## **ENTERTAINMENT/HOBBIES**

#### **Directions**

#### Welcome!

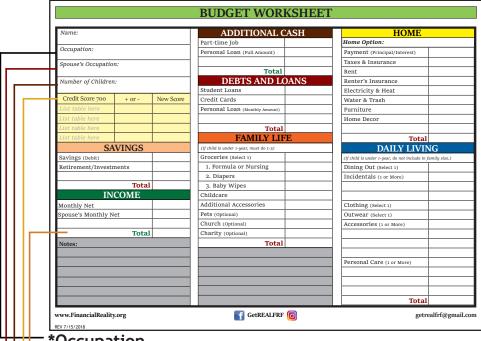
You are an "entertainment and hobbies" sales person!

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 recieve 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.

# ENTERTAINMENT/HOBBIES Directions

### Budget worksheet example and information:



\*Occupation

\*Spouse/Occupation (if applicable)

\*Children (if applicable)

\*Credit score

\*Income

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 -

Final Balance \*

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