

# 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!

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Budget worksheet example and information:

BUDGET WORKSHEET			
Name:		<b>ADDITIONAL CASH</b>	
Occupation:		Part-time Job	
Spouse's Occupation:		Personal Loan (Full Amount)	
Number of Children:		<b>Total</b>	
Credit Score 700	+ or -	<b>DEBTS AND LOANS</b>	
List table here		Student Loans	
List table here		Credit Cards	
List table here		Personal Loan (Monthly Amount)	
List table here		<b>Total</b>	
<b>SAVINGS</b>		<b>FAMILY LIFE</b>	
Savings (Debit)		<i>(If child is under 1-year, must do 1-3)</i>	
Retirement/Investments		Groceries (Select 1)	
<b>Total</b>		1. Formula or Nursing	
<b>INCOME</b>		2. Diapers	
Monthly Net		3. Baby Wipes	
Spouse's Monthly Net		Childcare	
<b>Total</b>		Additional Accessories	
Notes:		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>	

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

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

**Final Balance \***

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