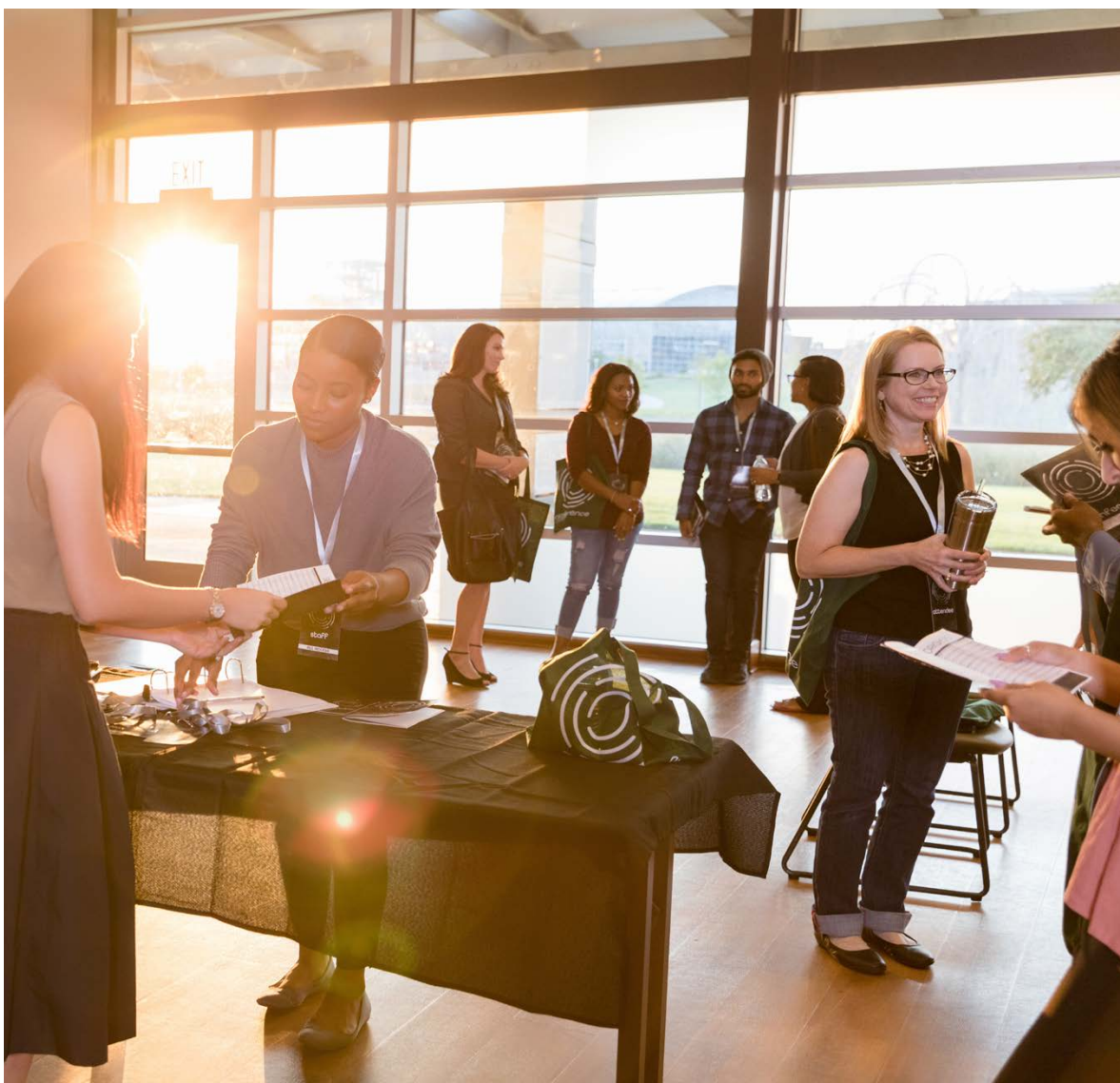




# Guide to Organizing Reality Fairs



The Federal Deposit Insurance Corporation is an independent agency created by Congress to maintain stability and public confidence in the nation's financial system. One way we do that is by providing free, nonbiased financial education materials, including this guide. For more information about our family of Money Smart products, visit [fdic.gov/moneysmart](https://www.fdic.gov/moneysmart).

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# Introduction to Reality Fairs

A reality fair is a simulation of an adult’s financial life that provides youth with an interactive experience for making real world financial decisions and managing money. Participants experience what it is like to have an account at a financial institution, decide how to use their money, obtain a loan, manage debt, and more. For youth, a reality fair can be an eye-opening, exciting, and fun way to build financial knowledge and skills.

Each year, banks lead reality fairs nationwide. These are often held in partnership with youth-serving organizations and schools. Banks also support fairs led by other organizations by helping with planning, contributing resources, and providing staff support.

## ABOUT THIS GUIDE

This guide is a comprehensive resource for organizing a three-hour reality fair for youth. It includes checklists, timelines, and sample communications, etc. for planning the fair. The guide also includes resources that support the fair itself, such as participant profiles and booth worksheets.

The size of reality fairs vary. The plans provided in this guide can work with a small group of 10 or with much larger groups. For large groups of 100 or more students, ensure that the size of the event space, the number of volunteers, and the table space at the booths accommodate the group.

First-time organizers may wish to hold their first fair with a group of 30-40 participants. Fine tuning the plan after hosting a small group will make it possible to host larger fairs that run smoothly.

*If you are organizing a reality fair, use the full guide—including the appendices—as a core resource.*

## HOW REALITY FAIRS WORK

Reality fairs generally include the following steps:

- **Participants receive profiles.** At the beginning of the fair, participants receive profiles for the event. Each profile identifies the participant’s profession, monthly earnings, and other financial details. The profile also includes a blank monthly spending and saving plan, sometimes referred to as a budget.
- **An organizer kicks off the fair.** The organizer or designee explains how the fair will operate, what participants will gain from the experience, and information about the logistics of the fair.



- **Participants circulate among the booths.** Reality fairs are generally held in large rooms with about a dozen booths. Each booth represents an element of an adult’s financial life. For example, a booth on transportation may give participants various transportation options with different costs to consider. As participants attend each booth, they enter information in their profiles including their spending and saving plans. During the fair, the decisions the participants make at the booths affect their financial situation. Participants complete their profiles by visiting as many booths as possible before the organizer or designee announces the end to simulated portion of the fair.
- **Participants reflect on the experience.** Either in large or small groups, participants discuss what they learned while visiting the booths. Discussion questions can prompt participants to share how they plan to use the knowledge and skills they gained during the event.

## REALITY FAIR CONTRIBUTORS

- **Reality fair organizers** oversee all activities needed to plan and implement a reality fair. Often, one person leads the effort, but multiple people can share the role if they divide the responsibilities.
- **Team members** support the organizer in planning and implementing the reality fair. Team members help prepare by gathering supplies and raising funds, staff the registration table and booths, etc.
- **Group leaders** bring groups of youth to participate in the reality fair. They work with youth from a variety of settings: clubs, programs, school classes, and more. Group leaders can offer financial education before and after reality fairs to reinforce the participants’ knowledge and skills.
- **Participants** are youth who participate in the reality fair.

## REALITY FAIR BENEFITS

Reality fairs benefit participants, banks, and youth-serving organizations and schools.

Reality fairs empower participants to be proactive about their financial futures and feel more confident in making financial decisions. At the fair, participants can practice healthy money management habits like saving money regularly and tracking spending, learn about the benefits of having a federally insured checking or savings account, and learn how to manage financial products and services responsibly.

For banks, a reality fair is a great way to give back to the local community. In addition, building youth’s financial knowledge and skills may grow a new generation of responsible customers.

For youth-serving organizations and schools, building financial knowledge and skills of youth can align with their missions. In addition, reality fairs may help them meet requirements to offer financial education.



# Planning

Organizing a reality fair can be complex, requiring planning far in advance and attention to many details. However, the information in this guide will help you to manage the planning process. In particular, Appendix A: General Planning Tools includes:

- **Planning Timeline.** This timeline outlines the steps that organizers and their team members and partners should take before, during, and after the fair. If the reality fair is open to the public, the organizer should add marketing and registration activities to their timeline.
- **Supply Checklist.** This resource lists the materials needed for a reality fair. You may need to use the *Other* rows to list additional supplies, based on the details of your event.
- **Budget Worksheet.** This budget worksheet will help you identify materials needed for the fair and whether the items will need to be purchased and at what cost.
- **Pre-Fair Talking Points.** Talking to young adults about reality fairs in the weeks or days before your event can help build enthusiasm. If you or a group leader will have an opportunity to address young adult registrants in the weeks or days before the fair, use these talking points to describe what they will experience. These talking points are optional. The same information will be provided during the introductory remarks that kick off the fair.

# Communications

Effective communication before the reality fair is important to get support for and participation in your event. See Appendix B: Sample Communications for:

- **Sample Letter/Email to Prospective Team Members.** Team members support the reality fair organizer in planning and holding a reality fair. Use this sample letter/email to recruit team members.
- **Sample Letter/Email to Prospective Group Leaders/Teachers.** Reality fairs bring together multiple groups of youth from a variety of clubs, programs, and classes. This sample letter/email helps you contact program staff, coaches, teachers, and others who lead these groups. Use it to build excitement about the fair and confirm which groups will participate.
- **Sample Letter/Email to Parents and Other Caregivers.** This sample letter/email shares information about the event with parents/caregivers and requests that they return any required forms, such as permission slips.



# Reality Fair Timetable

The reality fair plans provided in this guide are designed to take place in approximately three hours.

Before the event, consider potential delays to the start of your reality fair. For example, are there security screening procedures that may delay participants' arrival? Suggest that participants arrive early to ensure that you can start on time.

<b>ACTIVITY</b>	<b>Duration</b> (Minutes)
Reality fair welcome and introduction	<b>3</b>
Participants complete the Pre-Event Participant Survey	<b>2</b>
Participants visit the 12 booths	<b>150</b> (2.5 hours)
Closing discussion	<b>22</b>
Participants complete the Post-Event Participant Survey	<b>3</b>

The time estimate for visiting the 12 booths is 150 minutes or 2.5 hours. That includes time for participants to talk with each other as they experience the fair and also take a few short breaks on their own.



# Reality Fair Layout and Accessibility

A well-designed layout can maximize the available physical space available for your event, given the number of participants you expect and the size and shape of your event space. It is important to consider accessibility for people with disabilities to make reality fairs welcoming and accessible to all.

## REALITY FAIR LAYOUT TIPS

These layout ideas are suggestions, not requirements. Make layout decisions that work best for your reality fair.

### Use large, open spaces.

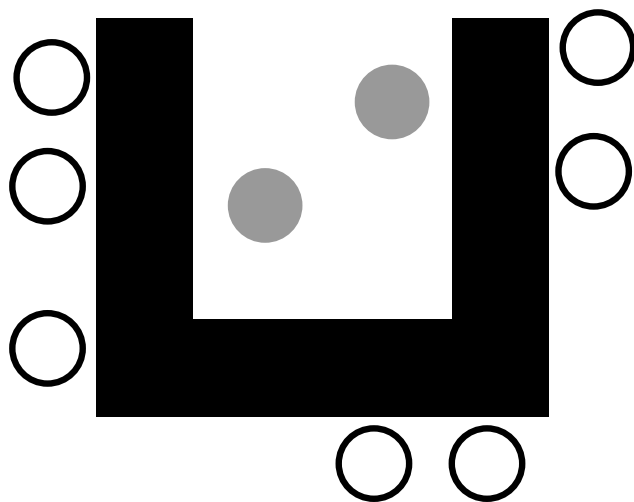
A large, open space will allow plenty of room for participants to move freely—and in different directions—among the booths. The reality fair plans in this toolkit allow participants to experience booths in any order. That gives participants the flexibility to spend more or less time at a booth. The exception is the housing booths. Participants should visit Housing—Part 1 to decide whether to rent or buy before visiting Housing—Part 2.

### Use U-shaped booths to allow space for more participants at each booth.

A U-shaped booth provides space for multiple participants to visit a booth at once. You can create a U-shaped booth with rectangular and square tables.

Booth captains stand in the middle to help participants. Participants will come and go at different times, with some arriving as others talk with booth captains or complete worksheets. Figure 1 shows booth captains inside the U, shown as gray circles. White circles represent participants along the perimeter.

Figure 1. U-Shaped Booth



Leave ample space between booths to accommodate foot traffic between booths, even as participants sit or stand around them to complete worksheets.

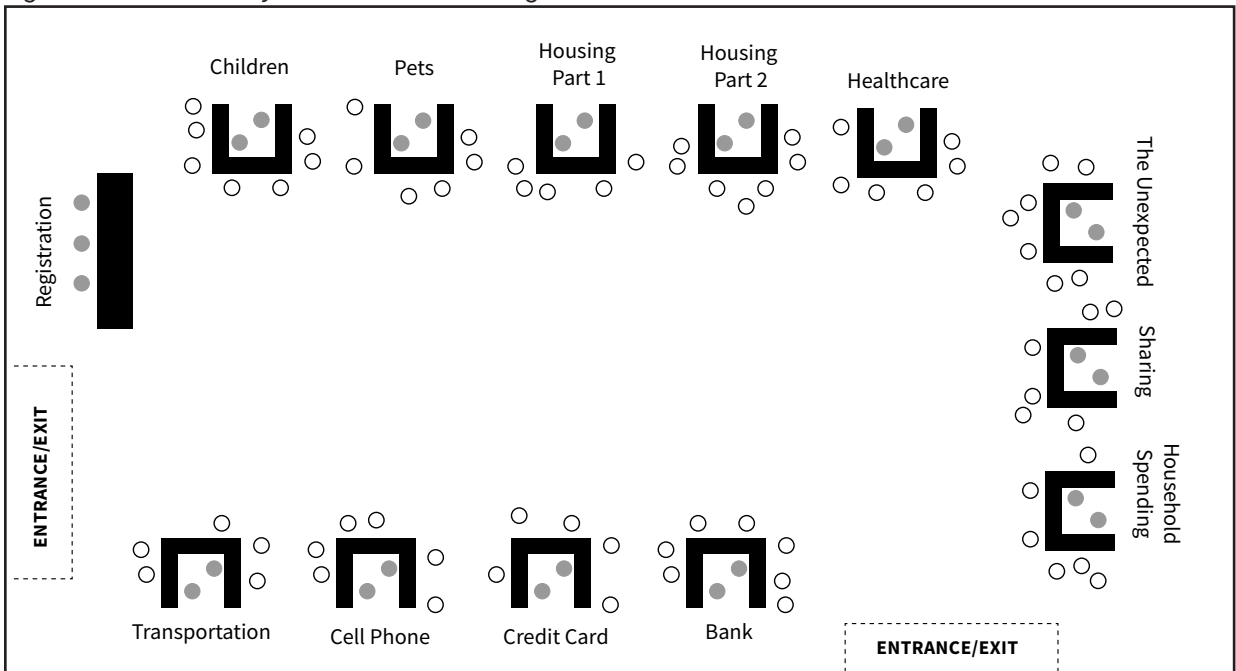
Modify the design based on the space or supplies available. If square or rectangular tables are scarce, consider using L-shaped booths. Organizers can also consider placing round tables nearby where participants can complete worksheets after talking with booth captains.



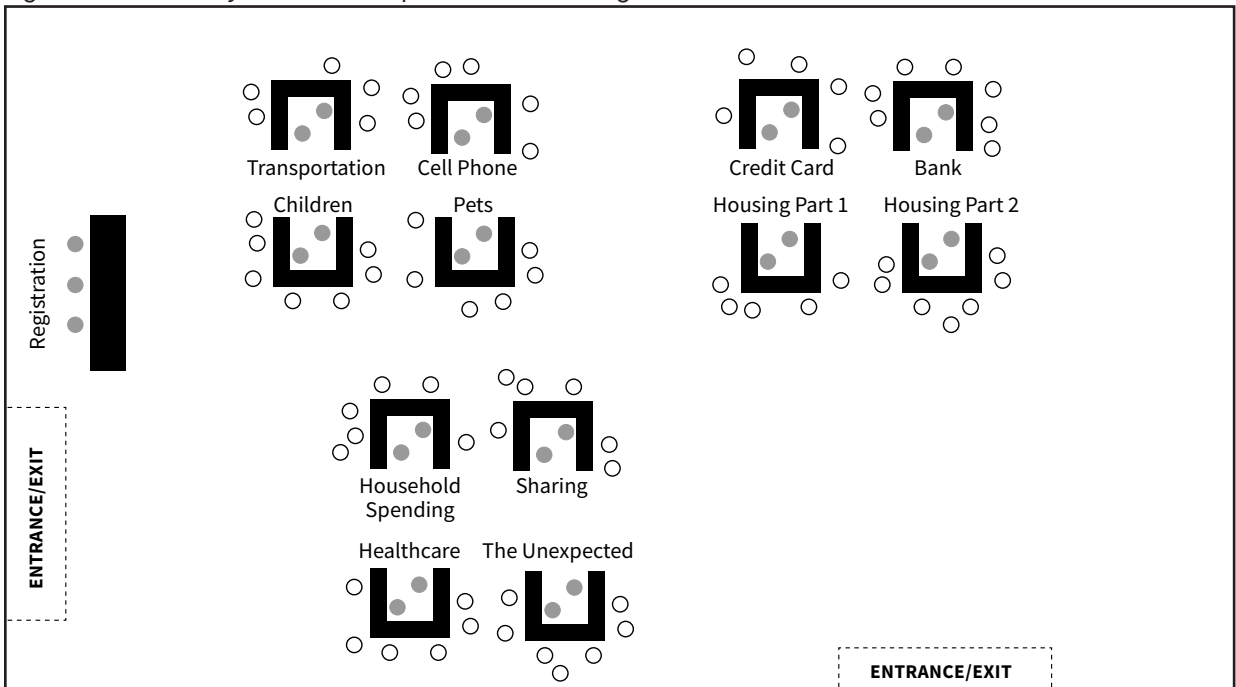
**Choose a layout that works with your space.**

Ideas include the perimeter layout shown in Figure 2 and the cluster layout shown in Figure 3.

*Figure 2. Perimeter Layout with Booths Lining the Walls of the Room*



*Figure 3. Cluster Layout with Groups of Booths Facing Outward*



**Create a map of the reality fair for participants and team members.**

Include the map as a handout in participant folders to help them find booths. Give copies of the map to team members so they can help participants navigate the reality fair space.

**Make your event accessible for people with disabilities.**

Reality fair organizers can use the tips found in the *Accessibility Tips* section on page 8 to make reality fairs welcoming and accessible to all.

**Check your design for safety.**

Ensure that your space provides clear access to exits, is free of tripping hazards, and meets all safety standards that apply. Coordinate with your local fire marshal and others, as needed. On the day of the event, provide safety information to team members and participants.



## ACCESSIBILITY TIPS

Reality fair organizers can use these tips to make reality fairs welcoming and accessible to all.

### **Ask in advance if reasonable accommodations are needed and address them.**

Gather information in advance about the reasonable accommodations that participants, team members, and others need. Reasonable accommodations are adjustments to your plans that enable people to have equal access to the event. An example is providing materials in an electronic format for a participant who is blind and uses screen-reading software. Another example is providing a sign language interpreter for a team member who is deaf.

The FDIC uses the following language to identify reasonable accommodations. Consider customizing this language for your communications.

*If you require a reasonable accommodation to participate in this [training/meeting/event], please contact [include the name of the person to contact] at [include the person's email address and phone number] by [include a date] to allow for adequate time to coordinate your request. However, you can make a reasonable accommodation request at any time.*

Group leaders can help identify youth in their groups that may require accommodations.

Address requests for reasonable accommodations. If you are unsure how to proceed, you can contact an Americans with Disabilities Act (ADA) Center. Go to [adata.org](http://adata.org) to find the contact information for your regional ADA Center. (See “Contact Your Region” on the homepage.) They may be able to connect you to local resources.

### **Choose an accessible site.**

Choose a location that is safe, well-lit, and convenient for participants and team members. Look for a location that is accessible for participants with limited mobility, including those who use wheelchairs, scooters, or other mobility aids.

Participants with limited mobility must be able to access the building without using steps or navigating curbs or other physical barriers. A sign should be posted indicating the location of the closest accessible entrance if the main entrance is not accessible. Reality fairs should be held on the upper floors of a building only if they can be reached by an elevator.

The location should have at least one accessible restroom with raised letters and Braille signage identifying its location.

### **Arrange the space for accessibility.**

Make sure there is at least three feet of clear space in aisles and common areas. This is how much space a person using a wheelchair or scooter needs to move freely around the room. Consider that participants will congregate in front of booths and in other spaces, blocking those spaces.

### **Adapt materials, as needed.**

Make sure that signage can be read at a distance. Have large print or electronic copies of handouts available upon request.



# Team Member Coordination

Reality fairs often draw team members from different sources. Consider these ideas for recruiting team members for your reality fair.

## Staff from Your Organization and Partner Organizations

Colleagues from your organization may be eager to participate. Also, consider requesting volunteers from partner organizations.

## Parents

Invite parents to serve as team members. Your partners may have ideas for reaching parents through regular communications or during upcoming meetings.

## Local Professionals

Drawing team members from professionals within the community strengthens the reality fair experience. As booth captains, they can share their knowledge and experience as they help participants make financial decisions related to the booth topic. Local professionals are often eager to give back to their communities.

Consider approaching professionals whose work relates to the booth themes. The following table identifies the professionals who may be good choices for reality fair booths.

Booth	Ideas for Professionals to Approach
Bank	<ul style="list-style-type: none"> <li>Bankers</li> <li>Credit union officials</li> </ul>
Housing—Part 1: Rent or Buy? Housing—Part 2: A Place to Call Home	<ul style="list-style-type: none"> <li>Real estate agents and other housing industry professionals</li> <li>Public housing authority and local affordable housing program staff</li> <li>Representatives from Department of Housing and Urban Development approved housing counseling agencies</li> </ul>
The Unexpected	<ul style="list-style-type: none"> <li>Case managers in agencies offering emergency services, such as community action agencies</li> </ul>
Health Care	<ul style="list-style-type: none"> <li>Medical professionals</li> </ul>
Transportation	<ul style="list-style-type: none"> <li>Local transportation authority staff members</li> <li>Staff from car dealers</li> </ul>
Household Spending	<ul style="list-style-type: none"> <li>Financial coaches</li> </ul>
Cell Phone	<ul style="list-style-type: none"> <li>Telecommunications professionals</li> </ul>
Sharing and Charitable Giving	<ul style="list-style-type: none"> <li>Local foundation staff</li> <li>Local nonprofit staff</li> </ul>
Pets	<ul style="list-style-type: none"> <li>Veterinary clinic staff</li> <li>Local animal shelter staff</li> </ul>
Credit Card	<ul style="list-style-type: none"> <li>Credit counselors</li> <li>Bankers</li> <li>Credit union staff</li> </ul>
Children	<ul style="list-style-type: none"> <li>Teachers</li> <li>Child care professionals</li> </ul>



## Setting Guidelines on Promoting Products and Services at the Fair

Give local professionals clear guidelines on promoting their products and services at the fair. With all team members, share written policies that address:

- Whether team members can wear clothing that bears the logo or name of their employer
- Whether team members can discuss the features and pricing of their products and services
- Whether team members can distribute information or materials on the features and pricing of their products and services
- Whether team members can bring promotional items that bear the logo or name of their employer or a product or service

Also, make clear that collecting personal information from reality fair participants is prohibited, as is using participant information to market products and services after the fair.

## Tools for Team Member Coordination

See Appendix C: Team Member Coordination Tools for:

- **List of Day-of-the-Fair Roles.** This table will help you assign day-of-the-fair roles to team members.
- **Checklist for Pre-Event Communications to Team Members.** This checklist will help you ensure your pre-event communications to your team members provide essential information.

# Day-of-the-Fair Coordination

The hard work you and your team members do to plan the fair culminates in the event itself. Appendix D: Day-of-the-Fair Tools provides important resources for running the reality fair:

- **Sign-in Sheet Format.** Use a sign-in sheet at registration to track the arrival of participants. Adapt this format to your needs, adding columns and making other necessary changes. If you will know the names of participants before your event, consider pre-filling those names in alphabetical order. That will make the sign-in process more efficient. Pre-fill the *Notes* column, as needed.
- **Talking Points for Reality Fair Welcome and Introduction.** A team member can adapt these talking points to kick off the reality fair. Add any planning or safety-related announcements, such as the locations of bathrooms, fire alarms, and exits.
- **Facilitation Questions for Closing Discussion.** Team members can lead large- or small-group discussions toward the end of the reality fair using these suggested discussion questions.



# Participant Profiles

Participants receive their participant profile at the start of the fair. Participant profiles explain participants' *characters* for the fair, such as profession, income, savings, and student debts. Several details are not provided, which participants will fill in as they visit booths.

Each participant profile has three sections:

- The *Details* section provides basic information about the participant's employment and financial situation.
- The *Spending and Saving Plan* section helps the participant track income and expenses after visits to booths. After visiting all 12 booths, the participant calculates all subtotals and totals and completes the *End-of-Month Comparison of Total Net Income and Total Expenses*.
- The *Reflection Questions* section helps the participant to reflect on the overall experience and prepare thoughts to contribute to the closing discussion.

Distribute the 18 profiles randomly. For reality fairs with more than 18 participants, multiple participants will have the same profile. However, their experiences will be different as they make financial decisions and receive new information at booths. Plan to distribute roughly the same number of each profile.

The profiles provided in Appendix E: Participant Profiles are:

- Accountant
- Aircraft Mechanic
- Carpenter
- Construction Manager
- Dental Hygienist
- Electrician
- Head Cook
- Hotel Clerk
- Interpreter/Translator
- Mechanical Engineer
- Occupational Therapy Assistant
- Police Officer
- Radiologist
- Real Estate Broker
- Retail Salesperson
- Social Worker
- Web Developer
- Welder

Use the blank profile, as needed, included at the end of this section to feature additional occupations and financial situations.



# Booths

Appendix F: Booth Information and Materials contains plans for 12 booths:

- Bank
- Cell Phone
- Children
- Credit card
- Health Care
- Household Spending
- Housing – Part 1: Rent or Buy?
- Housing – Part 2: A Place to Call Home
- Pets
- Sharing and Charitable Giving
- The Unexpected
- Transportation

At each booth, one or more team members serve as a booth captain, providing participants with information and instructions.

Except for the housing booths, participants can visit the booths in any order. Participants should visit Housing—Part 1 before visiting Housing – Part 2. In Housing – Part 1, they will decide whether to rent or buy a place to live. In Housing—Part 2, they will choose what home to buy or to rent.

The plans for each booth include a *Booth Summary and Instructions* section that lists booth supplies, describes what participants will do at the booth, and provides the booth captain(s) with talking points for assisting participants. Provide booth captains with this information to help them prepare for their roles.

The plans for each booth also include a *Handouts* section with print-ready cards or worksheets for the booth.



# Evaluation Surveys

Appendix G: Evaluation Surveys provides feedback that reality fair organizers can use to identify strengths and areas for improvement for their reality fairs. These surveys are optional and can be adapted, as needed. They include:

- Pre-Event Participant Survey
- Post-Event Participant Survey
- Post-Event Group Leader Survey
- Post-Event Team Member Survey

## Options for the Pre-Event Participant Survey and Post-Event Participant Survey

You can administer the Pre-Event Participant Survey at the beginning of the reality fair or before the event. Choose the approach that will work for your participants.

You may want to estimate the participants' changes in financial knowledge and confidence by comparing their Pre-Event Participant Surveys to Post-Event Participant Surveys. To make that comparison possible, each participant will need a unique identifier. Ask participants to write their name or other identifier in the *Unique Identifier* field. If you want the survey responses to be anonymous or do not plan to compare pre- and post-event surveys, participants will leave the field blank.

## The Financial Capability Scale for Young Adults

The first six questions of the Pre-Event Participant Survey are from the Financial Capability Scale for Young Adults (FCS-Y). The Center for Financial Security at the University of Wisconsin developed this scale to measure self-reported financial behaviors linked to financial well-being. The scale was designed for youth with emerging financial independence who work only part-time or have no income from work due to schooling.

Because the FCS-Y asks about recent financial behaviors, scores are unlikely to change by the end of the fair. For that reason, the scale is not used in the Post-Event Participant Survey. However, organizations wishing to measure long-term changes in youth financial capability may want to distribute the FCS-Y later. This may be especially useful when the reality fair is part of a larger financial education program. For more information on the FCS-Y, visit [fyi.extension.wisc.edu/financialcoaching/fcs-y\\_technical\\_note](http://fyi.extension.wisc.edu/financialcoaching/fcs-y_technical_note).





# Appendix A: General Planning Tools

- Planning Timeline
- Materials Checklist
- Budget Worksheet





# PLANNING TIMELINE

## 4–6 Months before the Fair

PERSON RESPONSIBLE	DUE DATE	STATUS		
		Not started	In progress	Completed
Partner with local organizations (e.g., banks, youth-serving organizations, and schools) that can provide resources, team members, and participants		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimate attendance		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Select a date for the fair		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Secure location		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Identify needed supplies		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gather supplies		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Develop a budget		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recruit additional team members, as needed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Raise funds, as needed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Create a media contact list (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# PLANNING TIMELINE

## 2–3 Months before the Fair

PERSON RESPONSIBLE	DUE DATE	STATUS		
		Not started	In progress	Completed
Plan reality fair layout and confirm that it is accessible for participants with disabilities		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complete team member recruitment		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirm all groups' participation		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Obtain parent permission forms, as needed		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Complete fundraising		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# PLANNING TIMELINE

## Less Than 1 Month before the Fair

PERSON RESPONSIBLE	DUE DATE	STATUS		
		Not started	In progress	Completed
Assemble supplies and materials		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Respond to any remaining requests for reasonable accommodations		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assign day-of-the-fair roles to team members		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirm parking arrangements for cars and buses		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send pre-event communications to team members with event details		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Send email reminders to team members, including assigned roles and fair logistics, e.g. arrival time, parking, and contact information		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirm room setup details, e.g., table placement for booths, registration table, etc.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assemble participant folders		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Print name badges (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Print sign-in sheet prefilled with participant information (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Create a media contact list (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Print photo release forms (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# PLANNING TIMELINE

## Day of Fair

### PERSON RESPONSIBLE

	STATUS		
	Not started	In progress	Completed
Convene the setup crew and prepare the reality fair space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Welcome additional team members before the fair and review roles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Test microphones and other equipment, as needed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Place signage outside of and within the event space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Station traffic coordinator outside to give instructions to arriving cars and buses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Arrange the registration table and booths, including their printed materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ask booth captains to review their booth instructions and materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Open the registration table and distribute participant materials	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Welcome participants and kick off the reality fair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administer Pre-Event Participant Survey (optional)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conclude the fair with the closing discussion in a large group or in small groups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administer Post-Event Participant Survey (optional)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administer Post-Event Team Member Survey (optional)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Administer Post-Event Group Leader Survey (optional)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adjourn the reality fair	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# PLANNING TIMELINE

## Day of Fair

### PERSON RESPONSIBLE

	STATUS		
	Not started	In progress	Completed
Convene the cleanup crew and clean up the meeting location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





# PLANNING TIMELINE

## After the Fair

PERSON RESPONSIBLE	DUE DATE	STATUS		
		Not started	In progress	Completed
Send thank you notes or items to team members and others, as applicable.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Analyze survey responses (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conduct a post-event debrief with team members to identify successes and areas of improvement (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Document lessons learned for future reference (optional)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# SUPPLY CHECKLIST

## Exterior Signs

- Signs outside the building directing participants and team members to accessible entrances  Other: \_\_\_\_\_
- Signs inside the building directing participants and team members to the event space  Other: \_\_\_\_\_

## Registration

- Registration tables  Other: \_\_\_\_\_
- Name badges for team members and participants – printed or sticker (optional)  Other: \_\_\_\_\_
- Participant folders containing
  - Participant profile
  - Map of reality fair showing booth locations (optional)
  - Pre-Event Participant Survey
  - Post-Event Participant Survey
  - Pens or pencils or participants Other: \_\_\_\_\_
- Print photo release forms (optional)
- Audio equipment (e.g., microphone and speakers) for welcoming remarks and instructions during the event, if needed

## Booths

- Signs displaying the booth names  Other: \_\_\_\_\_
- Tables  Other: \_\_\_\_\_
- Chairs for booth captains and participants
- Booth summary and instructions for booth captains
- Worksheets or handouts
- Calculators

## Other

- Post-Event Team Member Survey  Other: \_\_\_\_\_
- Post-Event Group Lead Survey  Other: \_\_\_\_\_
- Other: \_\_\_\_\_  Other: \_\_\_\_\_
- Other: \_\_\_\_\_  Other: \_\_\_\_\_





## BUDGET WORKSHEET

Start by checking the *Needed?* column, as applicable. For each needed item, use the *Source* column to indicate whether you will purchase the item(s), gather them from your organization's supplies, or request donations from partner organizations.

For each item you plan to purchase, use the *Unit Cost*, *Quantity Needed*, and *Total Cost* columns to calculate overall cost of the items.

### Location:

Needed?	Item	Source				Unit Cost		Quantity Needed	Total Cost
		Purchase	My organization	Donation	Provided by venue	Cost	Per #		
<input type="checkbox"/>	Event space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Audiovisual equipment (e.g., microphone)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Tables	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Chairs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Parking for cars	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Parking for buses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Trash & recycling receptacles and cleanup services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Access to a copier for last minute printing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<b>Subtotal</b>									<b>\$</b>



 Budget Worksheet

**Printed Materials**

Note: School art departments sometimes can provide high-quality printed materials. Explore that option with schools in your area.

Needed?	Item	Source				Unit Cost		Quantity Needed	Total Cost
		Purchase	My organization	Donation	Provided by venue	Cost	Per #		
<input type="checkbox"/>	Signs to direct participants to the meeting space					\$		\$	
<input type="checkbox"/>	Signs for booths and registration table					\$		\$	
<input type="checkbox"/>	Sign-in sheet for tracking the arrival of participants					\$		\$	
<input type="checkbox"/>	Worksheets and other booth handouts					\$		\$	
<input type="checkbox"/>	Participant profiles					\$		\$	
<input type="checkbox"/>	Copies of map of reality fair (optional)					\$		\$	
<input type="checkbox"/>	Print photo release forms (optional)					\$		\$	
<input type="checkbox"/>	Pre-Event Participant Surveys					\$		\$	
<input type="checkbox"/>	Post-Event Participant Surveys					\$		\$	
<input type="checkbox"/>	Post-Event Team Member Surveys					\$		\$	
<input type="checkbox"/>	Post-Event Group Lead Surveys					\$		\$	
<input type="checkbox"/>	Team member printed materials					\$		\$	
<input type="checkbox"/>	Other:					\$		\$	
<input type="checkbox"/>	Other:					\$		\$	
<b>Subtotal</b>								<b>\$</b>	



**Supplies**

Needed?	Item	Source				Unit Cost		Quantity Needed	Total Cost
		Purchase	My organization	Donation	Provided by venue	Cost	Per #		
<input type="checkbox"/>	Pens/pencils	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Participant folders for participants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Easels for signs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Name badges	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Sign-in sheets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Calculators for booths	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<input type="checkbox"/>	Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$			\$
<b>Subtotal</b>									<b>\$</b>

**Grand Total for All Materials**

Location	
Printed Materials	
Supplies	
<b>GRAND TOTAL</b>	



# Appendix B: Sample Communications

- Sample Letter/Email to Prospective Team Members
- Sample Letter/Email to Prospective Group Leaders/Teachers
- Sample Letter/Email to Parents and Other Caregivers
- Pre-Fair Talking Points



## SAMPLE LETTER/EMAIL TO PROSPECTIVE TEAM MEMBERS

Fill the bracketed placeholders to adapt this text to your outreach effort and make other changes, as needed.

Dear \_\_\_\_\_,

On \_\_\_\_\_, \_\_\_\_\_ will hold a reality fair for youth at \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_. This event is being organized by \_\_\_\_\_.

A reality fair is a simulation of an adult's financial life that allows participants to experience making financial decisions and managing money. Participants can experience what it is like to manage an account at a financial institution, make money-related decisions, obtain a loan, manage debt, and more. For youth, a reality fair can be an eye-opening, exciting, and fun way to build financial knowledge and skills.

**We are looking for volunteers to join us as team members in bringing this dynamic event to \_\_\_\_\_!** Before the fair, team members will help prepare materials, plan logistics, and promote the event through community outreach. On the day of the fair, team members will play a variety of roles. For example, team members will serve as booth captains who help participants make financial decisions related to housing, transportation, health care, and other topics.

Interested? Sign up to be a team member by \_\_\_\_\_.

If you require a reasonable accommodation, please contact \_\_\_\_\_ at \_\_\_\_\_ by \_\_\_\_\_.

For more information, contact \_\_\_\_\_ at \_\_\_\_\_.

Cordially,



Sample Communications

MONEY SMART Guide to Organizing Reality Fairs



[fdic.gov/moneysmart](https://www.fdic.gov/moneysmart)

## SAMPLE LETTER/EMAIL TO PROSPECTIVE GROUP LEADERS/TEACHERS

Fill the bracketed placeholders to adapt this text to your outreach effort and make other changes, as needed.

Dear \_\_\_\_\_,

On \_\_\_\_\_, \_\_\_\_\_ will hold a reality fair for youth at \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_. This event is being organized with \_\_\_\_\_.

A reality fair is a simulation of an adult's financial life that allows participants to experience making financial decisions and managing money. Participants can experience what it is like to manage an account at a financial institution, make money-related decisions, obtain a loan, manage debt, and more. For youth, a reality fair can be an eye-opening, exciting, and fun way to build financial knowledge and skills.

We look forward to bringing this experience to the youth you serve!

Here's what to do next:

- **RSVP.** If you have not already informed us that your group will join us, RSVP by \_\_\_\_\_.
  - **Request reasonable accommodations.** If you or a member of your group requires a reasonable accommodation to participate, please contact \_\_\_\_\_ at \_\_\_\_\_ by \_\_\_\_\_.
  - **Provide additional financial education (optional).** Additional financial education is not required to participate in the fair; however, providing training on money topics before or after the fair reinforces what participants learn during the event. The Money Smart curricula, including Money Smart for Young Adults and Money Smart for Young People, covers topics relevant to the fair and is available from the Federal Deposit Insurance Corporation (FDIC). Access it free of charge at [fdic.gov/moneysmart](https://www.fdic.gov/moneysmart).
- For more information, contact \_\_\_\_\_ at \_\_\_\_\_

Cordially,



## SAMPLE LETTER/EMAIL TO PARENTS AND OTHER CAREGIVERS

*Consider who should send this letter/email. Parents/caregivers may be more likely to read it and respond if it is from a person or organization they know.*

Dear \_\_\_\_\_ ,

On \_\_\_\_\_ , \_\_\_\_\_ will hold a reality fair for youth at \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_ . This event is being organized with \_\_\_\_\_ . As part of \_\_\_\_\_ , your young adult is eligible to participate!

A reality fair is a simulation of an adult's financial life that allows participants to experience making financial decisions and managing money. Participants can experience what it's like to manage an account at a financial institution, make money-related decisions, obtain a loan, manage debt, and more. For youth, a reality fair can be an eye-opening, exciting, and fun way to build financial knowledge and skills.

Here's what to do next:

- **Return \_\_\_\_\_** . If you have not already returned \_\_\_\_\_ , do so by \_\_\_\_\_ to \_\_\_\_\_ .
- **Request reasonable accommodations.** If your child requires a reasonable accommodation to participate in this event, please contact \_\_\_\_\_ at \_\_\_\_\_ by \_\_\_\_\_ .
- **Talk with your child about money.** Having a conversation with your child about your daily financial decisions can reinforce what he or she learns at the reality fair.

For more information, contact \_\_\_\_\_ at \_\_\_\_\_ .

Cordially,



## PRE-FAIR TALKING POINTS

On \_\_\_\_\_, you will participate in a reality fair. The fair will be an exciting and fun way to build your financial knowledge and skills.

A reality fair is a simulation of financial life as an adult. You will experience the real world when it comes to making financial decisions and managing money. You will manage a bank account, make spending decisions, borrow money, manage debt, and more.

Each participant will receive a profile for the event that provides details about your character for the fair, such as your profession, your income, your savings, and your student debts.

There are also several details about your financial situation that will be blank. You will fill in those details as you visit booths on topics like housing, pets, and transportation. At those booths, you will make decisions and learn how those decisions affect your overall financial situation.

[As needed, share logistical details related to the fair.]

[Time permitting, lead a discussion based on these questions:

- What are some financial decisions you have made recently?
- What are some financial decisions that many adults need to make that you have not faced yet?]





# Appendix C: Team Member Coordination Tools

- **Day-of-the-Fair Roles**
- **Checklist for Pre-Event Communications to Team Members**





## DAY-OF-THE-FAIR ROLES

Use this table to assign day-of-the-fair roles to team members.

### Event manager

Provide leadership and direction to coordinate the efforts of team members before, during, and after the fair. The reality fair organizer often plays this role.

NAME	CONTACT INFORMATION
------	---------------------

### Deputy event manager(s)

Support the event manager in coordinating the event.

NAME	CONTACT INFORMATION
------	---------------------

### Setup crew

Set up the registration table and booths before the event.

NAME	CONTACT INFORMATION
------	---------------------

### Traffic coordinator

Give instructions to drivers of cars and buses on where to drop-off passengers and park.

NAME	CONTACT INFORMATION
------	---------------------

### Registration desk greeter(s)

Greet group leaders and participants as they arrive and distribute participant folders.

NAME	CONTACT INFORMATION
------	---------------------





## DAY-OF-THE-FAIR ROLES

### Photographer

Take photographs during the event.

NAME

CONTACT INFORMATION

### Media liaison (optional)

Communicate with media that attend to report on the event

NAME

CONTACT INFORMATION

### Closing discussion leader(s)

Lead large group or small group discussions after participants have visited the reality fair booths to help them reflect on the experience.

NAME

CONTACT INFORMATION

### Cleanup crew

Stay after the event to clean up, including gathering reusable supplies and disposing of trash.

NAME

CONTACT INFORMATION





## DAY-OF-THE-FAIR ROLES

### BOOTH CAPTAINS

Welcome participants to each booth and provide them with information and instructions.  
Assign team members to staff specific booths using the rows below.

Booth	Name	Contact Information
Bank		
Housing—Part 1: Rent or Buy?		
Housing—Part 2: A Place to Call Home		
The Unexpected		
Health Care		
Transportation		
Household Spending		
Cell Phone		
Sharing and Charitable Giving		
Pets		
Credit Card		
Children		





## CHECKLIST FOR PRE-EVENT COMMUNICATIONS TO TEAM MEMBERS

Pre-event communications for your team members should clarify:

- Individual roles
- The Event Date
- The Event Location
- Parking information for participant parking, including cars and buses
- Security screening procedures
- Dress code
- Team member refreshments, if applicable
- Who is responsible for bringing supplies?
- Set-up crew reporting time
- Reporting time for other members
- Participant start and end times
- Post-event cleanup start and end times
- Electronic copies of reality fair booth information and materials (for booth captains)
- Cell phone numbers for the reality fair organizer(s), event manager(s), and deputy event manager(s)



# Appendix D: Day-of-the-Fair Tools

- **Sign-in Sheet Format**
- **Talking Points for Reality Fair Welcome and Introduction**
- **Facilitation Questions for Closing Discussion**





# SIGN-IN SHEET FORMAT

Arrived?	Last Name	First Name	Group	Notes
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
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<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				



## TALKING POINTS FOR REALITY FAIR WELCOME AND INTRODUCTION

### Welcome Participants

- Welcome! This reality fair is a simulation of financial life as an adult. You will experience the real world when it comes to making financial decisions and managing money. You will manage a bank account, make spending decisions, borrow money, manage debt, and more.
- We hope that today will be an exciting, and fun way to build your financial knowledge and skills.

### Introduce the Participant Profile

- Each of you received a profile for today's event. Several details are provided for you, such as your profession, your income, your savings, and your student debts.
- There are also several details that are not provided, which you will fill in as you visit the booths.
- Your profile has several sections.
- The *Details* section of your profile provides information about you.
- The *Household Size* section tells you whether there is another adult in your household. You will fill in how many children you have when you visit the Children booth.
  - ◆ There are sections for *Employment*, *Assets*, *Debt*, and *Credit* that provide details on your financial situation at the beginning of the month.
  - ◆ Credit may be a new topic to you. There is information on that topic in your profile.
- The *Spending and Saving Plan* portion of your profile helps you track your monthly income and expenses, commonly called a budget. As you visit the booths today, you will fill in income and expense information.
  - ◆ You will notice that there are subtotal and total fields marked *after 4 booths* and *after 8 booths*. Use these to calculate your income and expenses at different points throughout the fair. This will help you decide whether you need to spend less at the remaining booths.
  - ◆ After visiting all 12 booths, calculate all subtotals and totals for your income and expenses. Complete the *End-of-Month Comparison of Total Net Income and Total Expenses*.
    - If the number is positive, you have extra income to save, spend, or share.
    - If the number is negative, you did not have enough income to cover your expenses and will need to use your savings or borrow money for the difference.
- After visiting all booths, complete the *Reflection Questions* in your profile.







## TALKING POINTS FOR REALITY FAIR WELCOME AND INTRODUCTION

### Introduce the Booths

- There are 12 booths. With the exception of the housing booths, visit them in any order.
- Visit Housing—Part 1 before visiting Housing – Part 2. In Housing – Part 1, you will decide whether to rent or buy a place to live. In Housing—Part 2, you will choose what home to buy or to rent.
- There is at least one booth captain at each booth to help you.
- There are calculators at each booth, but please do not take them with you.
- At most booths, you will complete worksheets. Keep those in your folder on one side and your profile on the other.
- You have 90 minutes to visit all 12 booths. If you finish early, complete the reflection questions in your profile.
- If you have questions or need assistance during the event, please see us at the registration desk.

### Pre-Event Participant Survey

- Before we get started, please complete the *Pre-Event Participant Survey*.
- Say the following only if using unique identifiers for: Enter the unique identifier that you were assigned in the unique identifier field on the survey. You can find your identifier on [indicate where the participant can find the identifier].
- Please place your completed survey [indicate where the participant should place their completed survey].



## FACILITATION QUESTIONS FOR CLOSING DISCUSSION

Team members can lead large- or small-group discussions toward the end of the reality fair using these suggested discussion questions. Some questions ask for a show of hands. If a show of hands does not work for all participants, use a voice vote instead.

### Spending and Saving Plan Results

- By a show of hands, who had extra income at the end of the month?
  - ◆ How will you use it? Will you save it, share it, spend it, or reduce debt?  
[Ask a few participants to share.]
- By a show of hands, who did not have enough income to cover expenses?
  - ◆ How will you cover the difference? Will you use savings or borrow?  
[Ask a few participants to share.]
- Which choices did you make today that you think were good choices?  
[Ask a few participants to share.]
- Which choices did you make today that you would change if you could?  
[Ask a few participants to share.]

### Effect of Past Decisions on This Month's Situation

- Based on the information in your profile, what past decisions affected your financial situation at the beginning of this month? [Ask a few participants to share.]
- By a show of hands, who had “Excellent” credit scores?
- By a show of hands, who had “Good” credit scores?
- By a show of hands, who had “Limiting” credit scores?
- How did your credit scores affect your options and decisions? [Ask a few participants to share.]

### Outlook for Future Months and Years

- If future months look like this month, what might your financial situation look like in one year?  
[Ask a few participants to share.]
- If future months look like this month, what might your financial situation look like in 15 years?  
[Ask a few participants to share.]
- What do you want to do differently next month? [Ask a few participants to share.]
- When you have months when money is tight, what could you do to increase income or decrease expenses? [Ask a few participants to share.]

### Application

- What did you learn that surprised you? [Ask a few participants to share.]
- What did you learn that you think you will use in your own life? [Ask a few participants to share.]



# Appendix E: Participant Profiles

- **Accountant**
- **Aircraft Mechanic**
- **Carpenter**
- **Construction Manager**
- **Dental Hygienist**
- **Electrician**
- **Head Cook**
- **Hotel Clerk**
- **Interpreter/Translator**
- **Mechanical Engineer**
- **Occupational Therapy Assistant**
- **Police Officer**
- **Radiologist**
- **Real Estate Broker**
- **Retail Salesperson**
- **Social Worker**
- **Web Developer**
- **Welder**





## ACCOUNTANT

Accountants keep, inspect, and analyze financial accounts. Accountants can work in private practices, as employees of accounting firms, or as in-house accountants for public and private organizations.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$2,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$6,900

**Your Net (After Taxes) Monthly Income:** \$5,000

**Other Adult's Net Monthly Income:** \$1,000

#### DEBTS

**Student Loan Debt:** \$97,500

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 810-810-800

**Credit Category:** Excellent

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **5,000**

Other Adult's Net Income from Employment \$ **1,000**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **880**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

$$\underline{\hspace{10em}} \text{ Total Income} \quad - \quad \underline{\hspace{10em}} \text{ Total Expenses} \quad = \quad \underline{\hspace{10em}} \text{ Difference}$$

If the difference is **positive**, you have money left over.  
You can:

Save It     \$ \_\_\_\_\_

Share It    \$ \_\_\_\_\_

Spend It    \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## AIRCRAFT MECHANIC

Aircraft mechanics repair and maintain aircraft. They work in hangars, in repair stations, or on airfields. Most aircraft mechanics learn their trade at aviation maintenance technician schools or on the job. Some learn through training received in the military.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$400

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

**Your Gross (Before Taxes)**

**Monthly Income:** \$5,300

**Your Net (After Taxes) Monthly Income:** \$3,900

**Other Adult's Net Monthly Income:** \$2,000

#### DEBTS

**Student Loan Debt:** \$39,000

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 475-480-500

**Credit Category:** Limiting

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **3,900**

Other Adult's Net Income from Employment \$ **2,000**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **350**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_







**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

$$\underline{\hspace{10em}} - \underline{\hspace{10em}} = \underline{\hspace{10em}}$$

Total Income                      Total Expenses                      Difference

If the difference is **positive**, you have money left over.  
You can:

Save It     \$ \_\_\_\_\_

Share It    \$ \_\_\_\_\_

Spend It    \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## CARPENTER

Carpenters construct, repair, and install building frameworks and structures made from wood and other materials. Carpenters work indoors and outdoors on many types of construction projects, from installing kitchen cabinets to building highways and bridges.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$2,000

**Retirement Savings:** \$10,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$4,000

**Your Net (After Taxes) Monthly Income:** \$3,100

**Other Adult's Net Monthly Income:** \$2,000

#### DEBTS

**Student Loan Debt:** \$3,900

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 700-710-705

**Credit Category:** Good

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **3,100**

Other Adult's Net Income from Employment \$ **2,000**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **40**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## CONSTRUCTION MANAGER

Construction managers plan, coordinate, and supervise construction projects. Construction managers spend most of their time in a field office on construction sites, where they monitor projects and make decisions about construction activities.

### Details

#### HOUSEHOLD SIZE

**Adults:** 1

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$2,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$7,900

**Your Net (After Taxes) Monthly Income:** \$5,600

**Other Adult's Net Monthly Income:** \$0

#### DEBTS

**Student Loan Debt:** \$45,500

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 700-710-705

**Credit Category:** Good

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **5,600**

Other Adult's Net Income from Employment \$ **0**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **410**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_



**Participant Profiles**

MONEY SMART Guide to Organizing Reality Fairs



fdic.gov/moneysmart



**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## DENTAL HYGIENIST

Dental hygienists examine patients for signs of oral diseases and provide preventive dental care. Nearly all dental hygienists work in dentists' offices.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

**Your Gross (Before Taxes)**

**Monthly Income:** \$6,300

**Your Net (After Taxes) Monthly Income:** \$4,600

**Other Adult's Net Monthly Income:** \$1,500

#### DEBTS

**Student Loan Debt:** \$16,250

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 810-810-800

**Credit Category:** Excellent

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.



**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **4,600**

Other Adult's Net Income from Employment \$ **1,500**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **150**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

_____	— _____	= _____
Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It     \$ \_\_\_\_\_

Share It    \$ \_\_\_\_\_

Spend It    \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## ELECTRICIAN

Electricians install, maintain, and repair electrical power, communications, lighting, and control systems. Electricians work inside buildings under construction or renovation. Electricians also work outdoors on power and telecommunications systems.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$400

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$4,600

**Your Net (After Taxes) Monthly Income:** \$3,500

**Other Adult's Net Monthly Income:** \$1,500

#### DEBTS

**Student Loan Debt:** \$5,200

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 810-810-800

**Credit Category:** Excellent

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **3,500**

Other Adult's Net Income from Employment \$ **1,500**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **50**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference
--------------	----------------	------------

If the difference is **positive**, you have money left over.  
You can:

- Save It     \$ \_\_\_\_\_
- Share It    \$ \_\_\_\_\_
- Spend It    \$ \_\_\_\_\_
- Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

- Use Savings \$ \_\_\_\_\_
- Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## HEAD COOK

Head cooks oversee the daily food preparation at restaurants and other places where food is served. They often work early mornings, late evenings, weekends, and holidays. The work can be fast-paced.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$0  
**Retirement Savings:** \$45,000  
**Emergency Savings:** \$400

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$4,200

**Your Net (After Taxes) Monthly Income:** \$3,200

**Other Adult's Net Monthly Income:** \$4,000

#### DEBTS

**Student Loan Debt:** \$10,400

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 475-480-500

**Credit Category:** Limiting

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **3,200**

Other Adult's Net Income from Employment \$ **4,000**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **90**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

_____	_____	_____
Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_







## HOTEL CLERK

Hotel clerks serve hotel, motel, and resort guests by making reservations, assigning rooms, and collecting payments. Hotel clerks sometimes work outside of standard working hours, depending on assignments from their employers.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$0

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$2,300

**Your Net (After Taxes) Monthly Income:** \$1,700

**Other Adult's Net Monthly Income:** \$3,000

#### DEBTS

**Student Loan Debt:** \$0

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 700-710-705

**Credit Category:** Good

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference
--------------	----------------	------------

If the difference is **positive**, you have money left over.  
You can:

- Save It     \$ \_\_\_\_\_
- Share It    \$ \_\_\_\_\_
- Spend It    \$ \_\_\_\_\_
- Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

- Use Savings \$ \_\_\_\_\_
- Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## INTERPRETER

Interpreters convert information from one language into another in spoken or signed communications. Interpreters work in settings such as schools, hospitals, courtrooms, meeting rooms, and conference centers. Some work for translation and interpretation companies, individual organizations, or private clients.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$2,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$4,300

**Your Net (After Taxes) Monthly Income:** \$3,300

**Other Adult's Net Monthly Income:** \$2,000

#### DEBTS

**Student Loan Debt:** \$78,000

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 700-710-705

**Credit Category:** Good

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **3,300**

Other Adult's Net Income from Employment \$ **2,000**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **700**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

$$\underline{\hspace{10em}} \text{ Total Income} \quad - \quad \underline{\hspace{10em}} \text{ Total Expenses} \quad = \quad \underline{\hspace{10em}} \text{ Difference}$$

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## MECHANICAL ENGINEER

Mechanical engineers design, develop, build, and test mechanical devices. Mechanical engineers generally work in offices. They may occasionally visit worksites where a problem or piece of equipment needs attention.

### Details

#### HOUSEHOLD SIZE

**Adults:** 1

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$10,000

**Emergency Savings:** \$400

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

**Your Gross (Before Taxes)**

**Monthly Income:** \$7,300

**Your Net (After Taxes) Monthly Income:** \$5,200

**Other Adult's Net Monthly Income:** \$0

#### DEBTS

**Student Loan Debt:** \$97,500

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 700-710-705

**Credit Category:** Good

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **5,200**

Other Adult's Net Income from Employment \$ **0**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **880**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_







**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference
--------------	----------------	------------

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## OCCUPATIONAL THERAPY ASSISTANT

Occupational therapy assistants help patients develop, recover, improve, and maintain the skills needed for daily living and working. Occupational therapy assistants work primarily in occupational therapists’ offices, in hospitals, and in nursing care facilities. Occupational therapy assistants spend much of their time on their feet while setting up equipment and providing therapy to patients.

### Details

#### HOUSEHOLD SIZE

**Adults:** 1

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$10,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$4,900

**Your Net (After Taxes) Monthly Income:** \$3,700

**Other Adult’s Net Monthly Income:** \$0

#### DEBTS

**Student Loan Debt:** \$9,750

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 810-810-800

**Credit Category:** Excellent

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.



**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **3,700**

Other Adult's Net Income from Employment \$ **0**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **90**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

_____	-	_____	=	_____
Total Income		Total Expenses		Difference

If the difference is **positive**, you have money left over.  
You can:

Save It     \$ \_\_\_\_\_

Share It    \$ \_\_\_\_\_

Spend It    \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## POLICE OFFICER

Police officers enforce laws and respond to emergencies. They usually wear uniforms that allow the public to easily recognize them as police officers. They have regular patrols and also respond to calls at specific locations. During patrols, officers observe people and activities to ensure order and safety.

### Details

#### HOUSEHOLD SIZE

**Adults:** 1

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$5,200

**Your Net (After Taxes) Monthly Income:** \$3,900

**Other Adult's Net Monthly Income:** \$0

#### DEBTS

**Student Loan Debt:** \$0

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 810-810-800

**Credit Category:** Excellent

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **3,900**

Other Adult's Net Income from Employment \$ **0**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **0**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

_____	_____	= _____
Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## RADIOLOGIST

Radiologists prepare radioactive drugs and administer them to patients as medicine or to detect illnesses. Most work in hospitals. Some work in physicians’ offices, diagnostic laboratories, or imaging clinics.

### Details

#### HOUSEHOLD SIZE

**Adults:** 1

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$6,400

**Your Net (After Taxes) Monthly Income:** \$4,700

**Other Adult’s Net Monthly Income:** \$0

#### DEBTS

**Student Loan Debt:** \$39,000

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 475-480-500

**Credit Category:** Limiting

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.



**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **4,700**

Other Adult's Net Income from Employment \$ **0**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

**\$ \_\_\_\_\_**

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

**\$ \_\_\_\_\_**

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

**\$ \_\_\_\_\_**

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **350**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

**\$ \_\_\_\_\_**





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference
--------------	----------------	------------

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## REAL ESTATE BROKER

Real estate brokers help clients buy, sell, and rent properties. Most real estate brokers and sales agents are self-employed. Although they often work irregular hours, many are able to set their own schedules.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$4,200

**Your Net (After Taxes) Monthly Income** \$1,600

**Other Adult's Net Monthly Income:** \$1,600

#### ASSETS

**General Savings:** \$0

**Retirement Savings:** \$10,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### DEBTS

**Student Loan Debt:** \$0

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 475-480-500

**Credit Category:** Limiting

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **1,600**

Other Adult's Net Income from Employment \$ **1,600**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **0**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_



**Participant Profiles**

MONEY SMART Guide to Organizing Realty Fairs



fdic.gov/moneysmart



**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference
--------------	----------------	------------

If the difference is **positive**, you have money left over.  
You can:

- Save It     \$ \_\_\_\_\_
- Share It    \$ \_\_\_\_\_
- Spend It    \$ \_\_\_\_\_
- Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

- Use Savings \$ \_\_\_\_\_
- Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## RETAIL SALESPERSON

Retail salespeople greet customers, answer questions about products, organize product displays, and make sales. Retail salespeople work wherever products are sold to the public.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$10,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

**Your Gross (Before Taxes)**

**Monthly Income:** \$2,400

**Your Net (After Taxes) Monthly Income:** \$1,900

**Other Adult's Net Monthly Income:** \$2,000

#### DEBTS

**Student Loan Debt:** \$0

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 810-810-800

**Credit Category:** Excellent

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **1,900**

Other Adult's Net Income from Employment \$ **2,000**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **0**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

_____	_____	= _____
Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It     \$ \_\_\_\_\_

Share It    \$ \_\_\_\_\_

Spend It    \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_







## SOCIAL WORKER

Social workers help people solve and cope with problems in their everyday lives. Social workers work in a variety of settings, including mental health clinics, schools, child welfare agencies, and hospitals.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$2,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$4,200

**Your Net (After Taxes) Monthly Income:** \$1,600

**Other Adult's Net Monthly Income:** \$4,000

#### DEBTS

**Student Loan Debt:** \$26,000

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 475-480-500

**Credit Category:** Limiting

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **1,600**

Other Adult's Net Income from Employment \$ **4,000**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **230**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## WEB DEVELOPER

Web developers create and maintain websites. Some web developers work in the computer systems design industry. Others work in industries including publishing, management consulting, and advertising.

### Details

#### HOUSEHOLD SIZE

**Adults:** 1

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$45,000

**Emergency Savings:** \$2,000

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$6,100

**Your Net (After Taxes) Monthly Income:** \$4,500

**Other Adult's Net Monthly Income:** \$0

#### DEBTS

**Student Loan Debt:** \$9,750

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 810-810-800

**Credit Category:** Excellent

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **4,500**

Other Adult's Net Income from Employment \$ \_\_\_\_\_

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **90**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_





**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

Total Income	Total Expenses	Difference
--------------	----------------	------------

If the difference is **positive**, you have money left over.  
You can:

Save It \$ \_\_\_\_\_

Share It \$ \_\_\_\_\_

Spend It \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## WELDER

Welders use hand-held or remotely controlled equipment to join or cut metal parts. They also fill holes, indentations, or seams in metal products. Welders work in a wide variety of industries, from car racing to manufacturing. The work that welders do and the equipment they use vary with the industry.

### Details

#### HOUSEHOLD SIZE

**Adults:** 2

**Children:** \_\_\_\_\_

#### ASSETS

**General Savings:** \$9,000

**Retirement Savings:** \$0

**Emergency Savings:** \$0

**Home Value:** \$ \_\_\_\_\_

#### EMPLOYMENT

##### Your Gross (Before Taxes)

**Monthly Income:** \$3,500

**Your Net (After Taxes) Monthly Income:** \$2,700

**Other Adult's Net Monthly Income:** \$1,600

#### DEBTS

**Student Loan Debt:** \$7,800

**Credit Card Debt:** \$2,500

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:** 700-710-705

**Credit Category:** Good

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

**MONTHLY INCOME**

Direct Deposit?

Your Net Income from Employment \$ **2,700**

Other Adult's Net Income from Employment \$ **1,600**

Other Net Income \$ \_\_\_\_\_

**Total Income**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Saving**

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

**Subtotal**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**My Sharing**

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

**Subtotal-My Sharing**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

**MONTHLY EXPENSES**

**MY SPENDING**

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ **70**

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Subtotal-My Spending**

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_







**END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES**

_____	_____	= _____
Total Income	Total Expenses	Difference

If the difference is **positive**, you have money left over.  
You can:

Save It     \$ \_\_\_\_\_

Share It    \$ \_\_\_\_\_

Spend It    \$ \_\_\_\_\_

Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough  
income to cover your expenses. You may need to:

Use Savings \$ \_\_\_\_\_

Borrow     \$ \_\_\_\_\_

**Reflection Questions**

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_





## BLANK PROFILE

[Description. Use the blank profile to create additional occupations and situations in your reality fair. Prefill the gray fields before distributing to the participants. A Microsoft Word version of this profile is **available for download** and customization.]

### Details

#### HOUSEHOLD SIZE

**Adults:** \_\_\_\_\_

**Children:** \_\_\_\_\_

#### EMPLOYMENT

**Your Gross Income: (Before Taxes)** \$ \_\_\_\_\_

**Monthly Income:** \$ \_\_\_\_\_

**Your Net (After Taxes) Monthly Income** \$ \_\_\_\_\_

**Other Adult's Net Monthly Income:** \$ \_\_\_\_\_

#### ASSETS

**General Savings:** \$ \_\_\_\_\_

**Retirement Savings:** \$ \_\_\_\_\_

**Emergency Savings:** \$ \_\_\_\_\_

**Home Value:** \$ \_\_\_\_\_

#### DEBTS

**Student Loan Debt:** \$ \_\_\_\_\_

**Credit Card Debt:** \$ \_\_\_\_\_

**Home Loan:** \$ \_\_\_\_\_

**Medical Debt:** \$ \_\_\_\_\_

#### CREDIT

**Credit Scores:**

**Credit Category:**

#### About Credit Scores

Your credit history is your record of paying your debts. Credit scores are numbers that predict the likelihood that you will pay your bills and debt payments as agreed. They are based on your credit history and other financial considerations. You have three credit scores—one from each of the three national credit reporting companies. To help you understand your credit scores for this event, your profile provides a credit category of “excellent,” “good,” or “limiting.” You will see how your credit scores affect and, possibly, limit your financial choices at the Transportation and Housing booths.

# SPENDING AND SAVING PLAN WORKSHEET

## MONTHLY INCOME

Direct Deposit?

Your Net Income  
from Employment \$ \_\_\_\_\_

Other Adult's Net Income  
from Employment \$ \_\_\_\_\_

Other Net Income \$ \_\_\_\_\_

### Total Income

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

## MONTHLY EXPENSES

### My Saving

for Goals: \$ \_\_\_\_\_

for Emergencies \$ \_\_\_\_\_

for Retirement \$ \_\_\_\_\_

### Subtotal

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

## MONTHLY EXPENSES

### My Sharing

with Family and Friends \$ \_\_\_\_\_

Charitable Contributions: \$ \_\_\_\_\_

### Subtotal-My Sharing

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_

## MONTHLY EXPENSES

### MY SPENDING

Housing Rent + Renter's Insurance/  
Mortgage Payment  
(including taxes and insurance) \$ \_\_\_\_\_

Utilities  
(Water, Electric, Gas / Oil) \$ \_\_\_\_\_

Food / Eating Out \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Entertainment \$ \_\_\_\_\_

Other Household  
Spending \$ \_\_\_\_\_

Cell Phone \$ \_\_\_\_\_

Transportation \$ \_\_\_\_\_

Health Care \$ \_\_\_\_\_

Student Loan Payment \$ \_\_\_\_\_

Credit Card Payment \$ \_\_\_\_\_

Children \$ \_\_\_\_\_

Pets \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

### Subtotal-My Spending

After 4 booths \$ \_\_\_\_\_

After 8 booths \$ \_\_\_\_\_

\$ \_\_\_\_\_



Participant Profiles

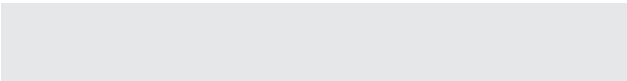
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# SPENDING AND SAVING PLAN CONTINUED



## END-OF-MONTH COMPARISON OF TOTAL NET INCOME AND TOTAL EXPENSES

$$\underline{\hspace{10em}} \text{ Total Income} \quad - \quad \underline{\hspace{10em}} \text{ Total Expenses} \quad = \quad \underline{\hspace{10em}} \text{ Difference}$$

If the difference is **positive**, you have money left over. You can:

- Save It     \$ \_\_\_\_\_
- Share It    \$ \_\_\_\_\_
- Spend It    \$ \_\_\_\_\_
- Reduce Debt \$ \_\_\_\_\_

If the difference is **negative**, you do not have enough income to cover your expenses. You may need to:

- Use Savings \$ \_\_\_\_\_
- Borrow     \$ \_\_\_\_\_

### Reflection Questions

How did your past decisions affect this month's financial situation?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

If future months look like this month, what will your financial situation look like in 15 years?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

What will you do differently next month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_



### Participant Profiles

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# Appendix F: Booth Information and Materials

- **Bank**
- **Cell Phone**
- **Children**
- **Credit card**
- **Health Care**
- **Household Spending**
- **Housing – Part 1: Rent or Buy?**
- **Housing – Part 2: A Place to Call Home**
- **Pets**
- **Sharing and Charitable Giving**
- **The Unexpected**
- **Transportation**



## BOOTH SUMMARY AND INSTRUCTIONS

# Bank

### SUPPLIES

- **Worksheets**
- **Calculators**

### DESCRIPTION

At the Bank booth, participants consider how much they want to save this month. First, they decide what they want to do or buy that requires saving money. Then, they set a financial goal and set a monthly savings target. In addition, they decide how much to save for emergencies and retirement. Participants also learn about savings and checking accounts, direct deposit, and deposit insurance.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### **Welcome participants to the booth as they arrive.**

- *Welcome to the Bank! Banks and credit unions are financial institutions that accept deposits and lend money. They offer checking accounts and savings accounts. They may also offer credit cards, loans, mortgages, and other products and services.*
- *At this booth, you will decide whether you will have a bank account and make savings decisions.*
- *Feel free to ask any questions. I'm here to help.*

#### **Help participants complete the Account Choices Worksheet.**

- *Take an Account Choices Worksheet. Use this worksheet to decide whether to open a savings account, checking account, or both. Also, decide whether you want to set up direct deposit to have your pay electronically deposited into your bank account.*

#### **Help participants complete the Saving Worksheet.**

- *Take a Saving Worksheet. You will choose how much you want to save this month and enter it in your Spending and Saving Plan.*
- *Start by setting a personal goal of something you'd like to do or buy. It could be a vacation, a training class, or a sailboat. Use your imagination and consider your Spending and Saving Plan details. Once you decide, estimate how much it will cost and how many months you will save for it. Then calculate your monthly savings target for that goal. Make adjustments later, as needed.*
- *Next, read the emergency section of the worksheet and decide how much to save for emergencies.*
- *Read the retirement section and decide how much to save for retirement. For now, enter an amount that seems reasonable. You can decrease or increase it later.*
- *Finally, enter the three amounts—saving targets for your personal goal, emergencies, and retirement—to the My Saving section of your Spending and Saving Plan. There are separate rows for those three amounts.*



**Booth Information and Materials**

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# Account Choices Worksheet

Many people choose to keep money in accounts at financial institutions. Check the account type(s) you want to open. You can open one account, both, or neither.

- A savings account is used to set money aside for the future.** People usually use savings accounts for money they do not expect to need soon or use on a regular basis. There are sometimes limits on how often you can take money out of a savings account. There are typically no limits to how often you can deposit money into a savings account. Money in a savings account earns interest.
  
- A checking account is a transaction account.** People usually use checking accounts to keep their money available for paying bills and withdrawing money for regular use. There are generally no limits on the number monthly transactions. Money in a checking account may earn interest.

## Direct Deposit

Direct deposit provides a safe and secure way to electronically deposit money into your account at a financial institution. Many employers offer direct deposit for paychecks.

*To have your pay electronically deposited, check Direct Deposit in the My Income section of your Spending and Saving Plan.*

## Deposit Insurance

Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government. It protects the funds depositors place in FDIC-insured banks. FDIC deposit insurance protects you if the bank fails—meaning if the bank is closed down by the government. Since the FDIC was established in 1933, no depositor has lost a penny of FDIC-insured funds. The National Credit Union Administration (NCUA) offers share insurance, which is similar to deposit insurance, for credit unions.



# Saving for Personal Goals

Think of something that you want to do that requires money. It could be a vacation, training you need to earn more money, back-to-school supplies for your children, or something else.

## YOUR PERSONAL GOAL:

Now, calculate a monthly savings target.

$$\frac{\text{Cost of Goal}}{\text{Number of Months}} = \text{Monthly Savings Target}$$

Do you think this monthly savings target is affordable, given your income and expenses? If not, you can make revisions now or later. Try saving over a longer period of time or choosing a different personal goal that has a lower total cost.

How much do you want to save toward your personal goal this month? \$ \_\_\_\_\_

Enter this amount to the *Saving for Goals* row in the *My Saving* section of your Spending and Saving Plan.

## SAVING FOR EMERGENCIES

Having emergency savings helps you deal with health emergencies, car repairs, or other unexpected events. Even a modest amount of emergency savings can help you deal with what life throws your way.

Consider how much you already have in emergency savings.

(See the *Assets* section of your profile.)

How much do you want to save this month to increase the emergency fund? \$ \_\_\_\_\_

Enter this amount in the *Saving for Emergencies* row in the *My Saving* section of your Spending and Saving Plan.

## SAVING FOR RETIREMENT

Contributing to a retirement account is another way to save money for your future.

Retirement accounts help provide financial security later in life.

Remember that you can start small. The important thing is to get started.

How much do you want to save this month toward retirement? \$ \_\_\_\_\_

Enter this amount in the *Saving for Retirement* row in the *My Saving* section of your Spending and Saving Plan.



## BOOTH SUMMARY AND INSTRUCTIONS

# Cell Phone

### SUPPLIES

- **Worksheet\***
- **Calculators**

### DESCRIPTION

At this booth, participants decide among cell phone plans.

\*The Cell Phone Worksheet is formatted to print three per page, single sided. Print enough for your participants to receive one card. Cut into thirds, shuffle, and provide one per participant.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### **Welcome participants to the booth as they arrive.**

- *Welcome to the Cell Phone booth! Cell phones have become a necessity for many people. Cell phones allow us to keep in touch with family and friends, whether by voice, email, or text. We use our cell phones to play music, watch videos, and play games. Most of us cannot imagine our lives without one.*
- *Feel free to ask any questions. I'm here to help.*

#### **Help participants select a cell phone plan.**

- *Take a Cell Phone Worksheet. Consider your three options for cell phone plans. Assume that you already own a phone. The amounts you see are the monthly service costs of three different plans.*
- *Once you choose a plan, enter the cost in the Cell Phone row of your Spending and Saving Plan.*





Worksheet

# Cell Phone

Choose which level of cell phone service you want to have. Enter the cost in the *Cell Phone* row of your Spending and Saving Plan.

**Basic Cell Phone**

You can make calls and send text messages, but not much else. Monthly cost: \$20

**Smart Phone with Mid-Range Data Plan**

You can make calls, send text messages, access the internet, and use smart phone apps. However, the plan includes limited data usage. The plan limits data speed based on some complicated rules. Monthly cost: \$100

**Smart Phone with Unlimited Data Plan**

You can make calls, send text messages, access the internet, and use smart phone apps. You have unlimited data. The plan offers very fast data speed. Monthly cost: \$250



**Booth Information and Materials**

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## BOOTH SUMMARY AND INSTRUCTIONS

# Children

SUPPLIES	DESCRIPTION
▪ <b>Cards*</b>	At this booth, participants draw a card to learn how many children are in the household and the cost of caring for them.
▪ <b>Calculators</b>	

\*The Children Cards are formatted to print four per page, single sided. Print enough for your participants to receive one card. Cut into fourths, shuffle, and provide one per participant.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### Welcome participants to the booth as they arrive.

- *Welcome to the Children booth! At this booth, you will draw a card to learn how many children you have.*
- *Raising children comes at a cost. Food, clothing, and child care are a few costs parents/guardians must cover.*
- *You will spend approximately \$500 each month per child.*
- *Feel free to ask any questions. I'm here to help.*

#### Provide each participant a randomly selected card representing the number of children in each person's household.

- *Take a **Children Card**. It will tell you how many school-age children are in your household. Enter the number of children you have in the Household Size section at the top of your profile.*
- *The card also indicates the monthly cost of raising children. Enter that amount in the Children row of your Spending and Saving Plan.*



#### Booth Information and Materials

MONEY SMART Guide to Organizing Reality Fairs



[fdic.gov/moneysmart](https://www.fdic.gov/moneysmart)

# Children Cards

## Children Card 1

You have **no children** in your household. Enter 0 in the *Household Size* section at the top of your profile. Enter \$0 in the *Children* row of your Spending and Saving Plan.

## Children Card 3

You have **two children** in your household. Enter 2 in the *Household Size* section at the top of your profile.

Raising children comes at a cost. Food, clothing, and child care are just a few costs parents/guardians must cover. This month, you will pay \$500 per child or \$1,000 per two children. Enter \$1,000 in the *Children* row of your Spending and Saving Plan.

## Children Card 2

You have **one child** in your household. Enter 1 in the *Household Size* section at the top of your profile.

Raising children comes at a cost. Food, clothing, and child care are just a few costs parents/guardians must cover. This month, you will pay \$500 on your child. Enter \$500 in the *Children* row of your Spending and Saving Plan.

## Children Card 4

You have **three children** in your household. Enter 3 in the *Household Size* section at the top of your profile.

Raising children comes at a cost. Food, clothing, and child care are just a few costs parents/guardians must cover. This month, you will pay \$500 per child or \$1,500 per three children. Enter \$1,500 in the *Children* row of your Spending and Saving Plan.



## BOOTH SUMMARY AND INSTRUCTIONS

# Credit Card

### SUPPLIES

- **Worksheets**
- **Calculators**

### DESCRIPTION

At this booth, participants decide how much they want to pay toward their credit card balance this month.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### **Welcome participants to the booth as they arrive.**

- *Welcome to the Credit Card booth! Credit cards can be an invaluable tool for building your credit score if you use them carefully. To avoid late fees and interest, pay back what you owe on your card quickly.*
- *You owe \$2,500 on your credit card. At this booth, you will decide your monthly payment.*
- *Feel free to ask any questions. I'm here to help.*

#### **Provide each participant with a randomly selected Credit Card Worksheet.**

- *Take a **Credit Card Worksheet**.*
- *Review the three scenarios and determine how much of the balance you will repay this month. The less you pay, the longer it will take to pay off the debt and you will pay more in interest.*
- *Choose a credit card payment amount. You can make a credit card payment of any amount that is more than the minimum payment of \$40. If you pay off the full \$2,500 you owe on the card, you will not incur any more interest.*





# Credit Card

You have \$2,500 in credit card debt.

Your required minimum monthly payment is \$40.

Your credit card has an annual percentage rate (APR) of 18%.

The APR is the annual cost of borrowing money.

You must decide how much to pay toward this balance. If you pay off your balance in full each month, you avoid paying any interest. If you can't, paying as much as you can, as soon as you can, reduces the amount of time it will take to pay the balance and the amount of interest paid.

Consider this example:

SCENARIO	ORIGINAL BALANCE	CREDIT CARD APR	MONTHLY PAYMENTS	TOTAL YEARS TO PAY OFF	INTEREST PAID	TOTAL AMOUNT PAID
Pay the minimum payment	\$2,500	18%	\$40	15 years and seven months	\$4,948	\$7,448
Pay twice the minimum payment	\$2,500	18%	\$80	Three years and six months	\$898	\$3,398
Pay four times the minimum payment	\$2,500	18%	\$160	One year and six months	\$370	\$2,870

You can make a credit card payment of any amount that is more than the minimum payment of \$40. If you pay off the full \$2,500 you owe on the card, you will not incur any more interest.

**How much do you want to pay this month? \$**

Add the amount in the *Credit Card Payment* row of your Spending and Saving Plan.



## BOOTH SUMMARY AND INSTRUCTIONS

# Health Care

SUPPLIES	DESCRIPTION
▪ <b>Worksheet* and Cards**</b>	At this booth, participants decide among three health insurance options. Participants learn their monthly health care needs and how their insurance choice affects what they pay in health insurance premiums, copays, etc.
▪ <b>Calculators</b>	

\*The *Health Insurance Worksheet* is formatted for standard printing.

\*\*The *Healthcare Needs This Month Cards* are formatted to print two per page, single sided. Print enough for your participants to receive one card. Cut in half, shuffle, and provide one per participant.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### **Welcome participants to the booth as they arrive.**

- *Welcome to the Health Care booth! At this booth you will choose whether to purchase health insurance and, if so, which plan. Then, you will learn what your health care needs are for this month. Your health insurance decision will affect how much you pay for the health care you need.*
- *Feel free to ask any questions. I'm here to help.*

#### **Help participants complete the Health Insurance Worksheet.**

- *Take a **Health Insurance Worksheet**. Read the information provided about health insurance. Then, choose one of the three health insurance options. No insurance means that you will pay health care providers for all of the health care you receive. Plan 1 has a lower monthly premium, but covers some costs. Plan 2 has a higher monthly premium, but covers more costs.*
- *Health insurance plans generally cover one year. You can only switch health plans under special circumstances. When you choose your plan, keep in mind that you will need to stay with it, even if your health care needs are different from what you expect.*

#### **After the participant completes the Health Insurance Worksheet, ask them to select a card representing their health care needs for the month. Help participants determine how their insurance choices affect how much they pay for health care.**

- *Take a **Health Care Needs This Month Card**. With health insurance, you typically choose a policy without fully knowing your future health care needs, especially non-routine care. This card tells you what your health care needs are this month.*
- *The card also tells you how much you pay for your health care based on the option you previously selected. Enter the total amount in the Health Care row of your Spending and Saving Plan.*



# Health Insurance

## About Health Insurance

**Health insurance** is a contract, called a “**health insurance policy**,” that requires your health insurer to pay some or all of your health care costs in exchange for a premium.

Your **premium** is the amount you regularly pay to the insurance company. Often people pay a premium each month or, frequently as a payroll deduction through their employer, every pay period.

Your **coverage** is the health care services your health insurance policy will pay, or cover. You can still receive health care services that are not covered by your health insurance policy, but you must pay for those services yourself.

Even with health insurance, most people pay some costs of their health care. Many health insurance policies include an **annual deductible**. You agree to pay up to that amount each year before the insurance company will pay any claims that year. **Coinsurance** is the percentage of health care costs you pay after meeting your annual deductible.

Many health insurance policies also include a **copayment**. A copayment is an amount you have to pay each time you receive health care, like a doctor’s visit or prescription medicine.

## Health Insurance Options

Choose a health insurance option. After you make a selection, you’ll learn what your health needs for this month are and how much they will cost you in addition to your health care premium.

Note: This booth uses small deductibles, but deductibles can be thousands of dollars.

**No Health Insurance:  
No Premium/No Coverage**

Not having health insurance means you will pay the full cost of health care you receive. If you have a major accident or are diagnosed with a serious illness, you may incur very large medical costs and have limited access to care. Costs you cannot pay become medical debt that you must repay later, plus interest and other charges.

**Plan 1: Low Premium  
(\$80 per month)/High  
Deductible (\$300)/Higher  
Copays/30% Coinsurance**

A lower premium means that you may save money if you don’t think that you will need a lot of health care. But if you have higher-than-expected health care costs this year, the higher deductible and lower coverage will mean that you will pay significantly more for your overall health care.

**Plan 2: High Premium  
(\$120 per month)/Low  
Deductible (\$100)/Lower  
Copays/15% Coinsurance**

You will pay higher monthly premiums for this plan. But the annual deductible is lower and the plan provides more coverage. This plan will cover more of your overall health care costs, including emergency care.



# Health Care Needs This Month

## No Health Care Expenses

*You felt good throughout the month and had no routine health care services.*

- No health insurance:** \$0 premium, \$0 paid for health care. Enter \$0 in the *Health Care* row of your Spending and Saving Plan.
- Plan 1:** \$80 premium, \$0 paid toward your deductible, \$0 copays, \$0 coinsurance. Enter \$80 in the *Health Care* row of your Spending and Saving Plan.
- Plan 2:** \$120 premium, \$0 paid toward your deductible, \$0 copays, \$0 coinsurance. Enter \$120 in the *Health Care* row of your Spending and Saving Plan.

## Minimal Health Care Needs

*You had minimal health care needs this month that included medical services and prescription medicine.*

- No health insurance:** \$0 premium, \$120 paid for health care. Enter \$120 in the *Health Care* row of your Spending and Saving Plan.
- Plan 1:** \$80 premium, \$60 paid toward your deductible, \$20 copays, \$0 coinsurance. Enter \$160 in the *Health Care* row of your Spending and Saving Plan.
- Plan 2:** \$120 premium, \$60 paid toward your deductible, \$10 copays, \$0 coinsurance. Enter \$190 in the *Health Care* row of your Spending and Saving Plan.

If you cannot afford to pay your health care costs by the due date, you can pay the balance over time, plus interest and fees. Decide whether to pay your health care costs in full or take up to \$165 in medical debt.

- No**, I want to pay my health care costs in full this month.
- Yes**, I want to take on medical debt and pay it in the future, plus interest and fees.

\$ \_\_\_\_\_

### Medical debt amount:

Enter this amount to *Medical Debt* in the *Debts* section of your profile and reduce this month's health care costs by the same amount in the *Health Care* row of your Spending and Saving Plan.



## CARDS 2: HEALTH CARE NEEDS THIS MONTH

### Some Health Care Needs

*You had no health emergencies this month but had some health care needs, including medical services and prescription medicine.*

- No health insurance:** \$0 premium, \$240 paid for health care. Enter \$240 in the *Health Care* row of your Spending and Saving Plan.
- Plan 1:** \$80 premium, \$165 paid toward your deductible, \$50 copays, \$0 coinsurance. Enter \$295 in the *Health Care* row of your Spending and Saving Plan.
- Plan 2:** \$120 premium, \$100 paid toward your deductible, \$20 copays, \$10 coinsurance. Enter \$250 in the *Health Care* row of your Spending and Saving Plan.

If you cannot afford to pay your health care costs by the due date, you can pay the balance over time, plus interest and fees. Decide whether to pay your health care costs in full or take up to \$165 in medical debt.

- No**, I want to pay my health care costs in full this month.
- Yes**, I want to take on medical debt and pay it in the future, plus interest and fees.

\$

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#### Medical debt amount:

Enter this amount to *Medical Debt* in the *Debts* section of your profile and reduce this month's health care costs by the same amount in the *Health Care* row of your Spending and Saving Plan.

### Some Health Care Expenses and a Minor Injury

*You had some basic health care needs this month that included medical services and prescription medicine. You also had a minor injury that required urgent care.*

- No health insurance:** \$0 premium, \$360 paid for health care. Enter \$360 in the *Health Care* row of your Spending and Saving Plan.
- Plan 1:** \$80 premium, \$260 paid toward your deductible, \$70 copays, \$0 coinsurance. Enter \$410 in the *Health Care* row of your Spending and Saving Plan.
- Plan 2:** \$120 premium, \$100 paid toward your deductible, \$40 copays, \$20 coinsurance. Enter \$280 in the *Health Care* row of your Spending and Saving Plan.

If you cannot afford to pay your health care costs by the due date, you can pay the balance over time, plus interest and fees. Decide whether to pay your health care costs in full or take up to \$260 in medical debt.

- No**, I want to pay my health care costs in full this month.
- Yes**, I want to take on medical debt and pay it in the future, plus interest and fees.

\$

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#### Medical debt amount:

Enter this amount to *Medical Debt* in the *Debts* section of your profile and reduce this month's health care costs by the same amount in the *Health Care* row of your Spending and Saving Plan.



### CARDS 3: HEALTH CARE NEEDS THIS MONTH

#### High Health Care Needs

*You had no health emergencies this month but needed several health care services and prescription medicines.*

- No health insurance:** \$0 premium, \$600 paid for health care. Enter \$600 in the *Health Care* row of your Spending and Saving Plan.
- Plan 1:** \$80 premium, \$300 paid toward your deductible, \$120 copays, \$30 coinsurance. Enter \$530 in the *Health Care* row of your Spending and Saving Plan.
- Plan 2:** \$120 premium, \$100 paid toward your deductible, \$60 copays, \$50 coinsurance. Enter \$330 in the *Health Care* row of your Spending and Saving Plan.

If you cannot afford to pay your health care costs by the due date, you can pay the balance over time, plus interest and fees. Decide whether to pay your health care costs in full or take up to \$165 in medical debt.

- No**, I want to pay my health care costs in full this month.
- Yes**, I want to take on medical debt and pay it in the future, plus interest and fees.

\$

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#### Medical debt amount:

Enter this amount to *Medical Debt* in the *Debts* section of your profile and reduce this month's health care costs by the same amount in the *Health Care* row of your Spending and Saving Plan.

#### Health Emergency

*You had some basic health care needs this month that included medical services and prescription medicine. You also were injured in an accident and needed multiple medical procedures.*

- No health insurance:** \$0 premium, \$5,000 paid for health care. Enter \$5,000 in the *Health Care* row of your Spending and Saving Plan.
- Plan 1:** \$80 premium, \$300 paid toward your deductible, \$240 copays, \$1,260 coinsurance. Enter \$1,880 in the *Health Care* row of your Spending and Saving Plan.
- Plan 2:** \$120 premium, \$100 paid toward your deductible, \$120 copays, \$660 coinsurance. Enter \$1,000 in the *Health Care* row of your Spending and Saving Plan.

If you cannot afford to pay your health care costs by the due date, you can pay the balance over time, plus interest and fees. Decide whether to pay your health care costs in full or take up to \$260 in medical debt.

- No**, I want to pay my health care costs in full this month.
- Yes**, I want to take on medical debt and pay it in the future, plus interest and fees.

\$

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#### Medical debt amount:

Enter this amount to *Medical Debt* in the *Debts* section of your profile and reduce this month's health care costs by the same amount in the *Health Care* row of your Spending and Saving Plan.



## BOOTH SUMMARY AND INSTRUCTIONS

# Household Spending

SUPPLIES	DESCRIPTION
▪ <b>Worksheets</b>	At this booth, participants decide among options for spending on food and eating out, clothing, and other household spending.
▪ <b>Calculators</b>	

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### **Welcome participants to the booth as they arrive.**

- *Welcome to the Household Spending booth! At this booth, you will decide how much to spend on food, clothes, entertainment, and other household expenses.*
- *Feel free to ask any questions. I'm here to help.*

#### **Help participants complete the Household Spending Worksheet.**

- *Take a **Household Spending Worksheet**. For each category of spending, choose from three spending styles: frugal, moderate, or splurging.*
- *The spending decision you make using this worksheet does not include basic spending on your children. You will consider the costs of raising children at the Children booth.*
- *Once you have chosen your spending style for each category, enter the monthly cost in your Saving and Spending Plan.*



#### **Booth Information and Materials**

MONEY SMART Guide to Organizing Reality Fairs



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# Household Spending

Select your spending strategy for each item.

Record the cost in your Spending and Saving Plan.

Note: The spending decisions you make using this worksheet do not include basic spending on your children. You will consider the costs of raising children at the Children booth.

## FOOD AND EATING OUT

- Frugal** – You eat all meals at home and clip coupons to save at the grocery store. \$200
- Moderate** – You eat 90% of your meals at home, but occasionally eat out. \$400
- Splurge** – You buy lunch from the corner deli every day at work and dine out three evenings a week. \$750

## CLOTHING

- Frugal** – You rarely buy new clothes and repair the clothes you own. \$35
- Moderate** – You buy new clothes fairly often, sometimes browsing the sale rack at upscale stores. \$100
- Splurge** – You set a new standard for fashion. \$300

## ENTERTAINMENT (OTHER THAN EATING OUT)

- Frugal** – You spend little on your hobbies and social activities cost little. You often decline invitations to social gatherings due to cost. \$35
- Moderate** – You spend some money on your hobbies and social activities require. You occasionally decline activities that interest you because of costs. \$150
- Splurge** – You seek new and fun experiences, regardless of costs. You only live once! \$350

## OTHER HOUSEHOLD SPENDING

- Frugal** – You rarely replace things until they wear out. \$75
- Moderate spending** – You buy things you need and occasionally buy things you want but could live without. \$200
- Splurge** – You enjoy the best of everything and consider shopping a hobby. \$500



## BOOTH SUMMARY AND INSTRUCTIONS

# Housing – Part 1: Rent or Buy?

SUPPLIES	DESCRIPTION
▪ <b>Worksheets</b>	At this booth, participants decide whether to rent or buy. Participants calculate their debt-to-income ratio to inform that decision.
▪ <b>Calculators</b>	

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### Welcome participants to the booth as they arrive.

- *Welcome to the first part of the Housing booth! At this booth, you will decide whether to buy or rent a home. You will also calculate your debt-to-income ratio. Your debt-to-income ratio measures how much of your income goes toward paying debt each month.*
- *For example, suppose you pay \$300 per month on your debts and earn \$1,000 per month. \$300 divided by \$1,000 is 30%. Your debt-to-income ratio would be 30%.*
- *Feel free to ask any questions. I'm here to help.*

#### Help participants complete the **Debt-to-Income Ratio Worksheet**.

- *Take a **Debt-to-Income Ratio Worksheet**. Use this worksheet to calculate your debt-to-income ratio. You will see how much of your income goes toward paying debt each month.*
- *A debt-to-income ratio of 15% to 20% or less for all debts (not including your mortgage, home loan or rent) is generally considered a manageable debt level.*
- *Once you have calculated your debt-to-income ratio, consider whether you are comfortable with how much of your income is going toward paying debt. If not, consider setting a goal for paying down debt using the My Saving section of your Spending and Saving Plan.*

#### Help participants complete the **Rent or Buy Worksheet**.

- *Take a **Rent or Buy Worksheet**. Answer the questions to consider factors that may affect your decision. Choose whether you want to rent or buy a place to live.*





# Debt-to-Income Ratio

Calculate your debt-to-income ratio to see how much of your income goes toward paying debt each month. Your debt-to-income ratio measures how much pressure debt is putting on your budget, which helps you decide whether to borrow more.

For example, if you have a debt-to-income ratio of 36%, then 36 cents of every dollar earned is used to pay previously incurred debt, leaving you 64 cents to pay for everything else.

Calculate your debt-to-income ratio.

$$\frac{\text{Start with your total monthly debt payment, including credit card,* student, auto, and other loan payments}}{\text{Divide by your gross monthly income, which is all of your income before taxes and insurance}} \times 100 = \underline{\hspace{2cm}} \%$$

Multiply by 100 to calculate your **current debt-to-income ratio** percent

\* Add the minimum required payment for your credit card, student loan and transportation if known.

A high debt-to-income ratio means that a significant amount of your monthly earnings is used to pay your debts and could affect your ability to borrow money in the future because lenders may be concerned that you won't be able to manage additional debt.

A debt-to-income ratio for all debts of 15% to 20% or less (not including your mortgage, home loan or rent) is generally considered a manageable debt level.

Are you comfortable with how much of your income is going toward paying debt? If not, consider setting a goal for paying down debt. Paying down debt is repaying your lender earlier than required.

## OPTIONAL: SET A GOAL TO PAY DOWN DEBT

Now, calculate a monthly savings target.

$$\frac{\text{Debt Reduction Goal}}{\text{Number of Months}} = \underline{\hspace{2cm}} \text{ Monthly Debt Reduction Target}$$

Do you think this monthly debt reduction target is affordable? If not, you can make revisions.

Try reducing debt of over a longer period of time.

How much do you want to reduce debt this month? \$ \_\_\_\_\_

Enter this amount in the *Saving for Goals* row in the *My Saving* section of your Spending and Saving Plan.





# Rent or Buy

Many factors influence whether you choose to rent or buy a home. Reflect on these questions before deciding.

QUESTION TO CONSIDER	ANSWER OR BEST GUESS
<p><b>Do you plan to stay in the home for several years?</b> Generally, the longer you plan to remain in the home, the more advantages you get from buying a home.</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p><b>Is your debt-to-income ratio, 20% or lower?</b> The more debt you have, the less money you have available to pay housing costs and the less money you may be able to borrow for a mortgage.</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p><b>Do you enjoy home maintenance, yard work, and decorating?</b> Taking care of a home takes time and money.</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>
<p><b>Do you have money available to cover maintenance and repairs?</b> Some experts report that people spend 1% to 4% of a home's value each year on maintenance and repairs.</p>	<p><input type="checkbox"/> Yes      <input type="checkbox"/> No</p>

Do you want to  rent or  buy a home?





## BOOTH SUMMARY AND INSTRUCTIONS

# Housing – Part 2: A Place to Call Home

SUPPLIES	DESCRIPTION
▪ <b>Worksheets</b>	At this booth, participants choose a home based on their prior decision of whether to rent or buy. Homebuyers recalculate their debt-to-income ratio to include their housing payment. Renters purchase renter's insurance.
▪ <b>Calculators</b>	

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### Welcome participants to the booth as they arrive.

- *Welcome to the second part of the Housing booth!*
- *If you have not visited the first part of the Housing booth, please go there first and then return here.*
- *If you have visited part 1, look at your completed **Rent or Buy Worksheet**. At the end of that worksheet you decided whether you wanted to rent or buy your home. At this booth, you will select a home to buy or rent, depending on which choice you made.*
- *Feel free to ask any questions. I'm here to help.*

#### Help participants who decided to buy a home complete the *Homebuyer Worksheet*, which includes selecting a home and updating their debt-to-income ratio.

- *Take a **Homebuyer Worksheet**. Choose from three different homes: a small home, a mid-range home, and a luxury home. In addition to your needs and wants, consider the sales price and how your credit scores might impact your monthly housing payment.*

#### Help participants who decided to rent complete the *Renter Worksheet*, which includes selecting a rental and adding renter's insurance.

- *Take a **Renter Worksheet**. Choose from three rental options: living with friends without a lease, a basic apartment, and a luxury apartment. In addition to your needs and wants, consider the monthly rental payment. Also consider which rental options require a credit check and whether your credit scores will meet the landlord's requirement.*





# Homebuyer

## Part 1: Select a Home

Select a home based on your needs, wants, and what you can afford.

You will get a mortgage to help cover the cost of the home you select. Lenders use your credit history to determine whether they will lend you money to buy a home, and how much the loan will cost. For each housing option, use the credit information in your profile to determine whether you will qualify for a mortgage (or home loan) and, calculate your monthly payment.

### BASIC HOME

**Purchase Price:** \$220,000

**Mortgage Amount:** \$176,000

#### Monthly Cost:

CREDIT	MONTHLY PAYMENT (including taxes and insurance)
Excellent	\$800
Good	\$900
Not-so-good	\$1,000

**Monthly Utilities:** \$100

#### Features:

- Small yard with patio
- Nearby park

### MID-RANGE HOME

**Purchase Price:** \$300,000

**Mortgage Amount:** \$240,000

#### Monthly Cost:

CREDIT	MONTHLY PAYMENT (including taxes and insurance)
Excellent	\$900
Good	\$1,100
Not-so-good	Loan applicant not qualified

**Monthly Utilities:** \$125

#### Features:

- Yard
- Deck
- Extra room to use as an office, guest room, or rec room
- Spacious kitchen
- Nearby park and public tennis courts

### LUXURY HOME

**Purchase Price:** \$500,000

**Mortgage Amount:** \$400,000

#### Monthly Cost:

CREDIT	MONTHLY PAYMENT (including taxes and insurance)
Excellent	\$2,000
Good	Loan applicant not qualified
Not-so-good	Loan applicant not qualified

**Monthly Utilities:** \$150

#### Features:

- Yard with patio, and fire pit
- Deck
- Two extra rooms to use as offices, guest rooms, or rec rooms
- Spacious kitchen
- Nearby park, public tennis courts, and public pool





## WORKSHEET: HOMEBUYER CONTINUED

### Update your Profile and Spending and Saving Plan

Once you have selected a home:

- Enter the purchase price of your home in the *Assets* section of your profile.
- Enter the remaining balance on your mortgage, or home loan, in the *Debts* section of your profile.
- Enter the amount of your monthly payment in the *Housing* row of your Saving and Spending Plan.
- Enter the amount of monthly utilities in the *Utilities* row of your Saving and Spending Plan.

### Part 2: Update Your Debt-to-Income Ratio

At the Housing – Part 1 booth, you calculated your debt-to-income ratio. It measured how much of your income was paying non-housing debt each month.

Now that you have a mortgage, or home loan, more of your income is needed to pay debt. Recalculate your debt-to-income ratio to see the impact of a mortgage.

$$\frac{\text{Start with your total monthly debt payment, including credit card,* student, auto, and other loan payments}}{\text{Divide by your gross monthly income, which is all of your income before taxes and insurance}} \times 100 = \underline{\hspace{2cm}} \%$$

Multiply by 100 to calculate your **current debt-to-income ratio** percent

\* Assume you are paying double the minimum payment on your credit card.

How much did debt-to-income ratio increase? \$\_\_\_\_\_

For homeowners, a 36% or less debt-to-income ratio is generally considered manageable.



# Renter

Select a rental unit based on your needs, preferences, and what you can afford.

## LIVING WITH FRIENDS WITHOUT A LEASE

**Monthly cost:** \$500

**Utilities:** \$70

**Credit requirement:** No credit check

**Features:**

- Stationary bicycle in the basement
- Access to the shared kitchen, living room with fireplace, and other common areas

**Other considerations:**

- Renting without a written rental agreement or lease means your rights and responsibilities are less clear and you may have fewer legal protections.
- You may not be able to purchase renter's insurance.
- Conflicts over rent and other disagreements could affect your friendships.

## BASIC APARTMENT

**Monthly cost:** \$800

**Utilities:** Covered as part of your rent

**Credit requirement:** Credit scores must be 510 or higher

**Features:**

- Basic gym
- Patio with grill and fire pit

**Other things to consider:**

- The rental agreement or lease makes your rights and responsibilities clear and protects you as a renter.
- The rental unit is basic, without extras like a club house, workout facility, pool, covered parking, and other amenities.

## LUXURY APARTMENT

**Monthly cost:** \$1,200

**Utilities:** Covered as part of your rent

**Credit requirement:** Credit scores must be 600 or higher

**Features:**

- Extensive gym with fitness classes
- Swimming pool
- Indoor fireplace, outdoor fire pit

**Other things to consider:**

- The rental agreement or lease makes your rights and responsibilities clear and protects you as a renter.
- The rental unit includes extras like a club house, workout facility, pool, and covered parking.

## BOOTH SUMMARY AND INSTRUCTIONS

# Pets

SUPPLIES	DESCRIPTION
▪ <b>Worksheet*</b>	At this booth, participants will decide the type and number of pets they want and calculate the monthly pet care costs.
▪ <b>Calculators</b>	

\*The Pets Worksheet is formatted to print two per page, single sided. Print enough for your participants to receive one card. Cut in half and provide one per participant.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### Welcome participants to the booth as they arrive.

- *Welcome to the Pets booth! You will decide how many and what type of pet you want. You'll learn the true cost of having a pet, which is important. People often bring pets into their homes without realizing the costs of feeding and care.*
- *Feel free to ask any questions. I'm here to help.*

#### Help participants complete the Pets Worksheet.

- *Take a **Pets Worksheet**. Review the monthly cost of each type of pet. The estimates include the cost of food, veterinary care, and supplies.*
- *If you choose to have pets, assume the pet(s) has been part of your family for several years. This month, you are only covering the monthly pet care costs.*
- *Fill in the number of family pets of each type in the third column.*
- *Estimate the total monthly pet care costs for your pets by multiplying the second and third columns. Enter the total in the fourth column.*
- *Finally, calculate the total monthly costs for all pets by adding the amounts in the fourth column.*
- *Enter the total monthly cost for all pets in the Pets row of your Spending and Saving Plan.*



Pets are important to many people, but they come at a cost. Costs include food, veterinary care, and supplies. Choose how many of each pet you want to have and calculate the total cost per month.

Type of Pet	Monthly Cost	Number	Total Monthly Cost
Dog	\$100		
Cat	\$100		
Rabbit	\$60		
Snake	\$60		
<b>Total monthly cost* for all pets:</b>			

\*Enter the total monthly cost for all pets in the - row of your Spending and Saving Plan.

Pets are important to many people, but they come at a cost. Costs include food, veterinary care, and supplies. Choose how many of each pet you want to have and calculate the total cost per month.

Type of Pet	Monthly Cost	Number	Total Monthly Cost
Dog	\$100		
Cat	\$100		
Rabbit	\$60		
Snake	\$60		
<b>Total monthly cost* for all pets:</b>			

\*Enter the total monthly cost for all pets in the - row of your Spending and Saving Plan.

## BOOTH SUMMARY AND INSTRUCTIONS

# Sharing and Charitable Giving

SUPPLIES	DESCRIPTION
▪ <b>Worksheets*</b>	At this booth, participants decide whether and how much to share with family, and friends or do make charitable contributions.
▪ <b>Calculators</b>	

\*The Sharing Worksheet is formatted to print three per page, single sided. Print enough for your participants to receive one card. Cut into thirds, shuffle, and provide one per participant.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### **Welcome participants to the booth as they arrive.**

- *Welcome to the Sharing booth! You will decide how much of your income to share with family and friends. You will also decide how much you want to contribute to charity.*
- *Feel free to ask any questions. I'm here to help.*

#### **Provide each participant a randomly selected Sharing Worksheet.**

- *Take a **Sharing Worksheet**. Use it to decide how much to share this month.*
- *One section describes a family or friend in need. After reading their story, decide if, and how much, you want to share.*
- *The second section describes the financial needs of a charitable organization. After reading their story, decide if you want to share and how much. You also have the option of making other charitable contributions this month.*



#### **Booth Information and Materials**

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# Sharing with Family and Friends

## Sharing with Family and Friends Worksheet: 1

Your sibling worked fewer hours than usual at work last month and needs \$300 to pay bills. **How much do you want to share?** \$ \_\_\_\_\_

Enter the amount in the *Sharing with Family and Friends* row of your Spending and Saving Plan.

---

### CHARITABLE CONTRIBUTIONS

A community that you care about has been affected by a natural disaster. **How much do you want to contribute to the charity leading the relief effort?** \$ \_\_\_\_\_

**Do you want to make contribution to another charity or organization?** \$ \_\_\_\_\_

Enter the amounts in the *Charitable Contributions* row of your Spending and Saving Plan.

## Sharing with Family and Friends Worksheet: 2

Your close friend needs \$2,000 to pay for procedure medical emergency. He was barely making ends meet before the emergency. **How much do you want to share?** \$ \_\_\_\_\_

Enter the amount in the *Sharing with Family and Friends* row of your Spending and Saving Plan.

---

### CHARITABLE CONTRIBUTIONS

Your local animal shelter is underfunded and may downsize operations. Meanwhile, more animals need shelter than ever. **How much do you want to contribute?** \$ \_\_\_\_\_

**Do you want to make contribution to another charity or organization?** \$ \_\_\_\_\_

Add the amounts to the *Charitable Contributions* row of your Spending and Saving Plan.

## Sharing with Family and Friends Worksheet: 3

Your cousin has a once-in-a-lifetime opportunity to compete in a national competition. Although she's saved, she still needs \$250 more to cover travel costs. **How much do you want to share?** \$ \_\_\_\_\_

Enter the amount in the *Sharing with Family and Friends* row of your Spending and Saving Plan.

---

### CHARITABLE CONTRIBUTIONS

Your co-worker is running a race for charity and is asking you to contribute \$50 or more. The cause is one you care about. **How much do you want to contribute?** \$ \_\_\_\_\_

**Do you want to make contribution to another charity or organization?** \$ \_\_\_\_\_

Enter the amounts in the *Charitable Contributions* row of your Spending and Saving Plan.





## BOOTH SUMMARY AND INSTRUCTIONS

# The Unexpected

TIME ESTIMATE: 5 minutes

### SUPPLIES

- **Unexpected Event Cards\***
- **Calculators**

### DESCRIPTION

At this booth, participants randomly draw an unexpected event. Participants consider emergency savings to cover the cost of an unexpected negative event. Participants who receive a positive event card will decide what to do with the unexpected money. Participants consider how both positive and negative events affect their overall financial situations and whether it affects future saving, sharing, and spending decisions.

\*The Unexpected Events Cards are formatted to print eight per page, single sided. Print enough for your participants to receive one card. Cut, shuffle, and provide one per participant.

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### **Welcome participants to the booth as they arrive.**

- *Welcome to The Unexpected! In life, good things and bad things happen that you do not expect. Often, those things have a financial impact. When good things happen, you may have additional money to save, share, or spend. When bad things happen, you may have unexpected expenses—this is when an emergency fund is important.*
- *Feel free to ask any questions. I'm here to help.*

#### **Allow each participant to draw a card representing an unexpected event.**

#### **Help participants adjust their Spending and Saving Plans, as needed.**

- *For negative events, discuss the extent to which participants' emergency savings could pay these expenses.*
- *For positive events, discuss how the additional funds could be used toward financial goals.*
- *Time permitting, discuss how unexpected events affect participants' overall financial picture and the impact on future saving, sharing, and spending decisions.*



#### **Booth Information and Materials**

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# Unexpected Event

Your employer gives you an unexpected bonus.  
Enter \$400 in *Other Net Income*.

Your favorite aunt sends you money for your birthday.  
Enter \$20 in *Other Net Income*.

You receive an inheritance from a family member.  
Enter \$500 in *Other Net Income*.

You participate in a neighborhood yard sale.  
Enter \$40 in *Other Net Income*.

You drop your phone.  
Add \$200 to the *Communications* row in *My Spending*.

Food prices increase.  
Add \$20 to the *Food* row in *My Spending*.

You get a bad cold and need some over-the-counter medicine.  
Add \$25 to the *Health Care* row in *My Spending*.

You must pay a fee to renew your state identification card. Add \$50 to the *Other* row in *My Spending*.



## CARDS 2: UNEXPECTED EVENT

You enter a competition and receive first prize.  
Enter \$350 in *Other Net Income*.

You find a better deal for your cell phone service.  
Reduce your cell phone expenses by \$12.

Your grocery store offers \$10 coupons in the newspaper each week.  
Reduce your food expense by \$40.

Energy prices decrease.  
Reduce the *Utilities* expense by \$20.

A natural disaster damages belongings you have to replace immediately.  
Add \$500 to the *Other* row in *My Spending*.

You and other family members share funeral expenses for a close relative.  
Add \$300 to the *Sharing with Family and Friends* row in *My Sharing*.

Someone steals money from your locker at the gym.  
Add \$50 to the *Other* row in *My Spending*.

Your parent needs an emergency medical procedure and needs help with the costs.  
Add \$250 to the *Sharing with Family and Friends* row in *My Sharing*.



## BOOTH SUMMARY AND INSTRUCTIONS

# Transportation

SUPPLIES	DESCRIPTION
▪ <b>Worksheets</b>	At this booth, participants consider the costs, advantages, and disadvantages of several transportation options and select the option that is best for them.
▪ <b>Calculators</b>	

### BOOTH CAPTAIN INSTRUCTIONS AND TALKING POINTS

#### Welcome participants to the booth as they arrive.

- *Welcome to the Transportation booth! At this booth, you will choose from three transportation options.*
- *Feel free to ask any questions. I'm here to help.*

#### Help participants complete the Transportation Worksheet.

- *Take a **Transportation Worksheet**. Consider each of the three options and write down the advantages and disadvantages of each one. Then, make your selection and follow the instructions for adding the cost to your Spending and Saving Plan.*
- *You will notice that your credit category—shown in the top portion of your profile—affects how much you will pay to own a car. That is because lenders look at your credit scores to decide whether to lend to you and how much your loan will cost. If you have lower credit scores, they may charge a higher interest rate or limit how much you can borrow, which may limit your car-buying options.*





# Transportation

Fill in the blanks for all transportation options. Then make your selection and enter the cost in the *Transportation* row of your Spending and Saving Plan.

**Walk, Bike, and Use Public Transportation.**

You live close to work and most of the other places your family needs to visit each month.

**Cost this month:** \$50

**Other considerations:**

Notes on advantages:

Notes on disadvantages:

**Economy vehicle.**

You have an economy hatchback sedan. You took out a car loan to purchase the car last year.

**Cost this month:**

*Check the option that matches the credit category on your profile.*

With excellent credit, you got a car loan on good terms. Your total costs of ownership are \$250 per month. This includes insurance, maintenance, repairs, taxes and fees, payments on your car loan, and fuel.

With good credit, you got a car loan on average terms. Your total costs of ownership are \$300 per month. This includes insurance, maintenance, repairs, taxes and fees, payments on your car loan, and fuel.

With limiting credit, you got a car loan on worse than average terms. Your total costs of ownership are \$400 per month. This includes insurance, maintenance, repairs, taxes and fees, payments on your car loan, and fuel.

**Other considerations:**

Notes on advantages:

Notes on disadvantages:





## WORKSHEET: TRANSPORTATION CONTINUED

### **Luxury vehicle.**

You have the car of your dreams. You took out a car loan to purchase the car last year.

#### **Cost this month:**

*Check the option that matches the credit category on your profile.*

With excellent credit, you got a car loan on good terms.

Your total costs of ownership are \$500 per month.

This includes insurance, maintenance, repairs, taxes and fees, payments on your car loan, and fuel.

With good credit, you got a car loan on average terms.

Your total costs of ownership are \$600 per month.

This includes insurance, maintenance, repairs, taxes and fees, payments on your car loan, and fuel.

With limiting credit, this option is not available.

#### **Other considerations:**

Notes on advantages:

Notes on disadvantages:



**Booth Information and Materials**

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# Appendix G: Evaluation Surveys

- **Pre-Event Participant Survey**
- **Post-Event Participant Survey**
- **Post-Event Team Member Survey**
- **Post-Event Group Leader Survey**



# PRE-EVENT PARTICIPANT SURVEY

Unique Identifier: \_\_\_\_\_

Reality Fair Date: \_\_\_\_\_ Age: \_\_\_\_\_

Reality Fair Location: \_\_\_\_\_ Grade/Year of College \_\_\_\_\_  
(if applicable):

1. Do you have a personal budget, spending and saving plan, or financial plan?  
 Yes     No
2. How confident are you in your ability to achieve a financial goal you set for yourself today?  
 Not at all confident  
 Somewhat confident  
 Very confident
3. If you had an unexpected expense, how confident are you that you could come up with money to make ends meet within a few weeks from any source?  
 Not at all confident  
 Somewhat confident  
 Very confident
4. Do you regularly put money aside for a future use, such as paying bills, emergency savings, or a long-term financial goal?  
 Yes     No
5. Over the past month, would you say your spending on living expenses was less than your total income or other resources?  
 Yes     No
6. In the last two months, have you been charged a late fee on a bill?  
 Yes     No

7. For each statement below, please indicate how much you agree or disagree.	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neither agree nor disagree</b>	<b>Agree</b>	<b>Strongly agree</b>
I have the financial knowledge I need for my financial decisions over the next 12 months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the financial knowledge and skills I would need to be a financially independent adult.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>





## PRE-EVENT PARTICIPANT SURVEY

8. How confident are you in your ability to...	Not at all confident	A little confident	Somewhat confident	Very confident	Extremely confident
Make financial decisions overall	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Choose where to keep my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Define direct deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Set and achieve saving goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use a monthly spending and saving plan (budget) to manage income and expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Describe how health insurance works	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Describe how credit affects options for finding a place to live and borrowing money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manage a credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Choose a place to live	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



### Evaluation Surveys

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# POST-EVENT PARTICIPANT SURVEY

Unique Identifier: \_\_\_\_\_

Reality Fair Date: \_\_\_\_\_ Age: \_\_\_\_\_

Reality Fair Location: \_\_\_\_\_ Grade/Year of College \_\_\_\_\_  
(if applicable):

1. For each statement below, please indicate how much you agree or disagree.	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
I have the financial knowledge I need for my financial decisions over the next 12 months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have the financial knowledge and skills I would need to be a financially independent adult.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. How confident are you in your ability to...	Not at all confident	A little confident	Somewhat confident	Very confident	Extremely confident
Make financial decisions overall	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Choose where to keep my money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Define direct deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Set and achieve saving goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use a monthly spending and saving plan (budget) to manage income and expenses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Describe how health insurance works	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Describe how credit affects options for finding a place to live and borrowing money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Manage a credit card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Choose a place to live	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



3. For each statement below, please indicate how much you agree or disagree.	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Information and skills from the reality fair will help me make financial decisions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The reality fair was well organized.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
There was enough time to visit all the booths.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The instructions at the beginning of the reality fair were clear.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The booth captains were helpful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The closing discussion helped me reflect on what I learned.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

4. What were strengths of this reality fair?

5. What could be improved for future reality fairs?

6. What financial topics from the reality fair do you want to learn more about?

7. What financial topics were not covered as part of the reality fair that you want to learn about?

# POST-EVENT TEAM MEMBER SURVEY

Name (optional): \_\_\_\_\_

Reality Fair Date: \_\_\_\_\_ Reality Fair Location: \_\_\_\_\_

1. How did you support the reality fair? (Check all that apply.)

- Event manager       Registration desk staffer       Other: \_\_\_\_\_  
 Deputy event manager       Booth captain       Other: \_\_\_\_\_

2. For each statement below, please indicate how much you agree or disagree.

	<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neither agree nor disagree</b>	<b>Agree</b>	<b>Strongly agree</b>
The reality fair was well organized.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Logistical communications before the event were clear and helpful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instructions for team members regarding reality fair roles were clear and useful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I would support a similar reality fair event in the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. What were strengths of this reality fair?

4. What could be improved for future reality fairs?



# POST-EVENT GROUP LEADER SURVEY

Name (optional): \_\_\_\_\_

Reality Fair Date: \_\_\_\_\_ Reality Fair Location: \_\_\_\_\_

1. For each statement below, please indicate how much you agree or disagree.	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
The reality fair provided financial information and developed financial skills relevant to the youth I serve.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The reality fair was a valuable experience for the youth I serve.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Communications before the event were clear and helpful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The reality fair was well organized.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. What were strengths of this reality fair?

3. What could be improved for future reality fairs?