



FROM

INDIANA WOMEN'S
EDUCATION
FOUNDATION, INC.



Reality Store® Manual

Edited in July, 2002 by Jane Stover

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June 1, 2006 EFFECTIVE IMMEDIATELY

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Phone/Fax 765-345-9812.

Indiana Women's Education Foundation, Inc.

INTRODUCTION

Background:

The Reality Store® is part of the “Women Helping Girls with Choices” (“Choices”) program sponsored by INFBPW throughout the State of Indiana. The “Choices” program started the day a young single mother came to the Girls Club of Santa Barbara, California, in tears because she couldn’t afford to pay her rent and feed her two children properly. “Why didn’t someone tell me what it would be like when I grew up?” she cried. Her question made real what we already knew, at least in an abstract sense, that millions of mothers and children in this country are living in or near poverty, because they did not understand the choices they would have to make for their future and were poorly prepared to make the best choices. In May 1990, INFBPW made a commitment to introduce the “Choices” program to the young women in our state. This was done in support of INFBPW’s mission of providing opportunities to improve the economic self-sufficiency of women.

Between the ages of 14 and 20, young women and men make critical decisions that affect the course of their whole lives; decisions about educational paths, career options, lifetime mates and family timing. They should to make these critical decisions with knowledge and a sophisticated attitude about the realities of and options for their futures.

In many families, financial matters are not discussed with children. Many parents feel that young people should not be burdened with these dreary, often frustrating, facts of life. These parents feel that their children will have to start worrying about insurance rates and mortgage payments soon enough. In some ways this may be true. However, frank discussions about money can be a way to help young people realistically plan for their future. A teen who has never paid an insurance premium or written a check for rent may expect to live well on earnings from a job paying minimum wage. Someone better versed in the cost of living is less likely to be so naïve and more likely to start planning realistically for the future.

Indiana Federation of Business and Professional Women’s Clubs, Inc. (INFBPW) and Indiana Women’s Education Foundation, Inc. are committed to seeing that our youth become aware of the importance for all adults to lead balanced, self-sufficient lives. That is why INFBPW and Indiana Women’s Education Foundation, Inc. sponsor The Reality Store®. The Reality Store® is designed to encourage teens to think about their future, to help teens visualize how their career choice will affect their economic well-being. How can students talk about choosing a career if they don’t know how much it will cost to live the life they’d like to have? Participation in The Reality Store® helps students learn about their choices, evaluate their options and plan for their future. Although INFBPW developed The Reality Store® concept, other programs have been utilized by several organizations using INFBPW’s The Reality Store® concept. These programs include *Get a Life* and *Welcome to the Real World*.

At The Reality Store®, students will be able to:

- envision the lifestyle they’d like to have when they’re in their mid-20’s,
- select the occupation they’d like to have as an adult,
- receive a checking account deposit equal to one month’s salary from their desired job,
- spend their salary in The Reality Store®, first on necessities and then on “extras”,
- handle some of life’s unexpected events,
- learn whether their selected occupation will provide the financial resources needed to provide the lifestyle they want.

Teachers can use The Reality Store® for lessons on careers, financial planning, and reasons for staying in school and doing well and many other topics.

Since the first The Reality Store® in 1991, thousands of teens across Indiana have participated. These “Reality Stores” have been sponsored by local INFBPW organizations in cooperation with area business people and school systems. Evaluations from the teens as well as parents, teachers, and business volunteers have been extremely positive. Because of this success INFBPW in partnership with the Indiana Department of Education made the decision to give, free of charge, The Reality Store® Manual to any school in the state of Indiana that requests it. If you have a local INFBPW organization, please contact them for help. If you do not have a local INFBPW organization, please contact Indiana Women’s Education Foundation, Inc. at 1-765-345-9812, P.O. Box 33, Knightstown, IN 46148 or email: bpwin@msn.com. The Executive Secretary will contact or give you the information to contact the appropriate person to help you with your *Store*.

Goals:

The goals of The Reality Store® are:

- to help all students learn basic skills in financial planning, goal setting, decision making, and career planning,
- to clarify the need for young women and men to examine their futures and their career expectations,
- to motivate students to stay in school, stay away from drugs, and avoid pregnancy.

How it Works:

There are three components to the program:

1. Classroom Preparation – This manual includes a few of the possible classroom activities to help students prepare for their The Reality Store® experience.
2. The Reality Store® event – Students will visit a series of stations at which they will spend their projected monthly income on living expenses. Periodically, students will be faced with an unexpected life event, good and/or bad, which will impact these monthly expenses. A description of each station is included in this manual. INFBPW members, if possible, area business people and/or parents may staff the stations.
3. Follow-up – Students should complete an evaluation form as they leave The Reality Store®. Suggestions for additional classroom follow-up are included in this manual.



THE REALITY STORE® FACT SHEET

The goals of The Reality Store® program are:

1. To help all students learn basic skills in financial planning, goal setting, decision-making and career planning.
 2. To clarify the need for young women and men to examine their attitudes about their futures and their career expectations.
 3. To motivate students to stay in school, stay away from drugs and avoid pregnancy.
- Six million American women are the sole support of families with children under the age of 18. Moreover, two out of five of today's girls will be heads of household at some point in their lives.
 - Young people with specific goals for their future are significantly less likely to become involved in self-destructive behavior than teens without educational/career plans.

Between the ages of 14 and 20, young women and men make critical decisions that affect the course of their whole lives; decisions about educational paths, career options, life long mates, and family timing. They ought to make these critical decisions with knowledge and a sophisticated attitude about the realities and options of their futures.

In many families, financial matters are not discussed with children. Parents feel that young people should not be burdened with these dreary, often frustrating, facts of life. Parents think that their children will have to start worrying about insurance rates and mortgage payments soon enough. In some ways, this may be true. However, frank discussions about money can be a way to help young people realistically plan for their future. A teen that has never paid an insurance premium or written a check for the rent may expect to live well on earnings from a job paying minimum wage. Someone better versed in the cost of living is less likely to be so naïve and more likely to start planning realistically.

Indiana Federation of Business and Professional Women's Clubs, Inc. (INFBPW) and Indiana Women's Education Foundation, Inc. are committed to making our youth aware of the importance for all adults to lead balanced, self-sufficient lives. That is why INFBPW and the Indiana Women's Education Foundation, Inc. sponsor The Reality Store®. Young people will learn about their career options, evaluate their choices, and plan appropriately for their future while "shopping" at the *Store*.

At The Reality Store®, students will be able to select an occupation they think they would like to have as an adult. They will then be given a checking account ledger containing the amount equivalent to the average monthly salary in that occupation. The students will then go into the *Store* where they will spend their salary on the necessities and luxuries they envision as part of their adult lifestyle. This exercise will help students learn whether their selected occupation will provide the financial resources needed to provide the type of lifestyle they want.

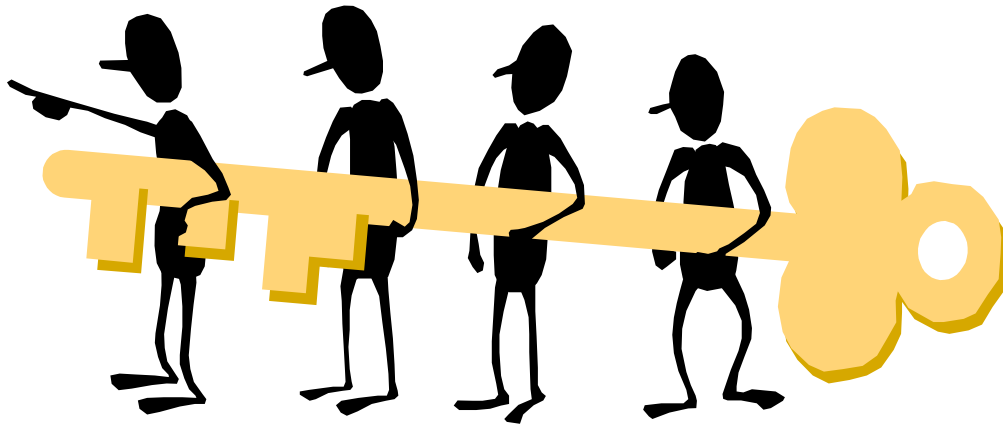
In May 1990 at the annual convention in Fort Wayne, INFBPW made plans to initiate The Reality Store® program. In October 1991 INFBPW introduced The Reality Store® to the young women in Fort Wayne, Indiana. Since that time, INFBPW has refined the project and now schools across the state of Indiana and several others use INFBPW's concept. In the Spring of 1999 The Reality Store® manual was developed, printed and given to all school corporations in Indiana in order that The Reality Store® could be presented to students in areas where there were no local INFBPW organizations. During the summer of 2002 the Indiana State Department of Education approached INFBPW to partner revising and expanding the manual for redistribution to the school corporations. The spring of 2005 saw another slight change for the program. INFBPW turned control of The Reality Store® over to Indiana Women's Education Foundation, Inc. At that time the concept and program were trademarked and the manual copyrighted. At the present time the manual can be given to any school corporation in Indiana that makes a request. It can also be purchased by other states and/or schools.

In 1997 INFBPW was approached by the Indiana State Fair Commission to present The Reality Store® at the Indiana State Fair open to all state fair attendees. The feedback from the attendees and the fair commission has been wonderful. The fair commission has reported that their switchboard has gotten many calls inquiring "if The Reality Store® will be at the state fair again this year?" This program was a part of the fair for approximately seven years.

**FOR MORE INFORMATION, CONTACT:
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CORE COMMITTEE

INFORMATON



GUIDELINES FOR ORGANIZATION

The key to a successful The Reality Store® is planning and organization. A Core Committee is integral to the planning and execution of the *Store*. The Core Committee should be made up of coordinators for the various areas necessary for a *Store* with an Event Coordinator as chair. The Core Committee should be formed and begin planning *6 to 8 months prior to the first* The Reality Store®. Each area coordinator would be responsible for accomplishing that area's goals and for recruiting any help needed to accomplish their goals. A more detailed description of each coordinator's responsibilities will be outlined in the Responsibilities and Timeline Section of this manual. The Core Committee should include, at least, the following coordinators:

1. Event Coordinator
2. Financial Coordinator
3. Volunteer Coordinator
4. Publicity Coordinator
5. Printing Coordinator
6. Food Coordinator

It is recommended that all reusable materials be collected to store for future use. In future years, the Core Committee could begin meeting as late as 3 to 4 months prior to the *Store*. In order to start planning this late, most of the Core Committee needs to be comprised of experienced people. *Remember that the date needs to be set with the school earlier than 3 to 4 months.* School calendars are usually set approximately one year in advance.

Always remember that this manual is only a guideline. If when you conduct your The Reality Store® you find something different that works well, please let us at INFBPW and/or Indiana Women's Education Foundation, Inc. know. The most important thing is to remember to *HAVE FUN*. The Reality Store® is a fun and rewarding experience for the students and adults alike. If you have any questions regarding your *Store*, please contact the INFBPW Executive Secretary at 765-345-9812 or email at bpwin@msn.com.

BOOTH DESCRIPTIONS

General Information

The Reality Store® is a program created in 1991 by the Indiana Federation of Business and Professional Women’s Clubs, Inc. (INFBPW). Since that time INFBPW local organizations have sponsored, in cooperation with school guidance departments, parent organizations, and the business community, the *Store* in local communities around the State of Indiana. INFBPW has worked in partnership with Indiana Department of Education to sponsor this program. Currently The Reality Store® is administered by the Indiana Women’s Education Foundation, Inc. and is a trademarked program and this manual is copyrighted. The focus remains the same, teaching young people the importance of financial planning, goals setting, decision making and career planning.

To make the trip through the *Store* most effective, we encourage volunteers to allow the students to complete their own checkbook register and to do the math calculations. In some cases, we will have calculators available at each table for use if needed. Students may also bring their own calculators. Volunteers should feel free to offer assistance to any students that need it. (Filling in the checkbook, the math, etc.)

If students need to make a withdrawal from their savings account, they should be directed to the bank to have this transaction recorded. If a student has little or no funds and has several stations to visit, encourage the student to go to the financial counselor (located in the center of the *Store*) for advice on the financial difficulty.

Volunteers should write their initials in the “Initials” column of the checkbook register. This is confirmation that the student visited each booth.

Statistics Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

REMEMBER: MAKE THE BOOTHS UNIQUELY YOURS

THIS BOOTH CONTAINS:

- Salary information
- Tax information
- Part-time job information
- Marital status
- Number of children

The students should have selected an occupation and made a “deposit” in their checkbook register for the amount of one month’s income. The figure “deposited” should reflect the “after tax” amount. If this work has not been completed, please ask the student what occupation they have chosen and look up that occupation on the Salary and Tax sheet provided. First tell them what their annual income would be, then what their monthly income and have them write that figure on their Pay Stub. You will then give them the amount owed for taxes. The students will deduct that amount from the monthly income. These figures are also on the Salary and Tax sheet.

Students will draw for marital status (single, married, divorced, and widowed). This draw could influence their income. An alternative to this “marital draw” is to allow the students to choose their marital status, married or single. All students will draw a number, usually between 0 and 4, to determine the number of children they have to consider as they proceed through the *Store*. Although the students have already considered this in the Classroom Preparation, one of the realities of life is that they may have more or less children than they planned. This is the first unexpected surprise they get on this journey through The Reality Store®.

Banking Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

THIS BOOTH CONTAINS:

- Starting checkbook register (if not completed in classroom)
- Savings Accounts
- Student Loan Payment
- Investments

Encourage students to start with only their own salary, putting the spouse's salary into the savings account, because that second salary may not always be available. We want them to learn what kinds of occupations will support them to reinforce the value of education to live as they wish.

1. Student checkbook registers should have been distributed during the Classroom Preparation. The students should have selected an occupation and made a "deposit" in their checkbook register for the amount of one month's income. The figure "deposited" should reflect the "after tax" amount. If taxes have not been withdrawn, please do so at this time. The appropriate figures are listed on the Salary and Tax sheet provided.

If this work has not been completed, please ask the student what occupation they have chosen and look up that occupation on the Salary and Tax sheet provided. If that occupation is not listed, determine a reasonable salary amount. Volunteers may need to explain how to make the entry in the checkbook register.

2. Students should deposit 10% of their net income in a savings account. The volunteer will need to explain this procedure to the student and ensure that the transaction is properly recorded.

3. There will be a sheet at the station showing the monthly student loan payment necessary. The payment is based on the amount of education needed for particular occupation selected. The Salary and Tax lists the education required for each occupation listed. Briefly explain why the student may have some student loans to be repaid. Have the students deduct the appropriate amount from their checkbook registers.

4. Students may return to the Banking booth for a variety of reasons during their journey through the *Store*. They may have to add a spouse's income, transfer money from their savings account to the checking account or vice versa, record a raise in salary, get a loan, etc. Volunteers will need to assist them in recording these transactions. If the student is adding a spouse's income, check to see if they have children. If so, direct them to the Child Care booth since they will now have to pay for childcare.

5. INVESTMENTS (THIS CAN BE SEPARATE BOOTH IF THAT IS MORE CONVENIENT) Be prepared to advise the students that investments are an important saving plan for the education of their children, retirement and financial security. Explain that investments should be considered long-term savings and would provide limited accessibility to meet day-to-day expenses. Savings Bonds and two types of Mutual Funds are listed on the Investment sheet. **INVESTING IS OPTIONAL FOR THE STUDENTS.**

Housing Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Students will be given several housing options from which they may choose. Volunteers should see that the students deduct the monthly cost of housing from their checkbook registers. Assist the students in making a wise decision by encouraging them to consider the number in the family, the number of bedrooms necessary, and the payment amount that is best suited for them. Generally, they should spend no more than 25% of their net income for housing. REMEMBER - Certain students will have their housing paid, military, ministers, etc.

Utilities Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Based on the type of housing selected at the housing table, students will need to determine their monthly utility bill. This bill will include: gas, electric and water. These amounts are listed on the Utilities sheet. The student's also have the option of selecting telephone service, cable TV and Internet service. If they decline phone service, volunteers should make sure they understand the difficulty in making and receiving calls without a phone, especially in cases of emergency. Internet service cannot be selected without phone service.

Furniture Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Students will have to acquire furniture for their home or apartment. They can choose from very basic furniture, moderately priced furniture or more luxurious furniture. The sheets for the furniture booth include prices for budget, moderate and luxury furniture. There is also a sheet included containing extras the students may wish. The costs of these extras are to be added to the furniture costs. They may choose to pay in full or spread the cost over several months with payments.

A book with pictures showing what types of furniture are available is helpful for the students. This booth takes more time to set. Researching the costs seems to be the most time consuming.

Groceries Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Students will choose from several "grocery baskets" depending on their lifestyle and the number of people in the household. They have the option of choosing low budget, medium budget or gourmet foods. The cost of the grocery plan they choose will be deducted from the checkbook register. All amounts are shown on the Grocery sheet.

Child Care Booth – STUDENTS MUST STOP AT THIS BOOTH IF THEY HAVE CHILDREN

Students who have children will have to deduct the monthly childcare expense, using the amounts on the Child Care sheet, based on the number of children in the family. Some students will not have enough money at this point. If so, ask if any of their children are in school. If so, the cost of child care may be reduced by that number. REMEMBER: These students are "28 years old" so the number of school age children will be limited. Other options possible are church supported facilities, relative, friends, etc. Think about any options in advance.

Transportation Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Students may choose a vehicle from one of several choices on the Transportation sheet. They should consider the number of people in their family when making their choice along with the monthly payment they could afford. Volunteers should ensure that students deduct the proper amount from their checkbook register. Remember that Indiana law requires that a vehicle be insured to obtain license plates, students must now be sent to the Insurance booth. If public transportation is available in your area, add a bus pass to the possible choices. Be prepared for some students to return to trade their vehicle for something more modest as they better understand the cost of insurance, license plates and some of the other costs of living.

A book with pictures showing what types of furniture are available is helpful for the students. This booth takes more time to set. Researching the costs seems to be the most time consuming. Since the cost of most vehicles changes annually, the cost portion has been left blank. Because of rapid and frequent changes in the price of gasoline, figure this cost within one week of the *Store*.

Insurance Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Since it is not possible to obtain a mortgage without insurance, students who have purchased a home must buy Home Owner's insurance. Home Owner's insurance is included in the mortgage payment made at the Housing Booth. Insurance is optional for students that selected an apartment. Volunteers should discuss the benefits of Renter's insurance. The cost of Renter's insurance is listed on the Insurance sheet.

Indiana also requires insurance on all vehicles that are registered. They will need to purchase the appropriate insurance for the type of vehicle they purchased. The costs are listed on the Insurance sheet.

Health insurance is optional. The type of occupation the student has will help determine if they actually need health insurance. Be sure to explain that if they have an accident or emergency, it is generally much less expensive to have paid for the insurance than to have to pay the full amount of the hospital and/or doctor.

One of the Life's Unexpected is being arrested for DUI. After the student has visited the Legal booth, they will be directed to the Insurance booth for the increase in auto insurance. The amount of High Risk insurance is listed on the Insurance sheet.

Life's Unexpected Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Students draw a number that corresponds to an event on the Life's Unexpected sheets. The sheets identify the event and related income or cost that should be deposited or deducted from the checkbook register. If the event is an income, it should be deposited in the student's savings account since it is a one-time event. In some cases the student needs to be directed to another booth to deal with the event.

Medical/Dental/Optical Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Provide the students with the need for annual medical, dental and/or optical examinations. Having one or all of these exams is the student's choice. The cost for each one chosen is listed on the Medical/Dental/Optical sheet and should be deducted from the student's checkbook register.

Several of Life's Unexpected events will send the student to this booth. Be sure that these costs are deducted from the checkbook register.

Legal Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

The volunteer should give the students the option of having a will drafted. The volunteer should explain the advantages of having a will, particularly if children are involved.

Students may be directed to this booth from the Life's Unexpected booth. The Legal sheet lists the general cost associated with these events. If the student has been arrested for DUI remember to have them go to the insurance booth for auto premium increase.

Clothing Booth – ALL STUDENTS MUST STOP AT THIS BOOTH

Amounts for various clothing options are listed on the Clothing sheet. Students should make a choice based on the number of people in the family and lifestyle. Deduct the appropriate amount from the checkbook register. One of Life's Unexpected events will also send the student to the Clothing booth. Deduct the appropriate amount.

Pet and Veterinarian Booth – THIS BOOTH IS OPTIONAL FOR STUDENTS

Students will be visiting this booth if they have chosen to have a pet. Their pet will be required to have an annual check-up and vaccinations. Prices for these services are listed. Also listed is an average monthly maintenance charge for food and supplies. Students are to deduct the monthly costs for owning a pet from their accounts. Some students will visit this booth because in "Life's Unexpected" they were given a pet as a gift. The same costs now apply to those students.

Charitable Contributions Booth – THIS BOOTH IS OPTIONAL FOR STUDENTS

The students can contribute to any established charity they wish, including churches. There is no set amount as it is a donation. Volunteers should discuss the value of charitable contributions as tax deductions as well as the need society has for citizens to support the various charities.

Entertainment and Travel Booth – THIS BOOTH IS OPTIONAL FOR STUDENTS

Depending on the funds remaining in their checking account, students may either select one of the vacation options or some other form of entertainment listed on the Entertainment and Travel sheet. Remind the students to consider the number of people that will be participating in the event. All prices listed are for one person unless otherwise noted.

If the student does not have money for a vacation now, encourage them to deposit any money in checking to savings. Show them on the price list how much they have to save per month for one year to go on the desired vacation. Remember – the prices quoted are per person.

If students have money left after deducting entertainment expenses. Volunteers should suggest that they consider depositing some of the excess in the savings account to earn interest until it's needed. Of course, they do have the option of simply leaving the balance in their checking account to start with next month and to provide a cushion for those unexpected life events.

Student Evaluation Booth

When the students are finished with the booth, please have them fill out the Student Evaluation Form and place it in the designated box. These forms are used to ensure that the objectives of The Reality Store[®] are being met, to receive input from students on improvements that could be made. The evaluations are also providing documentation for grant applications to defray some of the expenses of The Reality Store[®].

Financial Counselor Booth – THIS BOOTH IS OPTIONAL FOR STUDENTS

Students will visit this booth when they have a financial problem. Help them devise a way to improve their financial situation. Some possible options are:

- Review the checkbook register to see if expenses can be reduced.
- If the spouse could work, have that income added. Remember if children are involved that the student needs to go to the Child Care booth.
- The student could get a part-time job. Refer them back to the Banking booth.

EVENT COORDINATOR OVERVIEW AND RESPONSIBILITIES

The Reality Store[®] Program and this manual were developed for use with junior high age students because they are young enough to make adjustments in classes to follow their chosen career path, i.e.: chemistry and science for doctors or scientists and so forth. (Be sure to make arrangements with teachers and/or guidance counselors for follow up on this part.) The following is a brief overview of things to keep in mind when planning for The Reality Store[®]. Please remember that the income lists and the figures included in this manual are examples. They are based on a small to medium sized town in southern Indiana and will probably not reflect your area. They are intended as samples of how to use the forms. The expense figures included are based on the income listed so they can be used if necessary.

1. **Check over the career and income list first as it may not suit your particular area.** You need to check the types of careers available and the income possible in your area. The possible careers and income should be realistic, with no one being President or winning the lottery. *Remember that the concept is that the youths are 28 years of age, and this is the lifestyle they aspire to have at that age. Their decisions on housing, transportation, etc. will be based on that career, lifestyle and the number in the family.*
2. **Schedule a minimum 15 volunteers to staff The Reality Store[®].** These volunteers can be parents, local business people, retired teachers and/or interested people. Each volunteer does not need to work all day if enough volunteers can be obtained to assure coverage throughout the event. **Try to have local merchants and business people involved in the Store** (Realtor for housing, Grocer for groceries). Utilizing your local merchants and community members as volunteers will help with your manpower and increase your visibility in the community. You might also solicit donations from them to help defray costs. **A budget would be very helpful at this point.** You would be prepared when asked by the businesses why you need the money.
3. **Set aside a period of time for training the volunteers.** Volunteers generally feel more comfortable in staffing a booth if they have been provided with advance information about the concept and have time to read through the material outlining their responsibilities. A short training session could be arranged approximately ½ hour before the first students arrive. Sometimes it may be possible to hold a training session for the volunteers within the 2-week period preceding the event. If so, schedule a tentative date and time.
4. **Be sure that Classroom Preparation Activities numbered 1, 2 and 3 have been completed prior to the event.** Students should fill in the “Envision Your Life” sheet, write in the desired occupation and enter the monthly income amount in the checkbook register. A list of occupations with the respective monthly income is included in this manual. If a student desires an occupation that is not on the list, the teacher should use his/her best judgment in selecting an appropriate income amount or refer to other resources.
5. **Contact the news media to arrange for coverage for the event.** *(Remember –INFBPW and Indiana Women’s Education Foundation, Inc. has to be given credit for this trademarked and copyrighted program.)*

6. Be sure that sufficient tables (booths), a minimum of 15 to 20, are available for the event. There should be one table (booth) and at least one chair for each volunteer at each The Reality Store® station. Depending on the number of students attending the *Store*, more tables for several stations may be necessary. The banking, housing, and Transportation tables need at least 2 volunteers and/or tables (booths). The number of tables used at various *Stores* has ranged from 15 to 50. The tables should be arranged as shown in the diagram in this manual. If possible, provide a calculator and a few pencils for each table.
7. All students, both boys and girls, randomly draw to discover their marital status (married, single, widowed or divorced) and the number of children they will have. All must draw even though they say they are not going to have any children. Some *Stores* give the students no choice on marital status – all are married and have at least one child. This is one of the many areas where you will find there are several options. In *Life's Unexpected* there is an unexpected pregnancy, if the boy draws this one, he must follow through on what is expected with a child.
8. *Life's Unexpected* is our way of dealing with all those good and bad things that happen in our lives. The list contains such items as auto accident, broken refrigerator, home fire, inheritance, or a small lottery win. How you set this booth up is entirely up to you. One INFBPW local has a casino style wheel! *Life's Unexpected* will occasionally send the students back to one or more of the booths (Bank, select a part-time job, child care, etc.)
9. Giveaways are nice but not necessary. Some groups give T-shirts, key chains, pens, calculators or goal kits. Usually these items are donated by local businesses. Don't hesitate to take their advice concerning a selection of giveaway items. After all, they will be furnishing and/or paying for it.
10. Whether or not you give snacks to the students depends on several factors: time available, location, space, teachers' desires and your budget. Many school gyms will not allow snacks and it can be distracting to other students going through the *Store*. Some *Stores* have a snack party later for the students that have money left at the end of the *Store*. If you give snacks, do it at the end when the students are filling out an evaluation of The Reality Store®.
11. **Providing snacks, drinks and/or lunch for The Reality Store® workers is a nice touch.** Soliciting these food items from local merchants is another way to get them involved and to give them free advertising, if you thank them in the local newspaper or on the radio.

Around the state, The Reality Stores® are set up differently due to different school schedules. Many schools incorporate the preparation for the *Store* into their classes, from how to balance a check register to classes on gender equity. Many follow up with discussions or essays on what the students learned. Many INFBPW local organizations invite one of the students and their family to a meeting to discuss ways to improve the *Store*.

As you can see by the enclosed timeline, you should leave ample time for the preparation of this project. I would suggest a minimum of six months for the first *Store*, possibly longer. It requires a lot of planning, and you will need to know how much money you will have as plans are made. You will need to:

1. determine interest in the school, to set dates, places, etc. If you are affiliated with a school, you will still need to set the date and determine the location

2. contact your local businesses for volunteers and/or contributions
3. determine if your local school system has more than one junior high/middle school or if nearby school systems are interested. If so, consider doing a *free standing* or a cooperative The Reality Store®. In this type, the students are brought to a central location at different times of the day. This type of *Store* usually lasts all day and requires additional work to set up the schedule for specific times for each school. You may want to invite the parochial schools and the home taught as well.

Although, as you can see, this is not a small project, the rewards make it worthwhile. There are INFBPW members around the state to help with any questions and/or support necessary to have a successful The Reality Store®. If you would like help from INFBPW members, please contact the Executive Secretary for INFBPW at 1-765-345-9812 or at the address listed in the Introduction. In addition, *Stores* are currently being held across the state of Indiana. If you have an opportunity to attend one, it would be beneficial and you would be very welcome.

EVENT COORDINATOR CHECKLIST AND TIMELINE

8 MONTHS TO 1 YEAR PRIOR TO THE REALITY STORE® EVENT

- _____ 1. Select the date(s) for The Reality Store® as many school calendars are set a year in advance.
- _____ 2. Determine the location either in the school or a close location.
- _____ 3. Determine and confirm the time for the event. (when the first students arrive and the last students leave)
- _____ 4. Appoint members for the committee to plan the event. The committee should consist of:
 - _____ 1. Financial Coordinator
 - _____ 2. Volunteer Coordinator
 - _____ 3. Publicity Coordinator
 - _____ 4. Publication Coordinator
 - _____ 5. Food Coordinator

4 TO 6 MONTHS PRIOR TO THE EVENT

- _____ 1. Confirm the date and time for the event.
- _____ 2. Determine the total number of students participating. Schedule approximately 40 to 50 students every 35 to 45 minutes. (This number will determine the number of stations and volunteers that are required)

2 TO 3 MONTHS PRIOR TO THE EVENT

- _____ 1. Determine the arrival time for the volunteers. If the training is the morning of the event, have the volunteers arrive at least 30 minutes before the first students.
- _____ 2. Determine the lunch schedule for the school. This will help scheduling the volunteers that may be able to work only in the morning or the afternoon.
- _____ 3. Determine where the volunteers will park. In some cases, the school may reserve a special section for the volunteers.
- _____ 4. Determine where the volunteers should enter the building and how they will be directed to the event. (signs, students, school personnel, etc.) Remember that most schools are now locked with the exception of the door closest to the main office.
- _____ 5. Obtain a map of the school, parking lot, etc., that can be mailed or given to the volunteers.
- _____ 6. Confirm how lunch will be handled for the volunteers. (go through the regular lunch line, lunches brought to the volunteers, or the volunteers are on their own)
- _____ 7. Determine the number of tables and chairs that will be needed. 18 to 20 tables are needed to have one table for each station. If there are not enough volunteers, some of the stations can be combined. Each table needs at least one chair with two to three at the first two stations.
- _____ 8. Arrange for The Reality Store® nametags.
- _____ 9. **Discuss how school delays will be handled.** It is suggested that the event be canceled if school is delayed for any reason. If the school day is shortened due to a delay, it will not be possible for all students to complete the event. For this reason, be

sure you have the **home and business phone numbers for the volunteers.**

- _____ 10. Confirm that all material for the booths is printed and available.
- _____ 11. Confirm that all necessary forms are filled out for the building with the name of the person that will pick up the keys, if applicable, and the time they will be picked up.

2 WEEKS TO 1 MONTH PRIOR TO THE EVENT

- _____ 1. Confirm volunteers and possible orientation with Volunteer Coordinator.
- _____ 2. Confirm the arrival time for volunteers.
- _____ 3. Confirm parking spaces available.
- _____ 4. Confirm lunch arrangements.
- _____ 5. Confirm that tables and chairs are available.
- _____ 6. Confirm that classes are doing the classroom activities.
- _____ 7. Confirm that the media is awareness with Publicity Coordinator.
- _____ 8. Confirm that there is a complete set of The Reality Store® materials with Publication Coordinator where applicable.
 - At least one copy of volunteer Booth information sheet for each table
 - 2 to 3 sets of occupation and job information (taxes are included)
 - Price sheets for each station
 - Numbers to draw for the number of children (some use ping pong balls with numbers)
 - Numbers to draw for *Life's Unexpected* (some use ping pong balls with numbers)
 - Material for drawing marital status (some use ping pong balls with the words)
 - Extra checkbook register sheets
 - Evaluation forms
 - Calculators (if possible)
 - Sharpened pencils (if possible)

DAY BEFORE THE EVENT (if at all possible)

- _____ 1. Entire committee will set up the stations (This can be done the day of the event – allow at least one hour)

DAY OF THE REALITY STORE®

- _____ 1. Arrive approximately one hour early and make sure each table has all the appropriate materials. Be sure each booth has Volunteer Instruction sheet and the appropriate price list(s).
- _____ 2. Greet all the volunteers and show them their station. Ask them to read through the Volunteer Instruction sheet provided. (The entire committee is responsible for this.)
- _____ 3. Collect all reusable materials after the last class is finished.
- _____ 4. Be sure to share the student evaluation forms with the school.

FOLLOWING THE REALITY STORE® EVENT

- _____ 1. Send Thank you notes to all volunteers and financial contributors. (Students may do this as part of their follow-up.)
- _____ 2. Choose the Coordinator for next year.

- _____ 3. Review student evaluation forms to assure the program objectives were met. Make note of any changes suggested.
- _____ 4. Review volunteer evaluation forms and make note of any ideas or suggestions to improve the event.

FINANCIAL COORDINATOR RESPONSIBILITIES, CHECKLIST AND TIMELINE

1. A budget is needed for The Reality Store[®]. Depending on the elaborateness of the *Store*, the budget can range from 0 to thousands of dollars. The following contain a few examples of the most simple to the most elaborate.

<u>SIMPLE</u>	<u>MEDIUM</u>	<u>ELABORATE</u>
Letters (contributions and/or volunteers)	Letters & Printed fliers	Printed Brochures
Bare tables (school tables and/or card tables)	“Pipe and Drape” tables	Rented Booths
Booth forms (in manual) and/ hand made posters	Booth forms and/or posters (computer generated on foam core)	Booth forms and Printed color posters
Volunteer lunch on their own	School lunch	Catered lunch
Hand written name tags	Computer generated name tags	Printed name tags
No decorations	Simple decorations	Banners, etc.
	<u>FOR LIFE’S UNEXPECTED</u>	
Numbers on strips of paper	Ping Pong Balls with numbers	Casino style wheel

2. Grants are available from many sources. A few examples are: 1) Cinergy/PSI Energy, 2) Community Foundations and 3) local charitable agencies. **REMEMBER: Allow time for the grant writing and approval process.**

3. Local merchants and businesses are a good source of funding and/or material contributions. Perhaps a printer would donate the cost of printed materials or a restaurant would donate breakfast rolls and/or lunch for the volunteers.

8 TO 10 MONTHS PRIOR TO THE EVENT (as early as possible)

- _____ 1. Create a budget.
- _____ 2. Contact appropriate agencies for Grant applications.
- _____ 3. Apply for the appropriate Grant.

4 TO 6 MONTHS PRIOR TO THE EVENT

- _____ 1. Contact local merchants and business people regarding contribution and/or material donations.
- _____ 2. Create a data base of contributors that includes:
 - Company or business name
 - Business address
 - Business telephone number
 - Name and title of contact person
 - Contribution
- _____ 3. Check progress of Grant proposal. (if necessary)

3 TO 4 MONTHS PRIOR TO THE EVENT

- _____ 1. Confirm the contribution and/or material donations.
- _____ 2. Pick up any monetary contributions.
- _____ 3. Arrange for or deposit in a checking and/or savings account (if in a school, the money will go through the school accounts).

1 TO 2 MONTHS PRIOR TO THE EVENT

- _____ 1. Determine how the material donations will arrive at the appropriate location. (i.e. lunch for the volunteers)

1 WEEK PRIOR TO THE EVENT

- _____ 1. Send a reminder to the people making material donations that includes:
 - Directions to the school or location of *Store* (if necessary)
 - Appropriate delivery point (if necessary)
 - Arrival time or Pick-up time
- _____ 2. Pick up any appropriate material donations.

DAY BEFORE THE EVENT

- _____ 1. Help set up stations for event.
- _____ 2. Pick up any final appropriate material donations.

DAY OF THE EVENT

- _____ 1. Arrive approximately one hour early to help with final set up.
- _____ 2. Greet volunteers and show them to their station. Ask them to read through the Volunteer Instructions sheet provided.
- _____ 3. If lunch is donated and delivered, greet the people and show them where to set up. (if applicable)
- _____ 4. If lunch is donated but not delivered, pick it up. (If applicable)

DAY FOLLOWING THE EVENT

- _____ 1. Help send Thank You notes to all the volunteers, financial contributors and material donors.

**THE REALITY STORE®
SAMPLE BUDGET OUTLINE**

	PROPOSED	ACTUAL
INCOME:		
BALANCE (if not the first year)		
DONATIONS (if known)		
LIST INDIVIDUALLY (as they become known)		

TOTAL INCOME:

EXPENSES:

- LOCATION (if applicable)
- ANY RENTAL MATERIALS (if applicable)
 - Could include: "pipe and drape", booth, etc.
- FOOD (budget since donations are unknown at this time)
- PAPER PRODUCTS (very seldom donated)
- POSTAGE
- PRINTING OR COPYING (if not done at the school)
- ADVERTISING

TOTAL EXPENSES:

ENDING BALANCE:

BUDGET FOR ANY AND ALL EXPENSES SINCE THE NUMBER, AMOUNTS AND KINDS OF DONATIONS ARE UNKNOWN AT THIS TIME.

VOLUNTEER COORDINATOR RESPONSIBILITIES, CHECKLIST AND TIMELINE

1. 15 to 20 volunteers are needed to staff The Reality Store®. These volunteers can be parents, local business people, retired teachers and/or interested people.
2. Try to involve local merchants and business people in the event, preferably as volunteers.
3. It is usually wise to schedule a couple of extra volunteers since one or two could have a last minute emergency.
4. If a parent organization is recruiting volunteers, obtain the name and phone number of a contact person in that organization.
5. Be sure to obtain the HOME and business phone number of all volunteers. If for some reason the event has to be cancelled at the last minute; you may have to call their home.
6. Be sure to obtain the name, address and telephone numbers for all volunteers.
7. Determine if the volunteer wants to work at a specific station because of their work affiliation.

6 TO 8 MONTHS PRIOR TO THE EVENT

- _____ 1. Contact local merchants and business people regarding volunteering at the event.
- _____ 2. Contact school parent organizations regarding possible volunteers for the event.

3 TO 4 MONTHS PRIOR TO THE EVENT

- _____ 3. Create a master schedule of volunteers and their station assignment.
- _____ 4. Create a data base of volunteers that includes:
- Full name
 - Home address (if available)
 - Home telephone number (in case of emergency cancellation)
 - Company or business they represent
 - Business address
 - Business telephone number
 - Time available for working at the event
 - Willing to help in future

1 TO 2 MONTHS PRIOR TO THE EVENT

- _____ 1. Confirm the volunteer workers and the time they will work.

1 TO 2 WEEKS PRIOR TO THE EVENT

- _____ 1. Send a reminder to the volunteer workers, which includes:
- Directions to the school or location of *Store* (if necessary)
 - Parking information
 - Arrival time
 - Lunch arrangements
 - Work times
- _____ 2. Arrange for the Volunteer Orientation, if applicable

DAY BEFORE THE EVENT

- _____ 1. Help set up stations for event

DAY OF THE EVENT

- _____ 1. Arrive approximately one hour early to help with final set up.
- _____ 2. Greet volunteers and show them to their station. Ask them to read through the Volunteer Instructions sheet provided. (Have them arrive at least ½ hour prior to the Reality Store™ event if there was no prior orientation)
- _____ 3. Have the volunteers fill out the Volunteer Evaluation form.
- _____ 4. Collect the names of volunteers that are interested in helping in the future.

FOLLOWING THE EVENT

- _____ 1. Help sent Thank You notes to all the volunteers, financial contributors and material donors.
- _____ 2. Review volunteer evaluation forms and make note of any ideas or suggestions to improve the event.

**PUBLICATION COORDINATOR
RESPONSIBILITIES, CHECKLIST AND TIMELINE**

1. Several items have to be printed to have a successful The Reality Store®. These items include:

- Banners (if applicable)
- Classroom Activities Sheets
- Checkbook register sheets (sometimes a bank will donate check registers to be used)
- Individual Volunteer Instruction sheets
- Price sheets for each station
- Student Evaluation forms
- Volunteer Evaluation forms
- Flyers (if applicable)
- Any promotional items
- Sheets of numbers for drawing (Number of children and Life's Unexpected)
- Sheets of marital status (Single, Married, Divorced, Widowed)

2. If the enclosed occupations list is not used, a new one will need to be made. **REMEMBER: The list must be feasible at 28 years of age.** Obviously this fact would eliminate several occupations.

3. How the printing is accomplished depends upon the finances. It can range from copying the papers to professional printing.

4 TO 6 MONTHS PRIOR TO THE EVENT

- _____ 1. Determine if the enclosed list of occupations will be used.
- _____ 2. Create an occupations list. (if necessary)
- _____ 3. Determine what will need to be printed.
- _____ 4. Determine how the printing will be done. (Professionally or a copier)

1 TO 2 MONTHS PRIOR TO THE EVENT

- _____ 1. Print the promotional information created by the Publicity Coordinator.
- _____ 2. Print the all materials needed to hold the event.
- _____ 3. Print the Classroom Activities sheets.
- _____ 4. Give Classroom Activity sheet to school(s) and/or teachers.

DAY BEFORE THE EVENT

- _____ 1. Help set up stations for the event.

DAY OF THE EVENT

- _____ 1. Arrive approximately one hour early to help with final set up.
- _____ 2. Greet volunteers and show them their station. Ask them to read through the Volunteer Instructions sheet provided.

FOLLOWING THE EVENT

- _____ 1. Help sent Thank You notes to all the volunteers and contributors.

**PUBLICITY COORDINATOR
RESPONSIBILITIES, CHECKLIST AND TIMELINE**

1. Contact the news media, newspaper, radio and television, before, during and after The Reality Store® Event.
2. Remember that the Indiana Women’s Education Foundation, Inc. and INFBPW must be given credit for this trademarked program.
3. Confirm the parents at the school(s) know about the *Store*.

6 TO 8 MONTHS PRIOR TO THE EVENT

- _____ 1. Contact the media giving the following information:
- Short Description of the Event (The Fact Sheet can be used as a Press Release)
 - Date and Time of the Event
 - Place of the Event
 - Request volunteers, contributions and/or material donations
 - Give the name of the contact person or persons (Volunteer and/or Financial Coordinators)

2 TO 3 MONTHS PRIOR TO THE EVENT

- _____ 1. Contact the parents at the school to inform them of the event (the school newsletter is useful for this). The parents could serve as volunteers.
- _____ 2. Contact public officials regarding attending the event. An appearance by these officials can help boost awareness of the program and its value.
- _____ 3. Create flyers about the *Store* to help raise public awareness.

1 MONTH PRIOR TO THE EVENT

- _____ 1. Contact radio and television regarding Public Service Announcements.
- _____ 2. Contact local television and/or cable company regarding taping the event.

2 TO 3 WEEKS PRIOR TO THE EVENT

- _____ 1. Contact the media for coverage during the event.

DAY BEFORE THE EVENT

- _____ 1. Help set up the stations for the event.
- _____ 2. Confirm the media coverage.

DAY OF THE EVENT

- _____ 1. Arrive approximately one hour early to help with final set up.
- _____ 2. Greet volunteers and show them to their station. Ask them to read through the Volunteer Instructions sheet provided.
- _____ 3. Greet the media and answer any questions (see that the Event Coordinator talks to the media).

FOLLOWING THE EVENT

- _____ 1. Contact the media regarding thanking the media, volunteers and contributors.
- _____ 2. Help send Thank You notes to all the volunteers and contributors.

FOOD COORDINATOR RESPONSIBILITIES, CHECKLIST AND TIMELINE

1. Plan on serving the workers and volunteers coffee/rolls in the morning and lunch.
2. These meals will need to be included in any budget, as they may not be donated.
3. Remember to include paper products.

8 TO 10 MONTHS PRIOR TO THE EVENT

- _____ 1. Create a budget that includes:
- Breakfast items (juice, coffee, milk, assorted rolls)
 - Paper products
 - Lunch (school lunch, sandwiches, pizza, catered)
 - Soft drinks, bottled water

4 TO 6 MONTHS PRIOR TO THE EVENT

- _____ 1. Determine how the volunteers' lunch will be handled (school lunch, catered, on their own).

3 TO 4 MONTHS PRIOR TO THE EVENT

- _____ 1. Confirm donation of any food items (if applicable).
_____ 2. Arrange for any food items not donated (if necessary).

1 TO 2 MONTHS PRIOR TO THE EVENT

- _____ 1. Confirm all arrangements for all necessary meals.
_____ 2. Determine how the meals will arrive at the appropriate location.

1 TO 2 WEEKS PRIOR TO THE EVENT

- _____ 1. Purchase or pick up all paper products.
_____ 2. Send a reminder to food vendors that includes (the reminder from donated food will be sent by the Financial Coordinator – Confirm this).
- Directions to the appropriate location (if necessary)
 - Appropriate delivery point (if necessary)
 - Arrival time or Pick-up time

DAY BEFORE THE EVENT

- _____ 1. Help set up stations for event.
_____ 2. Set up for breakfast, including:
- Prepare coffee pot
 - Napkins, spoons, forks
 - Sugar and Non Dairy Cream

Be sure the every one knows that the first person to the location tomorrow needs to START THE COFFEE and HOT WATER for tea.

DAY OF THE EVENT

- _____ 1. The first person to the location should plug in the coffee pot and heat water for tea.
- _____ 2. Pick up the perishable breakfast items.
- _____ 3. Arrive approximately one hour early to help with the final set up.
- _____ 4. Greet volunteers and show them their station. Ask them to read through the Volunteer Instructions sheet provided.
- _____ 5. If lunch is delivered, greet the people and help them set up.
- _____ 6. If lunch is not delivered, pick it up.

FOLLOWING THE EVENT

- _____ 1. Help send Thank You notes to all the volunteers, financial contributors and material donors.

THE REALITY STORE® LAYOUT

TRANSPORTATION

INSURANCE

LIFE'S UNEXPECTED

MEDICAL

CHILD CARE

LEGAL

GROCERIES

CLOTHING

FURNITURE

FINANCIAL COUNSELOR

PETS

UTILITIES

CHARITIES

HOUSING

ENTERTAINMENT
AND TRAVEL

BANK

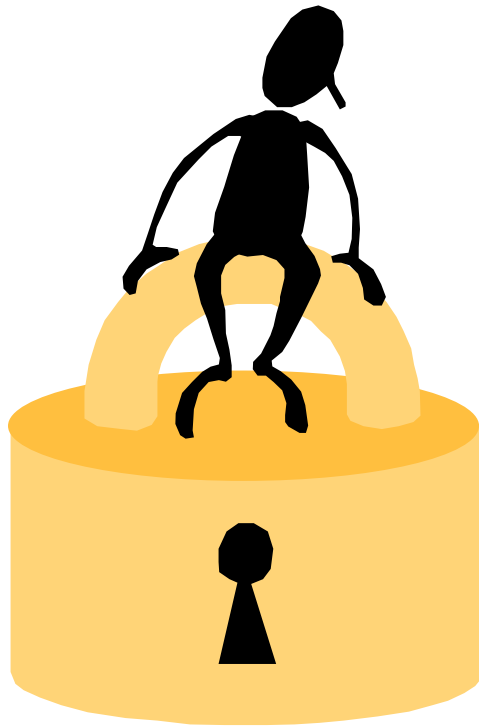
EVALUATIONS

STATISTICS

REMEMBER: As you set up for The Reality Store® that each table/booth must have;

- 1) The Reality Store® Layout (Page 69)
- 2) A copy of the Volunteer Instructions for their specific booth (Volunteer Section)
- 3) The forms for their specific booth (Booth Information Section)

CLASSROOM PREPARATION INFORMATION



**CLASSROOM ACTIVITIES
AS APPLIED TO
INDIANA STATE STUDENT STANDARDS**

The Indiana Department of Education has adopted State Standards for Guidance Counselors. Several of these standards can be applied to the activities in this Classroom Preparation section. Unfortunately, we did not find any of the Standards for English or Math that applied. Perhaps the appropriate teachers in the school could better see how these standards may apply or how to adapt the activities to meet some of the standards. The chart below shows the standards that we found that applied.

ACTIVITY	STATE STANDARD FOR GUIDANCE
ACTIVITY # 1 – “ENVISION YOUR LIFE”	
OPTION # 3	# 26 – All students will demonstrate the ability to conduct an information interview to gather information.
ACTIVITY # 2 – “EXPLORE CAREER CHOICES”	
CAREER INVENTORIES	#16 – All students will demonstrate a process for identifying their career interests. #18 – All students will demonstrate a process for identifying their career aptitudes.
RESEARCHING CAREERS	#17 – All students will demonstrate a process for identifying their career preferences. #22 – All students will use a variety of information resources, including the Internet, work-site field trips, job shadowing, internships, to research and occupation. #31 – All students will identify several sources for job openings.
ACTIVITY # 3 – “SELECT AN OCCUPATION/CAREER”	#11 – All students will describe the relationship between classroom performance, school success and postsecondary/career options.
ACTIVITY # 6 – “REALITY STORE SM FOLLOW-UP”	#40 – All students will demonstrate an understanding of the consequences of their decisions and choices.

CLASSROOM PREPARATION AND FOLLOW-UP

To help students gain as much as possible from their journey through The Reality Store®, we suggest that teachers devote a minimum of one class period to help students prepare for the experience. If possible, additional class sessions may be used to further explore careers and choices.

Suggested preparatory activities are listed below. Those activities preceded by an asterisk (*) should be included in the classroom session prior to The Reality Store®.

***ACTIVITY 1: ENVISION YOUR LIFE**

Objectives:

1. To stimulate students to begin thinking about their future and practice stretching their imagination.
2. To provide the teacher with some insight as to student perceptions at the start of the program.

In this exercise, students will be asked a series of questions to help them envision the type of lifestyle they would like to have in their late-20s. If time is limited, students can simply fill in the answers to these questions. (The questions, Envision Your Life, are on the following page.)

If additional time is available, one of the following approaches can be used:

1. The teacher relates his/her own thoughts as a teen regarding the type of careers that he/she was interested in, what his/her expectations were for an adult lifestyle, and how expectations differed from real life experiences. Encourage the students to ask their parents about how their lives might have been different than they had expected when they were in high school.
2. Have the students think about another student they know very well. Ask them to imagine they are editors of a yearbook, and their job is to make predictions about people. Most students have little trouble figuring out the direction their friends are heading.

ASK:

- What can you see your friend doing 15 years from now?
 - How would your friend answer these questions?
 - What would you like someone to write about you?
 - How would they see you responding to these questions?
3. Ask the students to interview a familiar adult. Find out how they would have answered the questions as a teen and how their life experiences were different from their original expectations.
 4. Have students complete the answers to their questions and then ask students to share their responses. Have students explain how they determined their career choice, why they selected the type of lifestyle they did, etc. Discuss some of the difficulties and challenges involved in making life choices. This can be accomplished orally or in essay form.

NAME: _____

ENVISION YOUR LIFE

Pretend you are 28 years of age. How do you see your life? What would your answers be to the questions below? Fill in your answers.

1. Are you married or single? _____

2. If you're married, does your husband/wife work? _____

3. How many children do you have? _____

If you have children, are they in day care? _____

4. Do you have a job? _____

If so, what is it? _____

5. Where do you live? _____

6. Describe your home. _____

7. What kind of car do you drive? _____

8. What kind of clothes would you like to buy this month? _____

9. When you buy groceries, would you buy low cost items (spaghetti), moderately cost items (hamburger) or high priced items (steak)? _____

10. What would you do for entertainment? (go to movies, go out to eat, go on vacation, have a hobby, go to plays or concerts) _____

11. How much money would you save each month? _____

***ACTIVITY 2: EXPLORE CAREER CHOICES**

Objectives:

1. To enable students to explore different career choices and requirements
2. To enable students to determine potential incomes for various types of jobs

Ask the students to think about different types of occupations that interest them. There are several computer programs and/or websites that can be used. The COIN and the CHOICES software programs explore many different careers and their requirements as well as offering a career inventory for the student. The Indiana Career and Postsecondary Advancement Center, ICPAC, has an excellent website with information about a variety of careers as well as limited or in depth, Merkle Index, career inventories. Useful as well are the classified section of the newspaper or the Internet for information about preferred careers. Newspapers are not used as a recruiting tool for many jobs. Other ways of learning about employment opportunities should also be discussed. A few others could be: 1) submitting applications and/or resumes, 2) employment agencies, 3) networking, 4) employment ads in trade publications, 5) college placement services and 6) the Internet. If the student already has a career preference, they could write a letter to the company or person in that career for more information. If the student's occupation involves being an entrepreneur, the discussion could include some of the factors to be considered: 1) financing, 2) office facilities, 3) equipment, 4) staffing, 5) hours needed to start a business and many more.

Several things can be learned from this exercise:

- which jobs are in demand and which are not
- salary/hourly pay for different types of jobs
- education/experience requirements for the job

***ACTIVITY 3: SELECT AN OCCUPATION/CAREER**

Objectives:

1. To enable the student to decide on a potential occupation and to find out the typical income provided by that occupation.
2. To learn about the impact of taxes on their income.
3. To gain experience in completing a checkbook register.

If a student does not have any idea what occupation he/she would like to have, the "default" occupation would be one that pays minimum wage, since without adequate planning, preparation and education, higher paying jobs would be difficult to obtain.

This manual includes a chart of average salaries for a variety of different occupations/careers. Each student will be informed of the yearly and monthly salary associated with the chosen career. The monthly salary is then entered in the "check book". They will also be informed of the taxes associated with that salary. Students will record a "check" to the IRS as a withdrawal in their "checkbook". For simplicity, we have not considered the effect of Social Security or dependent exemptions on the tax amounts.

We suggest that teachers show students how a checkbook register should be completed. It is critical that students understand how to record checks and deposits and how to calculate a balance as an integral part of The Reality Store® experience.

Important: 1) Provide students with salary information **only** for their **chosen** occupation/career. We do not want the selection to be impacted by a salary amount. Part of the learning experience of the Reality Store™ is finding that a given occupation may not provide sufficient income to support a desired lifestyle.

2) Try to assure the occupation/career selected is reasonable. The student's current class selections, GPA, grades in specific classes and hobbies should be taken into consideration. Some examples are, engineering requires advanced math, medical doctor requires science, and the NBA requires having played the game.

ACTIVITY 4: CREATE A "DREAM BOARD"

Objective:

To help students gain a clearer understanding of the type of lifestyle they would like to have as an adult.

Using newspapers, magazines, advertising brochures, or the Internet, each student will make a poster illustrating the lifestyle they envision for themselves at age 28. The pictures used should best illustrate:

1. the occupation/career they have
2. the type of house they would have
3. the type of car they would drive
4. the type of clothes worn for work and leisure
5. the kinds of thing they would do for entertainment (movies, restaurants, travel, hobbies, sport events, concerts, etc.)
6. the family they would have
7. the pets, if any
8. any other dreams they might have

The "Dream Boards" could be displayed in the classroom or in The Reality Store®. The students could share the thought process they followed in selecting items for their "Dream Board" either in essay form or orally.

ACTIVITY 5: REAL LIFE EXPENSES

Objective:

To enable students to gather information and better understand monthly living expenses.

Ask student to interview parents or a young adult for information about their typical monthly living expenses. This information should include:

1. home mortgage
2. telephone (including cellular phones)

3. heating/air conditioning
4. electricity/gas (lights, stove, water heater, washer and dryer)
5. cable or satellite television
6. groceries
7. child care
8. car expenses (payment, gas, insurance, maintenance)
9. health insurance (personal or employer's group plan)

Have the students compare the costs for personal insurance for self-employed versus employee. Young people very seldom realize how important health care coverage is in an employee compensation package.

THE REALITY STORE® EVENT

During the “classroom preparation”, students should have answered the questions on the “Envision Your Life” sheet, entered a deposit on the check register for the monthly income of their occupation, and recorded the tax payment to the IRS. **TEACHER: Please collect these completed items and hold them until the day of The Reality Store® event.**

Teachers: The day of the Store please give your students the following information:

- Take a pencil
- Take a calculator, if available
- Take the “check register”
- The following information

During the trip through The Reality Store® the students will do the following:

1. At the first booth, Statistics, the students will be randomly given marital status, number of children, the “gross” monthly salary, if not already completed, and taxes are deducted.
2. At the next booth, Banking, the students will open a savings account and pay a student loan, if applicable.
3. At the rest of the booths the students will be making decisions and purchases that adults have to make, including, housing, transportation, insurance, utilities, medical expenses and luxuries (phone, cable, entertainment, etc.)
4. They should go to the booths, statistics and banking in order. They are then to go to the booths in any order, but they **must** pay for necessities before the luxuries.
5. At each booth, the volunteer or the student will mark the check register and deduct the necessary payment.
6. At the booth, *Life's Unexpected*, the students will randomly get an “unexpected event”. This “event” will be either positive or negative and may send them to a specific booth to take care of business. For example, they may loose their job and have to go back to Statistics for another one, they may be charged with a DUI and have to go to both the Legal and the Insurance Booths, or they may get a raise.
7. The students need to keep a running total in the check register to be sure they are not overspending. If students find that they are low or out of money they may need a part-time job, less expensive items or money from savings.

8. At the last booth, the students will be given an evaluation form to complete. The students are finished with The Reality Store® upon completion of this form.

Teachers you will probably be asked to help with “traffic control” during the *Store*. You can help immensely by staying with your class and directing small groups of students to start through the *Store* at the first booth. As each group moves on to the next booth start the next group. Although extra staff is usually stationed at these first booths, it is impossible to accommodate an entire class at one time. (You may want to take advantage of this “waiting” time to talk to some of the students about their expectations) When all of your class has passed the first booths, please roam throughout the *Store* to monitor student activity, answer questions, offer guidance and suggest that students move to another booth if a line is too long. A site coordinator will be on hand to answer questions and reassign volunteers as necessary to insure continuous movement through the *Store*.

FOLLOW-UP ACTIVITIES

***ACTIVITY 6: THE REALITY STORE® FOLLOW-UP**

Objective:

1. To evaluate the impact of the *Store* on students’ attitudes, expectations, and goals.
2. To reinforce the need to make good choices **NOW** in order to preserve the ability to make a variety of choices **LATER** when choosing a lifestyle.

Ask the students to review their original answers on the “Envision Your Life” questionnaire and discuss any changes they would make, if attitudes and expectations have changed. Have the students share the most important lessons they learned from their experience at the *Store*, the biggest surprises, and how this will affect their future choices. The guidance counselor may wish to attend this follow-up session to explain how students can find out more information about the requirements and what needs to be done to meet the requirements of their chosen career.

NAME: GERTRUDE DUCKSOUP

OCCUPATION: BANK TELLER

As you visit The Reality Store®, remember to:

1. Fill out your checkbook and savings registers as you make your payments/purchases.
2. Have the volunteer/staff person at the booth initial your checkbook register.
3. Use your time and money wisely!

SAMPLE CHECKBOOK REGISTER

CHECK NO.	DATE	TRANSACTION DISCRIPTION	AMOUNT OF PAYMENT		STAFF'S INITIALS	AMOUNT OF DEPOSIT		BALANCE	
	1/6/02	SALARY DEPOSIT				1,500	00	1,500	00
101	1/6/02	IRS	225	00				-225	00
								1,275	00
102	1/6/02	HOUSE PAYMENT	300	00				-300	00
								975	00
103	1/6/02	UTILITIES	60	00				-60	00
								915	00

NAME: _____

OCCUPATION: _____

As you visit The Reality Store®, remember to:

- 4. Fill out your checkbook and savings registers as you make your payments/purchases.
- 5. Have the volunteer/staff person at the booth initial your checkbook register.
- 6. Use your time and money wisely!

CHECKBOOK REGISTER

CHECK NO.	DATE	TRANSACTION DISCRIPTION	AMOUNT OF PAYMENT		STAFF'S INITIALS	AMOUNT OF DEPOSIT		BALANCE	

SAVINGS REGISTER

DATE	AMOUNT OF DEPOSIT		STAFF'S INITIAL	AMOUNT OF WITHDRAWAL		BALANCE	

VOLUNTEER TRAINING INFORMATION



VOLUNTEER TRAINING

Volunteers generally feel more comfortable in staffing a table if they have been provided with advance information about the concept and have time to read through the material outlining their responsibilities. A short training session could be arranged approximately ½ hour before the first students arrive. Sometimes it may be possible to hold a training session for the volunteers within the 2-week period preceding the event. During the training sessions or on the day of the *Store*, if necessary, the volunteers will need the following information:

- Copy of Volunteer Orientation
- Copy of the Booth Descriptions
- Copy of the specific booth information for the one they will staff
- Copy of the specific booth worksheet for the one they will staff
- The time and place for lunch
- How breaks, if necessary, will be handled.

Be sure to have the specific booth information and worksheet at the station as well as giving it to the volunteer, especially if the training is not held the day of the *Store*. *Answer any question anyone may have. The entire Core Committee should take part in this training session.*

To make the trip through the *Store* most effective, encourage the volunteers to allow the students to complete their own checkbook register and to do the math calculations. In some cases, you could have calculators available at each table for use if needed. Students may also bring their own calculators. Volunteers should feel free to offer assistance to any students that need it. (filling in the checkbook, the math, etc.)

Be sure the volunteers write their initials in the “Initials” column of the checkbook register. This is confirmation that the student visited their booth.

THE REALITY STORE® VOLUNTEER ORIENTATON

The Reality Store® is a trademarked and copyrighted program created in 1991 by the Indiana Federation of Business and Professional Women's Clubs, Inc. (INFBPW). Since that time INFBPW local organizations have sponsored, in cooperation with school guidance departments, parent organizations, and the business community, the *Store* in local communities around the State of Indiana. INFBPW has worked in partnership with Indiana Department of Education to sponsor this program. This Reality Store® program is currently administered by the Indiana Women's Education Foundation, Inc.

Indiana Federation of Business and Professional Women's Clubs, Inc.(INFBPW) and the Indiana Women's Education Foundation, Inc. are committed to seeing that our youth become aware of the importance for all adults to lead balanced, self-sufficient lives. That is why we have written this manual and sponsored The Reality Store®. The Reality Store® is designed to encourage teens to think about their future, to help teens visualize how their career choice will affect their economic well-being. How can students talk about choosing a career if they don't know how much it will cost to live the life they'd like to have? Participation in The Reality Store® helps students learn about their choices, evaluate their options and plan for their future.

At The Reality Store®, students will be able to:

- envision the lifestyle they'd like to have when they're in their late-20's,
- select the occupation they'd like to have as an adult
- receive a checking account deposit equal to one month's salary from their desired job,
- spend their salary in The Reality Store®, first on necessities and then on "extras",
- handle some of life's unexpected events

At the *Store* students are to envision what they want their lives to be like when they are 28 years old. The students research and pick an occupation, before the *Store*, and identify it at the first booth, Statistics. They will then be given a "Pay Stub" with their occupation, degree required for that occupation and one month's gross salary. Taxes will then be deducted and a net salary computed. Additional information on the "Pay Stub" is marital status, if they have a working spouse, and that salary information. At this booth they will also be given their marital status and the number of children they will have.

At the next booth they will open checking and savings accounts. They will receive a checkbook register, if they did not receive one during the classroom work. They will not be writing checks, only using the register to indicate written checks. Volunteers will need to initial the appropriate section of the checkbook register when the students have completed transactions at their booth. Student loan payments are also made at this booth, unless the organizers have set it up as a separate booth. Student loans are made only for occupations requiring higher education (written on the "Pay Stub"). These payments have been based on the amounts determined by the Financial Aid departments of state colleges.

At the rest of the booths they will be making decisions and purchases that adults have to make, such as housing, transportation, insurance, paying utilities, medical expenses, etc. The students will first visit the Statistics, the Banking, Student Loans (if separate from Banking), Housing and Utilities booths in that order. After that they may visit the other booths in any order as long as they visit ALL booths before the end of the *Store*. Moving in any order will keep the flow of students steady. It is recommended, however, that the Entertainment/Travel booth be last, other than the Student Evaluation booth, as the students need to spend their money on necessities before pleasure.

There will be a stop at the *Store* where students will draw for an "unexpected event". The event may be positive or negative and may send them to a specific booth to take care of this unexpected

business. For example, they may receive a pay increase and have to go back to the Statistics booth for the amount or a DUI will send them to both the Legal and Insurance booths.

The students must keep a running total in their checkbook register to make sure they don't run out of money. If a student finds that he is low or out of money, he will be referred to the "Financial Counselor" booth for assistance. The "Financial Counselor" may suggest the student return to the "Bank" to transfer savings into his checking account, or to Statistics for a part-time job, or to return some purchases for less expensive ones.

Each booth has information specific to that booth. Please read the accompanying material and the booth specific information. Volunteers should write their initials in the "Initials" column of the checkbook register. This is confirmation that the student visited each booth. If you have any questions, please feel free to ask.

VOLUNTEER INSTRUCTION SHEET BOOTH DESCRIPTIONS

General Information

To make the trip through The Reality Store® most effective, we encourage volunteers to allow the students to complete their own checkbook register and to do the math calculations. In some cases, we will have calculators available at each table for use if needed. Students may also bring their own calculators. Volunteers should feel free to offer assistance to any students that need it. (Filling in the checkbook, the math, etc.)

If students need to make a withdrawal from their savings account, they should be directed to the bank to have this transaction recorded. If a student has little or no funds and has several stations to visit, encourage the student to go to the financial counselor (located in the center of the *Store*) for advice on the financial difficulty.

Volunteers should write their initials in the “Initials” column of the checkbook register. This is confirmation that the student visited each booth.

Statistics Booth (Mandatory Booth)

The students should have selected an occupation and made a “deposit” in their checkbook register for the amount of one month’s income. The figure “deposited” should reflect the “after tax” amount. If this work has not been completed, please ask the student what occupation they have chosen and look up that occupation on the Salary and Tax sheet provided. First tell them what their annual income would be, then what their monthly income and have them write that figure on their Pay Stub. You will then give them the amount owed for taxes. The students will deduct that amount from the monthly income. These figures are also on the Salary and Tax sheet.

Students will draw for marital status (single, married, divorced, and widowed). This draw could influence their income. They will also draw a number, usually between 0 and 4, to determine the number of children they have to consider as they proceed through the *Store*. Although the students have already considered this in the Classroom Preparation, one of the realities of life is that they may have more or less children than they planned. This is the first unexpected surprise they get on this journey through The Reality Store®.

Banking Booth (Mandatory Booth)

1. Student checkbook registers should have been distributed during the Classroom Preparation. The students should have selected an occupation and made a “deposit” in their checkbook register for one month’s income. The figure “deposited” should reflect the “after tax” amount. If taxes have not been withdrawn, please do so at this time. The appropriate figures are listed on the Salary and Tax sheet provided.

Encourage students to start with only their own salary, excluding a possible spouse salary, because that second salary may not always be available. We want them to learn what kinds of occupations will support them to reinforce the value of education to live as they wish.

2. Students should deposit 10% of their net income in a savings account. The volunteer will need to explain this procedure to the student and ensure that the transaction is properly recorded.

3. There will be a sheet at the station showing the monthly student loan payment necessary. The payment is based on the amount of education needed for particular occupation selected. The Salary and Tax lists the education required for each occupation listed. Briefly explain why the student may have some student loans to be repaid. Have the students deduct the appropriate amount from their checkbook registers.

4. Students may return to the Banking booth for a variety of reasons during their journey through the *Store*. They may have to get a part-time job, add a spouse's income, transfer money from their savings account to the checking account or vice versa, record a raise in salary, get a loan, etc. Volunteers will need to assist them in recording these transactions. If the student is adding a spouse's income, check to see if they have children. If so, direct them to the Child Care booth since they will now have to pay for childcare.

5. *INVESTMENTS (THIS CAN BE SEPARATE BOOTH IF THAT IS MORE CONVENIENT)* Be prepared to advise the students that investments are an important saving plan for the education of their children, retirement and financial security. Explain that investments should be considered long-term savings and would provide limited accessibility to meet day-to-day expenses. Savings Bonds and two types of Mutual Funds are listed

INVESTING IS OPTIONAL FOR THE STUDENTS.

Housing Booth (Mandatory Booth)

Students will be given several housing options from which they may choose. Volunteers should see that the students deduct the monthly cost of housing from their checkbook registers. Assist the students in making a wise decision by encouraging them to consider the number in the family, the number of bedrooms necessary, and the payment amount that is best suited for them. Generally, they should spend no more than 25% of their net income for housing.
REMEMBER – Certain students will have their housing paid, military, ministers, etc.

Utilities Booth (Mandatory Booth)

Based on the type of housing selected at the housing table, students will need to determine their monthly utility bill. This bill will include: gas, electric and water. These amounts are listed on the Utilities sheet. The student's also have the option of selecting telephone service, cable TV and Internet service. If they decline phone service, volunteers should make sure they understand the difficulty in making and receiving calls without a phone, especially in cases of emergency. Internet service cannot be selected without phone service.

Furniture Booth (Mandatory Booth)

Students will have to acquire furniture for their home or apartment. They can choose from very basic furniture, moderately priced furniture or more luxurious furniture. The sheets for the furniture booth include prices for budget, moderate and luxury furniture. There is also a sheet included containing extras the students may wish. The costs of these extras are to be added to the furniture costs. They may choose to pay in full or spread the cost over several months with payments.

Groceries Booth (Mandatory Booth)

Students will choose from several “grocery baskets” depending on their lifestyle and the number of people in the household. They have the option of choosing low budget, medium budget or gourmet foods. The cost of the grocery plan they choose will be deducted from the checkbook register. All amounts are shown on the Grocery sheet.

Child Care Booth (Mandatory Booth if they have children)

Students who have children will have to deduct the monthly childcare expense, using the amounts on the Child Care sheet, based on the number of children in the family. Some students will not have enough money at this point. If so, ask if any of their children are in school. If so, the cost of child care may be reduced by that number. REMEMBER: These students are “28 years old” so the number of school age children will be limited. Other options possible are church supported facilities, relative, friends, etc.

Transportation Booth (Mandatory Booth)

Students may choose a vehicle from one of several choices on the Transportation sheet. They should consider the number of people in their family when making their choice along with the monthly payment they could afford. Volunteers should ensure that students deduct the proper amount from their checkbook register. Remember that Indiana law requires that a vehicle be insured to obtain license plates, students must now be sent to the Insurance booth. If public transportation is available in your area, add a bus pass to the possible choices. Be prepared for some students to return to trade their vehicle for something more modest as they better understand the cost of insurance, license plates and some of the other costs of living.

Insurance Booth (Mandatory Booth)

Since it is not possible to obtain a mortgage without insurance, students who have purchased a home must buy Home Owner’s insurance. Home Owner’s insurance is included in the mortgage payment made at the Housing Booth. Insurance is optional for students that selected an apartment. Volunteers should discuss the benefits of Renter’s insurance. The cost of Renter’s insurance is listed on the Insurance sheet.

Indiana also requires insurance on all vehicles that are registered. They will need to purchase the appropriate insurance for the type of vehicle they purchased. The costs are listed on the Insurance sheet.

Health insurance is optional. The type of occupation the student has will help determine if they actually need health insurance. Be sure to explain that if they have an accident or emergency, it is generally much less expensive to have paid for the insurance than to have to pay the full amount of the hospital and/or doctor.

Some occupations require more or different types of insurance, such as malpractice insurance for a doctor or an umbrella policy for many others. These are not optional for many occupations. A tree trimmer will need insurance on himself and the property where he is working.

One of the *Life’s Unexpected* is being arrested for DUI. After the student has visited the Legal booth, they will be directed to the Insurance booth for the increase in auto insurance. The amount of High Risk insurance is listed on the Insurance sheet.

Life's Unexpected Booth (Mandatory Booth)

Students draw a number that corresponds to an event on the *Life's Unexpected* sheets. The sheets identify the event and related income or cost that should be deposited or deducted from the checkbook register. If the event is an income, it should be deposited in the student's savings account since it is a one-time event. In some cases the student needs to be directed to another booth to deal with the event.

Medical/Dental/Optical Booth (Mandatory Booth)

Provide the students with the need for annual medical, dental and/or optical examinations. Having one or all of these exams is the student's choice. The cost for each one chosen is listed on the Medical/Dental/Optical sheet and should be deducted from the student's checkbook register.

Several of Life's Unexpected events will send the student to this booth. Be sure that these costs are deducted from the checkbook register.

Legal Booth (Mandatory Booth)

The volunteer should give the students the option of having a will drafted. The volunteer should explain the advantages of having a will, particularly if children are involved.

Students may be directed to this booth from the *Life's Unexpected* booth. The Legal sheet lists the general cost associated with these events. If the student has been arrested for DUI remember to have them go to the insurance booth for auto premium increase.

Clothing Booth (Mandatory Booth)

Amounts for various clothing options are listed on the Clothing sheet. Students should make a choice based on the number of people in the family and lifestyle. Deduct the appropriate amount from the checkbook register. One of *Life's Unexpected* events will also send the student to the Clothing booth. Deduct the appropriate amount.

Pet/Veterinarian Booth (Mandatory Booth if they have a pet)

Students will be visiting this booth if they have chosen to have a pet. Their pet will be required to have an annual check-up and vaccinations. Prices for these services are listed. Also listed is an average monthly maintenance charge for food and supplies. Students are to deduct the monthly costs for owning a pet from their accounts. Some students will visit this booth because in *Life's Unexpected* they were given a pet as a gift. The same costs now apply to those students.

Charitable Contributions Booth (Optional Booth)

The students can contribute to any established charity they wish, including churches. There is no set amount as it is a donation. Volunteers should discuss the value of charitable contributions as tax deductions as well as the need society has for citizens to support the various charities.

Entertainment and Travel Booth (Optional Booth)

Depending on the funds remaining in their checking account, students may either select one of the vacation options or some other form of entertainment listed on the Entertainment and Travel sheet. Remind the students to consider the number of people that will be participating in the event. All prices listed are for one person unless otherwise noted.

If the student does not have money for a vacation now, encourage them to deposit any money in checking to savings. Show them on the price list how much they have to save per month for one year to go on the desired vacation. Remember – the prices quoted are per person.

If students have money left after deducting entertainment expenses. Volunteers should suggest that they consider depositing some of the excess in the savings account to earn interest until it's needed. Of course, they do have the option of simply leaving the balance in their checking account to start with next month and to provide a cushion for those unexpected life events.

Student's Evaluation of the Event (Mandatory Booth)

When the students are finished at the Entertainment booth, please have them fill out the Student Evaluation Form and place it in the designated box. These forms are used to ensure that the objectives of The Reality Store® are being met, to receive input from students on improvements that could be made. The evaluations are also providing documentation for grant applications to defray some of the expenses of The Reality Store®.

Financial Counselor Booth (Optional Booth unless student sent here)

Students will visit this booth when they have a financial problem. Help them devise a way to improve their financial situation. Some possible options are:

- Review the checkbook register to see if expenses can be reduced.
- If the spouse could work, have that income added. Remember if children are involved that the student needs to go to the Child Care booth.
- The student could get a part-time job. Refer them back to the Banking booth.

*Thank you for volunteering your time to staff The Reality Store® booth. We could not reach all of these students without the support of our business and parent volunteers. Evaluation forms completed by the students indicate that the time you have spent with them will impact their lives and their future choices. **Please complete the Volunteer Evaluation form to help us make your experience and The Reality Store® better.***

THE REALITY STORE® EVALUATION
for
Workers/Parents/Observers

Thank you for taking the time to participate in The Reality Store®. We would appreciate you taking the time to complete this short survey/evaluation. Please add any comments or suggestions you may have. We are always looking for ways to improve this event.

1. I am here as a(n): Parent _____, Worker _____, Observer _____

2. The Reality Store® is a worthwhile event? Yes _____ No _____

3. Do you feel the students learned valuable lessons during their trip through the *Store*?

Yes _____ No _____

Comments: _____

4. What was your favorite part of the *Store*? _____

5. Is there anything you would like to see changed about the *Store*? _____

6. Would you be willing to help with the production of The Reality Store® in the future?

Yes _____ No _____

If you answered yes to question number 6, please provide the following information. This information will not be given out, but will be used to help us contact about helping next year.

NAME: _____

ADDRESS: _____

PHONE: (HOME) _____

(BUSINESS) _____

BUSINESS: _____

Any additional comments? _____

THANK YOU

VOLUNTEER INSTRUCTIONS

STATISTICS BOOTH

Participants will be starting The Reality Store® at your booth. Choices will be made that influence their entire journey through the *Store*. These choices include monthly income, marital status, number of children and possibly if their spouse is working.

The students should have selected an occupation and made a “deposit” in their checkbook register for the amount of one month’s income. The figure “deposited” should reflect the “after tax” amount. If taxes have not been withdrawn, please do so at this time. The appropriate figures are listed on the Salary and Tax sheet provided.

If this work has not been completed, please ask the student what occupation they have chosen and look up that occupation on the Salary and Tax sheet provided. First tell them what their annual income would be, then what their monthly income and have them write that figure on their Pay Stub. You will then give them the amount owed for taxes. The students will deduct that amount from the monthly income. These figures are also on the Salary and Tax sheet.

Have the students draw for marital status (single, married, divorced, widowed). This draw could influence their income. An alternative to this “marital draw” is to allow the students to choose their marital status, married or single. If the student is married, ask if the spouse is working. If the spouse is working, indicate that on the Pay Stub.

Have all students draw a number, usually between 0 and 4, to determine the number of children they have to consider as they proceed through the *Store*. **THERE IS NO CHOICE, AS THEY MUST DRAW FOR THE NUMBER OF CHILDREN.** Although the students have already considered this in the Classroom Preparation, one of the realities of life is that they may have more or less children than they planned. This is the first unexpected surprise they get on this journey through the Reality Storesm.

SEND THEM TO THE “BANKING BOOTH TO OPEN CHECKING/SAVINGS ACCOUNTS.

Be prepared ... if the students are not “making ends meet”, they may need a part time job. The salaries, taxes and net pay are found on the Part-time Salary and Tax sheet.

LIFE’S UNEXPECTED: There is a situation in *Life’s Unexpected* that gives the student a 4% raise in salary. They will be coming back to your booth for this information. The raise for each occupation is calculated in the last column of the Salary and Tax sheet. Provide them with the proper salary increase.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

BANKING BOOTH

1. Student checkbook registers should have been distributed during the Classroom Preparation. The students should have selected an occupation and made a “deposit” in their checkbook register for the amount of one month’s income. The amount “deposited” should reflect the “after tax” amount. If taxes have not been withdrawn, please do so at this time. The appropriate figures are listed on the Salary and Tax sheet provided.

Encourage students to start with only their own salary, excluding a possible spouse salary, because that second salary may not always be available. We want them to learn what kinds of occupations will support them to reinforce the value of education to live as they wish.

2. Students should deposit 10% of their net income in a savings account. The volunteer will need to explain this procedure to the student and ensure that the transaction is properly recorded.

3. *STUDENT LOANS (THIS CAN BE SEPARATE BOOTH IF THAT IS MORE CONVENIENT)* There will be a sheet at the station showing the monthly student loan payment necessary. The payment is based on the amount of education required for the particular occupation selected. The Salary and Tax sheet lists the education requirements for each occupation listed. Briefly explain why the student may have some student loans to be repaid. Have the students deduct the appropriate amount from their checkbook register.

4. Students may return to the Banking booth for a variety of reasons during their journey through the *Store*. They may have to get a part-time job, add a spouse’s income, transfer money from their savings account to the checking account or vice versa, record a raise in salary, get a loan, etc. Volunteers will need to assist them in recording these transactions. If the student is adding a spouse’s income, check to see if they have children. If so, direct them to the Child Care booth since they will now have to pay for childcare.

5. *INVESTMENTS (THIS CAN BE SEPARATE BOOTH IF THAT IS MORE CONVENIENT)* Be prepared to advise the students that investments are an important saving plan for the education of their children, retirement and financial security. Explain that investments should be considered long-term savings and would provide limited accessibility to meet day-to-day expenses. Savings Bonds and two types of Mutual Funds are listed

INVESTING IS OPTIONAL FOR THE STUDENTS.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

HOUSING BOOTH

Students will be given several housing options from which they may choose. Volunteers should see that the students deduct the monthly cost of housing from their checkbook registers. Assist the students in making a wise decision by encouraging them to consider the number in the family, the number of bedrooms necessary, and the payment amount that is best suited for them. Generally, they should spend no more than 25% of their net income for housing.

The students have the option to buy or rent. Most think they are going to buy until they see what it actually costs to buy a house. We have pre-selected 4 possible houses to buy. Next to the description of each is a salary range that represents what someone should be making in order to afford the house. There are also three apartment options for them to choose for renting..

REMEMBER – CERTAIN STUDENTS WILL HAVE THEIR HOUSING PAID, MILITARY, MINISTERS, ETC.

REMIND THE STUDENTS THAT INSURANCE AND UTILITIES ARE NOT INCLUDED IN THE MONTHLY COST. WRITE THE NUMBER OF THE HOUSE OR APARTMENT IN THE CHECKBOOK REGISTER. WRITE IT AS FOLLOWS:

- HOUSE – 1
- HOUSE – 2
- HOUSE – 3
- HOUSE – 4
- AP – 1
- AP – 2
- AP – 3

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

UTILITIES BOOTH

Based on the type of housing selected at the housing table, students will need to determine their monthly utility bill. This bill will include: gas, electric and water. These amounts are listed on the Utilities sheet. The student's also have the option of selecting telephone service, cable TV and Internet service. If they decline phone service, volunteers should make sure they understand the difficulty in making and receiving calls without a phone, especially in cases of emergency. Internet service cannot be selected without phone service.

Participants will be visiting this booth to pay monthly utility costs. Be prepared to give figures for one of the four types of homes or apartments from the Housing Booth.

Also provided are costs for a telephone, cable TV and Internet.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

FURNITURE BOOTH

Participants will be visiting your booth to acquire furnishings for their home or apartment. They can choose from very basic furniture, moderately priced furniture or more luxurious furniture. The sheets for the furniture booth include prices for budget, moderate and luxury furniture. There is also a sheet included containing extras the students may wish. The costs of these extras are to be added to the furniture costs. They may choose to pay in full or spread the cost over several months with payments.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

GROCERIES BOOTH

Students will choose from several “grocery baskets” depending on their lifestyle and the number of people in the household. They have the option of choosing low budget, medium budget or gourmet foods. The cost of the grocery plan they choose will be deducted from the checkbook register. All amounts shown on the Grocery sheet are for a family of 1 to 6 people.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

CHILD CARE BOOTH

Participants will be visiting this booth **if** they have children and need childcare. Students who have children will have to deduct the monthly childcare expense, using the amounts on the Child Care sheet, based on the number of children in the family. Some students will not have enough money at this point. If so, ask if any of their children are in school. If so, the cost of child care may be reduced by that number. **REMEMBER:** These students are “28 years old” so the number of school age children will be limited. Other options possible are church supported facilities, relative, friends, etc. Remember that any special events and/or items cost extra.

STUDENTS MUST STOP AT THIS BOOTH IF THEY HAVE CHILDREN

VOLUNTEER INSTRUCTIONS

TRANSPORTATION BOOTH

Students may choose a vehicle from one of several choices on the Transportation sheet. They should consider the number of people in their family when making their choice along with the monthly payment they could afford. Volunteers should ensure that students deduct the proper amount from their checkbook register. Remember that Indiana law requires that a vehicle be insured to obtain license plates, students must now be sent to the Insurance booth. If public transportation is available in your area, add a bus pass to the possible choices. Be prepared for some students to return to trade their vehicle for something more modest as they better understand the cost of insurance, license plates and some of the other costs of living.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

INSURANCE BOOTH

This booth will probably be one of the most visited. Be prepared to provide various kinds of insurance information and advice.

Since it is not possible to obtain a mortgage without insurance, students who have purchased a home must buy Home Owner's insurance. Home Owner's insurance is included in the mortgage payment made at the Housing Booth. Insurance is optional for students that selected an apartment. Volunteers should discuss the benefits of Renter's insurance. The cost of Renter's insurance is listed on the Insurance sheet.

Indiana also requires insurance on all vehicles that are registered. They will need to purchase the appropriate insurance for the type of vehicle they purchased. The costs are listed on the Insurance sheet.

Health insurance is optional. The type of occupation the student has will help determine if they actually need health insurance. Be sure to explain that if they have an accident or emergency, it is generally much less expensive to have paid for the insurance than to have to pay the full amount of the hospital and/or doctor.

Some occupations require more or different types of insurance, such as malpractice insurance for a doctor or an umbrella policy for many others. These are not optional for many occupations. A tree trimmer will need insurance on himself and the property where he is working.

One of the *Life's Unexpected* is being arrested for DUI. After the student has visited the Legal booth, they will be directed to the Insurance booth for the increase in auto insurance. The amount of High Risk insurance is listed on the Insurance sheet.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

LIFE'S UNEXPECTED

Students draw a number that corresponds to an event number on the *Life's Unexpected* sheets. The sheets identify the event and related income or cost that should be deposited or deducted from the checkbook register. The event may be positive or negative and may send them to a specific booth to take care of this unexpected business. For example, they may receive a pay increase and have to go back to the Statistics booth for the amount or a DUI will send them to both the Legal and Insurance booths.

If the event is an income, it should be deposited in the student's savings account since it is a one-time event. Any time you see "Deposit in your **Savings Account**", please remind them that this is a one-time payment and should **not** be used to make monthly payments or to buy anything that requires monthly payments. In some cases the student needs to be directed to another booth to deal with the event. Be prepared to direct the student to the appropriate booth.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

MEDICAL/DENTAL/OPTICAL BOOTH

Participants will be visiting this booth to pay medical expenses, medical, dental and vision. Provide them with information regarding the cost of various procedures such as, 1) annual physicals, 2) dental cleaning, 3) minor tooth repair and 4) annual eye exams. REMEMBER – SOME JOBS SUCH AS THE MILITARY, THESE COSTS ARE PAID.

The next sheet shows the average cost for these four common procedures necessary during a year on a per person basis. When figuring the cost per students remember the figures are for one person. Deduct the appropriate amount from the checkbook register.

There are also several situations at the *Life's Unexpected* booth that will require the students to visit this booth. They range from pregnancy to a broken arm. Deduct the appropriate amount from the checkbook register.

STUDENTS MUST STOP AT THIS BOOTH.

VOLUNTEER INSTRUCTIONS

LEGAL BOOTH

The volunteer should give the students the option of having a will drafted. The volunteer should explain the advantages of have a will, particularly if children are involved. Remind the students that these fees are only basic fees and that they could increase in proportion to the situation.

Students may be directed to this booth from the *Life's Unexpected* booth. The Legal sheet lists the general cost associated with these events. If the student has been arrested for DUI remember to have them go to the Insurance booth for auto premium increase and remind them of the affect no driver's license could have on their job.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

CLOTHING BOOTH

Participants will be visiting this booth to purchase or plan clothing for the month. Amounts for various clothing options are listed on the Clothing sheet. Students should make a choice based on the number of people in the family and lifestyle. Deduct the appropriate amount from the checkbook register.

One of *Life's Unexpected* events will also send the student to the Clothing booth to purchase winter coats for the entire family. Deduct the appropriate amount(s) from the checkbook register

If the student is low on funds, they may choose to purchase their clothing with a credit card. Simply total their purchase, add 15% (credit card interest), and divide by 12 to establish the monthly charge. Deduct this amount from their checkbook register.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

PET & VETERINARIAN BOOTH

Students will be visiting this booth if they have chosen to have a pet. Their pet will be required to have an annual check-up and vaccinations. Prices for these services are listed. Also listed is an average monthly maintenance charge for food and supplies. Students are to deduct the monthly costs for owning a pet from their accounts. Some students will visit this booth because in *Life's Unexpected* they were given a pet as a gift. The same costs now apply to those students.

STUDENTS MUST STOP AT THIS BOOTH IF THEY HAVE A PET

VOLUNTEER INSTRUCTIONS

CHARITABLE DONATIONS

The booth is optional for students. The students can contribute to any established charity they wish, including churches. There is no set amount as it is a donation; although, many students wish to tithe to their church. Volunteers should discuss the value of charitable contributions as tax deductions as well as the need society has for citizens to support the various charities.

THIS BOOTH IS OPTIONAL FOR STUDENTS

VOLUNTEER INSTRUCTIONS

ENTERTAINMENT/TRAVEL BOOTH

Participants will be visiting this booth to partake of some of the luxuries of life. Listed on the Entertainment price sheet are several options of varying price.

Depending on the funds remaining in their checking account, students may either select one of the vacation options or some other form of entertainment listed on the Entertainment and Travel sheet. Remind the students to consider the number of people that will be participating in the event. All prices listed are for one person unless otherwise noted.

If the student does not have money for a vacation now, encourage them to deposit any money in checking to savings. Show them on the price list how much they have to save per month for one year to go on the desired vacation. Remember – the prices quoted are per person.

There is a situation on the *Life's Unexpected* where they will need to buy an airline ticket to San Francisco to attend a funeral. Deduct the appropriate amount from their checkbook register.

If students have money left after deducting entertainment expenses. Volunteers should suggest that they consider depositing some of the excess in the savings account to earn interest until it's needed. Of course, they do have the option of simply leaving the balance in their checking account to start with next month and to provide a cushion for those unexpected life events.

THIS BOOTH IS OPTIONAL FOR STUDENTS

VOLUNTEER INSTRUCTIONS

STUDENT EVALUATION BOOTH

At this last booth, please have the students complete the Student Evaluation Form and place it in the designated box. These forms are used to ensure that the objectives of The Reality Store® are being met and to receive input from students on improvements that could be made. The evaluations are also providing documentation for grant applications to defray some of the expenses of The Reality Store®.

STUDENTS MUST STOP AT THIS BOOTH

VOLUNTEER INSTRUCTIONS

FINANCIAL COUNSELOR BOOTH

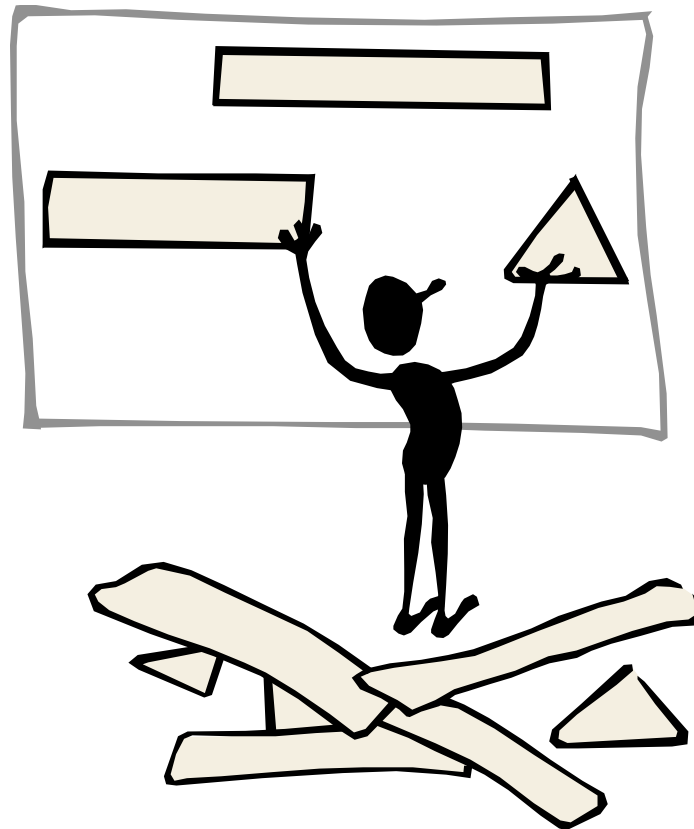
Students will visit this booth when they have a financial problem. Help them devise a way to improve their financial situation. Some possible options are:

- Review the checkbook register to see if expenses can be reduced.
- If the spouse could work, have that income added. Remember if children are involved that the student needs to go to the Child Care booth.
- The student could get a part-time job. Refer them back to the Banking booth.

BE CREATIVE.

THIS BOOTH IS OPTIONAL FOR STUDENTS UNLESS SENT HERE

BOOTH INFORMATION



GENERAL INFORMATION

This section contains the forms and/or worksheets that will be used during The Reality Store® event. The sheets marked “sample” are included primarily as examples. The blank sheets are for your use. There are many places that the income and tax figures are available; such as, accountants, the local Chamber of Commerce or the internet. The expense figures can be obtained through local business and/or the volunteers for the event. The worksheets should be completed prior to the day of the event.

If for any reason you choose to use the figures that are included in the sample pages, please be aware that those forms are based on the 2001 income and expenses of a small to medium town in southern Indiana. The expenses are commensurate with the income listed. They could be used when necessary since The Reality Store® is a learning experience. The students and volunteers should be made aware that the income and expense figures used are outdated. The students should also be aware that if the income figures are increased to reflect more up to date salaries, the expense figures, including taxes, would also increase at the same or greater rate.

When setting up for The Reality Store® the following material **must** be included for each booth and/or volunteer:

1. The Reality Store® Layout (Page 70)
2. Volunteer Orientation, if don't already have it (Page 42 - 43)
3. “Volunteer Instruction Sheet” for the specific booth (Pages 51 - 68)
4. Forms / Worksheets for the specific booth (Pages 72 – 153)
5. Copy of the Adult Evaluation Form (Page 49)
6. Calculator, if possible
7. Pencils, if possible
8. Brochures, pictures, etc. – if applicable

THE REALITY STORE® LAYOUT

TRANSPORTATION

INSURANCE

LIFE'S UNEXPECTED

MEDICAL

CHILD CARE

LEGAL

GROCERIES

CLOTHING

FURNITURE

FINANCIAL COUNSELOR

PETS

UTILITIES

CHARITIES

HOUSING

ENTERTAINMENT
AND TRAVEL

BANK

EVALUATIONS

STATISTICS

STATISTICS BOOTH

PAY STUB

Occupation: _____

Degree Level:

Marital Status: _____ Married _____ Single

Number of Children: _____

Does your spouse work outside the home? _____ Yes _____ No

Annual Salary: _____

Annual Salary (working spouse): _____

Monthly Salary: _____

Monthly Salary (working spouse): _____

Taxes: _____

Taxes (working spouse): _____

Net Salary: _____

Net Salary (working spouse): _____

DEPOSIT ADVICE ONLY – NON NEGOTIABLE

PAY STUB

Occupation: _____

Degree Level:

Marital Status: _____ Married _____ Single

Number of Children: _____

Does your spouse work outside the home? _____ Yes _____ No

Annual Salary: _____

Annual Salary (working spouse): _____

Monthly Salary: _____

Monthly Salary (working spouse): _____

Taxes: _____

Taxes (working spouse): _____

Net Salary: _____

Net Salary (working spouse): _____

DEPOSIT ADVICE ONLY – NON NEGOTIABLE

THE REALITY STORE®
SAMPLE SALARY & TAX

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Accountant & Auditor	39,850.00	3,320.83	896.63	2,424.21	96.97	MBA
with working spouse	59,850.00	4,987.50	1,346.63	3,640.88	145.64	
Actors, Directors, Producers, Writers, Editors	37,500.00	3,125.00	843.75	2,281.25	91.25	ASSOC
with working spouse	57,500.00	4,791.67	1,293.75	3,497.92	139.92	
Air Traffic Controller	\$64,875.00	5,406.25	1,459.69	3,946.56	157.86	OJT
with working spouse	84,875.00	7,072.92	1,909.69	5,163.23	206.53	
Aircraft Mechanic/Engine Specialist	40,100.00	3,341.67	902.25	2,439.42	97.58	TECH
with working spouse	60,100.00	5,008.33	1,352.25	3,656.08	146.24	
Appraiser	38,900.00	3,241.67	875.25	2,366.42	94.66	TECH
with working spouse	58,900.00	4,908.33	1,325.25	3,583.08	143.32	
Architect	50,000.00	4,166.67	1,125.00	3,041.67	121.67	MA
with working spouse	70,000.00	5,833.33	1,575.00	4,258.33	170.33	
Armed Forces	26,000.00	2,166.67	585.00	1,581.67	63.27	
with working spouse	46,000.00	3,833.33	1,035.00	2,798.33	111.93	
Artist	33,190.00	2,765.83	746.78	2,019.06	80.76	
with working spouse	53,190.00	4,432.50	1,196.78	3,235.73	129.43	
Astronaut	45,400.00	3,783.33	1,021.50	2,761.83	110.47	MA
with working spouse	65,400.00	5,450.00	1,471.50	3,978.50	159.14	
Athletic Trainer	26,900.00	2,241.67	605.25	1,636.42	65.46	BA
with working spouse	46,900.00	3,908.33	1,055.25	2,853.08	114.12	
Automobile Mechanic	28,700.00	2,391.67	645.75	1,745.92	69.84	TECH
with working spouse	48,700.00	4,058.33	1,095.75	2,962.58	118.50	
Automobile Salespeople	32,000.00	2,666.67	720.00	1,946.67	77.87	
with working spouse	52,000.00	4,333.33	1,170.00	3,163.33	126.53	
Bank Teller	18,000.00	1,500.00	405.00	1,095.00	43.80	
with working spouse	38,000.00	3,166.67	855.00	2,311.67	92.47	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Biomedical Engineer	32,600.00	2,716.67	733.5	1,983.17	79.33	ASSOC
with working spouse	52,600.00	4,383.33	1,183.50	3,199.83	127.99	
Bricklayer I Stonemason	29,000.00	2,416.67	652.5	1,764.17	70.57	
with working spouse	49,000.00	4,083.33	1,102.50	2,980.83	119.23	
Biologist	46,000.00	3,833.33	1,035.00	2,798.33	111.93	MA
with working spouse	166,000.00	5,500.00	1,485.00	4,015.00	160.6	
Bookkeeper	123,200.00	1,933.33	522	1,411.33	56.45	ASSOC
with working spouse	143,200.00	3,600.00	972	2,628.00	105.12	
Broadcast Technician	36,000.00	3,000.00	810.00	2,190.00	87.60	TECH
with working spouse	56,000.00	4,666.67	1,260.00	3,406.67	136.27	
Bus Driver	24,400.00	2,033.33	549.00	1,484.33	59.37	
with working spouse	44,400.00	3,700.00	999.00	2,701.00	108.04	
Carpenter	28,700.00	2,391.67	645.75	1,745.92	69.84	
with working spouse	48,700.00	4,058.33	1,095.75	2,962.58	118.50	
Cashier or Grocery Clerk	15,000.00	1,250.00	337.50	912.50	36.50	
with working spouse	35,000.00	2,916.67	787.50	2,129.17	85.17	
Chef or Dinner Cook	16,250.00	1,354.17	365.63	988.54	39.54	TECH
with working spouse	36,250.00	3,020.83	815.63	2,205.21	88.21	
Chemical Engineer	50,000.00	4,166.67	1,250.00	2,916.67	116.67	BA / MA
with working spouse	70,000.00	5,833.33	1,750.00	4,083.33	163.33	
Child Care Worker	17,300.00	1,441.67	389.25	1,052.42	42.10	ASSOC
with working spouse	37,300.00	3,108.33	839.25	2,269.08	90.76	
Chiropractor	67,000.00	5,583.33	1,675.00	3,908.33	156.33	BA
with working spouse	87,000.00	7,250.00	2,175.00	5,075.00	203.00	
Civil Engineer	53,000.00	4,416.67	1,325.00	3,091.67	123.67	BA / MA
with working spouse	73,000.00	6,083.33	1,825.00	4,258.33	170.33	
Clergy	30,000.00	2,500.00	675.00	1,825.00	73.00	BA
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Coach	30,000.00	2,500.00	675.00	1,825.00	73.00	BA
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Computer Engineer	54,700.00	4,558.33	1,367.50	3,190.83	127.63	BA / MA
with working spouse	74,700.00	6,225.00	1,867.50	4,357.50	174.30	
Computer Equipment Repairer	33,000.00	2,750.00	742.50	2,007.50	80.30	ASSOC
with working spouse	53,000.00	4,416.67	1,192.50	3,224.17	128.97	
Computer Operator	25,000.00	2,083.33	562.50	1,520.83	60.83	ASSOC
with working spouse	45,000.00	3,750.00	1,012.50	2,737.50	109.50	
Computer Programmer	45,000.00	3,750.00	1,012.50	2,737.50	109.50	BA
with working spouse	65,000.00	5,416.67	1,462.50	3,954.17	158.17	
Construction laborer	21,000.00	1,750.00	472.50	1,277.50	51.10	
with working spouse	41,000.00	3,416.67	922.50	2,494.17	99.77	
Construction Manager	47,700.00	3,975.00	1,073.25	2,901.75	116.07	TECH
with working spouse	67,700.00	5,641.67	1,523.25	4,118.42	164.74	
Cosmetologist	20,000.00	1,666.67	450.00	1,216.67	48.67	TECH
with working spouse	40,000.00	3,333.33	900.00	2,433.33	97.33	
Counselor	38,700.00	3,225.00	870.75	2,354.25	94.17	MA
with working spouse	58,700.00	4,891.67	1,320.75	3,570.92	142.84	
CPA	40,680.00	3,390.00	915.30	2,474.70	98.99	MA
with working spouse	60,680.00	5,056.67	1,365.30	3,691.37	147.65	
Customer Service Representative	28,000.00	2,333.33	630.00	1,703.33	68.13	ASSOC
with working spouse	48,000.00	4,000.00	1,080.00	2,920.00	116.80	
Data Processing Manager	59,600.00	4,966.67	1,490.00	3,476.67	139.07	BA
with working spouse	79,600.00	6,633.33	1,990.00	4,643.33	185.73	
Dental hygienist	42,500.00	3,541.67	956.25	2,585.42	103.42	ASSOC
with working spouse	62,500.00	5,208.33	1,406.25	3,802.08	152.08	
Dentist	97,000.00	8,083.33	2,425.00	5,658.33	226.33	MEDICAL
with working spouse	117,000.00	9,750.00	2,925.00	6,825.00	273.00	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Designer	30,000.00	2,500.00	675.00	1,825.00	73.00	ASSOC
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Dietitian	37,000.00	3,083.33	832.50	2,250.83	90.03	SA
with working spouse	57,000.00	4,750.00	1,282.50	3,467.50	138.70	
Education Administrator	60,000.00	5,000.00	1,500.00	3,500.00	140.00	MA
with working spouse	80,000.00	6,666.67	2,000.00	4,666.67	186.67	
Electrical Engineer	52,500.00	4,375.00	1,312.50	3,062.50	122.50	BA
with working spouse	72,500.00	6,041.67	1,812.50	4,229.17	169.17	
Electrician	40,000.00	3,333.33	900.00	2,433.33	97.33	TECH
with working spouse	60,000.00	5,000.00	1,350.00	3,650.00	146.00	
Elementary School Teacher	40,000.00	3,333.33	900.00	2,433.33	97.33	MA
with working spouse	60,000.00	5,000.00	1,350.00	3,650.00	146.00	
Emergency Medical Technician	21,800.00	1,816.67	490.50	1,326.17	53.05	TECH
with working spouse	41,800.00	3,483.33	940.50	2,542.83	101.71	
Environmental Engineer	36,000.00	3,000.00	810.00	2,190.00	87.60	BA
with working spouse	56,000.00	4,666.67	1,260.00	3,406.67	136.27	
Family Physician	113,000.00	9,416.67	2,825.00	6,591.67	263.67	MEDICAL
with working spouse	133,000.00	11,083.33	3,325.00	7,758.33	310.33	
Farm Operator I Manager	24,000.00	2,000.00	540.00	1,460.00	58.40	
with working spouse	44,000.00	3,666.67	990.00	2,676.67	107.07	
Fashion Designer	18,800.00	1,566.67	423.00	1,143.67	45.75	
with working spouse	38,800.00	3,233.33	873.00	2,360.33	94.41	
Fast Food Service Manager	28,000.00	2,333.33	630.00	1,703.33	68.13	ASSOC
with working spouse	48,000.00	4,000.00	1,080.00	2,920.00	116.80	
Financial manager	47,200.00	3,933.33	1,062.00	2,871.33	114.85	BA
with working spouse	67,200.00	5,600.00	1,512.00	4,088.00	163.52	
Firefighter	30,000.00	2,500.00	675.00	1,825.00	73.00	
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Flight Attendants	25,000.00	2,083.33	562.50	1,520.83	60.83	ASSOC
with working spouse	45,000.00	3,750.00	1,012.50	2,737.50	109.50	
Forestry	41,000.00	3,416.67	922.50	2,494.17	99.77	BA
with working spouse	61,000.00	5,083.33	1,372.50	3,710.83	148.43	
Funeral Director and Embalmer	40,900.00	3,408.33	920.25	2,488.08	99.52	ASSOC
with working spouse	60,900.00	5,075.00	1,370.25	3,704.75	148.19	
Gardener I Groundskeeper	18,000.00	1,500.00	405.00	1,095.00	43.80	
with working spouse	38,000.00	3,166.67	855.00	2,311.67	92.47	
Graphic Artist or Designer	30,000.00	2,500.00	675.00	1,825.00	73.00	TECH
Hairstylist	17,850.00	1,487.50	401.63	1,085.88	43.44	TECH
with working spouse	37,850.00	3,154.17	851.63	2,302.54	92.10	
Health Service Administrator	44,700.00	3,725.00	1,005.75	2,719.25	108.77	BA
with working spouse	64,700.00	5,391.67	1,455.75	3,935.92	157.44	
High School Teacher	40,900.00	3,408.33	920.25	2,488.08	99.52	MA
with working spouse	60,900.00	5,075.00	1,370.25	3,704.75	148.19	
Highway Maintenance Worker	26,000.00	2,166.67	585.00	1,581.67	63.27	
with working spouse	46,000.00	3,833.33	1,035.00	2,798.33	111.93	
Hotel Manager	28,000.00	2,333.33	630.00	1,703.33	68.13	ASSOC
with working spouse	48,000.00	4,000.00	1,080.00	2,920.00	116.80	
Industrial Engineer	53,000.00	4,416.67	1,325.00	3,091.67	123.67	BA
with working spouse	73,000.00	6,083.33	1,825.00	4,258.33	170.33	
Insurance Agent	41,200.00	3,433.33	927.00	2,506.33	100.25	BA
with working spouse	61,200.00	5,100.00	1,377.00	3,723.00	148.92	
Interior Designer	30,000.00	2,500.00	675.00	1,825.00	73.00	BA
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Investment Broker	50,000.00	4,166.67	1,250.00	2,916.67	116.67	BA
with working spouse	70,000.00	5,833.33	1,750.00	4,083.33	163.33	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Janitor	18,300.00	1,525.00	411.75	1,113.25	44.53	
with working spouse	38,300.00	3,191.67	861.75	2,329.92	93.20	
Jeweler	33,000.00	2,750.00	742.50	2,007.50	80.30	TECH
with working spouse	53,000.00	4,416.67	1,192.50	3,224.17	128.97	
Judge	54,000.00	4,500.00	1,350.00	3,150.00	126.00	MA/JD
with working spouse	74,000.00	6,166.67	1,850.00	4,316.67	172.67	
Landscape Architect	37,300.00	3,108.33	839.25	2,269.08	90.76	BA
with working spouse	57,300.00	4,775.00	1,432.50	3,342.50	133.70	
Law Enforcement Officer	32,000.00	2,666.67	720.00	1,946.67	77.87	BA
with working spouse	52,000.00	4,333.33	1,170.00	3,163.33	126.53	
Lawyer	61,500.00	5,125.00	1,537.50	3,587.50	143.50	LLD / JD
with working spouse	81,500.00	6,791.67	2,037.50	4,754.17	190.17	
Legal Assistant	27,000.00	2,250.00	607.50	1,642.50	65.70	ASSOC
with working spouse	47,000.00	3,916.67	1,057.50	2,859.17	114.37	
Legal Secretary	25,000.00	2,083.33	562.50	1,520.83	60.83	ASSOC
with working spouse	45,000.00	3,750.00	1,012.50	2,737.50	109.50	
Librarian	39,000.00	3,250.00	877.50	2,372.50	94.90	BA / MA
with working spouse	59,000.00	4,916.67	1,327.50	3,589.17	143.57	
Licensed Practical Nurse	26,900.00	2,241.67	605.25	1,636.42	65.46	TECH
with working spouse	46,900.00	3,908.33	1,055.25	2,853.08	114.12	
Loan Officer	37,000.00	3,083.33	832.50	2,250.83	90.03	BA
with working spouse	57,000.00	4,750.00	1,282.50	3,467.50	138.70	
Machine Tool Operator	28,000.00	2,333.33	630.00	1,703.33	68.13	TECH
with working spouse	48,000.00	4,000.00	1,080.00	2,920.00	116.80	
Mail Carrier	34,000.00	2,833.33	765.00	2,068.33	82.73	
with working spouse	54,000.00	4,500.00	1,215.00	3,285.00	131.40	
Maintenance Supervisor	25,000.00	2,083.33	562.50	1,520.83	60.83	TECH
with working spouse	45,000.00	3,750.00	1,012.50	2,737.50	109.50	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Marketing and Public Relations Manager	58,000.00	4,833.33	1,450.00	3,383.33	135.33	BA
with working spouse	78,000.00	6,500.00	1,755.00	4,745.00	189.8	
Massage Therapist	35,000.00	2,916.67	787.5	2,129.17	85.17	ASSOC
with working spouse	55,000.00	4,583.33	1,237.50	3,345.83	133.83	
Materials Engineer	55,710.00	4,642.50	1,392.75	3,249.75	129.99	BA
with working spouse	75,710.00	6,309.17	1,892.75	4,416.42	176.66	
Mechanical Engineer	52,000.00	4,333.33	1,300.00	3,033.33	121.33	BA
with working spouse	72,000.00	6,000.00	1,620.00	4,380.00	175.20	
Medical Assistant	21,500.00	1,791.67	483.75	1,307.92	52.32	ASSOC
with working spouse	41,500.00	3,458.33	933.75	2,524.58	100.98	
Medical Records Administrator	46,000.00	3,833.33	1,035.00	2,798.33	111.93	BA
with working spouse	66,000.00	5,500.00	1,485.00	4,015.00	160.60	
Mental Health Counselor	27,000.00	2,250.00	607.50	1,642.50	65.70	BA / MA
with working spouse	47,000.00	3,916.67	1,057.50	2,859.17	114.37	
Middle School Teacher	39,250.00	3,270.83	883.13	2,387.71	95.51	MA
with working spouse	59,250.00	4,937.50	1,333.13	3,604.38	144.18	
Model	39,600.00	3,300.00	891.00	2,409.00	96.36	
with working spouse	59,600.00	4,966.67	1,341.00	3,625.67	145.03	
Musician	25,000.00	2,083.33	562.50	1,520.83	60.83	
with working spouse	45,000.00	3,750.00	1,012.50	2,737.50	109.50	
News Reporter	25,000.00	2,083.33	562.50	1,520.83	60.83	
with working spouse	45,000.00	3,750.00	1,012.50	2,737.50	109.50	
Nuclear Engineer	70,000.00	5,833.33	1,750.00	4,083.33	163.33	BA / MA
with working spouse	90,000.00	7,500.00	2,250.00	5,250.00	210.00	
Nurse Practitioner	38,000.00	3,166.67	855.00	2,311.67	92.47	BA
with working spouse	58,000.00	4,833.33	1,305.00	3,528.33	141.13	
Nursing Assistant	16,500.00	1,375.00	371.25	1,003.75	40.15	TECH
with working spouse	36,500.00	3,041.67	821.25	2,220.42	88.82	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Obstetrician and Gynecologist	126,000.00	10,500.00	3,150.00	7,350.00	294.00	MEDICAL
with working spouse	146,000.00	12,166.67	3,650.00	8,516.67	340.67	
Occupational Therapist	48,000.00	4,000.00	1,080.00	2,920.00	116.80	BA
with working spouse	68,000.00	5,666.67	1,530.00	4,136.67	165.47	
Office Manager	31,200.00	2,600.00	702.00	1,898.00	75.92	ASSOC
with working spouse	51,200.00	4,266.67	1,152.00	3,114.67	124.59	
Optician	21,000.00	1,750.00	472.50	1,277.50	51.10	ASSOC
with working spouse	41,000.00	3,416.67	922.50	2,494.17	99.77	
Optometrist	69,000.00	5,750.00	1,725.00	4,025.00	161.00	MEDICAL
with working spouse	89,000.00	7,416.67	2,002.50	5,414.17	216.57	
Painter or Paperhanger	30,000.00	2,500.00	675.00	1,825.00	73.00	
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Payroll Clerk	24,000.00	2,000.00	540.00	1,460.00	58.40	ASSOC
with working spouse	44,000.00	3,666.67	990.00	2,676.67	107.07	
Pediatrician	130,000.00	10,833.33	3,250.00	7,583.33	303.33	MEDICAL
with working spouse	150,000.00	12,500.00	3,750.00	8,750.00	350.00	
Personnel Manager	49,000.00	4,083.33	1,102.50	2,980.83	119.23	BA
with working spouse	69,000.00	5,750.00	1,552.50	4,197.50	167.90	
Pharmacist	61,000.00	5,083.33	1,525.00	3,558.33	142.33	MA
with working spouse	81,000.00	6,750.00	2,025.00	4,725.00	189.00	
Pharmacy Technician	18,000.00	1,500.00	405.00	1,095.00	43.80	TECH
with working spouse	38,000.00	3,166.67	855.00	2,311.67	92.47	
Photographers	21,650.00	1,804.17	487.13	1,317.04	52.68	
with working spouse	41,650.00	3,470.83	937.13	2,533.71	101.35	
Physical Therapist	30,000.00	2,500.00	675.00	1,825.00	73.00	BA
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Physician	130,000.00	10,833.33	3,250.00	7,583.33	303.33	MEDICAL
with working spouse	150,000.00	12,500.00	3,750.00	8,750.00	350.00	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Pilot or Flight Engineer	90,000.00	7,500.00	2,250.00	5,250.00	210.00	BA
with working spouse	110,000.00	9,166.67	2,750.00	6,416.67	256.67	
Plumber	40,000.00	3,333.33	900.00	2,433.33	97.33	TECH
with working spouse	60,000.00	5,000.00	1,350.00	3,650.00	146.00	
Police Detective	43,000.00	3,583.33	967.50	2,615.83	104.63	ASSOC
with working spouse	63,000.00	5,250.00	1,417.50	3,832.50	153.30	
Police Officer	30,000.00	2,500.00	675.00	1,825.00	73.00	
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Postal Clerk	30,000.00	2,500.00	675.00	1,825.00	73.00	
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Preschool Teacher	18,000.00	1,500.00	405.00	1,095.00	43.80	ASSOC
with working spouse	38,000.00	3,166.67	855.00	2,311.67	92.47	
Production Manager	57,000.00	4,750.00	1,425.00	3,325.00	133.00	BA
with working spouse	77,000.00	6,416.67	1,925.00	4,491.67	179.67	
Psychiatrist	130,000.00	10,833.33	3,250.00	7,583.33	303.33	MEDICAL
with working spouse	150,000.00	12,500.00	3,750.00	8,750.00	350.00	
Psychologist	49,100.00	4,091.67	1,104.75	2,986.92	119.48	MA / PHD
with working spouse	69,100.00	5,758.33	1,554.75	4,203.58	168.14	
Purchasing Manager	46,200.00	3,850.00	1,039.50	2,810.50	112.42	BA
with working spouse	66,200.00	5,516.67	1,489.50	4,027.17	161.09	
Quality Control Inspector	39,800.00	3,316.67	895.50	2,421.17	96.85	TECH
with working spouse	59,800.00	4,983.33	1,345.50	3,637.83	145.51	
Radio or Television Broadcaster	18,000.00	1,500.00	405.00	1,095.00	43.80	
with working spouse	38,000.00	3,166.67	855.00	2,311.67	92.47	
Real Estate Agent	40,800.00	3,400.00	918.00	2,482.00	99.28	
with working spouse	60,800.00	5,066.67	1,368.00	3,698.67	147.95	
Receptionist	18,000.00	1,500.00	405.00	1,095.00	43.80	
with working spouse	38,000.00	3,166.67	855.00	2,311.67	92.47	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Register Nurse	40,000.00	3,333.33	900.00	2,433.33	97.33	BA
with working spouse	60,000.00	5,000.00	1,350.00	3,650.00	146.00	
Restaurant Manager	26,700.00	2,225.00	600.75	1,624.25	64.97	ASSOC
with working spouse	46,700.00	3,891.67	1,050.75	2,840.92	113.64	
Retail Salespeople	19,000.00	1,583.33	427.50	1,155.83	46.23	
with working spouse	39,000.00	3,250.00	877.50	2,372.50	94.90	
Sales Representative	43,000.00	3,583.33	967.50	2,615.83	104.63	BA
with working spouse	63,000.00	5,250.00	1,417.50	3,832.50	153.30	
School Counselor	42,000.00	3,500.00	945.00	2,555.00	102.20	MA
with working spouse	62,000.00	5,166.67	1,395.00	3,771.67	150.87	
Secretary	22,000.00	1,833.33	495.00	1,338.33	53.53	ASSOC
with working spouse	42,000.00	3,500.00	945.00	2,555.00	102.20	
Security Guard	16,500.00	1,375.00	371.25	1,003.75	40.15	
with working spouse	36,500.00	3,041.67	821.25	2,220.42	88.82	
Service Station Attendant	15,500.00	1,291.67	348.75	942.92	37.72	
with working spouse	35,500.00	2,958.33	798.75	2,159.58	86.38	
Small Business Operator	46,000.00	3,833.33	1,035.00	2,798.33	111.93	BA
with working spouse	66,000.00	5,500.00	1,485.00	4,015.00	160.60	
Social Worker	30,000.00	2,500.00	675.00	1,825.00	73.00	BA
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Speech Pathologist or Audiologist	45,000.00	3,750.00	1,012.50	2,737.50	109.50	MA
with working spouse	65,000.00	5,416.67	1,462.50	3,954.17	158.17	
Surgeon	130,000.00	10,833.33	3,250.00	7,583.33	303.33	MEDICAL
with working spouse	150,000.00	12,500.00	3,750.00	8,750.00	350.00	
Surveyor	37,700.00	3,141.67	848.25	2,293.42	91.74	BA
with working spouse	57,700.00	4,808.33	1,298.25	3,510.08	140.40	
Tax Preparer	28,000.00	2,333.33	630.00	1,703.33	68.13	ASSOC
with working spouse	48,000.00	4,000.00	1,080.00	2,920.00	116.80	

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Taxi Driver	16,000.00	1,333.33	360.00	973.33	38.93	
with working spouse	36,000.00	3,000.00	810.00	2,190.00	87.60	
Teacher's Aide	16,300.00	1,358.33	366.75	991.58	39.66	
with working spouse	36,300.00	3,025.00	816.75	2,208.25	88.33	
Telemarketer	19,000.00	1,583.33	427.50	1,155.83	46.23	
with working spouse	39,000.00	3,250.00	877.50	2,372.50	94.90	
Travel Agent	23,000.00	1,916.67	517.50	1,399.17	55.97	TECH
with working spouse	43,000.00	3,583.33	967.50	2,615.83	104.63	
Truck Driver	32,000.00	2,666.67	720.00	1,946.67	77.87	
with working spouse	52,000.00	4,333.33	1,170.00	3,163.33	126.53	
Typist or Word Processor	20,000.00	1,666.67	450.00	1,216.67	48.67	ASSOC
with working spouse	40,000.00	3,333.33	900.00	2,433.33	97.33	
University or College Assistant Professor	44,000.00	3,666.67	990.00	2,676.67	107.07	MA / PHD
with working spouse	64,000.00	5,333.33	1,440.00	3,893.33	155.73	
Veterinarian	61,000.00	5,083.33	1,525.00	3,558.33	142.33	MEDICAL
with working spouse	81,000.00	6,750.00	2,025.00	4,725.00	189.00	
Veterinary Technician	24,000.00	2,000.00	540.00	1,460.00	58.40	ASSOC
with working spouse	44,000.00	3,666.67	990.00	2,676.67	107.07	
Waiter or Waitress	20,000.00	1,666.67	450.00	1,216.67	48.67	
with working spouse	40,000.00	3,333.33	900.00	2,433.33	97.33	
Welder	27,500.00	2,291.67	618.75	1,672.92	66.92	TECH
with working spouse	47,500.00	3,958.33	1,068.75	2,889.58	115.58	
Writer or Editor	30,000.00	2,500.00	675.00	1,825.00	73.00	BA
with working spouse	50,000.00	4,166.67	1,125.00	3,041.67	121.67	
Zookeeper/Animal Caretaker	18,000.00	1,500.00	405.00	1,095.00	43.80	ASSOC
with working spouse	33,000.00	2,750.00	742.50	2,007.50	80.30	

THE REALITY STORE®
SAMPLE SALARY & TAXES
PART-TIME JOBS

PART-TIME JOB	YEARLY SALARY	MONTHLY SALARY	TOTAL DEDUCTED	NET PAY	4%
Aerobic Instructor	5,200.00	433.00	32.00	401.00	16.00
Babysitter	4,000.00	333.00	17.00	316.00	13.00
Cashier	5,850.00	488.00	40.00	447.00	18.00
Coach	3,000.00	250.00	80.00	170.00	7.00
Fast Food Worker	5,500.00	458.00	36.00	422.00	17.00
Lawn Care	4,000.00	333.00	17.00	316.00	13.00
Janitor / Housekeeper	7,000.00	583.00	55.00	529.00	21.00
Retail Sales Clerk	6,800.00	567.00	52.00	515.00	21.00
Security Guard	12,000.00	1,000.00	240.00	760.00	30.00
Waiter / Waitress	6000.00	500.00	42.00	458.00	18.00

THE REALITY STORE®
SALARY & TAX

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Accountant & Auditor						MBA
with working spouse						
Actors, Directors, Producers, Writers, Editors						ASSOC
with working spouse						
Air Traffic Controller						OJT
with working spouse						
Aircraft Mechanic/Engine Specialist						TECH
with working spouse						
Appraiser						TECH
with working spouse						
Architect						MA
with working spouse						
Armed Forces						
with working spouse						
Artist						
with working spouse						
Astronaut						MA
with working spouse						
Athletic Trainer						BA
with working spouse						
Automobile Mechanic						TECH
with working spouse						
Automobile Salespeople						
with working spouse						
Bank Teller						
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Biomedical Engineer						ASSOC
with working spouse						
Bricklayer I Stonemason						
with working spouse						
Biologist						MA
with working spouse						
Bookkeeper						ASSOC
with working spouse						
Broadcast Technician						TECH
with working spouse						
Bus Driver						
with working spouse						
Carpenter						
with working spouse						
Cashier or Grocery Clerk						
with working spouse						
Chef or Dinner Cook						TECH
with working spouse						
Chemical Engineer						BA / MA
with working spouse						
Child Care Worker						ASSOC
with working spouse						
Chiropractor						BA
with working spouse						
Civil Engineer						BA / MA
with working spouse						
Clergy						BA
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Coach						BA
with working spouse						
Computer Engineer						BA / MA
with working spouse						
Computer Equipment Repairer						ASSOC
with working spouse						
Computer Operator						ASSOC
with working spouse						
Computer Programmer						BA
with working spouse						
Construction laborer						
with working spouse						
Construction Manager						TECH
with working spouse						
Cosmetologist						TECH
with working spouse						
Counselor						MA
with working spouse						
CPA						MA
with working spouse						
Customer Service Representative						ASSOC
with working spouse						
Data Processing Manager						BA
with working spouse						
Dental hygienist						ASSOC
with working spouse						
Dentist						MEDICAL
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Designer						ASSOC
with working spouse						
Dietitian						SA
with working spouse						
Education Administrator						MA
with working spouse						
Electrical Engineer						BA
with working spouse						
Electrician						TECH
with working spouse						
Elementary School Teacher						MA
with working spouse						
Emergency Medical Technician						TECH
with working spouse						
Environmental Engineer						BA
with working spouse						
Family Physician						MEDICAL
with working spouse						
Farm Operator I Manager						
with working spouse						
Fashion Designer						
with working spouse						
Fast Food Service Manager						ASSOC
with working spouse						
Financial manager						BA
with working spouse						
Firefighter						
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Flight Attendants						ASSOC
with working spouse						
Forestry						BA
with working spouse						
Funeral Director and Embalmer						ASSOC
with working spouse						
Gardener I Groundskeeper						
with working spouse						
Graphic Artist or Designer						TECH
Hairstylist						TECH
with working spouse						
Health Service Administrator						BA
with working spouse						
High School Teacher						MA
with working spouse						
Highway Maintenance Worker						
with working spouse						
Hotel Manager						ASSOC
with working spouse						
Industrial Engineer						BA
with working spouse						
Insurance Agent						BA
with working spouse						
Interior Designer						BA
with working spouse						
Investment Broker						BA
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Janitor						
with working spouse						
Jeweler						TECH
with working spouse						
Judge						MA/JD
with working spouse						
Landscape Architect						BA
with working spouse						
Law Enforcement Officer						BA
with working spouse						
Lawyer						LLD / JD
with working spouse						
Legal Assistant						ASSOC
with working spouse						
Legal Secretary						ASSOC
with working spouse						
Librarian						BA / MA
with working spouse						
Licensed Practical Nurse						TECH
with working spouse						
Loan Officer						BA
with working spouse						
Machine Tool Operator						TECH
with working spouse						
Mail Carrier						
with working spouse						
Maintenance Supervisor						TECH
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Marketing and Public Relations Manager						BA
with working spouse						
Massage Therapist						ASSOC
with working spouse						
Materials Engineer						BA
with working spouse						
Mechanical Engineer						BA
with working spouse						
Medical Assistant						ASSOC
with working spouse						
Medical Records Administrator						BA
with working spouse						
Mental Health Counselor						BA / MA
with working spouse						
Middle School Teacher						MA
with working spouse						
Model						
with working spouse						
Musician						
with working spouse						
News Reporter						
with working spouse						
Nuclear Engineer						BA / MA
with working spouse						
Nurse Practitioner						BA
with working spouse						
Nursing Assistant						TECH
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Obstetrician and Gynecologist						MEDICAL
with working spouse						
Occupational Therapist						BA
with working spouse						
Office Manager						ASSOC
with working spouse						
Optician						ASSOC
with working spouse						
Optometrist						MEDICAL
with working spouse						
Painter or Paperhanger						
with working spouse						
Payroll Clerk						ASSOC
with working spouse						
Pediatrician						MEDICAL
with working spouse						
Personnel Manager						BA
with working spouse						
Pharmacist						MA
with working spouse						
Pharmacy Technician						TECH
with working spouse						
Photographers						
with working spouse						
Physical Therapist						BA
with working spouse						
Physician						MEDICAL
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Pilot or Flight Engineer						BA
with working spouse						
Plumber						TECH
with working spouse						
Police Detective						ASSOC
with working spouse						
Police Officer						
with working spouse						
Postal Clerk						
with working spouse						
Preschool Teacher						ASSOC
with working spouse						
Production Manager						BA
with working spouse						
Psychiatrist						MEDICAL
with working spouse						
Psychologist						MA / PHD
with working spouse						
Purchasing Manager						BA
with working spouse						
Quality Control Inspector						TECH
with working spouse						
Radio or Television Broadcaster						
with working spouse						
Real Estate Agent						
with working spouse						
Receptionist						
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Register Nurse						BA
with working spouse						
Restaurant Manager						ASSOC
with working spouse						
Retail Salespeople						
with working spouse						
Sales Representative						BA
with working spouse						
School Counselor						MA
with working spouse						
Secretary						ASSOC
with working spouse						
Security Guard						
with working spouse						
Service Station Attendant						
with working spouse						
Small Business Operator						BA
with working spouse						
Social Worker						BA
with working spouse						
Speech Pathologist or Audiologist						MA
with working spouse						
Surgeon						MEDICAL
with working spouse						
Surveyor						BA
with working spouse						
Tax Preparer						ASSOC
with working spouse						

Career / Occupation	Yearly Salary	Monthly Salary	Total Tax	Net Pay	4%	Preferred Degree
Taxi Driver						
with working spouse						
Teacher's Aide						
with working spouse						
Telemarketer						
with working spouse						
Travel Agent						TECH
with working spouse						
Truck Driver						
with working spouse						
Typist or Word Processor						ASSOC
with working spouse						
University or College Assistant Professor						MA / PHD
with working spouse						
Veterinarian						MEDICAL
with working spouse						
Veterinary Technician						ASSOC
with working spouse						
Waiter or Waitress						
with working spouse						
Welder						TECH
with working spouse						
Writer or Editor						BA
with working spouse						
Zookeeper/Animal Caretaker						ASSOC
with working spouse						

THE REALITY STORE®
SALARY & TAXES
PART-TIME JOBS

PART-TIME JOB	YEARLY SALARY	MONTHLY SALARY	TOTAL DEDUCTED	NET PAY	4%
Aerobic Instructor					
Babysitter					
Cashier					
Coach					
Fast Food Worker					
Lawn Care					
Janitor / Housekeeper					
Retail Sales Clerk					
Security Guard					
Waiter / Waitress					

BANKING BOOTH

NAME: GERTRUDE DUCKSOUP

OCCUPATION: BANK TELLER

As you visit The Reality Store®, remember to:

7. Fill out your checkbook and savings registers as you make your payments/purchases.
8. Have the volunteer/staff person at the booth initial your checkbook register.
9. Use your time and money wisely!

SAMPLE CHECKBOOK REGISTER

CHECK NO.	DATE	TRANSACTION DISCRIPTION	AMOUNT OF PAYMENT		STAFF'S INITIALS	AMOUNT OF DEPOSIT		BALANCE	
	1/6/02	SALARY DEPOSIT				1,500	00	1,500	00
101	1/6/02	IRS	225	00				-225	00
								1,275	00
102	1/6/02	HOUSE PAYMENT	300	00				-300	00
								975	00
103	1/6/02	UTILITIES	60	00				-60	00
								915	00

NAME: _____

OCCUPATION: _____

As you visit The Reality Store®, remember to:

10. Fill out your checkbook and savings registers as you make your payments/purchases.
11. Have the volunteer/staff person at the booth initial your checkbook register.
12. Use your time and money wisely!

CHECKBOOK REGISTER

CHECK NO.	DATE	TRANSACTION DISCRIPTION	AMOUNT OF PAYMENT		STAFF'S INITIALS	AMOUNT OF DEPOSIT		BALANCE	

SAVINGS REGISTER

DATE	AMOUNT OF DEPOSIT		STAFF'S INITIAL	AMOUNT OF WITHDRAWAL		BALANCE	

BANKING BOOTH SAMPLE

SAVINGS ACCOUNT

SINGLE PERSON – 10% of Net Salary
Minimum of \$25.00

MARRIED PERSON (NON WORKING SPOUSE) – 10% of Net Salary
Minimum of \$50.00

MARRIED PERSON (WORKING SPOUSE) – 10% Of Combined Net Salary
Encourage the students to save at least most of the spouse's salary.

STUDENT LOANS

The following is a list of degrees and payments that go with each. The student's Pay Stub should have the education required for their occupation. Apply the appropriate student loan cost. The interest rate is 8.25% (the maximum allowable)

DEGREE	TOTAL LOAN	MONTHLY PAYMENT	YEARS TO PAY
Technical	\$ 4,000.00	\$ 50.00	10
Associate	\$ 7,000.00	\$ 86.00	10
Bachelors	\$ 17,000.00	\$ 209.00	10
Masters	\$ 25,000.00	\$ 243.00	15
Master/Law	\$ 53,000.00	\$ 452.00	20
Doctorate	\$ 90,000.00	\$ 676.00	30
Doctor (Medical, Dental, Veterinarian)	\$110,000.00	\$ 826.00	30

INVESTMENTS

Below are three different kinds of investments. The earnings on the investments will vary with the degree of risk involved. The students may purchase one or more of the different investments or multiples of the same investment. **THIS IS A LUXURY ITEM.**

ALL NECESSITIES MUST BE PAID FOR PRIOR TO MAKING INVESTMENTS.

U.S. SAVINGS BOND (\$50.00 BOND) COST - \$25.00

- SAFE INVESTMENT
- WILL DOUBLE IN VALUE IN 12 YEARS

MUTUAL FUND – BALANCED FUND COST - \$50.00

- MEDIUM RISK
- EARNED AN AVERAGE OF 9% PER YEAR FOR PAST 10 YEARS
- HAS AVERAGED DOUBLING IN VALUE EVERY 7 YEARS

MUTUAL FUND – GROWTH STOCK FUND COST - \$50.00

- HIGH RISK
- EARNED AN AVERAGE OF 12% PER YEAR FOR PAST 10 YEARS
- HAS AVERAGED DOUBLING IN VALUE EVERY 5 YEARS

BANKING BOOTH

SAVINGS ACCOUNT

SINGLE PERSON – 10% of Net Salary
Minimum of \$_____

MARRIED PERSON (NON WORKING SPOUSE) – 10% of Net Salary
Minimum of \$_____

MARRIED PERSON (WORKING SPOUSE) – 10% Of Combined Net Salary
Encourage the students to save at least most of the spouse's salary.

STUDENT LOANS

The following is a list of degrees and payments that go with each. The student's Pay Stub should have the education required for their occupation. Apply the appropriate student loan cost. The interest rate is 8.25% (the maximum allowable)

DEGREE	TOTAL LOAN	MONTHLY PAYMENT	YEARS TO PAY
Technical			10
Associate			10
Bachelors			10
Masters			15
Master/Law			20
Doctorate			30
Doctor (Medical, Dental, Veterinarian)			30

INVESTMENTS

Below are three different kinds of investments. The earnings on the investments will vary with the degree of risk involved. The students may purchase one or more of the different investments or multiples of the same investment. **THIS IS A LUXURY ITEM.**
ALL NECESSITIES MUST BE PAID FOR PRIOR TO MAKING INVESTMENTS.

U.S. SAVINGS BOND (\$50.00 BOND) COST - \$

- SAFE INVESTMENT
- WILL DOUBLE IN VALUE IN 12 YEARS

MUTUAL FUND – BALANCED FUND COST - \$

- MEDIUM RISK
- EARNED AN AVERAGE OF 9% PER YEAR FOR PAST 10 YEARS
- HAS AVERAGED DOUBLING IN VALUE EVERY 7 YEARS

MUTUAL FUND – GROWTH STOCK FUND COST - \$

- HIGH RISK
- EARNED AN AVERAGE OF 12% PER YEAR FOR PAST 10 YEARS
- HAS AVERAGED DOUBLING IN VALUE EVERY 5 YEARS

HOUSING BOOTH

HOUSING BOOTH SAMPLE

HOUSES FOR SALE

DESCRIPTION	SALE PRICE	PRINCIPLE & INTEREST	TAXES	TOTAL MONTHLY PAYMENT	ANNUAL SALARY RANGE TO AFFORD	MONTHLY SALARY RANGE TO AFFORD
<u>HOUSE 1</u> 3 bedroom, 1 bath, aluminum siding, frame, no basement	\$75,000	\$550.00	\$37.81	\$588.13	\$25,000>	\$2,083
<u>HOUSE 2</u> 3 bedrooms, 2 baths, brick ranch, family room, no basement	\$100,000	\$733.76	\$105.67	\$839.43	\$35,000>	\$2,916
<u>HOUSE 3</u> 3 bedrooms, 2½ baths, family room, fire place, 2-story contemporary	\$150,000	\$1,100.65	\$144.00	\$1,244.65	\$45,000>	\$3,750
<u>HOUSE 4</u> 4 bedroom, 2½ baths, unfinished basement, brick & cedar, 2 story	\$230,000	\$1,687.66	\$260.00	\$1,947.66	\$85,000>	\$7,083

REMEMBER – THE SALARY RANGES CAN BE THE COMBINED INCOMES OF THE SPOUSES

APARTMENTS FOR RENT

DESCRIPTION	MONTHLY RENT	MONTHLY PET FEE
<u>APARTMENT 1</u> 1 bedroom, 1 bath	\$450.00	\$10.00
<u>APARTMENT 2</u> 2 bedrooms, 1½ baths	\$505.00	\$15.00
<u>APARTMENT 3</u> 3 bedrooms, 2 baths	\$615.00	\$20.00

HOUSING BOOTH

HOUSES FOR SALE

DESCRIPTION	SALE PRICE	PRINCIPLE & INTEREST	TAXES	TOTAL MONTHLY PAYMENT	ANNUAL SALARY RANGE TO AFFORD	MONTHLY SALARY RANGE TO AFFORD
<u>HOUSE 1</u> 3 bedroom, 1 bath, aluminum siding, frame, no basement						
<u>HOUSE 2</u> 3 bedrooms, 2 baths, brick ranch, family room, no basement						
<u>HOUSE 3</u> 3 bedrooms, 2½ baths, family room, fire place, 2-story contemporary						
<u>HOUSE 4</u> 4 bedroom, 2½ baths, unfinished basement, brick & cedar, 2 story						

REMEMBER – THE SALARY RANGES CAN BE THE COMBINED INCOMES OF THE SPOUSES

APARTMENTS FOR RENT

DESCRIPTION	MONTHLY RENT	MONTHLY PET FEE
<u>APARTMENT 1</u> 1 bedroom, 1 bath		
<u>APARTMENT 2</u> 2 bedrooms, 1½ baths		
<u>APARTMENT 3</u> 3 bedrooms, 2 baths		

UTILITIES BOOTH

UTILITIES BOOTH SAMPLE

UTILITIES

HOUSE/APARTMENT NUMBER	GAS HEAT	ELECTRICITY	WATER/SEWER	TOTAL PAYMENT
HOUSE # 1	\$75.00	\$50.00	\$25.00	\$150.00
HOUSE # 2	\$75.00	\$50.00	\$25.00	\$150.00
HOUSE # 3	\$90.00	\$65.00	\$25.00	\$190.00
HOUSE # 4	\$90.00	\$65.00	\$25.00	\$190.00
AP. # 1	\$50.00	\$25.00	\$25.00	\$100.00
AP. # 2	\$55.00	\$30.00	\$25.00	\$110.00
AP. # 3	\$60.00	\$35.00	\$25.00	\$120.00

TELEPHONE

1 LINE, 2 EXTENSIONS, NO LONG DISTANCE	\$25.00
1 LINE, 2 EXTENSIONS, LONG DISTANCE	\$40.00
CELLULAR PHONE (NO TEXT MESSAGING)	\$49.00
CELLULAR PHONE (WITH TEXT MESSAGING)	\$80.00

CABLE

BASIC	\$35.00
BASIC, SHOWTIME & MOVIE CHANNEL	\$45.00
BASIC, SHOWTIME, HBO & MOVIE CHANNEL	\$50.00

INTERNET

DIAL-UP (MUST HAVE TELEPHONE)	\$20.00
BROADBAND (MUST HAVE TELEPHONE OR CABLE)	\$40.00
WIRELESS	\$40.00

UTILITIES BOOTH

UTILITIES

HOUSE/APARTMENT NUMBER	GAS HEAT	ELECTRICITY	WATER/SEWER	TOTAL PAYMENT
HOUSE # 1				
HOUSE # 2				
HOUSE # 3				
HOUSE # 4				
AP. # 1				
AP. # 2				
AP. # 3				

TELEPHONE

1 LINE, 2 EXTENSIONS, NO LONG DISTANCE \$ _____
 1 LINE, 2 EXTENSIONS, LONG DISTANCE \$ _____
 CELLULAR PHONE (NO TEXT MESSAGING) \$ _____
 CELLULAR PHONE (WITH TEXT MESSAGING) \$ _____

CABLE

BASIC \$ _____
 BASIC, SHOWTIME & MOVIE CHANNEL \$ _____
 BASIC, SHOWTIME, HBO & MOVIE CHANNEL \$ _____

INTERNET

DIAL-UP (MUST HAVE TELEPHONE) \$ _____
 BROADBAND (MUST HAVE TELEPHONE OR CABLE) \$ _____
 WIRELESS \$ _____

FURNITURE BOOTH

FURNITURE BOOTH SAMPLE

Participants will visit this booth to acquire furnishings for the home. Provide them with the furnishings in various price ranges. They may choose to pay in full or spread the cost over several months with payments. They may also choose from a list of electronics, if their budget allows.

FURNITURE

DESCRIPTION LIVING ROOM	DESCRIPTION KITCHEN	DESCRIPTION BEDROOM	TOTAL COST	PAYMENT PER MONTH FOR 24 MONTHS	PAYMENT PER MONTH FOR 12 MONTHS
<u>LUXURY</u> Leather sofa, Chairs, Tables, Lamps, Big Screen TV (Very Stylish)	<u>LUXURY</u> Table, Chairs, Stove, Refrigerator, Dishwasher, Washer & Dryer	<u>LUXURY</u> King bed, Chest of drawers, Dresser, Chair, 25 in. TV	\$10,000	\$416.00	\$833.00
<u>MODERATE</u> Sofa, Chairs, Tables, Lamps, 30 in. TV (Sturdy and Stylish)	<u>MODERATE</u> Table, Chairs, Stove, Refrigerator, Washer & Dryer	<u>MODERATE</u> Queen bed, Chest of drawers, Dresser, 19 in. TV	\$5,500	\$229.00	458.00
<u>BUDGET</u> Sofa, Chairs, Tables, Lamps, 20 in TV (Basic, Sturdy and Plain)	<u>BUDGET</u> Table, Chairs, Stove, Refrigerator	<u>BUDGET</u> Double bed, Chest of drawers, Dresser	\$2,500	\$104.00	\$208.00

ELECTRONICS

ITEM	TOTAL COST	24 PAYMENTS	12 PAYMENTS
35 in TV	\$ 700.00	\$29.00	\$ 58.00
DVD PLAYER	\$ 300.00	NA	\$ 25.00
5 CD STEREO SYSTEM	\$ 700.00	\$29.00	\$ 58.00
AM/FM/CD BOOM BOX	\$ 150.00	NA	NA
VCR	\$ 200.00	NA	\$ 17.00
MICROWAVE	\$ 250.00	NA	\$ 21.00
COMPUTER	\$1200.00	\$50.00	\$100.00

FURNITURE BOOTH

Participants will visit this booth to acquire furnishings for the home. Provide them with the furnishings in various price ranges. They may choose to pay in full or spread the cost over several months with payments. They may also choose from a list of electronics, if their budget allows.

FURNITURE

DESCRIPTION LIVING ROOM	DESCRIPTION KITCHEN	DESCRIPTION BEDROOM	TOTAL COST	PAYMENT PER MONTH FOR 24 MONTHS	PAYMENT PER MONTH FOR 12 MONTHS
<u>LUXURY</u> Leather sofa, Chairs, Tables, Lamps, Big Screen TV (Very Stylish)	<u>LUXURY</u> Table, Chairs, Stove, Refrigerator, Dishwasher, Washer & Dryer	<u>LUXURY</u> King bed, Chest of drawers, Dresser, Chair, 25 in. TV			
<u>MODERATE</u> Sofa, Chairs, Tables, Lamps, 30 in. TV (Sturdy and Stylish)	<u>MODERATE</u> Table, Chairs, Stove, Refrigerator, Washer & Dryer	<u>MODERATE</u> Queen bed, Chest of drawers, Dresser, 19 in. TV			
<u>BUDGET</u> Sofa, Chairs, Tables, Lamps, 20 in TV (Basic, Sturdy and Plain)	<u>BUDGET</u> Table, Chairs, Stove, Refrigerator	<u>BUDGET</u> Double bed, Chest of drawers, Dresser			

ELECTRONICS

ITEM	TOTAL COST	24 PAYMENTS	12 PAYMENTS
35 in TV			
DVD PLAYER			
5 CD STEREO SYSTEM			
AM/FM/CD BOOM BOX			
VCR			
MICROWAVE			
COMPUTER			

GROCERIES BOOTH

GROCERIES BOOTH SAMPLE

Participants will be visiting this booth to purchase food for the month. Be prepared to provide them with the average monthly costs.

GROCERIES

NUMBER OF PEOPLE IN THE FAMILY	<u>BUDGET</u> (spaghetti, canned vegetables, hamburger – no extras)	<u>MODERATE</u> (ground chuck, chicken, fish, fresh vegetables – a few extras)	<u>LUXURY</u> (steak, ground sirloin, shellfish – anything desired)
1	\$150.00	\$225.00	\$300.00
2	\$225.00	\$300.00	\$375.00
3	\$275.00	\$350.00	\$425.00
4	\$325.00	\$400.00	\$475.00
5	\$375.00	\$450.00	\$525.00
6	\$425.00	\$500.00	\$575.00

GROCERIES BOOTH

Participants will be visiting this booth to purchase food for the month. Be prepared to provide them with the average monthly costs.

GROCERIES

NUMBER OF PEOPLE IN THE FAMILY	<u>BUDGET</u> (spaghetti, canned vegetables, hamburger – no extras)	<u>MODERATE</u> (ground chuck, chicken, fish, fresh vegetables – a few extras)	<u>LUXURY</u> (steak, ground sirloin, shellfish – anything desired)
1			
2			
3			
4			
5			
6			

CHILD CARE BOOTH

CHILD CARE BOOTH SAMPLE

Participants will be visiting this booth if they have children and need child care. Be prepared to provide them with monthly childcare costs for 1 to 4 children. The costs provided are an average and a discount has been given for each additional child. Be sure they deduct the appropriate amount from their checkbook register.

CHILD CARE

NUMBER OF CHILDREN IN CHILD CARE	COST PER MONTH
1	\$350
2	\$630
3	\$900
4	\$1,150

EXTRAS :

- 1. Diapers \$30.00
- 2. Formula \$40.00
- 3. Field Trips \$25.00

CHILD CARE BOOTH

Participants will be visiting this booth if they have children and need child care. Be prepared to provide them with monthly childcare costs for 1 to 4 children. The costs provided are an average and a discount has been given for each additional child. Be sure they deduct the appropriate amount from their checkbook register.

CHILD CARE

NUMBER OF CHILDREN IN CHILD CARE	COST PER MONTH
1	
2	
3	
4	

EXTRAS:

- 4. Diapers \$ _____
- 5. Formula \$ _____
- 6. Field Trips \$ _____

TRANSPORTATION BOOTH

TRANSPORTATION BOOTH

Participants will be visiting this booth to acquire transportation. Be prepared to provide them with the options.

NEW VEHICLES

MAKE & MODEL	TOTAL COST	PAYMENT PER MONTH	LICENSE PLATES	GASOLINE
BUICK CENTURY				
FORD MUSTANG				
HONDA CIVIC				
PONTIAC GRAND AM				
CHEVY CAVALIAR				
FORD EXPLORER				
DODGE RAM				

USED VEHICLES

MAKE & MODEL	TOTAL COST	PAYMENT PER MONTH	LICENSE PLATES	GASOLINE
BUICK CENTURY				
FORD MUSTANG				
HONDA CIVIC				
PONTIAC GRAND AM				
CHEVY CAVALIAR				
FORD EXPLORER				
DODGE RAM				

BUS PASS: \$25.00

SEND THE STUDENTS TO THE INSURANCE BOOTH FOR AUTO INSURANCE.

INSURANCE BOOTH

INSURANCE BOOTH

RENTER’S INSURANCE (FOR PERSONAL PROPERTY) --- \$20.00

AUTO INSURANCE

28 YEARS OLD – NO ACCIDENTS OR TICKETS – MARRIED OR SINGLE

DESCRIPTION	MONTHLY COSTS
CLASS I (LOWER PRICED CAR)	\$ 35.00
CLASS II (MEDIUM PRICED CAR)	\$ 45.00
CLASS III (HIGHER PRICED CAR)	\$ 55.00
SPORTS CAR (USUALLY HIGH RISK FOR THIS AGE GROUP)	\$100.00
MINIVAN	\$ 50.00
PICKUP TRUCK	\$ 50.00

HEALTH INSURANCE

EMPLOYMENT	SINGLE	SELF & SPOUSE	FAMILY PLAN
SELF-EMPLOYED	\$350.00	\$425.00	\$500.00
EMPLOYEE	\$ 50.00	\$ 80.00	\$125.00

LIFE INSURANCE

28 YEARS OLD

MARITAL STATUS	COVERAGE	MONTHLY PREMIUM
SINGLE	\$ 50,000	\$35.00
MARRIED	\$100,000	\$60.00

PROFESSIONAL INSURANCE – E&O, MALPRACTICE, ETC. --- \$200.00

LIFE’S UNEXPECTED EXPENSES

# 9	HIGH RISK INSURANCE (AFTER DUI)	\$150.00
# 11	BURGLARY DEDUCTIBLE	\$200.00

INSURANCE BOOTH

RENTER'S INSURANCE (FOR PERSONAL PROPERTY) --- \$ _____

AUTO INSURANCE

28 YEARS OLD – NO ACCIDENTS OR TICKETS – MARRIED OR SINGLE

DESCRIPTION	MONTHLY COSTS
CLASS I (LOWER PRICED CAR)	
CLASS II (MEDIUM PRICED CAR)	
CLASS III (HIGHER PRICED CAR)	
SPORTS CAR (USUALLY HIGH RISK FOR THIS AGE GROUP)	
MINIVAN	
PICKUP TRUCK	

HEALTH INSURANCE

EMPLOYMENT	SINGLE	SELF & SPOUSE	FAMILY PLAN
SELF-EMPLOYED			
EMPLOYEE			

LIFE INSURANCE

28 YEARS OLD

MARITAL STATUS	COVERAGE	MONTHLY PREMIUM
SINGLE		
MARRIED		

PROFESSIONAL INSURANCE – E&O, MALPRACTICE, ETC. --- \$ _____

LIFE'S UNEXPECTED EXPENSES

- # 9 HIGH RISK INSURANCE (AFTER DUI) \$ _____
- # 11 BURGLARY DEDUCTIBLE \$ _____

“LIFE’S UNEXPECTED” BOOTH

LIFE'S UNEXPECTED BOOTH
FORTUNES AND MISFORTUNES

ANY TIME YOU SEE “DEPOSIT IN YOUR **SAVINGS ACCOUNT**”, PLEASE REMIND THE STUDENTS THAT THIS IS A ONE TIME DEPOSIT AND SHOULD **NOT** BE USED TO MAKE MONTHLY PAYMENTS OR TO BUY ANYTHING THAT REQUIRES MONTHLY PAYMENTS.

1. CONGRATULATIONS! THE BABY IS DUE IN JULY. GO TO THE MEDICAL BOOTH.
2. YOU ARE GETTING DIVORCED. GO TO THE LEGAL BOOTH.
3. YOU WIN \$2000 IN THE LOTTERY. TAKE OUT 20% FOR TAXES AND DEPOSIT \$1600 IN YOUR **SAVINGS ACCOUNT**. (**REMOVE THIS ITEM AFTER IT IS WON!!**)
4. YOU GET A 4% RAISE AT WORK. GO TO THE STATISTICS BOOTH.
5. YOU WERE STOPPED FOR SPEEDING. YOU WERE GOING 75 MPH IN A 55 MPH ZONE. GO TO LEGAL BOOTH AND PAY A FINE.
6. YOUR GRANDPARENTS GAVE YOU \$50 FOR YOUR BIRTHDAY. DEPOSIT \$50 IN YOUR **SAVING ACCOUNT**.
7. YOU NEED TO ATTEND A FUNERAL IN SAN FRANCISCO. GO TO THE ENTERTAINMENT/TRAVEL BOOTH FOR AN AIRLINE TICKET.
8. YOU WORE A CHICKEN SUIT AT A STORE GRAND OPENING. ADD \$50 TO YOUR **SAVINGS ACCOUNT**.
9. YOU WERE ARRESTED FOR DRIVING UNDER THE INFLUENCE OF ALCOHOL. GO TO THE LEGAL BOOTH AND PAY A FINE. YOU MUST ALSO GO TO THE INSURANCE BOOTH, TELL THEM YOUR SITUATION AND THEY WILL ADJUST YOUR INSURANCE PREMIUM.
10. YOU NEED NEW GLASSES OR CONTACTS. GO TO THE MEDICAL/DENTAL/OPTICAL BOOTH.
11. YOU HAVE BEEN BURGLARIZED. YOUR VCR, TV, STEREO, AND COMPUTER WERE STOLEN. YOUR TOTAL LOSS IS \$5000. GO TO THE INSURANCE BOOTH.
12. YOU WON \$100 PLAYING A RADIO GAME. DEPOSIT \$100 IN YOU **SAVINGS ACCOUNT**.
13. A TIRE ON YOU CAR BLEW-OUT AND YOU NEED TO PURCHASE A NEW ONE. SUBTRACT \$75 FROM YOUR ACCOUNT.
14. YOU INHERITED \$500. DEPOSIT \$500 IN YOUR **SAVINGS ACCOUNT**.
15. A FAMILY MEMBER NEEDS BRACES FOR THEIR TEETH. GO TO THE MEDICAL/DENTAL/OPTICAL BOOTH.
16. YOU BROKE YOUR ARM PLAYING SOFTBALL. GO TO THE MEDICAL/DENTAL/OPTICAL BOOTH TO PAY TREATMENT COSTS.
17. YOU WORKED 16 HOURS OF OVERTIME. YOU EARNED \$200. TAKE 20% OUT FOR TAXES AND DEPOSIT \$160 IN YOUR **SAVINGS ACCOUNT**.
18. YOU GOT A CHRISTMAS BONUS FROM YOUR COMPANY. DEPOSIT \$100 IN YOUR **SAVINGS ACCOUNT**.

LIFE'S UNEXPECTED BOOTH
FORTUNES AND MISFORTUNES

19. YOU NEED TO BUY WINTER COATS FOR EVERYONE IN YOUR FAMILY. GO TO THE CLOTHING BOOTH.
20. CONGRATULATIONS! YOUR BEST FRIEND JUST GAVE YOU A PET FOR YOUR BIRTHDAY! YOU NEED TO GO TO THE PET/VET BOOTH TO GET ITS ANNUAL VACCINATIONS. YOU SAY YOU ALREADY HAVE A PET – WONDERFUL, YOU NOW HAVE ANOTHER ONE!
21. YOU SOLD YOUR OLD SOUND SYSTEM FOR \$50. DEPOSIT \$50 IN YOUR **SAVINGS ACCOUNT**.
22. HEAVY RAINS FLOOD YOUR BASEMENT. INSURANCE DOES NOT COVER FLOOD DAMAGE. SUBTRACT \$165 FROM YOUR ACCOUNT.
23. YOU WERE INVOLVED IN AN AUTO ACCIDENT. THE OTHER DRIVER WAS UNINSURED. YOUR AUTO INSURANCE COVERS THE DAMAGE REPAIR, BUT YOU HAVE TO PAY A \$100 DEDUCTIBLE. SUBTRACT \$100 FROM YOUR ACCOUNT.
24. YOU HELPED YOUR ELDERLY NEIGHBOR WASH AND PUT IN STORM WINDOWS. DEPOSIT \$75 IN YOUR **SAVINGS ACCOUNT**.
25. THE FAMILY DOG WAS HIT BY A CAR AND BROKE ITS LEG. X-RAY AND VET BILL IS \$400. GO TO PET/VET BOOTH AND PAY BILL. SUBTRACT \$400 FROM YOUR ACCOUNT.
26. THE ELECTRICITY METER READER FALLS IN THE HOLE IN YOUR SIDEWALK AND BREAKS A LEG. DO YOU HAVE LIABILITY COVERAGE ON YOUR HOUSEHOLD INSURANCE? GO TO THE INSURANCE BOOTH AND THE MEDICAL BOOTH.
27. YOUR GARAGE DOOR IS BROKEN AND CANNOT BE RAISED. THE REPAIR COST IS \$200. DO YOU FIX IT NOW OR PARK IN THE DRIVEWAY FOR A WHILE AND FIX IT LATER? YOU NEED TO MAKE THE CHOICE NOW. IF YOU CHOOSE TO REPAIR IT, SUBTRACT \$200 FROM YOUR ACCOUNT.
28. PRODUCTION WAS AT A RECORD HIGH LAST MONTH. THE COMPANY GAVE A \$150 BONUS TO KEY EMPLOYEES. DEPOSIT \$150 IN YOUR **SAVINGS ACCOUNT**.
29. YOU HAD A TIRE BLOW OUT. ALL FOUR (4) TIRES NEED TO BE REPLACED **NOW!** SUBTRACT \$150 FROM YOUR ACCOUNT.
30. YOUR CAR NEEDS A TUNE-UP, SPARK PLUGS AND WIRES AND AN AIR FILTER. SUBTRACT \$300 FROM YOUR ACCOUNT.
31. YOU GO TO THE DENTIST AND A LARGE CAVITY IS FOUND IN A TOOTH. GO TO THE MEDICAL/DENTAL/OPTICAL BOOTH.
32. YOUR HAVE A CHILD (AGE – 3 ½) UNRESTRAINED IN THE FRONT PASSANGER SEAT OF THE CAR. THE POLICE STOP YOU. THIS IS YOUR SECOND OFFENCE. GO TO THE LEGAL BOOTH AND PAY A FINE.
33. YOU WERE STOPPED IN A ROUTINE TRAFFIC CHECK AND YOU HAVE NO SEAT BELT. GO TO THE LEGAL BOOTH AND PAY A FINE.

LIFE'S UNEXPECTED BOOTH
FORTUNES AND MISFORTUNES

34. YOU ARE IN A HURRY AND JUST NEED TO “RUN IN” AND PICK UP SOMETHING IN THE STORE. YOU MAKE THE DECISION TO PARK IN THE “HANDICAP PARKING”. WHEN YOU COME OUT OF THE STORE THERE IS A TICKET ON YOUR CAR! GO TO THE LEGAL BOOTH.
35. YOUR HOBBY IS WOODWORKING AND YOU HAVE ENTERED A CRAFT SHOW AND SALE. AT THE SHOW YOU MADE A PROFIT OF \$700. DEPOSIT \$700 IN YOUR **SAVINGS ACCOUNT**.
36. YOU RAN A STOP SIGN BECAUSE YOU ARE TALKING ON A CELL PHONE WHILE DRIVING. A POLICE OFFICER SEES THE OFFENSE AND GIVES YOU A TICKET. GO TO THE LEGAL BOOTH AND PAY A FINE.
37. YOU DIDN'T DEPOSIT YOUR PAYCHECK IN TIME AND 3 CHECKS “BOUNCE”. THE “OVERDRAWN ACCOUNT” CHARGE IS \$20 PER CHECK. SUBTRACT \$60 FROM YOUR ACCOUNT.
38. YOUR WASHING MACHINE HAS QUIT WORKING. IT IS TOO OLD TO BE REPAIRED. DO YOU PAY \$400 FOR A NEW WASHING MACHINE OR SPEND \$9.00 EACH WEEK AT THE LAUNDROMAT. YOU MUST MAKE A CHOICE NOW. SUBTRACT THE APPROPRIATE AMOUNT, \$400 OR \$36, FROM YOUR ACCOUNT.
39. GREAT AUNT TESSIE'S WILL HAS FINALLY BEEN PROBATED. YOUR SHARE OF HER ESTATE IS \$300. DEPOSIT \$300 IN YOUR **SAVINGS ACCOUNT**.
40. YOU FINALLY RECEIVED YOUR \$237 FEDERAL TAX REFUND. DEPOSIT \$237 IN YOUR **SAVINGS ACCOUNT**.

MEDICAL\DENTAL\OPTICAL BOOTH

MEDICAL – DENTAL – OPTICAL BOOTH SAMPLE

STUDENTS WILL BE VISITING THIS BOOTH TO PAY MEDICAL, DENTAL AND OPTICAL EXPENSES. PROVIDE THEM WITH INFORMATION REGARDING THE COST OF VARIOUS PROCEDURES SUCH AS, 1) ANNUAL PHYSICALS, 2) DENTAL CLEANING, 3) MINOR TOOTH REPAIR AND 4) ANNUAL EYE EXAMS. **REMEMBER – IN SOME JOBS, SUCH AS MILITARY, THESE COSTS ARE PAID.**

BELOW IS THE AVERAGE COST FOR THE FOUR MOST COMMON PROCEDURES NECESSARY DURING A YEAR ON A PER PERSON BASIS.

PROCEDURE	ANNUAL COSTS	MONTHLY COSTS
PHYSICAL	\$ 75.00	\$ 6.25
DENTAL EXAM	\$ 40.00	\$ 3.33
DENTAL CLEANING	\$ 75.00	\$ 6.25
EYE EXAM	\$ 65.00	\$ 5.45
TOTAL	\$255.00	\$21.00

**MULTIPLY \$21.00 BY THE NUMBER OF FAMILY MEMBERS
NO CHARGE FOR MILITARY**

LIFE’S UNEXPECTED EXPENSES

THERE ARE ALSO SITUATIONS AT THE LIFE’S UNEXPECTED BOOTH THAT WILL REQUIRE THE STUDENTS TO VISIT THIS BOOTH.

#1 PREGNANCY AND CHILD BIRTH

- A) PRENATAL CARE **\$1200.00**
- B) HOSPITAL/DELIVERY **\$3000.00**

TOTAL --- \$4200.00 (DIVIDE BY 9 MONTHS OF PREGNANCY= \$460.00 per month)

SUBTRACT **\$460.00** FROM THE STUDENT’S ACCOUNT

*PLEASE INFORM THE STUDENTS THAT THE COSTS OF CHILD BIRTH ARE RAISED SIGNIFICANTLY IF THERE ARE ANY COMPLICATIONS.

#10 EYE WEAR (GLASSES OR CONTACTS)

(GIVE THE OPTION OF GLASSES OR CONTACTS)

- A) BASIC GLASSES B) CONTACT LENSES C) DISPOSABLE CONTACT LENSES
- \$150.00 \$180.00 \$250.00**

SUBTRACT APPROPRIATE AMOUNT FROM THE STUDENT’S ACCOUNT

#15 DENTAL BRACES

\$125.00 PER MONTH

*COST FOR BRACES IS \$3000 PAID OVER A 2 YEAR PERIOD OR \$125.00 PER MONTH.

SUBTRACT **\$125.00** FROM THE STUDENT'S ACCOUNT

#16 BROKEN ARM

A) DOCTOR FEE **\$350.00**
B) HOSPITAL FEE **\$750.00**

TOTAL \$1100.00 (DIVIDE BY 12 MONTHS)

SUBTRACT **\$92.00** FROM THE STUDENT'S ACCOUNT

#26 BROKEN LEG

A) AMBULANCE **\$150.00**
B) EMERGENCY ROOM **\$1000.00**
C) SURGERY TO SET LEG **\$1000.00**
D) CHECK UP – DR. OFFICE **\$400.00**

TOTAL \$2550.00

STUDENT HAS NO INSURANCE

SUBTRACT **\$212.00** FROM THE STUDENT'S ACCOUNT

STUDENT HAS INSURANCE

SUBTRACT **\$21.00** FROM THE STUDENT'S ACCOUNT

#31 TOOTH FILLING

\$75.00

MEDICAL – DENTAL – OPTICAL BOOTH

STUDENTS WILL BE VISITING THIS BOOTH TO PAY MEDICAL, DENTAL AND OPTICAL EXPENSES. PROVIDE THEM WITH INFORMATION REGARDING THE COST OF VARIOUS PROCEDURES SUCH AS, 1) ANNUAL PHYSICALS, 2) DENTAL CLEANING, 3) MINOR TOOTH REPAIR AND 4) ANNUAL EYE EXAMS. **REMEMBER – IN SOME JOBS, SUCH AS MILITARY, THESE COSTS ARE PAID.**

BELOW IS THE AVERAGE COST FOR THE FOUR MOST COMMON PROCEDURES NECESSARY DURING A YEAR ON A PER PERSON BASIS.

PROCEDURE	ANNUAL COSTS	MONTHLY COSTS
PHYSICAL		
DENTAL EXAM		
DENTAL CLEANING		
EYE EXAM		
TOTAL		

**MULTIPLY \$21.00 BY THE NUMBER OF FAMILY MEMBERS
NO CHARGE FOR MILITARY**

LIFE’S UNEXPECTED EXPENSES

THERE ARE ALSO SITUATIONS AT THE LIFE’S UNEXPECTED BOOTH THAT WILL REQUIRE THE STUDENTS TO VISIT THIS BOOTH.

#1 PREGNANCY AND CHILD BIRTH

- A) PRENATAL CARE \$ _____
- B) HOSPITAL/DELIVERY \$ _____

TOTAL --- \$ _____ (DIVIDE BY 9 MONTHS OF PREGNANCY= \$ _____ per month)

SUBTRACT \$ _____ FROM THE STUDENT’S ACCOUNT

*PLEASE INFORM THE STUDENTS THAT THE COSTS OF CHILD BIRTH ARE RAISED SIGNIFICANTLY IF THERE ARE ANY COMPLICATIONS.

#10 EYE WEAR (GLASSES OR CONTACTS)

(GIVE THE OPTION OF GLASSES OR CONTACTS)

- A) BASIC GLASSES \$ _____
- B) CONTACT LENSES \$ _____
- C) DISPOSABLE CONTACT LENSES \$ _____

SUBTRACT APPROPRIATE AMOUNT FROM THE STUDENT’S ACCOUNT

#15 DENTAL BRACES \$ _____ **PER MONTH**

*COST FOR BRACES IS \$ _____ PAID OVER A 2 YEAR PERIOD OR \$ _____ PER MONTH.

SUBTRACT \$ _____ FROM THE STUDENT'S ACCOUNT

#16 BROKEN ARM

A) DOCTOR FEE \$ _____
B) HOSPITAL FEE \$ _____

TOTAL \$ _____ (DIVIDE BY 12 MONTHS)

SUBTRACT \$ _____ FROM THE STUDENT'S ACCOUNT

#26 BROKEN LEG

A) AMBULANCE \$ _____
B) EMERGENCY ROOM \$ _____
C) SURGERY TO SET LEG \$ _____
D) CHECK UP – DR. OFFICE \$ _____

TOTAL \$ _____

STUDENT HAS NO INSURANCE

SUBTRACT \$ _____ FROM THE STUDENT'S ACCOUNT

STUDENT HAS INSURANCE

SUBTRACT \$ _____ FROM THE STUDENT'S ACCOUNT

#31 TOOTH FILLING \$ _____

LEGAL BOOTH

LEGAL BOOTH SAMPLE

STUDENTS WILL BE VISITING THIS BOOTH FOR A VARIETY OF LEGAL REASONS. PRIMARILY, THEY WILL BE COMING TO THIS BOOTH BECAUSE THEY NEED LEGAL ASSISTANCE AFTER VISITING THE "LIFE'S UNEXPECTED" BOOTH.

**STUDENTS MAY COME TO THIS BOOTH TO MAKE A WILL.
THE COST OF A BASIC WILL IS \$150.**

LIFE'S UNEXPECTED EXPENSES

#2 DIVORCE

- A) WITH CHILDREN \$900 OR \$75 PER MONTH
B) WITHOUT CHILDREN \$600 OR \$50 PER MONTH

*REMIND THE STUDENTS THAT THESE ARE BASIC FEES AND ANY DISPUTED SETTLEMENTS OR CHILD SUPPORT WOULD INCREASE THE FEES.

#5 SPEEDING TICKET (10 MPH over speed limit) FINE - \$85.00

*REMIND THE STUDENTS OF POINTS ON THEIR DRIVER'S LICENSE AND POSSIBLE INSURANCE RATE INCREASES.

#9 DRIVING UNDER THE INFLUENCE

FINE - \$500.00
LOSE LICENSE FOR 90 DAYS

*PROVIDE INFORMATION ON THE IMPLICATIONS OF THIS CHARGE.

1) THE AFFECT LOOSING THEIR LICENSE WILL HAVE ON THEIR JOB
AND

2) THE IMPACT ON THEIR AUTO INSURANCE.

SEND THEM TO THE INSURANCE BOOTH TO HAVE THEIR INSURANCE RATE ADJUSTED.

#32 NO CHILD RESTRAINT (SECOND OFFENSE) FINE - \$85.00

#33 NO SEATBELT FINE - \$50.00

#34 PARKING IN HANDICAP ZONE FINE - \$100.00

#36 FAILURE TO STOP AT STOP SIGN FINE - \$85.00

CLOTHING BOOTH

CLOTHING BOOTH SAMPLE

MEN

BLUE COLLAR WORKER	COST	WHITE COLLAR WORKER	COST
JEANS	\$25.00	SUIT	\$200.00
SHIRT	\$12.00	SHIRT	\$30.00
SOCKS	\$4.00	TIE	\$20.00
UNDERWEAR	\$6.00	UNDERWEAR	\$10.00
SHOES	\$50.00	SOCKS	\$6.00
		SHOES	\$70.00
TOTAL	\$97.00	TOTAL	\$336.00

WOMEN

BLUE COLLAR WORKER	COST	WHITE COLLAR WORKER	COST
JEANS	\$25.00	SUIT	\$150.00
BLOUSE	\$15.00	BLOUSE	\$20.00
SOCKS	\$3.00	HOSE	\$5.00
UNDERWEAR	\$10.00	UNDERWEAR	\$30.00
SHOES	\$25.00	SHOES	\$75.00
SWEATSHIRT/SWEATER	\$20.00	JEWELRY	\$15.00
TOTAL	\$98.00	TOTAL	\$295.00

CHILD

ITEM	COST
JEANS	\$15.00
SHIRT	\$7.00
SOCKS	\$6.00
UNDERWEAR	\$20.00
TOTAL	\$50.00

LIFE'S UNEXPECTED

19 WINTER COATS FOR THE FAMILY

MEN'S COAT	\$80.00
WOMEN'S COAT	\$75.00
CHILD'S COAT (EACH)	\$30.00

CLOTHING BOOTH

MEN

BLUE COLLAR WORKER	COST	WHITE COLLAR WORKER	COST
JEANS		SUIT	
SHIRT		SHIRT	
SOCKS		TIE	
UNDERWEAR		UNDERWEAR	
SHOES		SOCKS	
		SHOES	
TOTAL		TOTAL	

WOMEN

BLUE COLLAR WORKER	COST	WHITE COLLAR WORKER	COST
JEANS		SUIT	
BLOUSE		BLOUSE	
SOCKS		HOSE	
UNDERWEAR		UNDERWEAR	
SHOES		SHOES	
SWEATSHIRT/SWEATER		JEWELRY	
TOTAL		TOTAL	

CHILD

ITEM	COST
JEANS	
SHIRT	
SOCKS	
UNDERWEAR	
TOTAL	

LIFE'S UNEXPECTED

19 WINTER COATS FOR THE FAMILY

MEN'S COAT \$ _____

WOMEN'S COAT \$ _____

CHILD'S COAT (EACH) \$ _____

PET & VETERINARIAN BOOTH

PET AND VETERINARIAN BOOTH SAMPLE

DOG

FOOD	VETERINARIAN	GROOMING	MONTHLY COSTS	ANNUAL COSTS
LARGE DOG (60-110 LBS.)			\$110.00	\$1,326.00
MEDIUM DOG (30-40 LBS.)			\$ 93.00	\$1,120.00
SMALL DOG (10-30 LBS.)			\$ 56.00	\$ 677.00
	HEARTWORM & FLEA PREVENTION		\$ 15.00	\$ 180.00
	VACCINATIONS (RABIES, DISTEMPER, ETC.)		\$ 7.00	\$ 84.00
		ACTUALLY BASED ON SIZE OF DOG	\$ 20.00	\$ 240.00

CAT

ITEM	VETERINARIAN	MONTHLY COSTS	ANNUAL COSTS
DRY FOOD (1/4 LB. PER DAY)		\$15.00	\$180.00
KITTY LITTER		\$ 6.00	\$ 72.00
	FLEA PREVENTION	\$ 6.00	\$ 72.00
	VACCINATIONS (DISTEMPER, LEUKEMIA, RABIES, ETC.)	\$ 7.00	\$ 84.00

LIFE'S UNEXPECTED EXPENSES

20 NEW PET (SEE ABOVE UNDER VETERINARIAN)

25 DOG BROKEN LEG -----TOTAL COST MONTHLY PAYMENT
\$500.00
\$41.67

CHARITABLE DONATIONS BOOTH

CHARITABLE DONATIONS

The booth is optional for students. The students can contribute to any established charity they wish, including churches. There is no set amount as it is a donation; although, many students wish to tithe to their church. Volunteers should discuss the value of charitable contributions as tax deductions as well as the need society has for citizens to support the various charities.

**ENTERTAINMENT & TRAVEL
BOOTH**

ENTERTAINMENT & TRAVEL BOOTH SAMPLE

THE PRICES INCLUDED HERE ARE FOR ONE (1) PERSON.

ENTERTAINMENT

ITEM	COST
VIDEO RENTAL	\$ 5.00
MOVIE	\$ 8.00
CONCERT (ROCK OR SYMPHONY)	\$45.00
ZOO (FOOD NOT INCLUDED)	\$10.00
AMUSEMENT PARK (TICKET-\$30, GAS-\$15, FOOD-\$15)	\$60.00
AUTO RACE	\$30.00
THEATER/PLAY	\$30.00
COMEDY CLUB (TICKETS ONLY)	\$25.00
ARCADE	\$20.00
PRO SPORT (FOOTBALL, BASKETBALL, BASEBALL)	\$35.00
MUSEUM	\$15.00
STATE PARK (ENTRANCE FEE ONLY)	\$ 5.00

EATING OUT

ITEM	COST
DINNER FOR 2 (NOT FAST FOOD)	\$50.00
PIZZA	\$20.00
FAST FOOD	\$ 8.00

TRAVEL

ONE PERSON	COUPLE & 2 CHILDREN	COST DUE NOW	SAVE MONTHLY (PLAN AHEAD)
3 NIGHT CRUISE CARNIVAL CRUISE		\$1200.00	\$100.00
3 NIGHT STAY DISNEY WORLD		\$ 744.00	\$ 65.00
	3 NIGHT STAY DISNEY WORLD	\$2000.00	\$167.00
	6 NIGHT STAY DISNEY WORLD	\$2600.00	\$216.00

LIFE'S UNEXPECTED EXPENSES

#7 AIRFARE – INDIANAPOLIS TO SAN FRANCISCO \$325.00

ENTERTAINMENT & TRAVEL BOOTH

THE PRICES INCLUDED HERE ARE FOR ONE (1) PERSON.

ENTERTAINMENT

ITEM	COST
VIDEO RENTAL	
MOVIE	
CONCERT (ROCK OR SYMPHONY)	
ZOO (FOOD NOT INCLUDED)	
AMUSEMENT PARK (TICKET-\$30, GAS-\$15, FOOD-\$15)	
AUTO RACE	
THEATER/PLAY	
COMEDY CLUB (TICKETS ONLY)	
ARCADE	
PRO SPORT (FOOTBALL, BASKETBALL, BASEBALL)	
MUSEUM	
STATE PARK (ENTRANCE FEE ONLY)	

EATING OUT

ITEM	COST
DINNER FOR 2 (NOT FAST FOOD)	
PIZZA	
FAST FOOD	

TRAVEL

ONE PERSON	COUPLE & 2 CHILDREN	COST DUE NOW	SAVE MONTHLY (PLAN AHEAD)
3 NIGHT CRUISE CARNIVAL CRUISE			
3 NIGHT STAY DISNEY WORLD			
	3 NIGHT STAY DISNEY WORLD		
	6 NIGHT STAY DISNEY WORLD		

LIFE'S UNEXPECTED EXPENSES

#7 AIRFARE – INDIANAPOLIS TO SAN FRANCISCO \$ _____

STUDENT EVALUATION BOOTH

THE REALITY STORE® EVALUATION
for
Students/Participants

We would appreciate you taking the time to complete this short survey/evaluation. Please add any comments or suggestions you may have. We are always looking for ways to improve this event.

1. What school do you attend? _____

2. The Reality Store® is a worthwhile event? Yes _____ No _____

3. Did you enjoy participating in the event?
Yes _____ No _____

Comments: _____

4. What was your favorite part of the *Store*? _____

5. What was your least favorite part of the *Store*? _____

6. What did you learn today? _____

7. Is there anything you would like to see changed about the *Store*? _____

Any additional comments? _____

THANK YOU!

FINANCIAL COUNSELOR BOOTH

FINANCIAL COUNSELOR BOOTH

Students will visit this booth when they have a financial problem. Help them devise a way to improve their financial situation. Some possible options are:

- * Review the checkbook register to see if expenses can be reduced.
- * If the spouse could work, have that income added. Remember if children are involved that the student needs to go to the Child Care booth.
- * The student could get a part-time job. Refer them back to the Banking booth.

BE CREATIVE.

THE REALITY STORE® ORDER FORM

The Reality Store® is a trademarked and copyrighted program created in 1991 by the Indiana Federation of Business and Professional Women's Clubs, Inc. (INFBPW) and subsequently transferred to the Indiana Women's Education Foundation, Inc. for revision, distribution and on going support. INFBPW and the Indiana Women's Education Foundation, Inc. are committed to seeing that our youth become aware of the importance for all adults to lead balanced, self-sufficient lives.

At The Reality Store®, students will be able to:

- *Envision the lifestyle they'd like to have when they are in their mid-20's
- *Select the occupation they would like to have as an adult
- *Receive a checking account deposit equal to one month's salary from their desired job
- *Spend their salary in The Reality Store®, first on necessities and then on "extras"
- *Handle some of life's unexpected events
- *Learn whether their selected occupation will provide the financial resources need to provide the lifestyle they want.

If you are interested in purchasing The Reality Store® manual and/or CD, or have any questions, please contact our executive secretary, Barb Mofield at 1-765-345-9812 or email bpwin@msn.com. You can also mail your order form to:

Indiana Women's Education Foundation, Inc.,
PO Box 33
Knightstown, IN 46148

(Specify quantity requested)

CD ONLY: _____ \$50.00/each MANUAL ONLY: _____ \$35.00/each
COMB Set (CD and MANUAL) _____ \$75.00

NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

CONTACT PHONE#: (_____) _____ EMAIL: _____

PAYMENT FORM: CHECK #: _____ MONEY ORDER: _____

CASH: _____ (only if ordered in person)