

# 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.

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Budget worksheet example and information:

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

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