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

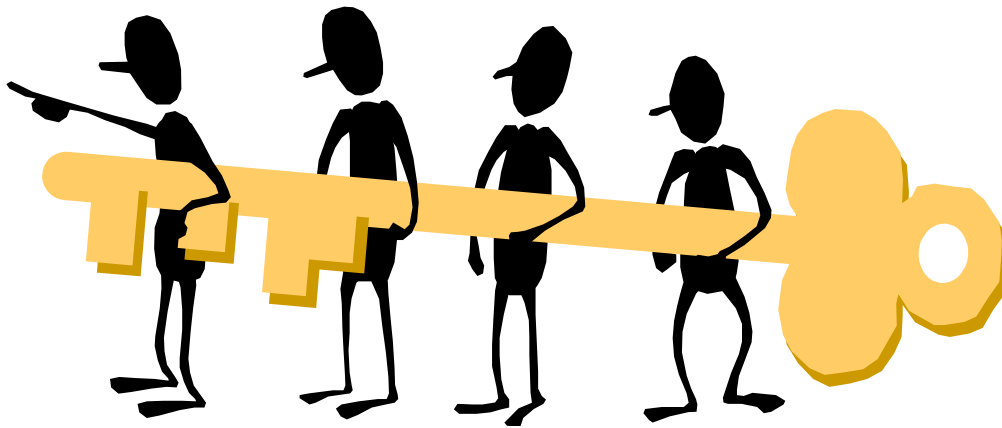
At The Reality Store®, students will be able to select an occupation they think they would like to have as an adult. They will then be given a checking account ledger containing the amount equivalent to the average monthly salary in that occupation. The students will then go into the *Store* where they 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:
Indiana Women's Education Foundation, Inc.
PO Box 33
Knightstown, IN 46148
Phone/Fax – 765-345-9812
bpwin@msn.com

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.

