$85/Month



Nail Care

Acrylic Nails (\$60 Per Visit)

1 Visit.....\$60/Month
2 Visits.....\$120/Month
3 Visits.....\$180/Month



Manicure (\$30 Per Visit)

1 Visit.....\$30/Month
2 Visits.....\$60/Month
3 Visits.....\$90/Month

Pedicure (\$30 Per Visit)

1 Visit.....\$30/Month
2 Visits.....\$60/Month
3 Visits.....\$90/Month



DAILY LIVING

Dining Out Fast Food	Dining Out Local Diner/Cafe	Dining Out Fine Dining
<p><u>1 Visit Per Month</u> Single Person.....\$6.00/Month Family of 2-3.....\$12.00/Month Family of 4+.....\$24.00/Month</p> <p><u>3 Visits Per Month</u> Single Person.....\$18.00/Month Family of 2-3.....\$36.00/Month Family of 4+.....\$72.00/Month</p> 	<p><u>1 Visit Per Month</u> Single Person.....\$12.00/Month Family of 2-3.....\$36.00/Month Family of 4+.....\$48.00/Month</p> <p><u>3 Visits Per Month</u> Single Person.....\$36.00/Month Family of 2-3.....\$108.00/Month Family of 4+.....\$144.00/Month</p> 	<p><u>1 Visit Per Month</u> Single Person.....\$25.00/Month Family of 2-3.....\$50.00/Month Family of 4+.....\$100.00/Month</p> <p><u>3 Visits Per Month</u> Single Person.....\$75.00/Month Family of 2-3.....\$150.00/Month Family of 4+.....\$300.00/Month</p> 
Incidentals Premium Beverages	Incidentals Snacks/Treats	Incidentals Specialty Shop Treats
<p>1 Beverage.....\$4.00/Month 3 Beverages.....\$12.00/Month 6 Beverages.....\$24.00/Month 9 Beverages.....\$36.00/Month</p> 	<p>1 Snack.....\$4.00/Month 3 Snacks.....\$12.00/Month 6 Snacks.....\$24.00/Month 9 Snacks.....\$36.00/Month</p> 	<p>1 Treat.....\$7.00/Month 3 Treats.....\$21.00/Month 6 Treats.....\$42.00/Month 9 Treats.....\$63.00/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.....\$40/Month Family of 2-3.....\$80/Month Family of 4+.....\$160/Month</p> <p>\$40 Average Per Purchase 1 Purchase Per Month</p> 	<p>Single Person.....\$15/Month Family of 2-3.....\$30/Month Family of 4+.....\$30/Month</p> <p>\$15 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 \$80
Price for 1 Person



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



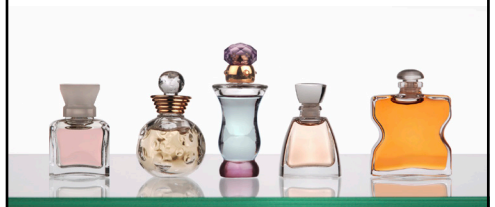
Jewelry \$80
Price for 1 Person



Scarf \$15
Price for 1 Person



Hat \$30
Price for 1 Person



Frangrance \$35
Price for 1 Person



Purse/Bag \$65
Price for 1 Person



Belt \$20
Price for 1 Person



Gift \$35
Price for 1 Person

DAILY LIVING

Personal Care

High-end Hair Care (\$60 Per Visit, Every 3 Months)
 Per Adult.....\$30/Month
 Per Child.....\$15/Month



Affordable Hair Care (\$30 Per Visit, Every 3 Months)
 Per Adult.....\$10/Month
 Per Child.....\$5/Month



Spa	Gym
------------	------------

1 Massage.....\$60/Month
 3 Massages.....\$180/Month
 6 Massages.....\$240/Month



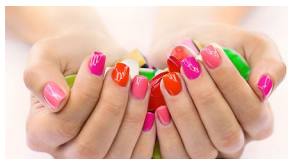
Gym Membership Per Person.....\$85/Month



Nail Care

Acrylic Nails (\$60 Per Visit)

1 Visit.....\$60/Month
 2 Visits.....\$120/Month
 3 Visits.....\$180/Month



Manicure (\$30 Per Visit)

1 Visit.....\$30/Month
 2 Visits.....\$60/Month
 3 Visits.....\$90/Month

Pedicure (\$30 Per Visit)

1 Visit.....\$30/Month
 2 Visits.....\$60/Month
 3 Visits.....\$90/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 \$1000 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 Year Built 2000				Home Year Built 1975				Home Year Built 1965			
											
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
730 +	30 Year	3.75%	\$2,285	730 +	30 Year	3.75%	\$1,869	730 +	30 Year	3.75%	\$1,569
720 - 660	30 Year	5.50%	\$2,797	720 - 660	30 Year	5.50%	\$2,289	720 - 660	30 Year	5.50%	\$1,922
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>3 Bedrooms / 2 Bath Price: \$495,000 (after down payment) Taxes: \$5,928 & Ins. \$695</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$552 • Electricity & Heat: \$205 • Water & Trash: \$90 				<p>4 Bedrooms / 3 Bath Price: \$405,000 (after down payment) Taxes: \$4,830 & Ins. \$750</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$465 • Electricity & Heat: \$198 • Water & Trash: \$75 				<p>2 Bedrooms / 1 Bath Price: \$340,000 (after down payment) Taxes: \$3,800 & Ins. \$800</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$383 • Electricity & Heat: \$175 • Water & Trash: \$85 			
Condo/Apartment Year Built 1999				Condo/Apartment Year Built 1999				Condo/Apartment Year Built 1993			
											
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
730 +	30 Year	3.75%	\$1,431	730 +	30 Year	3.75%	\$1,293	730 +	30 Year	3.75%	\$1,181
720 - 660	30 Year	6.50%	\$1,948	720 - 660	30 Year	6.50%	\$1,760	720 - 660	30 Year	6.50%	\$1,609
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>3 Bedrooms / 2 Bath Price: \$310,000 (after down payment) Taxes: \$3,720 & Ins. \$500</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$352 • Electricity & Heat: \$140 • Water & Trash: \$60 				<p>3 Bedrooms / 2 Bath Price: \$280,000 (after down payment) Taxes: \$3,336 & Ins. \$550</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$323 • Electricity & Heat: \$135 • Water & Trash: \$45 				<p>2 Bedrooms / 2 Bath Price: \$256,000 (after down payment) Taxes: \$3,060 & Ins. \$595</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$305 • Electricity & Heat: \$125 • Water & Trash: \$55 			



HOME

Condo/Aparment Year Built 1987				Condo/Apartment Year Built 1970				Studio Apartment Rental			
											
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
730 +	30 Year	3.75%	\$1,084	730 +	30 Year	3.75%	\$662	ANY	0	0	\$800
720 - 660	30 Year	6.50%	\$1,477	720 - 660	30 Year	6.50%	\$700	ANY	0	0	\$800
650 & lower does not qualify				650 & lower does not qualify				ALL CREDIT SCORES QUALIFY			
<p>2 Bedrooms / 1.5 Bath Price: \$235,000 (after down payment) Taxes: \$2,796 & Ins. \$450</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$270 • Electricity & Heat: \$124 • Water & Trash: Included • Pets Not Allowed 				<p>2 Bedrooms / 1 Bath Price: \$130,000 (after down payment) Taxes: \$1,392 & Ins. \$350</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$145 • Electricity & Heat: \$87 • Water & Trash: \$21 • Small Pets Allowed 				<p>1 Bedroom / 1 Bath</p> <ul style="list-style-type: none"> • Renter's Insurance: \$35 • Electricity & Heat: Included • Water & Trash: Included • Pets Allowed 			
Duplex Rental				Apartment				Rental Home			
											
Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment	Credit Score	Term	Interest Rate	Payment
730 +	0	0	\$1,600	ANY	0	0	\$1,200	ANY	0	0	\$1,000
720 - 620	0	0	\$1,600	ANY	0	0	\$1,200	ANY	0	0	\$1,000
610 & lower does not qualify				ALL CREDIT SCORES QUALIFY				ALL CREDIT SCORES QUALIFY			
<p>3 Bedrooms / 1 Bath</p> <ul style="list-style-type: none"> • Renter's Insurance: \$12 • Electricity & Heat: \$75 • Water & Trash: \$28 • Small Pets Allowed 				<p>2 Bedrooms / 2 Bath</p> <ul style="list-style-type: none"> • Renter's Insurance: None • Electricity & Heat: \$85 • Water & Trash: Included • Pets Not Allowed 				<p>3 Bedrooms / 2 Bath</p> <ul style="list-style-type: none"> • Renter's Insurance: \$35 • Electricity & Heat: \$124 • Water & Trash: \$21 • Pets Allowed 			



HOME

**High-End Furniture
\$75/Per Month**



**Affordable Furniture
\$30/Per Month**



**Clearance/Used Furniture
\$20/Per Month**





HOME

High-End Home Decor
\$50/Per Month









Affordable Home Decor
\$20/Per Month



Clearance/Used Home Decor
\$10/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	3.50%	\$1,030	740 +	30 Year	3.50%	\$887	740 +	30 Year	3.50%	\$609
730 - 660	30 Year	5.50%	\$1,300	730 - 660	30 Year	5.50%	\$903	730 - 660	30 Year	5.50%	\$769
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>2 Bedrooms / 1 Bath Price: \$230,000 (after down payment) Taxes: \$2,800 & Ins. \$750</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$295 • Electricity & Heat: \$250 • Water & Trash: \$100 				<p>3 Bedrooms / 2 Bath Price: \$198,000 (after down payment) Taxes: \$2,500 & Ins. \$600</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$258 • Electricity & Heat: \$198 • Water & Trash: \$85 				<p>2 Bedrooms / 1 Bath Price: \$136,000 (after down payment) Taxes: \$1,800 & Ins. \$500</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$192 • Electricity & Heat: \$175 • Water & Trash: \$85 			
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	3.25%	\$1,128	740 +	30 Year	3.25%	\$803	740 +	30 Year	3.25%	\$629
730 - 660	30 Year	5.00%	\$1,390	730 - 660	30 Year	5.00%	\$989	730 - 660	30 Year	5.00%	\$781
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>3 Bedrooms / 2 Bath Price: \$260,000 (after down payment) Taxes: \$3,000 & Ins. \$800</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$316 • Electricity & Heat: \$300 • Water & Trash: \$100 				<p>3 Bedrooms / 2 Bath Price: \$185,000 (after down payment) Taxes: \$2,500 & Ins. \$600</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$258 • Electricity & Heat: \$198 • Water & Trash: \$85 				<p>2 Bedrooms / 2 Bath Price: \$146,000 (after down payment) Taxes: \$1,800 & Ins. \$500</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$192 • Electricity & Heat: \$175 • Water & Trash: \$85 			

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	5.25%	\$824	740 +	20 Year	5.25%	\$805	740 +	10 Years	5.25%	\$662
730 - 660	30 Year	6.50%	\$942	730 - 660	20 Year	6.50%	\$890	730 - 660	10 Years	6.50%	\$700
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>3 Bedrooms / 1.5 Bath Price: \$150,000 (after down payment) Taxes: \$1,800 & Ins. \$550</p> <ul style="list-style-type: none"> Taxes & Insurance: \$175 Electricity & Heat: \$124 Water & Trash: Included <ul style="list-style-type: none"> Pets Allowed 				<p>2 Bedrooms / 1 Bath Price: \$120,000 (after down payment) Taxes: \$1,400 & Ins. \$440</p> <ul style="list-style-type: none"> Taxes & Insurance: \$153 Condo Fees: \$125 Electricity & Heat: \$108 Water & Trash: Included <ul style="list-style-type: none"> Small Pets Allowed 				<p>4 Bedrooms / 2 Bath Price: \$62,000 (after down payment) Taxes: None & Ins. \$400</p> <ul style="list-style-type: none"> Taxes & Insurance: \$33 Electricity & Heat: \$87 Water & Trash: \$21 <ul style="list-style-type: none"> Pets Allowed 			
Apartment				Apartment				Rental Home			
											
<p>3 Bedrooms / 1 Bath - \$925 2 Bedrooms / 1 Bath - \$850 1 Bedroom / 1 Bath - \$775</p> <p>MUST HAVE 620 OR HIGHER CREDIT SCORE</p> <ul style="list-style-type: none"> Renter's Insurance: \$12 Electricity & Heat: \$75 <ul style="list-style-type: none"> Water & Trash: \$28 Small Pets Allowed 				<p>2 Bedrooms / 1 Bath - \$750 1 Bedroom / 1 Bath - \$650</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> Renter's Insurance: None Electricity & Heat: Included Water & Trash: Included <ul style="list-style-type: none"> Pets Allowed 				<p>2 Bedrooms / 1 Bath</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> Rent: \$845 Renter's Insurance: \$35 Electricity & Heat: \$124 <ul style="list-style-type: none"> Water & Trash: \$21 Pets Allowed 			

HOME

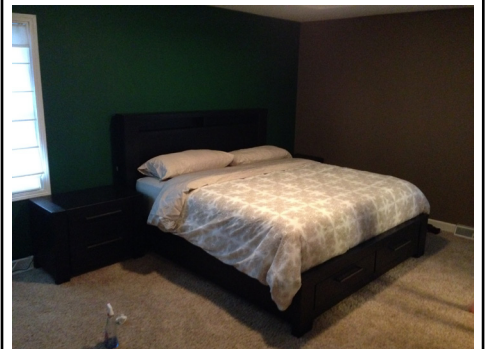
**High-End Furniture
\$75/Per Month**



**Affordable Furniture
\$30/Per Month**



**Clearance/Used Furniture
\$20/Per Month**



HOME

High-End Home Decor \$50/Per Month



Affordable Home Decor \$20/Per Month



Clearance/Used Home Decor \$10/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	3.50%	\$1,257	740 +	30 Year	3.50%	\$1,123	740 +	30 Year	3.50%	\$898
730 - 660	30 Year	5.50%	\$1,590	730 - 660	30 Year	5.50%	\$1,419	730 - 660	30 Year	5.50%	\$1,136
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>2 Bedrooms / 2 Bath Price: \$280,000 (after down payment) Taxes: \$2,800 & Ins. \$750</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$295 • Electricity & Heat: \$175 • Water & Trash: \$110 				<p>3 Bedrooms / 2 Bath Price: \$250,000 (after down payment) Taxes: \$2,500 & Ins. \$600</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$258 • Electricity & Heat: \$200 • Water & Trash: \$110 				<p>2 Bedrooms / 1 Bath Price: \$200,000 (after down payment) Taxes: \$2,000 & Ins. \$500</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$208 • Electricity & Heat: \$230 • Water & Trash: \$90 			
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	3.25%	\$1,306	740 +	30 Year	3.25%	\$1,306	740 +	30 Year	3.25%	\$762
730 - 660	30 Year	5.00%	\$1,610	730 - 660	30 Year	5.00%	\$1,610	730 - 660	30 Year	5.00%	\$939
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>3 Bedrooms / 2 Bath Price: \$300,000 (after down payment) Taxes: \$3,000 & Ins. \$800</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$316 • Electricity & Heat: \$185 • Water & Trash: \$110 				<p>4 Bedrooms / 3 Bath Price: \$300,000 (after down payment) Taxes: \$3,000 & Ins. \$600</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$300 • Electricity & Heat: \$230 • Water & Trash: \$130 				<p>2 Bedrooms / 1 Bath Price: \$175,000 (after down payment) Taxes: \$1,750 & Ins. \$500</p> <ul style="list-style-type: none"> • Taxes & Insurance: \$187 • Electricity & Heat: \$220 • Water & Trash: \$90 			

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	5.25%	\$828	740 +	20 Year	5.25%	\$809	740 +	10 Years	5.25%	\$662
730 - 660	30 Year	6.50%	\$948	730 - 660	20 Year	6.50%	\$895	730 - 660	10 Years	6.50%	\$700
650 & lower does not qualify				650 & lower does not qualify				650 & lower does not qualify			
<p>2 Bedrooms / 2 Bath Price: \$150,000 (after down payment) Taxes: \$1,500 & Ins. \$550</p> <ul style="list-style-type: none"> Taxes & Insurance: \$171 Electricity & Heat: \$120 Water & Trash: Included <ul style="list-style-type: none"> Pets Allowed 				<p>2 Bedrooms / 1.5 Bath Price: \$120,000 (after down payment) Taxes: \$1,400 & Ins. \$440</p> <ul style="list-style-type: none"> Taxes & Insurance: \$153 Condo Fees: \$125 Electricity & Heat: \$108 Water & Trash: Included <ul style="list-style-type: none"> Small Pets Allowed 				<p>4 Bedrooms / 2 Bath Price: \$62,000 (after down payment) Taxes: None & Ins. \$400</p> <ul style="list-style-type: none"> Taxes & Insurance: \$33 Electricity & Heat: \$87 Water & Trash: \$21 <ul style="list-style-type: none"> Pets Allowed 			
Apartment				Apartment				Rental Home			
											
<p>3 Bedrooms / 1 Bath - \$975 2 Bedrooms / 1 Bath - \$875 1 Bedroom / 1 Bath - \$775</p> <p>MUST HAVE 620 OR HIGHER CREDIT SCORE</p> <ul style="list-style-type: none"> Renter's Insurance: \$12 Electricity & Heat: \$75 <ul style="list-style-type: none"> Water & Trash: \$28 Small Pets Allowed 				<p>2 Bedrooms / 1 Bath - \$750 1 Bedroom / 1 Bath - \$650</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> Renter's Insurance: None Electricity & Heat: Included Water & Trash: Included <ul style="list-style-type: none"> Pets Allowed 				<p>2 Bedrooms / 1 Bath</p> <p>ALL CREDIT SCORES QUALIFY</p> <ul style="list-style-type: none"> Rent: \$845 Renter's Insurance: \$35 Electricity & Heat: \$124 <ul style="list-style-type: none"> Water & Trash: \$21 Pets Allowed 			

HOME

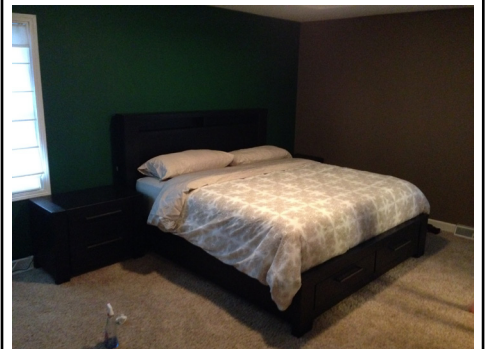
**High-End Furniture
\$75/Per Month**



**Affordable Furniture
\$30/Per Month**



**Clearance/Used Furniture
\$20/Per Month**



HOME

High-End Home Decor \$50/Per Month



Affordable Home Decor \$20/Per Month



Clearance/Used Home Decor \$10/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: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 33%;">Credit Score 700</th> <th style="width: 33%;">+ or -</th> <th style="width: 33%;">New Score</th> </tr> <tr><td>List table here</td><td></td><td></td></tr> <tr><td>List table here</td><td></td><td></td></tr> <tr><td>List table here</td><td></td><td></td></tr> </table>	Credit Score 700	+ or -	New Score	List table here			List table here			List table here			<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #800000; color: white;"> <th colspan="2" style="text-align: center;">ADDITIONAL CASH</th> </tr> <tr><td>Part-time Job</td><td></td></tr> <tr><td>Personal Loan (Full Amount)</td><td></td></tr> <tr><td style="text-align: right;">Total</td><td></td></tr> <tr style="background-color: #800000; color: white;"> <th colspan="2" style="text-align: center;">DEBTS AND LOANS</th> </tr> <tr><td>Student Loans</td><td></td></tr> <tr><td>Credit Cards</td><td></td></tr> <tr><td>Personal Loan (Monthly Amount)</td><td></td></tr> <tr><td style="text-align: right;">Total</td><td></td></tr> <tr style="background-color: #800000; color: white;"> <th colspan="2" style="text-align: center;">FAMILY LIFE</th> </tr> <tr><td colspan="2" style="font-size: small;">(If child is under 1-year, must do 1-3)</td></tr> <tr><td>Groceries (Select 1)</td><td></td></tr> <tr><td>1. Formula or Nursing</td><td></td></tr> <tr><td>2. Diapers</td><td></td></tr> <tr><td>3. Baby Wipes</td><td></td></tr> <tr><td>Childcare</td><td></td></tr> <tr><td>Additional Accessories</td><td></td></tr> <tr><td>Pets (Optional)</td><td></td></tr> <tr><td>Church (Optional)</td><td></td></tr> <tr><td>Charity (Optional)</td><td></td></tr> <tr><td style="text-align: right;">Total</td><td></td></tr> </table>	ADDITIONAL CASH		Part-time Job		Personal Loan (Full Amount)		Total		DEBTS AND LOANS		Student Loans		Credit Cards		Personal Loan (Monthly Amount)		Total		FAMILY LIFE		(If child is under 1-year, must do 1-3)		Groceries (Select 1)		1. Formula or Nursing		2. Diapers		3. Baby Wipes		Childcare		Additional Accessories		Pets (Optional)		Church (Optional)		Charity (Optional)		Total		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #ffff00;"> <th colspan="2" style="text-align: center;">HOME</th> </tr> <tr><td colspan="2">Home Option:</td></tr> <tr><td>Payment (Principal/Interest)</td><td></td></tr> <tr><td>Taxes & Insurance</td><td></td></tr> <tr><td>Rent</td><td></td></tr> <tr><td>Renter's Insurance</td><td></td></tr> <tr><td>Electricity & Heat</td><td></td></tr> <tr><td>Water & Trash</td><td></td></tr> <tr><td>Furniture</td><td></td></tr> <tr><td>Home Decor</td><td></td></tr> <tr><td style="text-align: right;">Total</td><td></td></tr> <tr style="background-color: #000080; color: white;"> <th colspan="2" style="text-align: center;">DAILY LIVING</th> </tr> <tr><td colspan="2" style="font-size: small;">(If child is under 1-year, do not include in family size.)</td></tr> <tr><td>Dining Out (Select 1)</td><td></td></tr> <tr><td>Incidentals (1 or More)</td><td></td></tr> <tr><td>Clothing (Select 1)</td><td></td></tr> <tr><td>Outwear (Select 1)</td><td></td></tr> <tr><td>Accessories (1 or More)</td><td></td></tr> <tr><td>Personal Care (1 or More)</td><td></td></tr> <tr><td style="text-align: right;">Total</td><td></td></tr> </table>	HOME		Home Option:		Payment (Principal/Interest)		Taxes & Insurance		Rent		Renter's Insurance		Electricity & Heat		Water & Trash		Furniture		Home Decor		Total		DAILY LIVING		(If child is under 1-year, do not include in family size.)		Dining Out (Select 1)		Incidentals (1 or More)		Clothing (Select 1)		Outwear (Select 1)		Accessories (1 or More)		Personal Care (1 or More)		Total		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr style="background-color: #92d050;"> <th colspan="3" style="text-align: center;">SAVINGS</th> </tr> <tr><td>Savings (Debit)</td><td></td><td></td></tr> <tr><td>Retirement/Investments</td><td></td><td></td></tr> <tr><td style="text-align: right;">Total</td><td></td><td></td></tr> <tr style="background-color: #008000; color: white;"> <th colspan="3" style="text-align: center;">INCOME</th> </tr> <tr><td>Monthly Net</td><td></td><td></td></tr> <tr><td>Spouse's Monthly Net</td><td></td><td></td></tr> <tr><td style="text-align: right;">Total</td><td></td><td></td></tr> <tr><td>Notes:</td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td></tr> </table>	SAVINGS			Savings (Debit)			Retirement/Investments			Total			INCOME			Monthly Net			Spouse's Monthly Net			Total			Notes:											
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Final Balance *

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



FAMILY LIFE

Groceries Low Cost Plan	Groceries Moderate Plan	Groceries Liberal Plan
<p>Single Person.....\$234/Month Family of 2-3.....\$481/Month Family of 4+.....\$697/Month <i>(If a child is under 1-year, do not include in family size)</i></p> <p>Sample Meal:</p> 	<p>Single Person.....\$292/Month Family of 2-3.....\$597/Month Family of 4+..... \$861/Month <i>(If a child is under 1-year, do not include in family size)</i></p> <p>Sample Meal:</p> 	<p>Single Person.....\$359/Month Family of 2-3.....\$748/Month Family of 4+.....\$1,067/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)
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<p>Formula: \$120/Per Month Per Child Nursing/Pump Rental: \$5/Per Month Per Child</p> 	<p>Diapers: \$45/Per Month Per Child Cloth Diapers: \$45/Per Month Per Family Wipes: \$8/Per Month Per Child</p> 
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Child Care

	<p>\$800/Per Month Per Child</p>  
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FAMILY LIFE

Additional Aecessories for Children



\$40/Per Month Per Child

Pets



Monthly Costs:

Large Animals: \$210

Dogs & Cats: \$45

Other Animals: \$35



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.....\$234/Month Family of 2-3.....\$481/Month Family of 4+.....\$697/Month <i>(If a child is under 1-year, do not include in family size)</i></p> <p>Sample Meal:</p> 	<p>Single Person.....\$292/Month Family of 2-3.....\$597/Month Family of 4+.....\$861/Month <i>(If a child is under 1-year, do not include in family size)</i></p> <p>Sample Meal:</p> 	<p>Single Person.....\$359/Month Family of 2-3.....\$748/Month Family of 4+.....\$1,067/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: \$120/Per Month Per Child Nursing/Pump Rental: \$5/Per Month Per Child</p> 	<p>Diapers: \$45/Per Month Per Child Cloth Diapers: \$45/Per Month Per Family Wipes: \$8/Per Month Per Child</p> 
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Child Care

	<p>\$800/Per Month Per Child</p> 	
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FAMILY LIFE

Additional Accessories for Children



\$40/Per Month Per Child

Pets



Monthly Costs:

Large Animals: \$210

Dogs & Cats: \$45

Other Animals: \$35



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.....\$200/Month Family of 2-3.....\$450/Month Family of 4+.....\$650/Month <i>(If a child is under 1-year, do not include in family size)</i></p> <p>Sample Meal:</p> 	<p>Single Person.....\$240/Month Family of 2-3.....\$540/Month Family of 4+.....\$800/Month <i>(If a child is under 1-year, do not include in family size)</i></p> <p>Sample Meal:</p> 	<p>Single Person.....\$310/Month Family of 2-3.....\$675/Month Family of 4+.....\$950/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: \$120/Per Month Per Child Nursing/Pump Rental: \$5/Per Month Per Child</p> 	<p>Diapers: \$45/Per Month Per Child Cloth Diapers: \$45/Per Month Per Family Wipes: \$8/Per Month Per Child</p> 

Child Care

**\$900/Per Month
Per Child**

FAMILY LIFE

Additional Accessories for Children



\$40/Per Month Per Child

Pets



Monthly Costs:

- Large Animals: \$210**
- Dogs & Cats: \$45**
- Other Animals: \$35**



Church



Donate 10% of Monthly Income

Charity

Amount is up to you!



ADDITIONAL CASH

Directions

Welcome!

You are an “additional cash” 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.

- Additional cash includes wages received from a part-time job and/or the personal loan amount approved by the debts and loan sales person.
- A student may visit your table at any time while managing their budget. Usually they do when they realize they are spending too much and feel they need a part-time job, but if you're their first table feel free to sell away!
- 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

Directions

Budget worksheet example and information:

BUDGET WORKSHEET			
Name:	ADDITIONAL CASH		HOME
Occupation:	Part-time Job	Home Option:	Payment (Principal/Interest)
Spouse's Occupation:	Personal Loan (Full Amount)	Taxes & Insurance	
Number of Children:	Total	Rent	
Credit Score 700 + or - New Score	DEBTS AND LOANS		Renter's Insurance
<i>List table here</i>	Student Loans	Electricity & Heat	
<i>List table here</i>	Credit Cards	Water & Trash	
<i>List table here</i>	Personal Loan (Monthly Amount)	Furniture	
<i>List table here</i>	Total	Home Decor	
SAVINGS	FAMILY LIFE		Total
Savings (Debit)	<i>(If child is under 1-year, must do 1-3)</i>		DAILY LIVING
Retirement/Investments	Groceries (Select 1)	<i>(If child is under 1-year, do not include in family size.)</i>	
Total	1. Formula or Nursing	Dining Out (Select 1)	
INCOME	2. Diapers	Incidentals (1 or More)	
Monthly Net	3. Baby Wipes		
Spouse's Monthly Net	Childcare	Clothing (Select 1)	
Total	Additional Accessories	Outwear (Select 1)	
Notes:	Pets (Optional)	Accessories (1 or More)	
	Church (Optional)		
	Charity (Optional)	Personal Care (1 or More)	
	Total		
		Total	

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

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

Final Balance *

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



PART-TIME JOBS



The average part-time job is 20 hours. Wages vary by experience and job type. Talk with the sales person to get additional part-time job and income options.





PART-TIME JOBS

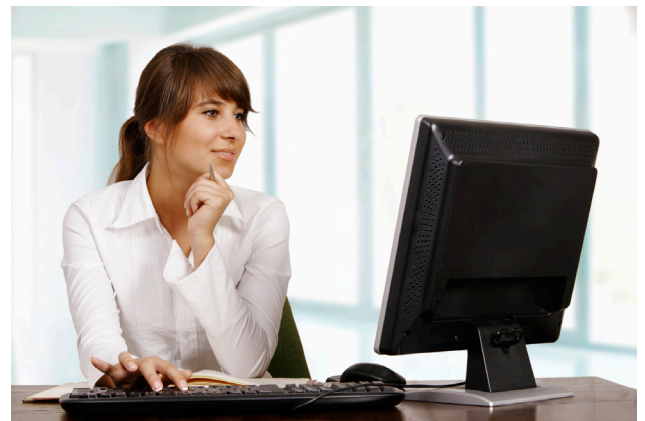
Job Description	Per Hour	20 Hours Per Week	Wages Per Month
		(After Taxes)	(After Taxes)
Barista/Baristo + Tips	\$10.00	\$160.00 + \$50.00	\$638.00 + \$200.00
Cashier	\$9.60	\$154.00	\$614.00
Computer Operator	\$14.00	\$224.00	\$893.00
Construction Helper	\$17.00	\$272.00	\$1084.00
Cook	\$13.00	\$208.00	\$829.00
Day Care Worker	\$9.00	\$144.00	\$574.00
Driver	\$9.00	\$144.00	\$574.00
Dog Walking (\$5/Per Dog)	\$5.00	(5 Dogs) \$25.00	(20 Days) \$400.00
Florist Assistant	\$10.00	\$160.00	\$638.00
Gymnastics Instructor	\$9.50	\$152.00	\$606.00
Kayak Tour Guide	\$13.00	\$208.00	\$829.00
Landscaper	\$12.00	\$192.00	\$765.00
Lifeguard	\$11.50	\$184.00	\$734.00
Parking Attendant	\$12.00	\$192.00	\$765.00
Waitress/Waiter + Tips	\$8.50	\$136.00 + \$150.00	\$542.00 + \$600.00
Warehouse/Stocker	\$8.50	\$136.00	\$542.00

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.



PART-TIME JOBS

Job Description	Per Hour	20 Hours Per Week	Wages Per Month
		(After Taxes)	(After Taxes)
Barista/Baristo + Tips	\$9.75	\$159.00 + \$75.00	\$637.00 + \$300.00
Bus Driver	\$12.00	\$196.00	\$786.00
Cake Decorator	\$12.00	\$196.00	\$786.00
Cashier	\$9.75	\$159.00	\$637.00
Certified Nurses Assistant	\$14.50	\$237.00	\$950.00
Child Care in Home	\$9.75	\$159.00	\$637.00
Driver	\$9.75	\$159.00	\$637.00
Dog Walking (\$5/Per Dog)	\$5.00	(5 Dogs) \$25.00	(20 Days) \$500.00
Florist Assistant	\$10.00	\$163.00	\$653.00
Gymnastics Instructor	\$9.75	\$159.00	\$637.00
Kayak Tour Guide	\$13.00	\$212.00	\$850.00
Landscaper	\$12.00	\$196.00	\$786.00
Lifeguard	\$11.50	\$188.00	\$754.00
Parking Attendant	\$12.00	\$196.00	\$786.00
Waitress/Waiter + Tips	\$9.75	\$159.00 + \$150.00	\$637.00 + \$600.00
Warehouse/Stocker	\$9.75	\$159.00	\$637.00

DEBTS AND LOANS

Directions

Welcome!

You are a “debts and loans” sales person! The “loan shark”!

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.

- 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.
- 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!
- 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.
- 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!

DEBTS AND LOANS

CREDIT SCORE: 730 +

Term/Rate		\$2500	\$1500	\$500
3 YR	7%	\$76	\$46	\$15
2 YR	5%	\$109	\$66	\$22
1 YR	3%	\$211	\$126	\$42

CREDIT SCORE: 680 - 720

Term/Rate		\$2500	\$1500	\$500
3 YR	9%	\$78	\$47	\$16
2 YR	7%	\$111	\$67	\$23
1 YR	5%	\$213	\$127	\$43

CREDIT SCORE: 670 & Below

Term/Rate		\$2500	\$1500	\$500
3 YR	14%	\$84	\$50	\$16
2 YR	11%	\$115	\$69	\$23
1 YR	8%	\$216	\$129	\$43

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 one 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. Also encourage them to fill out the evaluation and return it to any volunteer.
- 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", 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

Video/Photographer Directions



Welcome!

You are the videographer/photographer of this Get REAL Financial Reality Fair!

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.

- Your job is to capture the students learning experience and interact with them to create the best possible videos/pictures.
- Below you'll find examples of what we are looking for.
 - Videos
 - Video of the MC explaining the fair to the students at the beginning.
 - Videos of the volunteers in action; Selling the students and their reactions.
 - Videos of the students at the end of the fair explaining what they learned. (This one is especially helpful not only to show others why the Get REAL Financial Reality Fairs are so important but also because students seem to wander off when they are done rather than stay in the room until the fair is over.)
 - Photos
 - Photos of the students at the tables.
 - Dynamic photos, engage the students. Get them to look at the camera, point to their baby stickers, or shake a globe.
 - Photos of the students working together to make their budgets work.
 - Fun colorful photos.
 - Photos that are school specific, include school mascot, signs, or logos.
 - Have fun and make it your own!
- If a student asks for their picture or video to NOT be taken, please do not take any of them. We do not want them feeling uncomfortable.
- Feel free to stop taking photos/videos and help students if needed. If they look lost, sad, or confused help them out!
- Refer to 'The Photographer's Right' document if you have questions about your rights as a photographer.
- Refer to Marketing Design Coordinator if you have further questions.