



MONTANA'S  
CREDIT UNIONS

Educate. Advocate. Collaborate.

# Reality Fair



## — Toolkit —

*Host a Reality Fair for local high school students to provide hands-on, real-life situations with the many financial challenges young people face as they venture out on their own, after school.*

# Introduction

Montana's credit unions recognize the need to improve financial capability among all ages in our state. Since 2003, Montana Credit Unions for Community Development (MCUCD) has been working with credit unions in the state to implement programs that improve the social and economic well-being of Montanans. The Financial Reality Fair provides credit unions with a fun, hands-on way for students to learn about managing personal finances. For many credit unions in the state, the Financial Reality Fair provides an opportunity to become more engaged in the community and with the local schools.

The National Credit Union Foundation explain a Reality Fair as:

*A Reality Fair (or "Financial Reality Fair") is an interactive financial literacy tool for high school students. The Reality Fair concept is a unique opportunity for students to experience some of the financial challenges they will face when they start life on their own. It's a hands-on experience in which students identify their career choice and starting salaries then complete a budget sheet requiring them to live within their monthly salary while paying for basics such as housing, utilities, transportation, clothing, and food. Additional expenditures such as entertainment and travel are factored in as well.*

*Throughout the fair, there are many temptations for additional spending, and students must learn to balance their wants and needs to live on their own. After the students have visited the various booths covering components of independent living, students balance their budget and, then, sit down with a financial counselor for review.*

The Financial Reality Fair is a 60-90 minute (*time is flexible*) experiential learning activity where students get a feel for real-life monthly budget. They approach the fair as if they need to budget a monthly salary while paying for housing, utilities, transportation, groceries, entertainment, and some surprises along the way. Since this Reality Fair is interactive, students will visit booths to acquire information and budgeting expenses based on interest and family size. This eye opening experience will give the student a view into what costs they can anticipate and how to budget for the future.

The Financial Reality Fair is flexible, allowing integration into any school size and/or timeframe. After reviewing the toolkit, you will find this kit provides you all the information and resources needed to host a Financial Reality Fair for your community.

## What does a Reality Fair Look Like?

This Financial Reality Fair Toolkit is designed to guide you through the process to prepare and facilitate a well-organized fair. Proper planning will ensure the students, teachers, partners and your credit union gain the most out of this educational experience. What can you expect the Reality Fair to look like? Here's a quick overview...

- Students enter the event room
- They will receive a color-coded handout assigning them their “life scenario” that includes:
  - Career and salary (income)
    - *Optional: if time allows, give students ability to explore and select a career*
  - Family structure of their “life”
  - Expenses in detail – housing, education, transportation, utilities, etc.
  - Surprise expenses and income scenarios
- Facilitator welcomes and orients the students on where to start based on their color of the “life scenario” handout.
- Students work their way (clockwise) through the booths (starting at booth with matching color) until they have visited all booths.
- The final location will be to visit the credit union for help in “balancing” their budget.
  - The goal is to successfully complete and balance their budget – hopefully with extra money at the end.
- After they’ve calculated their budgets the students will be called to gather to brief on some quick life lessons or learning points.
- Depending on schedule and number of students this may be one classroom exercise or multiple visits throughout the day.
  - The flow will continue as above if there are multiple sessions or classes.
- At the end of the day, the facilitator will gather the volunteers and ask for feedback and learning objectives.

# Four Steps to Planning a Financial Reality Fair

## 1. **Connect with your local school and community partners**

There are many community members in your area who are vested in and want to assist in building relationships with your area students. This a great way to connect those engaged community members and your credit union to start the important discussion of financial literacy and spending plans. The following pages contain guidance on how to set up a reality fair how to best prepare for the event.

## 2. **Complete the pre-event list of activities**

The preparation of any reality fair is important. In this toolkit we provide many of the tools to host a successful Reality Fair. However, you are not only limited to the tools we provide you. The better prepared you are before the event, the better the outcomes and students' engagement.

## 3. **Organize and ready for the day's event(s)**

The day of the event will arrive quicker than planned. Try to have your set up ready and prepare welcoming comments for both the booth vendors and the students will provide you and others with an easy though the day so that every students interaction are meaningful and engaging for the students to see the value. This will help make every student interaction meaningful and engaging. And, most importantly, help students see the relevance in the Reality Fair.

## 4. **Follow up with your community**

After the event is held, it will be important to close and thank all who participated. The final section of this toolkit provides outlines and notes to be sent to the participant schools, volunteers, media, and other supporters for a successful Reality Fair.

## Step 1: Connect with Community

In addition to providing interactive financial education, Financial Reality Fairs provide an opportunity for the local credit union(s) to build awareness. While planning, you are looking for a host location – ideally local schools and or other organizations – that provides services to high school students.

One of the first steps is to reach out to the credit union's respective school contacts within your communities. In your credit union there will be staff who have connections with the school. Take the time to explore those relationships. The natural points of contact at the school will be the principal, counselor, superintendent, teacher of consumer science, mathematics, and/or any teacher engaged with bringing life lessons to the classroom.

Once a school expresses interest in participating in a fair, it is important to gain their commitment and establish who the key contact/teacher(s) will be from each school. The person contacting teachers should also distribute permission forms for students to attend the event and allow the release of any photos or other media that they may be in.

### **Event Location Considerations:**

An ideal location would be at the high school, to defer costs of transportation. The location should have access for all students and level of participation. Another option to consider for an event location would be a place of higher education so students can experience the college setting by being on campus. Absent such availability, organizers should select a location that has convenient access, can support the level of student participants, and remain within the budget set by the credit union(s). To have the school the host of the event the community and credit union does not have to take on the liability for the event.

If the fair will have more than 40 participants, using a gym, cafeteria, or multipurpose room is ideal. If multiple fair visits will also take place over day(s), this setup will also assist in flow and efficiency for participants and vendor booth hosts.

### **Engaging Community Partners:**

There are many organizations and businesses that share credit unions' interest in increasing financial capability. The Financial Reality Fair is a great way to leverage the partnerships and relationships you have with others in your community. In addition to possibly sharing any costs associated with the fair, community partners may create funding opportunities as well as provide additional volunteer resources. The following chart provides suggested community partners to consider engaging.

Volunteers for the Financial Reality Fair may include and are not limited to the following:

<b>Booth</b>	<b>Business Partner</b>
Financial	<i>Credit Union</i>
Car	<i>Dealership – New and/or Used</i>
Insurance – Auto	<i>Insurance agent</i>
Insurance – Home	<i>Insurance agent</i>
Grocery	<i>Grocery staff</i>
Childcare	<i>Daycare – Childcare learning center</i>
Housing	<i>Realtor and/or Property Management Co.</i>
Trash service	<i>City Works Employee or private trash business</i>
Water	<i>City Works Employee</i>
Gas/Power	<i>Local provider(s)</i>
TV	<i>Local television provider</i>
Telephone/Cellular	<i>Local cell provider</i>
Travel and/or Leisure	<i>Travel agent</i>
Misc.	<i>School staff/PTA/community volunteers</i>
Floating volunteers	<i>School staff/PTA/community volunteers</i>
Investments	<i>Investment professional</i>

## [Sample Letter—School]

High schools throughout the U.S. are participating in a unique, hands-on financial learning experience, sponsored by America's credit unions. You may have heard about Financial Reality Fairs through the news, or from your peers. Each school that participates requests future participation.

What is a Financial Reality Fair? Montana's Credit Unions Financial Reality Fair is an interactive experience designed for high school students to provide hands-on, real-life situations with the many financial challenges young people face as they venture out onto their own, post-high school. This unique live simulation provides students with a career choice and starting salary – students complete a budget and make choices to stay within their budget while paying for basic necessities such as housing, utilities, food and transportation. Opportunities are presented to students along the way that require them to make decisions whether to purchase items (i.e. a paradise vacation or a puppy), in order to demonstrate to students the immediate effect that impulse spending can have on a budget. The result of the Financial Reality Fair empowers students to develop skills to make sound financial decisions and prepares students to set themselves up for success for what's ahead in the years to come.

**Local credit unions are sponsoring a Financial Reality Fair on [insert date/time location].** We would like to invite your school to participate in this unique experience. Other schools are also being invited, and the Fair will fill on a first-serve commitment basis.

I would like to discuss this opportunity with you in further detail. In addition, local credit unions are prepared to help cover transportation costs to get your students to the event.

Please contact me as soon as possible if you would like further details regarding this program. Organizers are hoping to have confirmation of school participation by [insert date]. My contact information is as follows: (phone), or email me at [\(email\)](#).

Very truly yours,

(NAME)

(CREDIT UNION)

## [Sample Letter—Organization/Volunteer]

Dear :

The effects of financial education in high school continue to influence attitudes and behaviors toward money management for students well after graduation. This year the [INSERT CREDIT UNION NAME &/or SCHOOL] is hosting a “Financial Reality Fair,” an interactive financial education activity for [INSERT GRADE LEVEL, SPECIFIC GROUP] on [INSERT DATE].

Our experiential learning event would be greatly enriched by your business/organization’s participation. We are asking key community groups such as yours to join us in our Financial Reality Fair.

Students will be learning about financial literacy through a fun and interactive activity that shows them the importance of an education and the costs of life. We want them to understand that life can sometimes be unpredictable and that having an education puts you in a better position to support yourself and your family. We are looking for one or two people from your organization to come to [INSERT SCHOOL NAME] on [INSERT DATE and TIME] to help out in this interactive activity. I have included a form to show you what the students will receive as they move from table to table during the Financial Reality Fair. If you have physical props from your organization, please feel free to bring them to set-up on your table to make the game more realistic (example: satellite TV provider could bring a dish to have in front of their table).

We hope you can join us for this fun and meaningful activity. Please contact me by [INSERT DATE] to let us know if your business/organization will be participating.

Sincerely,



## [Sample Letter—Organization/Volunteer]

Dear:

Today's economy makes the need for financial education more compelling than ever before. Credit unions located throughout our community are participating in an initiative to assist young adults with a better understanding of finances through partnering with area high schools to provide a **Financial Reality Fair**.

We are in the process of planning a Financial Reality Fair **[INSERT DATE - TIME]**.

Part of the success of fairs in other states is due to the joint participation of area businesses and community partners. We are inviting you to participate in a Fair near you in 2016-2017. You will receive the opportunity to promote your business by volunteering to work at one of our booths and by providing relevant materials for this event. **There are no fees to participate.**

**What is a Financial Reality Fair?** Montana's Credit Unions Financial Reality Fair is a 60-90 minute interactive experience designed for high school students to provide hands-on, real-life situations with the many financial challenges young people face as they venture out on their own, after school. This unique live simulation provides students with a career choice and starting salary – students complete a budget and make choices to stay within their budget while paying for basic necessities such as housing, utilities, food and transportation. Opportunities are presented to students along the way that require them to make decisions whether to purchase items (i.e. a paradise vacation or a puppy), in order to demonstrate to students the immediate effect that impulse spending can have on a budget. The result of the Financial Reality Fair empowers students to develop skills to make sound financial decisions and prepares students to set themselves up for success for what's ahead in the years to come.

What can your organization do? **You can help enrich the learning experience by staffing a booth to help students shop for goods and services.**

You will find that your participation will bring unexpected personal rewards. Assisting a student to understand how they can succeed when they go out on their own is a great experience. As a credit union partner, we invite you to volunteer your time – we believe you will receive much more than you give.

Please do not hesitate to contact me with any questions. We look forward to partnering with you for this unique experience.

Very truly yours,  
(NAME)  
(CREDIT UNION)

## Step 2: Prepare for Event

### Pre-Event Activities

Below is an outline of the key action steps necessary to prepare a well-organized Fair. Proper planning will ensure that teachers and student participants gain the most out of this educational experience. It also maintains a consistent level of quality public service for all Financial Reality Fairs.

#### 5-12 months before Reality Fair:

- Identify date for Fair
- Contact schools for interest
  - *provide information on Fair; identify how Fair assists teacher in their job; inform teachers on costs, time commitment, expectations*

#### 3-5 months before Fair:

- Confirm school commitment – identify potential attendee numbers
- Confirm location for Reality Fair
- Recruit volunteers from credit unions and community partners
- Order materials for Fair
- Create media contact list

#### Month prior to Fair:

- Print reality fair materials
- Identify AV needs for fair
- Provide photo release to the school staff to give to students
- Confirm volunteers for the day of the event
- Collect any credit union materials that will be included in bags
- Send invite to media

#### 2 Weeks before Fair

- Confirm photo releases have been provided and are going to be collected prior to event
- Provide the pre-survey for students
- Send email confirmation to volunteers including orientation and booth information

#### 1 Week before Fair

- Confirm signage and materials for booths are printed in proper quantity
- Photo releases are turned in by students
- Pre surveys were completed and have been collected
- Send email reminder to volunteers
- Arrange food for volunteers and students for day of event
- Follow up on media attending event

# Reality Fair Materials

## Fair Set up

- 17 booth tables with 34 chairs for volunteers
- Extra tables for students to work on budgets (*optional*)
- Signs for booths – *this toolkit provides print ready documents*
- Writing tools for volunteers and participants
- Vendor booth information packet for each booth
- Print of chance cards in envelopes or card stock
- Food and/or snacks for volunteers
- Print out of budget sheets in coordinating colors based on booth colors (extras)
- Fair layout/diagram

## Orientation set up

- Registration table
- Volunteer List
- Volunteer Name Tags
- School sign-in, directions and rules
- Optional
  - *Laptop, projector, screen, etc*
  - *Electric cords for equipment*
  - *Microphone for announcements*

## Student Materials

- Budget worksheet
- Writing tool
- Bags (optional)

## Media

- Recognition of volunteers and business
- Recognition of school and school volunteers
- Fact sheet for media coverage

## Other – optional

- Student surveys

# Sample Permission Slip and Photo Release

Student Name: \_\_\_\_\_ Grade Level: \_\_\_\_\_

School: \_\_\_\_\_

I (we) grant permission for the above named student to participate in the Financial Reality Fair at the <insert location> on the morning of <insert date>.

## Health or Special Needs - Check if Applicable

- My child has NO special needs the staff should be made aware of.
- My child has a special need and instructions are attached.
- Other: \_\_\_\_\_

## Release and Covenant Not to Sue/Authorization for Medical Care

In consideration for their participation in the Financial Reality Fair, I agree to indemnify, defend and hold harmless the <insert credit union> and program organizers and sponsors for any and all claims, damage, costs and expenses resulting from lawsuits and other proceedings by any third parties arising out of any acts, omissions or conduct of my child while s/he is participating in the Financial Reality Fair.

I (we) grant to <insert credit union> the right and permission to use **the above named student** in connection with any video, photographs or film taken of **the above named student** for promotional purposes and in all media now or in the future. I (we) understand that **the above named student's** comments may also be used, and that the aforementioned may be published by the <insert credit union? in connection with their promotional efforts.

I (we) release and discharge <insert credit union> from any and all claims and demands arising out of or in connection with use of the aforementioned video, photographs, film, or comments, including any and all claims for libel or invasion of privacy.

**Signature of those over age 18:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Authorized parent/guardian**  
**of those under 18:** \_\_\_\_\_ **Date:** \_\_\_\_\_

# Pre-Survey

Student Name: \_\_\_\_\_ Grade Level: \_\_\_\_\_

**1. How important is it to save money on a regular basis?**

- Very important
- Important
- Somewhat important
- Not important

**2. What is a Budget?**

- A tool that requires you to keep your income the same every month
- A tool that only tracks expenses and spending
- A tool that helps you manage your current finances and plan for the future
- I don't know

**3. I use some form of budgeting to manage my money.**

- Yes
- No

**4. To create a budget, you need to:**

- Set a goal
- Identify needs and wants
- Determine income and expenses
- All of the above
- I don't know

**5. I can manage or reduce my debt by:**

- Creating a following a budget
- Selectively taking out a loan or using credit cards
- Seeking advice from my local credit union
- All of the above
- I don't know

**6. I am knowledgeable of savings and checking accounts.**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

**7. I am knowledgeable of credit and credit cards.**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

**8. I am knowledgeable about financing options to pay for college, career or technical school after 12<sup>th</sup> grade.**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

## Volunteer — Booth Recruitment

It is important to have volunteers who will reinforce the purpose of the fair. Recruiting volunteers within the community helps students with real world experience and lets students meet people who actually provide services in their community. For example, having a volunteer that works with housing, real-estate or property management would be ideal for the home booth. Same goes for public employees who work closely with the water/sewer or public works.

The Financial Reality Fair planner should reach out to the community and potential volunteers to find the individuals who will be the booth host(s). The amount of students expected will determine the number of volunteers needed. Whether a volunteer is able to take on more than one role is dependent on the pace and flow of the Reality Fair.

The volunteers may also be good leads for other volunteers for the event. Be sure to explore all avenues when seeking assistance. It is also helpful to find floaters that would be able to assist, or fill in if a personal issue arises or a volunteer has a personal emergency.

When getting the volunteers be sure to capture all contact information needed.

- Name**
- Business**
- Phone**
- Mobile**
- Email**
- Preferred Communication Style**

### Volunteer instructions and policy

When they are asked, volunteers should be informed of the date, hours involved, assignments and general information for the Reality Fair. Since the volunteers will be briefed before they start working with students, they will not be required to bring or prepare any portion of the fair.

The success of the Reality Fair depends upon the strength of the volunteers. To improve the quality of the vendor experience make sure to provide a brief guideline outlining your expectations.

The focus of the fair is educational. Volunteers...

- Will not promote their individual business during the event.
- Will not solicit business during the event, nor can they ask for students' names or contact information.
- Are encouraged to wear logo wear for their organization
- Will be recognized as fair supporters in document provided to student, media and all involved.
- Make sure volunteers know where to park, what they should wear and any special information about the school and how to check in.

## Step 3: Fair Day

### Fair Day Checklist

#### Day before event:

- All printing complete
  - *Table Signage*
  - *Direction Signage*
  - *Career Options*
  - *Chance Cards*
  - *Volunteer welcome packet*
  - *Instructions for volunteers*
- A bin of paper, tape, scissors and markers are packed and ready

#### Day of event

- Set-up for Fair: tables, booths, signage, AV, etc.
- Set-up volunteer check-in
- Disperse the event and volunteer instructions to booths
- Welcome volunteers as they arrive. Let them know times to expect students
- Set up a beverage/food station if needed

#### During the event

- Welcome students – direct them to registration or have them gather in location to start
- Pass out career options
- Give students a time countdown for the end of the fair's completion
- Continue to assist in the student's flow through the booths
- Bring the students together 5 minutes before the end to check in
  - *Ask for items the participants learned - debrief*
- Remember this is a fun activity and keep the mood uplifting for volunteers and students
- Provide breaks or release volunteers so they can use the bathroom or address other personal needed

#### After students participate

- Thank the volunteers for their time
  - *if appropriate conduct a debrief with volunteers: What worked well; What could be improved; Any take aways*
- Break down tables and clean up area
- Collect signage
- Remember to leave the space better than you found it.

#### Post-Fair

- Send thank you letters to teachers, volunteers, principals and guests
- Distribute post-Fair surveys to volunteers
- Send thank you to host facility
- Send media release to local, state and national media
- Send thank you to media that attended event
- Send pre/post survey results, list of volunteers and partners to MCUCD

# Volunteer Booth Instructions

As a volunteer you will be assigned to a booth where you will serve as a vendor. Please read through the information for all the booths so that you can get an idea of what the students will be going through. You may be hosting the booth on your own or you may have a partner volunteer. Your role is to engage in conversation with the student as if you were selling to them.

You will notice the booths are color-coded. Students receive color-coordinated handouts with their life 'scenario' and budget worksheet. They will start at the booth that matches the color on their handout and will rotate clockwise to visit each of the booths.

After visiting every booth, students are required to visit the credit union 'financial counselor' to assist in calculating their budget and may need to find a method to balance their budget.

There are some optional items students may choose to "purchase" though this exercise. As a volunteer you will not be responsible for provide any additional options or information. Your booth will have all required supplies and tools to complete the tasks assigned.

As a volunteer vendor your time will be spent assisting the student at your booth while they determine which item makes the most sense for their budget. We encourage you to have fun with your role and engage and entice the students to push them to make tough decisions. Remember, this is designed to give them a taste of reality.

## **Booths:**

### **Housing - required**

Housing is a basic need which every student will address. The choices are varied and these are extras associated with different choices. The participant will select the best housing situation based on their family. This estimate is based on a monthly expense for the individual or household.

### **Electric Bill – required**

Based on housing this may need to be addressed. It is important to position these two booths close so that the student does not feel disjointed in selecting housing and components for working on their monthly budget. This section is flexible and can be changed based on location of event and company in Montana that supplies electricity within the community.

### **Water and Sewer – required**

Again based on housing, this booth may also be changed based on how the hosting communities handle this. Some may be included or may not, but also a booth will be used if the host does not want to make to make it specific to the area.

### **Cable TV – optional**

Students do not need to have TV service – it may be beneficial to look into other options and vendors. Cable vs. Satellite TV services and costs.



### **Internet – optional**

Students have the option to select an internet package they would be interested in for their household situation.

### **Cellular Phone – optional**

Mobile plans range and also may have other options based on location. A standard will be made available, but if there is a local provider who would volunteer this is very helpful for student to understand plans and payments. Most students are very engaged in this portion of the planning.

### **Car Insurance – optional**

If the student selects a mode of transportation that is self-owned; that vehicle will be required to have a car insurance plan. It's convenient to have this located next to the car payment booth.

### **Car payment – optional**

Student may select a new, or slightly used to older vehicle and need a car loan based on job, family and situation.

### **Transportation – required**

The student can select very affordable methods of transportation or more expensive modes.

### **Health Insurance – required**

Because health insurance is now a requirement, students are able to select a plan based on their family scenario on the budget worksheet. If they opt out of health insurance, they will have a non-insurance penalty payment.

### **Student Loans – optional**

This is optional based on the family and education the student has for their budget. If they have a job that required formal post-secondary education they will have a student loan payment. This payment will be standard based on their employment.

### **Monthly options – optional**

This many include (but not limited to) any of the following. Skiing, having a pet, movies, meals outside the home, etc. This will include variable monthly costs that are part of many individual/family budgets.

### **Groceries – required**

Students will have standardized food costs based on family size.

### **Childcare – optional**

If the budget sheet has a family and/or single parent with kids, students will be required to have childcare based on the family dynamic. If there is a multi-parent household they will have both parents working so child care again is not an option.

**Entertainment – optional**

This will include (but not limited to) travel, and students can choose whether it's somewhere close or further and more exotic based on choice. This option also has an optional 25% cancellation charge based on the package purchase price, if students decide to cancel once they've signed up.

**Credit Union – Financial Advisor – required**

After the student has visited all the booths they will be required to meet with the Credit Union to evaluate their budget. Credit union volunteers should review and give suggestions on where students can save or find options to improve their monthly financial health. They may have to send the student back to a booth to select or find a better option to improve their budget.

**Chance cards – optional**

Since this is a non-host booth, chance volunteers roam through the area and have students select a card/envelope with a "chance to improve/hurt" their financial health. Since life has many unplanned expenses or gifts, this gives students an opportunity to see how this can impact their budget.

**Volunteer hosted booths**

**Other:**

Non-hosted booth

**Blue:**

Housing  
Electric Bill  
Water Sewer

**Yellow:**

Auto Insurance  
Auto Payment  
Transportation

**Orange:**

Groceries  
Childcare  
Entertainment

**Red:**

Cellular Phone  
Cable TV  
Internet

**Green:**

Health Insurance  
Student Loans  
Monthly options

**No Color:**

Chance cards  
Credit Union

Floating volunteers

Host of event to welcome and time keeps

# Reality Fair — “Day of” information for volunteers

Directions and parking:

Dress Attire:

School check-in and special information about the school that is needed prior to arrival:

Event Schedule:

Meal/Breaks:

## Step 4: Follow-Up

After the fair there are a few more items to wrap up the event. The following section includes press releases, post survey for students, and volunteer thank you letter. This section allows you to promote and highlight the event. It also allows the credit union to solidify the partnership between the community, school and staff.

Sample Press Release – Post Event

### For Immediate Release

DATE

Contact: NAME

PHONE – EMAIL

ADDRESS – WEBSITE

### Let's Get Real: Montana's Credit Unions Help Students Become Smart Consumers

**City Name, State** – “I learned that .... “ INSERT QUOTE FROM Student Participant. That’s how one [insert high school name] summed up her experience at the Montana’s Credit Unions Financial Reality Fair in [insert community], yesterday. “How am I going to pay for everything,” said another. So true, and evidence that these Realty Fairs are providing young students a taste of the real world and providing them with the skills they’ll need to be smart financial consumers.

During yesterday’s event in [community], students were asked a series of questions before and after the fair. The results showed that:

- The percentage of students who believe it is important to **save money on a regular basis** increased from XX percent to XX percent;
- Students who use or will **use a budget** increased from XX percent to XX percent;
- Students who understand how to **manage or reduce debt** increased from XX percent to XX percent; and
- Students who are knowledgeable about **financing options to pay for college or vocational school** increased from XX percent to XX percent.

Volunteers from [insert credit union(s)] all participated in the Fair. For more information on all of Montana’s Credit Unions financial education efforts, contact Nolan Glueckert at [nolan@mcun.coop](mailto:nolan@mcun.coop) or 406.324.7460.

Press Release

**For Immediate Release**

DATE  
Contact: NAME  
PHONE – EMAIL  
ADDRESS – WEBSITE

**‘Game of Life’ : CITY NAME Reality Fair Volunteers Help  
SCHOOL NAME Students Become Smart Consumers**

City Name, State – “Quote from a student/volunteer/school official” said NAME.

The event at SCHOOL NAME, students were asked a series of questions and selected options based on a scenario given to them at the Reality Fair. The student would go booth-to-booth selecting and making choices for their “family.” Students would be able to select their housing, utilities, phone plans, internet to vacation packages. They all built a budget for a month. “I learned...,” said STUDENT NAME. The Reality Fair was able to host NUMBER of students.

Volunteers from the community represented the following business; NAME, NAME.... “It was most surprising student learned...” said VOLUNTEER NAME, title and business/school name. Reality Fairs are important experiential learning for these students, this event was brought to CITY NAME by Montana’s Credit Unions, visit their website at [MontanaCreditUnions.coop](http://MontanaCreditUnions.coop) for more information. For more information on hosing or getting involved at other Reality Fairs contact Nolan Glueckert at [nolan@mcun.coop](mailto:nolan@mcun.coop) or 406.324.7460.

To find out more about the event at SCHOOL NAME contact NAME at EMAIL or PHONE.

# Post-Survey

Student Name: \_\_\_\_\_ Grade Level: \_\_\_\_\_

**1. How important is it to save money on a regular basis?**

- Very important
- Important
- Somewhat important
- Not important

**2. What is a Budget?**

- A tool that requires you to keep your income the same every month
- A tool that only tracks expenses and spending
- A tool that helps you manage your current finances and plan for the future
- I don't know

**3. I use some form of budgeting to manage my money.**

- Yes
- No

**4. To create a budget, you need to:**

- Set a goal
- Identify needs and wants
- Determine income and expenses
- All of the above
- I don't know

**5. I can manage or reduce my debt by:**

- Creating a following a budget
- Selectively taking out a loan or using credit cards
- Seeking advice from my local credit union
- All of the above
- I don't know

**6. I am knowledgeable of savings and checking accounts.**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

**7. I am knowledgeable of credit and credit cards.**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

**8. I am knowledgeable about financing options to pay for college, career or technical school after 12<sup>th</sup> grade.**

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

Thank you letter to Volunteer on CU letterhead

DATE

Dear NAME:

Thank you for NAME OF JOB AT FAIR at the Reality Fair at LOCATION. On behalf of (HOST NAME), we truly appreciate your time, your effort, (DONATION) and enthusiasm for the Reality Fair. We have received tremendous positive feedback from the students and teachers who attended and your help made that happen.

The students had many take aways from the event. When asked about what they learned most they responded:

- XXX
- XXX

We would like to thank you again for your assistance at the LOCATION Reality Fair. If you have any suggestions or feedback on how to improve this experience for all involved, please forward it to me.

Sincerely,

NAME

CONTACT INFORMATION

# Event Materials

The following pages include items for the Reality Fair event:

- Flyer
- Booth Signs
- Booth Options
- Chance Cards
- Career/Budget



# LET'S GET REAL!



## WHAT

**Financial Reality Fair**

## Where

**Capitol Rotunda**

## When

**Friday, March 24  
9 am - 3 pm**

**[www.montanacreditunions.coop](http://www.montanacreditunions.coop)**

## HIGH SCHOOL EVENT

## BENEFITS

Teaches basic money management in a fun environment.

Simulates everyday personal financial challenges and situations

Introduces the benefits of credit unions

## SPONSORS

Montana's Credit Unions

Helena Community Credit Union

Rocky Mountain Credit Union

Vocal Credit Union

# LET'S GET REAL!



## WHAT

**Financial Reality Fair**

## Where

## When

[www.montanacreditunions.coop](http://www.montanacreditunions.coop)

## HIGH SCHOOL EVENT

## BENEFITS

Teaches basic money management in a fun environment.

Simulates everyday personal financial challenges and situations

Introduces the benefits of credit unions

## SPONSORS

Montana's Credit Unions

# Housing



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Electric Bill

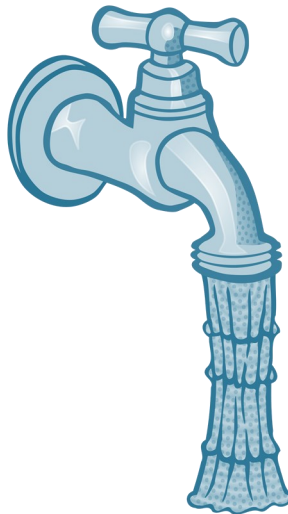


Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Water / Sewer



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Cell Phone



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Cable TV



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Internet



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**



# Auto Insurance



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Auto Payment



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Gas / Transportation



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Health Insurance



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Student Loans



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Monthly Options



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Groceries



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Childcare



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**



# Miscellaneous



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Entertainment



Financial Reality Fair brought to you by:



**MONTANA'S  
CREDIT UNIONS**

# Vehicle Choices



**Used 4 Door Sedan**  
**\$150—a month payment**



**Used Sport Utility Vehicle**  
**\$250—a month payment**



**New Pickup Truck**  
**\$400—a month payment**



**New Family Suburban**  
**\$500—a month payment**



# Auto Insurance

*(Base Rates)*



**\$120—a month**



**\$150—a month**



**\$180—a month**



**\$200—a month**



# Gas / Transportation



## *Family car pools*

**\$20** a week

## *Weekly Fuel*

**\$45** car

**\$77** SUV/Truck

## *Bi-weekly Fuel*

**\$90** car

**\$150** SUV/Truck



# Grocery Expenses

Total Family Size	Cost per Month
1	\$400
2	\$475
3	\$550
4	\$625
5	\$700



# Daycare

# Kids	No Childcare	Running with Scissors	KindaCare	Pre-School A+
1	\$0	\$100	\$250	\$500
2	\$0	\$200	\$500	\$1,000
3	\$0	\$300	\$750	\$1,500
4	\$0	\$400	\$1,000	\$2,000



# Vacation / Entertainment

# People	Movie Night	Missoula Weekend	Fly to Seattle	Island Away
1	\$55	\$150	\$300	\$650
2	\$65	\$300	\$600	\$1,300
3	\$75	\$450	\$900	\$1,950
4	\$85	\$600	\$1,200	\$2,600





# Cell Plan Options



***Basic Plan + 2GB Data =  
\$60 a month/per line***

***Basic Plan + 3GB Data =  
\$70 a month/per line***

***Unlimited Everything =  
\$100 a month/per line***

***NO CELLPHONE = \$0***



# Cable/Satellite

***No TV = \$0***

***Red Box  
= \$10 (5 movies)***

***Netflix/Hulu  
= \$125***

***Basic TV = \$55***

***Extended TV  
= \$120***

***Full Packaged TV  
= \$150***



# Internet Options

***Limited Monthly Use***

**\$30** a month

***Unlimited High Speed***

**\$45** a month

***No Internet = \$0***



# Health Insurance

Plans	High Deductible Least Helpful	OK Deductible Middle	Low Deductible Best
Employer Paid	\$40/individual or \$150/family		
Individual	\$250	\$375	\$500
Individual +1 dependent	\$350	\$425	\$650
Individual +2 dependents	\$450	\$575	\$800
Individual +3 dependents	\$550	\$700	\$950
No Insurance Penalty	\$700/adult and \$400/child		



# Student Loans

***If you needed/wanted to get a degree and/or improve your skills training may be necessary***

<b>Degree</b>	<b>Monthly Payment</b>
<b>Certificate</b>	<b>\$138</b>
<b>Associates - 2 yr</b>	<b>\$224</b>
<b>Bachelors - 4 yr</b>	<b>\$360</b>
<b>Post Grad - 4+</b>	<b>\$750</b>



# Housing Options



## Apartment Rental

- 2 bedroom/2 bathroom
- Water/Sewer & Electric incl.
- \$650.00/month



## Home Rental

- 4 bedroom/2 bathroom
- \$1200.00/month



## Home Mortgage

- 2 bedroom/2 bathroom
- \$800.00/month



# House Supplies

Total Family Size	Cost per Month
1	\$50
2	\$75
3	\$100
4	\$120
5	\$135



<b>Water Bill \$40</b>	<b>Water Bill \$50</b>
<b>Water Bill \$60</b>	<b>Water Bill \$70</b>
<b>Water Bill \$75</b>	<b>Water Bill \$80</b>
<b>Water Bill \$85</b>	<b>Water Bill \$90</b>
<b>Water Bill \$95</b>	<b>Water Bill \$100</b>
<b>Water Bill \$105</b>	<b>Water Bill \$110</b>
<b>Water Bill \$135</b>	<b>Water Bill \$120</b>
<b>Water Bill \$160</b>	<b>Water Bill \$190</b>



<b>Electric Bill \$35</b>	<b>Electric Bill \$40</b>
<b>Electric Bill \$50</b>	<b>Electric Bill \$55</b>
<b>Electric Bill \$60</b>	<b>Electric Bill \$70</b>
<b>Electric Bill \$65</b>	<b>Electric Bill \$75</b>
<b>Electric Bill \$80</b>	<b>Electric Bill \$85</b>
<b>Electric Bill \$90</b>	<b>Electric Bill \$95</b>
<b>Electric Bill \$100</b>	<b>Electric Bill \$105</b>
<b>Electric Bill \$110</b>	<b>Electric Bill \$120</b>

# Chance Card



*Financial Reality Fair brought to you by:*



# Chance Card



*Financial Reality Fair brought to you by:*



# Chance Card



*Financial Reality Fair brought to you by:*



# Chance Card



*Financial Reality Fair brought to you by:*



# Chance Card



*Financial Reality Fair brought to you by:*



# Chance Card



*Financial Reality Fair brought to you by:*



**Computer Crashed**

**- \$350.00**



**Flat Tire**

**- \$250.00**



**Medical Bill**

**- \$50.00**



**Credit Card Bill**

**- \$500.00**



**Dropped Smart Phone**

**- \$200.00**



**Home Appliance Repairs**

**- \$400.00**



# Chance Card



Financial Reality Fair brought to you by:



# Chance Card



Financial Reality Fair brought to you by:



# Chance Card



Financial Reality Fair brought to you by:



# Chance Card



Financial Reality Fair brought to you by:



# Chance Card



Financial Reality Fair brought to you by:



# Chance Card



Financial Reality Fair brought to you by:



**Work Bonus**  
**+ \$700.00**



**Birthday Gift**  
**+ \$150.00**



**Win Sweepstakes**  
**+ \$500.00**



**Tax Return**  
**+ \$400.00**



**Work Incentive**  
**+ \$75.00**



**Work Incentive**  
**+ \$125.00**



<b>Career</b>	<b>CARPENTER in Montana</b>	
<b>Family Size</b>	<b>1 (1 Adult, 0 Children)</b>	
<b>Gross Monthly Salary</b>	<b>\$3,500</b>	
<b>Net Monthly Salary</b>	<b>\$2,520</b>	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (O)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

( R ) = Required    ( O ) = Optional

<b>Career</b>	<b>ACCOUNTANT @ Jackson Hewitt</b>	
<b>Family Size</b>	<b>2 (2 Adults, 0 Children)</b>	
<b>Gross Monthly Salary</b>	<b>\$4,560</b>	
<b>Net Monthly Salary</b>	<b>\$3,280</b>	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (O)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>AIR TRAFFIC CONTROLLER @ MT Airport</b>	
<b>Family Size</b>	<b>3 (2 Adults, 1 Child)</b>	
<b>Gross Monthly Salary</b>	<b>\$5,916</b>	
<b>Net Monthly Salary</b>	<b>\$4,260</b>	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional



<b>Career</b>	<b>COMPUTER ENGINEER</b>	
	<b>@ Oracle (Bozeman)</b>	
<b>Family Size</b>	4 (2 Adults, 2 Children)	
<b>Gross Monthly Salary</b>	\$6,250	
<b>Net Monthly Salary</b>	\$4,500	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

Career	CARDIOVASCULAR TECH @ Bozeman Deaconess	
Family Size	4 (2 Adults, 2 Children)	
Gross Monthly Salary	\$5,110	
Net Monthly Salary	\$3,680	
	DEBITS	CREDITS
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>POSTAL WORKER</b>	
<b>Family Size</b>	<b>2 (1 Adult, 1 Child)</b>	
<b>Gross Monthly Salary</b>	<b>\$3,500</b>	
<b>Net Monthly Salary</b>	<b>\$2,725</b>	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>FIRE FIGHTER (Montana)</b>	
<b>Family Size</b>	3 (1 Adult, 2 Children)	
<b>Gross Monthly Salary</b>	\$4,250	
<b>Net Monthly Salary</b>	\$3,060	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
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Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>FISH &amp; GAME WARDEN (Montana)</b>	
<b>Family Size</b>	3 (2 Adults, 1 Child)	
<b>Gross Monthly Salary</b>	\$3,390	
<b>Net Monthly Salary</b>	\$2,440	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
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Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

( R ) = Required    ( O ) = Optional

<b>Career</b>	<b>FINANCIAL ANALYST</b>	
<b>Family Size</b>	4 (2 Adults, 2 Children)	
<b>Gross Monthly Salary</b>	\$6,200	
<b>Net Monthly Salary</b>	\$4,485	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

( R ) = Required    ( O ) = Optional

<b>Career</b>	<b>FARM EQUIPMENT MECHANIC (MT)</b>	
<b>Family Size</b>	5 (2 Adults, 3 Children)	
<b>Gross Monthly Salary</b>	\$3,429	
<b>Net Monthly Salary</b>	\$2,469	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>PHYSICIAN ASSISTANT (MT)</b>	
<b>Family Size</b>	5 (2 Adults, 3 Children)	
<b>Gross Monthly Salary</b>	\$7,830	
<b>Net Monthly Salary</b>	\$5,637	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

( R ) = Required    ( O ) = Optional



<b>Career</b>	<b>PAINTER (Montana)</b>	
<b>Family Size</b>	4 (2 Adults, 2 Children)	
<b>Gross Monthly Salary</b>	\$2,810	
<b>Net Monthly Salary</b>	\$2,020	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

( R ) = Required    ( O ) = Optional

Career	RECREATION/FISHING GUIDE (MT)	
Family Size	2 (2 Adults, 0 Children)	
Gross Monthly Salary	\$3,510	
Net Monthly Salary	\$2,500	
	DEBITS	CREDITS
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (O)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>HEAVY TRUCK DRIVER</b> <b>@ Sime Construction</b>	
<b>Family Size</b>	5 (2 Adults, 3 Children)	
<b>Gross Monthly Salary</b>	\$3,450	
<b>Net Monthly Salary</b>	\$2,486	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

( R ) = Required    ( O ) = Optional

<b>Career</b>	<b>DRY WALL INSTALLER</b>	
<b>Family Size</b>	3 (1 Adult, 2 Children)	
<b>Gross Monthly Salary</b>	\$2,700	
<b>Net Monthly Salary</b>	\$2,320	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (O)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>COSMETOLOGIST</b>	
<b>Family Size</b>	2 (1 Adult, 1 Child)	
<b>Gross Monthly Salary</b>	\$2,050	
<b>Net Monthly Salary</b>	\$1,850	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>PHYSICAL THERAPIST</b>	
<b>Family Size</b>	3 (2 Adults, 1 Child)	
<b>Gross Monthly Salary</b>	\$5,800	
<b>Net Monthly Salary</b>	\$5,100	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>REGISTERED NURSE (RN)</b>	
<b>Family Size</b>	3 (2 Adults, 1 Child)	
<b>Gross Monthly Salary</b>	\$5,500	
<b>Net Monthly Salary</b>	\$4,900	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (R)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

(R) = Required (O) = Optional

<b>Career</b>	<b>DAYCARE ASSISTANT</b>	
<b>Family Size</b>	2 (1 Adult, 1 Child)	
<b>Gross Monthly Salary</b>	\$1,500	
<b>Net Monthly Salary</b>	\$1,240	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

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<b>Career</b>	<b>RETAIL SALES @ JCPenney</b>	
<b>Family Size</b>	2 (1 Adult, 1 Child)	
<b>Gross Monthly Salary</b>	\$1,830	
<b>Net Monthly Salary</b>	\$1,545	
	<b>DEBITS</b>	<b>CREDITS</b>
Rent/Mortgage (R)		
Electric Bill (lights) (R)		
Water/Sewer Bill (R)		
Cable/Satellite (TV) Bill (O)		
Grocery Bill (R)		
House Supplies (R)		
Internet Bill (O)		
Cell Phone Bill (O)		
Gas/Transportation (R)		
Car Payment (R)		
Daycare (R)		
Child Care (diapers, milk, etc) (R)		
Health Insurance (R)		
Car Insurance (R)		
Medical Bills/Co-payments (O)		
Credit Card Bills (O)		
Student Loans (O)		
Vacation/Entertainment (O)		
Miscellaneous/Chance ( <i>Wheel</i> ) (O)		
<b>TOTAL DEBITS</b>		
<b>TOTAL CREDITS</b>		
<b>Amount Leftover after Bills (-,+)</b>		
<b>Amount to Savings Account (O)</b>		
<b>Amount Leftover after Savings</b>		
Financial Counselor Signature		

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