

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

