

Booth Descriptions

Bank: Students must deposit their paycheck to receive a checkbook at one of the banking booths. Some students will have their paychecks garnished for child support while others may receive child support, and must also deduct student loan payments. Students stop back to have their checkbooks reviewed for properly written checks and a running balance. A debit card will be given to each student after they have written 4-5 checks. They will return for any deposits that need to be made from refund and fate deposits which they will have a running total of on their checklists. A final stop will be made to decide whether or not to open a savings account or pay 10% or more on their credit card debt.

Housing: Students must choose to rent an apartment/house or buy a home and pay accordingly (the mortgage payment includes real estate taxes). Students must consider their life status (i.e., single, married, children) when making a decision to rent or buy a home. (A married student with two children cannot choose a one-bedroom apartment.) If a student is single and wants to share an apartment with another single student, they can take the “Roommate Compatibility Quiz”; they must match 5 of 8 answers to be eligible. (*check only*)

Auto Dealer: Students have the option to select either a new or used vehicle and make a monthly payment. If a student is single and has no children, they may elect to not purchase a vehicle. However, they must stop at the Government Services Booth to purchase bus tokens for the month. Married students with a working spouse must purchase two vehicles. (*check only*)

Insurance: All students must purchase automobile and homeowners/renters insurance at this booth. Students will have the option to purchase dental and/or vision insurance at this booth. General Insurance policies and rates are explained to the students. The student will note their premium(s) on their checklist, combine that amount with any other insurance purchase, and make one payment. (*check only*)

The following booths can be visited in ANY order the student chooses. All UNDERLINED BOOTHS require the student to make a purchase, unless their life status dictates otherwise. Students must visit every booth, even if no purchase is made.

Healthcare: Students are asked to choose a card. The students must pay the amount of their bill. Students will choose a card at random to see if they had to seek healthcare services and pay co-pays and/or unexpected medications or healthcare supplies at this booth. (*check only*)

Child Care: Only students who have sole custody of their children must pay for child care. Single or divorced students with children who live with the other parent have already had child support deducted from their paycheck before they entered the store. Single or married students with children must choose a child care option. If both parents are working, they must pay for after-school care. (*check only*)

Charitable Contributions: Students must budget for charitable contributions (i.e., community organizations, church, etc.) (*check only*)

Fate: Students must make two visits to the fate booth to draw a card during their visit to the Reality Store. Some cards will bring cash their way and others will require them to pay up! (*check or credit card*)

Government Services: Some students will visit this booth to pay fines for citations issued by the roaming police officer. A time limit is imposed for paying fines – late payments will result in higher fines. Students may also visit this booth seeking legal advice. Students who are single with no children who did not purchase a vehicle must purchase bus tokens to commute to/from work at this booth. Some students will be directed to this booth to purchase a copy of a birth certificate or hunting/fishing licenses.

Investments: All students must meet with a financial advisor to discuss investment opportunities including savings, stocks and bonds. An investment is required; students determine the amount with some guidance based on their lifestyle. (*check only*)

Leisure & Entertainment: Students visit the booth and must purchase from at least one of the sections and make one payment at this booth. (*debit or credit card only*)

1 – Dining Out: Students choose from fast food, casual, or fancy restaurants.

2 – Family Activities: Students choose from a list of vacation packages.

3 - Travel: Students choose from a list of activities.

****All students with children will pay \$30 for babysitting per child for the month.**

Big Toys: Students choose from a variety of big ticket items (big screen television, ATV, boat, jet ski, etc.). Students have the option to make a purchase. (*debit or credit card only*)

Memberships & Recreational Activities: Students must be a member of a professional club or organization. Additional options will be presented such as gym membership, golf lessons, swim lessons, etc. (*debit or credit card only*)

TV, Phone & Internet: Students have the option of selecting cable, dish or streaming services.

Cellular Service: Students must purchase a phone or cellular service.

Utilities-Gas/Electric/Water: Students must pay their energy bill based upon their housing selection.

Retail Purchases: Students must use their credit card to pay for all retail purchases (clothing, personal & household items, gas, groceries, pet food & supplies.) The total amount of purchase should be recorded on the student checklist and a payment should be made at one of the bank booths.

Clothing: Students must choose an option that best fits their career. Students who have children living with them must purchase clothing for them as well.

Gas Station: Those students who purchased a vehicle calculate their monthly gasoline consumption using a formula posted at the booth.

Personal & Household Products: Students must choose the product level they want to purchase. Students who have children living with them who are age 2 or under must purchase diapers and formula.

Groceries: Students must make a purchase based on their life style and life status.

Pets: Pet owners are required to stop and pay for monthly food expenses. Students will roll the dice to see if their pet had any veterinarian bills for the month.

Part-Time Jobs: Students experiencing financial hardship can visit this booth to inquire about a part-time job. They will be matched with a job based on their skills. Monthly net income will be added to their checklist and registers.

Roaming Police Officer: Students are stopped at random and asked to choose a card. Some will receive money for Crimestopper tips and others will pay for traffic/miscellaneous violations. Students have 30 minutes to pay their fines at the Government Services Booth.

S.O.S. Financial Help: Students experiencing financial hardship can visit this booth to discuss options to fix spending habits to better fit their budget spending needs vs. wants.

Exit: A volunteer will review the student's checklist to ensure all booths were visited, fines were paid, and their checkbook is balanced and between \$0 and \$200. Students cannot leave the store with a negative balance – they must go back to the S.O.S or a bank booth to resolve their finances. Students complete a feedback survey before exiting the Store!