

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 month's budget. No payment plans.
- All daily living items that the students choose are for the current month's 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!

