COMMUNICATIONS

Directions

Welcome!

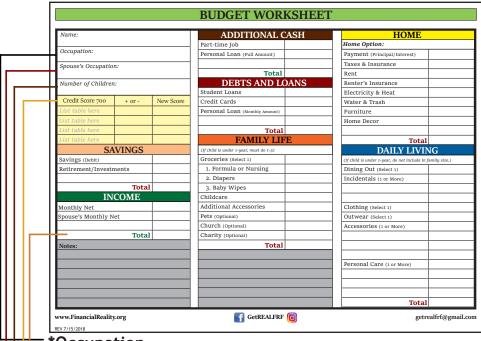
You are a "communications" sales person!

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 Directions

Budget worksheet example and information:



*Occupation

*Spouse/Occupation (if applicable)

*Children (if applicable)

*Credit score

*Income

	BUDGET WORKSHEET	l'
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	
Other Transportation	Cable TV Upgrades	FINAL BALANCE
Repairs	Additional Equipment	List totals from each category below
		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 -
		Communications -
Total	Total	Entertainment/Hobbies -
		Expenses Subtotal
Notes:		
		Wheel of Reality + or -
		Total
		Under Budget +
		Over Budget -
ww.FinancialReality.org	GetREALFRF	getrealfrf@gmail.co

Final Balance *

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