

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!

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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:			Total				Taxes & Insurance			
Credit Score 700	+ or -	New Score	DEBTS AND LOANS				Rent			
<i>List table here</i>			Student Loans				Renter's Insurance			
<i>List table here</i>			Credit Cards				Electricity & Heat			
<i>List table here</i>			Personal Loan (Monthly Amount)				Water & Trash			
<i>List table here</i>			Total				Furniture			
SAVINGS			FAMILY LIFE				DAILY LIVING			
Savings (Debit)			(If child is under 1-year, must do 1-3)				(If child is under 1-year, do not include in family size.)			
Retirement/Investments			Groceries (Select 1)				Dining Out (Select 1)			
			1. Formula or Nursing				Incidentals (1 or More)			
			2. Diapers							
			3. Baby Wipes							
			Childcare							
			Additional Accessories				Clothing (Select 1)			
			Pets (Optional)				Outwear (Select 1)			
			Church (Optional)				Accessories (1 or More)			
			Charity (Optional)							
			Total				Total			
INCOME										
Monthly Net										
Spouse's Monthly Net										
			Total							
Notes:										
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REV 7/15/2018										

- * 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 -		
							Entertainment/Hobbies -		
							Expenses Subtotal		
							Wheel of Reality + or -		
							Total		
							Under Budget +		
							Over Budget -		
Notes:									
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Final Balance *

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