# FAMILY LIFE

#### Welcome!

You are a "family life" sales person!

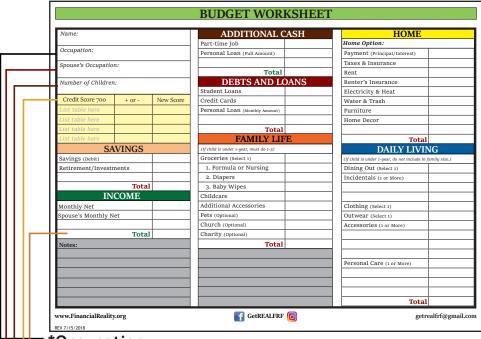
Below you will find helpful advice to make your role as easy as possible. Please read thoroughly even if this is not your first time.

- 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!

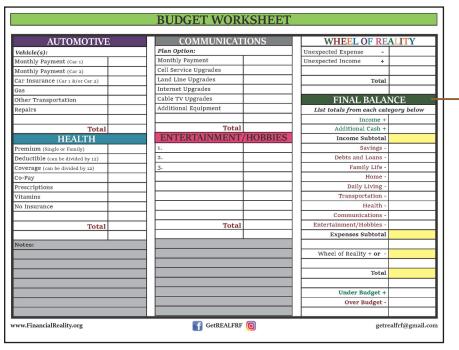
## **FAMILY LIFE**

### **Directions**

### Budget worksheet example and information:



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



Final Balance \*

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